

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 3:45 PM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2006

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions		20	20	20	18	18
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	2	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 17,947,043	\$ 17,858,114	\$ 14,973,042	\$ 13,854,984	\$ 14,154,248
Cash and Non-Interest-Earning Deposits	SC110	\$ 716,907	\$ 726,473	\$ 746,087	\$ 816,249	\$ 788,530
Interest-Earning Deposits in FHLBs	SC112	\$ 1,431,455	\$ 2,232,519	\$ 2,213,692	\$ 1,012,764	\$ 632,312
Other Interest-Earning Deposits	SC118	\$ 336,726	\$ 251,261	\$ 96,164	\$ 36,196	\$ 34,201
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 13,351,111	\$ 13,775,333	\$ 11,582,133	\$ 11,711,579	\$ 12,418,150
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,977,173	\$ 738,138	\$ 215,783	\$ 163,411	\$ 167,923
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 30,908	\$ 30,539	\$ 32,763	\$ 30,203	\$ 33,985
State and Municipal Obligations	SC180	\$ 7,107	\$ 6,739	\$ 3,923	\$ 4,517	\$ 3,511
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 17,405	\$ 16,862	\$ 17,511	\$ 19,564	\$ 19,656
Accrued Interest Receivable	SC191	\$ 78,251	\$ 80,250	\$ 64,986	\$ 60,501	\$ 55,980
Mortgage-Backed Securities - Gross	SUB0072	\$ 7,012,956	\$ 7,240,324	\$ 7,586,159	\$ 7,238,318	\$ 6,192,151
Mortgage-Backed Securities - Total	SC22	\$ 7,012,956	\$ 7,240,324	\$ 7,586,159	\$ 7,238,318	\$ 6,192,151
Pass-Through - Total	SUB0073	\$ 3,223,837	\$ 3,448,673	\$ 3,669,560	\$ 3,696,064	\$ 5,830,269
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,214,546	\$ 3,438,827	\$ 3,658,696	\$ 3,684,283	\$ 4,001,944
Other Pass-Through	SC215	\$ 9,291	\$ 9,846	\$ 10,864	\$ 11,781	\$ 1,828,325
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,757,965	\$ 3,760,530	\$ 3,887,262	\$ 3,512,434	\$ 337,716
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 184,451	\$ 141,573	\$ 103,728	\$ 6,215	\$ 21,359
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 407,714	\$ 413,280	\$ 387,706	\$ 338,349	\$ 315,868
Other	SC222	\$ 3,165,800	\$ 3,205,677	\$ 3,395,828	\$ 3,167,870	\$ 489
Accrued Interest Receivable	SC228	\$ 31,154	\$ 31,121	\$ 29,337	\$ 29,820	\$ 24,166

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 22,147,662	\$ 21,664,545	\$ 20,580,031	\$ 19,440,671	\$ 19,488,915
Mortgage Loans - Total	SC26	\$ 22,068,431	\$ 21,585,604	\$ 20,505,003	\$ 19,362,207	\$ 19,409,568
Construction Loans - Total	SUB0100	\$ 3,269,012	\$ 3,240,288	\$ 3,075,143	\$ 2,869,498	\$ 2,723,312
Residential - Total	SUB0110	\$ 2,442,820	\$ 2,525,773	\$ 2,415,862	\$ 2,318,528	\$ 2,240,951
1-4 Dwelling Units	SC230	\$ 1,564,266	\$ 1,600,360	\$ 1,486,875	\$ 1,377,015	\$ 1,336,493
Multifamily (5 or more) Dwelling Units	SC235	\$ 878,554	\$ 925,413	\$ 928,987	\$ 941,513	\$ 904,458
Nonresidential Property	SC240	\$ 826,192	\$ 714,515	\$ 659,281	\$ 550,970	\$ 482,361
Permanent Loans - Total	SUB0121	\$ 18,745,074	\$ 18,300,464	\$ 17,387,819	\$ 16,456,295	\$ 16,662,818
Residential - Total	SUB0131	\$ 16,985,579	\$ 16,623,244	\$ 15,788,439	\$ 15,118,737	\$ 15,397,690
1-4 Dwelling Units - Total	SUB0141	\$ 16,446,034	\$ 16,004,950	\$ 15,122,020	\$ 14,430,056	\$ 14,691,098
Revolving Open-End Loans	SC251	\$ 6,061,208	\$ 5,414,517	\$ 4,801,758	\$ 4,329,612	\$ 3,974,089
All Other - First Liens	SC254	\$ 7,189,360	\$ 7,657,627	\$ 7,614,749	\$ 7,507,416	\$ 8,674,563
All Other - Junior Liens	SC255	\$ 3,195,466	\$ 2,932,806	\$ 2,705,513	\$ 2,593,028	\$ 2,042,446
Multifamily (5 or more) Dwelling Units	SC256	\$ 539,545	\$ 618,294	\$ 666,419	\$ 688,681	\$ 706,592
Nonresidential Property (Except Land)	SC260	\$ 888,240	\$ 829,641	\$ 824,150	\$ 643,218	\$ 611,959
Land	SC265	\$ 871,255	\$ 847,579	\$ 775,230	\$ 694,340	\$ 653,169
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 473,334	\$ 1,077,790	\$ 1,137,169	\$- 60,337	\$- 82,378
Accrued Interest Receivable	SC272	\$ 131,640	\$ 121,560	\$ 114,401	\$ 109,971	\$ 101,336
Advances for Taxes and Insurance	SC275	\$ 1,936	\$ 2,233	\$ 2,668	\$ 4,907	\$ 1,449
Allowance for Loan and Lease Losses	SC283	\$ 79,231	\$ 78,941	\$ 75,028	\$ 78,464	\$ 79,347
Nonmortgage Loans - Gross	SUB0162	\$ 14,216,780	\$ 13,709,051	\$ 14,515,801	\$ 13,318,020	\$ 13,716,248
Nonmortgage Loans - Total	SC31	\$ 14,081,460	\$ 13,566,812	\$ 14,356,673	\$ 13,172,381	\$ 13,568,924
Commercial Loans - Total	SC32	\$ 2,570,198	\$ 2,613,981	\$ 2,698,020	\$ 2,458,745	\$ 2,434,931
Secured	SC300	\$ 1,885,611	\$ 1,980,779	\$ 2,028,710	\$ 1,939,081	\$ 1,802,494
Unsecured	SC303	\$ 674,843	\$ 623,086	\$ 658,584	\$ 502,589	\$ 614,514
Lease Receivables	SC306	\$ 9,744	\$ 10,116	\$ 10,726	\$ 17,075	\$ 17,923
Consumer Loans - Total	SC35	\$ 11,585,699	\$ 11,037,004	\$ 11,758,988	\$ 10,803,853	\$ 11,228,734
Loans on Deposits	SC310	\$ 74,900	\$ 75,361	\$ 74,739	\$ 67,026	\$ 64,039
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,504	\$ 1,487	\$ 901	\$ 980	\$ 1,049
Education Loans	SC320	\$ 6,845	\$ 5,463	\$ 6,570	\$ 529	\$ 791
Auto Loans	SC323	\$ 3,172,047	\$ 3,066,871	\$ 3,061,839	\$ 2,264,371	\$ 3,714,998
Mobile Home Loans	SC326	\$ 767	\$ 779	\$ 797	\$ 783	\$ 842
Credit Cards	SC328	\$ 6,126,691	\$ 5,841,329	\$ 6,731,098	\$ 6,904,849	\$ 5,996,937

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,202,945	\$ 2,045,714	\$ 1,883,044	\$ 1,565,315	\$ 1,450,078
Accrued Interest Receivable	SC348	\$ 60,883	\$ 58,066	\$ 58,793	\$ 55,422	\$ 52,583
Allowance for Loan and Lease Losses	SC357	\$ 135,320	\$ 142,239	\$ 159,128	\$ 145,639	\$ 147,324
Repossessed Assets - Gross	SUB0201	\$ 12,499	\$ 11,719	\$ 12,802	\$ 13,863	\$ 11,783
Repossessed Assets - Total	SC40	\$ 12,423	\$ 11,652	\$ 12,734	\$ 13,787	\$ 11,708
Real Estate - Total	SUB0210	\$ 11,490	\$ 10,535	\$ 11,588	\$ 13,062	\$ 11,162
Construction	SC405	\$ 2,252	\$ 1,165	\$ 1,511	\$ 2,786	\$ 2,118
Residential - Total	SUB0225	\$ 7,039	\$ 7,271	\$ 8,108	\$ 7,537	\$ 6,874
1-4 Dwelling Units	SC415	\$ 7,039	\$ 7,271	\$ 8,108	\$ 7,537	\$ 6,874
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,019	\$ 2,005	\$ 1,853	\$ 2,158	\$ 1,589
Land	SC428	\$ 118	\$ 32	\$ 32	\$ 581	\$ 581
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 62	\$ 62	\$ 84	N/A	N/A
Other Repossessed Assets	SC430	\$ 1,009	\$ 1,184	\$ 1,214	\$ 801	\$ 621
General Valuation Allowances	SC441	\$ 76	\$ 67	\$ 68	\$ 76	\$ 75
Real Estate Held for Investment	SC45	\$ 4,925	\$ 3,221	\$ 2,999	\$ 3,720	\$ 3,732
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 920,082	\$ 952,814	\$ 941,384	\$ 916,875	\$ 920,409
Federal Home Loan Bank Stock	SC510	\$ 914,239	\$ 947,141	\$ 936,044	\$ 914,763	\$ 918,286
Other	SC540	\$ 5,843	\$ 5,673	\$ 5,340	\$ 2,112	\$ 2,123
Office Premises and Equipment	SC55	\$ 360,886	\$ 357,604	\$ 355,682	\$ 244,961	\$ 239,608
Other Assets - Gross	SUB0262	\$ 994,110	\$ 977,553	\$ 929,999	\$ 947,466	\$ 872,966
Other Assets - Total	SC59	\$ 994,110	\$ 977,553	\$ 929,999	\$ 947,466	\$ 872,966
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 2,493	\$ 2,404	\$ 2,490	\$ 1,511	\$ 1,498
Bank-Owned Life Insurance - Other	SC625	\$ 28,369	\$ 28,114	\$ 27,864	\$ 27,617	\$ 27,367
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 124,534	\$ 120,725	\$ 117,910	\$ 112,417	\$ 106,512
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 236,242	\$ 242,870	\$ 249,419	\$ 252,304	\$ 255,876
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 159,420	\$ 156,308	\$ 135,107	\$ 134,077	\$ 99,920
Other Assets	SC689	\$ 443,052	\$ 427,132	\$ 397,209	\$ 419,540	\$ 381,793
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 214,627	\$ 221,247	\$ 234,224	\$ 224,179	\$ 226,746
Total Assets - Gross	SUB0283	\$ 63,616,943	\$ 62,774,945	\$ 59,897,899	\$ 55,978,878	\$ 55,600,060
Total Assets	SC60	\$ 63,402,316	\$ 62,553,698	\$ 59,663,675	\$ 55,754,699	\$ 55,373,314
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 37,269,365	\$ 35,462,450	\$ 34,008,652	\$ 30,565,411	\$ 29,532,978
Deposits	SC710	\$ 36,963,551	\$ 35,177,820	\$ 33,759,158	\$ 30,245,424	\$ 29,214,323
Escrows	SC712	\$ 305,847	\$ 284,643	\$ 249,453	\$ 319,912	\$ 318,547
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ - 33	\$ - 13	\$ 41	\$ 75	\$ 108
Borrowings - Total	SC72	\$ 20,384,737	\$ 21,665,201	\$ 20,044,134	\$ 20,183,185	\$ 21,028,678
Advances from FHLBank	SC720	\$ 18,833,082	\$ 20,238,635	\$ 18,634,744	\$ 19,029,860	\$ 19,124,470
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 125,961	\$ 180,837	\$ 134,513	\$ 50,136	\$ 49,411
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,107	\$ 305,107	\$ 305,106	\$ 305,106	\$ 305,108
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,120,587	\$ 940,622	\$ 969,771	\$ 798,083	\$ 1,549,689
Other Liabilities - Total	SC75	\$ 895,020	\$ 764,442	\$ 1,056,213	\$ 771,607	\$ 679,831
Accrued Interest Payable - Deposits	SC763	\$ 35,033	\$ 27,784	\$ 24,296	\$ 18,500	\$ 23,504
Accrued Interest Payable - Other	SC766	\$ 83,115	\$ 90,096	\$ 71,264	\$ 73,118	\$ 62,795
Accrued Taxes	SC776	\$ 29,907	\$ 18,318	\$ 69,112	\$ 16,046	\$ 21,035
Accounts Payable	SC780	\$ 283,618	\$ 204,584	\$ 152,937	\$ 217,684	\$ 167,420
Deferred Income Taxes	SC790	\$ 118,959	\$ 116,818	\$ 106,963	\$ 100,204	\$ 91,834
Other Liabilities and Deferred Income	SC796	\$ 344,388	\$ 306,842	\$ 631,641	\$ 346,055	\$ 313,243
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Total Liabilities	SC70	\$ 58,549,122	\$ 57,892,093	\$ 55,108,999	\$ 51,520,203	\$ 51,241,487
Minority Interest	SC800	\$ 4,297	\$ 4,284	\$ 4,228	\$ 4,799	\$ 4,747
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,848,897	\$ 4,657,322	\$ 4,550,449	\$ 4,229,696	\$ 4,127,082
Stock - Total	SUB0311	\$ 2,409,272	\$ 2,253,277	\$ 2,203,277	\$ 2,203,277	\$ 2,199,940
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 76,505	\$ 76,505	\$ 76,505	\$ 76,505	\$ 76,505
Common Stock - Par Value	SC820	\$ 25,961	\$ 25,961	\$ 25,961	\$ 25,961	\$ 25,957
Common Stock - Paid in Excess of Par	SC830	\$ 2,306,806	\$ 2,150,811	\$ 2,100,811	\$ 2,100,811	\$ 2,097,478
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,364	\$- 10,133	\$- 6,111	\$ 344	\$ 920
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 4,363	\$- 9,981	\$- 5,989	\$ 344	\$ 920
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1	\$- 152	\$- 122	\$ 0	\$ 0
Retained Earnings	SC880	\$ 2,453,273	\$ 2,414,178	\$ 2,353,283	\$ 2,026,075	\$ 1,926,221
Other Components of Equity Capital	SC891	\$- 9,284	\$ 0	\$ 0	\$ 0	\$ 1
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 63,402,316	\$ 62,553,699	\$ 59,663,676	\$ 55,754,698	\$ 55,373,316

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 581
4	Net deferred tax assets	8	\$ 37,510
6	Prepaid deposit insurance premiums	2	\$ 58
7	Prepaid expenses	18	\$ 182,203
8	Deposits for utilities and other services	1	\$ 1
10	Property leased to others, net of accumul. deprec.	1	\$ 30,760
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 4,874
14	Other noninterest-bearing short-term accounts recv	6	\$ 60,539
19	Receivables fr a broker for unsettled transactions	1	\$ 10
22	Unapplied loan disbursements	2	\$ 783
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 7
99	Other	13	\$ 40,303

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 48
11	The liability recorded for post-retirement benefit	5	\$ 28,316
14	Unapplied loan payments received	3	\$ 597
15	Liability on loan servicing contracts	1	\$ 29,008
16	Recourse loan liability	1	\$ 159
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 326
21	Liabilities for credit losses on OBS credit exposures	1	\$ 6,685
99	Other	23	\$ 234,771

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 940,580	\$ 885,308	\$ 796,974	\$ 728,771	\$ 697,781
Deposits and Investment Securities	SO115	\$ 217,394	\$ 186,052	\$ 149,179	\$ 134,950	\$ 114,150
Mortgage-Backed Securities	SO125	\$ 84,683	\$ 85,958	\$ 83,105	\$ 67,603	\$ 58,158
Mortgage Loans	SO141	\$ 388,041	\$ 358,479	\$ 321,932	\$ 313,454	\$ 295,590
Nonmortgage Loans - Total	SUB0950	\$ 250,462	\$ 254,819	\$ 242,758	\$ 212,764	\$ 229,883
Commercial Loans and Leases	SO160	\$ 50,275	\$ 52,859	\$ 48,102	\$ 43,404	\$ 40,029
Consumer Loans and Leases	SO171	\$ 200,187	\$ 201,960	\$ 194,656	\$ 169,360	\$ 189,854
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 11,446	\$ 11,442	\$ 10,187	\$ 9,158	\$ 8,816
Federal Home Loan Bank Stock	SO181	\$ 11,424	\$ 11,416	\$ 10,187	\$ 9,157	\$ 8,815
Other	SO185	\$ 22	\$ 26	\$ 0	\$ 1	\$ 1
Interest Expense - Total	SO21	\$ 587,503	\$ 526,989	\$ 457,278	\$ 407,504	\$ 364,744
Deposits	SO215	\$ 317,532	\$ 267,215	\$ 233,772	\$ 200,284	\$ 173,079
Escrows	SO225	\$ 30	\$ 29	\$ 51	\$ 2	\$ 9
Advances from FHLBank	SO230	\$ 249,356	\$ 239,268	\$ 203,702	\$ 187,073	\$ 164,995
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 5,662	\$ 5,271	\$ 4,926	\$ 4,696	\$ 4,331
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 14,923	\$ 15,206	\$ 14,827	\$ 15,449	\$ 22,330
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 364,523	\$ 369,761	\$ 349,883	\$ 330,425	\$ 341,853
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 36,515	\$ 5,079	\$ 29,705	\$ 40,856	\$ 17,600
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 328,008	\$ 364,682	\$ 320,178	\$ 289,569	\$ 324,253
Noninterest Income - Total	SO42	\$ 297,655	\$ 296,642	\$ 273,875	\$ 233,507	\$ 257,520
Mortgage Loan Serving Fees	SO410	\$ 5,347	\$ 3,882	\$ 5,555	\$ 5,013	\$ 4,038
Other Fees and Charges	SO420	\$ 272,679	\$ 268,428	\$ 231,298	\$ 239,643	\$ 236,491
Net Income (Loss) from Other - Total	SUB0451	\$ 11,443	\$ 11,522	\$ 24,415	\$- 17,964	\$ 5,599
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,490	\$ 11,889	\$ 5,977	\$- 21,251	\$ 7,818
Operations & Sale of Repossessed Assets	SO461	\$- 353	\$- 501	\$- 328	\$- 416	\$- 277
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 3,334	\$- 205	\$- 3,132	\$ 3,777	\$- 2,931
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 11	\$ 70	\$ 57	\$ 44	\$ 8

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 39	\$ 269	\$ 21,841	\$- 118	\$ 981
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 8,186	\$ 12,810	\$ 12,607	\$ 6,815	\$ 11,392
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 430,717	\$ 432,181	\$ 400,863	\$ 367,694	\$ 359,816
All Personnel Compensation and Expense	SO510	\$ 153,131	\$ 158,577	\$ 159,354	\$ 138,800	\$ 142,228
Legal Expense	SO520	\$ 4,032	\$ 3,998	\$ 4,134	\$ 4,073	\$ 3,734
Office Occupancy and Equipment Expense	SO530	\$ 77,420	\$ 79,374	\$ 75,166	\$ 66,163	\$ 65,579
Marketing and Other Professional Services	SO540	\$ 48,248	\$ 39,997	\$ 38,006	\$ 44,459	\$ 36,062
Loan Servicing Fees	SO550	\$ 1,271	\$ 1,234	\$ 482	\$ 647	\$ 591
Goodwill and Other Intangibles Expense	SO560	\$ 3,995	\$ 10,636	\$ 7,405	\$ 4,073	\$ 3,931
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10	\$ 415	\$ 134	\$- 17	\$ 300
Other Noninterest Expense	SO580	\$ 142,610	\$ 137,950	\$ 116,182	\$ 109,496	\$ 107,391
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 194,946	\$ 229,143	\$ 193,190	\$ 155,382	\$ 221,957
Income Taxes - Total	SO71	\$ 68,559	\$ 80,606	\$ 56,619	\$ 45,305	\$ 79,156
Federal	SO710	\$ 64,586	\$ 76,610	\$ 54,146	\$ 46,131	\$ 76,386
State, Local & Other	SO720	\$ 3,973	\$ 3,996	\$ 2,473	\$- 826	\$ 2,770
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 126,387	\$ 148,537	\$ 136,571	\$ 110,077	\$ 142,801
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 126,387	\$ 148,537	\$ 136,571	\$ 110,077	\$ 142,801

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 675
5	Net income(loss) from real estate held for invest	1	\$ 3
7	Net income(loss) from leased property	3	\$ 248
9	Net income from data processing lease/services	1	\$ 15
12	Income on FHA/VA REO pending conveyance	1	\$ 206
15	Income from corporate-owned life insurance	6	\$ 267
99	Other	15	\$ 7,164

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 49
2	OTS assessments	4	\$ 36
6	Supervisory examination fees	3	\$ 40
7	Office supplies, printing, and postage	17	\$ 14,967
8	Telephone, including data lines	10	\$ 1,835
9	Loan origination expense	2	\$ 71
10	ATM expense	5	\$ 21,943
12	Acquisition and organization costs	1	\$ 182
13	Misc taxes other than income & real estate	1	\$ 8
15	Foreclosure expenses	1	\$ 78
17	Charitable contributions	1	\$ 62
99	Other	12	\$ 53,760

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,622,862	\$ 1,682,282	\$ 796,974	\$ 2,629,278	\$ 1,900,507
YTD - Deposits and Investment Securities	Y_SO115	\$ 552,625	\$ 335,231	\$ 149,179	\$ 423,182	\$ 288,232
YTD - Mortgage-Backed Securities	Y_SO125	\$ 253,746	\$ 169,063	\$ 83,105	\$ 235,684	\$ 168,081
YTD - Mortgage Loans	Y_SO141	\$ 1,068,452	\$ 680,411	\$ 321,932	\$ 1,107,453	\$ 793,999
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 151,236	\$ 100,961	\$ 48,102	\$ 154,218	\$ 110,814
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 596,803	\$ 396,616	\$ 194,656	\$ 708,741	\$ 539,381
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 33,075	\$ 21,629	\$ 10,187	\$ 31,794	\$ 22,636
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 33,027	\$ 21,603	\$ 10,187	\$ 31,790	\$ 22,633
YTD - Other	Y_SO185	\$ 48	\$ 26	\$ 0	\$ 4	\$ 3
YTD - Interest Expense - Total	Y_SO21	\$ 1,571,770	\$ 984,267	\$ 457,278	\$ 1,343,364	\$ 935,860
YTD - Deposits	Y_SO215	\$ 818,519	\$ 500,987	\$ 233,772	\$ 639,505	\$ 439,221
YTD - Escrows	Y_SO225	\$ 110	\$ 80	\$ 51	\$ 39	\$ 37
YTD - Advances from FHLBank	Y_SO230	\$ 692,326	\$ 442,970	\$ 203,702	\$ 604,319	\$ 417,246
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 15,859	\$ 10,197	\$ 4,926	\$ 16,701	\$ 12,005
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 44,956	\$ 30,033	\$ 14,827	\$ 82,800	\$ 67,351
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,084,167	\$ 719,644	\$ 349,883	\$ 1,317,708	\$ 987,283
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 71,299	\$ 34,784	\$ 29,705	\$ 133,821	\$ 92,965
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,012,868	\$ 684,860	\$ 320,178	\$ 1,183,887	\$ 894,318
YTD - Noninterest Income - Total	Y_SO42	\$ 868,172	\$ 570,517	\$ 273,875	\$ 932,521	\$ 699,014
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 14,784	\$ 9,437	\$ 5,555	\$ 16,396	\$ 11,383
YTD - Other Fees and Charges	Y_SO420	\$ 772,405	\$ 499,726	\$ 231,298	\$ 871,156	\$ 631,513
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 47,380	\$ 35,937	\$ 24,415	\$ 10,725	\$ 28,689
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 26,356	\$ 17,866	\$ 5,977	\$ 9,427	\$ 30,678
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,182	\$- 829	\$- 328	\$- 1,355	\$- 939
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3	\$- 3,337	\$- 3,132	\$ 596	\$- 3,181
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 138	\$ 127	\$ 57	\$ 71	\$ 27

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 22,071	\$ 22,110	\$ 21,841	\$ 1,985	\$ 2,103
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 33,603	\$ 25,417	\$ 12,607	\$ 34,244	\$ 27,429
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,263,761	\$ 833,044	\$ 400,863	\$ 1,403,850	\$ 1,036,156
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 471,062	\$ 317,931	\$ 159,354	\$ 547,025	\$ 408,225
YTD - Legal Expense	Y_SO520	\$ 12,164	\$ 8,132	\$ 4,134	\$ 14,319	\$ 10,246
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 231,960	\$ 154,540	\$ 75,166	\$ 255,259	\$ 189,096
YTD - Marketing and Other Professional Services	Y_SO540	\$ 126,251	\$ 78,003	\$ 38,006	\$ 152,423	\$ 107,964
YTD - Loan Servicing Fees	Y_SO550	\$ 2,987	\$ 1,716	\$ 482	\$ 4,183	\$ 3,536
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 22,036	\$ 18,041	\$ 7,405	\$ 15,695	\$ 11,622
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 559	\$ 549	\$ 134	\$ 347	\$ 364
YTD - Other Noninterest Expense	Y_SO580	\$ 396,742	\$ 254,132	\$ 116,182	\$ 414,599	\$ 305,103
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 617,279	\$ 422,333	\$ 193,190	\$ 712,558	\$ 557,176
YTD - Income Taxes - Total	Y_SO71	\$ 205,784	\$ 137,225	\$ 56,619	\$ 241,964	\$ 196,659
YTD - Federal	Y_SO710	\$ 195,342	\$ 130,756	\$ 54,146	\$ 235,043	\$ 188,912
YTD - State, Local, and Other	Y_SO720	\$ 10,442	\$ 6,469	\$ 2,473	\$ 6,921	\$ 7,747
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 411,495	\$ 285,108	\$ 136,571	\$ 470,594	\$ 360,517
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 411,495	\$ 285,108	\$ 136,571	\$ 470,594	\$ 360,517

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 221,242	\$ 234,223	\$ 235,990	\$ 226,739	\$ 240,969
Net Provision for Loss	VA115	\$ 35,929	\$ 4,830	\$ 29,418	\$ 40,345	\$ 16,656
Transfers	VA125	\$- 9,327	\$- 59	\$- 105	\$ 218	\$- 101
Recoveries	VA135	\$ 7,725	\$ 11,059	\$ 8,419	\$ 7,030	\$ 8,762
Adjustments	VA145	\$ 3,172	\$ 2,727	\$- 1,074	\$ 2,802	\$ 2,464
Charge-offs	VA155	\$ 44,121	\$ 31,538	\$ 38,425	\$ 52,961	\$ 42,011
General Valuation Allowances - Ending Balance	VA165	\$ 214,620	\$ 221,242	\$ 234,223	\$ 224,173	\$ 226,739
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,629	\$ 3,530	\$ 4,082	\$ 5,961	\$ 5,429
Net Provision for Loss	VA118	\$ 596	\$ 664	\$ 421	\$ 494	\$ 1,244

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 9,327	\$ 59	\$ 105	\$- 218	\$ 101
Adjustments	VA148	\$ 0	\$- 85	\$- 257	\$ 0	\$ 55
Charge-offs	VA158	\$ 1,049	\$ 539	\$ 821	\$ 2,521	\$ 868
Specific Valuation Allowances - Ending Balance	VA168	\$ 12,503	\$ 3,629	\$ 3,530	\$ 3,716	\$ 5,961
Total Valuation Allowances - Beginning Balance	VA110	\$ 224,871	\$ 237,753	\$ 240,072	\$ 232,700	\$ 246,398
Net Provision for Loss	VA120	\$ 36,525	\$ 5,494	\$ 29,839	\$ 40,839	\$ 17,900
Recoveries	VA140	\$ 7,725	\$ 11,059	\$ 8,419	\$ 7,030	\$ 8,762
Adjustments	VA150	\$ 3,172	\$ 2,642	\$- 1,331	\$ 2,802	\$ 2,519
Charge-offs	VA160	\$ 45,170	\$ 32,077	\$ 39,246	\$ 55,482	\$ 42,879
Total Valuation Allowances - Ending Balance	VA170	\$ 227,123	\$ 224,871	\$ 237,753	\$ 227,889	\$ 232,700
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 44,121	\$ 31,538	\$ 38,425	\$ 52,961	\$ 42,011
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,833	\$ 2,087	\$ 1,685	\$ 1,388	\$ 1,659
Construction - Total	SUB2030	\$ 25	\$ 324	\$ 45	\$ 0	\$ 10
1-4 Dwelling Units	VA420	\$ 25	\$ 324	\$ 45	\$ 0	\$ 10
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,808	\$ 1,763	\$ 1,640	\$ 1,388	\$ 1,649
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 701	\$ 625	\$ 577	\$ 141	\$ 262
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 505	\$ 500	\$ 368	\$ 393	\$ 548
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 602	\$ 638	\$ 695	\$ 854	\$ 831
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 41,730	\$ 29,246	\$ 36,632	\$ 51,485	\$ 40,227
Commercial Loans	VA520	\$ 8,084	\$ 325	\$ 6,652	\$ 3,748	\$ 747
Consumer Loans - Total	SUB2061	\$ 33,646	\$ 28,921	\$ 29,980	\$ 47,737	\$ 39,480
Loans on Deposits	VA510	\$ 1	\$ 98	\$ 0	\$ 0	\$ 2
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 2	\$ 5	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 8,984	\$ 6,294	\$ 8,031	\$ 8,184	\$ 7,798
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 23,177	\$ 21,477	\$ 19,736	\$ 38,295	\$ 30,964

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 1,484	\$ 1,052	\$ 2,211	\$ 1,253	\$ 716
Repossessed Assets - Total	VA60	\$ 558	\$ 205	\$ 108	\$ 88	\$ 125
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 115	\$ 170	\$ 56	\$ 80	\$ 84
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 15	\$ 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	\$ 428	\$ 35	\$ 52	\$ 8	\$ 41
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 7,725	\$ 11,059	\$ 8,419	\$ 7,030	\$ 8,762
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 964	\$ 730	\$ 985	\$ 824	\$ 2,524
Construction - Total	SUB2130	\$ 1	\$ 3	\$ 1	\$ 0	\$ 1,628
1-4 Dwelling Units	VA421	\$ 1	\$ 3	\$ 1	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,627
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 963	\$ 727	\$ 984	\$ 824	\$ 896
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 8	\$ 1	\$ 9	\$ 27	\$ 4
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 863	\$ 564	\$ 628	\$ 695	\$ 718
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 88	\$ 162	\$ 346	\$ 93	\$ 124
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2	\$ 0	\$ 1	\$ 9	\$ 50
Land	VA491	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 6,761	\$ 10,329	\$ 7,434	\$ 6,206	\$ 6,238
Commercial Loans	VA521	\$ 92	\$ 3,455	\$ 220	\$ 410	\$ 304
Consumer Loans - Total	SUB2161	\$ 6,669	\$ 6,874	\$ 7,214	\$ 5,796	\$ 5,934
Loans on Deposits	VA511	\$ 3	\$ 2	\$ 1	\$ 2	\$ 2
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,335	\$ 2,641	\$ 2,508	\$ 1,834	\$ 1,711
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Credit Cards	VA557	\$ 3,893	\$ 3,809	\$ 4,146	\$ 3,782	\$ 3,983
Other	VA561	\$ 438	\$ 422	\$ 559	\$ 174	\$ 238
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 9,925	\$ 719	\$ 526	\$ 274	\$ 1,339
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 93	\$ 258	\$ 0	\$ 0	\$ 266
Construction - Total	SUB2230	\$ 0	\$ 17	\$ 0	\$ 0	\$ 8
1-4 Dwelling Units	VA422	\$ 0	\$ 17	\$ 0	\$ 0	\$ 8
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 93	\$ 241	\$ 0	\$ 0	\$ 258
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 60	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 40	\$ 86	\$ 0	\$ 0	\$ 16
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 7	\$ 150	\$ 0	\$ 0	\$ 242
Land	VA492	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 9,781	\$ 461	\$ 514	\$ 274	\$ 1,004
Commercial Loans	VA522	\$- 4	\$- 10	\$- 1	\$- 129	\$ 322
Consumer Loans - Total	SUB2261	\$ 9,785	\$ 471	\$ 515	\$ 403	\$ 682
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	\$ 2,426	\$- 28	\$ 86	\$- 33	\$- 31
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 6,916	\$ 7	\$ 11	\$ 37	\$ 71
Other	VA562	\$ 443	\$ 492	\$ 418	\$ 399	\$ 642
Reposessed Assets - Total	VA62	\$ 51	\$ 0	\$ 12	\$ 0	\$ 69
Real Estate - Construction	VA606	\$ 35	\$ 0	\$ 12	\$ 0	\$ 69
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 46,321	\$ 21,198	\$ 30,532	\$ 46,205	\$ 34,588
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 962	\$ 1,615	\$ 700	\$ 564	\$ 599
Construction - Total	SUB2330	\$ 24	\$ 338	\$ 44	\$ 0	\$- 1,610
1-4 Dwelling Units	VA425	\$ 24	\$ 338	\$ 44	\$ 0	\$ 17
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,627
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 938	\$ 1,277	\$ 656	\$ 564	\$ 1,011
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 753	\$ 624	\$ 568	\$ 114	\$ 258
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 318	\$ 22	\$- 260	\$- 302	\$- 154
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 514	\$ 476	\$ 349	\$ 761	\$ 707
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 9	\$ 150	\$- 1	\$- 9	\$ 200
Land	VA495	\$- 2	\$ 5	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 44,750	\$ 19,378	\$ 29,712	\$ 45,553	\$ 34,993
Commercial Loans	VA525	\$ 7,988	\$- 3,140	\$ 6,431	\$ 3,209	\$ 765
Consumer Loans - Total	SUB2361	\$ 36,762	\$ 22,518	\$ 23,281	\$ 42,344	\$ 34,228
Loans on Deposits	VA515	\$- 2	\$ 96	\$- 1	\$- 2	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 2	\$ 5	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 9,075	\$ 3,625	\$ 5,609	\$ 6,317	\$ 6,056
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$- 4	\$ 0
Credit Cards	VA559	\$ 26,200	\$ 17,675	\$ 15,601	\$ 34,550	\$ 27,052
Other	VA565	\$ 1,489	\$ 1,122	\$ 2,070	\$ 1,478	\$ 1,120
Reposessed Assets - Total	VA65	\$ 609	\$ 205	\$ 120	\$ 88	\$ 194
Real Estate - Construction	VA607	\$ 35	\$ 0	\$ 12	\$ 0	\$ 69
Real Estate - 1-4 Dwelling Units	VA615	\$ 115	\$ 170	\$ 56	\$ 80	\$ 84
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 428	\$ 35	\$ 52	\$ 8	\$ 41
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 5,802	\$ 4,648	\$ 6,227	\$ 7,190	\$ 8,073
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 19,446	\$ 19,648	\$ 22,184	\$ 20,912	\$ 19,517
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,470	\$ 4,326	\$ 3,715	\$ 5,105	\$ 3,887
Construction	VA951	\$ 1,569	\$ 74	\$ 637	\$ 985	\$ 215
Permanent - 1-4 Dwelling Units	VA952	\$ 3,807	\$ 4,192	\$ 3,006	\$ 3,417	\$ 2,915
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 60	\$ 72	\$ 703	\$ 757
Permanent - Land	VA955	\$ 94	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 227,740	\$ 143,143	\$ 153,631	\$ 156,478	\$ 163,117
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 170,304	\$ 167,754	\$ 215,729	\$ 224,469	\$ 244,471
Substandard	VA965	\$ 166,005	\$ 162,135	\$ 214,143	\$ 220,936	\$ 242,107
Doubtful	VA970	\$ 4,249	\$ 5,619	\$ 1,586	\$ 3,533	\$ 2,364
Loss	VA975	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
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
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 337,655	\$ 316,085	\$ 308,005	\$ 309,869	\$ 308,084
Mortgages - Total	SUB2421	\$ 196,898	\$ 189,387	\$ 179,045	\$ 190,324	\$ 182,582
Construction and Land Loans	SUB2430	\$ 14,210	\$ 24,009	\$ 16,480	\$ 21,692	\$ 16,172
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 173,354	\$ 157,826	\$ 153,361	\$ 155,411	\$ 157,903
Permanent Loans Secured by All Other Property	SUB2450	\$ 9,757	\$ 17,660	\$ 9,613	\$ 18,234	\$ 9,543
Nonmortgages - Total	SUB2461	\$ 140,757	\$ 126,698	\$ 128,960	\$ 119,545	\$ 125,502
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 265,605	\$ 241,724	\$ 229,408	\$ 234,459	\$ 230,643

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 220,315	\$ 202,635	\$ 191,784	\$ 196,252	\$ 187,199
Mortgage Loans - Total	SUB2481	\$ 132,377	\$ 132,487	\$ 121,810	\$ 130,024	\$ 124,172
Construction	PD115	\$ 8,081	\$ 8,584	\$ 11,043	\$ 10,679	\$ 8,520
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 18,320	\$ 13,415	\$ 14,815	\$ 15,354	\$ 9,731
Secured by First Liens	PD123	\$ 92,269	\$ 88,157	\$ 84,572	\$ 80,491	\$ 90,538
Secured by Junior Liens	PD124	\$ 10,118	\$ 8,428	\$ 4,893	\$ 8,130	\$ 8,345
Multifamily (5 or more) Dwelling Units	PD125	\$ 35	\$ 351	\$ 36	\$ 5,959	\$ 984
Nonresidential Property (Except Land)	PD135	\$ 3,194	\$ 3,548	\$ 6,171	\$ 5,135	\$ 5,427
Land	PD138	\$ 360	\$ 10,004	\$ 280	\$ 4,276	\$ 627
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 16,181	\$ 4,945	\$ 12,557	\$ 6,712	\$ 4,126
Consumer Loans - Total	SUB2511	\$ 71,757	\$ 65,203	\$ 57,417	\$ 59,516	\$ 58,901
Loans on Deposits	PD161	\$ 798	\$ 487	\$ 563	\$ 1,212	\$ 1,087
Home Improvement Loans	PD163	\$ 7	\$ 11	\$ 0	\$ 9	\$ 0
Education Loans	PD165	\$ 22	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	PD167	\$ 16,880	\$ 17,397	\$ 15,086	\$ 13,851	\$ 14,916
Mobile Home Loans	PD169	\$ 0	\$ 20	\$ 16	\$ 48	\$ 58
Credit Cards	PD171	\$ 41,094	\$ 38,112	\$ 34,093	\$ 37,400	\$ 37,553
Other	PD180	\$ 12,956	\$ 9,176	\$ 7,659	\$ 6,996	\$ 5,286
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 558	\$ 144	\$ 73	\$ 352	\$ 204
Held for Sale Included in PD115:PD180	PD192	\$ 1,799	\$ 7,724	\$ 4,120	\$ 9,917	\$ 3,776
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 3,384	\$ 3,175	\$ 3,236	\$ 5,502	\$ 5,298
Guaranteed Portion Incl in PD195, Excl Rebooked GNMA's	PD196	\$ 973	\$ 880	\$ 1,242	\$ 666	\$ 399
Rebooked GNMA's Incl in PD195	PD197	\$ 2,411	\$ 2,271	\$ 1,994	\$ 2,985	\$ 2,889
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 45,290	\$ 39,089	\$ 37,624	\$ 38,207	\$ 43,444
Mortgage Loans - Total	SUB2491	\$ 8,108	\$ 7,553	\$ 7,737	\$ 10,295	\$ 9,269
Construction	PD215	\$ 791	\$ 1,045	\$ 953	\$ 1,025	\$ 1,008
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 6,200	\$ 6,149	\$ 6,478	\$ 8,367	\$ 8,260
Secured by Junior Liens	PD224	\$ 0	\$ 29	\$ 0	\$ 57	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,110	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 330	\$ 288	\$ 350	\$ 1
Land	PD238	\$ 7	\$ 0	\$ 18	\$ 496	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,735	\$ 2,492	\$ 1,392	\$ 1,002	\$ 8,632
Consumer Loans - Total	SUB2521	\$ 35,447	\$ 29,044	\$ 28,495	\$ 26,910	\$ 25,543
Loans on Deposits	PD261	\$ 8	\$ 1	\$ 0	\$ 54	\$ 3
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 975	\$ 750	\$ 1,066	\$ 1,179	\$ 636
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Credit Cards	PD271	\$ 33,068	\$ 26,875	\$ 26,378	\$ 24,680	\$ 24,312
Other	PD280	\$ 1,396	\$ 1,418	\$ 1,039	\$ 997	\$ 592
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 290	\$ 287	\$ 197	\$ 267	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 187	\$ 273	\$ 273	\$ 267	\$ 391
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 4,490	\$ 4,276	\$ 5,375	\$ 6,258	\$ 7,115
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 562	\$ 667	\$ 1,157	\$ 1,757	\$ 1,658
Rebooked GNMA's Incl in PD295	PD297	\$ 3,893	\$ 3,609	\$ 4,197	\$ 4,473	\$ 5,404
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 72,050	\$ 74,361	\$ 78,597	\$ 75,410	\$ 77,441
Mortgage Loans - Total	SUB2501	\$ 56,413	\$ 49,347	\$ 49,498	\$ 50,005	\$ 49,141
Construction	PD315	\$ 4,915	\$ 4,272	\$ 4,075	\$ 4,975	\$ 5,608
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 193	\$ 35	\$ 121	\$ 155	\$ 205
Secured by First Liens	PD323	\$ 45,258	\$ 40,580	\$ 41,142	\$ 41,561	\$ 39,755
Secured by Junior Liens	PD324	\$ 996	\$ 1,033	\$ 1,340	\$ 1,296	\$ 1,069
Multifamily (5 or more) Dwelling Units	PD325	\$ 673	\$ 630	\$ 654	\$ 675	\$ 790
Nonresidential Property (Except Land)	PD335	\$ 4,322	\$ 2,693	\$ 2,055	\$ 1,102	\$ 1,305

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 56	\$ 104	\$ 111	\$ 241	\$ 409
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,504	\$ 16,144	\$ 18,755	\$ 15,277	\$ 19,133
Consumer Loans - Total	SUB2531	\$ 9,133	\$ 8,870	\$ 10,344	\$ 10,128	\$ 9,167
Loans on Deposits	PD361	\$ 4	\$ 62	\$ 0	\$ 58	\$ 2
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,467	\$ 1,366	\$ 2,899	\$ 3,361	\$ 2,902
Mobile Home Loans	PD369	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 7,030	\$ 6,958	\$ 7,073	\$ 6,443	\$ 6,051
Other	PD380	\$ 632	\$ 481	\$ 372	\$ 264	\$ 212
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,711	\$ 1,534	\$ 2,248	\$ 806	\$ 1,087
Held for Sale Included in PD315:PD380	PD392	\$ 1,642	\$ 1,255	\$ 1,251	\$ 1,677	\$ 1,569
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 2	\$ 273	\$ 221	\$ 754	\$ 978
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 2	\$ 273	\$ 221	\$ 134	\$ 186
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 385,028	\$ 390,599	\$ 446,262	\$ 494,151	\$ 474,612
90% up to 100% LTV	LD110	\$ 341,911	\$ 351,949	\$ 404,751	\$ 438,453	\$ 408,748
100% and greater LTV	LD120	\$ 43,117	\$ 38,650	\$ 41,511	\$ 55,698	\$ 65,864
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 12,049	\$ 11,337	\$ 6,484	\$ 8,157	\$ 16,348
Past Due and Still Accruing - Total	SUB5240	\$ 4,247	\$ 5,930	\$ 3,491	\$ 5,612	\$ 5,248
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 4,211	\$ 5,516	\$ 3,435	\$ 5,593	\$ 5,211
90% up to 100% LTV	LD210	\$ 4,124	\$ 4,922	\$ 3,023	\$ 5,147	\$ 4,651
100% and greater LTV	LD220	\$ 87	\$ 594	\$ 412	\$ 446	\$ 560
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 36	\$ 414	\$ 56	\$ 19	\$ 37
90% up to 100% LTV	LD230	\$ 36	\$ 395	\$ 37	\$ 0	\$ 37
100% and greater LTV	LD240	\$ 0	\$ 19	\$ 19	\$ 19	\$ 0
Nonaccrual - Total	SUB5230	\$ 7,802	\$ 5,407	\$ 2,993	\$ 2,545	\$ 11,100
90% up to 100% LTV	LD250	\$ 5,762	\$ 4,632	\$ 2,062	\$ 1,936	\$ 3,380
100% and greater LTV	LD260	\$ 2,040	\$ 775	\$ 931	\$ 609	\$ 7,720

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 16	\$- 3	\$ 84	\$ 300	\$ 86
90% up to 100% LTV	LD310	\$ 16	\$- 3	\$ 84	\$ 217	\$ 28
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 83	\$ 58
Purchases - Total	SUB5320	\$ 0	\$ 4,155	\$ 1,705	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 3,148	\$ 1,350	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 1,007	\$ 355	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 47,231	\$ 49,820	\$ 37,720	\$ 80,309	\$ 224,086
90% up to 100% LTV	LD430	\$ 39,554	\$ 41,532	\$ 32,872	\$ 65,522	\$ 205,403
100% and greater LTV	LD440	\$ 7,677	\$ 8,288	\$ 4,848	\$ 14,787	\$ 18,683
Sales - Total	SUB5340	\$ 81,173	\$ 70,502	\$ 60,167	\$ 82,981	\$ 103,885
90% up to 100% LTV	LD450	\$ 48,904	\$ 44,567	\$ 37,410	\$ 50,174	\$ 63,643
100% and greater LTV	LD460	\$ 32,269	\$ 25,935	\$ 22,757	\$ 32,807	\$ 40,242

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 4,714,123	\$ 4,736,028	\$ 4,735,159	\$ 4,577,218	\$ 3,961,299
Mortgage Construction Loans	CC105	\$ 3,299,695	\$ 3,243,833	\$ 3,180,959	\$ 3,095,570	\$ 2,700,991
Other Mortgage Loans	CC115	\$ 1,414,428	\$ 1,492,195	\$ 1,554,200	\$ 1,481,648	\$ 1,260,308
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 76,412	\$ 60,581	\$ 67,163	\$ 55,692	\$ 59,246
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,157,615	\$ 2,502,502	\$ 2,330,167	\$ 1,672,952	\$ 2,768,930
1-4 Dwelling Units	CC280	\$ 1,609,584	\$ 2,108,341	\$ 1,886,564	\$ 1,274,805	\$ 2,159,990
Multifamily (5 or more) Dwelling Units	CC290	\$ 231,799	\$ 155,612	\$ 104,890	\$ 131,234	\$ 232,318
All Other Real Estate	CC300	\$ 316,232	\$ 238,549	\$ 338,713	\$ 266,913	\$ 376,622
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,019,260	\$ 982,780	\$ 555,933	\$ 632,359	\$ 638,212
Commitments Outstanding to Purchase Loans	CC320	\$ 20,253	\$ 17,296	\$ 22,413	\$ 23,529	\$ 26,917
Commitments Outstanding to Sell Loans	CC330	\$ 517,597	\$ 637,337	\$ 357,772	\$ 468,467	\$ 596,945
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 957	\$ 0	\$ 321,377
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 252,784	\$ 316,731	\$ 294,718	\$ 223,765	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 1,000	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 38,078,769	\$ 36,677,549	\$ 35,539,555	\$ 33,800,495	\$ 32,525,371
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,950,164	\$ 4,795,875	\$ 4,455,633	\$ 4,135,784	\$ 3,805,538
Commercial Lines	CC420	\$ 2,008,866	\$ 2,053,257	\$ 2,059,500	\$ 2,243,934	\$ 1,999,605

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 30,974,080	\$ 29,683,124	\$ 28,880,530	\$ 27,369,268	\$ 26,670,315
Open-End Consumer Lines - Other	CC425	\$ 145,659	\$ 145,293	\$ 143,892	\$ 51,509	\$ 49,913
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 139,816	\$ 140,658	\$ 259,242	\$ 251,325	\$ 253,032
Commercial	CC430	\$ 2,250	\$ 1,937	\$ 3,875	\$ 4,480	\$ 3,405
Standby, Not Included on CC465 or CC468	CC435	\$ 137,566	\$ 138,721	\$ 255,367	\$ 246,845	\$ 249,627
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,315,023	\$ 13,140,421	\$ 11,433,423	\$ 11,105,825	\$ 9,162,328
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 321,985	\$ 317,309	\$ 154,135	\$ 146,325	\$ 169,291
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 210,895	\$ 262,779	\$ 269,087	\$ 194,065	\$ 144,033
Other Contingent Liabilities	CC480	\$ 3,200	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 337,624	\$ 139,148	\$ 470,233	\$ 1,487,649	\$ 1,380,985
Pass-Through Securities	CF143	\$ 25,839	\$ 44,786	\$ 26,825	\$ 3,759	\$ 1,345,953
Other Mortgage-Backed Securities	CF153	\$ 311,785	\$ 94,362	\$ 443,408	\$ 1,483,890	\$ 35,032
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 662	\$ 0	\$ 7,195	\$ 0	\$ 0
Pass-Through Securities	CF145	\$ 662	\$ 0	\$ 7,127	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 68	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 336,962	\$ 139,148	\$ 463,038	\$ 1,487,649	\$ 1,380,985
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 250,382	\$- 263,910	\$- 236,952	\$- 2,150,975	\$- 516,540
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 314,390	\$- 220,898	\$- 157,691	\$ 1,704,167	\$- 30,027
Mortgage Loans Disbursed - Total	SUB3831	\$ 9,431,200	\$ 9,261,538	\$ 7,314,832	\$ 9,203,078	\$ 10,887,274
Construction Loans - Total	SUB3840	\$ 1,189,192	\$ 1,232,550	\$ 1,262,728	\$ 1,365,768	\$ 1,167,259
1-4 Dwelling Units	CF190	\$ 742,469	\$ 886,550	\$ 933,715	\$ 974,642	\$ 859,023
Multifamily (5 or more) Dwelling Units	CF200	\$ 212,730	\$ 150,496	\$ 154,455	\$ 212,931	\$ 193,367
Nonresidential	CF210	\$ 233,993	\$ 195,504	\$ 174,558	\$ 178,195	\$ 114,869
Permanent Loans - Total	SUB3851	\$ 8,242,008	\$ 8,028,988	\$ 6,052,104	\$ 7,837,310	\$ 9,720,015
1-4 Dwelling Units	CF225	\$ 7,914,397	\$ 7,713,726	\$ 5,804,723	\$ 7,567,746	\$ 9,409,188
Multifamily (5 or more) Dwelling Units	CF245	\$ 18,213	\$ 77,542	\$ 15,392	\$ 51,078	\$ 59,169
Nonresidential (Except Land)	CF260	\$ 133,563	\$ 57,551	\$ 58,747	\$ 60,341	\$ 87,429

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 175,835	\$ 180,169	\$ 173,242	\$ 158,145	\$ 164,229
Loans and Participations Purchased - Total	SUB3880	\$ 1,021,191	\$ 1,077,249	\$ 1,118,953	\$ 1,157,533	\$ 1,408,685
Secured by 1-4 Dwelling Units	CF280	\$ 1,002,821	\$ 1,052,989	\$ 1,109,888	\$ 1,137,571	\$ 1,340,776
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 7,120	\$ 1,295	\$ 1,412	\$ 1,303	\$ 10,850
Secured by Nonresidential	CF300	\$ 11,250	\$ 22,965	\$ 7,653	\$ 18,659	\$ 57,059
Loans and Participations Sold - Total	SUB3890	\$ 4,497,315	\$ 4,096,374	\$ 3,208,387	\$ 4,051,855	\$ 5,461,481
Secured by 1-4 Dwelling Units	CF310	\$ 4,429,443	\$ 4,048,347	\$ 3,174,862	\$ 4,018,115	\$ 5,448,994
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 10,930	\$ 9,585	\$ 6,405	\$ 17,801	\$ 2,540
Secured by Nonresidential	CF330	\$ 56,942	\$ 38,442	\$ 27,120	\$ 15,939	\$ 9,947
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,476,124	\$- 3,019,125	\$- 2,089,434	\$- 2,894,322	\$- 4,052,796
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 5,435,695	\$ 5,102,678	\$ 4,939,230	\$ 6,317,136	\$ 6,881,475
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 46,973	\$- 62,211	\$- 58,233	\$- 52,801	\$- 34,899
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,172,790	\$ 1,146,357	\$ 1,098,619	\$ 1,701,747	\$ 1,742,364
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 472,408	\$ 1,077,524	\$ 227,935	\$- 61,181	\$- 81,896
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,147,928	\$ 11,145,992	\$ 10,360,875	\$ 11,273,517	\$ 11,114,678
Commercial	CF390	\$ 3,114,044	\$ 3,360,316	\$ 3,202,232	\$ 3,649,892	\$ 3,363,034
Consumer	CF400	\$ 8,033,884	\$ 7,785,676	\$ 7,158,643	\$ 7,623,625	\$ 7,751,644
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,709,385	\$ 2,882,962	\$ 1,513,933	\$ 3,090,397	\$ 2,315,806
Commercial	CF395	\$ 481,907	\$ 353,571	\$ 298,194	\$ 280,763	\$ 316,466
Consumer	CF405	\$ 1,227,478	\$ 2,529,391	\$ 1,215,739	\$ 2,809,634	\$ 1,999,340
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,438,543	\$ 8,263,030	\$ 8,846,942	\$ 8,183,120	\$ 8,798,872
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,785,733	\$ 1,418,657	\$ 1,496,104	\$ 1,031,099	\$ 956,832
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,503,962	\$ 1,183,715	\$ 1,297,393	\$ 854,826	\$ 810,213
Interest Credited to Deposits	CF430	\$ 281,771	\$ 234,942	\$ 198,711	\$ 176,273	\$ 146,619
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 56,918

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,302,769	\$ 1,186,095	\$ 1,173,016	\$ 1,151,970	\$ 1,164,668
Fully Insured	DI100	\$ 994,453	\$ 919,692	\$ 897,922	\$ 871,473	\$ 883,123
Other	DI110	\$ 308,316	\$ 266,403	\$ 275,094	\$ 280,497	\$ 281,545
Deposits with Balances - \$100,000 or Less	DI120	\$ 22,457,977	\$ 22,154,016	\$ 21,670,913	\$ 19,307,170	\$ 18,850,463

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 14,811,424	\$ 13,308,446	\$ 12,337,700	\$ 11,258,164	\$ 10,682,412
Number of Deposit Accounts - Total	SUB4062	4,125,396	4,001,524	3,829,733	3,003,517	3,019,913
Balances of \$100,000 or Less	DI150	4,054,712	3,936,253	3,768,257	2,947,443	2,966,559
Balances Greater than \$100,000	DI160	70,684	65,271	61,476	56,074	53,354
IRA/Keogh Accounts	DI200	\$ 1,822,664	\$ 1,759,383	\$ 1,724,006	\$ 1,596,930	\$ 1,574,042
Uninsured Deposits	DI210	\$ 7,770,304	\$ 6,908,785	\$ 6,372,906	\$ 5,746,110	\$ 5,468,232
Preferred Deposits	DI220	\$ 1,257	\$ 3,699	\$ 2,685	\$ 2,947	\$ 3,183
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 2,305,273	\$ 2,411,565	\$ 2,718,328	\$ 1,917,861	\$ 4,042,901
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 19,913,869	\$ 18,472,764	\$ 17,255,333	\$ 15,714,399	\$ 13,006,725
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,874,648	\$ 1,771,687	\$ 1,439,318	\$ 1,159,592	\$ 984,275
Deposits & Escrows - Time Deposits	DI340	\$ 13,175,608	\$ 12,806,447	\$ 12,595,634	\$ 11,773,483	\$ 11,498,971
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,257,853	\$ 1,461,566	\$ 1,238,235	\$ 989,314	\$ 917,370
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 46,205	\$ 57,132	\$ 56,687	\$ 56,489	\$ 75,808
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 13,099	\$ 12,175	\$ 4,106	\$ 3,470	\$ 3,339
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
Adjustments to Demand Deposits (including escrows)	DI720	\$ 166,791	\$ 176,323	\$ 77,810	\$ 78,124	\$ 102,642
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	8,241	8,531	8,416	7,497	7,519
Assets Held in Trading Accounts	SI375	\$ 158,998	\$ 155,750	\$ 150,927	\$ 150,613	\$ 99,920
Available-for-Sale Securities	SI385	\$ 1,237,225	\$ 1,221,327	\$ 1,210,543	\$ 960,067	\$ 1,023,134
Assets Held for Sale	SI387	\$ 3,198,149	\$ 1,887,293	\$ 1,633,936	\$ 2,183,838	\$ 1,242,175
Loans Serviced for Others	SI390	\$ 24,390,187	\$ 23,046,343	\$ 21,007,184	\$ 19,777,271	\$ 17,390,380
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 158,998	\$ 156,308	\$ 151,644	\$ 150,613	\$ 99,920
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.45%	86.86%	85.92%	90.83%	89.97%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.50%	87.40%	86.83%	90.33%	90.41%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.67%	87.36%	86.67%	90.36%	89.74%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	61.85%	67.00%	74.24%	71.31%	65.90%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 127,547	\$ 133,114	\$ 133,333	\$ 142,802	\$ 150,600
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 38,794	\$ 33,661	\$ 26,868	\$ 22,626	\$ 21,672
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	20	20	15	21
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 4,657,316	\$ 4,550,450	\$ 4,418,594	\$ 4,127,083	\$ 3,848,833
Net Income (Loss) (SO91)	SI610	\$ 126,387	\$ 148,537	\$ 136,571	\$ 110,077	\$ 142,801
Dividends Declared - Preferred Stock	SI620	\$ 100	\$ 1,979	\$ 32	\$ 1,816	\$ 32
Dividends Declared - Common Stock	SI630	\$ 86,944	\$ 85,256	\$ 4,093	\$ 227	\$ 6,434
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 155,995	\$ 50,000	\$ 0	\$ 0	\$ 126,000
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$- 4,859	\$ 20,250
Other Comprehensive Income	SI662	\$ 5,771	\$- 4,020	\$- 588	\$- 576	\$- 4,306
Prior Period Adjustments	SI668	\$ 0	\$- 420	\$ 0	\$ 0	\$- 25
Other Adjustments	SI671	\$- 9,534	\$ 2	\$- 3	\$ 0	\$- 4
Ending Equity Capital (SC80)	SI680	\$ 4,848,891	\$ 4,657,314	\$ 4,550,449	\$ 4,229,697	\$ 4,127,083
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 17,520	\$ 15,312	\$ 16,678	\$ 23,562	\$ 18,483
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 19,002,510	\$ 13,846,727	\$ 17,500,530	\$ 14,988,873	\$ 10,088,308
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 62,804	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 8,936	\$ 9,245	\$ 8,121	\$ 6,164	\$ 7,846
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 61,794,318	\$ 60,745,001	\$ 57,998,890	\$ 54,939,736	\$ 54,415,304
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 16,243,492	\$ 15,145,260	\$ 13,373,222	\$ 13,265,963	\$ 12,736,898
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 28,778,453	\$ 28,077,926	\$ 27,483,551	\$ 25,960,635	\$ 25,466,357
Nonmortgage Loans	SI885	\$ 13,527,684	\$ 14,227,815	\$ 14,215,838	\$ 12,442,278	\$ 13,491,868
Deposits and Excrows	SI890	\$ 34,371,121	\$ 32,734,837	\$ 31,402,399	\$ 28,396,250	\$ 27,514,320
Total Borrowings	SI895	\$ 20,708,768	\$ 21,485,502	\$ 67,158,435	\$ 20,610,920	\$ 21,144,129
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	16	19	16	12	9
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 5,405	\$ 974	\$ 1,302	\$ 299	\$ 626
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.21	6.06	7.18	5.64	6.78
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.72	8.30	9.06	7.40	7.67

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
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	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	15	16	16	14	12

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,818,712	\$ 2,636,131	\$ 4,189,177	\$ 3,982,784	\$ 3,848,468
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,158,699	\$ 1,136,110	\$ 2,757,400	\$ 2,697,788	\$ 2,681,959
Personal Trust and Agency Accounts	FS210	\$ 871,285	\$ 859,948	\$ 2,476,802	\$ 2,423,016	\$ 2,420,640
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 81,132	\$ 78,599	\$ 78,547	\$ 77,125	\$ 75,308
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 5,358	\$ 7,130	\$ 7,414	\$ 7,782	\$ 7,714
Other Retirement Accounts	FS240	\$ 75,774	\$ 71,469	\$ 71,133	\$ 69,343	\$ 67,594
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 206,282	\$ 197,563	\$ 202,051	\$ 197,647	\$ 186,011
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 33,591	\$ 32,780	\$ 34,734	\$ 33,686	\$ 34,205
Personal Trust and Agency Accounts	FS211	\$ 1,059	\$ 1,085	\$ 5,371	\$ 5,284	\$ 5,281
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 32,532	\$ 31,695	\$ 29,363	\$ 28,402	\$ 28,924
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 15,480	\$ 15,157	\$ 13,210	\$ 13,090	\$ 13,468
Other Retirement Accounts	FS241	\$ 17,052	\$ 16,538	\$ 16,153	\$ 15,312	\$ 15,456
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,626,422	\$ 1,467,241	\$ 1,397,043	\$ 1,251,310	\$ 1,132,304
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,434	3,511	4,529	4,307	4,486
Personal Trust and Agency Accounts	FS212	2,883	2,934	3,962	3,745	3,947
Retirement-related Trust and Agency Accounts - Total	SUB6120	175	177	181	177	171
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	12	14	16	16	16
Other Retirement Accounts	FS242	163	163	165	161	155
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	376	400	386	385	368
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	67	63	75	75	74
Personal Trust and Agency Accounts	FS213	17	13	18	18	18
Retirement-related Trust and Agency Accounts - Total	SUB6130	50	50	57	57	56
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	11	11	20	20	20
Other Retirement Accounts	FS243	39	39	37	37	36
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	8,016	7,044	6,391	5,648	4,935
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 13,328	\$ 10,108	\$ 5,864	\$ 18,296	\$ 12,307
Personal Trust and Agency Accounts	FS310	\$ 8,432	\$ 6,168	\$ 3,079	\$ 9,600	\$ 6,464
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 470	\$ 324	\$ 175	\$ 567	\$ 400
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 87	\$ 72	\$ 30	\$ 50	\$ 19
Other Retirement Accounts	FS340	\$ 383	\$ 252	\$ 145	\$ 517	\$ 381
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 52	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,261	\$ 816	\$ 491	\$ 1,479	\$ 1,052
Other Fiduciary Accounts	FS370	\$ 0	\$ 2,622	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 3,114	\$ 75	\$ 2,119	\$ 6,546	\$ 4,304
Other Fiduciary and Related Services	FS390	\$ 51	\$ 51	\$ 0	\$ 104	\$ 87
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,506	\$ 1,630	\$ 787	\$ 10,160	\$ 5,606

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 11	\$ 8	\$ 0	\$ 4	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 10,811	\$ 8,470	\$ 5,077	\$ 8,132	\$ 6,701
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 204,487	\$ 200,721	\$ 203,951	\$ 2,423,015	\$ 198,287
Non-Interest-Bearing Deposits	FS410	\$ 5	\$ 29	\$ - 9	\$ 3,435	\$ 6
Interest-Bearing Deposits	FS415	\$ 2,483	\$ 1,597	\$ 1,578	\$ 2,565	\$ 1,983
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,948	\$ 4,943	\$ 5,326	\$ 544,242	\$ 5,851
State, County and Municipal Obligations	FS425	\$ 6,411	\$ 6,609	\$ 6,830	\$ 91,319	\$ 6,718
Money Market Mutual Funds	FS430	\$ 14,421	\$ 13,891	\$ 15,346	\$ 235,897	\$ 12,787
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 4,950	\$ 4,970	\$ 4,860	\$ 124,601	\$ 4,516
Common and Preferred Stock	FS445	\$ 161,402	\$ 156,317	\$ 157,975	\$ 1,219,273	\$ 154,092
Real Estate Mortgages	FS450	\$ 695	\$ 698	\$ 701	\$ 774	\$ 1,385
Real Estate	FS455	\$ 1,401	\$ 1,170	\$ 1,338	\$ 28,805	\$ 1,441
Miscellaneous Assets	FS460	\$ 7,771	\$ 10,497	\$ 10,006	\$ 172,104	\$ 9,508
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	7	0
Domestic Equity	FS610	0	0	0	3	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	1	0
Taxable Bond	FS640	0	0	0	3	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 1,067,122	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 342,763	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 324,614	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 399,745	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 11	\$ 8	\$ 0	\$ 4	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 11	\$ 8	\$ 0	\$ 4	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,848,897	\$ 4,657,322	\$ 4,550,449	\$ 4,229,696	\$ 4,127,082
Equity Capital Deductions - Total	SUB1631	\$ 235,714	\$ 249,454	\$ 253,720	\$ 244,550	\$ 253,427
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 9,128	\$ 7,272	\$ 5,967	\$ 4,701	\$ 8,547
Goodwill and Certain Other Intangible Assets	CCR115	\$ 205,235	\$ 219,171	\$ 226,520	\$ 228,872	\$ 234,610
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 21,351	\$ 23,011	\$ 21,233	\$ 10,977	\$ 10,270

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 296,970	\$ 315,027	\$ 311,328	\$ 303,627	\$ 291,493
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 3,995	\$ 9,641	\$ 5,809	\$ - 626	\$ - 1,251
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 292,975	\$ 305,386	\$ 305,519	\$ 304,253	\$ 292,744
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,910,153	\$ 4,722,895	\$ 4,608,057	\$ 4,288,773	\$ 4,165,148
Total Assets (SC60)	CCR205	\$ 63,402,316	\$ 62,553,698	\$ 59,663,675	\$ 55,754,699	\$ 55,373,314
Asset Deductions - Total	SUB1651	\$ 239,569	\$ 251,870	\$ 256,529	\$ 247,981	\$ 256,820
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 12,931	\$ 9,617	\$ 8,697	\$ 8,132	\$ 11,940
Goodwill and Certain Other Intangible Assets	CCR265	\$ 205,235	\$ 219,171	\$ 226,520	\$ 228,872	\$ 234,610
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 21,351	\$ 23,011	\$ 21,233	\$ 10,977	\$ 10,270
Other	CCR275	\$ 52	\$ 71	\$ 79	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 4,535	\$ 10,112	\$ 5,184	\$ - 1,402	\$ - 1,859
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,535	\$ 10,112	\$ 5,184	\$ - 1,402	\$ - 1,859
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 63,167,282	\$ 62,311,940	\$ 59,412,330	\$ 55,505,316	\$ 55,114,635
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,526,031	\$ 2,491,693	\$ 2,375,746	\$ 2,219,422	\$ 2,205,295
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,910,153	\$ 4,722,895	\$ 4,608,057	\$ 4,288,773	\$ 4,165,148
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 12,168	\$ 129	\$ 0	\$ 1,923	\$ 13,401
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 219,468	\$ 225,853	\$ 238,702	\$ 228,711	\$ 231,306
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 231,636	\$ 225,982	\$ 238,702	\$ 230,634	\$ 244,707
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 231,636	\$ 225,982	\$ 238,702	\$ 230,634	\$ 244,707
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,686	\$ 11,029	\$ 10,802	\$ 11,529	\$ 11,814
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 158,022	\$ 156,574	\$ 129,855	\$ 129,852	\$ 85,337
Total Risk-Based Capital	CCR39	\$ 4,972,081	\$ 4,781,274	\$ 4,706,102	\$ 4,378,026	\$ 4,312,704

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 129,535	\$ 135,763	\$ 139,234	\$ 105,398	\$ 109,150
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,894,152	\$ 718,839	\$ 245,769	\$ 254,451	\$ 279,972
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,191	\$ 10,675	\$ 10,477	\$ 7,334	\$ 40
0% R/W Category - Other	CCR415	\$ 364,300	\$ 423,098	\$ 399,970	\$ 421,899	\$ 362,325
0% R/W Category - Assets Total	CCR420	\$ 2,396,178	\$ 1,288,375	\$ 795,450	\$ 789,082	\$ 751,487
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 6,824,232	\$ 7,043,013	\$ 7,435,283	\$ 7,072,349	\$ 5,924,635
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,488,861	\$ 3,327,680	\$ 3,279,581	\$ 2,017,277	\$ 1,648,044
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,449	\$ 6,507	\$ 3,552	\$ 4,115	\$ 3,879
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 14,262,296	\$ 14,510,045	\$ 12,083,294	\$ 12,230,765	\$ 12,968,853
20% R/W Category - Other	CCR450	\$ 497,213	\$ 479,152	\$ 458,658	\$ 439,787	\$ 423,096
20% R/W Category - Assets Total	CCR455	\$ 24,079,051	\$ 25,366,397	\$ 23,260,368	\$ 21,764,293	\$ 20,968,507
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 4,815,809	\$ 5,073,280	\$ 4,652,072	\$ 4,352,859	\$ 4,193,701
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 7,448,483	\$ 7,915,346	\$ 7,832,121	\$ 7,716,197	\$ 8,585,437
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 83,366	\$ 149,341	\$ 54,446	\$ 49,632	\$ 40,497
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2	\$ 8	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 420	\$ 105	\$ 106	\$ 177	\$ 176
50% R/W Category - Other	CCR480	\$ 76,876	\$ 70,856	\$ 142,316	\$ 158,740	\$ 175,931
50% R/W Category - Assets Total	CCR485	\$ 7,609,147	\$ 8,135,656	\$ 8,028,989	\$ 7,924,746	\$ 8,802,041
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,804,578	\$ 4,067,833	\$ 4,014,501	\$ 3,962,377	\$ 4,401,026
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 66,432	\$ 60,961	\$ 43,689	\$ 41,602	\$ 147,218
100% R/W Category - All Other Assets	CCR506	\$ 31,758,700	\$ 30,274,566	\$ 29,896,699	\$ 27,609,558	\$ 26,805,775
100% R/W Category - Assets Total	CCR510	\$ 31,825,132	\$ 30,335,527	\$ 29,940,388	\$ 27,651,160	\$ 26,952,993
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 31,825,132	\$ 30,335,527	\$ 29,940,388	\$ 27,651,160	\$ 26,952,993
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 65,909,508	\$ 65,125,955	\$ 62,025,195	\$ 58,129,281	\$ 57,475,028
Subtotal Risk-Weighted Assets	CCR75	\$ 40,445,513	\$ 39,476,633	\$ 38,606,958	\$ 35,966,393	\$ 35,547,715

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 93	\$ 160	\$ 208	\$ 211	\$ 236
Total Risk-Weighted Assets	CCR78	\$ 40,445,420	\$ 39,476,473	\$ 38,606,750	\$ 35,966,182	\$ 35,547,479
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,235,630	\$ 3,158,117	\$ 3,088,539	\$ 2,877,295	\$ 2,843,799
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.77%	7.58%	7.76%	7.73%	7.56%
Total Risk-Based Capital Ratio	CCR820	12.29%	12.11%	12.19%	12.17%	12.13%
Tier 1 Risk-Based Capital Ratio	CCR830	11.75%	11.57%	11.60%	11.56%	11.48%
Tangible Equity Ratio	CCR840	7.77%	7.58%	7.76%	7.73%	7.56%

*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.