

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Description	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Number of Regulated Institutions</b>	21	20	20	19	20

Schedule NS --- Optional Narrative Statement		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 15,097,602</b>	<b>\$ 15,780,258</b>	<b>\$ 10,011,556</b>	<b>\$ 20,388,916</b>	<b>\$ 18,997,244</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 800,672	\$ 1,484,961	\$ 800,904	\$ 639,032	\$ 913,821
Interest-Earning Deposits in FHLBs	SC112	\$ 1,190,398	\$ 842,826	\$ 899,358	\$ 1,359,004	\$ 703,242
Other Interest-Earning Deposits	SC118	\$ 633,832	\$ 339,198	\$ 522,046	\$ 250,893	\$ 686,457
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 100,811	\$ 180,790	\$ 238,556	\$ 13,442,080	\$ 13,013,524
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,550,272	\$ 943,428	\$ 1,756,002	\$ 3,554,864	\$ 3,540,221
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 32,171	\$ 31,687	\$ 28,349	\$ 27,227	\$ 31,334
State and Municipal Obligations	SC180	\$ 9,348	\$ 8,997	\$ 8,142	\$ 8,343	\$ 7,741
Securities Backed by Nonmortgage Loans	SC182	\$ 248,238	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 10,525,522	\$ 11,942,268	\$ 5,745,758	\$ 1,026,090	\$ 18,880
Accrued Interest Receivable	SC191	\$ 6,338	\$ 6,103	\$ 12,441	\$ 81,383	\$ 82,024
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 7,030,280</b>	<b>\$ 7,252,018</b>	<b>\$ 6,422,949</b>	<b>\$ 6,428,360</b>	<b>\$ 6,838,716</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 7,030,280</b>	<b>\$ 7,252,018</b>	<b>\$ 6,422,949</b>	<b>\$ 6,428,360</b>	<b>\$ 6,838,716</b>
Pass-Through - Total	SUB0073	\$ 2,471,807	\$ 2,599,947	\$ 2,689,192	\$ 2,721,850	\$ 3,087,737
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,466,792	\$ 2,594,786	\$ 2,683,868	\$ 2,713,399	\$ 3,078,789
Other Pass-Through	SC215	\$ 5,015	\$ 5,161	\$ 5,324	\$ 8,451	\$ 8,948
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,525,384	\$ 4,617,428	\$ 3,704,248	\$ 3,676,852	\$ 3,719,843
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 386,150	\$ 321,281	\$ 336,400	\$ 318,280	\$ 238,015
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 408,034	\$ 419,525	\$ 426,051	\$ 409,687	\$ 426,174
Other	SC222	\$ 3,731,200	\$ 3,876,622	\$ 2,941,797	\$ 2,948,885	\$ 3,055,654
Accrued Interest Receivable	SC228	\$ 33,089	\$ 34,643	\$ 29,509	\$ 29,658	\$ 31,136

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 32,928,806</b>	<b>\$ 33,215,644</b>	<b>\$ 34,342,664</b>	<b>\$ 22,828,377</b>	<b>\$ 23,062,303</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 32,705,396</b>	<b>\$ 33,083,468</b>	<b>\$ 34,224,943</b>	<b>\$ 22,739,060</b>	<b>\$ 22,978,240</b>
Construction Loans - Total	SUB0100	\$ 3,485,401	\$ 3,432,865	\$ 3,327,231	\$ 3,123,769	\$ 3,290,627
Residential - Total	SUB0110	\$ 2,267,458	\$ 2,251,178	\$ 2,237,789	\$ 2,157,494	\$ 2,345,643
1-4 Dwelling Units	SC230	\$ 1,129,326	\$ 1,291,615	\$ 1,363,019	\$ 1,351,585	\$ 1,480,730
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,138,132	\$ 959,563	\$ 874,770	\$ 805,909	\$ 864,913
Nonresidential Property	SC240	\$ 1,217,943	\$ 1,181,687	\$ 1,089,442	\$ 966,275	\$ 944,984
Permanent Loans - Total	SUB0121	\$ 29,238,615	\$ 29,576,227	\$ 30,813,329	\$ 19,558,968	\$ 19,621,938
Residential - Total	SUB0131	\$ 27,155,770	\$ 27,587,670	\$ 28,887,933	\$ 17,734,905	\$ 17,688,704
1-4 Dwelling Units - Total	SUB0141	\$ 26,539,604	\$ 26,999,765	\$ 28,310,805	\$ 17,142,343	\$ 17,122,356
Revolving Open-End Loans	SC251	\$ 8,601,058	\$ 8,145,502	\$ 7,660,441	\$ 7,125,866	\$ 6,729,851
All Other - First Liens	SC254	\$ 14,114,164	\$ 15,125,382	\$ 17,169,403	\$ 6,676,042	\$ 7,061,180
All Other - Junior Liens	SC255	\$ 3,824,382	\$ 3,728,881	\$ 3,480,961	\$ 3,340,435	\$ 3,331,325
Multifamily (5 or more) Dwelling Units	SC256	\$ 616,166	\$ 587,905	\$ 577,128	\$ 592,562	\$ 566,348
Nonresidential Property (Except Land)	SC260	\$ 1,145,224	\$ 1,058,509	\$ 994,514	\$ 891,045	\$ 989,714
Land	SC265	\$ 937,621	\$ 930,048	\$ 930,882	\$ 933,018	\$ 943,520
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 273,892	\$- 1,131,468	\$ 11,457,823	\$ 554,574	\$ 898,489
Accrued Interest Receivable	SC272	\$ 200,174	\$ 204,592	\$ 199,900	\$ 142,712	\$ 144,957
Advances for Taxes and Insurance	SC275	\$ 4,616	\$ 1,960	\$ 2,204	\$ 2,928	\$ 4,781
Allowance for Loan and Lease Losses	SC283	\$ 223,410	\$ 132,176	\$ 117,721	\$ 89,317	\$ 84,063
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 17,349,578</b>	<b>\$ 16,787,145</b>	<b>\$ 15,608,643</b>	<b>\$ 14,831,980</b>	<b>\$ 13,704,024</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 17,054,726</b>	<b>\$ 16,583,796</b>	<b>\$ 15,454,644</b>	<b>\$ 14,691,682</b>	<b>\$ 13,558,387</b>
Commercial Loans - Total	SC32	\$ 3,174,653	\$ 2,905,340	\$ 2,753,976	\$ 2,775,975	\$ 2,701,573
Secured	SC300	\$ 2,725,005	\$ 2,377,255	\$ 2,205,291	\$ 2,212,036	\$ 2,089,125
Unsecured	SC303	\$ 446,521	\$ 523,005	\$ 541,346	\$ 556,193	\$ 603,822
Lease Receivables	SC306	\$ 3,127	\$ 5,080	\$ 7,339	\$ 7,746	\$ 8,626
Consumer Loans - Total	SC35	\$ 14,103,119	\$ 13,808,509	\$ 12,786,811	\$ 11,990,146	\$ 10,940,246
Loans on Deposits	SC310	\$ 83,848	\$ 82,771	\$ 79,777	\$ 76,287	\$ 75,585
Home Improvement Loans (Not secured by real estate)	SC316	\$ 672	\$ 1,295	\$ 1,430	\$ 1,439	\$ 1,595
Education Loans	SC320	\$ 5,700	\$ 5,394	\$ 5,924	\$ 5,807	\$ 5,946
Auto Loans	SC323	\$ 5,130,491	\$ 5,397,338	\$ 4,093,850	\$ 4,219,364	\$ 3,018,712
Mobile Home Loans	SC326	\$ 711	\$ 722	\$ 692	\$ 705	\$ 746
Credit Cards	SC328	\$ 6,152,681	\$ 5,638,218	\$ 5,996,778	\$ 5,234,501	\$ 5,522,972

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TFR Industry Aggregate Report  
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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,729,016	\$ 2,682,771	\$ 2,608,360	\$ 2,452,043	\$ 2,314,690
Accrued Interest Receivable	SC348	\$ 71,806	\$ 73,296	\$ 67,856	\$ 65,859	\$ 62,205
Allowance for Loan and Lease Losses	SC357	\$ 294,852	\$ 203,349	\$ 153,999	\$ 140,298	\$ 145,637
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 55,100</b>	<b>\$ 29,622</b>	<b>\$ 19,737</b>	<b>\$ 17,411</b>	<b>\$ 13,948</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 55,097</b>	<b>\$ 29,621</b>	<b>\$ 19,673</b>	<b>\$ 17,346</b>	<b>\$ 13,880</b>
Real Estate - Total	SUB0210	\$ 54,586	\$ 29,081	\$ 19,230	\$ 16,886	\$ 13,237
Construction	SC405	\$ 8,970	\$ 986	\$ 1,675	\$ 322	\$ 1,922
Residential - Total	SUB0225	\$ 41,597	\$ 23,334	\$ 13,919	\$ 12,331	\$ 9,629
1-4 Dwelling Units	SC415	\$ 41,597	\$ 23,334	\$ 13,919	\$ 12,331	\$ 9,629
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,271	\$ 3,528	\$ 2,761	\$ 3,846	\$ 1,444
Land	SC428	\$ 649	\$ 1,134	\$ 670	\$ 182	\$ 115
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 99	\$ 99	\$ 205	\$ 205	\$ 127
Other Repossessed Assets	SC430	\$ 514	\$ 541	\$ 507	\$ 525	\$ 711
General Valuation Allowances	SC441	\$ 3	\$ 1	\$ 64	\$ 65	\$ 68
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 5,555</b>	<b>\$ 5,528</b>	<b>\$ 4,730</b>	<b>\$ 4,744</b>	<b>\$ 5,188</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 1,047,245</b>	<b>\$ 1,001,029</b>	<b>\$ 844,877</b>	<b>\$ 845,975</b>	<b>\$ 904,703</b>
Federal Home Loan Bank Stock	SC510	\$ 1,040,657	\$ 994,382	\$ 838,229	\$ 836,004	\$ 895,545
Other	SC540	\$ 6,588	\$ 6,647	\$ 6,648	\$ 9,971	\$ 9,158
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 372,467</b>	<b>\$ 359,387</b>	<b>\$ 358,036</b>	<b>\$ 358,793</b>	<b>\$ 360,153</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 971,421</b>	<b>\$ 832,230</b>	<b>\$ 959,760</b>	<b>\$ 791,187</b>	<b>\$ 1,037,548</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 971,416</b>	<b>\$ 832,229</b>	<b>\$ 959,759</b>	<b>\$ 791,183</b>	<b>\$ 1,037,548</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,839	\$ 1,795	\$ 1,759	\$ 1,744	\$ 2,546
Other	SC625	\$ 42,186	\$ 41,672	\$ 15,386	\$ 15,237	\$ 28,644
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 138,853	\$ 138,484	\$ 139,238	\$ 137,391	\$ 124,503
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 220,338	\$ 218,395	\$ 207,331	\$ 203,188	\$ 240,567
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 157,848	\$ 144,053	\$ 162,843	\$ 158,822	\$ 177,946
Other Assets	SC689	\$ 410,357	\$ 287,831	\$ 433,203	\$ 274,805	\$ 463,342
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 5	\$ 1	\$ 1	\$ 4	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 518,270</b>	<b>\$ 335,527</b>	<b>\$ 271,785</b>	<b>\$ 229,684</b>	<b>\$ 229,768</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 74,858,054</b>	<b>\$ 75,262,861</b>	<b>\$ 68,572,952</b>	<b>\$ 66,495,743</b>	<b>\$ 64,923,827</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 74,339,784</b>	<b>\$ 74,927,334</b>	<b>\$ 68,301,167</b>	<b>\$ 66,266,059</b>	<b>\$ 64,694,059</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 43,521,701</b>	<b>\$ 44,300,311</b>	<b>\$ 42,659,486</b>	<b>\$ 40,890,033</b>	<b>\$ 39,661,268</b>
Deposits	SC710	\$ 43,189,586	\$ 43,983,455	\$ 42,350,917	\$ 40,635,660	\$ 39,337,185
Escrows	SC712	\$ 332,115	\$ 319,064	\$ 309,394	\$ 254,359	\$ 324,126
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ - 2,208	\$ - 825	\$ 14	\$ - 43
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 24,315,809</b>	<b>\$ 23,654,822</b>	<b>\$ 19,475,929</b>	<b>\$ 19,620,632</b>	<b>\$ 19,122,956</b>
Advances from FHLBank	SC720	\$ 23,727,821	\$ 22,904,725	\$ 18,347,093	\$ 18,267,744	\$ 17,538,987
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 65,700	\$ 65,000	\$ 65,000	\$ 105,000	\$ 377,907
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,564	\$ 305,539	\$ 305,594	\$ 305,106	\$ 305,106
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 216,724	\$ 379,558	\$ 758,242	\$ 942,782	\$ 900,956
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 868,671</b>	<b>\$ 1,331,468</b>	<b>\$ 950,242</b>	<b>\$ 789,272</b>	<b>\$ 911,604</b>
Accrued Interest Payable - Deposits	SC763	\$ 65,443	\$ 61,155	\$ 46,171	\$ 43,037	\$ 36,204
Accrued Interest Payable - Other	SC766	\$ 102,388	\$ 107,758	\$ 84,325	\$ 81,303	\$ 80,438
Accrued Taxes	SC776	\$ 23,955	\$ 38,992	\$ 34,194	\$ 61,069	\$ 55,448
Accounts Payable	SC780	\$ 204,496	\$ 259,024	\$ 262,618	\$ 242,230	\$ 258,229
Deferred Income Taxes	SC790	\$ 61,110	\$ 56,159	\$ 180,745	\$ 63,911	\$ 104,840
Other Liabilities and Deferred Income	SC796	\$ 411,279	\$ 808,380	\$ 342,189	\$ 297,722	\$ 376,445
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

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Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
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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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 68,706,181</b>	<b>\$ 69,286,601</b>	<b>\$ 63,085,657</b>	<b>\$ 61,299,937</b>	<b>\$ 59,695,828</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 4,019</b>	<b>\$ 3,724</b>	<b>\$ 4,079</b>	<b>\$ 4,557</b>	<b>\$ 4,552</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 16,788,341	\$ 16,748,456	\$ 16,448,283	\$ 2,302,224	\$ 2,422,081
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 75,100	\$ 75,100	\$ 75,100	\$ 75,100	\$ 76,505
<b>Common Stock:</b>						
Par Value	SC820	\$ 33,966	\$ 25,966	\$ 25,966	\$ 25,712	\$ 25,962
Paid in Excess of Par	SC830	\$ 16,679,275	\$ 16,647,390	\$ 16,347,217	\$ 2,201,412	\$ 2,319,614
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 34,654</b>	<b>\$- 14,594</b>	<b>\$- 6,630</b>	<b>\$- 15</b>	<b>\$- 3,483</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 33,345	\$- 14,019	\$- 5,978	\$ 542	\$- 2,926
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,309	\$- 575	\$- 652	\$- 557	\$- 557
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$- 11,115,934</b>	<b>\$- 11,088,444</b>	<b>\$- 11,221,561</b>	<b>\$ 2,668,273</b>	<b>\$ 2,584,182</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 8,176</b>	<b>\$- 8,408</b>	<b>\$- 8,664</b>	<b>\$- 8,920</b>	<b>\$- 9,104</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 5,629,577</b>	<b>\$ 5,637,010</b>	<b>\$ 5,211,428</b>	<b>\$ 4,961,562</b>	<b>\$ 4,993,676</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 74,339,777</b>	<b>\$ 74,927,335</b>	<b>\$ 68,301,164</b>	<b>\$ 66,266,056</b>	<b>\$ 64,694,056</b>

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## Other Codes As of Dec 2007

### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 44,231
4	Net deferred tax assets	8	\$ 119,031
6	Prepaid deposit insurance premiums	2	\$ 4
7	Prepaid expenses	16	\$ 6,110
9	Advances for loans serviced for others	2	\$ 6,068
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 19,983
14	Other noninterest-bearing short-term accounts recv	7	\$ 90,469
19	Receivables fr a broker for unsettled transactions	1	\$ 21
22	Unapplied loan disbursements	1	\$ 189
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 233
99	Other	15	\$ 46,487

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 56
4	Nonrefundable loan fees received prior to closing	1	\$ 12
7	Deferred gains from the sale of real estate	2	\$ 59
11	The liability recorded for post-retirement benefit	4	\$ 609
14	Unapplied loan payments received	1	\$ 3
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 1,722
21	Liabilities for credit losses on OBS credit exposures	2	\$ 6,919
99	Other	28	\$ 360,749

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TFR Industry Aggregate Report  
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Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,162,827</b>	<b>\$ 1,152,673</b>	<b>\$ 1,091,823</b>	<b>\$ 982,162</b>	<b>\$ 979,914</b>
Deposits and Investment Securities	SO115	\$ 177,066	\$ 153,334	\$ 84,866	\$ 238,928	\$ 235,259
Mortgage-Backed Securities	SO125	\$ 97,005	\$ 85,946	\$ 82,438	\$ 82,428	\$ 86,210
Mortgage Loans	SO141	\$ 589,125	\$ 613,052	\$ 633,942	\$ 396,195	\$ 412,723
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,596	\$ 1,913	\$ 2,051	\$ 2,175	N/A
Nonmortgage Loans - Total	SUB0950	\$ 291,601	\$ 292,486	\$ 282,281	\$ 256,066	\$ 245,722
Commercial Loans and Leases	SO160	\$ 57,949	\$ 56,694	\$ 54,269	\$ 51,500	\$ 54,194
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 47	\$ 40	\$ 51	\$ 55	N/A
Consumer Loans and Leases	SO171	\$ 233,652	\$ 235,792	\$ 228,012	\$ 204,566	\$ 191,528
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 6,387	\$ 5,902	\$ 6,194	\$ 6,315	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 11,490</b>	<b>\$ 10,727</b>	<b>\$ 11,172</b>	<b>\$ 11,771</b>	<b>\$ 12,268</b>
Federal Home Loan Bank Stock	SO181	\$ 11,446	\$ 10,693	\$ 11,149	\$ 11,736	\$ 12,246
Other	SO185	\$ 44	\$ 34	\$ 23	\$ 35	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 706,474</b>	<b>\$ 703,787</b>	<b>\$ 651,803</b>	<b>\$ 612,805</b>	<b>\$ 620,237</b>
Deposits	SO215	\$ 399,199	\$ 422,567	\$ 394,201	\$ 365,869	\$ 358,302
Escrows	SO225	\$ 14	\$ 17	\$ 13	\$ 14	\$ 30
Advances from FHLBank	SO230	\$ 298,197	\$ 271,130	\$ 240,300	\$ 229,487	\$ 238,686
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,798	\$ 3,670	\$ 4,220	\$ 5,465	\$ 5,572
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 5,266	\$ 6,403	\$ 13,069	\$ 11,970	\$ 17,647
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 467,843</b>	<b>\$ 459,613</b>	<b>\$ 451,192</b>	<b>\$ 381,128</b>	<b>\$ 371,945</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 250,089	\$ 121,126	\$ 85,421	\$ 47,223	\$ 39,310
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 217,754</b>	<b>\$ 338,487</b>	<b>\$ 365,771</b>	<b>\$ 333,905</b>	<b>\$ 332,635</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 316,665</b>	<b>\$ 345,157</b>	<b>\$ 333,433</b>	<b>\$ 275,230</b>	<b>\$ 304,867</b>
Mortgage Loan Servicing Fees	SO410	\$ 10,024	\$ 9,761	\$ 9,673	\$ 9,314	\$ 3,787
Servicing Amortization and Valuation Adjustments	SO411	\$ - 3,794	\$ - 3,256	\$ - 4,813	\$ - 10,467	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 290,592	\$ 312,877	\$ 310,095	\$ 263,396	\$ 282,452
Net Income (Loss) from Other - Total	SUB0451	\$ 5,504	\$ 12,699	\$ 357	\$ 1,152	\$ 6,983
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 7,570	\$ 10,251	\$ 1,536	\$ 2,100	\$ 9,112
Operations & Sale of Repossessed Assets	SO461	\$- 2,736	\$- 406	\$- 493	\$- 103	\$- 706
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 606	\$ 2,302	\$ 113	\$- 935	\$- 1,486
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 394	\$ 0	\$- 93	\$ 5	\$ 7
Sale of Other Assets Held for Investment	SO477	\$- 231	\$ 236	\$ 49	\$ 85	\$ 56
Trading Assets (Realized and Unrealized)	SO485	\$ 1,901	\$ 316	\$- 755	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 14,339	\$ 13,076	\$ 18,121	\$ 11,835	\$ 11,645
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 520,036</b>	<b>\$ 483,520</b>	<b>\$ 460,472</b>	<b>\$ 416,700</b>	<b>\$ 428,099</b>
All Personnel Compensation and Expense	SO510	\$ 159,525	\$ 160,379	\$ 157,233	\$ 148,433	\$ 153,384
Legal Expense	SO520	\$ 13,845	\$ 3,838	\$ 3,960	\$ 2,803	\$ 3,896
Office Occupancy and Equipment Expense	SO530	\$ 100,175	\$ 89,602	\$ 85,634	\$ 74,850	\$ 76,923
Marketing and Other Professional Services	SO540	\$ 56,080	\$ 49,734	\$ 49,488	\$ 47,759	\$ 49,549
Loan Servicing Fees	SO550	\$ 2,396	\$ 2,695	\$ 3,327	\$ 958	\$ 1,206
Goodwill and Other Intangibles Expense	SO560	\$ 3,846	\$ 4,046	\$ 4,151	\$ 3,754	\$ 3,790
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 913	\$ 49	\$ 51	\$ 38	\$ 92
Other Noninterest Expense	SO580	\$ 183,256	\$ 173,177	\$ 156,628	\$ 138,105	\$ 139,259
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 14,383</b>	<b>\$ 200,124</b>	<b>\$ 238,732</b>	<b>\$ 192,435</b>	<b>\$ 209,403</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 6,373</b>	<b>\$ 66,384</b>	<b>\$ 83,094</b>	<b>\$ 69,641</b>	<b>\$ 72,009</b>
Federal	SO710	\$ 5,746	\$ 66,308	\$ 79,519	\$ 67,922	\$ 69,993



Office of Thrift Supervision Financial Reporting System Run Date: February 20, 2008, 3:42 PM	<b>TFR Industry Aggregate Report</b> 93048 - OTS-Regulated: Texas December 2007	<b>Frozen Aggregated Data</b> (\$Thousands)
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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	S0720	\$ 627	\$ 76	\$ 3,575	\$ 1,719	\$ 2,016
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>S081</b>	<b>\$ 8,010</b>	<b>\$ 133,740</b>	<b>\$ 155,638</b>	<b>\$ 122,794</b>	<b>\$ 137,394</b>
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	S0811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Income (Loss)</b>	<b>S091</b>	<b>\$ 8,010</b>	<b>\$ 133,740</b>	<b>\$ 155,638</b>	<b>\$ 122,794</b>	<b>\$ 137,394</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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## Other Codes As of Dec 2007

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 2,583
5	Net income(loss) from real estate held for invest	1	\$ 3
7	Net income(loss) from leased property	1	\$ 100
15	Income from corporate-owned life insurance	6	\$ 528
99	Other	18	\$ 10,631

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 377
2	OTS assessments	3	\$ 34
6	Supervisory examination fees	2	\$ 22
7	Office supplies, printing, and postage	13	\$ 3,073
8	Telephone, including data lines	8	\$ 1,802
9	Loan origination expense	3	\$ 80
10	ATM expense	6	\$ 27,195
12	Acquisition and organization costs	1	\$ 75
16	Web site expenses	1	\$ 334
99	Other	22	\$ 83,027

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 4,387,412</b>	<b>\$ 3,226,658</b>	<b>\$ 2,073,985</b>	<b>\$ 982,162</b>	<b>\$ 3,602,776</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 653,517	\$ 477,128	\$ 323,794	\$ 238,928	\$ 787,884
YTD - Mortgage-Backed Securities	Y_SO125	\$ 347,665	\$ 250,812	\$ 164,866	\$ 82,428	\$ 339,956
YTD - Mortgage Loans	Y_SO141	\$ 2,231,694	\$ 1,643,189	\$ 1,030,137	\$ 396,195	\$ 1,481,175
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 7,734	\$ 6,139	\$ 4,226	\$ 2,175	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 220,023	\$ 162,463	\$ 105,769	\$ 51,500	\$ 205,430
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 193	\$ 146	\$ 106	\$ 55	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 901,792	\$ 668,370	\$ 432,578	\$ 204,566	\$ 788,331
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 24,794	\$ 18,411	\$ 12,509	\$ 6,315	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 45,154</b>	<b>\$ 33,670</b>	<b>\$ 22,943</b>	<b>\$ 11,771</b>	<b>\$ 45,343</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 45,018	\$ 33,578	\$ 22,885	\$ 11,736	\$ 45,273
YTD - Other	Y_SO185	\$ 136	\$ 92	\$ 58	\$ 35	\$ 70
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,673,801</b>	<b>\$ 1,968,395</b>	<b>\$ 1,264,608</b>	<b>\$ 612,805</b>	<b>\$ 2,192,007</b>
YTD - Deposits	Y_SO215	\$ 1,580,785	\$ 1,182,637	\$ 760,070	\$ 365,869	\$ 1,176,821
YTD - Escrows	Y_SO225	\$ 58	\$ 44	\$ 27	\$ 14	\$ 140
YTD - Advances from FHLBank	Y_SO230	\$ 1,039,097	\$ 740,917	\$ 469,787	\$ 229,487	\$ 931,012
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 17,153	\$ 13,355	\$ 9,685	\$ 5,465	\$ 21,431
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 36,708	\$ 31,442	\$ 25,039	\$ 11,970	\$ 62,603
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,758,765</b>	<b>\$ 1,291,933</b>	<b>\$ 832,320</b>	<b>\$ 381,128</b>	<b>\$ 1,456,112</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 503,859	\$ 253,770	\$ 132,644	\$ 47,223	\$ 110,609
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,254,906</b>	<b>\$ 1,038,163</b>	<b>\$ 699,676</b>	<b>\$ 333,905</b>	<b>\$ 1,345,503</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,270,332</b>	<b>\$ 953,820</b>	<b>\$ 608,663</b>	<b>\$ 275,230</b>	<b>\$ 1,173,039</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 38,772	\$ 28,748	\$ 18,987	\$ 9,314	\$ 18,571
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 22,330	\$- 18,536	\$- 15,280	\$- 10,467	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 1,176,852	\$ 886,368	\$ 573,491	\$ 263,396	\$ 1,054,857
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 19,712	\$ 14,208	\$ 1,509	\$ 1,152	\$ 54,363
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 21,457	\$ 13,887	\$ 3,636	\$ 2,100	\$ 35,468
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 3,738	\$- 1,002	\$- 596	\$- 103	\$- 1,888
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 874	\$ 1,480	\$- 822	\$- 935	\$- 1,489
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 482	\$- 88	\$- 88	\$ 5	\$ 145
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 139	\$ 370	\$ 134	\$ 85	\$ 22,127
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,462	\$- 439	\$- 755	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 57,326	\$ 43,032	\$ 29,956	\$ 11,835	\$ 45,248
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,879,819</b>	<b>\$ 1,360,692</b>	<b>\$ 877,172</b>	<b>\$ 416,700</b>	<b>\$ 1,691,860</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 624,949	\$ 466,045	\$ 305,666	\$ 148,433	\$ 624,446
YTD - Legal Expense	Y_SO520	\$ 24,437	\$ 10,601	\$ 6,763	\$ 2,803	\$ 16,060
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 350,151	\$ 250,086	\$ 160,484	\$ 74,850	\$ 308,883
YTD - Marketing and Other Professional Services	Y_SO540	\$ 203,042	\$ 146,981	\$ 97,247	\$ 47,759	\$ 175,800
YTD - Loan Servicing Fees	Y_SO550	\$ 9,376	\$ 6,980	\$ 4,285	\$ 958	\$ 4,193
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 15,797	\$ 11,951	\$ 7,905	\$ 3,754	\$ 25,826
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,051	\$ 138	\$ 89	\$ 38	\$ 651
YTD - Other Noninterest Expense	Y_SO580	\$ 651,016	\$ 467,910	\$ 294,733	\$ 138,105	\$ 536,001
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 645,419</b>	<b>\$ 631,291</b>	<b>\$ 431,167</b>	<b>\$ 192,435</b>	<b>\$ 826,682</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 225,391</b>	<b>\$ 219,119</b>	<b>\$ 152,735</b>	<b>\$ 69,641</b>	<b>\$ 277,801</b>
YTD - Federal	Y_SO710	\$ 219,394	\$ 213,749	\$ 147,441	\$ 67,922	\$ 265,343
YTD - State, Local, and Other	Y_SO720	\$ 5,997	\$ 5,370	\$ 5,294	\$ 1,719	\$ 12,458
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 420,028</b>	<b>\$ 412,172</b>	<b>\$ 278,432</b>	<b>\$ 122,794</b>	<b>\$ 548,881</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 420,028</b>	<b>\$ 412,172</b>	<b>\$ 278,432</b>	<b>\$ 122,794</b>	<b>\$ 548,881</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 335,188</b>	<b>\$ 271,780</b>	<b>\$ 229,705</b>	<b>\$ 220,708</b>	<b>\$ 214,620</b>
Net Provision for Loss	VA115	\$ 240,626	\$ 119,977	\$ 84,391	\$ 46,609	\$ 38,814

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$ 13,663	\$- 8,192	\$- 5,378	\$- 7,476	\$ 6,947
Recoveries	VA135	\$ 12,134	\$ 9,627	\$ 11,146	\$ 17,112	\$ 11,364
Adjustments	VA145	\$ 7,592	\$ 4,355	\$ 5,043	\$ 4,398	\$ 3,811
Charge-offs	VA155	\$ 90,936	\$ 62,027	\$ 53,127	\$ 51,671	\$ 45,792
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 518,267</b>	<b>\$ 335,520</b>	<b>\$ 271,780</b>	<b>\$ 229,680</b>	<b>\$ 229,764</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 25,445</b>	<b>\$ 17,322</b>	<b>\$ 11,683</b>	<b>\$ 4,252</b>	<b>\$ 12,503</b>
Net Provision for Loss	VA118	\$ 10,376	\$ 1,198	\$ 1,081	\$ 652	\$ 588
Transfers	VA128	\$- 13,663	\$ 8,192	\$ 5,378	\$ 7,476	\$- 6,947
Adjustments	VA148	\$- 4	\$ 0	\$ 363	\$ 95	\$ 0
Charge-offs	VA158	\$ 3,629	\$ 1,267	\$ 1,183	\$ 792	\$ 1,611
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 18,525</b>	<b>\$ 25,445</b>	<b>\$ 17,322</b>	<b>\$ 11,683</b>	<b>\$ 4,533</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 360,633</b>	<b>\$ 289,102</b>	<b>\$ 241,388</b>	<b>\$ 224,960</b>	<b>\$ 227,123</b>
Net Provision for Loss	VA120	\$ 251,002	\$ 121,175	\$ 85,472	\$ 47,261	\$ 39,402
Recoveries	VA140	\$ 12,134	\$ 9,627	\$ 11,146	\$ 17,112	\$ 11,364
Adjustments	VA150	\$ 7,588	\$ 4,355	\$ 5,406	\$ 4,493	\$ 3,811
Charge-offs	VA160	\$ 94,565	\$ 63,294	\$ 54,310	\$ 52,463	\$ 47,403
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 536,792</b>	<b>\$ 360,965</b>	<b>\$ 289,102</b>	<b>\$ 241,363</b>	<b>\$ 234,297</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 90,936</b>	<b>\$ 62,027</b>	<b>\$ 53,127</b>	<b>\$ 51,671</b>	<b>\$ 45,792</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 19,433</b>	<b>\$ 5,112</b>	<b>\$ 3,382</b>	<b>\$ 4,805</b>	<b>\$ 2,572</b>
Construction - Total	SUB2030	\$ 965	\$ 344	\$ 0	\$ 186	\$ 0
1-4 Dwelling Units	VA420	\$ 965	\$ 344	\$ 0	\$ 186	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 18,468	\$ 4,768	\$ 3,382	\$ 4,619	\$ 2,572
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 7,662	\$ 1,701	\$ 1,271	\$ 2,352	\$ 1,291
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,937	\$ 1,945	\$ 1,084	\$ 446	\$ 642
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,034	\$ 1,067	\$ 697	\$ 1,790	\$ 630
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 25	\$ 51	\$ 21	\$ 0	\$ 9
Land	VA490	\$ 3,810	\$ 4	\$ 309	\$ 31	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 70,645</b>	<b>\$ 56,873</b>	<b>\$ 49,737</b>	<b>\$ 46,081</b>	<b>\$ 42,458</b>
Commercial Loans	VA520	\$ 1,797	\$ 820	\$ 1,534	\$ 511	\$ 2,823

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 68,848	\$ 56,053	\$ 48,203	\$ 45,570	\$ 39,635
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 11
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 13,613	\$ 11,272	\$ 7,177	\$ 5,997	\$ 9,777
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 47,026	\$ 39,408	\$ 35,881	\$ 33,679	\$ 27,666
Other	VA560	\$ 8,209	\$ 5,373	\$ 5,145	\$ 5,894	\$ 2,179
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 858</b>	<b>\$ 42</b>	<b>\$ 8</b>	<b>\$ 785</b>	<b>\$ 762</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 836	\$ 21	\$ 1	\$ 25	\$ 40
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 22	\$ 21	\$ 7	\$ 760	\$ 722
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 12,134</b>	<b>\$ 9,627</b>	<b>\$ 11,146</b>	<b>\$ 17,112</b>	<b>\$ 11,364</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 1,169</b>	<b>\$ 1,142</b>	<b>\$ 1,459</b>	<b>\$ 1,131</b>	<b>\$ 2,500</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,622
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,612
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,169	\$ 1,142	\$ 1,459	\$ 1,131	\$ 878
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 0	\$ 8	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,145	\$ 1,131	\$ 1,325	\$ 1,087	\$ 789
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 23	\$ 11	\$ 103	\$ 16	\$ 88
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 31	\$ 20	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 10,965</b>	<b>\$ 8,485</b>	<b>\$ 9,687</b>	<b>\$ 15,981</b>	<b>\$ 8,864</b>
Commercial Loans	VA521	\$ 1,550	\$ 781	\$ 2,361	\$ 8,897	\$ 2,119
Consumer Loans - Total	SUB2161	\$ 9,415	\$ 7,704	\$ 7,326	\$ 7,084	\$ 6,745
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 2

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 3,563	\$ 2,475	\$ 2,129	\$ 2,084	\$ 2,699
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 1	\$ 0	\$ 1
Credit Cards	VA557	\$ 4,671	\$ 4,145	\$ 3,765	\$ 3,793	\$ 3,661
Other	VA561	\$ 1,179	\$ 1,084	\$ 1,431	\$ 1,207	\$ 382
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$- 3,288</b>	<b>\$ 9,390</b>	<b>\$ 6,460</b>	<b>\$ 8,127</b>	<b>\$- 6,361</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 8,578</b>	<b>\$ 113</b>	<b>\$ 160</b>	<b>\$ 12</b>	<b>\$ 342</b>
Construction - Total	SUB2230	\$ 44	\$ 0	\$ 24	\$ 20	\$ 15
1-4 Dwelling Units	VA422	\$ 44	\$ 0	\$ 24	\$ 20	\$ 15
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 8,534	\$ 113	\$ 136	\$- 8	\$ 327
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 8,424	\$ 88	\$ 71	\$ 1	\$- 42
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 80	\$ 0	\$ 6	\$ 0	\$ 14
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 30	\$ 25	\$ 49	\$- 9	\$ 355
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 12,088</b>	<b>\$ 9,268</b>	<b>\$ 6,299</b>	<b>\$ 8,108</b>	<b>\$- 6,715</b>
Commercial Loans	VA522	\$ 34	\$- 33	\$ 21	\$- 5	\$ 33
Consumer Loans - Total	SUB2261	\$- 12,122	\$ 9,301	\$ 6,278	\$ 8,113	\$- 6,748
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 3,956	\$ 4,195	\$- 2,310	\$ 1,650	\$- 281
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 17,231	\$ 4,020	\$ 7,880	\$ 5,893	\$- 6,840
Other	VA562	\$ 1,153	\$ 1,086	\$ 708	\$ 570	\$ 373
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 262</b>	<b>\$ 9</b>	<b>\$ 0</b>	<b>\$ 7</b>	<b>\$ 12</b>
Real Estate - Construction	VA606	\$ 0	\$ 9	\$ 0	\$ 0	\$ 12

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 262	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$- 40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 75,514</b>	<b>\$ 61,790</b>	<b>\$ 48,441</b>	<b>\$ 42,686</b>	<b>\$ 28,067</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 26,842</b>	<b>\$ 4,083</b>	<b>\$ 2,083</b>	<b>\$ 3,686</b>	<b>\$ 414</b>
Construction - Total	SUB2330	\$ 1,009	\$ 344	\$ 24	\$ 206	\$- 1,607
1-4 Dwelling Units	VA425	\$ 1,009	\$ 344	\$ 24	\$ 206	\$ 5
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,612
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 25,833	\$ 3,739	\$ 2,059	\$ 3,480	\$ 2,021
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 7,661	\$ 1,701	\$ 1,281	\$ 2,344	\$ 1,290
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 12,216	\$ 902	\$- 170	\$- 640	\$- 189
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 2,091	\$ 1,056	\$ 600	\$ 1,774	\$ 556
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 55	\$ 76	\$ 39	\$- 29	\$ 364
Land	VA495	\$ 3,810	\$ 4	\$ 309	\$ 31	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 47,592</b>	<b>\$ 57,656</b>	<b>\$ 46,349</b>	<b>\$ 38,208</b>	<b>\$ 26,879</b>
Commercial Loans	VA525	\$ 281	\$ 6	\$- 806	\$- 8,391	\$ 737
Consumer Loans - Total	SUB2361	\$ 47,311	\$ 57,650	\$ 47,155	\$ 46,599	\$ 26,142
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 1	\$ 0	\$ 0	\$ 0	\$ 11
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 14,006	\$ 12,992	\$ 2,738	\$ 5,563	\$ 6,797
Mobile Home Loans	VA555	\$ 0	\$ 0	\$- 1	\$ 0	\$- 1
Credit Cards	VA559	\$ 25,124	\$ 39,283	\$ 39,996	\$ 35,779	\$ 17,165
Other	VA565	\$ 8,183	\$ 5,375	\$ 4,422	\$ 5,257	\$ 2,170
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 1,120</b>	<b>\$ 51</b>	<b>\$ 8</b>	<b>\$ 792</b>	<b>\$ 774</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 9	\$ 0	\$ 0	\$ 12
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,098	\$ 21	\$ 1	\$ 25	\$ 40
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0
Other Repossessed Assets	VA633	\$ 22	\$ 21	\$ 7	\$ 760	\$ 722
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$- 40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 41,339</b>	<b>\$ 18,786</b>	<b>\$ 8,597</b>	<b>\$ 11,936</b>	<b>\$ 10,511</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 63,081</b>	<b>\$ 38,668</b>	<b>\$ 28,415</b>	<b>\$ 26,513</b>	<b>\$ 23,064</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 39,660</b>	<b>\$ 16,277</b>	<b>\$ 5,740</b>	<b>\$ 7,342</b>	<b>\$ 7,127</b>
Construction	VA951	\$ 4,212	\$ 0	\$ 724	\$ 1,308	\$ 864
Permanent - 1-4 Dwelling Units	VA952	\$ 35,108	\$ 14,613	\$ 4,931	\$ 5,890	\$ 5,979
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 340	\$ 1,136	\$ 85	\$ 0	\$ 246
Permanent - Land	VA955	\$ 0	\$ 528	\$ 0	\$ 144	\$ 38
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 766,430</b>	<b>\$ 610,187</b>	<b>\$ 314,209</b>	<b>\$ 302,070</b>	<b>\$ 189,137</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 996,286</b>	<b>\$ 781,180</b>	<b>\$ 420,792</b>	<b>\$ 324,011</b>	<b>\$ 193,562</b>
Substandard	VA965	\$ 990,629	\$ 780,509	\$ 420,184	\$ 323,026	\$ 184,023
Doubtful	VA970	\$ 5,657	\$ 670	\$ 607	\$ 985	\$ 9,539
Loss	VA975	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 1,373,362</b>	<b>\$ 1,130,167</b>	<b>\$ 748,279</b>	<b>\$ 384,604</b>	<b>\$ 422,576</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 1,150,149	\$ 942,252	\$ 572,374	\$ 235,691	\$ 261,015
Construction and Land Loans	SUB2430	\$ 158,331	\$ 144,555	\$ 17,215	\$ 29,067	\$ 37,543
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 974,854	\$ 770,823	\$ 539,251	\$ 186,280	\$ 203,636
Permanent Loans Secured by All Other Property	SUB2450	\$ 106,079	\$ 123,299	\$ 20,068	\$ 24,208	\$ 23,358
Nonmortgages - Total	SUB2461	\$ 223,213	\$ 187,915	\$ 175,905	\$ 148,913	\$ 161,561
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 845,120</b>	<b>\$ 778,190</b>	<b>\$ 586,034</b>	<b>\$ 307,476</b>	<b>\$ 341,770</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 763,630</b>	<b>\$ 685,076</b>	<b>\$ 521,876</b>	<b>\$ 253,216</b>	<b>\$ 284,404</b>
Mortgage Loans - Total	SUB2481	\$ 620,669	\$ 568,685	\$ 414,707	\$ 163,235	\$ 192,223
Construction	PD115	\$ 24,962	\$ 7,303	\$ 4,354	\$ 21,740	\$ 28,665
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 54,355	\$ 36,562	\$ 34,589	\$ 26,049	\$ 25,115
Secured by First Liens	PD123	\$ 514,466	\$ 480,794	\$ 355,844	\$ 91,995	\$ 107,612
Secured by Junior Liens	PD124	\$ 12,021	\$ 14,437	\$ 14,337	\$ 8,122	\$ 13,248
Multifamily (5 or more) Dwelling Units	PD125	\$ 5,267	\$ 11,364	\$ 419	\$ 4,756	\$ 4,703
Nonresidential Property (Except Land)	PD135	\$ 4,013	\$ 1,935	\$ 3,800	\$ 6,889	\$ 9,878
Land	PD138	\$ 5,585	\$ 16,290	\$ 1,364	\$ 3,684	\$ 3,002
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 23,319	\$ 5,691	\$ 3,577	\$ 4,824	\$ 11,941
Consumer Loans - Total	SUB2511	\$ 119,642	\$ 110,700	\$ 103,592	\$ 85,157	\$ 80,240
Loans on Deposits	PD161	\$ 1,169	\$ 843	\$ 687	\$ 876	\$ 1,020
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 35	\$ 4	\$ 6
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 32,767	\$ 24,638	\$ 29,163	\$ 16,886	\$ 21,305
Mobile Home Loans	PD169	\$ 13	\$ 8	\$ 2	\$ 12	\$ 0
Credit Cards	PD171	\$ 67,548	\$ 60,137	\$ 59,272	\$ 56,561	\$ 43,881
Other	PD180	\$ 18,145	\$ 25,074	\$ 14,433	\$ 10,818	\$ 14,028
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 720	\$ 616	\$ 397	\$ 1,910	\$ 393
Held for Sale Included in PD115:PD180	PD192	\$ 1,379	\$ 1,223	\$ 1,746	\$ 1,729	\$ 6,528
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 2,464	\$ 2,783	\$ 3,005	\$ 3,064	\$ 3,603
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 824	\$ 771	\$ 916	\$ 902	\$ 1,569

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 1,408	\$ 1,979	\$ 1,714	\$ 2,162	\$ 2,034
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 81,490</b>	<b>\$ 93,114</b>	<b>\$ 64,158</b>	<b>\$ 54,260</b>	<b>\$ 57,366</b>
Mortgage Loans - Total	SUB2491	\$ 10,877	\$ 31,308	\$ 6,660	\$ 5,788	\$ 7,165
Construction	PD215	\$ 2,518	\$ 11,097	\$ 2,348	\$ 1,239	\$ 1,140
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 3	\$ 16	\$ 16	\$ 58	\$ 0
Secured by First Liens	PD223	\$ 6,995	\$ 5,276	\$ 4,198	\$ 4,412	\$ 5,488
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 1,361	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 933	\$ 966	\$ 0	\$ 0	\$ 276
Land	PD238	\$ 428	\$ 12,592	\$ 98	\$ 79	\$ 247
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,102	\$ 545	\$ 774	\$ 921	\$ 3,524
Consumer Loans - Total	SUB2521	\$ 69,511	\$ 61,261	\$ 56,724	\$ 47,551	\$ 46,677
Loans on Deposits	PD261	\$ 0	\$ 8	\$ 0	\$ 0	\$ 17
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 3,492	\$ 2,805	\$ 2,203	\$ 1,462	\$ 1,144
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 62,385	\$ 55,773	\$ 52,476	\$ 44,262	\$ 43,534
Other	PD280	\$ 3,634	\$ 2,675	\$ 2,045	\$ 1,827	\$ 1,982
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 401	\$ 662	\$ 661	\$ 105
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 3,482	\$ 3,297	\$ 3,118	\$ 3,454	\$ 4,508
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 946	\$ 905	\$ 773	\$ 614	\$ 737
Rebooked GNMA's Incl in PD295	PD297	\$ 2,536	\$ 2,392	\$ 2,345	\$ 2,840	\$ 3,737
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 528,242</b>	<b>\$ 351,977</b>	<b>\$ 162,245</b>	<b>\$ 77,128</b>	<b>\$ 80,806</b>
Mortgage Loans - Total	SUB2501	\$ 518,603	\$ 342,259	\$ 151,007	\$ 66,668	\$ 61,627
Construction	PD315	\$ 41,736	\$ 29,730	\$ 6,353	\$ 2,224	\$ 4,216
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 198	\$ 342	\$ 306	\$ 197	\$ 376
Secured by First Liens	PD323	\$ 386,110	\$ 232,427	\$ 129,073	\$ 54,335	\$ 50,721
Secured by Junior Liens	PD324	\$ 706	\$ 969	\$ 888	\$ 1,112	\$ 1,062
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,222	\$ 5,626	\$ 5,358	\$ 607	\$ 600
Nonresidential Property (Except Land)	PD335	\$ 4,529	\$ 5,622	\$ 6,331	\$ 8,092	\$ 4,379
Land	PD338	\$ 83,102	\$ 67,543	\$ 2,698	\$ 101	\$ 273
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 4,386	\$ 4,890	\$ 5,798	\$ 5,224	\$ 9,657
Consumer Loans - Total	SUB2531	\$ 5,253	\$ 4,828	\$ 5,440	\$ 5,236	\$ 9,522
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 30	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,059	\$ 899	\$ 512	\$ 682	\$ 1,359
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 4,052	\$ 3,729	\$ 4,765	\$ 4,364	\$ 7,521
Other	PD380	\$ 142	\$ 200	\$ 163	\$ 160	\$ 640
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,199	\$ 1,139	\$ 2,900	\$ 1,263	\$ 1,782
Held for Sale Included in PD315:PD380	PD392	\$ 1,133	\$ 635	\$ 1,036	\$ 1,276	\$ 1,007
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,000	\$ 1,129	\$ 756	\$ 642	\$ 324
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,000	\$ 972	\$ 756	\$ 642	\$ 324
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 827,065</b>	<b>\$ 767,488</b>	<b>\$ 647,010</b>	<b>\$ 511,706</b>	<b>\$ 493,793</b>
90% up to 100% LTV	LD110	\$ 715,144	\$ 619,823	\$ 525,437	\$ 419,987	\$ 416,237
100% and greater LTV	LD120	\$ 111,921	\$ 147,665	\$ 121,573	\$ 91,719	\$ 77,556
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 22,830</b>	<b>\$ 13,843</b>	<b>\$ 11,915</b>	<b>\$ 12,349</b>	<b>\$ 13,363</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 11,070</b>	<b>\$ 6,738</b>	<b>\$ 5,052</b>	<b>\$ 4,980</b>	<b>\$ 5,791</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 11,070	\$ 6,738	\$ 5,052	\$ 4,961	\$ 5,772
90% up to 100% LTV	LD210	\$ 9,245	\$ 6,234	\$ 4,545	\$ 4,715	\$ 5,270
100% and greater LTV	LD220	\$ 1,825	\$ 504	\$ 507	\$ 246	\$ 502
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 19	\$ 19

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 19	\$ 19
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 11,760</b>	<b>\$ 7,105</b>	<b>\$ 6,863</b>	<b>\$ 7,369</b>	<b>\$ 7,572</b>
90% up to 100% LTV	LD250	\$ 4,986	\$ 3,994	\$ 5,125	\$ 5,378	\$ 6,464
100% and greater LTV	LD260	\$ 6,774	\$ 3,111	\$ 1,738	\$ 1,991	\$ 1,108
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 2,096</b>	<b>\$ 527</b>	<b>\$ 206</b>	<b>\$ 196</b>	<b>\$ 81</b>
90% up to 100% LTV	LD310	\$ 871	\$ 348	\$ 103	\$ 54	\$ 47
100% and greater LTV	LD320	\$ 1,225	\$ 179	\$ 103	\$ 142	\$ 34
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,307</b>	<b>\$ 1,229</b>	<b>\$ 3,357</b>	<b>\$ 1,194</b>	<b>\$ 1,084</b>
90% up to 100% LTV	LD410	\$ 1,307	\$ 1,229	\$ 1,241	\$ 905	\$ 795
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 2,116	\$ 289	\$ 289
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 85,180</b>	<b>\$ 171,046</b>	<b>\$ 154,378</b>	<b>\$ 118,440</b>	<b>\$ 104,593</b>
90% up to 100% LTV	LD430	\$ 39,897	\$ 71,870	\$ 73,784	\$ 61,606	\$ 54,234
100% and greater LTV	LD440	\$ 45,283	\$ 99,176	\$ 80,594	\$ 56,834	\$ 50,359
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 4,150</b>	<b>\$ 1,306</b>	<b>\$ 3,178</b>	<b>\$ 3,380</b>	<b>\$ 68,070</b>
90% up to 100% LTV	LD450	\$ 2,667	\$ 798	\$ 2,406	\$ 2,422	\$ 38,320
100% and greater LTV	LD460	\$ 1,483	\$ 508	\$ 772	\$ 958	\$ 29,750
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 113,492	\$ 94,213	\$ 143,308	\$ 114,607	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,147	\$ 1,107	\$ 1,116	\$ 1,127	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 118,332	\$ 122,940	\$ 123,618	\$ 103,279	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 7,940,818	\$ 8,900,858	\$ 10,431,645	\$ 1,108,811	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 9,267,422	\$ 10,368,307	\$ 12,016,177	\$ 1,291,347	N/A
Total Capitalized Negative Amortization	LD650	\$ 364,762	\$ 354,561	\$ 349,376	\$ 28,589	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 4,806,895</b>	<b>\$ 4,688,362</b>	<b>\$ 4,762,482</b>	<b>\$ 4,584,591</b>	<b>\$ 4,829,714</b>
Mortgage Construction Loans	CC105	\$ 3,652,827	\$ 3,415,257	\$ 3,564,787	\$ 3,265,296	\$ 3,478,154
Other Mortgage Loans	CC115	\$ 1,154,068	\$ 1,273,105	\$ 1,197,695	\$ 1,319,295	\$ 1,351,560
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 46,502	\$ 63,269	\$ 30,100	\$ 64,373	\$ 64,013
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 1,483,408</b>	<b>\$ 2,043,958</b>	<b>\$ 2,064,376</b>	<b>\$ 2,298,730</b>	<b>\$ 1,560,751</b>
1-4 Dwelling Units	CC280	\$ 1,000,339	\$ 1,406,921	\$ 1,668,800	\$ 1,629,549	\$ 1,016,502

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 194,738	\$ 430,719	\$ 106,607	\$ 259,006	\$ 223,464
All Other Real Estate	CC300	\$ 288,331	\$ 206,318	\$ 288,969	\$ 410,175	\$ 320,785
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,021,976	\$ 1,022,991	\$ 708,239	\$ 983,669	\$ 831,865
Commitments Outstanding to Purchase Loans	CC320	\$ 16,243	\$ 16,279	\$ 16,376	\$ 16,376	\$ 23,025
Commitments Outstanding to Sell Loans	CC330	\$ 325,761	\$ 526,866	\$ 716,611	\$ 561,097	\$ 497,481
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 162,423	\$ 170,903	\$ 167,060	\$ 268,932	\$ 184,500
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 42,180,235</b>	<b>\$ 42,626,205</b>	<b>\$ 42,056,689</b>	<b>\$ 41,012,895</b>	<b>\$ 39,294,420</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 5,709,903	\$ 5,630,048	\$ 5,549,096	\$ 5,355,533	\$ 5,162,693
Commercial Lines	CC420	\$ 2,052,175	\$ 2,076,931	\$ 2,154,147	\$ 2,035,538	\$ 2,181,063
Open-End Consumer Lines - Credit Cards	CC423	\$ 34,256,627	\$ 34,754,372	\$ 34,187,319	\$ 33,446,480	\$ 31,810,255
Open-End Consumer Lines - Other	CC425	\$ 161,530	\$ 164,854	\$ 166,127	\$ 175,344	\$ 140,409
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 131,964</b>	<b>\$ 120,429</b>	<b>\$ 132,273</b>	<b>\$ 139,328</b>	<b>\$ 132,601</b>
Commercial	CC430	\$ 4,535	\$ 5,312	\$ 5,779	\$ 2,724	\$ 1,892
Standby, Not Included on CC465 or CC468	CC435	\$ 127,429	\$ 115,117	\$ 126,494	\$ 136,604	\$ 130,709
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 14,729,665	\$ 14,064,586	\$ 14,222,926	\$ 14,024,160	\$ 15,064,933
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 253,737	\$ 255,047	\$ 255,698	\$ 269,108	\$ 278,130
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 275,473	\$ 191,128	\$ 205,766	\$ 200,852	\$ 221,434
Other Contingent Liabilities	CC480	\$ 1,710	\$ 802	\$ 1,762	\$ 1,832	\$ 2,472
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 52,639	\$ 137,297	\$ 195,731	\$ 70,038	\$ 144,234
Sales	CF145	\$ 0	\$ 0	\$ 0	\$ 1,088	\$ 231
Other Balance Changes	CF148	\$- 181,626	\$- 233,076	\$- 225,418	\$- 186,538	\$- 280,693
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 93,080	\$ 1,156,977	\$ 348,812	\$ 236,413	\$ 273,397

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 185,297	\$- 242,866	\$- 322,292	\$- 279,411	\$- 311,486
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 145,719</b>	<b>\$ 1,294,274</b>	<b>\$ 544,543</b>	<b>\$ 306,451</b>	<b>\$ 417,631</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,088</b>	<b>\$ 231</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 145,719</b>	<b>\$ 1,294,274</b>	<b>\$ 544,543</b>	<b>\$ 305,363</b>	<b>\$ 417,400</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 6,547,173</b>	<b>\$ 7,181,073</b>	<b>\$ 9,398,667</b>	<b>\$ 6,546,789</b>	<b>\$ 9,311,982</b>
Construction Loans - Total	SUB3840	\$ 929,337	\$ 958,425	\$ 1,087,493	\$ 802,913	\$ 1,073,743
1-4 Dwelling Units	CF190	\$ 400,496	\$ 501,093	\$ 617,816	\$ 457,097	\$ 658,905
Multifamily (5 or more) Dwelling Units	CF200	\$ 274,416	\$ 264,366	\$ 193,271	\$ 159,839	\$ 198,970
Nonresidential	CF210	\$ 254,425	\$ 192,966	\$ 276,406	\$ 185,977	\$ 215,868
Permanent Loans - Total	SUB3851	\$ 5,617,836	\$ 6,222,648	\$ 8,311,174	\$ 5,743,876	\$ 8,238,239
1-4 Dwelling Units	CF225	\$ 5,316,280	\$ 5,932,968	\$ 8,021,256	\$ 5,396,665	\$ 7,744,477
Home Equity and Junior Liens	CF226	\$ 1,416,409	\$ 1,711,118	\$ 1,731,688	\$ 1,497,630	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 24,362	\$ 28,910	\$ 11,167	\$ 86,344	\$ 117,668
Nonresidential (Except Land)	CF260	\$ 119,362	\$ 123,840	\$ 144,646	\$ 107,581	\$ 141,288
Land	CF270	\$ 157,832	\$ 136,930	\$ 134,105	\$ 153,286	\$ 234,806
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 1,636,338</b>	<b>\$ 1,085,084</b>	<b>\$ 1,133,941</b>	<b>\$ 1,022,169</b>	<b>\$ 1,109,022</b>
1-4 Dwelling Units	CF280	\$ 1,576,714	\$ 1,065,871	\$ 1,115,369	\$ 985,700	\$ 1,085,208
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 21,157	\$ 17,417	\$ 7,638	\$ 370	N/A
Home Equity and Junior Liens	CF282	\$ 25,099	\$ 15,326	\$ 25,067	\$ 15,151	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 47,116	\$ 10,379	\$ 7,593	\$ 5,244	\$ 5,919
Nonresidential	CF300	\$ 12,508	\$ 8,834	\$ 10,979	\$ 31,225	\$ 17,895
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 5,163,373</b>	<b>\$ 5,982,539</b>	<b>\$ 8,050,679</b>	<b>\$ 3,563,298</b>	<b>\$ 4,038,395</b>
1-4 Dwelling Units	CF310	\$ 5,066,166	\$ 5,934,355	\$ 8,005,335	\$ 3,514,388	\$ 3,999,746
Home Equity and Junior Liens	CF311	\$ 25,878	\$ 14,706	\$ 21,346	\$ 9,924	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 48,519	\$ 27,647	\$ 8,921	\$ 7,767	\$ 14,760
Nonresidential	CF330	\$ 48,688	\$ 20,537	\$ 36,423	\$ 41,143	\$ 23,889
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 3,527,035</b>	<b>\$- 4,897,455</b>	<b>\$- 6,916,738</b>	<b>\$- 2,541,129</b>	<b>\$- 2,929,373</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 1,218,904</b>	<b>\$ 1,112,024</b>	<b>\$ 1,284,017</b>	<b>\$ 1,187,271</b>	<b>\$ 1,392,034</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 2,618,208	\$ 2,482,405	\$ 2,229,541	\$ 2,429,805	\$ 2,425,109

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 323,300	\$ 290,508	\$ 445,017	\$ 401,696	\$ 336,759
Consumer:						
Closed or Purchased	CF400	\$ 8,853,841	\$ 8,764,556	\$ 8,712,831	\$ 7,851,587	\$ 8,266,840
Sales	CF405	\$ 2,222,582	\$ 2,224,048	\$ 1,222,095	\$ 0	\$ 2,967,338
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 11,472,049</b>	<b>\$ 11,246,961</b>	<b>\$ 10,942,372</b>	<b>\$ 10,281,392</b>	<b>\$ 10,691,949</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 2,545,882</b>	<b>\$ 2,514,556</b>	<b>\$ 1,667,112</b>	<b>\$ 401,696</b>	<b>\$ 3,304,097</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 8,926,167</b>	<b>\$ 8,732,405</b>	<b>\$ 9,275,260</b>	<b>\$ 9,879,696</b>	<b>\$ 7,387,852</b>
Deposits:						
Interest Credited to Deposits	CF430	\$ 342,472	\$ 381,863	\$ 365,808	\$ 331,062	\$ 321,984

Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 3,363,579	\$ 2,836,098	\$ 2,114,382	\$ 1,496,711	\$ 1,429,825
Fully Insured	DI100	\$ 1,758,627	\$ 1,187,899	\$ 1,164,547	\$ 1,138,501	\$ 1,081,879
Other	DI110	\$ 1,604,952	\$ 1,648,199	\$ 949,835	\$ 358,210	\$ 347,946
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 23,599,672	\$ 23,655,970	\$ 23,320,095	\$ 22,765,909	\$ 22,067,677
Greater than \$100,000	DI130	\$ 18,010,626	\$ 18,716,415	\$ 17,428,556	\$ 16,247,362	\$ 15,746,929
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	4,611,028	4,516,901	4,359,411	4,196,723	4,055,074
Greater than \$100,000	DI160	73,642	80,592	78,092	74,578	72,584
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 1,664,638	\$ 1,683,479	\$ 1,673,602	\$ 1,649,275	\$ 1,636,260
Greater than \$250,000	DI175	\$ 246,766	\$ 246,649	\$ 238,056	\$ 227,475	\$ 210,440
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	107,094	104,045	103,625	98,913	99,765
Greater than \$250,000	DI185	540	542	522	491	731
Number of Deposit Accounts - Total	SUB4062	4,792,304	4,702,080	4,541,650	4,370,705	4,228,154
IRA/Keogh Accounts	DI200	\$ 1,992,734	\$ 2,012,832	\$ 1,991,565	\$ 1,953,770	\$ 1,921,778
Uninsured Deposits	DI210	\$ 10,771,865	\$ 10,967,366	\$ 9,913,652	\$ 9,315,151	\$ 8,734,903
Preferred Deposits	DI220	\$ 4,007	\$ 1,166	\$ 1,246	\$ 1,458	\$ 1,114
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 2,407,076	\$ 2,300,827	\$ 2,359,329	\$ 2,298,709	\$ 2,472,673
Money Market Deposit Accounts	DI320	\$ 26,266,757	\$ 25,242,483	\$ 24,278,819	\$ 23,367,137	\$ 21,464,488



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,321,813	\$ 1,332,628	\$ 1,510,736	\$ 1,440,456	\$ 1,933,522
Time Deposits	DI340	\$ 13,526,053	\$ 15,426,577	\$ 14,511,426	\$ 13,783,720	\$ 13,790,626
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 6,889,039	\$ 8,083,093	\$ 7,169,978	\$ 6,454,160	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 713,975	\$ 742,805	\$ 720,000	\$ 689,041	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 924,087	\$ 910,279	\$ 1,010,842	\$ 1,027,608	\$ 1,388,863
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Section I (Optional Revised Format on an Unconsolidated Basis)</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 26,665,993	\$ 25,879,372	\$ 24,982,615	\$ 23,776,510	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 25,434,196	\$ 24,620,580	\$ 23,750,179	\$ 22,090,807	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>						
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 44,154	\$ 40,318	\$ 43,482	\$ 38,091	\$ 38,636
Time and Savings Deposits	DI650	\$ 2,195	\$ 3,627	\$ 59,883	\$ 4,764	\$ 13,242
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 211,082
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	8,510	8,400	8,401	8,103	8,206
Assets Held in Trading Accounts	SI375	\$ 406,005	\$ 143,914	\$ 162,633	\$ 158,525	\$ 177,546
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 2,807,106	\$ 2,804,517	\$ 1,674,856	\$ 1,283,145	\$ 1,253,899
Assets Held for Sale	SI387	\$ 2,263,729	\$ 3,087,452	\$ 2,482,246	\$ 3,321,706	\$ 1,821,443
Loans Serviced for Others	SI390	\$ 27,446,281	\$ 26,369,567	\$ 26,414,232	\$ 26,414,587	\$ 25,497,368
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 157,766	\$ 143,914	\$ 162,633	\$ 158,525	\$ 177,546
Other Residual Interests	SI404	\$ 36,898	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.62%	84.81%	84.29%	86.17%	86.19%
Second month of Qtr	SI582	84.46%	85.33%	85.48%	86.41%	86.22%
Third month of Qtr	SI583	81.88%	85.69%	85.10%	85.94%	86.35%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	0.00%	64.81%	66.76%	73.13%	67.38%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 109,402</b>	<b>\$ 108,975</b>	<b>\$ 115,911</b>	<b>\$ 119,383</b>	<b>\$ 124,146</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 33,127	\$ 30,661	\$ 29,822	\$ 29,085	\$ 35,167
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	25	24	21	21	21
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 5,630,223	\$ 5,211,429	\$ 4,964,005	\$ 4,869,910	\$ 4,848,885
Net Income (Loss) (SO91)	SI610	\$ 8,010	\$ 133,740	\$ 155,638	\$ 122,794	\$ 137,394
Dividends Declared						
Preferred Stock	SI620	\$ 2,033	\$ 0	\$ 2,032	\$ 38	\$ 1,977
Common Stock	SI630	\$ 26,683	\$ 643	\$ 14,047,430	\$ 35,132	\$ 5,005
Stock Issued	SI640	\$ 16,000	\$ 0	\$ 0	\$ 0	\$ 1
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 1,405	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 23,885	\$ 300,173	\$ 14,147,125	\$ 3,429	\$ 12,111

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 664	\$ 0	\$ 697
Other Comprehensive Income	SI662	\$- 20,059	\$- 7,963	\$- 6,589	\$ 1,820	\$ 881
Prior Period Adjustments	SI668	\$ 0	\$ 18	\$- 209	\$ 0	\$ 505
Other Adjustments	SI671	\$ 232	\$ 257	\$ 256	\$ 180	\$ 180
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 5,629,575</b>	<b>\$ 5,637,011</b>	<b>\$ 5,211,428</b>	<b>\$ 4,961,558</b>	<b>\$ 4,993,672</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 39,068	\$ 45,476	\$ 66,209	\$ 19,147	\$ 18,920
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 130,837	\$ 98,694	\$ 88,394	\$ 17,210,595	\$ 129,001
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 83,345	\$ 77,684	\$ 75,328	\$ 71,620	\$ 68,694
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 9,475	\$ 12,923	\$ 8,187	\$ 7,024	\$ 8,491
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 73,512,687	\$ 70,803,659	\$ 66,487,739	\$ 63,388,528	\$ 63,395,196
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 13,718,234	\$ 11,672,071	\$ 8,610,656	\$ 18,128,163	\$ 17,539,062
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 39,928,549	\$ 39,932,569	\$ 39,427,316	\$ 28,257,911	\$ 28,969,107
Nonmortgage Loans	SI885	\$ 16,328,941	\$ 15,891,041	\$ 15,257,081	\$ 13,921,083	\$ 13,112,890
Deposits and Excrows	SI890	\$ 42,264,960	\$ 41,789,683	\$ 39,809,431	\$ 37,666,072	\$ 36,515,306
Total Borrowings	SI895	\$ 24,082,657	\$ 21,230,605	\$ 19,793,831	\$ 19,086,037	\$ 19,935,537

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	4	4	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	19	17	17	16	16

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 3,465,908</b>	<b>\$ 3,221,589</b>	<b>\$ 2,933,497</b>	<b>\$ 2,550,414</b>	<b>\$ 3,118,215</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 582,261</b>	<b>\$ 565,891</b>	<b>\$ 533,817</b>	<b>\$ 506,520</b>	<b>\$ 1,230,831</b>
Personal Trust and Agency Accounts	FS210	\$ 247,019	\$ 243,182	\$ 238,136	\$ 230,309	\$ 917,416
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 84,901	\$ 83,932	\$ 77,813	\$ 75,829	\$ 86,925
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,739
Other Retirement Accounts	FS240	\$ 84,901	\$ 83,932	\$ 77,813	\$ 75,829	\$ 81,186
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 250,341	\$ 238,777	\$ 217,868	\$ 200,382	\$ 226,490
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 298</b>	<b>\$ 311</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 36,862</b>
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,018
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 210	\$ 217	\$ 0	\$ 0	\$ 35,844
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16,351
Other Retirement Accounts	FS241	\$ 210	\$ 217	\$ 0	\$ 0	\$ 19,493
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 88	\$ 94	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 2,883,349</b>	<b>\$ 2,655,387</b>	<b>\$ 2,399,680</b>	<b>\$ 2,043,894</b>	<b>\$ 1,850,522</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,221</b>	<b>1,199</b>	<b>1,143</b>	<b>1,122</b>	<b>3,488</b>
Personal Trust and Agency Accounts	FS212	651	638	631	641	2,899
Retirement-related Trust and Agency Accounts - Total	SUB6120	184	181	155	154	187
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	13
Other Retirement Accounts	FS242	184	181	155	154	174
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	386	380	357	327	402
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>3</b>	<b>3</b>	<b>0</b>	<b>0</b>	<b>71</b>
Personal Trust and Agency Accounts	FS213	0	0	0	0	17
Retirement-related Trust and Agency Accounts - Total	SUB6130	1	1	0	0	54
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	11
Other Retirement Accounts	FS243	1	1	0	0	43
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	2	2	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>16,873</b>	<b>14,547</b>	<b>12,476</b>	<b>10,481</b>	<b>9,137</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 21,736</b>	<b>\$ 11,808</b>	<b>\$ 6,638</b>	<b>\$ 4,503</b>	<b>\$ 26,022</b>
Personal Trust and Agency Accounts	FS310	\$ 2,058	\$ 1,522	\$ 914	\$ 481	\$ 11,066
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 449	\$ 328	\$ 195	\$ 104	\$ 641
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 105
Other Retirement Accounts	FS340	\$ 449	\$ 328	\$ 195	\$ 104	\$ 536
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,873	\$ 1,388	\$ 825	\$ 419	\$ 1,824
Other Fiduciary Accounts	FS370	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 17,259	\$ 8,475	\$ 4,614	\$ 3,497	\$ 12,438
Other Fiduciary and Related Services	FS390	\$ 96	\$ 95	\$ 90	\$ 2	\$ 53
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 4,077</b>	<b>\$ 3,080</b>	<b>\$ 2,008</b>	<b>\$ 933</b>	<b>\$ 22,519</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 44</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 17,658</b>	<b>\$ 8,727</b>	<b>\$ 4,630</b>	<b>\$ 3,570</b>	<b>\$ 3,459</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 247,019</b>	<b>\$ 243,182</b>	<b>\$ 238,137</b>	<b>\$ 230,308</b>	<b>\$ 917,415</b>

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
 93048 - OTS-Regulated: Texas  
 December 2007

Frozen Aggregated Data  
 (\$Thousands)

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 795	\$ 3	\$ 14	\$ 78	\$ 788
Interest-Bearing Deposits	FS415	\$ 4,469	\$ 4,006	\$ 4,254	\$ 3,648	\$ 3,787
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,714	\$ 6,043	\$ 5,788	\$ 6,427	\$ 48,893
State, County and Municipal Obligations	FS425	\$ 10,628	\$ 9,977	\$ 7,966	\$ 7,635	\$ 105,183
Money Market Mutual Funds	FS430	\$ 20,014	\$ 15,392	\$ 16,414	\$ 19,875	\$ 81,911
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,526	\$ 6,625	\$ 5,365	\$ 4,822	\$ 12,192
Common and Preferred Stock	FS445	\$ 186,150	\$ 190,574	\$ 188,477	\$ 178,042	\$ 605,401
Real Estate Mortgages	FS450	\$ 360	\$ 362	\$ 424	\$ 426	\$ 428
Real Estate	FS455	\$ 1,698	\$ 1,641	\$ 1,481	\$ 1,529	\$ 27,224
Miscellaneous Assets	FS460	\$ 10,665	\$ 8,559	\$ 7,954	\$ 7,826	\$ 31,608
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 44</b>
Personal Trust and Agency Accounts	FS710	\$ 1	\$ 1	\$ 0	\$ 0	\$ 34
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 5,629,577	\$ 5,637,010	\$ 5,211,428	\$ 4,961,562	\$ 4,993,676
Equity Capital Deductions - Total	SUB1631	\$ 203,675	\$ 210,117	\$ 201,845	\$ 198,712	\$ 231,423
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,993	\$ 8,639	\$ 6,183	\$ 4,199	\$ 3,221
Goodwill and Certain Other Intangible Assets	CCR115	\$ 175,610	\$ 176,365	\$ 169,579	\$ 168,410	\$ 204,855
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 26,072	\$ 25,113	\$ 26,083	\$ 26,103	\$ 23,347
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 339,227	\$ 319,118	\$ 311,504	\$ 305,116	\$ 306,151
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 32,918	\$ 13,543	\$ 5,476	\$- 923	\$ 2,530
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 305,000	\$ 305,000	\$ 305,376	\$ 305,482	\$ 303,065
Other	CCR195	\$ 1,309	\$ 575	\$ 652	\$ 557	\$ 556
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 5,765,129</b>	<b>\$ 5,746,011</b>	<b>\$ 5,321,087</b>	<b>\$ 5,067,966</b>	<b>\$ 5,068,404</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 74,339,784</b>	<b>\$ 74,927,334</b>	<b>\$ 68,301,167</b>	<b>\$ 66,266,059</b>	<b>\$ 64,694,059</b>
Asset Deductions - Total	SUB1651	\$ 204,994	\$ 210,845	\$ 201,755	\$ 201,513	\$ 235,370
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,240	\$ 9,288	\$ 6,043	\$ 6,950	\$ 7,111
Goodwill and Certain Other Intangible Assets	CCR265	\$ 175,610	\$ 176,365	\$ 169,579	\$ 168,410	\$ 204,855
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 26,072	\$ 25,113	\$ 26,083	\$ 26,103	\$ 23,347
Other	CCR275	\$ 72	\$ 79	\$ 50	\$ 50	\$ 57
Asset Additions - Total	SUB1661	\$ 51,233	\$ 19,538	\$ 6,504	\$ - 1,630	\$ 3,194
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 51,202	\$ 19,507	\$ 6,504	\$ - 2,186	\$ 3,194
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 31	\$ 31	\$ 0	\$ 556	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 74,186,023</b>	<b>\$ 74,736,027</b>	<b>\$ 68,105,916</b>	<b>\$ 66,062,916</b>	<b>\$ 64,461,883</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 2,966,614</b>	<b>\$ 2,988,630</b>	<b>\$ 2,723,428</b>	<b>\$ 2,641,719</b>	<b>\$ 2,577,556</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 5,765,129</b>	<b>\$ 5,746,011</b>	<b>\$ 5,321,087</b>	<b>\$ 5,067,966</b>	<b>\$ 5,068,404</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 42	\$ 4	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,433
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 523,346	\$ 340,702	\$ 277,200	\$ 234,962	\$ 234,803
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 523,346</b>	<b>\$ 340,702</b>	<b>\$ 277,242</b>	<b>\$ 234,966</b>	<b>\$ 237,236</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 523,346</b>	<b>\$ 340,702</b>	<b>\$ 277,242</b>	<b>\$ 234,966</b>	<b>\$ 237,236</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 12,134	\$ 11,856	\$ 11,080	\$ 11,710	\$ 11,805
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 154,318	\$ 143,121	\$ 155,969	\$ 151,207	\$ 170,446
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 6,122,023</b>	<b>\$ 5,931,736</b>	<b>\$ 5,431,280</b>	<b>\$ 5,140,015</b>	<b>\$ 5,123,389</b>
0% R/W Category - Cash	CCR400	\$ 125,073	\$ 110,730	\$ 122,653	\$ 129,180	\$ 143,061
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,415,631	\$ 760,647	\$ 1,571,234	\$ 3,402,159	\$ 3,420,395
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,135	\$ 9,264	\$ 11,000	\$ 9,639	\$ 8,350
0% R/W Category - Other	CCR415	\$ 680,764	\$ 1,366,133	\$ 561,526	\$ 352,594	\$ 554,758
0% R/W Category - Assets Total	CCR420	\$ 2,229,603	\$ 2,246,774	\$ 2,266,413	\$ 3,893,572	\$ 4,126,564
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



Office of Thrift Supervision  
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Run Date: February 20, 2008, 3:42 PM

TFR Industry Aggregate Report  
93048 - OTS-Regulated: Texas  
December 2007

Frozen Aggregated Data  
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 7,188,609	\$ 7,164,402	\$ 6,314,040	\$ 6,314,872	\$ 6,663,300
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,367,434	\$ 2,032,789	\$ 1,930,399	\$ 2,355,710	\$ 1,768,314
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 8,753	\$ 8,341	\$ 7,539	\$ 7,680	\$ 7,522
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,504,768	\$ 11,860,477	\$ 5,439,679	\$ 15,020,009	\$ 14,429,803
20% R/W Category - Other	CCR450	\$ 497,157	\$ 1,291,543	\$ 1,960,253	\$ 444,565	\$ 435,612
20% R/W Category - Assets Total	CCR455	\$ 21,566,721	\$ 22,357,552	\$ 15,651,910	\$ 24,142,836	\$ 23,304,551
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 4,313,341</b>	<b>\$ 4,471,511</b>	<b>\$ 3,130,382</b>	<b>\$ 4,828,569</b>	<b>\$ 4,660,910</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 14,214,683	\$ 15,472,055	\$ 17,516,353	\$ 6,978,713	\$ 7,332,165
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 60,622	\$ 48,786	\$ 41,329	\$ 55,102	\$ 84,665
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11	\$ 12	\$ 12	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 419	\$ 419	\$ 419	\$ 419	\$ 420
50% R/W Category - Other	CCR480	\$ 65,425	\$ 65,784	\$ 70,283	\$ 60,617	\$ 71,129
50% R/W Category - Assets Total	CCR485	\$ 14,341,160	\$ 15,587,056	\$ 17,628,396	\$ 7,094,851	\$ 7,488,379
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 7,170,587</b>	<b>\$ 7,793,533</b>	<b>\$ 8,814,201</b>	<b>\$ 3,547,429</b>	<b>\$ 3,744,195</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 101,831	\$ 49,989	\$ 48,987	\$ 48,693	\$ 63,452
100% R/W Category - All Other Assets	CCR506	\$ 39,403,240	\$ 37,610,660	\$ 35,635,890	\$ 33,602,765	\$ 32,503,515
100% R/W Category - Assets Total	CCR510	\$ 39,505,071	\$ 37,660,649	\$ 35,684,877	\$ 33,651,458	\$ 32,566,967
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 39,505,071</b>	<b>\$ 37,660,649</b>	<b>\$ 35,684,877</b>	<b>\$ 33,651,458</b>	<b>\$ 32,566,967</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 77,642,555</b>	<b>\$ 77,852,031</b>	<b>\$ 71,231,596</b>	<b>\$ 68,782,717</b>	<b>\$ 67,486,461</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 50,988,996</b>	<b>\$ 49,925,688</b>	<b>\$ 47,629,458</b>	<b>\$ 42,027,455</b>	<b>\$ 40,972,068</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 23	\$ 41	\$ 54	\$ 118	\$ 114
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 50,988,973</b>	<b>\$ 49,925,647</b>	<b>\$ 47,629,404</b>	<b>\$ 42,027,337</b>	<b>\$ 40,971,954</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 4,079,119</b>	<b>\$ 3,994,052</b>	<b>\$ 3,810,352</b>	<b>\$ 3,362,188</b>	<b>\$ 3,277,754</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.77%</b>	<b>7.69%</b>	<b>7.81%</b>	<b>7.67%</b>	<b>7.86%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.01%</b>	<b>11.88%</b>	<b>11.40%</b>	<b>12.23%</b>	<b>12.50%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>11.00%</b>	<b>11.22%</b>	<b>10.84%</b>	<b>11.70%</b>	<b>11.95%</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 20, 2008, 3:42 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas December 2007	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.77%</b>	<b>7.69%</b>	<b>7.81%</b>	<b>7.67%</b>	<b>7.86%</b>

\*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.