

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 3:39 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions	853	854	856	863	866
Number of Non-Responding Institutions	0	0	0	0	0

Schedule NS --- Optional Narrative Statement		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	15	9	7	16	6
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 96,001,247	\$ 87,096,085	\$ 86,672,276	\$ 84,159,294	\$ 81,469,476
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,005,715	\$ 16,477,117	\$ 16,902,373	\$ 19,353,459	\$ 18,426,649
Interest-Earning Deposits in FHLBs	SC112	\$ 6,558,898	\$ 6,890,431	\$ 7,663,713	\$ 5,228,768	\$ 5,114,712
Other Interest-Earning Deposits	SC118	\$ 6,498,318	\$ 4,867,676	\$ 3,404,890	\$ 2,729,278	\$ 2,902,970
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,208,237	\$ 9,064,080	\$ 9,409,730	\$ 6,788,555	\$ 8,918,473
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 33,336,254	\$ 32,367,049	\$ 32,826,147	\$ 32,811,395	\$ 30,945,450
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 4,440,872	\$ 4,518,105	\$ 4,830,621	\$ 5,466,662	\$ 5,290,482
State and Municipal Obligations	SC180	\$ 7,355,308	\$ 6,514,545	\$ 6,232,299	\$ 5,473,841	\$ 5,393,788
Securities Backed by Nonmortgage Loans	SC182	\$ 1,884,440	\$ 2,093,963	\$ 1,783,550	\$ 2,108,519	\$ 642,514
Other Investment Securities	SC185	\$ 5,183,189	\$ 3,819,828	\$ 3,174,719	\$ 3,734,427	\$ 3,433,813
Accrued Interest Receivable	SC191	\$ 530,016	\$ 483,291	\$ 444,235	\$ 464,388	\$ 400,625
Mortgage-Backed Securities - Gross	SUB0072	\$ 210,989,183	\$ 175,646,120	\$ 177,239,073	\$ 172,595,442	\$ 165,919,432
Mortgage-Backed Securities - Total	SC22	\$ 210,988,931	\$ 175,645,878	\$ 177,238,985	\$ 172,595,355	\$ 165,919,421
Pass-Through - Total	SUB0073	\$ 111,137,605	\$ 94,009,857	\$ 96,497,841	\$ 99,182,511	\$ 94,625,953
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 102,570,940	\$ 85,159,851	\$ 87,974,982	\$ 91,748,898	\$ 86,270,861
Other Pass-Through	SC215	\$ 8,566,665	\$ 8,850,006	\$ 8,522,859	\$ 7,433,613	\$ 8,355,092
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 98,976,277	\$ 80,765,247	\$ 79,927,559	\$ 72,483,341	\$ 70,548,269
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 34,864,226	\$ 19,516,716	\$ 20,400,413	\$ 18,711,213	\$ 22,118,191
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,424,731	\$ 6,909,676	\$ 7,080,264	\$ 6,949,518	\$ 6,944,444
Other	SC222	\$ 57,687,320	\$ 54,338,855	\$ 52,446,882	\$ 46,822,610	\$ 41,485,634
Accrued Interest Receivable	SC228	\$ 875,301	\$ 871,016	\$ 813,674	\$ 929,589	\$ 745,210

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 252	\$ 242	\$ 88	\$ 87	\$ 11
Mortgage Loans - Gross	SUB0092	\$ 1,088,623,365	\$ 1,043,664,746	\$ 1,020,036,615	\$ 983,997,562	\$ 976,670,453
Mortgage Loans - Total	SC26	\$ 1,084,601,549	\$ 1,039,842,859	\$ 1,016,207,676	\$ 980,206,933	\$ 972,811,948
Construction Loans - Total	SUB0100	\$ 33,680,262	\$ 31,794,181	\$ 30,538,231	\$ 29,097,702	\$ 27,967,054
Residential - Total	SUB0110	\$ 26,663,437	\$ 25,699,582	\$ 24,624,479	\$ 23,622,519	\$ 22,577,861
1-4 Dwelling Units	SC230	\$ 21,036,603	\$ 20,190,079	\$ 19,304,997	\$ 18,324,784	\$ 17,619,761
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,626,834	\$ 5,509,503	\$ 5,319,482	\$ 5,297,735	\$ 4,958,100
Nonresidential Property	SC240	\$ 7,016,825	\$ 6,094,599	\$ 5,913,752	\$ 5,475,183	\$ 5,389,193
Permanent Loans - Total	SUB0121	\$ 1,049,258,776	\$ 1,006,705,999	\$ 984,553,661	\$ 950,117,016	\$ 944,377,623
Residential - Total	SUB0131	\$ 966,512,878	\$ 933,101,554	\$ 913,292,949	\$ 881,112,550	\$ 877,239,386
1-4 Dwelling Units - Total	SUB0141	\$ 892,171,007	\$ 865,452,482	\$ 846,626,058	\$ 814,705,650	\$ 810,859,714
Revolving Open-End Loans	SC251	\$ 97,406,288	\$ 92,848,899	\$ 91,594,174	\$ 90,506,468	\$ 89,321,030
All Other - First Liens	SC254	\$ 727,823,617	\$ 716,363,799	\$ 706,982,165	\$ 682,704,751	\$ 685,412,977
All Other - Junior Liens	SC255	\$ 66,941,102	\$ 56,239,784	\$ 48,049,719	\$ 41,494,431	\$ 36,125,707
Multifamily (5 or more) Dwelling Units	SC256	\$ 74,341,871	\$ 67,649,072	\$ 66,666,891	\$ 66,406,900	\$ 66,379,672
Nonresidential Property (Except Land)	SC260	\$ 65,437,320	\$ 57,103,697	\$ 55,498,353	\$ 54,400,397	\$ 53,649,633
Land	SC265	\$ 17,308,578	\$ 16,500,748	\$ 15,762,359	\$ 14,604,069	\$ 13,488,604
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 47,566,338	\$ 24,235,012	\$ 38,702,325	\$ 13,684,065	\$ 28,423,027
Accrued Interest Receivable	SC272	\$ 5,390,393	\$ 4,867,351	\$ 4,587,452	\$ 4,381,298	\$ 4,087,190
Advances for Taxes and Insurance	SC275	\$ 293,933	\$ 297,215	\$ 357,272	\$ 401,548	\$ 238,587
Allowance for Loan and Lease Losses	SC283	\$ 4,021,816	\$ 3,821,887	\$ 3,828,939	\$ 3,790,629	\$ 3,858,505
Nonmortgage Loans - Gross	SUB0162	\$ 144,694,110	\$ 136,716,786	\$ 130,319,873	\$ 140,812,727	\$ 129,468,822
Nonmortgage Loans - Total	SC31	\$ 141,718,554	\$ 133,720,871	\$ 127,406,980	\$ 137,645,850	\$ 126,659,420
Commercial Loans - Total	SC32	\$ 51,179,894	\$ 46,003,638	\$ 43,550,221	\$ 43,303,854	\$ 42,257,614
Secured	SC300	\$ 30,587,152	\$ 28,182,160	\$ 26,715,886	\$ 27,128,635	\$ 26,457,663
Unsecured	SC303	\$ 18,978,586	\$ 16,439,441	\$ 15,485,208	\$ 14,873,125	\$ 14,569,630
Lease Receivables	SC306	\$ 1,614,156	\$ 1,382,037	\$ 1,349,127	\$ 1,302,094	\$ 1,230,321
Consumer Loans - Total	SC35	\$ 92,633,561	\$ 89,921,874	\$ 86,018,438	\$ 96,674,166	\$ 86,446,804
Loans on Deposits	SC310	\$ 698,151	\$ 665,408	\$ 632,167	\$ 617,547	\$ 608,357
Home Improvement Loans (Not secured by real estate)	SC316	\$ 684,239	\$ 675,952	\$ 689,327	\$ 685,501	\$ 695,095
Education Loans	SC320	\$ 845,900	\$ 586,529	\$ 957,656	\$ 900,635	\$ 787,993
Auto Loans	SC323	\$ 18,190,969	\$ 17,569,409	\$ 17,145,797	\$ 28,097,614	\$ 29,739,298
Mobile Home Loans	SC326	\$ 721,720	\$ 987,540	\$ 1,013,153	\$ 1,028,765	\$ 1,035,514
Credit Cards	SC328	\$ 42,085,512	\$ 40,120,780	\$ 38,252,908	\$ 39,197,104	\$ 28,312,330

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 29,407,070	\$ 29,316,256	\$ 27,327,430	\$ 26,147,001	\$ 25,268,217
Accrued Interest Receivable	SC348	\$ 880,656	\$ 791,274	\$ 751,215	\$ 834,707	\$ 764,404
Allowance for Loan and Lease Losses	SC357	\$ 2,975,556	\$ 2,995,915	\$ 2,912,893	\$ 3,166,877	\$ 2,809,402
Reposessed Assets - Gross	SUB0201	\$ 1,235,962	\$ 1,071,555	\$ 1,018,208	\$ 738,466	\$ 714,083
Reposessed Assets - Total	SC40	\$ 1,229,574	\$ 1,065,802	\$ 1,012,829	\$ 733,613	\$ 709,725
Real Estate - Total	SUB0210	\$ 1,202,756	\$ 1,046,272	\$ 991,615	\$ 701,267	\$ 678,623
Construction	SC405	\$ 34,982	\$ 31,704	\$ 31,848	\$ 31,526	\$ 20,219
Residential - Total	SUB0225	\$ 889,362	\$ 721,042	\$ 676,349	\$ 551,637	\$ 537,158
1-4 Dwelling Units	SC415	\$ 877,976	\$ 705,398	\$ 667,776	\$ 543,682	\$ 526,751
Multifamily (5 or more) Dwelling Units	SC425	\$ 11,386	\$ 15,644	\$ 8,573	\$ 7,955	\$ 10,407
Nonresidential (Except Land)	SC426	\$ 94,737	\$ 102,932	\$ 72,464	\$ 81,548	\$ 86,544
Land	SC428	\$ 45,823	\$ 39,038	\$ 34,264	\$ 36,556	\$ 34,702
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 137,852	\$ 151,556	\$ 176,690	N/A	N/A
Other Reposessed Assets	SC430	\$ 33,206	\$ 25,283	\$ 26,593	\$ 37,198	\$ 35,461
General Valuation Allowances	SC441	\$ 6,388	\$ 5,753	\$ 5,379	\$ 4,853	\$ 4,358
Real Estate Held for Investment	SC45	\$ 193,316	\$ 179,753	\$ 176,847	\$ 182,621	\$ 211,114
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 19,300,475	\$ 18,146,569	\$ 18,020,513	\$ 17,312,574	\$ 17,078,065
Federal Home Loan Bank Stock	SC510	\$ 17,184,733	\$ 16,386,460	\$ 16,422,825	\$ 16,433,726	\$ 16,298,819
Other	SC540	\$ 2,115,742	\$ 1,760,109	\$ 1,597,688	\$ 878,848	\$ 779,246
Office Premises and Equipment	SC55	\$ 11,780,236	\$ 11,295,891	\$ 11,283,209	\$ 11,090,905	\$ 10,851,061
Other Assets - Gross	SUB0262	\$ 67,761,146	\$ 67,388,184	\$ 61,014,276	\$ 60,231,778	\$ 53,873,016
Other Assets - Total	SC59	\$ 67,726,124	\$ 67,353,067	\$ 60,977,380	\$ 60,193,956	\$ 53,842,847
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,083,133	\$ 837,428	\$ 834,271	\$ 785,943	\$ 780,275
Bank-Owned Life Insurance - Other	SC625	\$ 8,036,686	\$ 7,303,008	\$ 6,894,488	\$ 6,488,955	\$ 6,264,828
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,542,596	\$ 12,578,159	\$ 12,028,958	\$ 11,013,548	\$ 9,957,264
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 2,241	\$ 1,991	\$ 1,908	\$ 2,061	\$ 7,137
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 25,368,908	\$ 22,487,918	\$ 22,483,777	\$ 22,254,243	\$ 19,304,873
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,253,640	\$ 1,235,823	\$ 1,152,572	\$ 1,106,893	\$ 813,352
Other Assets	SC689	\$ 22,473,941	\$ 22,943,857	\$ 17,618,302	\$ 18,580,135	\$ 16,745,287
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 35,022	\$ 35,117	\$ 36,896	\$ 37,822	\$ 30,169
General Valuation Allowances - Total	SUB2092	\$ 7,039,034	\$ 6,858,914	\$ 6,784,195	\$ 7,000,268	\$ 6,702,445
Total Assets - Gross	SUB0283	\$ 1,640,579,040	\$ 1,541,205,689	\$ 1,505,780,892	\$ 1,471,121,366	\$ 1,436,255,524
Total Assets	SC60	\$ 1,633,540,006	\$ 1,534,346,775	\$ 1,498,996,697	\$ 1,464,121,098	\$ 1,429,553,079
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 933,749,352	\$ 883,289,976	\$ 866,515,317	\$ 835,720,537	\$ 822,030,532
Deposits	SC710	\$ 910,183,021	\$ 858,850,390	\$ 841,866,136	\$ 812,861,807	\$ 792,107,187
Escrows	SC712	\$ 23,706,131	\$ 24,578,496	\$ 24,769,703	\$ 22,919,103	\$ 29,951,705
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 139,800	\$- 138,910	\$- 120,522	\$- 60,373	\$- 28,360
Borrowings - Total	SC72	\$ 495,282,620	\$ 473,682,284	\$ 459,232,390	\$ 461,548,015	\$ 450,636,128
Advances from FHLBank	SC720	\$ 285,761,656	\$ 271,731,859	\$ 270,057,346	\$ 274,013,513	\$ 269,254,064
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 86,315,258	\$ 81,818,767	\$ 75,624,678	\$ 76,124,269	\$ 76,651,062
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 10,487,582	\$ 9,629,818	\$ 8,455,529	\$ 8,649,758	\$ 7,548,376
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 168	\$ 173
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 168	\$ 173
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 112,718,124	\$ 110,501,840	\$ 105,094,837	\$ 102,760,307	\$ 97,182,454
Other Liabilities - Total	SC75	\$ 51,238,997	\$ 33,099,576	\$ 30,497,212	\$ 27,863,126	\$ 24,853,950
Accrued Interest Payable - Deposits	SC763	\$ 2,255,601	\$ 1,884,994	\$ 1,620,681	\$ 1,381,290	\$ 1,216,281
Accrued Interest Payable - Other	SC766	\$ 2,697,101	\$ 2,616,267	\$ 2,839,606	\$ 2,450,940	\$ 1,944,630
Accrued Taxes	SC776	\$ 5,207,287	\$ 5,262,912	\$ 3,835,127	\$ 3,485,622	\$ 3,727,177
Accounts Payable	SC780	\$ 5,861,429	\$ 5,563,121	\$ 4,351,765	\$ 5,106,870	\$ 4,658,280
Deferred Income Taxes	SC790	\$ 5,071,449	\$ 4,572,372	\$ 4,174,807	\$ 4,032,164	\$ 2,022,469
Other Liabilities and Deferred Income	SC796	\$ 30,146,130	\$ 13,199,910	\$ 13,675,224	\$ 11,406,240	\$ 11,285,114
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 1,480,270,969	\$ 1,390,071,836	\$ 1,356,244,918	\$ 1,325,131,678	\$ 1,297,520,610
Minority Interest	SC800	\$ 2,519,101	\$ 2,385,451	\$ 2,395,611	\$ 646,139	\$ 632,819
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 150,749,943	\$ 141,889,499	\$ 140,356,168	\$ 138,343,268	\$ 131,399,665
Stock - Total	SUB0311	\$ 92,606,826	\$ 85,343,948	\$ 83,465,156	\$ 81,553,207	\$ 74,762,953
Perpetual Preferred Stock - Cumulative	SC812	\$ 1,800	\$ 1,800	\$ 1,000	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 434,353	\$ 434,353	\$ 434,353	\$ 447,898	\$ 414,704
Common Stock - Par Value	SC820	\$ 703,609	\$ 554,029	\$ 560,514	\$ 553,727	\$ 550,153
Common Stock - Paid in Excess of Par	SC830	\$ 91,467,064	\$ 84,353,766	\$ 82,469,289	\$ 80,551,582	\$ 73,798,096
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,218,884	\$- 2,126,906	\$- 1,691,594	\$- 1,140,083	\$- 802,692
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 870,105	\$- 2,489,656	\$- 1,763,101	\$- 952,775	\$- 544,562
Gains (Losses) on Cash Flow Hedges	SC865	\$- 314,137	\$ 389,471	\$ 64,477	\$- 194,917	\$- 269,776
Other	SC870	\$- 34,642	\$- 26,721	\$ 7,030	\$ 7,609	\$ 11,646
Retained Earnings	SC880	\$ 59,832,326	\$ 59,091,570	\$ 59,028,332	\$ 58,393,459	\$ 57,897,564
Other Components of Equity Capital	SC891	\$- 470,325	\$- 419,113	\$- 445,725	\$- 463,314	\$- 458,159
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,633,540,013	\$ 1,534,346,786	\$ 1,498,996,697	\$ 1,464,121,085	\$ 1,429,553,094

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	87	\$ 11,351
3	Federal, State, or other taxes receivable	203	\$ 2,719,435
4	Net deferred tax assets	364	\$ 1,897,312
6	Prepaid deposit insurance premiums	103	\$ 2,841
7	Prepaid expenses	698	\$ 1,098,643
8	Deposits for utilities and other services	18	\$ 3,028
9	Advances for loans serviced for others	36	\$ 389,577
10	Property leased to others, net of accumul. deprec.	5	\$ 111,241
12	Amounts receivable under interest rate swap agreem	5	\$ 114,070
13	Noninterest-bearing accts recv from Hold Co/Affl	38	\$ 558,611
14	Other noninterest-bearing short-term accounts recv	220	\$ 4,123,639
19	Receivables fr a broker for unsettled transactions	19	\$ 2,084,736
20	F/V of all derivative instru. reportable as assets	24	\$ 709,119
22	Unapplied loan disbursements	29	\$ 961,275
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	35	\$ 16,127
99	Other	434	\$ 2,287,988

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	15	\$ 79,558
4	Nonrefundable loan fees received prior to closing	53	\$ 10,473
5	Deferred gains from sale/leaseback	2	\$ 2,710
6	Balances in U.S. Treasury tax and loan accounts	9	\$ 8,080
7	Deferred gains from the sale of real estate	32	\$ 1,149
8	Negative equity investments in uncons service corp	3	\$ 647
9	Fees received for standby contracts and other	2	\$ 1,188
10	Amounts due brokers for unsettled transactions	17	\$ 16,490,060
11	The liability recorded for post-retirement benefit	331	\$ 527,701
13	Amounts payable under interest-rate-swap agreement	9	\$ 129,533
14	Unapplied loan payments received	52	\$ 292,354
15	Liability on loan servicing contracts	2	\$ 37,162
16	Recourse loan liability	11	\$ 35,401
17	Noninterest-bearing payables to Hold Co/Affiliates	73	\$ 3,673,254
18	Litigation reserves	9	\$ 1,016
20	F/V of all derivative instru. reportable as liab.	34	\$ 2,100,956
21	Liabilities for credit losses on OBS credit exposures	14	\$ 16,607
99	Other	817	\$ 4,031,373

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Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 24,408,353	\$ 22,808,876	\$ 20,904,243	\$ 19,973,520	\$ 18,428,428
Deposits and Investment Securities	SO115	\$ 942,711	\$ 823,955	\$ 732,165	\$ 687,500	\$ 621,821
Mortgage-Backed Securities	SO125	\$ 2,410,784	\$ 2,268,601	\$ 2,146,836	\$ 2,036,866	\$ 1,803,916
Mortgage Loans	SO141	\$ 17,525,451	\$ 16,346,569	\$ 15,311,121	\$ 14,257,262	\$ 13,385,621
Nonmortgage Loans - Total	SUB0950	\$ 3,529,407	\$ 3,369,751	\$ 2,714,122	\$ 2,991,892	\$ 2,617,071
Commercial Loans and Leases	SO160	\$ 1,124,766	\$ 995,595	\$ 903,623	\$ 875,674	\$ 851,556
Consumer Loans and Leases	SO171	\$ 2,404,641	\$ 2,374,156	\$ 1,810,499	\$ 2,116,218	\$ 1,765,515
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 206,436	\$ 200,644	\$ 175,417	\$ 162,257	\$ 151,658
Federal Home Loan Bank Stock	SO181	\$ 206,068	\$ 200,296	\$ 175,247	\$ 162,051	\$ 151,104
Other	SO185	\$ 368	\$ 348	\$ 170	\$ 206	\$ 554
Interest Expense - Total	SO21	\$ 14,072,270	\$ 12,336,664	\$ 10,863,190	\$ 10,148,454	\$ 8,872,996
Deposits	SO215	\$ 7,853,300	\$ 6,710,248	\$ 5,838,139	\$ 5,357,980	\$ 4,684,478
Escrows	SO225	\$ 70,294	\$ 63,763	\$ 44,766	\$ 65,098	\$ 58,412
Advances from FHLBank	SO230	\$ 3,541,712	\$ 3,213,705	\$ 2,966,201	\$ 2,806,134	\$ 2,496,966
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 151,580	\$ 131,384	\$ 116,036	\$ 107,856	\$ 105,952
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 2	\$ 5	\$ 5
Other Borrowed Money	SO260	\$ 2,455,671	\$ 2,218,176	\$ 1,898,743	\$ 1,812,078	\$ 1,527,933
Capitalized Interest	SO271	\$ 289	\$ 612	\$ 696	\$ 697	\$ 750
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 10,542,519	\$ 10,672,856	\$ 10,216,469	\$ 9,987,323	\$ 9,707,090
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 887,829	\$ 747,780	\$ 548,947	\$ 946,476	\$ 700,577
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 9,654,690	\$ 9,925,076	\$ 9,667,522	\$ 9,040,847	\$ 9,006,513
Noninterest Income - Total	SO42	\$ 6,859,525	\$ 6,581,187	\$ 6,307,752	\$ 6,927,048	\$ 5,753,006
Mortgage Loan Serving Fees	SO410	\$- 195,620	\$ 392,019	\$ 729,817	\$ 356,391	\$ 575,008
Other Fees and Charges	SO420	\$ 3,827,761	\$ 4,094,503	\$ 3,966,452	\$ 4,641,503	\$ 3,745,809
Net Income (Loss) from Other - Total	SUB0451	\$ 1,402,179	\$ 932,951	\$ 885,852	\$ 1,435,619	\$ 1,026,406
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,319,129	\$ 803,975	\$ 882,001	\$ 1,578,230	\$ 1,144,534
Operations & Sale of Repossessed Assets	SO461	\$- 10,468	\$- 3,557	\$- 5,214	\$- 12,401	\$- 9,661
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 9,706	\$- 6,999	\$- 10,403	\$- 2,041	\$- 14,002
Sale of Securities Held-to-Maturity	SO467	\$ 569	\$- 252	\$- 8,063	\$- 344	\$ 87
Sale of Loans Held for Investment	SO475	\$ 10,464	\$ 9,827	\$ 2,127	\$ 38,072	\$ 16,072

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 67,030	\$ 210,306	\$ 56,184	\$ 69,936	\$ 40,766
Trading Assets (Realized and Unrealized)	SO485	\$ 5,749	\$- 80,349	\$- 30,780	\$- 235,833	\$- 151,390
Other Noninterest Income	SO488	\$ 1,825,206	\$ 1,161,714	\$ 725,630	\$ 493,535	\$ 405,784
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	\$ 10,104,576	\$ 9,998,576	\$ 9,464,972	\$ 9,217,892	\$ 8,524,148
All Personnel Compensation and Expense	SO510	\$ 3,883,897	\$ 3,929,392	\$ 3,884,662	\$ 3,767,747	\$ 3,612,497
Legal Expense	SO520	\$ 64,226	\$ 65,908	\$ 50,351	\$ 64,587	\$ 60,725
Office Occupancy and Equipment Expense	SO530	\$ 1,351,222	\$ 1,317,407	\$ 1,342,828	\$ 1,346,200	\$ 1,242,149
Marketing and Other Professional Services	SO540	\$ 1,174,888	\$ 1,265,071	\$ 1,019,899	\$ 1,078,217	\$ 1,019,458
Loan Servicing Fees	SO550	\$ 278,989	\$ 317,501	\$ 307,262	\$ 331,288	\$ 298,092
Goodwill and Other Intangibles Expense	SO560	\$ 161,855	\$ 151,117	\$ 137,954	\$ 135,931	\$ 107,701
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 28,655	\$ 24,208	\$ 14,505	\$ 26,728	\$ 14,760
Other Noninterest Expense	SO580	\$ 3,160,843	\$ 2,927,972	\$ 2,707,511	\$ 2,467,193	\$ 2,168,766
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	\$ 6,409,641	\$ 6,507,687	\$ 6,510,302	\$ 6,750,005	\$ 6,235,371
Income Taxes - Total	SO71	\$ 2,120,258	\$ 2,300,692	\$ 2,295,910	\$ 2,434,042	\$ 2,193,535
Federal	SO710	\$ 1,829,744	\$ 1,974,965	\$ 1,971,817	\$ 2,077,355	\$ 1,879,044
State, Local & Other	SO720	\$ 290,514	\$ 325,727	\$ 324,093	\$ 356,687	\$ 314,491
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,289,382	\$ 4,206,995	\$ 4,214,391	\$ 4,315,962	\$ 4,041,836
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 343	\$- 128	\$ 34	\$ 4,735	\$- 2,742
Net Income (Loss)	SO91	\$ 4,289,725	\$ 4,206,867	\$ 4,214,425	\$ 4,320,697	\$ 4,039,094

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	208	\$ 12,532
5	Net income(loss) from real estate held for invest	24	\$ 3,212
6	Net income(loss)- equity invest in uncons sub org	22	\$- 4,755
7	Net income(loss) from leased property	51	\$ 5,622
9	Net income from data processing lease/services	14	\$ 1,436
11	Adjustments to prior periods	4	\$ 324
12	Income on FHA/VA REO pending conveyance	3	\$ 222
14	Interest Income from CNFIs reported on SC655	5	\$- 8,275
15	Income from corporate-owned life insurance	253	\$ 99,475
19	Realized/unrealized gains on derivatives	18	\$ 868,972
99	Other	589	\$ 612,998

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	119	\$ 2,308
2	OTS assessments	252	\$ 14,392
3	Interest expense on income taxes	3	\$ 2,012
4	Interest expense on Treasury tax & loan accounts	2	\$ 62
5	Forfeited commitment fees on FHLBank advances	1	\$ 1
6	Supervisory examination fees	128	\$ 4,890
7	Office supplies, printing, and postage	617	\$ 220,531
8	Telephone, including data lines	265	\$ 95,474
9	Loan origination expense	149	\$ 54,428
10	ATM expense	135	\$ 31,242
11	Adjustments to prior periods	2	\$- 77
12	Acquisition and organization costs	3	\$ 29,497
13	Misc taxes other than income & real estate	88	\$ 5,784
14	Losses from fraud	11	\$ 4,774
15	Foreclosure expenses	9	\$ 328
16	Web site expenses	7	\$ 113
17	Charitable contributions	47	\$ 1,967
18	Minority Interest	5	\$ 10,204
19	Realized/unrealized losses on derivatives	8	\$ 584,944
99	Other	613	\$ 882,578

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 67,988,125	\$ 43,697,145	\$ 20,904,243	\$ 70,999,002	\$ 51,449,722
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,489,705	\$ 1,555,292	\$ 732,165	\$ 2,331,591	\$ 1,669,677
YTD - Mortgage-Backed Securities	Y_SO125	\$ 6,818,672	\$ 4,414,720	\$ 2,146,836	\$ 7,153,154	\$ 5,141,232
YTD - Mortgage Loans	Y_SO141	\$ 49,074,575	\$ 31,644,429	\$ 15,311,121	\$ 51,340,497	\$ 37,384,621
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,017,001	\$ 1,898,499	\$ 903,623	\$ 3,171,378	\$ 2,323,862
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 6,588,173	\$ 4,184,206	\$ 1,810,499	\$ 7,002,383	\$ 4,930,331
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 581,262	\$ 375,814	\$ 175,417	\$ 598,742	\$ 442,694
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 580,377	\$ 375,297	\$ 175,247	\$ 596,657	\$ 440,815
YTD - Other	Y_SO185	\$ 885	\$ 517	\$ 170	\$ 2,085	\$ 1,879
YTD - Interest Expense - Total	Y_SO21	\$ 37,206,902	\$ 23,192,490	\$ 10,863,190	\$ 33,133,471	\$ 23,213,010
YTD - Deposits	Y_SO215	\$ 20,354,052	\$ 12,543,907	\$ 5,838,139	\$ 17,451,278	\$ 12,197,477
YTD - Escrows	Y_SO225	\$ 178,786	\$ 108,525	\$ 44,766	\$ 136,133	\$ 71,038
YTD - Advances from FHLBank	Y_SO230	\$ 9,704,925	\$ 6,177,041	\$ 2,966,201	\$ 9,255,038	\$ 6,554,223
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 399,000	\$ 247,420	\$ 116,036	\$ 418,965	\$ 313,797
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 2	\$ 2	\$ 2	\$ 24	\$ 19
YTD - Other Borrowed Money	Y_SO260	\$ 6,571,733	\$ 4,116,904	\$ 1,898,743	\$ 5,874,521	\$ 4,078,247
YTD - Capitalized Interest	Y_SO271	\$ 1,597	\$ 1,308	\$ 696	\$ 2,488	\$ 1,791
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 31,362,484	\$ 20,880,468	\$ 10,216,469	\$ 38,464,273	\$ 28,679,406
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,181,559	\$ 1,296,637	\$ 548,947	\$ 2,925,047	\$ 1,999,166
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 29,180,925	\$ 19,583,831	\$ 9,667,522	\$ 35,539,226	\$ 26,680,240
YTD - Noninterest Income - Total	Y_SO42	\$ 19,733,847	\$ 12,887,099	\$ 6,307,752	\$ 23,773,892	\$ 16,909,535
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 925,407	\$ 1,121,789	\$ 729,817	\$ 1,590,996	\$ 1,243,605
YTD - Other Fees and Charges	Y_SO420	\$ 11,880,656	\$ 8,059,909	\$ 3,966,452	\$ 15,074,317	\$ 10,524,556
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,217,060	\$ 1,818,366	\$ 885,852	\$ 4,981,205	\$ 3,533,428
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,003,017	\$ 1,685,920	\$ 882,001	\$ 5,067,614	\$ 3,479,192
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 19,342	\$ - 9,140	\$ - 5,214	\$ - 37,958	\$ - 27,913
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 7,649	\$ - 17,402	\$ - 10,403	\$ - 15,955	\$ - 13,914
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 7,746	\$ - 8,315	\$ - 8,063	\$ - 524	\$ - 180
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 22,418	\$ 11,954	\$ 2,127	\$ 83,293	\$ 45,221

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 331,742	\$ 266,478	\$ 56,184	\$ 138,087	\$ 68,541
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 105,380	\$- 111,129	\$- 30,780	\$- 253,352	\$- 17,519
YTD - Other Noninterest Income	Y_SO488	\$ 3,710,724	\$ 1,887,034	\$ 725,630	\$ 2,127,375	\$ 1,607,947
YTD - Noninterest Expense - Total	Y_SO51	\$ 29,514,475	\$ 19,455,473	\$ 9,464,972	\$ 33,898,780	\$ 24,952,609
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 11,669,186	\$ 7,809,481	\$ 3,884,662	\$ 14,225,955	\$ 10,573,488
YTD - Legal Expense	Y_SO520	\$ 180,014	\$ 116,212	\$ 50,351	\$ 237,471	\$ 173,812
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,001,800	\$ 2,658,442	\$ 1,342,828	\$ 4,954,401	\$ 3,656,124
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,456,937	\$ 2,284,631	\$ 1,019,899	\$ 3,918,746	\$ 2,857,695
YTD - Loan Servicing Fees	Y_SO550	\$ 903,747	\$ 624,758	\$ 307,262	\$ 1,127,437	\$ 796,168
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 448,853	\$ 288,978	\$ 137,954	\$ 446,982	\$ 317,792
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 67,234	\$ 38,706	\$ 14,505	\$ 61,692	\$ 38,189
YTD - Other Noninterest Expense	Y_SO580	\$ 8,786,703	\$ 5,634,265	\$ 2,707,511	\$ 8,926,095	\$ 6,539,341
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 19,400,299	\$ 13,015,457	\$ 6,510,302	\$ 25,414,340	\$ 18,637,166
YTD - Income Taxes - Total	Y_SO71	\$ 6,707,675	\$ 4,595,735	\$ 2,295,910	\$ 9,048,477	\$ 6,600,530
YTD - Federal	Y_SO710	\$ 5,767,702	\$ 3,946,051	\$ 1,971,817	\$ 7,844,256	\$ 5,753,380
YTD - State, Local, and Other	Y_SO720	\$ 939,973	\$ 649,684	\$ 324,093	\$ 1,204,221	\$ 847,150
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 12,692,622	\$ 8,419,721	\$ 4,214,391	\$ 16,365,862	\$ 12,036,636
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 249	\$- 94	\$ 34	\$- 555	\$- 5,290
YTD - Net Income (Loss)	Y_SO91	\$ 12,692,871	\$ 8,419,627	\$ 4,214,425	\$ 16,365,307	\$ 12,031,346

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,921,639	\$ 6,778,919	\$ 6,728,132	\$ 6,629,826	\$ 6,586,261
Net Provision for Loss	VA115	\$ 891,054	\$ 744,993	\$ 548,978	\$ 949,218	\$ 700,400
Transfers	VA125	\$- 20,845	\$- 6,213	\$- 7,921	\$- 33,402	\$- 12,669
Recoveries	VA135	\$ 192,021	\$ 214,470	\$ 198,456	\$ 237,401	\$ 214,064
Adjustments	VA145	\$ 112,894	\$- 3,929	\$ 106,079	\$ 450,692	\$ 28,309
Charge-offs	VA155	\$ 1,057,756	\$ 869,344	\$ 789,520	\$ 1,233,459	\$ 813,920
General Valuation Allowances - Ending Balance	VA165	\$ 7,039,007	\$ 6,858,896	\$ 6,784,034	\$ 7,000,276	\$ 6,702,445
Specific Valuation Allowances - Beginning Balance	VA108	\$ 180,908	\$ 186,181	\$ 196,798	\$ 228,653	\$ 240,631
Net Provision for Loss	VA118	\$ 25,430	\$ 26,995	\$ 14,474	\$ 23,986	\$ 14,937

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 20,845	\$ 6,213	\$ 7,921	\$ 33,402	\$ 12,669
Adjustments	VA148	\$ 1,915	\$ 298	\$ - 14	\$ - 1,244	\$ - 96
Charge-offs	VA158	\$ 39,239	\$ 38,530	\$ 32,939	\$ 38,400	\$ 31,311
Specific Valuation Allowances - Ending Balance	VA168	\$ 189,811	\$ 181,155	\$ 186,240	\$ 246,397	\$ 236,829
Total Valuation Allowances - Beginning Balance	VA110	\$ 7,102,499	\$ 6,965,098	\$ 6,924,930	\$ 6,858,479	\$ 6,826,891
Net Provision for Loss	VA120	\$ 916,484	\$ 771,988	\$ 563,452	\$ 973,204	\$ 715,337
Recoveries	VA140	\$ 192,021	\$ 214,470	\$ 198,456	\$ 237,401	\$ 214,064
Adjustments	VA150	\$ 114,809	\$ - 3,631	\$ 106,065	\$ 449,448	\$ 28,213
Charge-offs	VA160	\$ 1,096,995	\$ 907,874	\$ 822,459	\$ 1,271,859	\$ 845,231
Total Valuation Allowances - Ending Balance	VA170	\$ 7,228,818	\$ 7,040,051	\$ 6,970,274	\$ 7,246,673	\$ 6,939,274
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,057,756	\$ 869,344	\$ 789,520	\$ 1,233,459	\$ 813,920
Mortgage-Backed Securities	VA370	\$ 5,791	\$ 1,897	\$ 435	\$ 55	\$ 7,531
Mortgage Loans - Total	VA46	\$ 180,282	\$ 119,237	\$ 100,599	\$ 87,666	\$ 84,663
Construction - Total	SUB2030	\$ 5,424	\$ 5,356	\$ 1,533	\$ 3,252	\$ 4,569
1-4 Dwelling Units	VA420	\$ 5,299	\$ 3,398	\$ 1,494	\$ 3,165	\$ 1,900
Multifamily (5 or more) Dwelling Units	VA430	\$ 9	\$ 250	\$ 0	\$ 0	\$ 2,563
Nonresidential Property	VA440	\$ 116	\$ 1,708	\$ 39	\$ 87	\$ 106
Permanent - Total	SUB2041	\$ 174,858	\$ 113,881	\$ 99,066	\$ 84,414	\$ 80,094
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 14,978	\$ 8,958	\$ 10,131	\$ 7,822	\$ 12,797
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 88,047	\$ 64,673	\$ 53,239	\$ 49,292	\$ 48,553
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 52,701	\$ 32,401	\$ 29,109	\$ 19,734	\$ 14,148
Multifamily (5 or more) Dwelling Units	VA470	\$ 3,140	\$ 810	\$ 135	\$ 1,198	\$ 481
Nonresidential Property (Except Land)	VA480	\$ 15,542	\$ 6,251	\$ 6,190	\$ 6,280	\$ 3,948
Land	VA490	\$ 450	\$ 788	\$ 262	\$ 88	\$ 167
Nonmortgage Loans - Total	VA56	\$ 848,564	\$ 732,255	\$ 673,172	\$ 1,123,290	\$ 704,276
Commercial Loans	VA520	\$ 158,002	\$ 143,207	\$ 150,297	\$ 203,387	\$ 184,291
Consumer Loans - Total	SUB2061	\$ 690,562	\$ 589,048	\$ 522,875	\$ 919,903	\$ 519,985
Loans on Deposits	VA510	\$ 851	\$ 1,248	\$ 814	\$ 412	\$ 103
Home Improvement Loans	VA516	\$ 5,319	\$ 4,574	\$ 5,789	\$ 8,247	\$ 6,369
Education Loans	VA530	\$ 75	\$ 32	\$ 31	\$ 32	\$ 12
Auto Loans	VA540	\$ 65,022	\$ 52,735	\$ 63,374	\$ 147,791	\$ 137,634
Mobile Home Loans	VA550	\$ 2,982	\$ 13,629	\$ 5,967	\$ 7,712	\$ 7,241
Credit Cards	VA556	\$ 534,870	\$ 443,990	\$ 371,902	\$ 673,488	\$ 298,529

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 81,443	\$ 72,840	\$ 74,998	\$ 82,221	\$ 70,097
Repossessed Assets - Total	VA60	\$ 11,542	\$ 5,884	\$ 6,849	\$ 11,473	\$ 6,353
Real Estate - Construction	VA605	\$ 81	\$ 157	\$ 175	\$ 2,285	\$ 12
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,913	\$ 2,603	\$ 2,228	\$ 2,373	\$ 5,376
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 515	\$ 52	\$ 14	\$ 0	\$ 47
Real Estate - Nonresidential (Except Land)	VA625	\$ 144	\$ 40	\$ 66	\$ 78	\$ 107
Real Estate - Land	VA628	\$ 14	\$ 27	\$ 3	\$ 1	\$ 7
Other Repossessed Assets	VA630	\$ 7,875	\$ 3,005	\$ 4,363	\$ 6,736	\$ 804
Other Assets	VA930	\$ 11,577	\$ 10,071	\$ 8,465	\$ 10,975	\$ 11,097
GVA Recoveries - Assets - Total	SUB2126	\$ 192,021	\$ 214,470	\$ 198,456	\$ 237,401	\$ 214,064
Mortgage-Backed Securities	VA371	\$ 14	\$ 0	\$ 0	\$ 15	\$ 0
Mortgage Loans - Total	VA47	\$ 22,663	\$ 18,523	\$ 19,144	\$ 19,927	\$ 27,854
Construction - Total	SUB2130	\$ 425	\$ 1,118	\$ 535	\$ 634	\$ 6,093
1-4 Dwelling Units	VA421	\$ 315	\$ 429	\$ 477	\$ 572	\$ 1,026
Multifamily (5 or more) Dwelling Units	VA431	\$ 68	\$ 604	\$ 56	\$ 4	\$ 4,103
Nonresidential Property	VA441	\$ 42	\$ 85	\$ 2	\$ 58	\$ 964
Permanent - Total	SUB2141	\$ 22,238	\$ 17,405	\$ 18,609	\$ 19,293	\$ 21,761
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,172	\$ 1,231	\$ 1,183	\$ 2,466	\$ 1,911
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,729	\$ 5,444	\$ 9,337	\$ 7,132	\$ 6,914
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 8,419	\$ 6,310	\$ 3,395	\$ 7,548	\$ 3,829
Multifamily (5 or more) Dwelling Units	VA471	\$ 992	\$ 300	\$ 1,617	\$ 370	\$ 7,086
Nonresidential Property (Except Land)	VA481	\$ 4,798	\$ 4,042	\$ 3,046	\$ 1,513	\$ 1,973
Land	VA491	\$ 128	\$ 78	\$ 31	\$ 264	\$ 48
Nonmortgage Loans - Total	VA57	\$ 167,276	\$ 194,256	\$ 176,756	\$ 216,000	\$ 183,671
Commercial Loans	VA521	\$ 36,134	\$ 43,891	\$ 36,137	\$ 38,176	\$ 42,479
Consumer Loans - Total	SUB2161	\$ 131,142	\$ 150,365	\$ 140,619	\$ 177,824	\$ 141,193
Loans on Deposits	VA511	\$ 211	\$ 203	\$ 164	\$ 20	\$ 195
Home Improvement Loans	VA517	\$ 1,364	\$ 1,551	\$ 1,563	\$ 1,213	\$ 1,289
Education Loans	VA531	\$ 24	\$ 13	\$ 29	\$ 28	\$ 10
Auto Loans	VA541	\$ 24,090	\$ 24,357	\$ 23,891	\$ 40,721	\$ 44,688
Mobile Home Loans	VA551	\$ 2,728	\$ 2,365	\$ 2,963	\$ 2,405	\$ 3,717
Credit Cards	VA557	\$ 87,068	\$ 104,956	\$ 94,039	\$ 119,693	\$ 77,244
Other	VA561	\$ 15,657	\$ 16,920	\$ 17,970	\$ 13,744	\$ 14,050
Other Assets	VA931	\$ 2,068	\$ 1,691	\$ 2,556	\$ 1,459	\$ 2,539

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 46,254	\$ 33,213	\$ 22,409	\$ 57,377	\$ 27,594
Deposits and Investment Securities	VA38	\$ 30	\$- 737	\$- 331	\$ 2,030	\$- 1,596
Mortgage-Backed Securities	VA372	\$ 0	\$ 150	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 16,066	\$ 11,957	\$ 13,497	\$ 28,294	\$ 8,707
Construction - Total	SUB2230	\$ 1,547	\$ 1,565	\$ 2,770	\$- 2,345	\$- 1,665
1-4 Dwelling Units	VA422	\$ 1,750	\$ 429	\$ 2,500	\$- 2,384	\$- 3,380
Multifamily (5 or more) Dwelling Units	VA432	\$- 31	\$ 771	\$ 300	\$ 14	\$ 0
Nonresidential Property	VA442	\$- 172	\$ 365	\$- 30	\$ 25	\$ 1,715
Permanent - Total	SUB2241	\$ 14,519	\$ 10,392	\$ 10,727	\$ 30,639	\$ 10,372
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 760	\$ 403	\$ 3,003	\$ 836	\$ 835
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 4,363	\$ 2,316	\$ 4,209	\$ 16,004	\$ 9,099
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 6,274	\$ 1,467	\$- 1,510	\$ 2,635	\$ 2,673
Multifamily (5 or more) Dwelling Units	VA472	\$ 103	\$ 3,272	\$ 305	\$ 2,489	\$ 109
Nonresidential Property (Except Land)	VA482	\$ 1,393	\$ 2,910	\$ 4,234	\$ 8,812	\$- 2,433
Land	VA492	\$ 1,626	\$ 24	\$ 486	\$- 137	\$ 89
Nonmortgage Loans - Total	VA58	\$ 9,994	\$ 4,242	\$ 573	\$ 17,559	\$ 13,578
Commercial Loans	VA522	\$- 881	\$ 786	\$ 105	\$ 4,418	\$ 10,531
Consumer Loans - Total	SUB2261	\$ 10,875	\$ 3,456	\$ 468	\$ 13,141	\$ 3,047
Loans on Deposits	VA512	\$ 7	\$- 3	\$- 99	\$ 0	\$ 21
Home Improvement Loans	VA518	\$ 2	\$- 17	\$ 5	\$ 2	\$ 12
Education Loans	VA532	\$ 1	\$ 0	\$- 1	\$ 27	\$ 5
Auto Loans	VA542	\$ 2,365	\$ 93	\$- 882	\$ 12,352	\$ 1,323
Mobile Home Loans	VA552	\$- 59	\$- 299	\$- 218	\$- 150	\$- 90
Credit Cards	VA558	\$ 8,618	\$ 2,033	\$- 393	\$ 158	\$ 785
Other	VA562	\$- 59	\$ 1,649	\$ 2,056	\$ 752	\$ 991
Reposessed Assets - Total	VA62	\$ 20,186	\$ 17,420	\$ 8,592	\$ 8,524	\$ 8,305
Real Estate - Construction	VA606	\$ 478	\$ 96	\$ 179	\$ 147	\$ 406
Real Estate - 1-4 Dwelling Units	VA614	\$ 19,115	\$ 17,352	\$ 7,916	\$ 7,407	\$ 6,669
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 245	\$- 107	\$ 256	\$ 0	\$ 36
Real Estate - Nonresidential (Except Land)	VA626	\$ 244	\$ 33	\$ 265	\$ 182	\$ 742
Real Estate - Land	VA629	\$ 20	\$- 1	\$- 23	\$ 0	\$- 180
Other Reposessed Assets	VA632	\$ 84	\$ 47	\$- 1	\$ 788	\$ 632
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 7	\$- 1,328
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ - 30	\$ 173	\$ 70	\$ 955	\$ - 80
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 911,989	\$ 688,087	\$ 613,473	\$ 1,053,435	\$ 627,450
Deposits and Investment Securities	VA39	\$ 30	\$ - 737	\$ - 331	\$ 2,030	\$ - 1,596
Mortgage-Backed Securities	VA375	\$ 5,777	\$ 2,047	\$ 435	\$ 40	\$ 7,531
Mortgage Loans - Total	VA49	\$ 173,685	\$ 112,671	\$ 94,952	\$ 96,033	\$ 65,516
Construction - Total	SUB2330	\$ 6,546	\$ 5,803	\$ 3,768	\$ 273	\$ - 3,189
1-4 Dwelling Units	VA425	\$ 6,734	\$ 3,398	\$ 3,517	\$ 209	\$ - 2,506
Multifamily (5 or more) Dwelling Units	VA435	\$ - 90	\$ 417	\$ 244	\$ 10	\$ - 1,540
Nonresidential Property	VA445	\$ - 98	\$ 1,988	\$ 7	\$ 54	\$ 857
Permanent - Total	SUB2341	\$ 167,139	\$ 106,868	\$ 91,184	\$ 95,760	\$ 68,705
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 14,566	\$ 8,130	\$ 11,951	\$ 6,192	\$ 11,721
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 85,681	\$ 61,545	\$ 48,111	\$ 58,164	\$ 50,738
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 50,556	\$ 27,558	\$ 24,204	\$ 14,821	\$ 12,992
Multifamily (5 or more) Dwelling Units	VA475	\$ 2,251	\$ 3,782	\$ - 1,177	\$ 3,317	\$ - 6,496
Nonresidential Property (Except Land)	VA485	\$ 12,137	\$ 5,119	\$ 7,378	\$ 13,579	\$ - 458
Land	VA495	\$ 1,948	\$ 734	\$ 717	\$ - 313	\$ 208
Nonmortgage Loans - Total	VA59	\$ 691,282	\$ 542,241	\$ 496,989	\$ 924,849	\$ 534,183
Commercial Loans	VA525	\$ 120,987	\$ 100,102	\$ 114,265	\$ 169,629	\$ 152,343
Consumer Loans - Total	SUB2361	\$ 570,295	\$ 442,139	\$ 382,724	\$ 755,220	\$ 381,839
Loans on Deposits	VA515	\$ 647	\$ 1,042	\$ 551	\$ 392	\$ - 71
Home Improvement Loans	VA519	\$ 3,957	\$ 3,006	\$ 4,231	\$ 7,036	\$ 5,092
Education Loans	VA535	\$ 52	\$ 19	\$ 1	\$ 31	\$ 7
Auto Loans	VA545	\$ 43,297	\$ 28,471	\$ 38,601	\$ 119,422	\$ 94,269
Mobile Home Loans	VA555	\$ 195	\$ 10,965	\$ 2,786	\$ 5,157	\$ 3,434
Credit Cards	VA559	\$ 456,420	\$ 341,067	\$ 277,470	\$ 553,953	\$ 222,070
Other	VA565	\$ 65,727	\$ 57,569	\$ 59,084	\$ 69,229	\$ 57,038
Reposessed Assets - Total	VA65	\$ 31,728	\$ 23,304	\$ 15,441	\$ 19,997	\$ 14,658
Real Estate - Construction	VA607	\$ 559	\$ 253	\$ 354	\$ 2,432	\$ 418
Real Estate - 1-4 Dwelling Units	VA615	\$ 22,028	\$ 19,955	\$ 10,144	\$ 9,780	\$ 12,045
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 760	\$ - 55	\$ 270	\$ 0	\$ 83
Real Estate - Nonresidential (Except Land)	VA627	\$ 388	\$ 73	\$ 331	\$ 260	\$ 849
Real Estate - Land	VA631	\$ 34	\$ 26	\$ - 20	\$ 1	\$ - 173
Other Reposessed Assets	VA633	\$ 7,959	\$ 3,052	\$ 4,362	\$ 7,524	\$ 1,436
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 7	\$ - 1,328

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 8	\$ 8	\$ 8	\$ 8
Other Assets	VA935	\$ 9,479	\$ 8,553	\$ 5,979	\$ 10,471	\$ 8,478
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,011,205	\$ 760,935	\$ 746,241	\$ 1,480,196	\$ 829,057
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,875,563	\$ 2,611,617	\$ 2,480,356	\$ 2,409,985	\$ 2,131,453
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 542,810	\$ 482,088	\$ 427,474	\$ 335,836	\$ 388,849
Construction	VA951	\$ 14,180	\$ 10,188	\$ 8,301	\$ 22,642	\$ 12,953
Permanent - 1-4 Dwelling Units	VA952	\$ 508,460	\$ 416,950	\$ 395,704	\$ 294,675	\$ 352,200
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 6,216	\$ 7,096	\$ 4,063	\$ 3,211	\$ 2,328
Permanent - Nonresidential (Except Land)	VA954	\$ 11,809	\$ 43,627	\$ 18,750	\$ 13,585	\$ 20,335
Permanent - Land	VA955	\$ 2,145	\$ 4,227	\$ 656	\$ 1,723	\$ 1,033
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 6,220,649	\$ 5,227,477	\$ 4,533,251	\$ 4,535,621	\$ 4,507,419
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 11,414,413	\$ 10,287,768	\$ 8,861,599	\$ 9,119,704	\$ 8,061,688
Substandard	VA965	\$ 10,836,794	\$ 9,686,102	\$ 8,274,521	\$ 8,448,513	\$ 7,521,712
Doubtful	VA970	\$ 577,374	\$ 601,388	\$ 586,501	\$ 670,548	\$ 539,359
Loss	VA975	\$ 245	\$ 278	\$ 577	\$ 643	\$ 617
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 544,464	\$ 525,496	\$ 344,165	\$ 404,974	\$ 111,362
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 529,952	\$ 511,222	\$ 332,657	\$ 385,279	\$ 93,481
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 421	\$ 432	\$ 406	\$ 443	\$ 341
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 20,613,818	\$ 18,184,753	\$ 17,673,028	\$ 18,445,020	\$ 16,840,037
Mortgages - Total	SUB2421	\$ 17,524,290	\$ 15,586,230	\$ 15,264,872	\$ 15,663,209	\$ 14,287,901
Construction and Land Loans	SUB2430	\$ 810,643	\$ 531,392	\$ 535,047	\$ 498,840	\$ 446,369
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 15,839,819	\$ 14,352,831	\$ 14,012,787	\$ 14,372,812	\$ 13,150,093
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,157,686	\$ 885,324	\$ 905,339	\$ 935,535	\$ 802,300
Nonmortgages - Total	SUB2461	\$ 3,089,528	\$ 2,598,523	\$ 2,408,158	\$ 2,781,810	\$ 2,552,133
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 14,402,498	\$ 12,873,411	\$ 12,543,473	\$ 13,618,940	\$ 12,357,943

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 11,453,198	\$ 9,685,051	\$ 9,097,710	\$ 9,776,466	\$ 8,702,583
Mortgage Loans - Total	SUB2481	\$ 9,687,562	\$ 8,206,696	\$ 7,728,508	\$ 8,078,484	\$ 7,186,329
Construction	PD115	\$ 329,048	\$ 214,638	\$ 216,634	\$ 226,695	\$ 177,608
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 550,104	\$ 432,094	\$ 393,464	\$ 427,645	\$ 364,507
Secured by First Liens	PD123	\$ 7,684,913	\$ 6,727,840	\$ 6,263,615	\$ 6,543,204	\$ 5,993,513
Secured by Junior Liens	PD124	\$ 538,307	\$ 400,580	\$ 407,286	\$ 407,173	\$ 278,980
Multifamily (5 or more) Dwelling Units	PD125	\$ 124,460	\$ 90,307	\$ 114,735	\$ 123,187	\$ 83,782
Nonresidential Property (Except Land)	PD135	\$ 328,172	\$ 249,786	\$ 232,567	\$ 256,921	\$ 230,121
Land	PD138	\$ 132,558	\$ 91,451	\$ 100,207	\$ 93,659	\$ 57,818
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 537,163	\$ 404,931	\$ 443,894	\$ 421,839	\$ 420,445
Consumer Loans - Total	SUB2511	\$ 1,228,473	\$ 1,073,424	\$ 925,309	\$ 1,276,142	\$ 1,095,807
Loans on Deposits	PD161	\$ 9,508	\$ 6,860	\$ 4,991	\$ 7,182	\$ 7,053
Home Improvement Loans	PD163	\$ 3,427	\$ 2,452	\$ 3,121	\$ 3,080	\$ 3,734
Education Loans	PD165	\$ 16,225	\$ 19,587	\$ 16,042	\$ 16,876	\$ 19,444
Auto Loans	PD167	\$ 199,425	\$ 181,809	\$ 146,189	\$ 438,547	\$ 386,172
Mobile Home Loans	PD169	\$ 18,892	\$ 26,889	\$ 21,310	\$ 27,168	\$ 29,425
Credit Cards	PD171	\$ 809,099	\$ 705,733	\$ 623,761	\$ 656,653	\$ 532,351
Other	PD180	\$ 171,897	\$ 130,094	\$ 109,895	\$ 126,636	\$ 117,628
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 180,804	\$ 151,038	\$ 104,029	\$ 139,044	\$ 88,524
Held for Sale Included in PD115:PD180	PD192	\$ 693,277	\$ 539,686	\$ 622,094	\$ 468,797	\$ 411,285
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,297,365	\$ 1,247,514	\$ 1,118,120	\$ 1,457,126	\$ 1,456,012
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 459,741	\$ 172,264	\$ 152,090	\$ 216,373	\$ 224,924
Rebooked GNMA's Incl in PD195	PD197	\$ 749,935	\$ 1,006,068	\$ 893,691	\$ 1,147,566	\$ 1,138,937
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,949,300	\$ 3,188,360	\$ 3,445,763	\$ 3,842,474	\$ 3,655,360
Mortgage Loans - Total	SUB2491	\$ 2,361,667	\$ 2,732,476	\$ 3,020,181	\$ 3,419,663	\$ 3,321,445
Construction	PD215	\$ 18,661	\$ 14,541	\$ 20,717	\$ 26,812	\$ 28,533
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 8,024	\$ 7,385	\$ 5,901	\$ 7,009	\$ 7,867
Secured by First Liens	PD223	\$ 2,240,933	\$ 2,652,987	\$ 2,924,083	\$ 3,316,692	\$ 3,235,797
Secured by Junior Liens	PD224	\$ 19,203	\$ 21,405	\$ 7,574	\$ 25,008	\$ 10,190
Multifamily (5 or more) Dwelling Units	PD225	\$ 3,969	\$ 9,147	\$ 2,742	\$ 2,297	\$ 3,291
Nonresidential Property (Except Land)	PD235	\$ 20,406	\$ 15,401	\$ 17,602	\$ 34,094	\$ 20,778
Land	PD238	\$ 50,471	\$ 11,610	\$ 41,562	\$ 7,751	\$ 14,989
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 223,078	\$ 163,986	\$ 144,738	\$ 132,442	\$ 154,624
Consumer Loans - Total	SUB2521	\$ 364,555	\$ 291,898	\$ 280,845	\$ 290,369	\$ 179,290
Loans on Deposits	PD261	\$ 1,599	\$ 1,378	\$ 1,961	\$ 1,173	\$ 1,090
Home Improvement Loans	PD263	\$ 66	\$ 62	\$ 80	\$ 158	\$ 176
Education Loans	PD265	\$ 796	\$ 930	\$ 762	\$ 910	\$ 885
Auto Loans	PD267	\$ 7,547	\$ 5,102	\$ 5,620	\$ 32,171	\$ 24,196
Mobile Home Loans	PD269	\$ 942	\$ 648	\$ 276	\$ 434	\$ 290
Credit Cards	PD271	\$ 333,049	\$ 267,134	\$ 257,076	\$ 240,606	\$ 138,156
Other	PD280	\$ 20,556	\$ 16,644	\$ 15,070	\$ 14,917	\$ 14,497
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 5,985	\$ 4,821	\$ 4,208	\$ 11,226	\$ 10,528
Held for Sale Included in PD215:PD280	PD292	\$ 415,966	\$ 820,912	\$ 880,613	\$ 1,105,233	\$ 1,067,229
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 2,085,951	\$ 2,532,264	\$ 2,805,682	\$ 3,178,354	\$ 3,099,871
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 316,676	\$ 180,360	\$ 191,829	\$ 229,054	\$ 234,247
Rebooked GNMA's Incl in PD295	PD297	\$ 1,762,548	\$ 2,338,984	\$ 2,600,647	\$ 2,936,947	\$ 2,229,762
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 6,211,320	\$ 5,311,342	\$ 5,129,555	\$ 4,826,080	\$ 4,482,094
Mortgage Loans - Total	SUB2501	\$ 5,475,061	\$ 4,647,058	\$ 4,516,183	\$ 4,165,062	\$ 3,780,127
Construction	PD315	\$ 179,076	\$ 118,896	\$ 109,395	\$ 101,355	\$ 129,367
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 290,311	\$ 208,848	\$ 179,715	\$ 168,782	\$ 130,083
Secured by First Liens	PD323	\$ 4,281,230	\$ 3,741,012	\$ 3,682,147	\$ 3,332,157	\$ 3,024,755
Secured by Junior Liens	PD324	\$ 226,794	\$ 160,680	\$ 149,002	\$ 145,142	\$ 104,401
Multifamily (5 or more) Dwelling Units	PD325	\$ 117,141	\$ 96,690	\$ 91,960	\$ 101,288	\$ 86,717
Nonresidential Property (Except Land)	PD335	\$ 279,680	\$ 240,676	\$ 257,432	\$ 273,770	\$ 266,750

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 100,829	\$ 80,256	\$ 46,532	\$ 42,568	\$ 38,054
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 377,078	\$ 346,176	\$ 318,522	\$ 343,048	\$ 358,244
Consumer Loans - Total	SUB2531	\$ 359,181	\$ 318,108	\$ 294,850	\$ 317,970	\$ 343,723
Loans on Deposits	PD361	\$ 1,090	\$ 850	\$ 489	\$ 834	\$ 1,011
Home Improvement Loans	PD363	\$ 1,209	\$ 1,027	\$ 1,176	\$ 1,305	\$ 1,185
Education Loans	PD365	\$ 23,025	\$ 20,977	\$ 23,855	\$ 20,061	\$ 25,088
Auto Loans	PD367	\$ 21,650	\$ 20,364	\$ 21,387	\$ 71,000	\$ 69,830
Mobile Home Loans	PD369	\$ 5,536	\$ 11,417	\$ 10,390	\$ 12,496	\$ 12,514
Credit Cards	PD371	\$ 264,863	\$ 234,110	\$ 211,611	\$ 183,712	\$ 206,967
Other	PD380	\$ 41,808	\$ 29,363	\$ 25,942	\$ 28,562	\$ 27,128
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 101,464	\$ 97,125	\$ 101,911	\$ 132,602	\$ 119,629
Held for Sale Included in PD315:PD380	PD392	\$ 433,230	\$ 381,778	\$ 466,385	\$ 338,321	\$ 380,657
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 107,915	\$ 114,390	\$ 179,175	\$ 214,116	\$ 251,351
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 13,889	\$ 13,959	\$ 35,573	\$ 27,364	\$ 44,404
Rebooked GNMA's Incl in PD395	PD397	\$ 4,523	\$ 5,935	\$ 4,141	\$ 8,494	\$ 8,388

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 55,569,477	\$ 42,702,922	\$ 37,302,306	\$ 32,227,972	\$ 31,430,390
90% up to 100% LTV	LD110	\$ 39,438,349	\$ 30,651,759	\$ 27,087,889	\$ 23,697,895	\$ 23,267,583
100% and greater LTV	LD120	\$ 16,131,128	\$ 12,051,163	\$ 10,214,417	\$ 8,530,077	\$ 8,162,807
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,213,448	\$ 961,218	\$ 832,517	\$ 700,781	\$ 663,433
Past Due and Still Accruing - Total	SUB5240	\$ 592,308	\$ 453,164	\$ 380,034	\$ 384,450	\$ 368,118
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 574,986	\$ 438,455	\$ 373,906	\$ 370,940	\$ 357,920
90% up to 100% LTV	LD210	\$ 424,783	\$ 331,569	\$ 275,240	\$ 278,111	\$ 239,091
100% and greater LTV	LD220	\$ 150,203	\$ 106,886	\$ 98,666	\$ 92,829	\$ 118,829
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 17,322	\$ 14,709	\$ 6,128	\$ 13,510	\$ 10,198
90% up to 100% LTV	LD230	\$ 16,244	\$ 12,995	\$ 5,336	\$ 11,200	\$ 6,789
100% and greater LTV	LD240	\$ 1,078	\$ 1,714	\$ 792	\$ 2,310	\$ 3,409
Nonaccrual - Total	SUB5230	\$ 621,140	\$ 508,054	\$ 452,483	\$ 316,331	\$ 295,315
90% up to 100% LTV	LD250	\$ 329,401	\$ 275,289	\$ 248,731	\$ 180,015	\$ 158,935
100% and greater LTV	LD260	\$ 291,739	\$ 232,765	\$ 203,752	\$ 136,316	\$ 136,380

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 24,656	\$ 15,953	\$ 18,927	\$ 10,598	\$ 8,452
90% up to 100% LTV	LD310	\$ 19,444	\$ 12,548	\$ 15,004	\$ 7,013	\$ 5,962
100% and greater LTV	LD320	\$ 5,212	\$ 3,405	\$ 3,923	\$ 3,585	\$ 2,490
Purchases - Total	SUB5320	\$ 7,454,623	\$ 7,427,462	\$ 4,852,884	\$ 4,394,607	\$ 6,476,717
90% up to 100% LTV	LD410	\$ 3,672,617	\$ 4,325,275	\$ 3,232,320	\$ 3,310,866	\$ 4,597,312
100% and greater LTV	LD420	\$ 3,782,006	\$ 3,102,187	\$ 1,620,564	\$ 1,083,741	\$ 1,879,405
Originations - Total	SUB5330	\$ 7,084,073	\$ 8,256,428	\$ 9,920,491	\$ 8,548,665	\$ 10,790,163
90% up to 100% LTV	LD430	\$ 4,649,987	\$ 5,095,649	\$ 5,783,478	\$ 6,390,561	\$ 8,241,922
100% and greater LTV	LD440	\$ 2,434,086	\$ 3,160,779	\$ 4,137,013	\$ 2,158,104	\$ 2,548,241
Sales - Total	SUB5340	\$ 7,352,738	\$ 6,717,194	\$ 5,442,350	\$ 7,747,386	\$ 6,595,864
90% up to 100% LTV	LD450	\$ 4,111,618	\$ 4,340,576	\$ 3,493,302	\$ 5,092,188	\$ 4,163,928
100% and greater LTV	LD460	\$ 3,241,120	\$ 2,376,618	\$ 1,949,048	\$ 2,655,198	\$ 2,431,936

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 29,655,153	\$ 28,778,930	\$ 28,316,113	\$ 28,790,081	\$ 27,567,917
Mortgage Construction Loans	CC105	\$ 23,190,681	\$ 23,037,568	\$ 22,994,671	\$ 23,395,043	\$ 22,866,447
Other Mortgage Loans	CC115	\$ 6,464,472	\$ 5,741,362	\$ 5,321,442	\$ 5,395,038	\$ 4,701,470
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,350,875	\$ 2,779,532	\$ 2,615,568	\$ 2,571,695	\$ 2,422,460
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 86,623,650	\$ 77,974,090	\$ 72,706,875	\$ 63,601,407	\$ 76,151,713
1-4 Dwelling Units	CC280	\$ 78,385,215	\$ 70,122,584	\$ 65,456,237	\$ 56,678,906	\$ 68,883,393
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,077,158	\$ 2,106,586	\$ 1,964,926	\$ 2,109,356	\$ 2,181,036
All Other Real Estate	CC300	\$ 6,161,277	\$ 5,744,920	\$ 5,285,712	\$ 4,813,145	\$ 5,087,284
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,301,125	\$ 3,781,127	\$ 3,431,496	\$ 3,665,282	\$ 3,931,633
Commitments Outstanding to Purchase Loans	CC320	\$ 26,980,416	\$ 32,986,316	\$ 28,898,682	\$ 27,553,888	\$ 30,487,084
Commitments Outstanding to Sell Loans	CC330	\$ 44,446,838	\$ 45,775,307	\$ 45,245,568	\$ 43,174,892	\$ 49,553,345
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 46,979,189	\$ 46,430,638	\$ 55,908,959	\$ 69,650,313	\$ 94,366,446
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 43,447,220	\$ 43,068,886	\$ 51,544,701	\$ 55,373,216	\$ 73,912,072
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 182,500	\$ 268,035	\$ 62,004	\$ 551,019	\$ 598,213
Commitments Outstanding to Sell Investment Securities	CC375	\$ 95,083	\$ 213,629	\$ 22,271	\$ 117,053	\$ 14,219
Unused Lines of Credit - Total	SUB3361	\$ 753,152,429	\$ 760,282,652	\$ 783,002,557	\$ 771,232,662	\$ 705,738,666
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 120,895,486	\$ 110,508,000	\$ 103,594,525	\$ 100,185,037	\$ 93,616,723
Commercial Lines	CC420	\$ 74,720,198	\$ 70,316,906	\$ 67,106,665	\$ 67,384,825	\$ 62,930,493

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 552,001,608	\$ 574,364,379	\$ 607,385,871	\$ 599,822,883	\$ 545,408,447
Open-End Consumer Lines - Other	CC425	\$ 5,535,137	\$ 5,093,367	\$ 4,915,496	\$ 3,839,917	\$ 3,783,003
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,891,717	\$ 7,481,649	\$ 7,076,207	\$ 7,110,354	\$ 6,553,185
Commercial	CC430	\$ 932,254	\$ 838,596	\$ 748,926	\$ 811,167	\$ 1,117,410
Standby, Not Included on CC465 or CC468	CC435	\$ 6,959,463	\$ 6,643,053	\$ 6,327,281	\$ 6,299,187	\$ 5,435,775
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 129,102,948	\$ 126,440,701	\$ 134,537,235	\$ 108,399,729	\$ 75,964,898
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 742,119	\$ 743,068	\$ 568,613	\$ 548,123	\$ 587,335
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 22,419,461	\$ 21,480,432	\$ 20,278,634	\$ 21,066,142	\$ 16,058,174
Other Contingent Liabilities	CC480	\$ 14,437,673	\$ 9,919,968	\$ 7,385,579	\$ 8,402,731	\$ 7,823,181
Contingent Assets	CC490	\$ 557,835	\$ 489,386	\$ 470,697	\$ 355,898	\$ 331,457

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 135,774,524	\$ 97,568,568	\$ 92,357,240	\$ 160,912,625	\$ 98,271,715
Pass-Through Securities	CF143	\$ 69,947,820	\$ 42,430,893	\$ 40,905,021	\$ 54,183,287	\$ 52,748,640
Other Mortgage-Backed Securities	CF153	\$ 65,826,704	\$ 55,137,675	\$ 51,452,219	\$ 106,729,338	\$ 45,523,075
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 100,323,800	\$ 89,461,494	\$ 76,329,770	\$ 142,223,926	\$ 73,386,995
Pass-Through Securities	CF145	\$ 50,313,408	\$ 39,781,238	\$ 36,162,543	\$ 41,032,072	\$ 37,753,033
Other Mortgage-Backed Securities	CF155	\$ 50,010,392	\$ 49,680,256	\$ 40,167,227	\$ 101,191,854	\$ 35,633,962
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 35,450,724	\$ 8,107,074	\$ 16,027,470	\$ 18,688,699	\$ 24,884,720
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 3,012,655	\$- 5,063,259	\$- 4,842,977	\$- 8,403,572	\$- 11,154,962
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 3,792,610	\$- 4,365,401	\$- 3,298,889	\$- 2,975,287	\$- 5,930,322
Mortgage Loans Disbursed - Total	SUB3831	\$ 172,132,975	\$ 171,062,705	\$ 164,634,767	\$ 187,097,134	\$ 204,180,141
Construction Loans - Total	SUB3840	\$ 9,273,520	\$ 9,863,183	\$ 9,672,508	\$ 9,814,835	\$ 9,894,431
1-4 Dwelling Units	CF190	\$ 6,715,012	\$ 7,296,201	\$ 7,307,449	\$ 7,273,017	\$ 7,298,966
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,013,467	\$ 1,079,300	\$ 1,089,178	\$ 1,093,787	\$ 1,230,347
Nonresidential	CF210	\$ 1,545,041	\$ 1,487,682	\$ 1,275,881	\$ 1,448,031	\$ 1,365,118
Permanent Loans - Total	SUB3851	\$ 162,859,455	\$ 161,199,522	\$ 154,962,259	\$ 177,282,299	\$ 194,285,710
1-4 Dwelling Units	CF225	\$ 149,891,640	\$ 148,460,926	\$ 142,609,493	\$ 163,937,101	\$ 181,276,988
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,787,112	\$ 4,683,081	\$ 4,473,835	\$ 5,382,029	\$ 5,369,960
Nonresidential (Except Land)	CF260	\$ 5,352,269	\$ 5,166,095	\$ 5,072,997	\$ 5,099,905	\$ 4,786,533

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 2,828,434	\$ 2,889,420	\$ 2,805,934	\$ 2,863,264	\$ 2,852,229
Loans and Participations Purchased - Total	SUB3880	\$ 106,116,372	\$ 87,095,311	\$ 85,675,162	\$ 91,612,241	\$ 97,858,312
Secured by 1-4 Dwelling Units	CF280	\$ 103,597,603	\$ 84,565,436	\$ 83,473,294	\$ 88,771,920	\$ 94,987,916
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 204,806	\$ 199,597	\$ 269,549	\$ 412,370	\$ 462,507
Secured by Nonresidential	CF300	\$ 2,313,963	\$ 2,330,278	\$ 1,932,319	\$ 2,427,951	\$ 2,407,889
Loans and Participations Sold - Total	SUB3890	\$ 169,863,957	\$ 141,874,164	\$ 138,419,033	\$ 159,076,676	\$ 167,832,189
Secured by 1-4 Dwelling Units	CF310	\$ 167,193,507	\$ 138,559,752	\$ 135,393,161	\$ 155,789,966	\$ 164,830,206
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,158,890	\$ 527,565	\$ 936,481	\$ 1,134,494	\$ 482,499
Secured by Nonresidential	CF330	\$ 1,511,560	\$ 2,786,847	\$ 2,089,391	\$ 2,152,216	\$ 2,519,484
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 63,747,585	\$- 54,778,853	\$- 52,743,871	\$- 67,464,435	\$- 69,973,877
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 93,830,628	\$ 90,232,199	\$ 73,402,557	\$ 103,785,263	\$ 103,495,389
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,665,239	\$- 1,664,728	\$- 762,340	\$- 2,976,700	\$- 2,984,745
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 46,615,079	\$ 53,599,002	\$ 58,225,235	\$ 64,114,670	\$ 68,158,277
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 12,889,523	\$ 24,386,925	\$ 37,725,999	\$ 12,870,736	\$ 27,726,130
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 88,652,697	\$ 84,169,256	\$ 69,355,694	\$ 83,195,807	\$ 85,863,577
Commercial	CF390	\$ 40,769,017	\$ 34,426,415	\$ 29,280,433	\$ 39,805,697	\$ 42,144,339
Consumer	CF400	\$ 47,883,680	\$ 49,742,841	\$ 40,075,261	\$ 43,390,110	\$ 43,719,238
Nonmortgage Loans - Sales - Total	SUB3915	\$ 17,431,564	\$ 15,524,745	\$ 11,990,658	\$ 12,660,695	\$ 12,008,304
Commercial	CF395	\$ 12,023,041	\$ 8,109,407	\$ 6,182,387	\$ 5,862,889	\$ 5,304,545
Consumer	CF405	\$ 5,408,523	\$ 7,415,338	\$ 5,808,271	\$ 6,797,806	\$ 6,703,759
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 71,221,133	\$ 68,644,511	\$ 57,365,036	\$ 70,535,112	\$ 73,855,273
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 21,351,704	\$ 17,011,687	\$ 31,453,624	\$ 16,574,298	\$ 25,357,680
New Deposits Received less Deposits Withdrawn	CF420	\$ 15,011,815	\$ 10,769,799	\$ 26,699,730	\$ 12,252,701	\$ 21,480,286
Interest Credited to Deposits	CF430	\$ 6,339,889	\$ 6,241,888	\$ 4,753,894	\$ 4,321,597	\$ 3,877,394
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 21,106,627	\$ 147,754	\$ 869,030	\$ 9,283,440	\$ 456,773

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 105,580,644	\$ 98,522,567	\$ 88,423,380	\$ 85,062,447	\$ 75,320,954
Fully Insured	DI100	\$ 78,866,184	\$ 68,527,731	\$ 58,869,437	\$ 54,302,169	\$ 45,758,463
Other	DI110	\$ 26,714,460	\$ 29,994,836	\$ 29,553,943	\$ 30,760,278	\$ 29,562,491
Deposits with Balances - \$100,000 or Less	DI120	\$ 574,694,969	\$ 541,446,706	\$ 526,602,895	\$ 506,833,760	\$ 489,922,525

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 359,194,126	\$ 341,982,095	\$ 340,032,879	\$ 328,946,656	\$ 332,136,281
Number of Deposit Accounts - Total	SUB4062	91,246,565	87,712,136	83,984,654	79,604,816	78,593,277
Balances of \$100,000 or Less	DI150	89,801,576	86,230,381	82,576,436	78,312,808	77,330,773
Balances Greater than \$100,000	DI160	1,444,989	1,481,755	1,408,218	1,292,008	1,262,504
IRA/Keogh Accounts	DI200	\$ 44,084,298	\$ 40,032,403	\$ 39,151,505	\$ 38,647,470	\$ 39,004,476
Uninsured Deposits	DI210	\$ 208,844,824	\$ 203,245,386	\$ 204,505,527	\$ 205,936,603	\$ 211,863,117
Preferred Deposits	DI220	\$ 13,536,119	\$ 12,033,135	\$ 11,654,234	\$ 11,063,244	\$ 10,689,574
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 57,931,544	\$ 58,081,491	\$ 64,627,418	\$ 63,577,794	\$ 78,607,698
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 319,771,584	\$ 310,623,863	\$ 304,713,151	\$ 288,934,423	\$ 282,655,908
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 111,807,223	\$ 105,727,203	\$ 110,257,002	\$ 104,985,646	\$ 109,472,196
Deposits & Escrows - Time Deposits	DI340	\$ 444,432,285	\$ 409,064,505	\$ 387,115,291	\$ 378,361,791	\$ 351,323,078
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 44,330,638	\$ 41,900,785	\$ 42,997,873	\$ 41,468,973	\$ 43,915,869
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 97,165	\$ 91,026	\$ 93,901	\$ 262,238	\$ 112,707
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,831,364	\$ 2,485,381	\$ 2,737,731	\$ 3,382,281	\$ 7,351,449
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 13,055,238	\$ 8,123,386	\$ 5,930,733	\$ 23,604,303	\$ 23,883,169
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 939,609	\$ 928,235	\$ 593,266	\$ 573,152	\$ 288,178
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 601	\$ 541	\$ 1,133	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 291,277	\$ 270,020	\$ 184,022	\$ 187,504	\$ 164,154
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 71,084	\$ 21,480	\$ 17,141	\$ 7,715	\$ 31,717
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 12,284	\$ 109,700	\$ 0	\$ 9,360,469	\$ 555,259
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 9,360,469	\$ 77,590
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 105,364	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Full-time Equivalent Employees	SI370	229,641	226,938	226,410	223,347	222,664
Assets Held in Trading Accounts	SI375	\$ 6,964,522	\$ 8,790,454	\$ 10,874,186	\$ 11,822,433	\$ 8,283,970
Available-for-Sale Securities	SI385	\$ 212,560,220	\$ 172,148,276	\$ 166,980,883	\$ 160,787,488	\$ 154,390,863
Assets Held for Sale	SI387	\$ 83,034,162	\$ 75,601,987	\$ 80,070,607	\$ 84,758,579	\$ 100,658,382
Loans Serviced for Others	SI390	\$ 1,470,180,016	\$ 1,409,662,331	\$ 1,377,061,866	\$ 1,333,045,589	\$ 1,296,647,161
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,083,195	\$ 1,042,158	\$ 940,196	\$ 857,389	\$ 509,579
Other Residual Interests	SI404	\$ 3,057,892	\$ 3,039,239	\$ 3,028,763	\$ 2,595,035	\$ 747,176
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.86%	85.75%	85.86%	86.14%	86.21%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.03%	85.91%	85.72%	86.02%	86.26%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.68%	85.78%	85.54%	85.83%	86.08%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.15%	78.67%	79.15%	79.73%	78.96%
Do you meet the DBLA business operations test?	SI586	33 [Yes]	32 [Yes]	31 [Yes]	32 [Yes]	28 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 13,271,178	\$ 13,201,690	\$ 13,758,873	\$ 13,811,608	\$ 13,698,552
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,462,807	\$ 1,345,491	\$ 1,333,356	\$ 1,374,976	\$ 1,288,607
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3,600	2,944	992	975	1,231
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 143,312,511	\$ 140,254,765	\$ 138,075,382	\$ 130,579,385	\$ 128,919,564
Net Income (Loss) (SO91)	SI610	\$ 4,289,725	\$ 4,206,867	\$ 4,214,425	\$ 4,320,697	\$ 4,039,094
Dividends Declared - Preferred Stock	SI620	\$ 7,716	\$ 14,855	\$ 9,217	\$ 8,775	\$ 6,987
Dividends Declared - Common Stock	SI630	\$ 2,833,676	\$ 3,751,118	\$ 2,839,362	\$ 3,317,046	\$ 1,736,017
Stock Issued	SI640	\$ 130,377	\$ 97,787	\$ 159,354	\$ 375,221	\$ 137,511
Stock Retired	SI650	\$ 0	\$ 0	\$ 6,005	\$ 25,948	\$ 36
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,602,057	\$ 1,764,427	\$ 1,197,241	\$ 6,874,166	\$ 955,399
New Basis Accounting Adjustments	SI660	\$ 89,443	\$ 65,839	\$- 1,788	\$- 22,688	\$ 26,727
Other Comprehensive Income	SI662	\$ 929,284	\$- 400,920	\$- 567,847	\$- 329,679	\$- 696,745
Prior Period Adjustments	SI668	\$- 18,314	\$- 376,201	\$ 97,336	\$- 64,045	\$- 118
Other Adjustments	SI671	\$- 1,743,803	\$ 42,884	\$ 36,642	\$- 38,037	\$- 238,781
Ending Equity Capital (SC80)	SI680	\$ 150,749,888	\$ 141,889,475	\$ 140,356,161	\$ 138,343,251	\$ 131,399,611
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,944,925	\$ 2,115,192	\$ 2,082,281	\$ 4,275,978	\$ 4,413,816
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 107,994,872	\$ 65,800,774	\$ 64,687,891	\$ 51,203,731	\$ 59,133,729
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	166 [Yes]	172 [Yes]	172 [Yes]	176 [Yes]	177 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,085,053	\$ 1,039,823	\$ 972,782	\$ 1,046,931	\$ 1,103,757
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 158,463	\$ 141,409	\$ 123,551	\$ 107,765	\$ 121,590
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,590,156,052	\$ 1,522,597,774	\$ 1,477,285,108	\$ 1,449,941,869	\$ 1,406,964,004
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 73,206,694	\$ 151,960,926	\$ 65,338,571	\$ 64,899,476	\$ 61,878,926
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,257,261,330	\$ 1,209,581,967	\$ 1,173,712,114	\$ 1,146,069,331	\$ 1,122,210,576
Nonmortgage Loans	SI885	\$ 141,482,182	\$ 134,530,136	\$ 129,451,995	\$ 135,112,335	\$ 126,872,657
Deposits and Excrows	SI890	\$ 898,420,557	\$ 853,537,935	\$ 825,002,412	\$ 809,873,024	\$ 792,672,470
Total Borrowings	SI895	\$ 487,690,651	\$ 478,501,016	\$ 512,965,072	\$ 459,858,100	\$ 442,965,773
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	409	477	397	392	433
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 76,574	\$ 156,396	\$ 41,331	\$ 50,240	\$ 51,367
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.25	6.74	7.03	6.31	5.78
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.23	7.79	8.07	7.61	10.06

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	9	7	5	6	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	8	4	2	7	4
Change in Control of Association?	SQ130	7	5	11	7	3
Merger Accounted for under the Purchase Method?	SQ160	7	2	5	5	3
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	13	13	13	15	19
Any Outstanding Futures or Options Positions?	SQ310	15	13	13	13	14
Does Association Have Subchapter S in effect this year?	SQ320	80	79	79	78	79

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	499	503	476	458	455

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	118 [Yes]	114 [Yes]	116 [Yes]	117 [Yes]	119 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	93 [Yes]	90 [Yes]	93 [Yes]	93 [Yes]	93 [Yes]
Do you have any activity to report on this schedule?	FS130	89 [Yes]	86 [Yes]	89 [Yes]	89 [Yes]	89 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 740,828,134	\$ 707,096,128	\$ 706,311,707	\$ 666,763,270	\$ 632,494,367
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 70,836,011	\$ 67,609,981	\$ 67,172,973	\$ 64,885,715	\$ 67,551,040
Personal Trust and Agency Accounts	FS210	\$ 24,379,415	\$ 23,379,033	\$ 25,185,517	\$ 24,984,935	\$ 24,479,815
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 6,446,713	\$ 5,693,104	\$ 5,602,300	\$ 5,325,937	\$ 4,998,750
Employee Benefit - Defined Contribution	FS220	\$ 1,221,164	\$ 1,135,006	\$ 1,156,746	\$ 1,140,387	\$ 1,135,806
Employee Benefit - Defined Benefit	FS230	\$ 1,149,903	\$ 786,365	\$ 775,249	\$ 756,644	\$ 797,349
Other Retirement Accounts	FS240	\$ 4,075,646	\$ 3,771,733	\$ 3,670,305	\$ 3,428,906	\$ 3,065,595
Corporate Trust and Agency Accounts	FS250	\$ 165,513	\$ 165,735	\$ 174,596	\$ 190,290	\$ 182,450
Investment Management Agency Accounts	FS260	\$ 36,736,754	\$ 35,332,390	\$ 33,229,559	\$ 31,607,479	\$ 35,123,037
Other Fiduciary Accounts	FS270	\$ 3,107,616	\$ 3,039,719	\$ 2,981,001	\$ 2,777,074	\$ 2,766,988
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 10,083	\$ 0	\$ 0	\$ 0	\$ 690,735
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 207,115,840	\$ 200,121,759	\$ 199,615,352	\$ 187,447,045	\$ 186,646,396
Personal Trust and Agency Accounts	FS211	\$ 8,005,614	\$ 7,738,999	\$ 7,801,208	\$ 7,262,582	\$ 7,494,038
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 198,497,253	\$ 191,774,303	\$ 191,433,469	\$ 179,860,697	\$ 178,846,066
Employee Benefit - Defined Contribution	FS221	\$ 164,996,544	\$ 160,329,678	\$ 162,449,911	\$ 152,327,876	\$ 151,291,236
Employee Benefit - Defined Benefit	FS231	\$ 29,080,257	\$ 27,013,716	\$ 25,198,904	\$ 24,396,947	\$ 23,757,723
Other Retirement Accounts	FS241	\$ 4,420,452	\$ 4,430,909	\$ 3,784,654	\$ 3,135,874	\$ 3,797,107
Corporate Trust and Agency Accounts	FS251	\$ 121,799	\$ 117,649	\$ 111,373	\$ 101,908	\$ 99,289
Other Fiduciary Accounts	FS271	\$ 491,174	\$ 490,808	\$ 269,302	\$ 221,858	\$ 207,003

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 462,876,283	\$ 439,364,388	\$ 439,523,382	\$ 414,430,510	\$ 378,296,931
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 13,427	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	69,835	69,119	69,422	67,171	66,768
Personal Trust and Agency Accounts	FS212	36,801	37,827	39,258	38,415	38,537
Retirement-related Trust and Agency Accounts - Total	SUB6120	10,927	10,187	9,669	9,089	8,430
Employee Benefit - Defined Contribution	FS222	954	871	853	786	781
Employee Benefit - Defined Benefit	FS232	201	192	189	157	157
Other Retirement Accounts	FS242	9,772	9,124	8,627	8,146	7,492
Corporate Trust and Agency Accounts	FS252	62	61	68	89	93
Investment Management Agency Accounts	FS262	21,464	20,486	20,169	19,344	19,478
Other Fiduciary Accounts	FS272	581	558	258	234	230
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	243,742	239,097	236,245	237,314	233,105
Personal Trust and Agency Accounts	FS213	158,751	152,437	148,068	147,705	141,614
Retirement-related Trust and Agency Accounts - Total	SUB6130	84,703	86,304	87,846	89,280	91,168
Employee Benefit - Defined Contribution	FS223	33,249	33,533	33,647	34,092	34,485
Employee Benefit - Defined Benefit	FS233	2,514	2,430	2,415	2,440	2,416
Other Retirement Accounts	FS243	48,940	50,341	51,784	52,748	54,267
Corporate Trust and Agency Accounts	FS253	190	150	140	154	161
Other Fiduciary Accounts	FS273	98	206	191	175	162
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	6,316,593	6,219,227	6,094,561	5,832,968	5,623,562
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 665,287	\$ 441,829	\$ 220,616	\$ 774,266	\$ 571,812
Personal Trust and Agency Accounts	FS310	\$ 171,772	\$ 116,627	\$ 59,369	\$ 221,483	\$ 169,690
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 62,659	\$ 41,057	\$ 20,623	\$ 72,506	\$ 53,544
Employee Benefit - Defined Contribution	FS320	\$ 32,153	\$ 21,510	\$ 10,952	\$ 38,954	\$ 28,521
Employee Benefit - Defined Benefit	FS330	\$ 9,770	\$ 6,163	\$ 3,009	\$ 11,080	\$ 8,726
Other Retirement Accounts	FS340	\$ 20,736	\$ 13,384	\$ 6,662	\$ 22,472	\$ 16,297
Corporate Trust and Agency Accounts	FS350	\$ 1,082	\$ 762	\$ 362	\$ 1,434	\$ 945
Investment Management Agency Accounts	FS360	\$ 115,583	\$ 74,906	\$ 38,207	\$ 115,697	\$ 87,933
Other Fiduciary Accounts	FS370	\$ 5,980	\$ 6,787	\$ 2,124	\$ 8,331	\$ 5,518
Custody and Safekeeping Accounts	FS380	\$ 299,451	\$ 195,445	\$ 96,922	\$ 338,434	\$ 239,940
Other Fiduciary and Related Services	FS390	\$ 8,760	\$ 6,245	\$ 3,009	\$ 16,381	\$ 14,242
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 157,649	\$ 101,896	\$ 50,149	\$ 622,658	\$ 460,805

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 287	\$ 82	\$ 10	\$ 3,897	\$ 281
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,795	\$ 1,244	\$ 654	\$ 4,425	\$ 3,492
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 509,146	\$ 341,095	\$ 171,111	\$ 152,136	\$ 114,218
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 8,156,534	\$ 7,695,512	\$ 9,691,694	\$ 24,984,930	\$ 11,354,427
Non-Interest-Bearing Deposits	FS410	\$ 28,547	\$ 29,972	\$ 28,845	\$ 24,372	\$ 31,186
Interest-Bearing Deposits	FS415	\$ 120,993	\$ 96,104	\$ 110,675	\$ 210,878	\$ 123,529
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 411,356	\$ 373,735	\$ 457,668	\$ 1,968,172	\$ 452,038
State, County and Municipal Obligations	FS425	\$ 872,461	\$ 865,313	\$ 1,021,270	\$ 2,573,709	\$ 1,259,052
Money Market Mutual Funds	FS430	\$ 635,879	\$ 620,460	\$ 810,978	\$ 1,904,466	\$ 866,160
Other Short-term Obligations	FS435	\$ 26,605	\$ 23,629	\$ 24,270	\$ 24,382	\$ 33,760
Other Notes and Bonds	FS440	\$ 411,007	\$ 387,248	\$ 543,619	\$ 1,250,451	\$ 505,142
Common and Preferred Stock	FS445	\$ 4,926,439	\$ 4,604,045	\$ 5,963,271	\$ 14,859,125	\$ 7,072,619
Real Estate Mortgages	FS450	\$ 10,926	\$ 17,215	\$ 11,790	\$ 25,651	\$ 13,202
Real Estate	FS455	\$ 341,517	\$ 316,698	\$ 376,350	\$ 937,996	\$ 341,175
Miscellaneous Assets	FS460	\$ 370,804	\$ 361,093	\$ 342,958	\$ 1,205,728	\$ 656,564
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	36	37	60	159	80
Corporate and Municipal Trusteeships	FS510	1	1	1	61	6
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	35	36	59	98	74
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 255	\$ 260	\$ 485	\$ 3,234,153	\$ 40,655
Number of Funds - Total Collective Investment Funds	FS60	13	13	30	56	24
Domestic Equity	FS610	7	7	13	30	12
International/Global Equity	FS620	0	0	1	4	1
Stock/Bond Blend	FS630	0	0	1	2	1
Taxable Bond	FS640	4	4	7	14	6
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	1	7	3	3
Specialty/Other	FS670	0	0	0	2	0
Market Value - Total Collective Investment Funds	FS65	\$ 210,657	\$ 210,648	\$ 590,826	\$ 10,353,333	\$ 664,300
Domestic Equity	FS615	\$ 82,576	\$ 111,453	\$ 286,781	\$ 7,914,699	\$ 263,079

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 22,969	\$ 292,141	\$ 23,490
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 909	\$ 325,455	\$ 862
Taxable Bond	FS645	\$ 111,337	\$ 82,181	\$ 251,024	\$ 1,183,099	\$ 288,829
Municipal Bond	FS655	\$ 16,521	\$ 16,791	\$ 15,536	\$ 16,511	\$ 15,756
Short-Term Investments/Money Market	FS665	\$ 223	\$ 223	\$ 13,607	\$ 14,164	\$ 72,284
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 607,264	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 58	\$ 81	\$ 11	\$ 3,821	\$ 275
Personal Trust and Agency Accounts	FS710	\$ 29	\$ 53	\$ 1	\$ 2,694	\$ 236
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 1	\$ 0	\$ 47	\$ 7
Investment Management Agency Accounts	FS730	\$ 28	\$ 27	\$ 10	\$ 1,061	\$ 10
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 19	\$ 22
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 229	\$ 1	\$ 1	\$ 125	\$ 6
Personal Trust and Agency Accounts	FS711	\$ 228	\$ 0	\$ 0	\$ 108	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 1	\$ 0	\$ 6	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 1	\$ 0	\$ 1	\$ 9	\$ 6
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 2	\$ 46	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 2	\$ 29	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 150,749,943	\$ 141,889,499	\$ 140,356,168	\$ 138,343,268	\$ 131,399,665
Equity Capital Deductions - Total	SUB1631	\$ 26,231,929	\$ 23,577,056	\$ 23,762,279	\$ 23,393,647	\$ 20,478,404
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 642,132	\$ 615,054	\$ 603,717	\$ 587,573	\$ 605,575
Goodwill and Certain Other Intangible Assets	CCR115	\$ 24,821,620	\$ 21,951,388	\$ 21,939,169	\$ 21,717,800	\$ 18,801,631
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 760,471	\$ 1,002,787	\$ 1,212,253	\$ 1,081,678	\$ 1,063,847

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 7,706	\$ 7,827	\$ 7,140	\$ 6,596	\$ 7,351
Equity Capital Additions - Total	SUB1641	\$ 4,389,187	\$ 5,234,197	\$ 4,853,751	\$ 2,590,532	\$ 1,719,535
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,160,678	\$ 2,063,836	\$ 1,652,055	\$ 1,111,350	\$ 771,373
Intangible Assets	CCR185	\$ 461,954	\$ 522,114	\$ 541,805	\$ 570,323	\$ 64,160
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 2,766,555	\$ 2,648,247	\$ 2,659,788	\$ 908,775	\$ 884,002
Other	CCR195	\$ 0	\$ 0	\$ 103	\$ 84	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 128,907,201	\$ 123,546,640	\$ 121,447,640	\$ 117,540,153	\$ 112,640,796
Total Assets (SC60)	CCR205	\$ 1,633,540,006	\$ 1,534,346,775	\$ 1,498,996,697	\$ 1,464,121,098	\$ 1,429,553,079
Asset Deductions - Total	SUB1651	\$ 26,685,115	\$ 24,128,759	\$ 23,884,523	\$ 23,597,228	\$ 20,681,574
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 528,697	\$ 531,411	\$ 497,876	\$ 482,787	\$ 530,043
Goodwill and Certain Other Intangible Assets	CCR265	\$ 25,066,172	\$ 22,193,406	\$ 22,167,907	\$ 22,026,449	\$ 19,081,086
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,070,316	\$ 1,398,083	\$ 1,212,563	\$ 1,081,994	\$ 1,064,034
Other	CCR275	\$ 19,930	\$ 5,859	\$ 6,177	\$ 5,998	\$ 6,411
Asset Additions - Total	SUB1661	\$ 1,702,566	\$ 3,299,392	\$ 2,598,933	\$ 1,653,186	\$ 575,272
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,155,148	\$ 2,762,882	\$ 2,018,451	\$ 1,082,206	\$ 510,337
Intangible Assets	CCR285	\$ 474,773	\$ 535,559	\$ 580,250	\$ 570,323	\$ 64,160
Other	CCR290	\$ 72,645	\$ 951	\$ 232	\$ 657	\$ 775
Adjusted Total Assets	CCR25	\$ 1,608,557,457	\$ 1,513,517,408	\$ 1,477,711,107	\$ 1,442,177,056	\$ 1,409,446,777
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 63,976,472	\$ 60,186,611	\$ 58,778,733	\$ 57,359,222	\$ 56,010,117
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 128,907,201	\$ 123,546,640	\$ 121,447,640	\$ 117,540,153	\$ 112,640,796
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 165,732	\$ 132,620	\$ 138,273	\$ 155,489	\$ 145,285
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 9,738,828	\$ 9,150,643	\$ 8,093,469	\$ 8,105,548	\$ 6,952,719
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 13,168	\$ 1,129	\$ 1,000	\$ 1,923	\$ 13,401
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 6,311,597	\$ 6,108,444	\$ 5,996,617	\$ 6,110,012	\$ 5,705,503
Tier 2 Capital - Other	CCR355	\$ 873	\$ 168	\$ 3,707	\$ 163	\$ 1,532
Tier 2 (Supplementary) Capital	CCR33	\$ 16,230,198	\$ 15,393,004	\$ 14,233,066	\$ 14,373,135	\$ 12,818,440
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 16,228,143	\$ 15,391,386	\$ 14,232,707	\$ 14,372,371	\$ 12,818,438
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 113,837	\$ 111,674	\$ 111,430	\$ 109,688	\$ 118,919
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3,042,663	\$ 2,843,478	\$ 2,606,443	\$ 2,401,746	\$ 1,058,164
Total Risk-Based Capital	CCR39	\$ 141,978,844	\$ 135,982,874	\$ 132,959,016	\$ 129,401,090	\$ 124,282,151

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 4,835,480	\$ 4,658,483	\$ 4,341,085	\$ 5,373,823	\$ 4,721,636
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 16,659,591	\$ 17,729,567	\$ 19,268,941	\$ 22,230,091	\$ 20,247,561
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 30,674	\$ 62,446	\$ 23,771	\$ 24,436	\$ 25,309
0% R/W Category - Other	CCR415	\$ 3,061,061	\$ 2,677,390	\$ 3,302,014	\$ 3,459,552	\$ 4,170,280
0% R/W Category - Assets Total	CCR420	\$ 24,586,806	\$ 25,127,886	\$ 26,935,811	\$ 31,087,902	\$ 29,164,786
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	\$ 196,978,417	\$ 163,253,900	\$ 160,151,939	\$ 152,860,164	\$ 146,262,456
20% R/W Category - Claims on FHLBs	CCR435	\$ 31,516,925	\$ 30,970,900	\$ 31,859,326	\$ 29,754,856	\$ 29,537,627
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,365,673	\$ 6,133,514	\$ 5,599,211	\$ 5,006,767	\$ 4,863,071
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 30,463,721	\$ 28,230,563	\$ 27,406,304	\$ 26,490,915	\$ 27,182,937
20% R/W Category - Other	CCR450	\$ 47,262,249	\$ 46,019,483	\$ 41,666,228	\$ 38,591,093	\$ 40,398,149
20% R/W Category - Assets Total	CCR455	\$ 312,586,985	\$ 274,608,360	\$ 266,683,008	\$ 252,703,795	\$ 248,244,240
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 62,517,393	\$ 54,921,679	\$ 53,336,582	\$ 50,540,758	\$ 49,648,846
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 718,349,562	\$ 717,231,430	\$ 711,641,513	\$ 695,982,860	\$ 687,221,670
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 24,343,562	\$ 21,981,449	\$ 20,790,927	\$ 18,490,176	\$ 24,589,931
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,619,261	\$ 1,629,097	\$ 1,420,891	\$ 1,156,405	\$ 1,086,990
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,132,444	\$ 924,441	\$ 863,894	\$ 643,474	\$ 648,884
50% R/W Category - Other	CCR480	\$ 18,247,697	\$ 18,371,186	\$ 19,031,519	\$ 18,026,305	\$ 17,129,941
50% R/W Category - Assets Total	CCR485	\$ 764,692,526	\$ 760,137,603	\$ 753,748,744	\$ 734,299,220	\$ 730,677,416
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 382,346,466	\$ 380,069,013	\$ 376,874,570	\$ 367,149,811	\$ 365,338,920
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 10,296,106	\$ 10,551,454	\$ 9,877,718	\$ 10,336,459	\$ 7,606,911
100% R/W Category - All Other Assets	CCR506	\$ 586,351,143	\$ 530,529,575	\$ 505,629,053	\$ 498,889,062	\$ 475,064,651
100% R/W Category - Assets Total	CCR510	\$ 596,647,249	\$ 541,081,029	\$ 515,506,771	\$ 509,225,521	\$ 482,671,562
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 596,647,249	\$ 541,081,029	\$ 515,506,771	\$ 509,225,521	\$ 482,671,562
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 16,748	\$ 15,482	\$ 15,203	\$ 15,151	\$ 15,173
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 209,352	\$ 193,527	\$ 190,040	\$ 189,390	\$ 189,665
Assets to Risk-Weight	CCR64	\$ 1,698,530,314	\$ 1,600,970,360	\$ 1,562,889,537	\$ 1,527,331,589	\$ 1,490,773,177
Subtotal Risk-Weighted Assets	CCR75	\$ 1,041,720,298	\$ 976,265,065	\$ 945,907,820	\$ 927,105,326	\$ 897,848,824

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 727,098	\$ 743,579	\$ 767,203	\$ 880,176	\$ 984,969
Total Risk-Weighted Assets	CCR78	\$ 1,040,993,200	\$ 975,521,486	\$ 945,140,617	\$ 926,225,150	\$ 896,863,855
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 83,327,931	\$ 78,088,435	\$ 75,656,329	\$ 74,097,999	\$ 71,749,088
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.01%	8.16%	8.22%	8.15%	7.99%
Total Risk-Based Capital Ratio	CCR820	13.64%	13.94%	14.07%	13.97%	13.86%
Tier 1 Risk-Based Capital Ratio	CCR830	12.09%	12.37%	12.57%	12.43%	12.44%
Tangible Equity Ratio	CCR840	7.99%	8.13%	8.19%	8.11%	7.99%

*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.