

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Number of Regulated Institutions		20	20	18	18	19
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	2	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 17,858,114	\$ 14,973,042	\$ 13,854,984	\$ 14,154,248	\$ 13,976,951
Cash and Non-Interest-Earning Deposits	SC110	\$ 726,473	\$ 746,087	\$ 816,249	\$ 788,530	\$ 1,333,611
Interest-Earning Deposits in FHLBs	SC112	\$ 2,232,519	\$ 2,213,692	\$ 1,012,764	\$ 632,312	\$ 454,028
Other Interest-Earning Deposits	SC118	\$ 251,261	\$ 96,164	\$ 36,196	\$ 34,201	\$ 37,742
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 13,775,333	\$ 11,582,133	\$ 11,711,579	\$ 12,418,150	\$ 11,664,384
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 738,138	\$ 215,783	\$ 163,411	\$ 167,923	\$ 170,010
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 30,539	\$ 32,763	\$ 30,203	\$ 33,985	\$ 47,430
State and Municipal Obligations	SC180	\$ 6,739	\$ 3,923	\$ 4,517	\$ 3,511	\$ 3,519
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 16,862	\$ 17,511	\$ 19,564	\$ 19,656	\$ 217,560
Accrued Interest Receivable	SC191	\$ 80,250	\$ 64,986	\$ 60,501	\$ 55,980	\$ 48,667
Mortgage-Backed Securities - Gross	SUB0072	\$ 7,240,324	\$ 7,586,159	\$ 7,238,318	\$ 6,192,151	\$ 5,353,480
Mortgage-Backed Securities - Total	SC22	\$ 7,240,324	\$ 7,586,159	\$ 7,238,318	\$ 6,192,151	\$ 5,353,478
Pass-Through - Total	SUB0073	\$ 3,448,673	\$ 3,669,560	\$ 3,696,064	\$ 5,830,269	\$ 5,001,908
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,438,827	\$ 3,658,696	\$ 3,684,283	\$ 4,001,944	\$ 4,631,397
Other Pass-Through	SC215	\$ 9,846	\$ 10,864	\$ 11,781	\$ 1,828,325	\$ 370,511
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,760,530	\$ 3,887,262	\$ 3,512,434	\$ 337,716	\$ 331,984
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 141,573	\$ 103,728	\$ 6,215	\$ 21,359	\$ 23,646
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 413,280	\$ 387,706	\$ 338,349	\$ 315,868	\$ 307,825
Other	SC222	\$ 3,205,677	\$ 3,395,828	\$ 3,167,870	\$ 489	\$ 513
Accrued Interest Receivable	SC228	\$ 31,121	\$ 29,337	\$ 29,820	\$ 24,166	\$ 19,588

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Mortgage Loans - Gross	SUB0092	\$ 21,664,551	\$ 20,580,031	\$ 19,440,671	\$ 19,488,915	\$ 19,564,297
Mortgage Loans - Total	SC26	\$ 21,585,610	\$ 20,505,003	\$ 19,362,207	\$ 19,409,568	\$ 19,482,621
Construction Loans - Total	SUB0100	\$ 3,240,288	\$ 3,075,143	\$ 2,869,498	\$ 2,723,312	\$ 2,596,132
Residential - Total	SUB0110	\$ 2,525,773	\$ 2,415,862	\$ 2,318,528	\$ 2,240,951	\$ 2,119,899
1-4 Dwelling Units	SC230	\$ 1,600,360	\$ 1,486,875	\$ 1,377,015	\$ 1,336,493	\$ 1,214,116
Multifamily (5 or more) Dwelling Units	SC235	\$ 925,413	\$ 928,987	\$ 941,513	\$ 904,458	\$ 905,783
Nonresidential Property	SC240	\$ 714,515	\$ 659,281	\$ 550,970	\$ 482,361	\$ 476,233
Permanent Loans - Total	SUB0121	\$ 18,300,470	\$ 17,387,819	\$ 16,456,295	\$ 16,662,818	\$ 16,872,376
Residential - Total	SUB0131	\$ 16,623,250	\$ 15,788,439	\$ 15,118,737	\$ 15,397,690	\$ 15,632,965
1-4 Dwelling Units - Total	SUB0141	\$ 16,004,956	\$ 15,122,020	\$ 14,430,056	\$ 14,691,098	\$ 14,950,057
Revolving Open-End Loans	SC251	\$ 5,414,517	\$ 4,801,758	\$ 4,329,612	\$ 3,974,089	\$ 3,682,552
All Other - First Liens	SC254	\$ 7,657,633	\$ 7,614,749	\$ 7,507,416	\$ 8,674,563	\$ 9,033,363
All Other - Junior Liens	SC255	\$ 2,932,806	\$ 2,705,513	\$ 2,593,028	\$ 2,042,446	\$ 2,234,142
Multifamily (5 or more) Dwelling Units	SC256	\$ 618,294	\$ 666,419	\$ 688,681	\$ 706,592	\$ 682,908
Nonresidential Property (Except Land)	SC260	\$ 829,641	\$ 824,150	\$ 643,218	\$ 611,959	\$ 636,990
Land	SC265	\$ 847,579	\$ 775,230	\$ 694,340	\$ 653,169	\$ 602,421
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,077,796	\$ 1,137,169	\$ - 60,337	\$ - 82,378	\$ 1,403,434
Accrued Interest Receivable	SC272	\$ 121,189	\$ 114,401	\$ 109,971	\$ 101,336	\$ 93,987
Advances for Taxes and Insurance	SC275	\$ 2,604	\$ 2,668	\$ 4,907	\$ 1,449	\$ 1,802
Allowance for Loan and Lease Losses	SC283	\$ 78,941	\$ 75,028	\$ 78,464	\$ 79,347	\$ 81,676
Nonmortgage Loans - Gross	SUB0162	\$ 13,709,051	\$ 14,515,801	\$ 13,318,020	\$ 13,716,248	\$ 13,400,652
Nonmortgage Loans - Total	SC31	\$ 13,566,812	\$ 14,356,673	\$ 13,172,381	\$ 13,568,924	\$ 13,241,421
Commercial Loans - Total	SC32	\$ 2,613,981	\$ 2,698,020	\$ 2,458,745	\$ 2,434,931	\$ 2,389,173
Secured	SC300	\$ 1,980,779	\$ 2,028,710	\$ 1,939,081	\$ 1,802,494	\$ 1,835,700
Unsecured	SC303	\$ 623,086	\$ 658,584	\$ 502,589	\$ 614,514	\$ 533,518
Lease Receivables	SC306	\$ 10,116	\$ 10,726	\$ 17,075	\$ 17,923	\$ 19,955
Consumer Loans - Total	SC35	\$ 11,037,004	\$ 11,758,988	\$ 10,803,853	\$ 11,228,734	\$ 10,962,258
Loans on Deposits	SC310	\$ 75,361	\$ 74,739	\$ 67,026	\$ 64,039	\$ 61,100
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,487	\$ 901	\$ 980	\$ 1,049	\$ 1,174
Education Loans	SC320	\$ 5,463	\$ 6,570	\$ 529	\$ 791	\$ 352
Auto Loans	SC323	\$ 3,066,871	\$ 3,061,839	\$ 2,264,371	\$ 3,714,998	\$ 1,946,085
Mobile Home Loans	SC326	\$ 779	\$ 797	\$ 783	\$ 842	\$ 911
Credit Cards	SC328	\$ 5,841,329	\$ 6,731,098	\$ 6,904,849	\$ 5,996,937	\$ 7,566,973

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
Run Date: August 21, 2006, 4:52 PM	June 2006	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Other, Including Lease Receivables	SC330	\$ 2,045,714	\$ 1,883,044	\$ 1,565,315	\$ 1,450,078	\$ 1,385,663
Accrued Interest Receivable	SC348	\$ 58,066	\$ 58,793	\$ 55,422	\$ 52,583	\$ 49,221
Allowance for Loan and Lease Losses	SC357	\$ 142,239	\$ 159,128	\$ 145,639	\$ 147,324	\$ 159,231
Repossessed Assets - Gross	SUB0201	\$ 11,719	\$ 12,802	\$ 13,863	\$ 11,783	\$ 14,361
Repossessed Assets - Total	SC40	\$ 11,652	\$ 12,734	\$ 13,787	\$ 11,708	\$ 14,296
Real Estate - Total	SUB0210	\$ 10,535	\$ 11,588	\$ 13,062	\$ 11,162	\$ 13,921
Construction	SC405	\$ 1,165	\$ 1,511	\$ 2,786	\$ 2,118	\$ 2,832
Residential - Total	SUB0225	\$ 7,271	\$ 8,108	\$ 7,537	\$ 6,874	\$ 8,672
1-4 Dwelling Units	SC415	\$ 7,271	\$ 8,108	\$ 7,537	\$ 6,874	\$ 8,672
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,005	\$ 1,853	\$ 2,158	\$ 1,589	\$ 1,868
Land	SC428	\$ 32	\$ 32	\$ 581	\$ 581	\$ 549
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 62	\$ 84	N/A	N/A	N/A
Other Repossessed Assets	SC430	\$ 1,184	\$ 1,214	\$ 801	\$ 621	\$ 440
General Valuation Allowances	SC441	\$ 67	\$ 68	\$ 76	\$ 75	\$ 65
Real Estate Held for Investment	SC45	\$ 3,221	\$ 2,999	\$ 3,720	\$ 3,732	\$ 3,748
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 952,814	\$ 941,384	\$ 916,875	\$ 920,409	\$ 886,067
Federal Home Loan Bank Stock	SC510	\$ 947,141	\$ 936,044	\$ 914,763	\$ 918,286	\$ 884,006
Other	SC540	\$ 5,673	\$ 5,340	\$ 2,112	\$ 2,123	\$ 2,061
Office Premises and Equipment	SC55	\$ 357,604	\$ 355,682	\$ 244,961	\$ 239,608	\$ 227,942
Other Assets - Gross	SUB0262	\$ 978,005	\$ 929,999	\$ 947,466	\$ 872,966	\$ 816,763
Other Assets - Total	SC59	\$ 978,005	\$ 929,999	\$ 947,466	\$ 872,966	\$ 816,763
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 2,404	\$ 2,490	\$ 1,511	\$ 1,498	\$ 1,475
Bank-Owned Life Insurance - Other	SC625	\$ 28,114	\$ 27,864	\$ 27,617	\$ 27,367	\$ 27,114
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 120,719	\$ 117,910	\$ 112,417	\$ 106,512	\$ 97,690
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 242,870	\$ 249,419	\$ 252,304	\$ 255,876	\$ 234,425
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 156,308	\$ 135,107	\$ 134,077	\$ 99,920	\$ 97,707
Other Assets	SC689	\$ 427,590	\$ 397,209	\$ 419,540	\$ 381,793	\$ 358,352
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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 221,247	\$ 234,224	\$ 224,179	\$ 226,746	\$ 240,974
Total Assets - Gross	SUB0283	\$ 62,775,403	\$ 59,897,899	\$ 55,978,878	\$ 55,600,060	\$ 54,244,261
Total Assets	SC60	\$ 62,554,156	\$ 59,663,675	\$ 55,754,699	\$ 55,373,314	\$ 54,003,287
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 35,471,049	\$ 34,008,652	\$ 30,565,411	\$ 29,532,978	\$ 28,620,758
Deposits	SC710	\$ 35,186,419	\$ 33,759,158	\$ 30,245,424	\$ 29,214,323	\$ 28,314,915
Escrows	SC712	\$ 284,643	\$ 249,453	\$ 319,912	\$ 318,547	\$ 305,743
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ - 13	\$ 41	\$ 75	\$ 108	\$ 100
Borrowings - Total	SC72	\$ 21,665,201	\$ 20,044,134	\$ 20,183,185	\$ 21,028,678	\$ 20,751,915
Advances from FHLBank	SC720	\$ 20,238,635	\$ 18,634,744	\$ 19,029,860	\$ 19,124,470	\$ 17,502,697
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 180,837	\$ 134,513	\$ 50,136	\$ 49,411	\$ 188,386
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,107	\$ 305,106	\$ 305,106	\$ 305,108	\$ 305,107
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 940,622	\$ 969,771	\$ 798,083	\$ 1,549,689	\$ 2,755,725
Other Liabilities - Total	SC75	\$ 755,936	\$ 1,056,213	\$ 771,607	\$ 679,831	\$ 777,049
Accrued Interest Payable - Deposits	SC763	\$ 27,784	\$ 24,296	\$ 18,500	\$ 23,504	\$ 21,392
Accrued Interest Payable - Other	SC766	\$ 90,096	\$ 71,264	\$ 73,118	\$ 62,795	\$ 64,335
Accrued Taxes	SC776	\$ 18,414	\$ 69,112	\$ 16,046	\$ 21,035	\$ 18,565
Accounts Payable	SC780	\$ 204,584	\$ 152,937	\$ 217,684	\$ 167,420	\$ 153,333
Deferred Income Taxes	SC790	\$ 116,818	\$ 106,963	\$ 100,204	\$ 91,834	\$ 75,178
Other Liabilities and Deferred Income	SC796	\$ 298,240	\$ 631,641	\$ 346,055	\$ 313,243	\$ 444,246
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

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Total Liabilities	SC70	\$ 57,892,186	\$ 55,108,999	\$ 51,520,203	\$ 51,241,487	\$ 50,149,722
Minority Interest	SC800	\$ 4,284	\$ 4,228	\$ 4,799	\$ 4,747	\$ 4,716
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,657,686	\$ 4,550,449	\$ 4,229,696	\$ 4,127,082	\$ 3,848,849
Stock - Total	SUB0311	\$ 2,253,277	\$ 2,203,277	\$ 2,203,277	\$ 2,199,940	\$ 2,112,190
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 76,505	\$ 76,505	\$ 76,505	\$ 76,505	\$ 84,005
Common Stock - Par Value	SC820	\$ 25,961	\$ 25,961	\$ 25,961	\$ 25,957	\$ 25,957
Common Stock - Paid in Excess of Par	SC830	\$ 2,150,811	\$ 2,100,811	\$ 2,100,811	\$ 2,097,478	\$ 2,002,228
Accumulated Other Comprehensive Income - Total	SC86	\$- 10,133	\$- 6,111	\$ 344	\$ 920	\$ 5,227
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 9,981	\$- 5,989	\$ 344	\$ 920	\$ 5,227
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 152	\$- 122	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 2,414,542	\$ 2,353,283	\$ 2,026,075	\$ 1,926,221	\$ 1,731,431
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 62,554,156	\$ 59,663,676	\$ 55,754,698	\$ 55,373,316	\$ 54,003,287

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 542
4	Net deferred tax assets	8	\$ 49,940
6	Prepaid deposit insurance premiums	4	\$ 130
7	Prepaid expenses	18	\$ 116,569
8	Deposits for utilities and other services	1	\$ 1
10	Property leased to others, net of accumul. deprec.	1	\$ 32,409
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,589
14	Other noninterest-bearing short-term accounts recv	7	\$ 61,206
22	Unapplied loan disbursements	2	\$ 979
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 12
99	Other	11	\$ 42,551

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 35
11	The liability recorded for post-retirement benefit	6	\$ 36,731
14	Unapplied loan payments received	3	\$ 17,144
15	Liability on loan servicing contracts	1	\$ 23,673
16	Recourse loan liability	1	\$ 180
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 346
21	Liabilities for credit losses on OBS credit exposures	1	\$ 6,685
99	Other	19	\$ 169,951

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 885,331	\$ 796,974	\$ 728,771	\$ 697,781	\$ 631,508
Deposits and Investment Securities	SO115	\$ 186,058	\$ 149,179	\$ 134,950	\$ 114,150	\$ 95,912
Mortgage-Backed Securities	SO125	\$ 85,958	\$ 83,105	\$ 67,603	\$ 58,158	\$ 53,412
Mortgage Loans	SO141	\$ 358,479	\$ 321,932	\$ 313,454	\$ 295,590	\$ 266,550
Nonmortgage Loans - Total	SUB0950	\$ 254,836	\$ 242,758	\$ 212,764	\$ 229,883	\$ 215,634
Commercial Loans and Leases	SO160	\$ 52,859	\$ 48,102	\$ 43,404	\$ 40,029	\$ 37,669
Consumer Loans and Leases	SO171	\$ 201,977	\$ 194,656	\$ 169,360	\$ 189,854	\$ 177,965
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 11,436	\$ 10,187	\$ 9,158	\$ 8,816	\$ 7,515
Federal Home Loan Bank Stock	SO181	\$ 11,416	\$ 10,187	\$ 9,157	\$ 8,815	\$ 7,514
Other	SO185	\$ 20	\$ 0	\$ 1	\$ 1	\$ 1
Interest Expense - Total	SO21	\$ 526,989	\$ 457,278	\$ 407,504	\$ 364,744	\$ 309,419
Deposits	SO215	\$ 267,215	\$ 233,772	\$ 200,284	\$ 173,079	\$ 146,791
Escrows	SO225	\$ 29	\$ 51	\$ 2	\$ 9	\$ 2
Advances from FHLBank	SO230	\$ 239,268	\$ 203,702	\$ 187,073	\$ 164,995	\$ 136,144
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 5,271	\$ 4,926	\$ 4,696	\$ 4,331	\$ 4,029
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 15,206	\$ 14,827	\$ 15,449	\$ 22,330	\$ 22,453
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 369,778	\$ 349,883	\$ 330,425	\$ 341,853	\$ 329,604
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,079	\$ 29,705	\$ 40,856	\$ 17,600	\$ 43,911
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 364,699	\$ 320,178	\$ 289,569	\$ 324,253	\$ 285,693
Noninterest Income - Total	SO42	\$ 296,593	\$ 273,875	\$ 233,507	\$ 257,520	\$ 244,069
Mortgage Loan Serving Fees	SO410	\$ 3,882	\$ 5,555	\$ 5,013	\$ 4,038	\$ 4,379
Other Fees and Charges	SO420	\$ 268,380	\$ 231,298	\$ 239,643	\$ 236,491	\$ 215,595
Net Income (Loss) from Other - Total	SUB0451	\$ 11,522	\$ 24,415	\$- 17,964	\$ 5,599	\$ 17,028
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 11,889	\$ 5,977	\$- 21,251	\$ 7,818	\$ 15,938
Operations & Sale of Repossessed Assets	SO461	\$- 501	\$- 328	\$- 416	\$- 277	\$- 304
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 205	\$- 3,132	\$ 3,777	\$- 2,931	\$ 1,160
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 70	\$ 57	\$ 44	\$ 8	\$ 9

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 269	\$ 21,841	\$ - 118	\$ 981	\$ 225
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 12,809	\$ 12,607	\$ 6,815	\$ 11,392	\$ 7,067
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	\$ 432,149	\$ 400,863	\$ 367,694	\$ 359,816	\$ 355,046
All Personnel Compensation and Expense	SO510	\$ 158,577	\$ 159,354	\$ 138,800	\$ 142,228	\$ 136,634
Legal Expense	SO520	\$ 3,998	\$ 4,134	\$ 4,073	\$ 3,734	\$ 3,576
Office Occupancy and Equipment Expense	SO530	\$ 79,342	\$ 75,166	\$ 66,163	\$ 65,579	\$ 62,990
Marketing and Other Professional Services	SO540	\$ 39,997	\$ 38,006	\$ 44,459	\$ 36,062	\$ 37,109
Loan Servicing Fees	SO550	\$ 1,234	\$ 482	\$ 647	\$ 591	\$ 1,649
Goodwill and Other Intangibles Expense	SO560	\$ 10,636	\$ 7,405	\$ 4,073	\$ 3,931	\$ 4,263
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 415	\$ 134	\$ - 17	\$ 300	\$ 25
Other Noninterest Expense	SO580	\$ 137,950	\$ 116,182	\$ 109,496	\$ 107,391	\$ 108,800
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	\$ 229,143	\$ 193,190	\$ 155,382	\$ 221,957	\$ 174,716
Income Taxes - Total	SO71	\$ 80,244	\$ 56,619	\$ 45,305	\$ 79,156	\$ 61,142
Federal	SO710	\$ 76,610	\$ 54,146	\$ 46,131	\$ 76,386	\$ 58,883
State, Local & Other	SO720	\$ 3,634	\$ 2,473	\$ - 826	\$ 2,770	\$ 2,259
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 148,899	\$ 136,571	\$ 110,077	\$ 142,801	\$ 113,574
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 148,899	\$ 136,571	\$ 110,077	\$ 142,801	\$ 113,574

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 776
5	Net income(loss) from real estate held for invest	1	\$ 3
7	Net income(loss) from leased property	4	\$ 432
9	Net income from data processing lease/services	1	\$ 15
12	Income on FHA/VA REO pending conveyance	1	\$ 192
15	Income from corporate-owned life insurance	6	\$ 264
99	Other	11	\$ 7,027

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 48
2	OTS assessments	3	\$ 22
6	Supervisory examination fees	3	\$ 43
7	Office supplies, printing, and postage	14	\$ 13,168
8	Telephone, including data lines	12	\$ 1,970
9	Loan origination expense	1	\$ 28
10	ATM expense	5	\$ 22,377
12	Acquisition and organization costs	1	\$ 439
15	Foreclosure expenses	1	\$ 29
17	Charitable contributions	1	\$ 70
99	Other	14	\$ 48,783

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,682,305	\$ 796,974	\$ 2,629,278	\$ 1,900,507	\$ 1,202,733
YTD - Deposits and Investment Securities	Y_SO115	\$ 335,237	\$ 149,179	\$ 423,182	\$ 288,232	\$ 174,089
YTD - Mortgage-Backed Securities	Y_SO125	\$ 169,063	\$ 83,105	\$ 235,684	\$ 168,081	\$ 109,923
YTD - Mortgage Loans	Y_SO141	\$ 680,411	\$ 321,932	\$ 1,107,453	\$ 793,999	\$ 498,409
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 100,961	\$ 48,102	\$ 154,218	\$ 110,814	\$ 70,785
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 396,633	\$ 194,656	\$ 708,741	\$ 539,381	\$ 349,527
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 21,623	\$ 10,187	\$ 31,794	\$ 22,636	\$ 13,820
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 21,603	\$ 10,187	\$ 31,790	\$ 22,633	\$ 13,818
YTD - Other	Y_SO185	\$ 20	\$ 0	\$ 4	\$ 3	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 984,267	\$ 457,278	\$ 1,343,364	\$ 935,860	\$ 571,122
YTD - Deposits	Y_SO215	\$ 500,987	\$ 233,772	\$ 639,505	\$ 439,221	\$ 266,148
YTD - Escrows	Y_SO225	\$ 80	\$ 51	\$ 39	\$ 37	\$ 28
YTD - Advances from FHLBank	Y_SO230	\$ 442,970	\$ 203,702	\$ 604,319	\$ 417,246	\$ 252,251
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 10,197	\$ 4,926	\$ 16,701	\$ 12,005	\$ 7,674
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 30,033	\$ 14,827	\$ 82,800	\$ 67,351	\$ 45,021
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	\$ 719,661	\$ 349,883	\$ 1,317,708	\$ 987,283	\$ 645,431
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 34,784	\$ 29,705	\$ 133,821	\$ 92,965	\$ 75,365
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 684,877	\$ 320,178	\$ 1,183,887	\$ 894,318	\$ 570,066
YTD - Noninterest Income - Total	Y_SO42	\$ 570,468	\$ 273,875	\$ 932,521	\$ 699,014	\$ 441,494
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 9,437	\$ 5,555	\$ 16,396	\$ 11,383	\$ 7,345
YTD - Other Fees and Charges	Y_SO420	\$ 499,678	\$ 231,298	\$ 871,156	\$ 631,513	\$ 395,022
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 35,937	\$ 24,415	\$ 10,725	\$ 28,689	\$ 23,090
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 17,866	\$ 5,977	\$ 9,427	\$ 30,678	\$ 22,860
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 829	\$- 328	\$- 1,355	\$- 939	\$- 662
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3,337	\$- 3,132	\$ 596	\$- 3,181	\$- 250
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 127	\$ 57	\$ 71	\$ 27	\$ 19

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 22,110	\$ 21,841	\$ 1,985	\$ 2,103	\$ 1,122
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 25,416	\$ 12,607	\$ 34,244	\$ 27,429	\$ 16,037
YTD - Noninterest Expense - Total	Y_SO51	\$ 833,012	\$ 400,863	\$ 1,403,850	\$ 1,036,156	\$ 676,366
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 317,931	\$ 159,354	\$ 547,025	\$ 408,225	\$ 265,997
YTD - Legal Expense	Y_SO520	\$ 8,132	\$ 4,134	\$ 14,319	\$ 10,246	\$ 6,513
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 154,508	\$ 75,166	\$ 255,259	\$ 189,096	\$ 123,523
YTD - Marketing and Other Professional Services	Y_SO540	\$ 78,003	\$ 38,006	\$ 152,423	\$ 107,964	\$ 71,902
YTD - Loan Servicing Fees	Y_SO550	\$ 1,716	\$ 482	\$ 4,183	\$ 3,536	\$ 2,945
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 18,041	\$ 7,405	\$ 15,695	\$ 11,622	\$ 7,691
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 549	\$ 134	\$ 347	\$ 364	\$ 64
YTD - Other Noninterest Expense	Y_SO580	\$ 254,132	\$ 116,182	\$ 414,599	\$ 305,103	\$ 197,731
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 422,333	\$ 193,190	\$ 712,558	\$ 557,176	\$ 335,194
YTD - Income Taxes - Total	Y_SO71	\$ 136,863	\$ 56,619	\$ 241,964	\$ 196,659	\$ 117,503
YTD - Federal	Y_SO710	\$ 130,756	\$ 54,146	\$ 235,043	\$ 188,912	\$ 112,526
YTD - State, Local, and Other	Y_SO720	\$ 6,107	\$ 2,473	\$ 6,921	\$ 7,747	\$ 4,977
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 285,470	\$ 136,571	\$ 470,594	\$ 360,517	\$ 217,691
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 285,470	\$ 136,571	\$ 470,594	\$ 360,517	\$ 217,691

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 234,223	\$ 235,990	\$ 226,739	\$ 240,969	\$ 238,973
Net Provision for Loss	VA115	\$ 4,830	\$ 29,418	\$ 40,345	\$ 16,656	\$ 43,334
Transfers	VA125	\$- 59	\$- 105	\$ 218	\$- 101	\$- 249
Recoveries	VA135	\$ 11,059	\$ 8,419	\$ 7,030	\$ 8,762	\$ 7,578
Adjustments	VA145	\$ 2,727	\$- 1,074	\$ 2,802	\$ 2,464	\$ 2,674
Charge-offs	VA155	\$ 31,538	\$ 38,425	\$ 52,961	\$ 42,011	\$ 51,341
General Valuation Allowances - Ending Balance	VA165	\$ 221,242	\$ 234,223	\$ 224,173	\$ 226,739	\$ 240,969
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,530	\$ 4,082	\$ 5,961	\$ 5,429	\$ 6,731
Net Provision for Loss	VA118	\$ 664	\$ 421	\$ 494	\$ 1,244	\$ 602

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 59	\$ 105	\$ - 218	\$ 101	\$ 249
Adjustments	VA148	\$ - 85	\$ - 257	\$ 0	\$ 55	\$ 771
Charge-offs	VA158	\$ 539	\$ 821	\$ 2,521	\$ 868	\$ 2,924
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,629	\$ 3,530	\$ 3,716	\$ 5,961	\$ 5,429
Total Valuation Allowances - Beginning Balance	VA110	\$ 237,753	\$ 240,072	\$ 232,700	\$ 246,398	\$ 245,704
Net Provision for Loss	VA120	\$ 5,494	\$ 29,839	\$ 40,839	\$ 17,900	\$ 43,936
Recoveries	VA140	\$ 11,059	\$ 8,419	\$ 7,030	\$ 8,762	\$ 7,578
Adjustments	VA150	\$ 2,642	\$ - 1,331	\$ 2,802	\$ 2,519	\$ 3,445
Charge-offs	VA160	\$ 32,077	\$ 39,246	\$ 55,482	\$ 42,879	\$ 54,265
Total Valuation Allowances - Ending Balance	VA170	\$ 224,871	\$ 237,753	\$ 227,889	\$ 232,700	\$ 246,398
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 31,538	\$ 38,425	\$ 52,961	\$ 42,011	\$ 51,341
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 2,087	\$ 1,685	\$ 1,388	\$ 1,659	\$ 1,493
Construction - Total	SUB2030	\$ 324	\$ 45	\$ 0	\$ 10	\$ 15
1-4 Dwelling Units	VA420	\$ 324	\$ 45	\$ 0	\$ 10	\$ 15
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,763	\$ 1,640	\$ 1,388	\$ 1,649	\$ 1,478
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 625	\$ 577	\$ 141	\$ 262	\$ 237
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 500	\$ 368	\$ 393	\$ 548	\$ 415
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 638	\$ 695	\$ 854	\$ 831	\$ 768
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 8	\$ 58
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 29,246	\$ 36,632	\$ 51,485	\$ 40,227	\$ 49,716
Commercial Loans	VA520	\$ 325	\$ 6,652	\$ 3,748	\$ 747	\$ 10,920
Consumer Loans - Total	SUB2061	\$ 28,921	\$ 29,980	\$ 47,737	\$ 39,480	\$ 38,796
Loans on Deposits	VA510	\$ 98	\$ 0	\$ 0	\$ 2	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 2	\$ 5	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 6,294	\$ 8,031	\$ 8,184	\$ 7,798	\$ 5,434
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Credit Cards	VA556	\$ 21,477	\$ 19,736	\$ 38,295	\$ 30,964	\$ 32,517

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 1,052	\$ 2,211	\$ 1,253	\$ 716	\$ 831
Repossessed Assets - Total	VA60	\$ 205	\$ 108	\$ 88	\$ 125	\$ 132
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 170	\$ 56	\$ 80	\$ 84	\$ 116
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	\$ 35	\$ 52	\$ 8	\$ 41	\$ 16
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 11,059	\$ 8,419	\$ 7,030	\$ 8,762	\$ 7,578
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 730	\$ 985	\$ 824	\$ 2,524	\$ 759
Construction - Total	SUB2130	\$ 3	\$ 1	\$ 0	\$ 1,628	\$ 1
1-4 Dwelling Units	VA421	\$ 3	\$ 1	\$ 0	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 1,627	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 727	\$ 984	\$ 824	\$ 896	\$ 758
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 9	\$ 27	\$ 4	\$ 9
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 564	\$ 628	\$ 695	\$ 718	\$ 625
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 162	\$ 346	\$ 93	\$ 124	\$ 108
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 1	\$ 9	\$ 50	\$ 16
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 10,329	\$ 7,434	\$ 6,206	\$ 6,238	\$ 6,819
Commercial Loans	VA521	\$ 3,455	\$ 220	\$ 410	\$ 304	\$ 760
Consumer Loans - Total	SUB2161	\$ 6,874	\$ 7,214	\$ 5,796	\$ 5,934	\$ 6,059
Loans on Deposits	VA511	\$ 2	\$ 1	\$ 2	\$ 2	\$ 3
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,641	\$ 2,508	\$ 1,834	\$ 1,711	\$ 2,066
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 4	\$ 0	\$ 1
Credit Cards	VA557	\$ 3,809	\$ 4,146	\$ 3,782	\$ 3,983	\$ 3,705
Other	VA561	\$ 422	\$ 559	\$ 174	\$ 238	\$ 284
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 719	\$ 526	\$ 274	\$ 1,339	\$ 850
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 258	\$ 0	\$ 0	\$ 266	\$ 0
Construction - Total	SUB2230	\$ 17	\$ 0	\$ 0	\$ 8	\$ 0
1-4 Dwelling Units	VA422	\$ 17	\$ 0	\$ 0	\$ 8	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 241	\$ 0	\$ 0	\$ 258	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 86	\$ 0	\$ 0	\$ 16	\$ 0
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	\$ 150	\$ 0	\$ 0	\$ 242	\$ 0
Land	VA492	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 461	\$ 514	\$ 274	\$ 1,004	\$ 813
Commercial Loans	VA522	\$- 10	\$- 1	\$- 129	\$ 322	\$ 437
Consumer Loans - Total	SUB2261	\$ 471	\$ 515	\$ 403	\$ 682	\$ 376
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	\$- 28	\$ 86	\$- 33	\$- 31	\$- 130
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 7	\$ 11	\$ 37	\$ 71	\$ 26
Other	VA562	\$ 492	\$ 418	\$ 399	\$ 642	\$ 480
Reposessed Assets - Total	VA62	\$ 0	\$ 12	\$ 0	\$ 69	\$ 37
Real Estate - Construction	VA606	\$ 0	\$ 12	\$ 0	\$ 69	\$ 37
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	\$ 0	\$ 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

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 21,198	\$ 30,532	\$ 46,205	\$ 34,588	\$ 44,613
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,615	\$ 700	\$ 564	\$ 599	\$ 734
Construction - Total	SUB2330	\$ 338	\$ 44	\$ 0	\$ - 1,610	\$ 14
1-4 Dwelling Units	VA425	\$ 338	\$ 44	\$ 0	\$ 17	\$ 14
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ - 1,627	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,277	\$ 656	\$ 564	\$ 1,011	\$ 720
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 624	\$ 568	\$ 114	\$ 258	\$ 228
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 22	\$ - 260	\$ - 302	\$ - 154	\$ - 210
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 476	\$ 349	\$ 761	\$ 707	\$ 660
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 150	\$ - 1	\$ - 9	\$ 200	\$ 42
Land	VA495	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 19,378	\$ 29,712	\$ 45,553	\$ 34,993	\$ 43,710
Commercial Loans	VA525	\$ - 3,140	\$ 6,431	\$ 3,209	\$ 765	\$ 10,597
Consumer Loans - Total	SUB2361	\$ 22,518	\$ 23,281	\$ 42,344	\$ 34,228	\$ 33,113
Loans on Deposits	VA515	\$ 96	\$ - 1	\$ - 2	\$ 0	\$ - 3
Home Improvement Loans	VA519	\$ 0	\$ 2	\$ 5	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 3,625	\$ 5,609	\$ 6,317	\$ 6,056	\$ 3,238
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ - 4	\$ 0	\$ 13
Credit Cards	VA559	\$ 17,675	\$ 15,601	\$ 34,550	\$ 27,052	\$ 28,838
Other	VA565	\$ 1,122	\$ 2,070	\$ 1,478	\$ 1,120	\$ 1,027
Reposessed Assets - Total	VA65	\$ 205	\$ 120	\$ 88	\$ 194	\$ 169
Real Estate - Construction	VA607	\$ 0	\$ 12	\$ 0	\$ 69	\$ 37
Real Estate - 1-4 Dwelling Units	VA615	\$ 170	\$ 56	\$ 80	\$ 84	\$ 116
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 35	\$ 52	\$ 8	\$ 41	\$ 16
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 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	\$ 4,648	\$ 6,227	\$ 7,190	\$ 8,073	\$ 8,343
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 19,648	\$ 22,184	\$ 20,912	\$ 19,517	\$ 20,746
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,326	\$ 3,715	\$ 5,105	\$ 3,887	\$ 4,908
Construction	VA951	\$ 74	\$ 637	\$ 985	\$ 215	\$ 745
Permanent - 1-4 Dwelling Units	VA952	\$ 4,192	\$ 3,006	\$ 3,417	\$ 2,915	\$ 3,831
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 246
Permanent - Nonresidential (Except Land)	VA954	\$ 60	\$ 72	\$ 703	\$ 757	\$ 86
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 143,143	\$ 153,631	\$ 156,478	\$ 163,117	\$ 183,269
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 167,754	\$ 215,729	\$ 224,469	\$ 244,471	\$ 240,176
Substandard	VA965	\$ 162,135	\$ 214,143	\$ 220,936	\$ 242,107	\$ 238,026
Doubtful	VA970	\$ 5,619	\$ 1,586	\$ 3,533	\$ 2,364	\$ 2,150
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 316,085	\$ 308,005	\$ 309,869	\$ 308,084	\$ 292,885
Mortgages - Total	SUB2421	\$ 189,387	\$ 179,045	\$ 190,324	\$ 182,582	\$ 171,241
Construction and Land Loans	SUB2430	\$ 24,009	\$ 16,480	\$ 21,692	\$ 16,172	\$ 19,565
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 157,826	\$ 153,361	\$ 155,411	\$ 157,903	\$ 145,432
Permanent Loans Secured by All Other Property	SUB2450	\$ 17,660	\$ 9,613	\$ 18,234	\$ 9,543	\$ 7,200
Nonmortgages - Total	SUB2461	\$ 126,698	\$ 128,960	\$ 119,545	\$ 125,502	\$ 121,644
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 241,724	\$ 229,408	\$ 234,459	\$ 230,643	\$ 209,064

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 202,635	\$ 191,784	\$ 196,252	\$ 187,199	\$ 182,564
Mortgage Loans - Total	SUB2481	\$ 132,487	\$ 121,810	\$ 130,024	\$ 124,172	\$ 116,417
Construction	PD115	\$ 8,584	\$ 11,043	\$ 10,679	\$ 8,520	\$ 8,071
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 13,415	\$ 14,815	\$ 15,354	\$ 9,731	\$ 9,470
Secured by First Liens	PD123	\$ 88,157	\$ 84,572	\$ 80,491	\$ 90,538	\$ 86,820
Secured by Junior Liens	PD124	\$ 8,428	\$ 4,893	\$ 8,130	\$ 8,345	\$ 8,632
Multifamily (5 or more) Dwelling Units	PD125	\$ 351	\$ 36	\$ 5,959	\$ 984	\$ 1,176
Nonresidential Property (Except Land)	PD135	\$ 3,548	\$ 6,171	\$ 5,135	\$ 5,427	\$ 1,668
Land	PD138	\$ 10,004	\$ 280	\$ 4,276	\$ 627	\$ 580
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,945	\$ 12,557	\$ 6,712	\$ 4,126	\$ 10,910
Consumer Loans - Total	SUB2511	\$ 65,203	\$ 57,417	\$ 59,516	\$ 58,901	\$ 55,237
Loans on Deposits	PD161	\$ 487	\$ 563	\$ 1,212	\$ 1,087	\$ 648
Home Improvement Loans	PD163	\$ 11	\$ 0	\$ 9	\$ 0	\$ 12
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	PD167	\$ 17,397	\$ 15,086	\$ 13,851	\$ 14,916	\$ 14,912
Mobile Home Loans	PD169	\$ 20	\$ 16	\$ 48	\$ 58	\$ 15
Credit Cards	PD171	\$ 38,112	\$ 34,093	\$ 37,400	\$ 37,553	\$ 34,737
Other	PD180	\$ 9,176	\$ 7,659	\$ 6,996	\$ 5,286	\$ 4,913
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 144	\$ 73	\$ 352	\$ 204	\$ 169
Held for Sale Included in PD115:PD180	PD192	\$ 7,724	\$ 4,120	\$ 9,917	\$ 3,776	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 3,175	\$ 3,236	\$ 5,502	\$ 5,298	\$ 712
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 880	\$ 1,242	\$ 666	\$ 399	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 2,271	\$ 1,994	\$ 2,985	\$ 2,889	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 39,089	\$ 37,624	\$ 38,207	\$ 43,444	\$ 26,500
Mortgage Loans - Total	SUB2491	\$ 7,553	\$ 7,737	\$ 10,295	\$ 9,269	\$ 1,969
Construction	PD215	\$ 1,045	\$ 953	\$ 1,025	\$ 1,008	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 6,149	\$ 6,478	\$ 8,367	\$ 8,260	\$ 1,538
Secured by Junior Liens	PD224	\$ 29	\$ 0	\$ 57	\$ 0	\$ 251
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 330	\$ 288	\$ 350	\$ 1	\$ 180
Land	PD238	\$ 0	\$ 18	\$ 496	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 2,492	\$ 1,392	\$ 1,002	\$ 8,632	\$ 328
Consumer Loans - Total	SUB2521	\$ 29,044	\$ 28,495	\$ 26,910	\$ 25,543	\$ 24,203
Loans on Deposits	PD261	\$ 1	\$ 0	\$ 54	\$ 3	\$ 3
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 750	\$ 1,066	\$ 1,179	\$ 636	\$ 730
Mobile Home Loans	PD269	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 26,875	\$ 26,378	\$ 24,680	\$ 24,312	\$ 22,809
Other	PD280	\$ 1,418	\$ 1,039	\$ 997	\$ 592	\$ 661
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 287	\$ 197	\$ 267	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 273	\$ 273	\$ 267	\$ 391	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 4,276	\$ 5,375	\$ 6,258	\$ 7,115	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 667	\$ 1,157	\$ 1,757	\$ 1,658	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 3,609	\$ 4,197	\$ 4,473	\$ 5,404	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 74,361	\$ 78,597	\$ 75,410	\$ 77,441	\$ 83,821
Mortgage Loans - Total	SUB2501	\$ 49,347	\$ 49,498	\$ 50,005	\$ 49,141	\$ 52,855
Construction	PD315	\$ 4,272	\$ 4,075	\$ 4,975	\$ 5,608	\$ 10,538
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 35	\$ 121	\$ 155	\$ 205	\$ 96
Secured by First Liens	PD323	\$ 40,580	\$ 41,142	\$ 41,561	\$ 39,755	\$ 37,099
Secured by Junior Liens	PD324	\$ 1,033	\$ 1,340	\$ 1,296	\$ 1,069	\$ 1,526
Multifamily (5 or more) Dwelling Units	PD325	\$ 630	\$ 654	\$ 675	\$ 790	\$ 713
Nonresidential Property (Except Land)	PD335	\$ 2,693	\$ 2,055	\$ 1,102	\$ 1,305	\$ 2,507

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 104	\$ 111	\$ 241	\$ 409	\$ 376
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 16,144	\$ 18,755	\$ 15,277	\$ 19,133	\$ 20,638
Consumer Loans - Total	SUB2531	\$ 8,870	\$ 10,344	\$ 10,128	\$ 9,167	\$ 10,328
Loans on Deposits	PD361	\$ 62	\$ 0	\$ 58	\$ 2	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,366	\$ 2,899	\$ 3,361	\$ 2,902	\$ 3,798
Mobile Home Loans	PD369	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 6,958	\$ 7,073	\$ 6,443	\$ 6,051	\$ 6,346
Other	PD380	\$ 481	\$ 372	\$ 264	\$ 212	\$ 184
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,534	\$ 2,248	\$ 806	\$ 1,087	\$ 1,306
Held for Sale Included in PD315:PD380	PD392	\$ 1,255	\$ 1,251	\$ 1,677	\$ 1,569	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 273	\$ 221	\$ 754	\$ 978	\$ 249
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 273	\$ 221	\$ 134	\$ 186	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	N/A

Schedule LD --- Loan Data		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 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	\$ 390,599	\$ 446,262	\$ 494,151	\$ 474,612	\$ 828,870
90% up to 100% LTV	LD110	\$ 351,949	\$ 404,751	\$ 438,453	\$ 408,748	\$ 759,275
100% and greater LTV	LD120	\$ 38,650	\$ 41,511	\$ 55,698	\$ 65,864	\$ 69,595
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 11,337	\$ 6,484	\$ 8,157	\$ 16,348	\$ 20,655
Past Due and Still Accruing - Total	SUB5240	\$ 5,930	\$ 3,491	\$ 5,612	\$ 5,248	\$ 9,078
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 5,516	\$ 3,435	\$ 5,593	\$ 5,211	\$ 8,961
90% up to 100% LTV	LD210	\$ 4,922	\$ 3,023	\$ 5,147	\$ 4,651	\$ 8,414
100% and greater LTV	LD220	\$ 594	\$ 412	\$ 446	\$ 560	\$ 547
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 414	\$ 56	\$ 19	\$ 37	\$ 117
90% up to 100% LTV	LD230	\$ 395	\$ 37	\$ 0	\$ 37	\$ 117
100% and greater LTV	LD240	\$ 19	\$ 19	\$ 19	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 5,407	\$ 2,993	\$ 2,545	\$ 11,100	\$ 11,577
90% up to 100% LTV	LD250	\$ 4,632	\$ 2,062	\$ 1,936	\$ 3,380	\$ 3,346
100% and greater LTV	LD260	\$ 775	\$ 931	\$ 609	\$ 7,720	\$ 8,231

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Net Charge-offs - Total	SUB5300	\$ - 3	\$ 84	\$ 300	\$ 86	\$ 89
90% up to 100% LTV	LD310	\$ - 3	\$ 84	\$ 217	\$ 28	\$ 28
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 83	\$ 58	\$ 61
Purchases - Total	SUB5320	\$ 4,155	\$ 1,705	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 3,148	\$ 1,350	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 1,007	\$ 355	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 49,820	\$ 37,720	\$ 80,309	\$ 224,086	\$ 461,902
90% up to 100% LTV	LD430	\$ 41,532	\$ 32,872	\$ 65,522	\$ 205,403	\$ 442,771
100% and greater LTV	LD440	\$ 8,288	\$ 4,848	\$ 14,787	\$ 18,683	\$ 19,131
Sales - Total	SUB5340	\$ 70,502	\$ 60,167	\$ 82,981	\$ 103,885	\$ 99,501
90% up to 100% LTV	LD450	\$ 44,567	\$ 37,410	\$ 50,174	\$ 63,643	\$ 63,377
100% and greater LTV	LD460	\$ 25,935	\$ 22,757	\$ 32,807	\$ 40,242	\$ 36,124

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 4,736,028	\$ 4,735,159	\$ 4,577,218	\$ 3,961,299	\$ 3,489,739
Mortgage Construction Loans	CC105	\$ 3,243,833	\$ 3,180,959	\$ 3,095,570	\$ 2,700,991	\$ 2,416,231
Other Mortgage Loans	CC115	\$ 1,492,195	\$ 1,554,200	\$ 1,481,648	\$ 1,260,308	\$ 1,073,508
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 60,581	\$ 67,163	\$ 55,692	\$ 59,246	\$ 49,608
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,502,502	\$ 2,330,167	\$ 1,672,952	\$ 2,768,930	\$ 2,765,393
1-4 Dwelling Units	CC280	\$ 2,108,341	\$ 1,886,564	\$ 1,274,805	\$ 2,159,990	\$ 2,275,565
Multifamily (5 or more) Dwelling Units	CC290	\$ 155,612	\$ 104,890	\$ 131,234	\$ 232,318	\$ 254,710
All Other Real Estate	CC300	\$ 238,549	\$ 338,713	\$ 266,913	\$ 376,622	\$ 235,118
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 982,780	\$ 555,933	\$ 632,359	\$ 638,212	\$ 752,220
Commitments Outstanding to Purchase Loans	CC320	\$ 17,296	\$ 22,413	\$ 23,529	\$ 26,917	\$ 27,851
Commitments Outstanding to Sell Loans	CC330	\$ 637,337	\$ 357,772	\$ 468,467	\$ 596,945	\$ 2,423,463
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 957	\$ 0	\$ 321,377	\$ 590,899
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 316,731	\$ 294,718	\$ 223,765	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 1,000	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 36,677,549	\$ 35,539,555	\$ 33,800,495	\$ 32,525,371	\$ 31,128,931
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,795,875	\$ 4,455,633	\$ 4,135,784	\$ 3,805,538	\$ 3,496,994
Commercial Lines	CC420	\$ 2,053,257	\$ 2,059,500	\$ 2,243,934	\$ 1,999,605	\$ 1,895,822

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,683,124	\$ 28,880,530	\$ 27,369,268	\$ 26,670,315	\$ 25,689,891
Open-End Consumer Lines - Other	CC425	\$ 145,293	\$ 143,892	\$ 51,509	\$ 49,913	\$ 46,224
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 140,658	\$ 259,242	\$ 251,325	\$ 253,032	\$ 256,327
Commercial	CC430	\$ 1,937	\$ 3,875	\$ 4,480	\$ 3,405	\$ 2,635
Standby, Not Included on CC465 or CC468	CC435	\$ 138,721	\$ 255,367	\$ 246,845	\$ 249,627	\$ 253,692
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,140,421	\$ 11,433,423	\$ 11,105,825	\$ 9,162,328	\$ 8,088,754
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 317,309	\$ 154,135	\$ 146,325	\$ 169,291	\$ 128,070
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 262,779	\$ 269,087	\$ 194,065	\$ 144,033	\$ 143,637
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 139,148	\$ 470,233	\$ 1,487,649	\$ 1,380,985	\$ 295,249
Pass-Through Securities	CF143	\$ 44,786	\$ 26,825	\$ 3,759	\$ 1,345,953	\$ 276,158
Other Mortgage-Backed Securities	CF153	\$ 94,362	\$ 443,408	\$ 1,483,890	\$ 35,032	\$ 19,091
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 7,195	\$ 0	\$ 0	\$ 0
Pass-Through Securities	CF145	\$ 0	\$ 7,127	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 68	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 139,148	\$ 463,038	\$ 1,487,649	\$ 1,380,985	\$ 295,249
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 263,910	\$- 236,952	\$- 2,150,975	\$- 516,540	\$- 440,965
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 220,898	\$- 157,691	\$ 1,704,167	\$- 30,027	\$- 21,758
Mortgage Loans Disbursed - Total	SUB3831	\$ 9,261,538	\$ 7,314,832	\$ 9,203,078	\$ 10,887,274	\$ 9,567,672
Construction Loans - Total	SUB3840	\$ 1,232,550	\$ 1,262,728	\$ 1,365,768	\$ 1,167,259	\$ 994,255
1-4 Dwelling Units	CF190	\$ 886,550	\$ 933,715	\$ 974,642	\$ 859,023	\$ 737,628
Multifamily (5 or more) Dwelling Units	CF200	\$ 150,496	\$ 154,455	\$ 212,931	\$ 193,367	\$ 155,221
Nonresidential	CF210	\$ 195,504	\$ 174,558	\$ 178,195	\$ 114,869	\$ 101,406
Permanent Loans - Total	SUB3851	\$ 8,028,988	\$ 6,052,104	\$ 7,837,310	\$ 9,720,015	\$ 8,573,417
1-4 Dwelling Units	CF225	\$ 7,713,726	\$ 5,804,723	\$ 7,567,746	\$ 9,409,188	\$ 8,275,150
Multifamily (5 or more) Dwelling Units	CF245	\$ 77,542	\$ 15,392	\$ 51,078	\$ 59,169	\$ 47,264
Nonresidential (Except Land)	CF260	\$ 57,551	\$ 58,747	\$ 60,341	\$ 87,429	\$ 138,241

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 180,169	\$ 173,242	\$ 158,145	\$ 164,229	\$ 112,762
Loans and Participations Purchased - Total	SUB3880	\$ 1,077,249	\$ 1,118,953	\$ 1,157,533	\$ 1,408,685	\$ 1,307,501
Secured by 1-4 Dwelling Units	CF280	\$ 1,052,989	\$ 1,109,888	\$ 1,137,571	\$ 1,340,776	\$ 1,292,401
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,295	\$ 1,412	\$ 1,303	\$ 10,850	\$ 6,080
Secured by Nonresidential	CF300	\$ 22,965	\$ 7,653	\$ 18,659	\$ 57,059	\$ 9,020
Loans and Participations Sold - Total	SUB3890	\$ 4,096,374	\$ 3,208,387	\$ 4,051,855	\$ 5,461,481	\$ 4,660,617
Secured by 1-4 Dwelling Units	CF310	\$ 4,048,347	\$ 3,174,862	\$ 4,018,115	\$ 5,448,994	\$ 4,643,344
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 9,585	\$ 6,405	\$ 17,801	\$ 2,540	\$ 3,072
Secured by Nonresidential	CF330	\$ 38,442	\$ 27,120	\$ 15,939	\$ 9,947	\$ 14,201
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,019,125	\$- 2,089,434	\$- 2,894,322	\$- 4,052,796	\$- 3,353,116
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 5,102,678	\$ 4,939,230	\$ 6,317,136	\$ 6,881,475	\$ 4,771,109
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 62,211	\$- 58,233	\$- 52,801	\$- 34,899	\$- 40,414
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,146,357	\$ 1,098,619	\$ 1,701,747	\$ 1,742,364	\$ 1,489,111
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 1,077,524	\$ 227,935	\$- 61,181	\$- 81,896	\$ 1,403,033
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,145,992	\$ 10,360,875	\$ 11,273,517	\$ 11,114,678	\$ 10,182,434
Commercial	CF390	\$ 3,360,316	\$ 3,202,232	\$ 3,649,892	\$ 3,363,034	\$ 3,341,703
Consumer	CF400	\$ 7,785,676	\$ 7,158,643	\$ 7,623,625	\$ 7,751,644	\$ 6,840,731
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,882,962	\$ 1,513,933	\$ 3,090,397	\$ 2,315,806	\$ 1,453,084
Commercial	CF395	\$ 353,571	\$ 298,194	\$ 280,763	\$ 316,466	\$ 189,939
Consumer	CF405	\$ 2,529,391	\$ 1,215,739	\$ 2,809,634	\$ 1,999,340	\$ 1,263,145
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,263,030	\$ 8,846,942	\$ 8,183,120	\$ 8,798,872	\$ 8,729,350
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,427,255	\$ 1,496,104	\$ 1,031,099	\$ 956,832	\$ 1,087,145
New Deposits Received less Deposits Withdrawn	CF420	\$ 1,192,313	\$ 1,297,393	\$ 854,826	\$ 810,213	\$ 959,174
Interest Credited to Deposits	CF430	\$ 234,942	\$ 198,711	\$ 176,273	\$ 146,619	\$ 127,971
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$- 56,918	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,186,095	\$ 1,173,016	\$ 1,151,970	\$ 1,164,668	\$ 1,127,903
Fully Insured	DI100	\$ 919,692	\$ 897,922	\$ 871,473	\$ 883,123	\$ 862,212
Other	DI110	\$ 266,403	\$ 275,094	\$ 280,497	\$ 281,545	\$ 265,691
Deposits with Balances - \$100,000 or Less	DI120	\$ 22,154,016	\$ 21,670,913	\$ 19,307,170	\$ 18,850,463	\$ 18,520,750

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 13,317,047	\$ 12,337,700	\$ 11,258,164	\$ 10,682,412	\$ 10,099,904
Number of Deposit Accounts - Total	SUB4062	4,001,524	3,829,733	3,003,517	3,019,913	2,925,570
Balances of \$100,000 or Less	DI150	3,936,253	3,768,257	2,947,443	2,966,559	2,875,046
Balances Greater than \$100,000	DI160	65,271	61,476	56,074	53,354	50,524
IRA/Keogh Accounts	DI200	\$ 1,759,383	\$ 1,724,006	\$ 1,596,930	\$ 1,574,042	\$ 1,539,415
Uninsured Deposits	DI210	\$ 6,908,785	\$ 6,372,906	\$ 5,746,110	\$ 5,468,232	\$ 5,112,831
Preferred Deposits	DI220	\$ 3,699	\$ 2,685	\$ 2,947	\$ 3,183	\$ 4,942
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 2,420,165	\$ 2,718,328	\$ 1,917,861	\$ 4,042,901	\$ 7,224,011
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 18,472,764	\$ 17,255,333	\$ 15,714,399	\$ 13,006,725	\$ 9,330,240
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,771,687	\$ 1,439,318	\$ 1,159,592	\$ 984,275	\$ 1,008,037
Deposits & Escrows - Time Deposits	DI340	\$ 12,806,447	\$ 12,595,634	\$ 11,773,483	\$ 11,498,971	\$ 11,058,367
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,447,229	\$ 1,238,235	\$ 989,314	\$ 917,370	\$ 1,368,520
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 544
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 57,132	\$ 56,687	\$ 56,489	\$ 75,808	\$ 57,023
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 12,175	\$ 4,106	\$ 3,470	\$ 3,339	\$ 3,174
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	\$ 176,323	\$ 77,810	\$ 78,124	\$ 102,642	\$ 88,560
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	Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
		Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Number of Full-time Equivalent Employees	SI370	8,531	8,416	7,497	7,519	7,458
Assets Held in Trading Accounts	SI375	\$ 155,750	\$ 150,927	\$ 150,613	\$ 99,920	\$ 97,707
Available-for-Sale Securities	SI385	\$ 1,221,327	\$ 1,210,543	\$ 960,067	\$ 1,023,134	\$ 1,103,011
Assets Held for Sale	SI387	\$ 1,887,293	\$ 1,633,936	\$ 2,183,838	\$ 1,242,175	\$ 3,116,956
Loans Serviced for Others	SI390	\$ 23,046,343	\$ 21,007,184	\$ 19,777,271	\$ 17,390,380	\$ 15,093,860
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 156,308	\$ 151,644	\$ 150,613	\$ 99,920	\$ 97,707
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.06%	85.92%	90.83%	89.97%	89.94%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.62%	86.83%	90.33%	90.41%	90.44%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.53%	86.67%	90.36%	89.74%	90.32%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	67.00%	74.24%	71.31%	65.90%	69.27%
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	\$ 133,114	\$ 133,333	\$ 142,802	\$ 150,600	\$ 152,517
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 33,661	\$ 26,868	\$ 22,626	\$ 21,672	\$ 19,406
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	20	20	15	21	21
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 4,550,450	\$ 4,418,594	\$ 4,127,083	\$ 3,848,833	\$ 3,760,641
Net Income (Loss) (SO91)	SI610	\$ 148,899	\$ 136,571	\$ 110,077	\$ 142,801	\$ 113,574
Dividends Declared - Preferred Stock	SI620	\$ 1,979	\$ 32	\$ 1,816	\$ 32	\$ 1,816
Dividends Declared - Common Stock	SI630	\$ 85,256	\$ 4,093	\$ 227	\$ 6,434	\$ 26,759
Stock Issued	SI640	\$ 0	\$ 0	\$ 15	\$ 0	\$ 5
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 50,000	\$ 0	\$ 0	\$ 126,000	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$- 4,859	\$ 20,250	\$ 0
Other Comprehensive Income	SI662	\$- 4,020	\$- 588	\$- 576	\$- 4,306	\$ 3,199
Prior Period Adjustments	SI668	\$- 420	\$ 0	\$ 0	\$- 25	\$ 0
Other Adjustments	SI671	\$ 2	\$- 3	\$ 0	\$- 4	\$- 3
Ending Equity Capital (SC80)	SI680	\$ 4,657,676	\$ 4,550,449	\$ 4,229,697	\$ 4,127,083	\$ 3,848,841
TRANSACTIONS WITH AFFILIATES						

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 15,312	\$ 16,678	\$ 23,562	\$ 18,483	\$ 16,923
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 13,846,727	\$ 17,500,530	\$ 14,988,873	\$ 10,088,308	\$ 21,142,260
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 9,245	\$ 8,121	\$ 6,164	\$ 7,846	\$ 9,120
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 60,745,001	\$ 57,998,890	\$ 54,939,736	\$ 54,415,304	\$ 52,079,642
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 15,145,260	\$ 13,373,222	\$ 13,265,963	\$ 12,736,898	\$ 12,477,743
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 28,077,926	\$ 27,483,551	\$ 25,960,635	\$ 25,466,357	\$ 24,020,174
Nonmortgage Loans	SI885	\$ 14,227,815	\$ 14,215,838	\$ 12,442,278	\$ 13,491,868	\$ 12,811,114
Deposits and Excrows	SI890	\$ 32,734,837	\$ 31,402,399	\$ 28,396,250	\$ 27,514,320	\$ 26,641,130
Total Borrowings	SI895	\$ 21,485,502	\$ 67,158,435	\$ 20,610,920	\$ 21,144,129	\$ 20,132,394
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	19	16	12	9	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 974	\$ 1,302	\$ 299	\$ 626	\$ 465
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.06	7.18	5.64	6.78	6.59
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.30	9.06	7.40	7.67	8.19

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 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	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 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	14	16	14	12	12

Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	18 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	15 [Yes]
Do you have any farm or agriculture loans?	SB100	8 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Number of Loans on SC260	SB200	188	N/A	N/A	N/A	51
Number of Loans on SC300, SC303, and SC306	SB210	1,511	N/A	N/A	N/A	866
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	421	N/A	N/A	N/A	295
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 17,635	N/A	N/A	N/A	\$ 12,812
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	289	N/A	N/A	N/A	255
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 38,931	N/A	N/A	N/A	\$ 35,546
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	380	N/A	N/A	N/A	286
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 163,045	N/A	N/A	N/A	\$ 119,011
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	4,877	N/A	N/A	N/A	3,933
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 85,223	N/A	N/A	N/A	\$ 76,731
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	361	N/A	N/A	N/A	297
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 44,172	N/A	N/A	N/A	\$ 36,787
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	259	N/A	N/A	N/A	242
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 90,913	N/A	N/A	N/A	\$ 82,370
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	96	N/A	N/A	N/A	96
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 4,099	N/A	N/A	N/A	\$ 3,487
Farm Mortgages Orig at \$100-250,000 - Number	SB520	38	N/A	N/A	N/A	26
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 4,316	N/A	N/A	N/A	\$ 3,303
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	7	N/A	N/A	N/A	5
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 2,073	N/A	N/A	N/A	\$ 1,535
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	238	N/A	N/A	N/A	235
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 4,055	N/A	N/A	N/A	\$ 3,889
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	18	N/A	N/A	N/A	14

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,205	N/A	N/A	N/A	\$ 1,940
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	2	N/A	N/A	N/A	2
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 306	N/A	N/A	N/A	\$ 369

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 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	\$ 2,636,131	\$ 4,189,177	\$ 3,982,784	\$ 3,848,468	\$ 3,681,343
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,136,110	\$ 2,757,400	\$ 2,697,788	\$ 2,681,959	\$ 3,345,281
Personal Trust and Agency Accounts	FS210	\$ 859,948	\$ 2,476,802	\$ 2,423,016	\$ 2,420,640	\$ 2,359,263
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 78,599	\$ 78,547	\$ 77,125	\$ 75,308	\$ 375,952
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,308
Employee Benefit - Defined Benefit	FS230	\$ 7,130	\$ 7,414	\$ 7,782	\$ 7,714	\$ 1,977
Other Retirement Accounts	FS240	\$ 71,469	\$ 71,133	\$ 69,343	\$ 67,594	\$ 371,667
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 197,563	\$ 202,051	\$ 197,647	\$ 186,011	\$ 610,066
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	\$ 32,780	\$ 34,734	\$ 33,686	\$ 34,205	\$ 57,777
Personal Trust and Agency Accounts	FS211	\$ 1,085	\$ 5,371	\$ 5,284	\$ 5,281	\$ 29,467
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 31,695	\$ 29,363	\$ 28,402	\$ 28,924	\$ 28,310
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,201
Employee Benefit - Defined Benefit	FS231	\$ 15,157	\$ 13,210	\$ 13,090	\$ 13,468	\$ 622
Other Retirement Accounts	FS241	\$ 16,538	\$ 16,153	\$ 15,312	\$ 15,456	\$ 23,487
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,467,241	\$ 1,397,043	\$ 1,251,310	\$ 1,132,304	\$ 278,285
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,511	4,529	4,307	4,486	8,611
Personal Trust and Agency Accounts	FS212	2,934	3,962	3,745	3,947	3,915
Retirement-related Trust and Agency Accounts - Total	SUB6120	177	181	177	171	2,585
Employee Benefit - Defined Contribution	FS222	0	0	0	0	2
Employee Benefit - Defined Benefit	FS232	14	16	16	16	5
Other Retirement Accounts	FS242	163	165	161	155	2,578
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	400	386	385	368	2,111
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	63	75	75	74	83
Personal Trust and Agency Accounts	FS213	13	18	18	18	27
Retirement-related Trust and Agency Accounts - Total	SUB6130	50	57	57	56	56
Employee Benefit - Defined Contribution	FS223	0	0	0	0	8
Employee Benefit - Defined Benefit	FS233	11	20	20	20	3
Other Retirement Accounts	FS243	39	37	37	36	45
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	7,044	6,391	5,648	4,935	48
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 10,108	\$ 5,864	\$ 18,296	\$ 12,307	\$ 6,647
Personal Trust and Agency Accounts	FS310	\$ 6,168	\$ 3,079	\$ 9,600	\$ 6,464	\$ 3,485
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 324	\$ 175	\$ 567	\$ 400	\$ 1,125
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Employee Benefit - Defined Benefit	FS330	\$ 72	\$ 30	\$ 50	\$ 19	\$ 4
Other Retirement Accounts	FS340	\$ 252	\$ 145	\$ 517	\$ 381	\$ 1,117
Corporate Trust and Agency Accounts	FS350	\$ 52	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 816	\$ 491	\$ 1,479	\$ 1,052	\$ 1,920
Other Fiduciary Accounts	FS370	\$ 2,622	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 75	\$ 2,119	\$ 6,546	\$ 4,304	\$ 43
Other Fiduciary and Related Services	FS390	\$ 51	\$ 0	\$ 104	\$ 87	\$ 74
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,630	\$ 787	\$ 10,160	\$ 5,606	\$ 3,362
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 8	\$ 0	\$ 4	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 8,470	\$ 5,077	\$ 8,132	\$ 6,701	\$ 3,285
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 200,721	\$ 203,951	\$ 2,423,015	\$ 198,287	\$ 167,030
Non-Interest-Bearing Deposits	FS410	\$ 29	\$ - 9	\$ 3,435	\$ 6	\$ 36
Interest-Bearing Deposits	FS415	\$ 1,597	\$ 1,578	\$ 2,565	\$ 1,983	\$ 1,753
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,943	\$ 5,326	\$ 544,242	\$ 5,851	\$ 5,967
State, County and Municipal Obligations	FS425	\$ 6,609	\$ 6,830	\$ 91,319	\$ 6,718	\$ 6,774
Money Market Mutual Funds	FS430	\$ 13,891	\$ 15,346	\$ 235,897	\$ 12,787	\$ 9,762
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 4,970	\$ 4,860	\$ 124,601	\$ 4,516	\$ 4,309
Common and Preferred Stock	FS445	\$ 156,317	\$ 157,975	\$ 1,219,273	\$ 154,092	\$ 127,268
Real Estate Mortgages	FS450	\$ 698	\$ 701	\$ 774	\$ 1,385	\$ 622
Real Estate	FS455	\$ 1,170	\$ 1,338	\$ 28,805	\$ 1,441	\$ 1,455
Miscellaneous Assets	FS460	\$ 10,497	\$ 10,006	\$ 172,104	\$ 9,508	\$ 9,084
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	7	0	0
Domestic Equity	FS610	0	0	3	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	1	0	0
Taxable Bond	FS640	0	0	3	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 1,067,122	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 342,763	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 324,614	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 399,745	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 8	\$ 0	\$ 4	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 8	\$ 0	\$ 4	\$ 0	\$ 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		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,657,686	\$ 4,550,449	\$ 4,229,696	\$ 4,127,082	\$ 3,848,849
Equity Capital Deductions - Total	SUB1631	\$ 249,913	\$ 253,720	\$ 244,550	\$ 253,427	\$ 231,245
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 7,272	\$ 5,967	\$ 4,701	\$ 8,547	\$ 5,821
Goodwill and Certain Other Intangible Assets	CCR115	\$ 219,171	\$ 226,520	\$ 228,872	\$ 234,610	\$ 216,182
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 23,470	\$ 21,233	\$ 10,977	\$ 10,270	\$ 9,242
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 315,027	\$ 311,328	\$ 303,627	\$ 291,493	\$ 273,287
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 9,641	\$ 5,809	\$ - 626	\$ - 1,251	\$ - 5,727

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 305,386	\$ 305,519	\$ 304,253	\$ 292,744	\$ 279,014
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,722,800	\$ 4,608,057	\$ 4,288,773	\$ 4,165,148	\$ 3,890,891
Total Assets (SC60)	CCR205	\$ 62,554,156	\$ 59,663,675	\$ 55,754,699	\$ 55,373,314	\$ 54,003,287
Asset Deductions - Total	SUB1651	\$ 252,329	\$ 256,529	\$ 247,981	\$ 256,820	\$ 233,390
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 9,617	\$ 8,697	\$ 8,132	\$ 11,940	\$ 7,966
Goodwill and Certain Other Intangible Assets	CCR265	\$ 219,171	\$ 226,520	\$ 228,872	\$ 234,610	\$ 216,182
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 23,470	\$ 21,233	\$ 10,977	\$ 10,270	\$ 9,242
Other	CCR275	\$ 71	\$ 79	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 10,112	\$ 5,184	\$ - 1,402	\$ - 1,859	\$ - 7,816
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 10,112	\$ 5,184	\$ - 1,402	\$ - 1,859	\$ - 7,816
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 62,311,939	\$ 59,412,330	\$ 55,505,316	\$ 55,114,635	\$ 53,762,081
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,491,693	\$ 2,375,746	\$ 2,219,422	\$ 2,205,295	\$ 2,150,495
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,722,800	\$ 4,608,057	\$ 4,288,773	\$ 4,165,148	\$ 3,890,891
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	\$ 129	\$ 0	\$ 1,923	\$ 13,401	\$ 25,924
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 225,853	\$ 238,702	\$ 228,711	\$ 231,306	\$ 240,626
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 225,982	\$ 238,702	\$ 230,634	\$ 244,707	\$ 266,550
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 225,982	\$ 238,702	\$ 230,634	\$ 244,707	\$ 266,550
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,029	\$ 10,802	\$ 11,529	\$ 11,814	\$ 11,383
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 156,574	\$ 129,855	\$ 129,852	\$ 85,337	\$ 77,330
Total Risk-Based Capital	CCR39	\$ 4,781,179	\$ 4,706,102	\$ 4,378,026	\$ 4,312,704	\$ 4,068,728
0% R/W Category - Cash	CCR400	\$ 135,763	\$ 139,234	\$ 105,398	\$ 109,150	\$ 109,213
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 718,839	\$ 245,769	\$ 254,451	\$ 279,972	\$ 294,890
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 10,675	\$ 10,477	\$ 7,334	\$ 40	\$ 7,418

Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:52 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2006	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 423,098	\$ 399,970	\$ 421,899	\$ 362,325	\$ 940,297
0% R/W Category - Assets Total	CCR420	\$ 1,288,375	\$ 795,450	\$ 789,082	\$ 751,487	\$ 1,351,818
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	\$ 7,043,013	\$ 7,435,283	\$ 7,072,349	\$ 5,924,635	\$ 5,074,994
20% R/W Category - Claims on FHLBs	CCR435	\$ 3,327,680	\$ 3,279,581	\$ 2,017,277	\$ 1,648,044	\$ 1,443,650
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,507	\$ 3,552	\$ 4,115	\$ 3,879	\$ 3,087
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 14,510,045	\$ 12,083,294	\$ 12,230,765	\$ 12,968,853	\$ 12,390,421
20% R/W Category - Other	CCR450	\$ 479,152	\$ 458,658	\$ 439,787	\$ 423,096	\$ 449,949
20% R/W Category - Assets Total	CCR455	\$ 25,366,397	\$ 23,260,368	\$ 21,764,293	\$ 20,968,507	\$ 19,362,101
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 5,073,280	\$ 4,652,072	\$ 4,352,859	\$ 4,193,701	\$ 3,872,421
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 7,915,346	\$ 7,832,121	\$ 7,716,197	\$ 8,585,437	\$ 9,466,639
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 149,341	\$ 54,446	\$ 49,632	\$ 40,497	\$ 48,122
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 105	\$ 106	\$ 177	\$ 176	\$ 177
50% R/W Category - Other	CCR480	\$ 70,856	\$ 142,316	\$ 158,740	\$ 175,931	\$ 165,254
50% R/W Category - Assets Total	CCR485	\$ 8,135,656	\$ 8,028,989	\$ 7,924,746	\$ 8,802,041	\$ 9,680,192
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 4,067,833	\$ 4,014,501	\$ 3,962,377	\$ 4,401,026	\$ 4,840,100
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 60,961	\$ 43,689	\$ 41,602	\$ 147,218	\$ 55,151
100% R/W Category - All Other Assets	CCR506	\$ 30,274,566	\$ 29,896,699	\$ 27,609,558	\$ 26,805,775	\$ 25,414,102
100% R/W Category - Assets Total	CCR510	\$ 30,335,527	\$ 29,940,388	\$ 27,651,160	\$ 26,952,993	\$ 25,469,253
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 30,335,527	\$ 29,940,388	\$ 27,651,160	\$ 26,952,993	\$ 25,469,253
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	\$ 65,125,955	\$ 62,025,195	\$ 58,129,281	\$ 57,475,028	\$ 55,863,364
Subtotal Risk-Weighted Assets	CCR75	\$ 39,476,633	\$ 38,606,958	\$ 35,966,393	\$ 35,547,715	\$ 34,181,771
Excess Allowances for Loan and Lease Losses	CCR530	\$ 160	\$ 208	\$ 211	\$ 236	\$ 281
Total Risk-Weighted Assets	CCR78	\$ 39,476,473	\$ 38,606,750	\$ 35,966,182	\$ 35,547,479	\$ 34,181,490
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,158,117	\$ 3,088,539	\$ 2,877,295	\$ 2,843,799	\$ 2,734,519
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:52 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2006	Mar 2006	Dec 2005	Sep 2005	Jun 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	7.58%	7.76%	7.73%	7.56%	7.24%
Total Risk-Based Capital Ratio	CCR820	12.11%	12.19%	12.17%	12.13%	11.90%
Tier 1 Risk-Based Capital Ratio	CCR830	11.57%	11.60%	11.56%	11.48%	11.16%
Tangible Equity Ratio	CCR840	7.58%	7.76%	7.73%	7.56%	7.24%

*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.