

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		7	7	7	6	6
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 2,000,758	\$ 1,759,609	\$ 1,695,808	\$ 2,796,302	\$ 3,301,203
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,029,071	\$ 745,716	\$ 625,225	\$ 669,234	\$ 833,454
Interest-Earning Deposits in FHLBs	SC112	\$ 30,386	\$ 18,415	\$ 19,966	\$ 14,416	\$ 11,872
Other Interest-Earning Deposits	SC118	\$ 67,677	\$ 108,309	\$ 157,183	\$ 88,373	\$ 85,706
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 206,200	\$ 200,650	\$ 132,500	\$ 1,241,093	\$ 1,425,553
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 578,473	\$ 620,907	\$ 697,262	\$ 701,183	\$ 854,617
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 35,578	\$ 8,334	\$ 7,086	\$ 21,826	\$ 26,054
State and Municipal Obligations	SC180	\$ 13,098	\$ 14,539	\$ 14,376	\$ 15,084	\$ 14,886
Securities Backed by Nonmortgage Loans	SC182	\$ 31,070	\$ 32,897	\$ 32,006	\$ 32,541	\$ 32,693
Other Investment Securities	SC185	\$ 359	\$ 359	\$ 359	\$ 359	\$ 616
Accrued Interest Receivable	SC191	\$ 8,846	\$ 9,483	\$ 9,845	\$ 12,193	\$ 15,752
Mortgage-Backed Securities - Gross	SUB0072	\$ 38,465,305	\$ 35,187,238	\$ 31,511,129	\$ 25,321,002	\$ 22,629,933
Mortgage-Backed Securities - Total	SC22	\$ 38,465,305	\$ 35,187,238	\$ 31,511,129	\$ 25,321,002	\$ 22,629,933
Pass-Through - Total	SUB0073	\$ 7,948,490	\$ 8,353,326	\$ 8,182,705	\$ 8,404,693	\$ 8,122,953
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 7,948,490	\$ 8,353,326	\$ 8,182,705	\$ 8,404,693	\$ 8,122,953
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 30,376,632	\$ 26,713,702	\$ 23,219,530	\$ 16,827,855	\$ 14,427,534
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,568,462	\$ 5,325,102	\$ 5,519,452	\$ 3,703,672	\$ 3,841,469
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 205,025	\$ 244,221	\$ 234,992	\$ 251,268	\$ 247,101
Other	SC222	\$ 25,603,145	\$ 21,144,379	\$ 17,465,086	\$ 12,872,915	\$ 10,338,964
Accrued Interest Receivable	SC228	\$ 140,183	\$ 120,210	\$ 108,894	\$ 88,454	\$ 79,446

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 74,304,788	\$ 69,090,485	\$ 65,339,282	\$ 61,414,671	\$ 55,076,526
Mortgage Loans - Total	SC26	\$ 74,177,233	\$ 68,983,982	\$ 65,232,332	\$ 61,310,164	\$ 54,975,361
Construction Loans - Total	SUB0100	\$ 124,700	\$ 93,449	\$ 87,828	\$ 53,789	\$ 68,110
Residential - Total	SUB0110	\$ 62,435	\$ 45,705	\$ 26,190	\$ 23,122	\$ 18,859
1-4 Dwelling Units	SC230	\$ 50,258	\$ 45,313	\$ 21,690	\$ 18,346	\$ 10,002
Multifamily (5 or more) Dwelling Units	SC235	\$ 12,177	\$ 392	\$ 4,500	\$ 4,776	\$ 8,857
Nonresidential Property	SC240	\$ 62,265	\$ 47,744	\$ 61,638	\$ 30,667	\$ 49,251
Permanent Loans - Total	SUB0121	\$ 73,832,192	\$ 68,690,269	\$ 64,970,208	\$ 61,094,646	\$ 54,783,051
Residential - Total	SUB0131	\$ 71,150,110	\$ 65,884,744	\$ 61,603,643	\$ 58,793,134	\$ 52,864,608
1-4 Dwelling Units - Total	SUB0141	\$ 71,122,264	\$ 65,857,424	\$ 61,583,279	\$ 58,774,742	\$ 52,837,904
Revolving Open-End Loans	SC251	\$ 1,034,414	\$ 1,011,123	\$ 991,811	\$ 1,183,582	\$ 1,280,817
All Other - First Liens	SC254	\$ 67,329,504	\$ 62,192,235	\$ 57,530,973	\$ 55,281,418	\$ 49,389,853
All Other - Junior Liens	SC255	\$ 2,758,346	\$ 2,654,066	\$ 3,060,495	\$ 2,309,742	\$ 2,167,234
Multifamily (5 or more) Dwelling Units	SC256	\$ 27,846	\$ 27,320	\$ 20,364	\$ 18,392	\$ 26,704
Nonresidential Property (Except Land)	SC260	\$ 2,537,109	\$ 2,665,585	\$ 3,242,327	\$ 2,189,885	\$ 1,872,882
Land	SC265	\$ 144,973	\$ 139,940	\$ 124,238	\$ 111,627	\$ 45,561
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 5,173,174	\$ 3,725,682	\$ 3,909,601	\$ 6,297,274	\$ 2,280,924
Accrued Interest Receivable	SC272	\$ 317,954	\$ 280,883	\$ 260,493	\$ 247,664	\$ 210,959
Advances for Taxes and Insurance	SC275	\$ 29,942	\$ 25,884	\$ 20,753	\$ 18,572	\$ 14,406
Allowance for Loan and Lease Losses	SC283	\$ 127,555	\$ 106,503	\$ 106,950	\$ 104,507	\$ 101,165
Nonmortgage Loans - Gross	SUB0162	\$ 4,375,351	\$ 4,199,312	\$ 4,424,851	\$ 4,629,068	\$ 4,224,015
Nonmortgage Loans - Total	SC31	\$ 4,283,039	\$ 4,106,397	\$ 4,309,011	\$ 4,510,878	\$ 4,110,526
Commercial Loans - Total	SC32	\$ 736,638	\$ 800,714	\$ 610,670	\$ 717,704	\$ 567,128
Secured	SC300	\$ 482,450	\$ 487,211	\$ 452,995	\$ 319,910	\$ 538,804
Unsecured	SC303	\$ 254,188	\$ 313,503	\$ 157,675	\$ 397,794	\$ 28,324
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 3,609,726	\$ 3,372,152	\$ 3,782,979	\$ 3,871,121	\$ 3,618,067
Loans on Deposits	SC310	\$ 2,269	\$ 391	\$ 459	\$ 426	\$ 433
Home Improvement Loans (Not secured by real estate)	SC316	\$ 279	\$ 292	\$ 60	\$ 78	\$ 92
Education Loans	SC320	\$ 32,368	\$ 3,911	\$ 10,570	\$ 8,920	\$ 11,146
Auto Loans	SC323	\$ 2,982	\$ 3,436	\$ 4,157	\$ 4,872	\$ 5,611
Mobile Home Loans	SC326	\$ 1,878	\$ 1,560	\$ 1,377	\$ 1,385	\$ 1,214
Credit Cards	SC328	\$ 3,513,873	\$ 3,295,022	\$ 3,190,297	\$ 3,220,801	\$ 2,983,477

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 56,077	\$ 67,540	\$ 576,059	\$ 634,639	\$ 616,094
Accrued Interest Receivable	SC348	\$ 28,987	\$ 26,446	\$ 31,202	\$ 40,243	\$ 38,820
Allowance for Loan and Lease Losses	SC357	\$ 92,312	\$ 92,915	\$ 115,840	\$ 118,190	\$ 113,489
Reposessed Assets - Gross	SUB0201	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536
Reposessed Assets - Total	SC40	\$ 38,829	\$ 29,141	\$ 20,653	\$ 18,352	\$ 22,506
Real Estate - Total	SUB0210	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536
1-4 Dwelling Units	SC415	\$ 38,829	\$ 29,216	\$ 20,687	\$ 18,382	\$ 22,536
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 75	\$ 34	\$ 30	\$ 30
Real Estate Held for Investment	SC45	\$ 0	\$ 5,303	\$ 5,304	\$ 5,306	\$ 5,308
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,138,137	\$ 1,060,615	\$ 769,851	\$ 827,641	\$ 869,099
Federal Home Loan Bank Stock	SC510	\$ 1,131,361	\$ 1,055,387	\$ 765,381	\$ 826,509	\$ 868,839
Other	SC540	\$ 6,776	\$ 5,228	\$ 4,470	\$ 1,132	\$ 260
Office Premises and Equipment	SC55	\$ 150,483	\$ 142,216	\$ 146,207	\$ 145,469	\$ 120,115
Other Assets - Gross	SUB0262	\$ 1,480,175	\$ 837,877	\$ 1,191,357	\$ 1,011,913	\$ 861,040
Other Assets - Total	SC59	\$ 1,480,175	\$ 837,877	\$ 1,191,357	\$ 1,011,913	\$ 861,040
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 11,181	\$ 9,793	\$ 8,093	\$ 7,728	\$ 6,564
Bank-Owned Life Insurance - Other	SC625	\$ 53,712	\$ 53,213	\$ 52,686	\$ 52,190	\$ 51,663
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 230	\$ 146	\$ 144	\$ 25	\$ 30
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 146	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 243,817	\$ 246,665	\$ 248,507	\$ 227,806	\$ 226,408
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 147
Other Assets	SC689	\$ 1,171,089	\$ 528,060	\$ 881,927	\$ 724,164	\$ 576,228
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 219,867	\$ 199,493	\$ 222,824	\$ 222,727	\$ 214,684
Total Assets - Gross	SUB0283	\$ 121,953,826	\$ 112,311,871	\$ 105,104,476	\$ 96,169,754	\$ 87,109,775
Total Assets	SC60	\$ 121,733,959	\$ 112,112,378	\$ 104,881,652	\$ 95,947,027	\$ 86,895,091
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 59,906,203	\$ 54,087,021	\$ 49,708,331	\$ 44,990,715	\$ 41,639,696
Deposits	SC710	\$ 59,834,486	\$ 53,945,241	\$ 49,615,829	\$ 44,895,154	\$ 41,522,247
Escrows	SC712	\$ 64,938	\$ 123,767	\$ 58,325	\$ 42,493	\$ 49,081
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 6,779	\$ 18,013	\$ 34,177	\$ 53,068	\$ 68,368
Borrowings - Total	SC72	\$ 49,679,640	\$ 45,651,963	\$ 44,063,274	\$ 40,846,062	\$ 36,141,371
Advances from FHLBank	SC720	\$ 15,363,068	\$ 15,977,260	\$ 10,001,632	\$ 9,967,918	\$ 8,461,750
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 6,509,578	\$ 2,982,074	\$ 3,980,153	\$ 2,465,076	\$ 436,835
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 27,609,994	\$ 26,495,629	\$ 29,884,489	\$ 28,216,068	\$ 27,045,786
Other Liabilities - Total	SC75	\$ 2,574,718	\$ 2,731,326	\$ 2,135,916	\$ 2,357,025	\$ 2,034,850
Accrued Interest Payable - Deposits	SC763	\$ 269,233	\$ 222,563	\$ 192,210	\$ 156,732	\$ 159,415
Accrued Interest Payable - Other	SC766	\$ 55,703	\$ 27,097	\$ 21,753	\$ 17,821	\$ 12,941
Accrued Taxes	SC776	\$ 1,198,241	\$ 1,025,986	\$ 876,672	\$ 655,505	\$ 933,598
Accounts Payable	SC780	\$ 313,001	\$ 257,832	\$ 250,649	\$ 339,600	\$ 334,197
Deferred Income Taxes	SC790	\$ 84,386	\$ 85,698	\$ 75,753	\$ 66,436	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 654,154	\$ 1,112,150	\$ 718,879	\$ 1,120,931	\$ 594,699
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 112,160,561	\$ 102,470,310	\$ 95,907,521	\$ 88,193,802	\$ 79,815,917

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 42	\$ 42	\$ 42	\$ 31,420	\$ 28,561
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 9,573,356	\$ 9,642,026	\$ 8,974,089	\$ 7,721,805	\$ 7,050,613
Stock - Total	SUB0311	\$ 5,994,221	\$ 5,918,752	\$ 5,813,182	\$ 4,803,902	\$ 4,380,167
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 7,606	\$ 7,606	\$ 7,606	\$ 7,605	\$ 7,605
Common Stock - Paid in Excess of Par	SC830	\$ 5,986,615	\$ 5,911,146	\$ 5,805,576	\$ 4,796,297	\$ 4,372,562
Accumulated Other Comprehensive Income - Total	SC86	\$- 213,154	\$- 63,364	\$- 175,235	\$- 65,865	\$- 51,168
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 213,154	\$- 63,364	\$- 175,235	\$- 65,865	\$- 51,168
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 3,792,289	\$ 3,786,638	\$ 3,336,142	\$ 2,983,768	\$ 2,721,614
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 121,733,959	\$ 112,112,378	\$ 104,881,652	\$ 95,947,027	\$ 86,895,091

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 58,045
4	Net deferred tax assets	4	\$ 219,589
7	Prepaid expenses	3	\$ 34,901
9	Advances for loans serviced for others	1	\$ 72,830
14	Other noninterest-bearing short-term accounts recv	3	\$ 78,112
19	Receivables fr a broker for unsettled transactions	1	\$ 303,689
20	F/V of all derivative instru. reportable as assets	2	\$ 236,171
99	Other	4	\$ 37,960

Other Liability Codes

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	3	\$ 356,861
11	The liability recorded for post-retirement benefit	2	\$ 15,249
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 40,625
20	F/V of all derivative instru. reportable as liab.	1	\$ 10,371
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,740
99	Other	7	\$ 160,779

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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,608,201	\$ 1,481,917	\$ 1,366,676	\$ 1,236,177	\$ 1,155,510
Deposits and Investment Securities	SO115	\$ 10,575	\$ 10,045	\$ 9,083	\$ 20,377	\$ 20,942
Mortgage-Backed Securities	SO125	\$ 387,416	\$ 314,659	\$ 264,943	\$ 214,578	\$ 204,642
Mortgage Loans	SO141	\$ 1,110,354	\$ 1,063,374	\$ 994,630	\$ 915,428	\$ 845,354
Nonmortgage Loans - Total	SUB0950	\$ 99,856	\$ 93,839	\$ 98,020	\$ 85,794	\$ 84,572
Commercial Loans and Leases	SO160	\$ 13,494	\$ 9,791	\$ 6,991	\$ 3,910	\$ 9,156
Consumer Loans and Leases	SO171	\$ 86,362	\$ 84,048	\$ 91,029	\$ 81,884	\$ 75,416
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 6,692	\$ 7,557	\$ 5,920	\$ 3,717	\$ 2,747
Federal Home Loan Bank Stock	SO181	\$ 6,683	\$ 7,548	\$ 5,919	\$ 3,717	\$ 2,747
Other	SO185	\$ 9	\$ 9	\$ 1	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 891,877	\$ 752,787	\$ 602,586	\$ 508,109	\$ 485,007
Deposits	SO215	\$ 444,412	\$ 364,361	\$ 274,679	\$ 224,333	\$ 227,845
Escrows	SO225	\$ 54	\$ 46	\$ 49	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 131,898	\$ 107,410	\$ 63,865	\$ 54,830	\$ 49,211
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 2,063	\$ 1,592	\$ 1,561	\$ 1,182	\$ 1,182
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 313,450	\$ 279,378	\$ 262,432	\$ 227,764	\$ 206,769
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 723,016	\$ 736,687	\$ 770,010	\$ 731,785	\$ 673,250
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 66,070	\$ 44,761	\$ 47,169	\$ 48,421	\$ 47,303
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 656,946	\$ 691,926	\$ 722,841	\$ 683,364	\$ 625,947
Noninterest Income - Total	SO42	\$ 502,174	\$ 535,337	\$ 445,595	\$ 389,097	\$ 390,792
Mortgage Loan Serving Fees	SO410	\$ 50,744	\$ 46,736	\$ 46,233	\$ 53,190	\$ 19,275
Other Fees and Charges	SO420	\$ 248,988	\$ 256,366	\$ 212,761	\$ 156,354	\$ 241,851
Net Income (Loss) from Other - Total	SUB0451	\$ 188,426	\$ 212,171	\$ 165,386	\$ 170,715	\$ 124,980
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 192,639	\$ 207,107	\$ 166,344	\$ 171,638	\$ 90,581
Operations & Sale of Repossessed Assets	SO461	\$- 4,472	\$- 1,283	\$- 958	\$- 582	\$- 1,676
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 85	\$- 84	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 344	\$ 6,431	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$- 341	\$ 36,075
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 14,016	\$ 20,064	\$ 21,215	\$ 8,838	\$ 4,686
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	\$ 522,678	\$ 518,329	\$ 477,156	\$ 460,532	\$ 415,004
All Personnel Compensation and Expense	SO510	\$ 223,435	\$ 212,446	\$ 203,137	\$ 198,497	\$ 189,323
Legal Expense	SO520	\$ 2,105	\$ 2,933	\$ 2,529	\$ 8,644	\$ 1,653
Office Occupancy and Equipment Expense	SO530	\$ 36,251	\$ 31,729	\$ 31,667	\$ 34,663	\$ 30,517
Marketing and Other Professional Services	SO540	\$ 36,927	\$ 41,323	\$ 38,870	\$ 39,256	\$ 39,892
Loan Servicing Fees	SO550	\$ 13,457	\$ 10,817	\$ 10,058	\$ 10,404	\$ 9,382
Goodwill and Other Intangibles Expense	SO560	\$ 3,046	\$ 3,246	\$ 2,518	\$ 902	\$ 1,568
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 207,457	\$ 215,835	\$ 188,377	\$ 168,166	\$ 142,669
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	\$ 636,442	\$ 708,934	\$ 691,280	\$ 611,929	\$ 601,735
Income Taxes - Total	SO71	\$ 229,491	\$ 258,438	\$ 265,391	\$ 224,779	\$ 227,884
Federal	SO710	\$ 217,613	\$ 247,050	\$ 225,407	\$ 212,383	\$ 193,288
State, Local & Other	SO720	\$ 11,878	\$ 11,388	\$ 39,984	\$ 12,396	\$ 34,596
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 406,951	\$ 450,496	\$ 425,889	\$ 387,150	\$ 373,851
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 406,951	\$ 450,496	\$ 425,889	\$ 387,150	\$ 373,851

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
15	Income from corporate-owned life insurance	1	\$ 499
19	Realized/unrealized gains on derivatives	1	\$ 9,316
99	Other	5	\$ 4,104

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	3	\$ 2,291
7	Office supplies, printing, and postage	2	\$ 2,554
8	Telephone, including data lines	2	\$ 7,893
9	Loan origination expense	6	\$ 130,979
19	Realized/unrealized losses on derivatives	1	\$ 11,687
99	Other	3	\$ 5,278

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 4,456,794	\$ 2,848,593	\$ 1,366,676	\$ 4,111,504	\$ 2,875,327
YTD - Deposits and Investment Securities	Y_SO115	\$ 29,703	\$ 19,128	\$ 9,083	\$ 75,535	\$ 55,158
YTD - Mortgage-Backed Securities	Y_SO125	\$ 967,018	\$ 579,602	\$ 264,943	\$ 742,627	\$ 528,049
YTD - Mortgage Loans	Y_SO141	\$ 3,168,358	\$ 2,058,004	\$ 994,630	\$ 2,966,557	\$ 2,051,129
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 30,276	\$ 16,782	\$ 6,991	\$ 25,513	\$ 21,603
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 261,439	\$ 175,077	\$ 91,029	\$ 301,272	\$ 219,388
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 20,169	\$ 13,477	\$ 5,920	\$ 11,296	\$ 7,579
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 20,150	\$ 13,467	\$ 5,919	\$ 11,296	\$ 7,579
YTD - Other	Y_SO185	\$ 19	\$ 10	\$ 1	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 2,247,250	\$ 1,355,373	\$ 602,586	\$ 1,630,586	\$ 1,122,477
YTD - Deposits	Y_SO215	\$ 1,083,452	\$ 639,040	\$ 274,679	\$ 716,691	\$ 492,358
YTD - Escrows	Y_SO225	\$ 149	\$ 95	\$ 49	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 303,173	\$ 171,275	\$ 63,865	\$ 174,022	\$ 119,192
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 5,216	\$ 3,153	\$ 1,561	\$ 3,977	\$ 2,795
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 855,260	\$ 541,810	\$ 262,432	\$ 735,896	\$ 508,132
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,229,713	\$ 1,506,697	\$ 770,010	\$ 2,492,214	\$ 1,760,429
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 158,000	\$ 91,930	\$ 47,169	\$ 164,827	\$ 116,406
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 2,071,713	\$ 1,414,767	\$ 722,841	\$ 2,327,387	\$ 1,644,023
YTD - Noninterest Income - Total	Y_SO42	\$ 1,483,106	\$ 980,932	\$ 445,595	\$ 1,328,739	\$ 939,642
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 143,713	\$ 92,969	\$ 46,233	\$ 95,473	\$ 42,283
YTD - Other Fees and Charges	Y_SO420	\$ 718,115	\$ 469,127	\$ 212,761	\$ 680,055	\$ 523,701
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 565,983	\$ 377,557	\$ 165,386	\$ 533,110	\$ 362,395
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 566,090	\$ 373,451	\$ 166,344	\$ 501,853	\$ 330,215
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 6,713	\$- 2,241	\$- 958	\$- 4,477	\$- 3,895
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 169	\$- 84	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 6,775	\$ 6,431	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 35,734	\$ 36,075
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 55,295	\$ 41,279	\$ 21,215	\$ 20,101	\$ 11,263
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,518,163	\$ 995,485	\$ 477,156	\$ 1,483,929	\$ 1,023,397
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 639,018	\$ 415,583	\$ 203,137	\$ 587,735	\$ 389,238
YTD - Legal Expense	Y_SO520	\$ 7,567	\$ 5,462	\$ 2,529	\$ 15,041	\$ 6,397
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 99,647	\$ 63,396	\$ 31,667	\$ 108,844	\$ 74,181
YTD - Marketing and Other Professional Services	Y_SO540	\$ 117,120	\$ 80,193	\$ 38,870	\$ 146,188	\$ 106,932
YTD - Loan Servicing Fees	Y_SO550	\$ 34,332	\$ 20,875	\$ 10,058	\$ 36,685	\$ 26,281
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 8,810	\$ 5,764	\$ 2,518	\$ 3,447	\$ 2,545
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 611,669	\$ 404,212	\$ 188,377	\$ 585,989	\$ 417,823
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,036,656	\$ 1,400,214	\$ 691,280	\$ 2,172,197	\$ 1,560,268
YTD - Income Taxes - Total	Y_SO71	\$ 753,320	\$ 523,829	\$ 265,391	\$ 831,834	\$ 607,055
YTD - Federal	Y_SO710	\$ 690,070	\$ 472,457	\$ 225,407	\$ 720,141	\$ 507,758
YTD - State, Local, and Other	Y_SO720	\$ 63,250	\$ 51,372	\$ 39,984	\$ 111,693	\$ 99,297
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,283,336	\$ 876,385	\$ 425,889	\$ 1,340,363	\$ 953,213
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 1,283,336	\$ 876,385	\$ 425,889	\$ 1,340,363	\$ 953,213

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 199,492	\$ 222,825	\$ 222,727	\$ 214,684	\$ 204,448
Net Provision for Loss	VA115	\$ 64,032	\$ 44,763	\$ 46,757	\$ 47,074	\$ 47,460
Transfers	VA125	\$- 6,801	\$- 806	\$- 6,509	\$ 0	\$ 0
Recoveries	VA135	\$ 5,876	\$ 7,049	\$ 6,697	\$ 4,267	\$ 4,225
Adjustments	VA145	\$- 21	\$- 23,066	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 42,712	\$ 51,273	\$ 46,847	\$ 43,298	\$ 41,449
General Valuation Allowances - Ending Balance	VA165	\$ 219,866	\$ 199,492	\$ 222,825	\$ 222,727	\$ 214,684
Specific Valuation Allowances - Beginning Balance	VA108	\$ 8,301	\$ 10,920	\$ 3,999	\$ 2,705	\$ 2,863
Net Provision for Loss	VA118	\$ 2,038	\$- 2	\$ 412	\$ 1,347	\$- 157

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 6,801	\$ 806	\$ 6,509	\$ 0	\$ 0
Adjustments	VA148	\$- 47	\$- 3,423	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 5,966	\$ 0	\$ 0	\$ 53	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 11,127	\$ 8,301	\$ 10,920	\$ 3,999	\$ 2,706
Total Valuation Allowances - Beginning Balance	VA110	\$ 207,793	\$ 233,745	\$ 226,726	\$ 217,389	\$ 207,311
Net Provision for Loss	VA120	\$ 66,070	\$ 44,761	\$ 47,169	\$ 48,421	\$ 47,303
Recoveries	VA140	\$ 5,876	\$ 7,049	\$ 6,697	\$ 4,267	\$ 4,225
Adjustments	VA150	\$- 68	\$- 26,489	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 48,678	\$ 51,273	\$ 46,847	\$ 43,351	\$ 41,449
Total Valuation Allowances - Ending Balance	VA170	\$ 230,993	\$ 207,793	\$ 233,745	\$ 226,726	\$ 217,390
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 42,712	\$ 51,273	\$ 46,847	\$ 43,298	\$ 41,449
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 9,715	\$ 17,123	\$ 14,059	\$ 7,977	\$ 6,318
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 9,715	\$ 17,123	\$ 14,059	\$ 7,977	\$ 6,318
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 243	\$ 420	\$ 393	\$ 184	\$ 184
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 8,721	\$ 14,568	\$ 11,971	\$ 6,798	\$ 5,580
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 751	\$ 2,135	\$ 1,695	\$ 847	\$ 554
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 148	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 32,920	\$ 34,147	\$ 32,788	\$ 35,321	\$ 35,131
Commercial Loans	VA520	\$ 222	\$ 458	\$ 66	\$ 458	\$ 25
Consumer Loans - Total	SUB2061	\$ 32,698	\$ 33,689	\$ 32,722	\$ 34,863	\$ 35,106
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	\$ 8	\$ 20	\$ 10
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 32,359	\$ 32,807	\$ 26,660	\$ 29,727	\$ 31,235
Other	VA560	\$ 339	\$ 882	\$ 6,054	\$ 5,116	\$ 3,861
Reposessed Assets - Total	VA60	\$ 76	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 76	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 5,876	\$ 7,049	\$ 6,697	\$ 4,267	\$ 4,225
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 492	\$ 1,179	\$ 1,045	\$ 451	\$ 346
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	\$ 492	\$ 1,179	\$ 1,045	\$ 451	\$ 346
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 3	\$ 21	\$ 35	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 324	\$ 963	\$ 837	\$ 373	\$ 301
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 166	\$ 172	\$ 187	\$ 43	\$ 44
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 41	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 5,384	\$ 5,869	\$ 5,652	\$ 3,816	\$ 3,879
Commercial Loans	VA521	\$ 115	\$ 29	\$ 10	\$ 159	\$ 48
Consumer Loans - Total	SUB2161	\$ 5,269	\$ 5,840	\$ 5,642	\$ 3,657	\$ 3,831
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1	\$ 0	\$ 1	\$ 3	\$ 1

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 4,591	\$ 5,396	\$ 5,221	\$ 3,111	\$ 3,382
Other	VA561	\$ 677	\$ 444	\$ 420	\$ 543	\$ 448
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 8,839	\$ 803	\$ 6,921	\$ 1,347	\$- 158
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 8,113	\$- 31	\$ 197	\$ 148	\$ 2
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 18	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 18	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 8,113	\$- 31	\$ 197	\$ 130	\$ 2
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 156	\$- 79	\$- 15	\$ 99	\$ 78
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 7,309	\$ 85	\$ 160	\$ 66	\$- 25
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 648	\$- 37	\$ 52	\$- 35	\$- 51
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 726	\$ 834	\$ 6,724	\$ 1,199	\$- 160
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 726	\$ 834	\$ 6,724	\$ 1,199	\$- 160
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	\$ 735	\$ 806	\$ 6,509	\$ 0	\$ 0
Other	VA562	\$- 9	\$ 28	\$ 215	\$ 1,199	\$- 160
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 45,675	\$ 45,027	\$ 47,071	\$ 40,378	\$ 37,066
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 17,336	\$ 15,913	\$ 13,211	\$ 7,674	\$ 5,974
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 18	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 18	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 17,336	\$ 15,913	\$ 13,211	\$ 7,656	\$ 5,974
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 398	\$ 338	\$ 357	\$ 248	\$ 261
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 15,706	\$ 13,690	\$ 11,294	\$ 6,491	\$ 5,254
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,233	\$ 1,926	\$ 1,560	\$ 769	\$ 459
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 1	\$- 41	\$ 0	\$ 148	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 28,262	\$ 29,112	\$ 33,860	\$ 32,704	\$ 31,092
Commercial Loans	VA525	\$ 107	\$ 429	\$ 56	\$ 299	\$- 23
Consumer Loans - Total	SUB2361	\$ 28,155	\$ 28,683	\$ 33,804	\$ 32,405	\$ 31,115
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 1	\$ 0	\$ 7	\$ 17	\$ 9
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 28,503	\$ 28,217	\$ 27,948	\$ 26,616	\$ 27,853
Other	VA565	\$- 347	\$ 466	\$ 5,849	\$ 5,772	\$ 3,253
Repossessed Assets - Total	VA65	\$ 76	\$ 3	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 76	\$ 3	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1	\$- 1	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 358,537	\$ 243,252	\$ 187,280	\$ 223,085	\$ 192,417
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,165,879	\$ 941,877	\$ 786,684	\$ 669,805	\$ 518,257
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 29,753	\$ 21,920	\$ 15,420	\$ 12,517	\$ 10,527
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 29,753	\$ 21,920	\$ 15,420	\$ 12,517	\$ 10,527
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 442,419	\$ 376,036	\$ 270,969	\$ 282,243	\$ 269,404
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 558,350	\$ 463,911	\$ 324,805	\$ 289,815	\$ 249,793
Substandard	VA965	\$ 430,621	\$ 331,755	\$ 259,475	\$ 241,757	\$ 214,250
Doubtful	VA970	\$ 127,729	\$ 132,156	\$ 65,330	\$ 48,058	\$ 35,543
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 961,102	\$ 952,017	\$ 794,679	\$ 889,559	\$ 820,329
Mortgages - Total	SUB2421	\$ 868,398	\$ 862,673	\$ 710,086	\$ 802,323	\$ 732,223
Construction and Land Loans	SUB2430	\$ 140	\$ 140	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 867,519	\$ 848,828	\$ 709,083	\$ 801,255	\$ 731,371
Permanent Loans Secured by All Other Property	SUB2450	\$ 739	\$ 13,705	\$ 1,003	\$ 1,068	\$ 852
Nonmortgages - Total	SUB2461	\$ 92,704	\$ 89,344	\$ 84,593	\$ 87,236	\$ 88,106
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 482,448	\$ 582,911	\$ 420,023	\$ 550,601	\$ 487,489
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 463,912	\$ 569,065	\$ 407,507	\$ 538,807	\$ 476,101
Mortgage Loans - Total	SUB2481	\$ 411,211	\$ 517,921	\$ 360,286	\$ 488,450	\$ 425,399
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,227	\$ 4,617	\$ 7,208	\$ 12,027	\$ 10,546
Secured by First Liens	PD123	\$ 380,621	\$ 475,329	\$ 331,870	\$ 455,270	\$ 399,095
Secured by Junior Liens	PD124	\$ 25,363	\$ 25,298	\$ 21,208	\$ 21,153	\$ 15,758
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 12,677	\$ 0	\$ 0	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 516	\$ 91	\$ 25	\$ 211	\$ 359
Consumer Loans - Total	SUB2511	\$ 52,185	\$ 51,053	\$ 47,196	\$ 50,146	\$ 50,343
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0
Education Loans	PD165	\$ 1	\$ 0	\$ 2	\$ 3	\$ 0
Auto Loans	PD167	\$ 32	\$ 53	\$ 20	\$ 79	\$ 41
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Credit Cards	PD171	\$ 50,927	\$ 49,177	\$ 40,373	\$ 43,586	\$ 44,927
Other	PD180	\$ 1,225	\$ 1,823	\$ 6,787	\$ 6,478	\$ 5,375
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 47,314	\$ 61,655	\$ 42,736	\$ 37,593	\$ 27,563
Held for Sale Included in PD115:PD180	PD192	\$ 85,643	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 60,738	\$ 88,937	\$ 0	\$ 87	\$ 87
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 18,536	\$ 13,846	\$ 12,516	\$ 11,794	\$ 11,388

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 18,476	\$ 13,753	\$ 12,462	\$ 11,679	\$ 11,336
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,416	\$ 1,419	\$ 3,210	\$ 6,070	\$ 5,655
Secured by First Liens	PD223	\$ 17,030	\$ 12,158	\$ 9,107	\$ 5,132	\$ 5,400
Secured by Junior Liens	PD224	\$ 30	\$ 176	\$ 145	\$ 477	\$ 281
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 60	\$ 93	\$ 54	\$ 115	\$ 52
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 23	\$ 27	\$ 22	\$ 31	\$ 32
Other	PD280	\$ 37	\$ 66	\$ 32	\$ 69	\$ 20
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 64	\$ 64
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 478,654	\$ 369,106	\$ 374,656	\$ 338,958	\$ 332,840
Mortgage Loans - Total	SUB2501	\$ 438,711	\$ 330,999	\$ 337,338	\$ 302,194	\$ 295,488
Construction	PD315	\$ 140	\$ 140	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:41 AM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 840	\$ 722	\$ 1,255	\$ 1,009	\$ 624
Secured by First Liens	PD323	\$ 416,108	\$ 314,163	\$ 301,944	\$ 269,042	\$ 264,199
Secured by Junior Liens	PD324	\$ 20,884	\$ 14,946	\$ 33,136	\$ 31,075	\$ 29,813
Multifamily (5 or more) Dwelling Units	PD325	\$ 195	\$ 195	\$ 32	\$ 33	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 544	\$ 833	\$ 971	\$ 1,035	\$ 852
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 812	\$ 1,874	\$ 2,332	\$ 721	\$ 1,275
Consumer Loans - Total	SUB2531	\$ 39,131	\$ 36,233	\$ 34,986	\$ 36,043	\$ 36,077
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	\$ 13	\$ 0	\$ 0	\$ 0	\$ 31
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 38,719	\$ 35,541	\$ 32,219	\$ 33,200	\$ 33,975
Other	PD380	\$ 399	\$ 692	\$ 2,767	\$ 2,843	\$ 2,071
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 17,171	\$ 27,109	\$ 22,216	\$ 17,152	\$ 15,224
Held for Sale Included in PD315:PD380	PD392	\$ 310,381	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 180,583	\$ 97,724	\$ 147	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
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	\$ 4,346,087	\$ 2,071,251	\$ 2,566,781	\$ 2,050,449	\$ 1,684,539
90% up to 100% LTV	LD110	\$ 3,200,473	\$ 1,356,641	\$ 1,636,318	\$ 1,418,815	\$ 1,268,171
100% and greater LTV	LD120	\$ 1,145,614	\$ 714,610	\$ 930,463	\$ 631,634	\$ 416,368
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 46,961	\$ 29,832	\$ 33,637	\$ 34,167	\$ 34,020
Past Due and Still Accruing - Total	SUB5240	\$ 9,920	\$ 10,378	\$ 8,590	\$ 10,277	\$ 11,094
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 9,920	\$ 10,270	\$ 7,486	\$ 10,071	\$ 11,094
90% up to 100% LTV	LD210	\$ 5,665	\$ 8,888	\$ 6,697	\$ 9,144	\$ 10,116
100% and greater LTV	LD220	\$ 4,255	\$ 1,382	\$ 789	\$ 927	\$ 978
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 108	\$ 1,104	\$ 206	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 108	\$ 1,019	\$ 206	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 85	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 37,041	\$ 19,454	\$ 25,047	\$ 23,890	\$ 22,926
90% up to 100% LTV	LD250	\$ 22,366	\$ 16,521	\$ 20,050	\$ 18,987	\$ 18,164
100% and greater LTV	LD260	\$ 14,675	\$ 2,933	\$ 4,997	\$ 4,903	\$ 4,762
Net Charge-offs - Total	SUB5300	\$ - 1	\$ 251	\$ 309	\$ 0	\$ 29
90% up to 100% LTV	LD310	\$ - 1	\$ 214	\$ 212	\$ 0	\$ 29
100% and greater LTV	LD320	\$ 0	\$ 37	\$ 97	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 3,569,313	\$ 1,296,480	\$ 1,608,487	\$ 1,359,128	\$ 1,205,497
90% up to 100% LTV	LD410	\$ 2,787,495	\$ 951,452	\$ 1,082,619	\$ 1,150,270	\$ 1,008,663
100% and greater LTV	LD420	\$ 781,818	\$ 345,028	\$ 525,868	\$ 208,858	\$ 196,834
Originations - Total	SUB5330	\$ 4,441,853	\$ 4,243,603	\$ 3,237,006	\$ 4,305,837	\$ 1,639,396
90% up to 100% LTV	LD430	\$ 2,482,667	\$ 2,266,734	\$ 1,878,950	\$ 2,552,081	\$ 1,089,365
100% and greater LTV	LD440	\$ 1,959,186	\$ 1,976,869	\$ 1,358,056	\$ 1,753,756	\$ 550,031
Sales - Total	SUB5340	\$ 4,497,125	\$ 5,081,581	\$ 3,627,712	\$ 2,298,658	\$ 2,601,624
90% up to 100% LTV	LD450	\$ 2,511,793	\$ 2,761,646	\$ 2,170,786	\$ 1,546,400	\$ 1,926,012
100% and greater LTV	LD460	\$ 1,985,332	\$ 2,319,935	\$ 1,456,926	\$ 752,258	\$ 675,612

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 632,679	\$ 543,608	\$ 578,201	\$ 873,353	\$ 733,958
Mortgage Construction Loans	CC105	\$ 64,306	\$ 56,269	\$ 54,379	\$ 42,978	\$ 45,238
Other Mortgage Loans	CC115	\$ 568,373	\$ 487,339	\$ 523,822	\$ 830,375	\$ 688,720
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 14,130	\$ 15,268	\$ 10,395	\$ 6,977	\$ 9,064
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 4,688,845	\$ 5,279,021	\$ 7,272,633	\$ 3,788,715	\$ 4,411,426
1-4 Dwelling Units	CC280	\$ 4,435,377	\$ 5,087,378	\$ 7,118,015	\$ 3,749,611	\$ 4,394,473
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 253,468	\$ 191,643	\$ 154,618	\$ 39,104	\$ 16,953
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 964	\$ 7,106	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 11,803,211	\$ 12,553,974	\$ 6,933,017	\$ 696,900	\$ 897,763
Commitments Outstanding to Sell Loans	CC330	\$ 28,062,964	\$ 25,755,727	\$ 24,712,031	\$ 19,591,811	\$ 19,621,462
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 2,674,704	\$ 1,213,917
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 36,839,089	\$ 37,080,237	\$ 36,037,284	\$ 33,600,523	\$ 31,880,080
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,422,386	\$ 1,320,197	\$ 1,261,877	\$ 1,262,587	\$ 1,265,553
Commercial Lines	CC420	\$ 6,247,997	\$ 6,438,621	\$ 6,195,461	\$ 5,758,065	\$ 5,198,014
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,131,636	\$ 29,283,893	\$ 28,543,244	\$ 26,543,056	\$ 25,380,094
Open-End Consumer Lines - Other	CC425	\$ 37,070	\$ 37,526	\$ 36,702	\$ 36,815	\$ 36,419
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 433,603	\$ 260,803	\$ 311,071	\$ 300,077	\$ 191,625
Commercial	CC430	\$ 403,750	\$ 241,954	\$ 296,338	\$ 286,729	\$ 179,488
Standby, Not Included on CC465 or CC468	CC435	\$ 29,853	\$ 18,849	\$ 14,733	\$ 13,348	\$ 12,137
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22,181
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	\$ 147
Other Contingent Liabilities	CC480	\$ 3,984,000	\$ 4,250,000	\$ 0	\$ 0	\$ 500,000
Contingent Assets	CC490	\$ 3,821	\$ 3,725	\$ 3,803	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 7,387,221	\$ 6,442,299	\$ 8,689,731	\$ 5,246,186	\$ 3,291,707
Pass-Through Securities	CF143	\$ 791,465	\$ 822,189	\$ 344,048	\$ 1,032,474	\$ 62,507
Other Mortgage-Backed Securities	CF153	\$ 6,595,756	\$ 5,620,110	\$ 8,345,683	\$ 4,213,712	\$ 3,229,200
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 619,589	\$ 474,375	\$ 569,844	\$ 978,966	\$ 385,879
Pass-Through Securities	CF145	\$ 319,346	\$ 197,243	\$ 44,483	\$ 238,229	\$ 14,346
Other Mortgage-Backed Securities	CF155	\$ 300,243	\$ 277,132	\$ 525,361	\$ 740,737	\$ 371,533
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 6,767,632	\$ 5,967,924	\$ 8,119,887	\$ 4,267,220	\$ 2,905,828
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 655,653	\$- 513,807	\$- 437,850	\$- 455,816	\$- 468,353
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,560,976	\$- 1,916,525	\$- 1,345,219	\$- 1,140,459	\$- 914,816
Mortgage Loans Disbursed - Total	SUB3831	\$ 28,990,664	\$ 25,364,207	\$ 23,982,163	\$ 24,479,792	\$ 19,354,118
Construction Loans - Total	SUB3840	\$ 36,794	\$ 16,791	\$ 21,895	\$ 17,083	\$ 5,781
1-4 Dwelling Units	CF190	\$ 8,006	\$ 10,033	\$ 6,624	\$ 9,499	\$ 1,344
Multifamily (5 or more) Dwelling Units	CF200	\$ 13,190	\$ 225	\$ 188	\$ 1,293	\$ 2,259

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 15,598	\$ 6,533	\$ 15,083	\$ 6,291	\$ 2,178
Permanent Loans - Total	SUB3851	\$ 28,953,870	\$ 25,347,416	\$ 23,960,268	\$ 24,462,709	\$ 19,348,337
1-4 Dwelling Units	CF225	\$ 28,886,457	\$ 25,224,020	\$ 23,861,741	\$ 23,487,829	\$ 18,579,903
Multifamily (5 or more) Dwelling Units	CF245	\$ 507	\$ 6,531	\$ 1,725	\$ 1,798	\$ 1,900
Nonresidential (Except Land)	CF260	\$ 35,797	\$ 93,190	\$ 89,218	\$ 941,248	\$ 737,933
Land	CF270	\$ 31,109	\$ 23,675	\$ 7,584	\$ 31,834	\$ 28,601
Loans and Participations Purchased - Total	SUB3880	\$ 30,380,113	\$ 33,531,027	\$ 24,701,649	\$ 22,762,607	\$ 22,262,038
Secured by 1-4 Dwelling Units	CF280	\$ 28,913,217	\$ 31,935,987	\$ 23,265,057	\$ 22,709,420	\$ 22,262,038
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 1,466,896	\$ 1,595,040	\$ 1,436,592	\$ 53,187	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 46,954,333	\$ 49,999,619	\$ 38,563,186	\$ 35,291,536	\$ 34,499,102
Secured by 1-4 Dwelling Units	CF310	\$ 45,395,424	\$ 47,729,638	\$ 38,223,044	\$ 34,458,708	\$ 33,695,223
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 3,694	\$ 39,693
Secured by Nonresidential	CF330	\$ 1,558,909	\$ 2,269,981	\$ 340,142	\$ 829,134	\$ 764,186
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 16,574,220	\$- 16,468,592	\$- 13,861,537	\$- 12,528,929	\$- 12,237,064
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 6,365,146	\$ 4,765,236	\$ 5,579,034	\$ 5,415,014	\$ 4,584,347
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 876,277	\$- 405,163	\$- 631,461	\$- 238,541	\$- 251,588
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 8,633,391	\$ 2,981,753	\$ 6,969,306	\$ 7,783,548	\$ 5,979,317
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 5,175,021	\$ 3,725,216	\$ 3,910,131	\$ 6,297,308	\$ 2,281,119
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,315,446	\$ 1,275,720	\$ 1,151,132	\$ 1,628,596	\$ 1,200,162
Commercial	CF390	\$ 232,775	\$ 314,496	\$ 201,881	\$ 461,709	\$ 95,420
Consumer	CF400	\$ 1,082,671	\$ 961,224	\$ 949,251	\$ 1,166,887	\$ 1,104,742
Nonmortgage Loans - Sales - Total	SUB3915	\$ 197,906	\$ 504,680	\$ 251,027	\$ 157,426	\$ 113,687
Commercial	CF395	\$ 193,615	\$ 6,402	\$ 251,027	\$ 152,573	\$ 113,687
Consumer	CF405	\$ 4,291	\$ 498,278	\$ 0	\$ 4,853	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,117,540	\$ 771,040	\$ 900,105	\$ 1,471,170	\$ 1,086,475
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 5,889,248	\$ 4,329,412	\$ 4,720,174	\$ 3,372,908	\$ 4,981,430
New Deposits Received less Deposits Withdrawn	CF420	\$ 5,562,679	\$ 4,058,553	\$ 4,513,075	\$ 3,196,149	\$ 4,789,185
Interest Credited to Deposits	CF430	\$ 326,569	\$ 270,859	\$ 207,099	\$ 176,759	\$ 192,245
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 15,427,642	\$ 13,403,445	\$ 12,048,914	\$ 10,423,972	\$ 10,141,966
Fully Insured	DI100	\$ 14,904,593	\$ 12,920,910	\$ 11,581,470	\$ 10,008,511	\$ 9,768,814
Other	DI110	\$ 523,049	\$ 482,535	\$ 467,444	\$ 415,461	\$ 373,152
Deposits with Balances - \$100,000 or Less	DI120	\$ 42,185,076	\$ 37,928,699	\$ 34,212,943	\$ 30,304,042	\$ 28,373,576
Deposits with Balances - Greater than \$100,000	DI130	\$ 17,714,346	\$ 16,140,309	\$ 15,461,210	\$ 14,633,604	\$ 13,197,747
Number of Deposit Accounts - Total	SUB4062	15,282,921	13,328,584	12,348,841	10,521,701	10,187,253
Balances of \$100,000 or Less	DI150	15,209,572	13,260,557	12,284,638	10,462,228	10,133,380
Balances Greater than \$100,000	DI160	73,349	68,027	64,203	59,473	53,873
IRA/Keogh Accounts	DI200	\$ 713,254	\$ 686,992	\$ 712,215	\$ 35,263	\$ 33,290
Uninsured Deposits	DI210	\$ 14,322,569	\$ 12,968,691	\$ 12,554,043	\$ 12,039,912	\$ 10,423,544
Preferred Deposits	DI220	\$ 36,158	\$ 27,665	\$ 39,753	\$ 38,915	\$ 40,048
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 946,174	\$ 646,296	\$ 1,302,647	\$ 1,306,876	\$ 1,224,357
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 38,296,068	\$ 36,840,347	\$ 33,890,772	\$ 30,567,613	\$ 28,537,325
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,862,718	\$ 1,640,242	\$ 1,201,390	\$ 1,519,623	\$ 788,878
Deposits & Escrows - Time Deposits	DI340	\$ 18,794,464	\$ 14,942,124	\$ 13,279,344	\$ 11,543,533	\$ 11,020,768
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 584,384	\$ 519,100	\$ 491,850	\$ 481,924	\$ 503,921
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 21,391	\$ 17,185	\$ 16,598	\$ 16,498	\$ 31,642
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 100	\$ 100	\$ 100	\$ 100
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	9,677	9,586	9,330	9,342	8,767
Assets Held in Trading Accounts	SI375	\$ 11,951	\$ 11,951	\$ 11,951	\$ 11,951	\$ 12,053
Available-for-Sale Securities	SI385	\$ 38,331,541	\$ 35,041,628	\$ 31,348,616	\$ 25,145,173	\$ 22,571,299
Assets Held for Sale	SI387	\$ 26,784,003	\$ 23,924,782	\$ 22,601,767	\$ 20,414,880	\$ 18,761,512
Loans Serviced for Others	SI390	\$ 87,409,732	\$ 83,235,014	\$ 77,477,960	\$ 69,276,782	\$ 61,586,985
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 147
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	90.65%	92.28%	91.98%	96.05%	96.62%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	90.79%	91.73%	91.45%	96.71%	97.00%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	90.37%	91.68%	91.58%	96.25%	96.78%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,580	\$ 6,933	\$ 6,740	\$ 740	\$ 0
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 11,169	\$ 11,182	\$ 11,246	\$ 11,083	\$ 12,621
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	8	9	8	8	8
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 9,642,025	\$ 8,974,089	\$ 7,723,957	\$ 7,050,614	\$ 6,580,596
Net Income (Loss) (SO91)	SI610	\$ 406,951	\$ 450,496	\$ 425,889	\$ 387,150	\$ 373,851
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 401,300	\$ 0	\$ 110,000	\$ 125,000	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 75,469	\$ 105,570	\$ 1,057,189	\$ 413,735	\$ 1,758
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 149,790	\$ 111,871	\$- 109,374	\$- 14,697	\$ 94,467

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 0	\$ 1	\$- 13,574	\$ 0	\$ 0
Other Adjustments	SI671	\$ 1	\$- 2	\$ 1	\$ 3	\$- 58
Ending Equity Capital (SC80)	SI680	\$ 9,573,356	\$ 9,642,025	\$ 8,974,088	\$ 7,721,805	\$ 7,050,614
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,802,655	\$ 1,463,361	\$ 1,137,261	\$ 1,458,753	\$ 423,772
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 10,055,145	\$ 9,165,103	\$ 7,634,333	\$ 8,393,989	\$ 4,124,723
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 236,606	\$ 208,762	\$ 184,324	\$ 153,928	\$ 117,863
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 529	\$ 460	\$ 444	\$ 311	\$ 404
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 115,273,871	\$ 107,726,159	\$ 98,472,985	\$ 90,443,750	\$ 84,685,452
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,001,420	\$ 1,046,884	\$ 1,201,371	\$ 2,512,798	\$ 3,324,675
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 107,005,201	\$ 99,954,129	\$ 90,040,754	\$ 81,194,307	\$ 74,863,662
Nonmortgage Loans	SI885	\$ 4,300,168	\$ 4,063,086	\$ 4,377,044	\$ 4,266,761	\$ 4,037,525
Deposits and Excrows	SI890	\$ 56,182,660	\$ 51,807,515	\$ 46,215,339	\$ 42,789,653	\$ 39,058,796
Total Borrowings	SI895	\$ 46,639,017	\$ 44,233,463	\$ 40,923,379	\$ 37,527,668	\$ 36,448,226
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	4	1	2	0
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 1,788	\$ 71	\$ 585	\$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	4.16	4.49	5.42	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	4.53	4.49	5.42	0.00

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

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	4	4	4	4	5

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 25,233,476	\$ 24,068,257	\$ 22,283,902	\$ 22,062,627	\$ 20,224,676
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 3,453,739	\$ 3,179,060	\$ 3,061,345	\$ 3,114,292	\$ 2,846,944
Personal Trust and Agency Accounts	FS210	\$ 3,044,014	\$ 2,836,635	\$ 2,705,908	\$ 2,733,302	\$ 2,496,621
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 34,181	\$ 33,110	\$ 35,758	\$ 37,467	\$ 35,836
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 34,181	\$ 33,110	\$ 35,758	\$ 37,467	\$ 35,836
Corporate Trust and Agency Accounts	FS250	\$ 5,856	\$ 5,792	\$ 5,661	\$ 5,712	\$ 5,607
Investment Management Agency Accounts	FS260	\$ 369,688	\$ 303,523	\$ 314,018	\$ 337,811	\$ 308,880
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 2,332,772	\$ 729,586	\$ 550,028	\$ 486,852	\$ 470,901
Personal Trust and Agency Accounts	FS211	\$ 570,392	\$ 709,431	\$ 530,538	\$ 466,315	\$ 448,591
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,761,583	\$ 19,731	\$ 19,122	\$ 20,537	\$ 22,310
Employee Benefit - Defined Contribution	FS221	\$ 1,741,179	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 20,404	\$ 19,731	\$ 19,122	\$ 20,537	\$ 22,310
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 797	\$ 424	\$ 368	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 19,446,965	\$ 20,159,611	\$ 18,672,529	\$ 18,461,483	\$ 16,906,831
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,415	5,399	5,319	5,249	5,237
Personal Trust and Agency Accounts	FS212	5,137	5,141	5,063	4,994	4,980
Retirement-related Trust and Agency Accounts - Total	SUB6120	41	41	43	44	45
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	41	41	43	44	45
Corporate Trust and Agency Accounts	FS252	5	5	5	5	5
Investment Management Agency Accounts	FS262	232	212	208	206	207
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	419	204	198	185	195
Personal Trust and Agency Accounts	FS213	170	175	169	155	164
Retirement-related Trust and Agency Accounts - Total	SUB6130	217	16	17	30	31
Employee Benefit - Defined Contribution	FS223	202	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	15	16	17	30	31
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	32	13	12	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	264,594	257,202	267,345	266,381	265,961
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 27,533	\$ 17,721	\$ 8,823	\$ 70,049	\$ 52,439
Personal Trust and Agency Accounts	FS310	\$ 23,649	\$ 15,420	\$ 7,576	\$ 28,497	\$ 21,214
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 483	\$ 240	\$ 147	\$ 584	\$ 445
Employee Benefit - Defined Contribution	FS320	\$ 76	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 407	\$ 240	\$ 147	\$ 584	\$ 445
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,080	\$ 1,334	\$ 731	\$ 2,578	\$ 1,952

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 1,101	\$ 651	\$ 332	\$ 495	\$ 340
Other Fiduciary and Related Services	FS390	\$ 220	\$ 76	\$ 36	\$ 37,895	\$ 28,488
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 17,939	\$ 19,055	\$ 9,100	\$ 48,642	\$ 36,612
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 6	\$ 3	\$ 0	\$ 924	\$ 931
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 40	\$ 10,931	\$ 4,797	\$ 3,700	\$ 1,948
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 9,628	\$ 9,594	\$ 4,520	\$ 24,183	\$ 16,844
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,038,123	\$ 2,830,241	\$ 2,699,535	\$ 2,733,302	\$ 2,491,111
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 12,057	\$ 0
Interest-Bearing Deposits	FS415	\$ 76,892	\$ 1,169	\$ 300	\$ 963	\$ 1,125
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 170,485	\$ 165,359	\$ 167,897	\$ 164,586	\$ 157,963
State, County and Municipal Obligations	FS425	\$ 365,651	\$ 363,687	\$ 345,234	\$ 330,024	\$ 340,803
Money Market Mutual Funds	FS430	\$ 243,673	\$ 235,655	\$ 221,412	\$ 198,549	\$ 182,658
Other Short-term Obligations	FS435	\$ 31	\$ 42,456	\$ 52,739	\$ 65,453	\$ 41,737
Other Notes and Bonds	FS440	\$ 138,824	\$ 121,585	\$ 141,546	\$ 148,157	\$ 119,177
Common and Preferred Stock	FS445	\$ 1,924,102	\$ 1,755,625	\$ 1,636,317	\$ 1,674,656	\$ 1,529,006
Real Estate Mortgages	FS450	\$ 1,443	\$ 1,657	\$ 1,902	\$ 1,931	\$ 1,956
Real Estate	FS455	\$ 48,240	\$ 45,756	\$ 41,439	\$ 48,372	\$ 35,865
Miscellaneous Assets	FS460	\$ 68,782	\$ 97,292	\$ 90,749	\$ 88,554	\$ 80,821
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 163,532	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 5,449	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 99,401	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 58,682	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 6	\$ 3	\$ 0	\$ 924	\$ 931
Personal Trust and Agency Accounts	FS710	\$ 6	\$ 3	\$ 0	\$ 924	\$ 931
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 9,573,356	\$ 9,642,026	\$ 8,974,089	\$ 7,721,805	\$ 7,050,613
Equity Capital Deductions - Total	SUB1631	\$ 231,022	\$ 233,778	\$ 229,070	\$ 227,806	\$ 226,408
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 230,999	\$ 233,763	\$ 229,058	\$ 227,806	\$ 226,408
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 23	\$ 15	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 213,197	\$ 63,406	\$ 175,277	\$ 65,907	\$ 51,215
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 213,155	\$ 63,364	\$ 175,235	\$ 65,865	\$ 51,169
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 42	\$ 42	\$ 42	\$ 42	\$ 46
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 9,555,531	\$ 9,471,654	\$ 8,920,296	\$ 7,559,906	\$ 6,875,420
Total Assets (SC60)	CCR205	\$ 121,733,959	\$ 112,112,378	\$ 104,881,652	\$ 95,947,027	\$ 86,895,091
Asset Deductions - Total	SUB1651	\$ 231,022	\$ 233,778	\$ 229,058	\$ 227,806	\$ 226,408
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 230,999	\$ 233,763	\$ 229,058	\$ 227,806	\$ 226,408
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 23	\$ 15	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 333,671	\$ 98,788	\$ 276,765	\$ 102,730	\$ 80,428
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 333,671	\$ 98,788	\$ 276,765	\$ 102,730	\$ 80,428
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 121,836,608	\$ 111,977,388	\$ 104,929,359	\$ 95,821,951	\$ 86,749,111
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 4,848,718	\$ 4,479,095	\$ 4,196,955	\$ 3,813,646	\$ 3,062,017
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 9,555,531	\$ 9,471,654	\$ 8,920,296	\$ 7,559,906	\$ 6,875,420
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000	\$ 197,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 218,883	\$ 197,839	\$ 220,600	\$ 219,801	\$ 211,024
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 415,883	\$ 394,839	\$ 417,600	\$ 416,801	\$ 408,024
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 415,883	\$ 394,839	\$ 417,600	\$ 416,801	\$ 408,024

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93010 - OTS-Regulated: Delaware	(\$Thousands)
Run Date: November 22, 2005, 10:41 AM	September 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,483	\$ 5,506	\$ 6,983	\$ 5,416	\$ 5,308
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 9,969,931	\$ 9,860,987	\$ 9,330,913	\$ 7,971,291	\$ 7,278,136
0% R/W Category - Cash	CCR400	\$ 154,892	\$ 148,420	\$ 139,239	\$ 144,915	\$ 135,535
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 764,686	\$ 838,169	\$ 961,757	\$ 1,085,492	\$ 1,300,071
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 81,574	\$ 67,045	\$ 56,999	\$ 56,281	\$ 63,387
0% R/W Category - Assets Total	CCR420	\$ 1,001,152	\$ 1,053,634	\$ 1,157,995	\$ 1,286,688	\$ 1,498,993
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	\$ 37,006,682	\$ 33,607,535	\$ 13,706,476	\$ 11,845,045	\$ 11,536,036
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,163,254	\$ 1,075,107	\$ 786,082	\$ 841,469	\$ 881,019
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,858	\$ 7,272	\$ 7,188	\$ 7,724	\$ 7,625
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 888,158	\$ 650,858	\$ 628,907	\$ 1,697,028	\$ 2,159,818
20% R/W Category - Other	CCR450	\$ 1,158,226	\$ 1,046,411	\$ 860,094	\$ 837,887	\$ 1,032,982
20% R/W Category - Assets Total	CCR455	\$ 40,223,178	\$ 36,387,183	\$ 15,988,747	\$ 15,229,153	\$ 15,617,480
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 8,044,636	\$ 7,277,437	\$ 3,197,748	\$ 3,045,830	\$ 3,123,495
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 65,537,654	\$ 62,618,071	\$ 57,881,112	\$ 54,036,994	\$ 48,392,094
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 28,528	\$ 32,915	\$ 16,274,911	\$ 11,795,483	\$ 9,358,163
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,552	\$ 8,626	\$ 7,627	\$ 7,713	\$ 7,767
50% R/W Category - Other	CCR480	\$ 44,673	\$ 34,053	\$ 31,307	\$ 24,215	\$ 38,022
50% R/W Category - Assets Total	CCR485	\$ 65,617,407	\$ 62,693,665	\$ 74,194,957	\$ 65,864,405	\$ 57,796,046
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 32,808,705	\$ 31,346,833	\$ 37,097,480	\$ 32,932,203	\$ 28,898,024
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324	\$ 14,037,956
100% R/W Category - Assets Total	CCR510	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324	\$ 14,037,956
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 17,960,995	\$ 14,963,575	\$ 16,101,219	\$ 16,091,324	\$ 14,037,956
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2005, 10:41 AM	TFR Industry Aggregate Report 93010 - OTS-Regulated: Delaware September 2005	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 124,802,732	\$ 115,098,057	\$ 107,442,918	\$ 98,471,570	\$ 88,950,475
Subtotal Risk-Weighted Assets	CCR75	\$ 58,814,334	\$ 53,587,844	\$ 56,396,447	\$ 52,069,356	\$ 46,059,475
Excess Allowances for Loan and Lease Losses	CCR530	\$ 984	\$ 1,579	\$ 2,190	\$ 2,896	\$ 3,630
Total Risk-Weighted Assets	CCR78	\$ 58,813,350	\$ 53,586,265	\$ 56,394,257	\$ 52,066,460	\$ 46,055,845
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,705,067	\$ 4,286,901	\$ 4,511,539	\$ 4,165,317	\$ 3,684,467
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.84%	8.46%	8.50%	7.89%	7.93%
Total Risk-Based Capital Ratio	CCR820	16.95%	18.40%	16.55%	15.31%	15.80%
Tier 1 Risk-Based Capital Ratio	CCR830	16.25%	17.68%	15.82%	14.52%	14.93%
Tangible Equity Ratio	CCR840	7.84%	8.46%	8.50%	7.89%	7.93%

*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.