

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:46 AM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		20	21	20	20	22
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	1
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 13,021,026	\$ 13,309,652	\$ 13,203,138	\$ 12,918,956	\$ 13,220,257
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,151,287	\$ 581,357	\$ 1,092,063	\$ 974,584	\$ 946,572
Interest-Earning Deposits in FHLBs	SC112	\$ 196,421	\$ 458,123	\$ 432,210	\$ 313,945	\$ 467,882
Other Interest-Earning Deposits	SC118	\$ 38,067	\$ 59,994	\$ 46,232	\$ 76,293	\$ 81,761
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 11,369,488	\$ 11,929,234	\$ 11,360,436	\$ 10,820,363	\$ 10,519,647
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 171,194	\$ 191,254	\$ 140,644	\$ 630,996	\$ 1,127,949
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 28,583	\$ 28,283	\$ 81,000	\$ 60,632	\$ 36,292
State and Municipal Obligations	SC180	\$ 3,526	\$ 3,643	\$ 3,650	\$ 3,346	\$ 3,147
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 21,071	\$ 22,167	\$ 21,199	\$ 19,524	\$ 19,677
Accrued Interest Receivable	SC191	\$ 41,389	\$ 35,597	\$ 25,704	\$ 19,273	\$ 17,330
Mortgage-Backed Securities - Gross	SUB0072	\$ 5,522,740	\$ 5,892,200	\$ 6,322,103	\$ 6,669,720	\$ 7,204,709
Mortgage-Backed Securities - Total	SC22	\$ 5,522,740	\$ 5,892,200	\$ 6,322,103	\$ 6,669,720	\$ 7,204,709
Pass-Through - Total	SUB0073	\$ 5,167,033	\$ 5,559,781	\$ 5,990,203	\$ 6,326,833	\$ 6,888,675
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 4,765,826	\$ 5,131,808	\$ 5,524,848	\$ 6,032,420	\$ 6,525,534
Other Pass-Through	SC215	\$ 401,207	\$ 427,973	\$ 465,355	\$ 294,413	\$ 363,141
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 334,842	\$ 310,065	\$ 307,787	\$ 317,132	\$ 287,449
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 20,844	\$ 17,718	\$ 25,114	\$ 27,869	\$ 39,245
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 313,466	\$ 291,800	\$ 282,098	\$ 289,263	\$ 248,204
Other	SC222	\$ 532	\$ 547	\$ 575	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 20,865	\$ 22,354	\$ 24,113	\$ 25,755	\$ 28,585

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 18,167,926	\$ 17,195,089	\$ 16,219,121	\$ 15,245,657	\$ 14,571,390
Mortgage Loans - Total	SC26	\$ 18,087,624	\$ 17,110,568	\$ 16,126,778	\$ 15,149,234	\$ 14,462,096
Construction Loans - Total	SUB0100	\$ 2,537,053	\$ 2,662,141	\$ 2,859,475	\$ 3,169,714	\$ 3,307,560
Residential - Total	SUB0110	\$ 2,040,120	\$ 2,139,184	\$ 2,355,248	\$ 2,426,261	\$ 2,440,808
1-4 Dwelling Units	SC230	\$ 1,173,162	\$ 1,070,674	\$ 991,082	\$ 935,568	\$ 842,808
Multifamily (5 or more) Dwelling Units	SC235	\$ 866,958	\$ 1,068,510	\$ 1,364,166	\$ 1,490,693	\$ 1,598,000
Nonresidential Property	SC240	\$ 496,933	\$ 522,957	\$ 504,227	\$ 743,453	\$ 866,752
Permanent Loans - Total	SUB0121	\$ 15,539,851	\$ 14,448,246	\$ 13,289,134	\$ 12,009,533	\$ 11,199,311
Residential - Total	SUB0131	\$ 14,444,924	\$ 13,384,586	\$ 12,333,521	\$ 11,181,896	\$ 10,425,707
1-4 Dwelling Units - Total	SUB0141	\$ 13,752,111	\$ 12,820,902	\$ 11,846,165	\$ 10,785,409	\$ 10,105,788
Revolving Open-End Loans	SC251	\$ 3,343,377	\$ 3,005,540	\$ 2,604,536	\$ 2,154,885	\$ 1,780,370
All Other - First Liens	SC254	\$ 8,442,005	\$ 7,987,663	\$ 7,486,113	\$ 6,944,543	\$ 6,653,301
All Other - Junior Liens	SC255	\$ 1,966,729	\$ 1,827,699	\$ 1,755,516	\$ 1,685,981	\$ 1,672,117
Multifamily (5 or more) Dwelling Units	SC256	\$ 692,813	\$ 563,684	\$ 487,356	\$ 396,487	\$ 319,919
Nonresidential Property (Except Land)	SC260	\$ 529,183	\$ 535,676	\$ 507,335	\$ 451,231	\$ 457,339
Land	SC265	\$ 565,744	\$ 527,984	\$ 448,278	\$ 376,406	\$ 316,265
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,075,452	\$ 961,778	\$ 986,682	\$ 672,884	N/A
Accrued Interest Receivable	SC272	\$ 88,415	\$ 79,360	\$ 68,997	\$ 64,121	\$ 61,303
Advances for Taxes and Insurance	SC275	\$ 2,607	\$ 5,342	\$ 1,515	\$ 2,289	\$ 3,216
Allowance for Loan and Lease Losses	SC283	\$ 80,302	\$ 84,521	\$ 92,343	\$ 96,423	\$ 109,294
Nonmortgage Loans - Gross	SUB0162	\$ 12,750,775	\$ 12,958,109	\$ 12,407,677	\$ 12,543,036	\$ 11,120,730
Nonmortgage Loans - Total	SC31	\$ 12,592,141	\$ 12,802,680	\$ 12,251,576	\$ 12,387,149	\$ 10,969,109
Commercial Loans - Total	SC32	\$ 2,326,661	\$ 2,267,870	\$ 2,243,470	\$ 2,120,449	\$ 2,014,879
Secured	SC300	\$ 1,790,931	\$ 1,801,786	\$ 1,729,849	\$ 1,687,121	\$ 1,618,001
Unsecured	SC303	\$ 512,397	\$ 437,834	\$ 483,251	\$ 401,969	\$ 363,675
Lease Receivables	SC306	\$ 23,333	\$ 28,250	\$ 30,370	\$ 31,359	\$ 33,203
Consumer Loans - Total	SC35	\$ 10,378,588	\$ 10,645,164	\$ 10,123,046	\$ 10,381,368	\$ 9,067,520
Loans on Deposits	SC310	\$ 58,795	\$ 57,989	\$ 56,526	\$ 57,419	\$ 58,469
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,138	\$ 1,090	\$ 717	\$ 725	\$ 704
Education Loans	SC320	\$ 477	\$ 619	\$ 733	\$ 225	\$ 334
Auto Loans	SC323	\$ 2,015,146	\$ 2,220,390	\$ 2,424,733	\$ 3,085,200	\$ 2,264,563
Mobile Home Loans	SC326	\$ 849	\$ 953	\$ 1,037	\$ 1,177	\$ 1,084
Credit Cards	SC328	\$ 6,981,604	\$ 7,143,046	\$ 6,483,299	\$ 6,135,712	\$ 5,729,026

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,320,579	\$ 1,221,077	\$ 1,156,001	\$ 1,100,910	\$ 1,013,340
Accrued Interest Receivable	SC348	\$ 45,526	\$ 45,075	\$ 41,161	\$ 41,219	\$ 38,331
Allowance for Loan and Lease Losses	SC357	\$ 158,634	\$ 155,429	\$ 156,101	\$ 155,887	\$ 151,621
Repossessed Assets - Gross	SUB0201	\$ 12,919	\$ 12,920	\$ 25,185	\$ 37,881	\$ 40,518
Repossessed Assets - Total	SC40	\$ 12,857	\$ 12,884	\$ 25,149	\$ 37,846	\$ 40,485
Real Estate - Total	SUB0210	\$ 12,375	\$ 12,079	\$ 24,484	\$ 37,382	\$ 39,997
Construction	SC405	\$ 2,753	\$ 2,478	\$ 2,777	\$ 3,938	\$ 12,038
Residential - Total	SUB0225	\$ 7,207	\$ 6,419	\$ 7,677	\$ 10,057	\$ 7,537
1-4 Dwelling Units	SC415	\$ 6,883	\$ 6,419	\$ 4,777	\$ 7,157	\$ 7,537
Multifamily (5 or more) Dwelling Units	SC425	\$ 324	\$ 0	\$ 2,900	\$ 2,900	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,857	\$ 2,633	\$ 13,481	\$ 22,838	\$ 19,823
Land	SC428	\$ 558	\$ 549	\$ 549	\$ 549	\$ 599
Other Repossessed Assets	SC430	\$ 544	\$ 841	\$ 701	\$ 499	\$ 521
General Valuation Allowances	SC441	\$ 62	\$ 36	\$ 36	\$ 35	\$ 33
Real Estate Held for Investment	SC45	\$ 4,002	\$ 4,019	\$ 3,597	\$ 3,605	\$ 3,623
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 878,268	\$ 850,920	\$ 817,675	\$ 792,229	\$ 784,489
Federal Home Loan Bank Stock	SC510	\$ 876,207	\$ 846,375	\$ 813,362	\$ 788,103	\$ 784,187
Other	SC540	\$ 2,061	\$ 4,545	\$ 4,313	\$ 4,126	\$ 302
Office Premises and Equipment	SC55	\$ 224,734	\$ 222,816	\$ 215,570	\$ 207,318	\$ 203,100
Other Assets - Gross	SUB0262	\$ 744,337	\$ 819,438	\$ 799,987	\$ 799,794	\$ 795,400
Other Assets - Total	SC59	\$ 744,337	\$ 819,438	\$ 799,987	\$ 799,794	\$ 795,400
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,455	\$ 1,425	\$ 1,409	\$ 1,398	\$ 1,155
Bank-Owned Life Insurance - Other	SC625	\$ 26,864	\$ 26,631	\$ 13,912	\$ 13,759	\$ 13,620
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 93,726	\$ 93,159	\$ 160,105	\$ 177,193	\$ 169,033
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 231,750	\$ 195,895	\$ 198,684	\$ 203,175	\$ 200,084
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 73,122	\$ 68,852	\$ 64,773	\$ 59,640	\$ 76,480
Other Assets	SC689	\$ 317,420	\$ 433,476	\$ 361,104	\$ 344,629	\$ 335,028
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 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	\$ 238,998	\$ 239,986	\$ 248,480	\$ 252,345	\$ 260,948
Total Assets - Gross	SUB0283	\$ 51,326,727	\$ 51,265,163	\$ 50,014,053	\$ 49,218,196	\$ 47,944,216
Total Assets	SC60	\$ 51,087,729	\$ 51,025,177	\$ 49,765,573	\$ 48,965,851	\$ 47,683,268
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 27,499,318	\$ 26,542,614	\$ 26,024,841	\$ 25,251,135	\$ 24,396,650
Deposits	SC710	\$ 27,242,724	\$ 26,076,755	\$ 25,549,948	\$ 24,788,599	\$ 23,935,058
Escrows	SC712	\$ 256,493	\$ 465,641	\$ 474,596	\$ 462,635	\$ 461,719
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 101	\$ 218	\$ 297	\$ - 99	\$ - 127
Borrowings - Total	SC72	\$ 19,303,518	\$ 20,271,340	\$ 19,722,979	\$ 19,818,376	\$ 19,449,761
Advances from FHLBank	SC720	\$ 16,334,291	\$ 17,237,846	\$ 16,815,853	\$ 16,025,134	\$ 16,513,479
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 737,247	\$ 812,737	\$ 1,187,499	\$ 1,667,796	\$ 1,454,265
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,107	\$ 305,106	\$ 305,108	\$ 305,107	\$ 305,107
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	\$ 1,926,873	\$ 1,915,651	\$ 1,414,519	\$ 1,820,339	\$ 1,176,910
Other Liabilities - Total	SC75	\$ 517,294	\$ 535,415	\$ 482,137	\$ 495,926	\$ 473,940
Accrued Interest Payable - Deposits	SC763	\$ 18,346	\$ 14,427	\$ 14,605	\$ 13,566	\$ 12,980
Accrued Interest Payable - Other	SC766	\$ 49,471	\$ 55,304	\$ 34,736	\$ 40,305	\$ 26,887
Accrued Taxes	SC776	\$ 58,233	\$ 34,412	\$ 45,529	\$ 46,125	\$ 43,758
Accounts Payable	SC780	\$ 113,820	\$ 153,081	\$ 124,405	\$ 112,162	\$ 98,183
Deferred Income Taxes	SC790	\$ 65,948	\$ 61,634	\$ 38,902	\$ 44,233	\$ 54,014
Other Liabilities and Deferred Income	SC796	\$ 211,476	\$ 216,557	\$ 223,960	\$ 239,535	\$ 238,118
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	\$ 47,320,130	\$ 47,349,369	\$ 46,229,957	\$ 45,565,437	\$ 44,320,351

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 4,733	\$ 5,987	\$ 5,781	\$ 5,691	\$ 5,589
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,762,867	\$ 3,669,820	\$ 3,529,837	\$ 3,394,723	\$ 3,357,328
Stock - Total	SUB0311	\$ 2,112,492	\$ 2,112,808	\$ 2,012,808	\$ 1,913,500	\$ 1,969,728
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 84,005	\$ 84,005	\$ 84,005	\$ 77,030	\$ 84,530
Common Stock - Par Value	SC820	\$ 26,208	\$ 26,478	\$ 26,479	\$ 27,659	\$ 30,095
Common Stock - Paid in Excess of Par	SC830	\$ 2,002,279	\$ 2,002,325	\$ 1,902,324	\$ 1,808,811	\$ 1,855,103
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,011	\$ 7,289	\$ 9,464	\$ 7,387	\$ 13,507
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,011	\$ 7,289	\$ 9,464	\$ 7,387	\$ 13,507
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,648,364	\$ 1,549,722	\$ 1,507,581	\$ 1,474,105	\$ 1,374,438
Other Components of Equity Capital	SC891	\$ 0	\$ 1	\$ - 16	\$ - 269	\$ - 345
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 51,087,730	\$ 51,025,176	\$ 49,765,575	\$ 48,965,851	\$ 47,683,268

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 173
4	Net deferred tax assets	6	\$ 35,813
5	Insured portion of real estate acquired by forecls	1	\$ 1,868
6	Prepaid deposit insurance premiums	2	\$ 37
7	Prepaid expenses	14	\$ 97,412
8	Deposits for utilities and other services	1	\$ 2
10	Property leased to others, net of accumul. deprec.	1	\$ 39,868
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,932
14	Other noninterest-bearing short-term accounts recv	5	\$ 39,328
19	Receivables fr a broker for unsettled transactions	2	\$ 97
22	Unapplied loan disbursements	2	\$ 564
99	Other	14	\$ 27,138

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 28
4	Nonrefundable loan fees received prior to closing	1	\$ 1
7	Deferred gains from the sale of real estate	1	\$ 52
11	The liability recorded for post-retirement benefit	2	\$ 27,504
14	Unapplied loan payments received	2	\$ 10,056
15	Liability on loan servicing contracts	1	\$ 15,917
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 209
21	Liabilities for credit losses on OBS credit exposures	1	\$ 5,700
99	Other	20	\$ 124,148

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 571,463	\$ 547,377	\$ 493,816	\$ 470,492	\$ 465,256
Deposits and Investment Securities	SO115	\$ 78,211	\$ 64,394	\$ 47,334	\$ 37,550	\$ 32,903
Mortgage-Backed Securities	SO125	\$ 56,511	\$ 58,654	\$ 62,731	\$ 65,353	\$ 70,965
Mortgage Loans	SO141	\$ 232,062	\$ 232,116	\$ 203,589	\$ 191,877	\$ 180,121
Nonmortgage Loans - Total	SUB0950	\$ 204,679	\$ 192,213	\$ 180,162	\$ 175,712	\$ 181,267
Commercial Loans and Leases	SO160	\$ 33,116	\$ 30,413	\$ 27,408	\$ 25,180	\$ 25,490
Consumer Loans and Leases	SO171	\$ 171,563	\$ 161,800	\$ 152,754	\$ 150,532	\$ 155,777
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 6,305	\$ 5,120	\$ 3,829	\$ 2,924	\$ 2,766
Federal Home Loan Bank Stock	SO181	\$ 6,304	\$ 5,119	\$ 3,828	\$ 2,923	\$ 2,765
Other	SO185	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Interest Expense - Total	SO21	\$ 261,752	\$ 235,851	\$ 205,447	\$ 185,509	\$ 179,277
Deposits	SO215	\$ 119,406	\$ 110,759	\$ 102,461	\$ 93,843	\$ 91,231
Escrows	SO225	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 116,107	\$ 101,949	\$ 81,818	\$ 70,268	\$ 67,791
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,645	\$ 3,335	\$ 3,065	\$ 2,721	\$ 2,751
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 22,568	\$ 19,808	\$ 18,103	\$ 18,677	\$ 17,504
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 316,016	\$ 316,646	\$ 292,198	\$ 287,907	\$ 288,745
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 31,404	\$ 22,839	\$ 22,282	\$ 24,404	\$ 29,210
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 284,612	\$ 293,807	\$ 269,916	\$ 263,503	\$ 259,535
Noninterest Income - Total	SO42	\$ 197,428	\$ 219,242	\$ 207,067	\$ 230,264	\$ 204,167
Mortgage Loan Serving Fees	SO410	\$ 2,966	\$- 1,750	\$- 16,041	\$ 5,450	\$ 1,372
Other Fees and Charges	SO420	\$ 179,430	\$ 194,210	\$ 200,831	\$ 196,373	\$ 165,795
Net Income (Loss) from Other - Total	SUB0451	\$ 6,062	\$ 21,601	\$ 14,345	\$ 27,623	\$ 30,786
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 6,922	\$ 21,223	\$ 14,019	\$ 31,185	\$ 20,547
Operations & Sale of Repossessed Assets	SO461	\$- 358	\$ 718	\$- 450	\$- 3,949	\$- 1,086
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,410	\$- 593	\$ 14	\$- 14	\$ 60
Sale of Securities Held-to-Maturity	SO467	\$ 1	\$- 201	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 10	\$ 15	\$ 24	\$ 45	\$ 747

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 897	\$ 439	\$ 738	\$ 356	\$ 10,518
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 8,970	\$ 5,181	\$ 7,932	\$ 818	\$ 6,214
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	\$ 321,461	\$ 344,438	\$ 347,526	\$ 332,965	\$ 328,075
All Personnel Compensation and Expense	SO510	\$ 129,454	\$ 149,555	\$ 148,410	\$ 153,722	\$ 145,359
Legal Expense	SO520	\$ 2,939	\$ 3,753	\$ 2,586	\$ 2,881	\$ 2,858
Office Occupancy and Equipment Expense	SO530	\$ 60,559	\$ 60,033	\$ 57,791	\$ 52,646	\$ 52,900
Marketing and Other Professional Services	SO540	\$ 34,799	\$ 39,991	\$ 38,425	\$ 34,472	\$ 36,716
Loan Servicing Fees	SO550	\$ 1,296	\$ 443	\$ 485	\$ 576	\$ 569
Goodwill and Other Intangibles Expense	SO560	\$ 3,428	\$ 3,250	\$ 10,641	\$ 3,083	\$ 3,052
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 39	\$ 46	\$ 15	\$ 205	\$- 115
Other Noninterest Expense	SO580	\$ 88,947	\$ 87,367	\$ 89,173	\$ 85,380	\$ 86,736
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	\$ 160,579	\$ 168,611	\$ 129,457	\$ 160,802	\$ 135,627
Income Taxes - Total	SO71	\$ 56,398	\$ 56,413	\$ 42,915	\$ 55,939	\$ 46,471
Federal	SO710	\$ 53,676	\$ 54,586	\$ 41,128	\$ 54,053	\$ 47,375
State, Local & Other	SO720	\$ 2,722	\$ 1,827	\$ 1,787	\$ 1,886	\$- 904
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 104,181	\$ 112,198	\$ 86,542	\$ 104,863	\$ 89,156
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 104,181	\$ 112,198	\$ 86,542	\$ 104,863	\$ 89,156

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 293
7	Net income(loss) from leased property	4	\$ 988
9	Net income from data processing lease/services	1	\$ 186
15	Income from corporate-owned life insurance	5	\$ 249
99	Other	11	\$ 5,762

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 40
2	OTS assessments	5	\$ 121
6	Supervisory examination fees	3	\$ 31
7	Office supplies, printing, and postage	16	\$ 13,557
8	Telephone, including data lines	5	\$ 1,466
9	Loan origination expense	1	\$ 14
10	ATM expense	5	\$ 16,014
16	Web site expenses	1	\$ 140
17	Charitable contributions	1	\$ 90
99	Other	14	\$ 22,949

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 571,463	\$ 1,974,212	\$ 1,426,835	\$ 933,909	\$ 465,256
YTD - Deposits and Investment Securities	Y_SO115	\$ 78,211	\$ 182,065	\$ 117,671	\$ 70,380	\$ 32,903
YTD - Mortgage-Backed Securities	Y_SO125	\$ 56,511	\$ 257,644	\$ 198,990	\$ 136,319	\$ 70,965
YTD - Mortgage Loans	Y_SO141	\$ 232,062	\$ 805,758	\$ 573,642	\$ 370,718	\$ 180,121
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 33,116	\$ 108,075	\$ 77,662	\$ 50,273	\$ 25,490
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 171,563	\$ 620,670	\$ 458,870	\$ 306,219	\$ 155,777
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 6,305	\$ 14,633	\$ 9,513	\$ 5,686	\$ 2,766
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 6,304	\$ 14,629	\$ 9,510	\$ 5,684	\$ 2,765
YTD - Other	Y_SO185	\$ 1	\$ 4	\$ 3	\$ 2	\$ 1
YTD - Interest Expense - Total	Y_SO21	\$ 261,752	\$ 805,112	\$ 569,261	\$ 364,057	\$ 179,277
YTD - Deposits	Y_SO215	\$ 119,406	\$ 397,363	\$ 286,604	\$ 184,386	\$ 91,231
YTD - Escrows	Y_SO225	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 116,107	\$ 321,785	\$ 219,836	\$ 138,018	\$ 67,791
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,645	\$ 11,872	\$ 8,537	\$ 5,472	\$ 2,751
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 22,568	\$ 74,092	\$ 54,284	\$ 36,181	\$ 17,504
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	\$ 316,016	\$ 1,183,733	\$ 867,087	\$ 575,538	\$ 288,745
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 31,404	\$ 96,729	\$ 73,890	\$ 51,608	\$ 29,210
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 284,612	\$ 1,087,004	\$ 793,197	\$ 523,930	\$ 259,535
YTD - Noninterest Income - Total	Y_SO42	\$ 197,428	\$ 850,106	\$ 630,864	\$ 423,714	\$ 204,167
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,966	\$ - 10,652	\$ - 8,902	\$ 7,139	\$ 1,372
YTD - Other Fees and Charges	Y_SO420	\$ 179,430	\$ 756,396	\$ 562,186	\$ 361,435	\$ 165,795
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,062	\$ 84,149	\$ 62,548	\$ 48,168	\$ 30,786
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 6,922	\$ 86,968	\$ 65,745	\$ 51,729	\$ 20,547
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 358	\$ - 4,699	\$ - 5,417	\$ - 5,005	\$ - 1,086
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 1,410	\$ - 533	\$ 60	\$ 46	\$ 60
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1	\$ - 201	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 10	\$ 563	\$ 548	\$ 524	\$ 747

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 897	\$ 2,051	\$ 1,612	\$ 874	\$ 10,518
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 8,970	\$ 20,213	\$ 15,032	\$ 6,972	\$ 6,214
YTD - Noninterest Expense - Total	Y_SO51	\$ 321,461	\$ 1,346,130	\$ 1,001,692	\$ 654,703	\$ 328,075
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 129,454	\$ 595,086	\$ 445,531	\$ 297,308	\$ 145,359
YTD - Legal Expense	Y_SO520	\$ 2,939	\$ 11,814	\$ 8,061	\$ 5,509	\$ 2,858
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 60,559	\$ 222,564	\$ 162,531	\$ 104,852	\$ 52,900
YTD - Marketing and Other Professional Services	Y_SO540	\$ 34,799	\$ 149,127	\$ 109,136	\$ 70,729	\$ 36,716
YTD - Loan Servicing Fees	Y_SO550	\$ 1,296	\$ 2,073	\$ 1,630	\$ 1,145	\$ 569
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,428	\$ 20,026	\$ 16,776	\$ 6,135	\$ 3,052
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 39	\$ 104	\$ 58	\$ 43	\$ - 115
YTD - Other Noninterest Expense	Y_SO580	\$ 88,947	\$ 345,336	\$ 257,969	\$ 168,982	\$ 86,736
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 160,579	\$ 590,980	\$ 422,369	\$ 292,941	\$ 135,627
YTD - Income Taxes - Total	Y_SO71	\$ 56,398	\$ 200,551	\$ 144,138	\$ 101,223	\$ 46,471
YTD - Federal	Y_SO710	\$ 53,676	\$ 195,955	\$ 141,369	\$ 100,241	\$ 47,375
YTD - State, Local, and Other	Y_SO720	\$ 2,722	\$ 4,596	\$ 2,769	\$ 982	\$ - 904
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 104,181	\$ 390,429	\$ 278,231	\$ 191,718	\$ 89,156
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 104,181	\$ 390,429	\$ 278,231	\$ 191,718	\$ 89,156

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 239,072	\$ 248,990	\$ 251,561	\$ 260,817	\$ 259,610
Net Provision for Loss	VA115	\$ 30,838	\$ 22,431	\$ 21,826	\$ 24,256	\$ 29,044
Transfers	VA125	\$ - 697	\$ - 337	\$ - 45	\$ - 81	\$ 733
Recoveries	VA135	\$ 8,615	\$ 7,666	\$ 7,443	\$ 8,321	\$ 9,680
Adjustments	VA145	\$ 2,390	\$ - 4,551	\$ 2,481	\$ 2,452	\$ 2,121
Charge-offs	VA155	\$ 41,220	\$ 34,210	\$ 34,786	\$ 43,425	\$ 40,238
General Valuation Allowances - Ending Balance	VA165	\$ 238,998	\$ 239,989	\$ 248,480	\$ 252,340	\$ 260,950
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,479	\$ 2,345	\$ 5,041	\$ 5,106	\$ 6,099
Net Provision for Loss	VA118	\$ 605	\$ 454	\$ 471	\$ 353	\$ 51

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 697	\$ 337	\$ 45	\$ 81	\$- 733
Adjustments	VA148	\$ 3,820	\$ 50	\$ 0	\$- 10	\$ 0
Charge-offs	VA158	\$ 870	\$ 701	\$ 3,212	\$ 489	\$ 311
Specific Valuation Allowances - Ending Balance	VA168	\$ 6,731	\$ 2,485	\$ 2,345	\$ 5,041	\$ 5,106
Total Valuation Allowances - Beginning Balance	VA110	\$ 241,551	\$ 251,335	\$ 256,602	\$ 265,923	\$ 265,709
Net Provision for Loss	VA120	\$ 31,443	\$ 22,885	\$ 22,297	\$ 24,609	\$ 29,095
Recoveries	VA140	\$ 8,615	\$ 7,666	\$ 7,443	\$ 8,321	\$ 9,680
Adjustments	VA150	\$ 6,210	\$- 4,501	\$ 2,481	\$ 2,442	\$ 2,121
Charge-offs	VA160	\$ 42,090	\$ 34,911	\$ 37,998	\$ 43,914	\$ 40,549
Total Valuation Allowances - Ending Balance	VA170	\$ 245,729	\$ 242,474	\$ 250,825	\$ 257,381	\$ 266,056
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 41,220	\$ 34,210	\$ 34,786	\$ 43,425	\$ 40,238
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,537	\$ 1,473	\$ 2,068	\$ 10,420	\$ 1,267
Construction - Total	SUB2030	\$ 0	\$ 335	\$ 44	\$ 2,541	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 193	\$ 44	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 991	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 142	\$ 0	\$ 1,550	\$ 0
Permanent - Total	SUB2041	\$ 1,537	\$ 1,138	\$ 2,024	\$ 7,879	\$ 1,267
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 154	\$ 98	\$ 325	\$ 242	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 349	\$ 80	\$ 861	\$ 633	\$ 710
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,020	\$ 958	\$ 838	\$ 1,338	\$ 530
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 3,022	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 2,644	\$ 27
Land	VA490	\$ 14	\$ 2	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 39,510	\$ 32,551	\$ 32,602	\$ 32,925	\$ 38,871
Commercial Loans	VA520	\$ 6,094	\$ 795	\$ 864	\$ 491	\$ 6,145
Consumer Loans - Total	SUB2061	\$ 33,416	\$ 31,756	\$ 31,738	\$ 32,434	\$ 32,726
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 19	\$ 7
Home Improvement Loans	VA516	\$ 154	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 5,010	\$ 3,980	\$ 4,820	\$ 3,920	\$ 5,098
Mobile Home Loans	VA550	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 27,592	\$ 27,432	\$ 26,604	\$ 28,128	\$ 27,547
Other	VA560	\$ 655	\$ 344	\$ 314	\$ 367	\$ 74
Repossessed Assets - Total	VA60	\$ 173	\$ 186	\$ 116	\$ 80	\$ 100
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 155	\$ 180	\$ 108	\$ 57	\$ 80
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 18	\$ 6	\$ 8	\$ 23	\$ 20
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 8,615	\$ 7,666	\$ 7,443	\$ 8,321	\$ 9,680
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 620	\$ 437	\$ 429	\$ 621	\$ 361
Construction - Total	SUB2130	\$ 1	\$ 9	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 1	\$ 9	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 619	\$ 428	\$ 429	\$ 621	\$ 360
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 591	\$ 331	\$ 295	\$ 453	\$ 246
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 18	\$ 96	\$ 133	\$ 167	\$ 113
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 7,995	\$ 7,229	\$ 7,014	\$ 7,700	\$ 9,319
Commercial Loans	VA521	\$ 2,341	\$ 1,685	\$ 1,325	\$ 1,448	\$ 3,499
Consumer Loans - Total	SUB2161	\$ 5,654	\$ 5,544	\$ 5,689	\$ 6,252	\$ 5,820
Loans on Deposits	VA511	\$ 1	\$ 3	\$ 4	\$ 2	\$ 3
Home Improvement Loans	VA517	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1,888	\$ 1,771	\$ 1,940	\$ 2,441	\$ 2,101

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 6	\$ 1	\$ 3	\$ 1	\$ 0
Credit Cards	VA557	\$ 3,549	\$ 3,592	\$ 3,564	\$ 3,588	\$ 3,631
Other	VA561	\$ 203	\$ 177	\$ 178	\$ 220	\$ 85
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,302	\$ 789	\$ 520	\$ 431	\$- 682
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 405	\$ 0	\$ 0	\$ 0	\$- 91
Construction - Total	SUB2230	\$- 14	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$- 14	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 419	\$ 0	\$ 0	\$ 0	\$- 91
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$- 111
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 419	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 897	\$ 789	\$ 520	\$ 174	\$- 398
Commercial Loans	VA522	\$ 158	\$ 207	\$ 57	\$- 230	\$- 755
Consumer Loans - Total	SUB2261	\$ 739	\$ 582	\$ 463	\$ 404	\$ 357
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 26	\$ 64	\$ 82	\$ 62	\$ 96
Mobile Home Loans	VA552	\$ 6	\$ 0	\$ 0	\$ 0	\$ 9
Credit Cards	VA558	\$ 10	\$ 12	\$ 33	\$ 19	\$ 24
Other	VA562	\$ 697	\$ 506	\$ 348	\$ 323	\$ 225
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 257	\$- 193
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 82	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$- 193
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 175	\$ 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	\$ 33,907	\$ 27,333	\$ 27,863	\$ 35,535	\$ 29,876
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,322	\$ 1,036	\$ 1,639	\$ 9,799	\$ 815
Construction - Total	SUB2330	\$- 15	\$ 326	\$ 44	\$ 2,541	\$- 1
1-4 Dwelling Units	VA425	\$- 15	\$ 184	\$ 44	\$ 0	\$- 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 991	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 142	\$ 0	\$ 1,550	\$ 0
Permanent - Total	SUB2341	\$ 1,337	\$ 710	\$ 1,595	\$ 7,258	\$ 816
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 153	\$ 97	\$ 324	\$ 241	\$- 112
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 242	\$- 251	\$ 566	\$ 180	\$ 484
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,002	\$ 862	\$ 705	\$ 1,171	\$ 417
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 3,022	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 410	\$ 0	\$ 0	\$ 2,644	\$ 27
Land	VA495	\$ 14	\$ 2	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 32,412	\$ 26,111	\$ 26,108	\$ 25,399	\$ 29,154
Commercial Loans	VA525	\$ 3,911	\$- 683	\$- 404	\$- 1,187	\$ 1,891
Consumer Loans - Total	SUB2361	\$ 28,501	\$ 26,794	\$ 26,512	\$ 26,586	\$ 27,263
Loans on Deposits	VA515	\$- 1	\$- 3	\$- 4	\$ 17	\$ 7
Home Improvement Loans	VA519	\$ 147	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 3,148	\$ 2,273	\$ 2,962	\$ 1,541	\$ 3,093
Mobile Home Loans	VA555	\$ 5	\$- 1	\$- 3	\$- 1	\$ 9
Credit Cards	VA559	\$ 24,053	\$ 23,852	\$ 23,073	\$ 24,559	\$ 23,940
Other	VA565	\$ 1,149	\$ 673	\$ 484	\$ 470	\$ 214
Repossessed Assets - Total	VA65	\$ 173	\$ 186	\$ 116	\$ 337	\$- 93
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 82	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 155	\$ 180	\$ 108	\$ 57	\$- 113

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 175	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 18	\$ 6	\$ 8	\$ 23	\$ 20
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,766	\$ 8,522	\$ 6,562	\$ 43,482	\$ 7,024
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 19,368	\$ 20,265	\$ 31,159	\$ 46,792	\$ 47,396
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,316	\$ 4,793	\$ 4,321	\$ 41,654	\$ 5,275
Construction	VA951	\$ 470	\$ 309	\$ 190	\$ 1,268	\$ 940
Permanent - 1-4 Dwelling Units	VA952	\$ 3,265	\$ 3,989	\$ 3,604	\$ 3,168	\$ 4,210
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 2,900	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 558	\$ 495	\$ 527	\$ 34,318	\$ 125
Permanent - Land	VA955	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 183,194	\$ 247,419	\$ 410,099	\$ 452,435	\$ 449,066
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 263,440	\$ 282,647	\$ 304,441	\$ 384,283	\$ 486,223
Substandard	VA965	\$ 260,316	\$ 280,624	\$ 302,091	\$ 379,911	\$ 480,976
Doubtful	VA970	\$ 3,124	\$ 2,023	\$ 2,350	\$ 4,372	\$ 5,247
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 346,551	\$ 311,589	\$ 326,018	\$ 324,013	\$ 355,736
Mortgages - Total	SUB2421	\$ 224,774	\$ 187,350	\$ 213,523	\$ 218,070	\$ 248,563
Construction and Land Loans	SUB2430	\$ 28,310	\$ 27,063	\$ 73,232	\$ 70,433	\$ 39,471
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 186,097	\$ 149,563	\$ 129,765	\$ 136,777	\$ 126,415
Permanent Loans Secured by All Other Property	SUB2450	\$ 12,224	\$ 11,485	\$ 11,798	\$ 11,656	\$ 84,545
Nonmortgages - Total	SUB2461	\$ 121,777	\$ 124,239	\$ 112,495	\$ 105,943	\$ 107,173
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 250,228	\$ 222,049	\$ 237,438	\$ 223,217	\$ 222,442

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 220,313	\$ 189,552	\$ 209,905	\$ 195,763	\$ 156,279
Mortgage Loans - Total	SUB2481	\$ 163,841	\$ 122,573	\$ 151,018	\$ 141,837	\$ 106,448
Construction	PD115	\$ 13,901	\$ 11,498	\$ 56,348	\$ 43,595	\$ 14,608
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 13,001	\$ 5,064	\$ 3,656	\$ 3,058	\$ 2,091
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 117,668	\$ 89,779	\$ 77,420	\$ 81,988	\$ 71,475
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 13,296	\$ 11,792	\$ 8,850	\$ 9,184	\$ 10,225
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 428	\$ 552	\$ 1,077	\$ 125	\$ 4,472
Permanent - Nonresidential Property (Except Land)	PD135	\$ 3,861	\$ 3,629	\$ 2,511	\$ 3,562	\$ 2,448
Permanent - Land	PD138	\$ 1,686	\$ 259	\$ 1,156	\$ 325	\$ 1,129
Nonmortgage Loans - Commercial Loans	PD140	\$ 5,658	\$ 5,738	\$ 4,867	\$ 3,883	\$ 2,706
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 50,814	\$ 61,241	\$ 54,020	\$ 50,043	\$ 47,125
Loans on Deposits	PD161	\$ 891	\$ 1,169	\$ 840	\$ 663	\$ 886
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 16	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 12,270	\$ 20,717	\$ 12,244	\$ 12,369	\$ 11,030
Mobile Home Loans	PD169	\$ 23	\$ 26	\$ 20	\$ 21	\$ 29
Credit Cards	PD171	\$ 32,586	\$ 33,659	\$ 37,076	\$ 34,413	\$ 32,645
Other	PD180	\$ 5,044	\$ 5,670	\$ 3,824	\$ 2,577	\$ 2,535
Memo - Troubled Debt Restructured Included Above	PD190	\$ 203	\$ 331	\$ 521	\$ 475	\$ 295
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 444	\$ 3,412	\$ 1,167	\$ 737	\$ 999
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 29,915	\$ 32,497	\$ 27,533	\$ 27,454	\$ 66,163
Mortgage Loans - Total	SUB2491	\$ 2,330	\$ 3,137	\$ 2,157	\$ 3,034	\$ 38,966
Construction	PD215	\$ 233	\$ 770	\$ 270	\$ 571	\$ 625
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,835	\$ 2,305	\$ 1,821	\$ 2,354	\$ 3,449
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 76	\$ 9	\$ 28	\$ 62	\$ 40
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 67	\$ 0	\$ 28	\$ 0	\$ 34,603
Permanent - Nonresidential Property (Except Land)	PD235	\$ 119	\$ 53	\$ 0	\$ 43	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 10	\$ 4	\$ 249
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,094	\$ 2,286	\$ 233	\$ 745	\$ 369
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 26,491	\$ 27,074	\$ 25,143	\$ 23,675	\$ 26,828
Loans on Deposits	PD261	\$ 25	\$ 14	\$ 8	\$ 42	\$ 21
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 508	\$ 793	\$ 113	\$ 475	\$ 390
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 22	\$ 20	\$ 0
Credit Cards	PD271	\$ 25,317	\$ 25,518	\$ 24,601	\$ 22,759	\$ 26,046
Other	PD280	\$ 641	\$ 749	\$ 399	\$ 379	\$ 371
Memo - Troubled Debt Restructured Included Above	PD290	\$ 2	\$ 13	\$ 11	\$ 25	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 133	\$ 237	\$ 237	\$ 693
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 96,323	\$ 89,540	\$ 88,580	\$ 100,796	\$ 133,294
Mortgage Loans - Total	SUB2501	\$ 58,603	\$ 61,640	\$ 60,348	\$ 73,199	\$ 103,149
Construction	PD315	\$ 12,319	\$ 14,034	\$ 15,342	\$ 25,471	\$ 22,370
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 0	\$ 216	\$ 105	\$ 182	\$ 266
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 37,509	\$ 38,135	\$ 36,169	\$ 38,002	\$ 36,613
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 2,712	\$ 2,263	\$ 1,716	\$ 1,947	\$ 2,256
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 984	\$ 737	\$ 754	\$ 773	\$ 854
Permanent - Nonresidential Property (Except Land)	PD335	\$ 4,908	\$ 5,753	\$ 6,156	\$ 6,357	\$ 40,300
Permanent - Land	PD338	\$ 171	\$ 502	\$ 106	\$ 467	\$ 490
Nonmortgage Loans - Commercial Loans	PD340	\$ 27,829	\$ 18,957	\$ 20,734	\$ 21,000	\$ 23,595
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 9,891	\$ 8,943	\$ 7,498	\$ 6,597	\$ 6,550
Loans on Deposits	PD361	\$ 1	\$ 30	\$ 30	\$ 0	\$ 29
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 3,792	\$ 3,268	\$ 2,277	\$ 1,791	\$ 1,552
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 3	\$ 3	\$ 14
Credit Cards	PD371	\$ 5,892	\$ 5,411	\$ 4,912	\$ 4,584	\$ 4,802
Other	PD380	\$ 206	\$ 234	\$ 276	\$ 219	\$ 153
Memo - Troubled Debt Restructured Included Above	PD390	\$ 8,515	\$ 8,851	\$ 8,994	\$ 9,106	\$ 9,286
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 4	\$ 650	\$ 934	\$ 1,475	\$ 1,753
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 682,417	\$ 659,412	\$ 480,586	\$ 415,219	\$ 351,524

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 612,588	\$ 563,987	\$ 396,945	\$ 351,107	\$ 310,170
100% and greater LTV	LD120	\$ 69,829	\$ 95,425	\$ 83,641	\$ 64,112	\$ 41,354
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 30,894	\$ 19,917	\$ 13,765	\$ 13,645	\$ 7,465
Past Due and Still Accruing - Total	SUB5240	\$ 19,271	\$ 8,082	\$ 2,264	\$ 2,091	\$ 3,999
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 19,119	\$ 7,976	\$ 2,264	\$ 2,091	\$ 3,860
90% up to 100% LTV	LD210	\$ 16,409	\$ 5,901	\$ 2,145	\$ 1,833	\$ 3,148
100% and greater LTV	LD220	\$ 2,710	\$ 2,075	\$ 119	\$ 258	\$ 712
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 152	\$ 106	\$ 0	\$ 0	\$ 139
90% up to 100% LTV	LD230	\$ 152	\$ 29	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 77	\$ 0	\$ 0	\$ 139
Nonaccrual - Total	SUB5230	\$ 11,623	\$ 11,835	\$ 11,501	\$ 11,554	\$ 3,466
90% up to 100% LTV	LD250	\$ 3,165	\$ 2,757	\$ 1,590	\$ 1,475	\$ 861
100% and greater LTV	LD260	\$ 8,458	\$ 9,078	\$ 9,911	\$ 10,079	\$ 2,605
Net Charge-offs - Total	SUB5300	\$ 0	\$ 430	\$ 934	\$ 498	\$ 206
90% up to 100% LTV	LD310	\$ 0	\$ 373	\$ 863	\$ 427	\$ 179
100% and greater LTV	LD320	\$ 0	\$ 57	\$ 71	\$ 71	\$ 27
Purchases - Total	SUB5320	\$ 76	\$ 296	\$ 128	\$ 0	\$ 1,037
90% up to 100% LTV	LD410	\$ 76	\$ 296	\$ 128	\$ 0	\$ 587
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 450
Originations - Total	SUB5330	\$ 117,524	\$ 201,765	\$ 114,491	\$ 93,757	\$ 39,070
90% up to 100% LTV	LD430	\$ 106,880	\$ 172,648	\$ 79,086	\$ 69,740	\$ 30,030
100% and greater LTV	LD440	\$ 10,644	\$ 29,117	\$ 35,405	\$ 24,017	\$ 9,040
Sales - Total	SUB5340	\$ 66,860	\$ 99,816	\$ 105,920	\$ 76,104	\$ 44,067
90% up to 100% LTV	LD450	\$ 48,604	\$ 59,754	\$ 73,561	\$ 62,306	\$ 39,054
100% and greater LTV	LD460	\$ 18,256	\$ 40,062	\$ 32,359	\$ 13,798	\$ 5,013

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 3,495,524	\$ 3,386,931	\$ 3,059,096	\$ 2,913,229	\$ 3,040,791
Mortgage Construction Loans	CC105	\$ 2,270,781	\$ 2,216,875	\$ 1,967,510	\$ 1,945,269	\$ 2,013,318
Other Mortgage Loans	CC115	\$ 1,224,743	\$ 1,170,056	\$ 1,091,586	\$ 967,960	\$ 1,027,473
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 14,920	\$ 19,445	\$ 21,274	\$ 43,433	\$ 33,648
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,199,769	\$ 2,452,444	\$ 3,153,530	\$ 3,123,910	\$ 3,472,239
1-4 Dwelling Units	CC280	\$ 2,660,390	\$ 2,056,210	\$ 2,662,339	\$ 2,791,036	\$ 3,196,708

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 223,360	\$ 211,123	\$ 378,769	\$ 171,928	\$ 158,811
All Other Real Estate	CC300	\$ 316,019	\$ 185,111	\$ 112,422	\$ 160,946	\$ 116,720
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 891,613	\$ 884,778	\$ 793,988	\$ 701,610	\$ 614,972
Commitments Outstanding to Purchase Loans	CC320	\$ 18,369	\$ 20,588	\$ 21,868	\$ 19,704	\$ 18,897
Commitments Outstanding to Sell Loans	CC330	\$ 842,710	\$ 881,187	\$ 986,530	\$ 1,059,766	\$ 1,184,600
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 284,796	\$ 0	\$ 1,026	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 211,000	\$ 252,367	\$ 283,095	\$ 367,094
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	\$ 29,252,482	\$ 27,510,438	\$ 25,637,597	\$ 24,383,431	\$ 22,065,636
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,146,738	\$ 2,845,480	\$ 2,626,664	\$ 2,334,511	\$ 1,914,949
Commercial Lines	CC420	\$ 1,897,508	\$ 1,914,565	\$ 1,785,658	\$ 1,731,065	\$ 1,794,795
Open-End Consumer Lines - Credit Cards	CC423	\$ 24,161,134	\$ 22,712,694	\$ 21,190,252	\$ 20,282,728	\$ 18,345,306
Open-End Consumer Lines - Other	CC425	\$ 47,102	\$ 37,699	\$ 35,023	\$ 35,127	\$ 10,586
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 262,897	\$ 275,510	\$ 270,385	\$ 240,795	\$ 199,485
Commercial	CC430	\$ 1,320	\$ 1,697	\$ 2,599	\$ 1,616	\$ 1,431
Standby, Not Included on CC465 or CC468	CC435	\$ 261,577	\$ 273,813	\$ 267,786	\$ 239,179	\$ 198,054
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7,536,210	\$ 7,082,955	\$ 6,583,263	\$ 5,703,271	\$ 6,222,593
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 122,520	\$ 130,667	\$ 143,853	\$ 150,866	\$ 147,787
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 116,450	\$ 110,664	\$ 74,683	\$ 69,637	\$ 85,531
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 4	\$ 4

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 74,832	\$ 157,291	\$ 309,417	\$ 255,221	\$ 151,342
Pass-Through Securities	CF143	\$ 32,201	\$ 82,394	\$ 299,046	\$ 204,119	\$ 122,635
Other Mortgage-Backed Securities	CF153	\$ 42,631	\$ 74,897	\$ 10,371	\$ 51,102	\$ 28,707
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 35,390	\$ 74,088	\$ 71,927	\$ 0	\$ 111,412
Pass-Through Securities	CF145	\$ 35,390	\$ 13,778	\$ 71,927	\$ 0	\$ 111,412
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 60,310	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 39,442	\$ 83,203	\$ 237,490	\$ 255,221	\$ 39,930

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 386,326	\$- 498,307	\$- 563,302	\$- 763,175	\$- 477,991
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 17,732	\$- 19,194	\$- 19,687	\$- 20,627	\$- 15,206
Mortgage Loans Disbursed - Total	SUB3831	\$ 7,802,917	\$ 8,598,637	\$ 7,612,038	\$ 8,200,215	\$ 5,969,630
Construction Loans - Total	SUB3840	\$ 903,701	\$ 1,102,501	\$ 941,004	\$ 978,560	\$ 891,470
1-4 Dwelling Units	CF190	\$ 720,144	\$ 815,292	\$ 733,822	\$ 788,517	\$ 627,868
Multifamily (5 or more) Dwelling Units	CF200	\$ 102,209	\$ 204,784	\$ 158,882	\$ 146,862	\$ 203,667
Nonresidential	CF210	\$ 81,348	\$ 82,425	\$ 48,300	\$ 43,181	\$ 59,935
Permanent Loans - Total	SUB3851	\$ 6,899,216	\$ 7,496,136	\$ 6,671,034	\$ 7,221,655	\$ 5,078,160
1-4 Dwelling Units	CF225	\$ 6,588,798	\$ 7,084,459	\$ 6,339,972	\$ 6,944,105	\$ 4,887,024
Multifamily (5 or more) Dwelling Units	CF245	\$ 131,338	\$ 140,375	\$ 95,167	\$ 116,298	\$ 72,788
Nonresidential (Except Land)	CF260	\$ 48,093	\$ 73,458	\$ 96,403	\$ 46,683	\$ 58,731
Land	CF270	\$ 130,987	\$ 197,844	\$ 139,492	\$ 114,569	\$ 59,617
Loans and Participations Purchased - Total	SUB3880	\$ 1,085,382	\$ 812,986	\$ 872,488	\$ 905,294	\$ 770,740
Secured by 1-4 Dwelling Units	CF280	\$ 1,071,415	\$ 793,742	\$ 857,706	\$ 875,340	\$ 718,599
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 4,096	\$ 10,187	\$ 7,529	\$ 7,859	\$ 45,527
Secured by Nonresidential	CF300	\$ 9,871	\$ 9,057	\$ 7,253	\$ 22,095	\$ 6,614
Loans and Participations Sold - Total	SUB3890	\$ 3,742,782	\$ 4,043,350	\$ 3,790,584	\$ 4,504,045	\$ 3,125,437
Secured by 1-4 Dwelling Units	CF310	\$ 3,716,673	\$ 4,010,942	\$ 3,762,922	\$ 4,492,454	\$ 3,106,254
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 4,979	\$ 6,045	\$ 21,435	\$ 7,206	\$ 10,213
Secured by Nonresidential	CF330	\$ 21,130	\$ 26,363	\$ 6,227	\$ 4,385	\$ 8,970
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,657,400	\$- 3,230,364	\$- 2,918,096	\$- 3,598,751	\$- 2,354,697
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 4,042,506	\$ 4,463,314	\$ 3,662,327	\$ 3,885,179	\$ 3,112,368
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 27,145	\$- 42,839	\$- 47,856	\$- 42,879	\$ 101,586
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,339,390	\$ 1,688,432	\$ 1,144,045	\$ 2,008,160	\$ 1,465,592
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,075,866	\$ 862,120	\$ 983,759	\$ 673,406	\$ 604,151
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,806,109	\$ 9,504,800	\$ 8,930,978	\$ 8,692,108	\$ 7,659,718
Commercial	CF390	\$ 3,035,518	\$ 3,277,497	\$ 3,122,098	\$ 2,925,886	\$ 2,403,234
Consumer	CF400	\$ 5,770,591	\$ 6,227,303	\$ 5,808,880	\$ 5,766,222	\$ 5,256,484
Nonmortgage Loans - Sales - Total	SUB3915	\$ 340,576	\$ 221,945	\$ 234,728	\$ 194,530	\$ 2,236,949
Commercial	CF395	\$ 340,576	\$ 221,945	\$ 234,514	\$ 193,783	\$ 345,520
Consumer	CF405	\$ 0	\$ 0	\$ 214	\$ 747	\$ 1,891,429

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,465,533	\$ 9,282,855	\$ 8,696,250	\$ 8,497,578	\$ 5,422,769
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,329,681	\$ 377,517	\$ 633,552	\$ 854,040	\$ 584,715
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,222,885	\$ 279,526	\$ 544,187	\$ 771,914	\$ 495,369
Interest Credited to Deposits	CF430	\$ 106,796	\$ 97,991	\$ 89,365	\$ 82,126	\$ 89,346
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 152,528	\$ 0	\$- 187,632

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 924,329	\$ 904,746	\$ 901,675	\$ 913,541	\$ 889,901
Fully Insured	DI100	\$ 701,362	\$ 688,415	\$ 686,918	\$ 710,823	\$ 715,031
Other	DI110	\$ 222,967	\$ 216,331	\$ 214,757	\$ 202,718	\$ 174,870
Deposits with Balances - \$100,000 or Less	DI120	\$ 17,935,169	\$ 17,010,180	\$ 16,832,959	\$ 16,563,081	\$ 16,262,557
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,564,050	\$ 9,532,215	\$ 9,191,587	\$ 8,688,154	\$ 8,134,218
Number of Deposit Accounts - Total	SUB4062	2,769,137	2,663,336	2,570,598	2,547,101	2,456,105
Balances of \$100,000 or Less	DI150	2,721,454	2,617,008	2,525,088	2,503,373	2,414,863
Balances Greater than \$100,000	DI160	47,683	46,328	45,510	43,728	41,242
IRA/Keogh Accounts	DI200	\$ 1,470,897	\$ 1,459,111	\$ 1,464,079	\$ 1,425,369	\$ 1,404,677
Uninsured Deposits	DI210	\$ 4,849,030	\$ 4,890,056	\$ 4,650,824	\$ 4,351,731	\$ 4,023,438
Preferred Deposits	DI220	\$ 6,718	\$ 6,974	\$ 6,842	\$ 6,503	\$ 6,249
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,709,481	\$ 6,515,705	\$ 6,502,037	\$ 6,298,937	\$ 6,213,043
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,740,870	\$ 9,890,634	\$ 10,308,145	\$ 10,287,302	\$ 10,060,859
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,125,149	\$ 1,336,705	\$ 577,556	\$ 344,632	\$ 351,562
Deposits & Escrows - Time Deposits	DI340	\$ 9,923,721	\$ 8,799,351	\$ 8,636,805	\$ 8,320,358	\$ 7,771,313
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 887,614	\$ 737,986	\$ 693,371	\$ 721,657	\$ 734,049
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 290	\$ 1,042	\$ 412	\$ 1,068	\$ 619
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 39,219	\$ 36,932	\$ 46,932	\$ 48,278	\$ 48,190
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 3,605	\$ 3,900	\$ 2,859	\$ 3,942	\$ 10
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 39,701	\$ 28,258	\$ 35,808	\$ 39,329	\$ 32,555
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	\$ 152,528	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,227	7,235	7,985	8,165	8,184
Assets Held in Trading Accounts	SI375	\$ 73,122	\$ 68,852	\$ 64,773	\$ 59,640	\$ 76,480
Available-for-Sale Securities	SI385	\$ 1,151,209	\$ 1,258,301	\$ 1,281,332	\$ 1,414,877	\$ 1,528,195
Assets Held for Sale	SI387	\$ 1,331,390	\$ 1,305,733	\$ 1,148,308	\$ 1,117,681	\$ 1,109,727
Loans Serviced for Others	SI390	\$ 14,399,299	\$ 13,837,030	\$ 21,490,728	\$ 20,536,245	\$ 20,768,653
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 73,122	\$ 68,852	\$ 64,773	\$ 59,640	\$ 76,480
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	88.39%	81.57%	83.36%	82.57%	83.02%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	88.38%	75.99%	82.99%	82.15%	83.29%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.20%	76.17%	77.93%	82.40%	78.25%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	72.95%	67.98%	61.77%	67.40%	72.62%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 157,552	\$ 145,291	\$ 153,898	\$ 158,529	\$ 156,604
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 19,101	\$ 18,975	\$ 16,530	\$ 14,897	\$ 14,500
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	26	24	24	27
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 3,655,919	\$ 3,547,315	\$ 3,392,040	\$ 3,341,203	\$ 3,134,372
Net Income (Loss) (SO91)	SI610	\$ 104,181	\$ 112,198	\$ 86,542	\$ 104,863	\$ 89,156
Dividends Declared - Preferred Stock	SI620	\$ 32	\$ 1,695	\$ 32	\$ 1,696	\$ 32
Dividends Declared - Common Stock	SI630	\$ 14,923	\$ 85,840	\$ 436	\$ 43,533	\$ 26,757
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 23,000	\$ 100,000	\$ 50,000	\$ 0	\$ 160,228
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 5,277	\$- 2,175	\$ 2,005	\$- 6,121	\$ 68
Prior Period Adjustments	SI668	\$ 1	\$ 0	\$ 0	\$ 0	\$- 9
Other Adjustments	SI671	\$- 1	\$ 20	\$- 284	\$ 1	\$ 299
Ending Equity Capital (SC80)	SI680	\$ 3,762,868	\$ 3,669,823	\$ 3,529,835	\$ 3,394,724	\$ 3,357,325
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 21,224	\$ 20,074	\$ 19,436	\$ 56,925	\$ 77,357
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 12,632,127	\$ 15,571,569	\$ 13,559,606	\$ 11,754,881	\$ 2,066,853
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 7,873	\$ 6,157	\$ 7,480	\$ 6,849	\$ 3,236
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 50,541,378	\$ 50,270,601	\$ 48,441,872	\$ 48,059,389	\$ 45,781,510
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 12,496,934	\$ 12,700,656	\$ 12,275,733	\$ 12,243,646	\$ 10,773,848
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 22,915,419	\$ 22,742,577	\$ 21,977,320	\$ 21,881,677	\$ 21,592,403
Nonmortgage Loans	SI885	\$ 12,802,751	\$ 12,311,863	\$ 11,995,464	\$ 11,703,750	\$ 11,778,982
Deposits and Excrows	SI890	\$ 25,332,862	\$ 25,008,030	\$ 24,395,870	\$ 23,730,306	\$ 23,043,648
Total Borrowings	SI895	\$ 20,149,995	\$ 20,283,761	\$ 19,236,843	\$ 19,636,738	\$ 18,531,148
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	12	9	10	13	17
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 341	\$ 179	\$ 562	\$ 476	\$ 562
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.30	4.50	6.14	5.59	5.11
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.12	7.81	9.75	6.41	9.07

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	0	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	3	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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	13	12	12	11	11

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 3,479,633	\$ 1,085,744	\$ 937,023	\$ 869,463	\$ 1,002,208
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 3,161,696	\$ 823,543	\$ 691,919	\$ 615,974	\$ 539,775
Personal Trust and Agency Accounts	FS210	\$ 2,319,160	\$ 160,756	\$ 157,660	\$ 156,574	\$ 160,635
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 324,472	\$ 256,662	\$ 202,389	\$ 170,400	\$ 50,847
Employee Benefit - Defined Contribution	FS220	\$ 2,270	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 1,911	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 320,291	\$ 256,662	\$ 202,389	\$ 170,400	\$ 50,847
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 518,064	\$ 406,125	\$ 331,870	\$ 289,000	\$ 328,293
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 200,617	\$ 183,929	\$ 172,112	\$ 176,745	\$ 176,256
Personal Trust and Agency Accounts	FS211	\$ 180,217	\$ 183,862	\$ 172,047	\$ 176,681	\$ 176,189
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 20,400	\$ 67	\$ 65	\$ 64	\$ 67
Employee Benefit - Defined Contribution	FS221	\$ 4,092	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 859	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 15,449	\$ 67	\$ 65	\$ 64	\$ 67
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 117,320	\$ 78,272	\$ 72,992	\$ 76,744	\$ 286,177
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	7,588	3,581	2,981	2,588	2,169
Personal Trust and Agency Accounts	FS212	3,781	603	608	606	626
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,084	1,629	1,284	1,054	138
Employee Benefit - Defined Contribution	FS222	3	0	0	0	0
Employee Benefit - Defined Benefit	FS232	6	0	0	0	0
Other Retirement Accounts	FS242	2,075	1,629	1,284	1,054	138
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,723	1,349	1,089	928	1,405
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	60	9	10	10	10
Personal Trust and Agency Accounts	FS213	14	8	9	9	9
Retirement-related Trust and Agency Accounts - Total	SUB6130	46	1	1	1	1
Employee Benefit - Defined Contribution	FS223	8	0	0	0	0
Employee Benefit - Defined Benefit	FS233	4	0	0	0	0
Other Retirement Accounts	FS243	34	1	1	1	1
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	38	6	7	7	7
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,084	\$ 5,960	\$ 3,730	\$ 2,413	\$ 1,233
Personal Trust and Agency Accounts	FS310	\$ 444	\$ 1,693	\$ 1,241	\$ 865	\$ 427

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 604	\$ 1,605	\$ 824	\$ 499	\$ 97
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 604	\$ 1,605	\$ 824	\$ 499	\$ 97
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,009	\$ 2,515	\$ 1,545	\$ 952	\$ 684
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 12	\$ 42	\$ 35	\$ 22	\$ 11
Other Fiduciary and Related Services	FS390	\$ 15	\$ 105	\$ 85	\$ 75	\$ 14
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,784	\$ 5,869	\$ 4,315	\$ 1,882	\$ 1,074
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 300	\$ 90	\$- 586	\$ 530	\$ 158
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 160,869	\$ 160,756	\$ 347,119	\$ 282,283	\$ 160,635
Non-Interest-Bearing Deposits	FS410	\$ 118	\$ 4	\$- 29	\$ 938	\$- 21
Interest-Bearing Deposits	FS415	\$ 692	\$ 726	\$ 11,440	\$ 7,875	\$ 1,128
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,519	\$ 5,409	\$ 4,572	\$ 4,388	\$ 4,169
State, County and Municipal Obligations	FS425	\$ 7,043	\$ 7,250	\$ 7,455	\$ 7,399	\$ 7,679
Money Market Mutual Funds	FS430	\$ 7,956	\$ 10,014	\$ 12,938	\$ 10,426	\$ 10,560
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 4,466	\$ 4,508	\$ 3,647	\$ 3,512	\$ 3,332
Common and Preferred Stock	FS445	\$ 123,590	\$ 121,899	\$ 296,386	\$ 237,380	\$ 123,551
Real Estate Mortgages	FS450	\$ 560	\$ 374	\$ 375	\$ 377	\$ 378
Real Estate	FS455	\$ 2,060	\$ 1,862	\$ 1,838	\$ 1,754	\$ 1,855
Miscellaneous Assets	FS460	\$ 8,865	\$ 8,710	\$ 8,497	\$ 8,234	\$ 8,004
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

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
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
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,762,867	\$ 3,669,820	\$ 3,529,837	\$ 3,394,723	\$ 3,357,328
Equity Capital Deductions - Total	SUB1631	\$ 229,799	\$ 191,201	\$ 202,635	\$ 200,957	\$ 210,269
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 4,156	\$ 3,242	\$ 6,488	\$ 4,770	\$ 3,906
Goodwill and Certain Other Intangible Assets	CCR115	\$ 216,953	\$ 179,502	\$ 181,551	\$ 184,254	\$ 192,732
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,690	\$ 8,457	\$ 14,596	\$ 11,933	\$ 13,631
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 274,412	\$ 268,790	\$ 266,418	\$ 265,153	\$ 255,361
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,520	\$- 7,728	\$- 9,767	\$- 7,508	\$- 13,592
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 276,932	\$ 276,518	\$ 276,185	\$ 272,661	\$ 268,953
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,807,480	\$ 3,747,409	\$ 3,593,620	\$ 3,458,919	\$ 3,402,420
Total Assets (SC60)	CCR205	\$ 51,087,729	\$ 51,025,177	\$ 49,765,573	\$ 48,965,851	\$ 47,683,268
Asset Deductions - Total	SUB1651	\$ 230,929	\$ 195,754	\$ 205,965	\$ 204,892	\$ 208,761
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 5,286	\$ 7,795	\$ 9,818	\$ 8,705	\$ 2,398
Goodwill and Certain Other Intangible Assets	CCR265	\$ 216,953	\$ 179,502	\$ 181,551	\$ 184,254	\$ 192,732
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,690	\$ 8,457	\$ 14,596	\$ 11,933	\$ 13,631
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 3,172	\$- 10,500	\$- 13,566	\$- 10,568	\$- 18,737
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,172	\$- 10,500	\$- 13,566	\$- 10,568	\$- 18,737
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 50,853,628	\$ 50,818,923	\$ 49,546,042	\$ 48,750,391	\$ 47,455,770
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,034,144	\$ 2,032,843	\$ 1,982,294	\$ 1,950,487	\$ 1,898,560
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,807,480	\$ 3,747,409	\$ 3,593,620	\$ 3,458,919	\$ 3,402,420
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 8	\$ 0	\$ 0	\$ 50
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 27,239	\$ 28,455	\$ 31,309	\$ 33,387	\$ 38,336
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 238,570	\$ 239,562	\$ 248,131	\$ 251,404	\$ 259,962
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 265,809	\$ 268,025	\$ 279,440	\$ 284,791	\$ 298,348
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 265,809	\$ 268,025	\$ 279,440	\$ 284,791	\$ 298,348
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 14,012	\$ 13,729	\$ 13,509	\$ 13,132	\$ 12,601
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 57,000	\$ 52,776	\$ 52,084	\$ 45,302	\$ 59,560
Total Risk-Based Capital	CCR39	\$ 4,002,277	\$ 3,948,929	\$ 3,807,467	\$ 3,685,276	\$ 3,628,607
0% R/W Category - Cash	CCR400	\$ 92,644	\$ 104,570	\$ 93,691	\$ 93,009	\$ 92,064
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 315,026	\$ 364,962	\$ 377,884	\$ 928,138	\$ 1,280,507
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 34	\$ 2	\$ 2	\$ 2	\$ 2
0% R/W Category - Other	CCR415	\$ 907,538	\$ 313,145	\$ 812,663	\$ 737,247	\$ 688,711
0% R/W Category - Assets Total	CCR420	\$ 1,315,242	\$ 782,679	\$ 1,284,240	\$ 1,758,396	\$ 2,061,284
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	\$ 5,225,797	\$ 5,535,282	\$ 5,945,953	\$ 6,244,974	\$ 6,912,982
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,160,542	\$ 1,393,200	\$ 1,349,858	\$ 1,176,856	\$ 1,377,572
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,080	\$ 3,200	\$ 3,191	\$ 2,912	\$ 2,800
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,742,023	\$ 12,351,492	\$ 11,799,734	\$ 11,230,007	\$ 10,876,930
20% R/W Category - Other	CCR450	\$ 426,894	\$ 509,748	\$ 506,899	\$ 539,176	\$ 576,596
20% R/W Category - Assets Total	CCR455	\$ 18,558,336	\$ 19,792,922	\$ 19,605,635	\$ 19,193,925	\$ 19,746,880
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,711,668	\$ 3,958,584	\$ 3,921,126	\$ 3,838,784	\$ 3,949,375
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 8,918,584	\$ 8,091,654	\$ 7,631,107	\$ 6,962,673	\$ 6,835,895
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 45,148	\$ 40,912	\$ 41,754	\$ 111,878	\$ 37,613
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 1,995	\$ 2,179	\$ 2,318
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 177	\$ 178	\$ 177	\$ 178	\$ 177
50% R/W Category - Other	CCR480	\$ 167,253	\$ 146,251	\$ 142,101	\$ 45,523	\$ 43,217
50% R/W Category - Assets Total	CCR485	\$ 9,131,162	\$ 8,278,995	\$ 7,817,134	\$ 7,122,431	\$ 6,919,220
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 4,565,585	\$ 4,139,504	\$ 3,908,573	\$ 3,561,221	\$ 3,459,616

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 38,668	\$ 54,207	\$ 97,475	\$ 11,469	\$ 23,059
100% R/W Category - All Other Assets	CCR506	\$ 23,785,396	\$ 24,027,374	\$ 22,588,408	\$ 22,560,318	\$ 20,536,697
100% R/W Category - Assets Total	CCR510	\$ 23,824,064	\$ 24,081,581	\$ 22,685,883	\$ 22,571,787	\$ 20,559,756
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 23,824,064	\$ 24,081,581	\$ 22,685,883	\$ 22,571,787	\$ 20,559,756
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 52,828,804	\$ 52,936,177	\$ 51,392,892	\$ 50,646,539	\$ 49,287,140
Subtotal Risk-Weighted Assets	CCR75	\$ 32,101,313	\$ 32,179,665	\$ 30,515,579	\$ 29,971,790	\$ 27,968,744
Excess Allowances for Loan and Lease Losses	CCR530	\$ 261	\$ 388	\$ 313	\$ 905	\$ 951
Total Risk-Weighted Assets	CCR78	\$ 32,101,052	\$ 32,179,277	\$ 30,515,266	\$ 29,970,885	\$ 27,967,793
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,568,083	\$ 2,574,341	\$ 2,441,222	\$ 2,398,315	\$ 2,238,105
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.49%	7.37%	7.25%	7.10%	7.17%
Total Risk-Based Capital Ratio	CCR820	12.47%	12.27%	12.48%	12.30%	12.97%
Tier 1 Risk-Based Capital Ratio	CCR830	11.68%	11.48%	11.61%	11.39%	11.95%
Tangible Equity Ratio	CCR840	7.49%	7.37%	7.25%	7.10%	7.17%

*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.