

Office of Thrift Supervision
Financial Reporting System
Run Date: May 19, 2005, 1:54 PM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		880	886	896	910	923
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	11	21	16	17	21
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 74,350,545	\$ 75,314,189	\$ 78,905,384	\$ 86,476,575	\$ 94,114,322
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,599,254	\$ 17,778,717	\$ 18,395,309	\$ 18,173,327	\$ 17,882,576
Interest-Earning Deposits in FHLBs	SC112	\$ 4,926,807	\$ 5,317,783	\$ 5,658,772	\$ 6,636,958	\$ 7,595,248
Other Interest-Earning Deposits	SC118	\$ 2,899,064	\$ 3,232,848	\$ 3,196,435	\$ 3,238,041	\$ 2,949,835
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 5,273,486	\$ 6,496,790	\$ 7,424,918	\$ 10,029,059	\$ 12,985,852
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 28,372,668	\$ 28,309,553	\$ 30,378,910	\$ 34,513,217	\$ 37,952,509
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,626,304	\$ 5,808,893	\$ 5,655,188	\$ 5,912,256	\$ 6,029,052
State and Municipal Obligations	SC180	\$ 4,263,502	\$ 4,132,861	\$ 3,867,566	\$ 3,573,502	\$ 3,697,003
Securities Backed by Nonmortgage Loans	SC182	\$ 330,280	\$ 284,604	\$ 307,464	\$ 321,600	\$ 506,436
Other Investment Securities	SC185	\$ 3,679,343	\$ 3,591,860	\$ 3,597,840	\$ 3,669,150	\$ 4,066,613
Accrued Interest Receivable	SC191	\$ 379,839	\$ 360,281	\$ 422,982	\$ 409,465	\$ 449,198
Mortgage-Backed Securities - Gross	SUB0072	\$ 159,976,664	\$ 157,125,491	\$ 147,711,008	\$ 147,615,531	\$ 153,416,615
Mortgage-Backed Securities - Total	SC22	\$ 159,976,651	\$ 157,125,480	\$ 147,710,872	\$ 147,615,520	\$ 153,416,604
Pass-Through - Total	SUB0073	\$ 94,531,600	\$ 97,499,684	\$ 91,890,816	\$ 94,589,403	\$ 97,275,891
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 88,594,012	\$ 90,350,908	\$ 84,745,479	\$ 87,162,029	\$ 89,597,608
Other Pass-Through	SC215	\$ 5,937,588	\$ 7,148,776	\$ 7,145,337	\$ 7,427,374	\$ 7,678,283
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 64,695,577	\$ 58,935,561	\$ 55,061,394	\$ 52,208,517	\$ 55,411,043
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 24,916,466	\$ 23,365,671	\$ 21,669,995	\$ 20,481,082	\$ 21,486,566
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,396,393	\$ 8,922,571	\$ 9,630,418	\$ 10,184,943	\$ 11,231,301
Other	SC222	\$ 32,382,718	\$ 26,647,319	\$ 23,760,981	\$ 21,542,492	\$ 22,693,176
Accrued Interest Receivable	SC228	\$ 749,486	\$ 690,245	\$ 758,797	\$ 817,611	\$ 729,681

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 13	\$ 11	\$ 136	\$ 11	\$ 11
Mortgage Loans - Gross	SUB0092	\$ 912,889,650	\$ 882,526,811	\$ 816,625,369	\$ 773,287,950	\$ 742,241,103
Mortgage Loans - Total	SC26	\$ 909,035,331	\$ 878,715,057	\$ 812,977,976	\$ 769,677,157	\$ 738,585,361
Construction Loans - Total	SUB0100	\$ 25,905,518	\$ 24,847,493	\$ 23,977,846	\$ 23,105,569	\$ 22,858,053
Residential - Total	SUB0110	\$ 20,911,240	\$ 20,181,423	\$ 19,438,171	\$ 18,517,537	\$ 17,967,851
1-4 Dwelling Units	SC230	\$ 16,495,471	\$ 15,845,957	\$ 15,010,149	\$ 14,030,151	\$ 13,564,674
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,415,769	\$ 4,335,466	\$ 4,428,022	\$ 4,487,386	\$ 4,403,177
Nonresidential Property	SC240	\$ 4,994,278	\$ 4,666,070	\$ 4,539,675	\$ 4,588,032	\$ 4,890,202
Permanent Loans - Total	SUB0121	\$ 883,090,351	\$ 853,985,033	\$ 789,303,775	\$ 747,026,011	\$ 716,288,667
Residential - Total	SUB0131	\$ 817,972,946	\$ 790,433,127	\$ 729,016,507	\$ 688,816,231	\$ 659,035,447
1-4 Dwelling Units - Total	SUB0141	\$ 755,299,103	\$ 729,367,787	\$ 670,491,497	\$ 631,422,908	\$ 602,568,815
Revolving Open-End Loans	SC251	\$ 82,966,328	\$ 79,265,238	\$ 67,860,418	\$ 58,729,505	\$ 53,529,595
All Other - First Liens	SC254	\$ 645,469,678	\$ 626,075,368	\$ 580,804,126	\$ 553,271,346	\$ 531,712,779
All Other - Junior Liens	SC255	\$ 26,863,097	\$ 24,027,181	\$ 21,826,953	\$ 19,422,057	\$ 17,326,441
Multifamily (5 or more) Dwelling Units	SC256	\$ 62,673,843	\$ 61,065,340	\$ 58,525,010	\$ 57,393,323	\$ 56,466,632
Nonresidential Property (Except Land)	SC260	\$ 53,358,503	\$ 52,473,182	\$ 50,229,803	\$ 49,112,495	\$ 48,810,808
Land	SC265	\$ 11,758,902	\$ 11,078,724	\$ 10,057,465	\$ 9,097,285	\$ 8,442,412
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 56,993,003	\$ 67,954,544	\$ 47,676,027	\$ 47,405,091	N/A
Accrued Interest Receivable	SC272	\$ 3,560,470	\$ 3,358,849	\$ 3,112,269	\$ 2,868,788	\$ 2,756,994
Advances for Taxes and Insurance	SC275	\$ 333,313	\$ 335,436	\$ 231,479	\$ 287,582	\$ 337,389
Allowance for Loan and Lease Losses	SC283	\$ 3,854,319	\$ 3,811,754	\$ 3,647,393	\$ 3,610,793	\$ 3,655,742
Nonmortgage Loans - Gross	SUB0162	\$ 118,831,286	\$ 119,483,922	\$ 115,421,462	\$ 112,612,797	\$ 100,862,657
Nonmortgage Loans - Total	SC31	\$ 116,003,857	\$ 116,612,287	\$ 112,575,540	\$ 109,799,963	\$ 98,338,062
Commercial Loans - Total	SC32	\$ 40,565,952	\$ 40,660,351	\$ 38,778,162	\$ 37,680,061	\$ 32,474,074
Secured	SC300	\$ 26,060,707	\$ 26,008,710	\$ 25,224,421	\$ 23,868,399	\$ 24,310,209
Unsecured	SC303	\$ 13,412,089	\$ 13,548,214	\$ 12,393,713	\$ 12,104,916	\$ 6,033,584
Lease Receivables	SC306	\$ 1,093,156	\$ 1,103,427	\$ 1,160,027	\$ 1,706,746	\$ 2,130,281
Consumer Loans - Total	SC35	\$ 77,611,791	\$ 78,188,883	\$ 76,030,249	\$ 74,360,653	\$ 67,866,864
Loans on Deposits	SC310	\$ 614,823	\$ 617,653	\$ 606,696	\$ 601,707	\$ 635,140
Home Improvement Loans (Not secured by real estate)	SC316	\$ 253,815	\$ 268,272	\$ 257,905	\$ 685,552	\$ 682,041
Education Loans	SC320	\$ 748,907	\$ 889,636	\$ 740,038	\$ 659,133	\$ 750,094
Auto Loans	SC323	\$ 26,751,891	\$ 26,746,521	\$ 27,245,092	\$ 26,231,957	\$ 24,770,808
Mobile Home Loans	SC326	\$ 1,061,959	\$ 1,071,962	\$ 832,764	\$ 831,181	\$ 861,574
Credit Cards	SC328	\$ 25,897,014	\$ 26,612,864	\$ 24,244,276	\$ 23,875,283	\$ 20,170,754

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 22,283,381	\$ 21,981,976	\$ 22,103,479	\$ 21,475,840	\$ 19,996,453
Accrued Interest Receivable	SC348	\$ 653,544	\$ 634,688	\$ 613,051	\$ 572,083	\$ 521,719
Allowance for Loan and Lease Losses	SC357	\$ 2,827,429	\$ 2,871,635	\$ 2,845,922	\$ 2,812,834	\$ 2,524,595
Repossessed Assets - Gross	SUB0201	\$ 724,943	\$ 729,431	\$ 774,753	\$ 817,745	\$ 909,618
Repossessed Assets - Total	SC40	\$ 721,194	\$ 724,961	\$ 768,927	\$ 810,951	\$ 902,148
Real Estate - Total	SUB0210	\$ 694,467	\$ 694,335	\$ 740,877	\$ 783,184	\$ 865,638
Construction	SC405	\$ 16,307	\$ 22,774	\$ 30,444	\$ 32,248	\$ 70,940
Residential - Total	SUB0225	\$ 545,512	\$ 547,509	\$ 549,847	\$ 576,791	\$ 617,066
1-4 Dwelling Units	SC415	\$ 529,451	\$ 529,293	\$ 536,717	\$ 563,664	\$ 606,227
Multifamily (5 or more) Dwelling Units	SC425	\$ 16,061	\$ 18,216	\$ 13,130	\$ 13,127	\$ 10,839
Nonresidential (Except Land)	SC426	\$ 93,104	\$ 82,507	\$ 114,873	\$ 125,419	\$ 121,529
Land	SC428	\$ 39,544	\$ 41,545	\$ 45,713	\$ 48,726	\$ 56,103
Other Repossessed Assets	SC430	\$ 30,476	\$ 35,096	\$ 33,876	\$ 34,561	\$ 43,980
General Valuation Allowances	SC441	\$ 3,749	\$ 4,470	\$ 5,826	\$ 6,794	\$ 7,470
Real Estate Held for Investment	SC45	\$ 247,119	\$ 246,569	\$ 289,806	\$ 275,599	\$ 281,774
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 15,631,141	\$ 15,794,629	\$ 14,693,438	\$ 14,759,404	\$ 14,279,740
Federal Home Loan Bank Stock	SC510	\$ 14,876,167	\$ 15,106,292	\$ 14,125,166	\$ 14,139,979	\$ 13,674,575
Other	SC540	\$ 754,974	\$ 688,337	\$ 568,272	\$ 619,425	\$ 605,165
Office Premises and Equipment	SC55	\$ 10,549,116	\$ 10,625,612	\$ 9,936,328	\$ 9,714,592	\$ 9,790,706
Other Assets - Gross	SUB0262	\$ 54,313,800	\$ 51,680,510	\$ 50,138,900	\$ 49,216,255	\$ 47,697,889
Other Assets - Total	SC59	\$ 54,263,826	\$ 51,631,380	\$ 50,096,234	\$ 49,169,061	\$ 47,647,304
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 841,466	\$ 940,501	\$ 918,001	\$ 906,816	\$ 967,472
Bank-Owned Life Insurance - Other	SC625	\$ 6,030,284	\$ 5,847,119	\$ 5,259,670	\$ 5,092,914	\$ 5,316,953
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,416,299	\$ 8,507,753	\$ 8,405,069	\$ 9,904,296	\$ 7,504,260
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 8,120	\$ 9,163	\$ 7,802	\$ 7,839	\$ 8,332
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 19,323,317	\$ 18,306,356	\$ 17,920,657	\$ 16,518,102	\$ 16,155,268
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 703,089	\$ 700,862	\$ 659,129	\$ 701,898	\$ 602,215
Other Assets	SC689	\$ 17,991,226	\$ 17,368,756	\$ 16,968,571	\$ 16,084,390	\$ 17,143,389
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 49,974	\$ 49,130	\$ 42,666	\$ 47,194	\$ 50,585
General Valuation Allowances - Total	SUB2092	\$ 6,735,484	\$ 6,737,000	\$ 6,541,943	\$ 6,477,626	\$ 6,238,403
Total Assets - Gross	SUB0283	\$ 1,347,514,266	\$ 1,313,527,163	\$ 1,234,496,448	\$ 1,194,776,448	\$ 1,163,594,423
Total Assets	SC60	\$ 1,340,778,782	\$ 1,306,790,163	\$ 1,227,954,505	\$ 1,188,298,822	\$ 1,157,356,020
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 784,655,073	\$ 757,875,158	\$ 720,499,402	\$ 695,585,978	\$ 693,043,901
Deposits	SC710	\$ 754,809,327	\$ 730,450,462	\$ 691,921,357	\$ 667,204,904	\$ 660,054,462
Escrows	SC712	\$ 29,821,545	\$ 27,314,375	\$ 28,501,892	\$ 28,279,959	\$ 32,852,663
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 24,201	\$ 110,321	\$ 76,153	\$ 101,115	\$ 136,776
Borrowings - Total	SC72	\$ 407,628,243	\$ 406,192,092	\$ 372,148,078	\$ 362,386,373	\$ 336,982,726
Advances from FHLBank	SC720	\$ 241,582,422	\$ 244,818,756	\$ 224,522,197	\$ 223,406,585	\$ 210,516,743
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 67,318,751	\$ 69,966,561	\$ 63,386,644	\$ 59,868,131	\$ 62,481,645
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,513,482	\$ 7,617,733	\$ 5,953,750	\$ 5,036,666	\$ 5,975,129
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 304	\$ 327	\$ 365	\$ 398	\$ 425
CMOs (Including REMICs)	SC740	\$ 304	\$ 327	\$ 365	\$ 398	\$ 425
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 91,213,284	\$ 83,788,715	\$ 78,285,122	\$ 74,074,593	\$ 58,008,784
Other Liabilities - Total	SC75	\$ 24,769,371	\$ 23,386,830	\$ 20,841,058	\$ 20,457,656	\$ 20,466,316
Accrued Interest Payable - Deposits	SC763	\$ 937,186	\$ 736,516	\$ 794,854	\$ 713,935	\$ 725,596
Accrued Interest Payable - Other	SC766	\$ 1,620,140	\$ 1,557,671	\$ 1,437,018	\$ 1,342,509	\$ 1,466,382
Accrued Taxes	SC776	\$ 3,771,293	\$ 3,249,297	\$ 3,657,835	\$ 3,097,800	\$ 3,377,527
Accounts Payable	SC780	\$ 3,494,919	\$ 7,177,732	\$ 5,662,073	\$ 5,719,969	\$ 3,897,623
Deferred Income Taxes	SC790	\$ 1,805,228	\$ 1,947,952	\$ 1,468,162	\$ 1,412,345	\$ 1,638,515
Other Liabilities and Deferred Income	SC796	\$ 13,140,607	\$ 8,717,662	\$ 7,821,116	\$ 8,171,098	\$ 9,360,673
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,217,052,687	\$ 1,187,454,079	\$ 1,113,488,538	\$ 1,078,430,007	\$ 1,050,492,943

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 600,314	\$ 640,612	\$ 622,418	\$ 604,858	\$ 575,193
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 123,125,781	\$ 118,695,488	\$ 113,843,563	\$ 109,263,953	\$ 106,287,891
Stock - Total	SUB0311	\$ 70,387,421	\$ 66,793,950	\$ 63,991,790	\$ 61,745,076	\$ 58,505,035
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 13	\$ 13	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 537,803	\$ 537,803	\$ 667,579	\$ 669,654	\$ 673,404
Common Stock - Par Value	SC820	\$ 569,192	\$ 576,439	\$ 611,517	\$ 630,920	\$ 637,416
Common Stock - Paid in Excess of Par	SC830	\$ 69,280,426	\$ 65,679,708	\$ 62,712,681	\$ 60,444,489	\$ 57,194,215
Accumulated Other Comprehensive Income - Total	SC86	\$- 706,724	\$- 36,170	\$- 183,963	\$- 1,014,979	\$ 649,282
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 386,595	\$ 506,820	\$ 481,561	\$- 525,100	\$ 1,568,832
Gains (Losses) on Cash Flow Hedges	SC865	\$- 299,503	\$- 520,621	\$- 651,055	\$- 473,612	\$- 904,993
Other	SC870	\$- 20,626	\$- 22,369	\$- 14,469	\$- 16,267	\$- 14,557
Retained Earnings	SC880	\$ 53,725,204	\$ 52,207,807	\$ 50,339,563	\$ 48,821,682	\$ 47,463,698
Other Components of Equity Capital	SC891	\$- 280,119	\$- 270,098	\$- 303,826	\$- 287,826	\$- 330,124
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,340,778,781	\$ 1,306,790,179	\$ 1,227,954,519	\$ 1,188,298,818	\$ 1,157,356,027

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	90	\$ 30,056
3	Federal, State, or other taxes receivable	185	\$ 617,319
4	Net deferred tax assets	377	\$ 1,890,741
5	Insured portion of real estate acquired by forecls	8	\$ 85,967
6	Prepaid deposit insurance premiums	110	\$ 2,983
7	Prepaid expenses	724	\$ 735,407
8	Deposits for utilities and other services	20	\$ 1,035
9	Advances for loans serviced for others	31	\$ 583,521
10	Property leased to others, net of accumul. deprec.	5	\$ 336,603
12	Amounts receivable under interest rate swap agreem	4	\$ 57,280
13	Noninterest-bearing accts recv from Hold Co/Affl	38	\$ 297,798
14	Other noninterest-bearing short-term accounts recv	212	\$ 2,446,116
19	Receivables fr a broker for unsettled transactions	24	\$ 2,492,784
20	F/V of all derivative instru. reportable as assets	23	\$ 1,714,473
22	Unapplied loan disbursements	24	\$ 929,857
99	Other	511	\$ 1,186,490

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	18	\$ 144,243
4	Nonrefundable loan fees received prior to closing	52	\$ 6,208
5	Deferred gains from sale/leaseback	1	\$ 599
6	Balances in U.S. Treasury tax and loan accounts	10	\$ 7,211
7	Deferred gains from the sale of real estate	37	\$ 2,373
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	3	\$ 30
10	Amounts due brokers for unsettled transactions	26	\$ 2,656,832
11	The liability recorded for post-retirement benefit	306	\$ 424,125
13	Amounts payable under interest-rate-swap agreement	6	\$ 52,146
14	Unapplied loan payments received	53	\$ 268,231
15	Liability on loan servicing contracts	1	\$ 15,917
16	Recourse loan liability	9	\$ 43,126
17	Noninterest-bearing payables to Hold Co/Affiliates	69	\$ 3,514,483
18	Litigation reserves	12	\$ 10,327
19	Nonrefundable stock subscriptions	1	\$ 55,674
20	F/V of all derivative instru. reportable as liab.	26	\$ 1,407,605
21	Liabilities for credit losses on OBS credit exposures	8	\$ 9,450
99	Other	856	\$ 2,299,923

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 15,938,383	\$ 15,207,348	\$ 14,056,944	\$ 13,195,008	\$ 12,950,565
Deposits and Investment Securities	SO115	\$ 504,443	\$ 522,999	\$ 524,606	\$ 501,820	\$ 587,502
Mortgage-Backed Securities	SO125	\$ 1,662,799	\$ 1,549,129	\$ 1,514,532	\$ 1,451,951	\$ 1,501,071
Mortgage Loans	SO141	\$ 11,581,338	\$ 10,972,826	\$ 9,997,649	\$ 9,296,497	\$ 9,018,824
Nonmortgage Loans - Total	SUB0950	\$ 2,189,804	\$ 2,162,395	\$ 2,020,158	\$ 1,944,740	\$ 1,843,168
Commercial Loans and Leases	SO160	\$ 718,219	\$ 686,912	\$ 629,265	\$ 556,529	\$ 548,085
Consumer Loans and Leases	SO171	\$ 1,471,585	\$ 1,475,483	\$ 1,390,893	\$ 1,388,211	\$ 1,295,083
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 137,273	\$ 122,795	\$ 129,080	\$ 110,514	\$ 100,077
Federal Home Loan Bank Stock	SO181	\$ 137,101	\$ 121,736	\$ 128,312	\$ 109,529	\$ 98,521
Other	SO185	\$ 172	\$ 1,059	\$ 768	\$ 985	\$ 1,556
Interest Expense - Total	SO21	\$ 6,684,253	\$ 6,048,341	\$ 5,442,790	\$ 4,845,660	\$ 4,964,025
Deposits	SO215	\$ 3,474,610	\$ 3,170,144	\$ 2,889,138	\$ 2,625,517	\$ 2,625,071
Escrows	SO225	\$ 6,618	\$ 25,386	\$ 29,172	\$ 5,301	\$ 15,457
Advances from FHLBank	SO230	\$ 1,886,887	\$ 1,681,302	\$ 1,471,994	\$ 1,302,321	\$ 1,357,184
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 103,325	\$ 93,552	\$ 73,297	\$ 67,869	\$ 60,373
Mortgage Collateralized Securities Issued	SO250	\$ 7	\$ 8	\$ 8	\$ 9	\$ 13
Other Borrowed Money	SO260	\$ 1,213,333	\$ 1,078,374	\$ 979,564	\$ 845,063	\$ 906,271
Capitalized Interest	SO271	\$ 526	\$ 426	\$ 383	\$ 420	\$ 344
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,391,404	\$ 9,281,802	\$ 8,743,234	\$ 8,459,862	\$ 8,086,617
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 631,073	\$ 830,802	\$ 630,301	\$ 622,804	\$ 517,355
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 8,760,331	\$ 8,451,000	\$ 8,112,933	\$ 7,837,058	\$ 7,569,262
Noninterest Income - Total	SO42	\$ 5,535,985	\$ 5,479,836	\$ 5,238,351	\$ 4,911,971	\$ 4,475,410
Mortgage Loan Serving Fees	SO410	\$ 740,639	\$ 405,130	\$ 317,330	\$ - 53,300	\$ - 732,032
Other Fees and Charges	SO420	\$ 3,252,085	\$ 3,367,192	\$ 3,404,811	\$ 3,154,944	\$ 2,515,771
Net Income (Loss) from Other - Total	SUB0451	\$ 892,921	\$ 1,065,235	\$ 1,009,524	\$ 1,172,125	\$ 899,425
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 941,544	\$ 984,495	\$ 907,232	\$ 1,003,197	\$ 918,015
Operations & Sale of Repossessed Assets	SO461	\$ - 13,885	\$ - 5,656	\$ - 7,441	\$ - 8,369	\$ - 10,284
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 5,023	\$ - 9,716	\$ 1,646	\$ - 5,538	\$ - 3,038
Sale of Securities Held-to-Maturity	SO467	\$ - 677	\$ - 312	\$ 651	\$ 577	\$ 483
Sale of Loans Held for Investment	SO475	\$ 13,813	\$ 11,101	\$ 14,078	\$ 1,985	\$ 4,496

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 29,943	\$ 35,660	\$ 103,751	\$ 56,734	\$ 39,643
Trading Assets (Realized and Unrealized)	SO485	\$- 72,794	\$ 49,663	\$- 10,393	\$ 123,539	\$- 49,890
Other Noninterest Income	SO488	\$ 650,340	\$ 642,279	\$ 506,687	\$ 638,202	\$ 1,792,246
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	\$ 8,077,930	\$ 8,151,035	\$ 7,962,032	\$ 7,540,813	\$ 6,846,413
All Personnel Compensation and Expense	SO510	\$ 3,491,263	\$ 3,495,494	\$ 3,161,881	\$ 3,054,637	\$ 3,042,110
Legal Expense	SO520	\$ 58,331	\$ 76,841	\$ 61,359	\$ 67,903	\$ 45,116
Office Occupancy and Equipment Expense	SO530	\$ 1,236,673	\$ 1,255,558	\$ 1,105,073	\$ 1,079,928	\$ 1,082,869
Marketing and Other Professional Services	SO540	\$ 869,874	\$ 1,139,255	\$ 1,187,569	\$ 885,130	\$ 774,831
Loan Servicing Fees	SO550	\$ 303,144	\$ 227,526	\$ 211,171	\$ 255,673	\$ 245,251
Goodwill and Other Intangibles Expense	SO560	\$ 112,971	\$ 97,178	\$ 100,572	\$ 91,815	\$ 81,987
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 17,565	\$ 21,028	\$ 7,526	\$ 7,560	\$ 7,613
Other Noninterest Expense	SO580	\$ 1,988,110	\$ 1,838,155	\$ 2,126,880	\$ 2,098,167	\$ 1,566,636
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 6,218,385	\$ 5,779,801	\$ 5,389,252	\$ 5,208,216	\$ 5,198,259
Income Taxes - Total	SO71	\$ 2,214,974	\$ 2,019,026	\$ 1,886,063	\$ 1,873,634	\$ 1,851,979
Federal	SO710	\$ 1,934,770	\$ 1,794,449	\$ 1,645,404	\$ 1,618,212	\$ 1,646,388
State, Local & Other	SO720	\$ 280,204	\$ 224,577	\$ 240,659	\$ 255,422	\$ 205,591
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,003,412	\$ 3,760,776	\$ 3,503,189	\$ 3,334,582	\$ 3,346,280
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 690	\$- 3,321	\$ 31,085	\$- 8,516
Net Income (Loss)	SO91	\$ 4,003,412	\$ 3,760,086	\$ 3,499,868	\$ 3,365,667	\$ 3,337,764

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	4	\$ 127
4	Net income(loss) from leasing or subleasing space	217	\$ 11,617
5	Net income(loss) from real estate held for invest	26	\$ 1,607
6	Net income(loss)-equity invest in uncons sub org	16	\$- 7,443
7	Net income(loss) from leased property	49	\$ 6,751
9	Net income from data processing lease/services	12	\$ 3,001
10	Dividends from subordinate organizations	1	\$ 13
11	Adjustments to prior periods	3	\$ 3,424
12	Income on FHA/VA REO pending conveyance	2	\$ 47
14	Interest Income from CNFIs reported on SC655	5	\$ 770
15	Income from corporate-owned life insurance	227	\$ 66,902
19	Realized/unrealized gains on derivatives	11	\$ 248,465
99	Other	638	\$ 261,355

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	136	\$ 4,492
2	OTS assessments	248	\$ 7,363
3	Interest expense on income taxes	6	\$ 3,903
4	Interest expense on Treasury tax & loan accounts	1	\$ 4
5	Forfeited commitment fees on FHLBank advances	2	\$ 14
6	Supervisory examination fees	109	\$ 2,106
7	Office supplies, printing, and postage	660	\$ 180,136
8	Telephone, including data lines	291	\$ 77,364
9	Loan origination expense	131	\$ 183,119
10	ATM expense	129	\$ 23,105
11	Adjustments to prior periods	3	\$- 56
12	Acquisition and organization costs	4	\$ 27,149
13	Misc taxes other than income & real estate	90	\$ 5,474
14	Losses from fraud	6	\$ 1,339
15	Foreclosure expenses	8	\$ 1,800
16	Web site expenses	6	\$ 363
17	Charitable contributions	63	\$ 3,325
18	Minority Interest	4	\$ 13,526
19	Realized/unrealized losses on derivatives	5	\$ 220,749
99	Other	629	\$ 697,478

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 15,938,383	\$ 54,754,337	\$ 39,688,460	\$ 25,799,740	\$ 12,950,565
YTD - Deposits and Investment Securities	Y_SO115	\$ 504,443	\$ 2,101,195	\$ 1,586,819	\$ 1,075,329	\$ 587,502
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,662,799	\$ 5,909,727	\$ 4,382,374	\$ 2,881,246	\$ 1,501,071
YTD - Mortgage Loans	Y_SO141	\$ 11,581,338	\$ 38,835,546	\$ 27,962,620	\$ 18,093,281	\$ 9,018,824
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 718,219	\$ 2,378,965	\$ 1,696,266	\$ 1,072,329	\$ 548,085
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,471,585	\$ 5,528,906	\$ 4,060,382	\$ 2,677,555	\$ 1,295,083
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 137,273	\$ 457,003	\$ 336,192	\$ 208,498	\$ 100,077
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 137,101	\$ 452,645	\$ 332,892	\$ 205,966	\$ 98,521
YTD - Other	Y_SO185	\$ 172	\$ 4,358	\$ 3,300	\$ 2,532	\$ 1,556
YTD - Interest Expense - Total	Y_SO21	\$ 6,684,253	\$ 21,049,730	\$ 15,052,119	\$ 9,679,426	\$ 4,964,025
YTD - Deposits	Y_SO215	\$ 3,474,610	\$ 11,165,723	\$ 8,031,601	\$ 5,188,972	\$ 2,625,071
YTD - Escrows	Y_SO225	\$ 6,618	\$ 75,271	\$ 49,885	\$ 20,726	\$ 15,457
YTD - Advances from FHLBank	Y_SO230	\$ 1,886,887	\$ 5,719,784	\$ 4,052,430	\$ 2,603,044	\$ 1,357,184
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 103,325	\$ 293,706	\$ 200,154	\$ 126,857	\$ 60,373
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 7	\$ 38	\$ 30	\$ 22	\$ 13
YTD - Other Borrowed Money	Y_SO260	\$ 1,213,333	\$ 3,796,780	\$ 2,719,166	\$ 1,740,569	\$ 906,271
YTD - Capitalized Interest	Y_SO271	\$ 526	\$ 1,573	\$ 1,147	\$ 764	\$ 344
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 9,391,404	\$ 34,161,610	\$ 24,972,533	\$ 16,328,812	\$ 8,086,617
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 631,073	\$ 2,582,428	\$ 1,754,609	\$ 1,128,831	\$ 517,355
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 8,760,331	\$ 31,579,182	\$ 23,217,924	\$ 15,199,981	\$ 7,569,262
YTD - Noninterest Income - Total	Y_SO42	\$ 5,535,985	\$ 20,020,664	\$ 14,556,655	\$ 9,340,762	\$ 4,475,410
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 740,639	\$ - 63,087	\$ - 467,618	\$ - 785,099	\$ - 732,032
YTD - Other Fees and Charges	Y_SO420	\$ 3,252,085	\$ 12,371,498	\$ 9,017,415	\$ 5,627,209	\$ 2,515,771
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 892,921	\$ 4,143,517	\$ 3,079,746	\$ 2,074,392	\$ 899,425
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 941,544	\$ 3,803,259	\$ 2,820,230	\$ 1,916,358	\$ 918,015
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 13,885	\$ - 32,068	\$ - 26,413	\$ - 18,683	\$ - 10,284
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 5,023	\$ - 16,427	\$ - 6,711	\$ - 8,576	\$ - 3,038
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 677	\$ 1,409	\$ 1,711	\$ 1,060	\$ 483
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 13,813	\$ 30,781	\$ 19,689	\$ 6,213	\$ 4,496

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 29,943	\$ 243,701	\$ 208,041	\$ 104,431	\$ 39,643
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 72,794	\$ 112,862	\$ 63,199	\$ 73,589	\$- 49,890
YTD - Other Noninterest Income	Y_SO488	\$ 650,340	\$ 3,568,737	\$ 2,927,113	\$ 2,424,260	\$ 1,792,246
YTD - Noninterest Expense - Total	Y_SO51	\$ 8,077,930	\$ 30,184,124	\$ 22,116,270	\$ 14,230,246	\$ 6,846,413
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 3,491,263	\$ 12,581,444	\$ 9,128,880	\$ 6,010,352	\$ 3,042,110
YTD - Legal Expense	Y_SO520	\$ 58,331	\$ 248,577	\$ 172,152	\$ 111,336	\$ 45,116
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,236,673	\$ 4,464,871	\$ 3,222,171	\$ 2,130,329	\$ 1,082,869
YTD - Marketing and Other Professional Services	Y_SO540	\$ 869,874	\$ 3,970,899	\$ 2,835,469	\$ 1,651,801	\$ 774,831
YTD - Loan Servicing Fees	Y_SO550	\$ 303,144	\$ 939,365	\$ 711,845	\$ 500,823	\$ 245,251
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 112,971	\$ 355,047	\$ 268,438	\$ 168,663	\$ 81,987
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 17,565	\$ 43,236	\$ 22,221	\$ 14,726	\$ 7,613
YTD - Other Noninterest Expense	Y_SO580	\$ 1,988,110	\$ 7,580,684	\$ 5,755,093	\$ 3,642,216	\$ 1,566,636
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 6,218,385	\$ 21,415,722	\$ 15,658,309	\$ 10,310,497	\$ 5,198,259
YTD - Income Taxes - Total	Y_SO71	\$ 2,214,974	\$ 7,560,172	\$ 5,554,562	\$ 3,684,537	\$ 1,851,979
YTD - Federal	Y_SO710	\$ 1,934,770	\$ 6,644,544	\$ 4,859,784	\$ 3,228,144	\$ 1,646,388
YTD - State, Local, and Other	Y_SO720	\$ 280,204	\$ 915,628	\$ 694,778	\$ 456,393	\$ 205,591
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,003,412	\$ 13,855,551	\$ 10,103,747	\$ 6,625,960	\$ 3,346,280
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 18,503	\$ 19,193	\$ 22,569	\$- 8,516
YTD - Net Income (Loss)	Y_SO91	\$ 4,003,412	\$ 13,874,054	\$ 10,122,940	\$ 6,648,529	\$ 3,337,764

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,670,468	\$ 6,741,022	\$ 6,446,745	\$ 6,033,990	\$ 6,313,321
Net Provision for Loss	VA115	\$ 630,784	\$ 819,694	\$ 616,773	\$ 620,740	\$ 510,421
Transfers	VA125	\$- 17,366	\$- 34,278	\$- 24,131	\$- 1,704	\$- 15,433
Recoveries	VA135	\$ 186,143	\$ 193,871	\$ 183,755	\$ 196,848	\$ 176,096
Adjustments	VA145	\$ 106,929	\$- 33,902	\$ 120,127	\$ 457,382	\$ 92,560
Charge-offs	VA155	\$ 841,510	\$ 949,448	\$ 801,352	\$ 829,647	\$ 838,532
General Valuation Allowances - Ending Balance	VA165	\$ 6,735,447	\$ 6,736,959	\$ 6,541,918	\$ 6,477,609	\$ 6,238,433
Specific Valuation Allowances - Beginning Balance	VA108	\$ 220,303	\$ 231,455	\$ 216,799	\$ 236,821	\$ 228,498
Net Provision for Loss	VA118	\$ 17,835	\$ 32,136	\$ 21,054	\$ 9,624	\$ 14,485

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 17,366	\$ 34,278	\$ 24,131	\$ 1,704	\$ 15,433
Adjustments	VA148	\$ 21,228	\$ - 2,155	\$ 2,685	\$ - 7,825	\$ 9,067
Charge-offs	VA158	\$ 26,314	\$ 72,080	\$ 33,313	\$ 20,778	\$ 24,259
Specific Valuation Allowances - Ending Balance	VA168	\$ 250,417	\$ 223,634	\$ 231,310	\$ 219,543	\$ 243,226
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,890,770	\$ 6,972,477	\$ 6,663,498	\$ 6,270,808	\$ 6,541,819
Net Provision for Loss	VA120	\$ 648,638	\$ 851,830	\$ 637,827	\$ 630,364	\$ 524,906
Recoveries	VA140	\$ 186,143	\$ 193,871	\$ 183,755	\$ 196,848	\$ 176,096
Adjustments	VA150	\$ 128,157	\$ - 36,057	\$ 122,812	\$ 449,557	\$ 101,627
Charge-offs	VA160	\$ 867,824	\$ 1,021,528	\$ 834,665	\$ 850,425	\$ 862,791
Total Valuation Allowances - Ending Balance	VA170	\$ 6,985,864	\$ 6,960,593	\$ 6,773,228	\$ 6,697,152	\$ 6,481,657
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 841,510	\$ 949,448	\$ 801,352	\$ 829,647	\$ 838,532
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Mortgage-Backed Securities	VA370	\$ 763	\$ 578	\$ 9,648	\$ 500	\$ 4,053
Mortgage Loans - Total	VA46	\$ 78,379	\$ 106,006	\$ 69,344	\$ 88,197	\$ 89,435
Construction - Total	SUB2030	\$ 2,082	\$ 6,891	\$ 2,114	\$ 5,778	\$ 2,398
1-4 Dwelling Units	VA420	\$ 1,509	\$ 3,295	\$ 1,902	\$ 2,570	\$ 2,219
Multifamily (5 or more) Dwelling Units	VA430	\$ 567	\$ 1,739	\$ 40	\$ 991	\$ 66
Nonresidential Property	VA440	\$ 6	\$ 1,857	\$ 172	\$ 2,217	\$ 113
Permanent - Total	SUB2041	\$ 76,297	\$ 99,115	\$ 67,230	\$ 82,419	\$ 87,037
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 8,842	\$ 6,960	\$ 7,865	\$ 6,737	\$ 6,797
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 47,696	\$ 66,880	\$ 41,085	\$ 42,000	\$ 46,488
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 13,008	\$ 11,751	\$ 12,148	\$ 10,853	\$ 12,708
Multifamily (5 or more) Dwelling Units	VA470	\$ 2,432	\$ 1,041	\$ 335	\$ 7,044	\$ 2,344
Nonresidential Property (Except Land)	VA480	\$ 4,198	\$ 11,293	\$ 5,249	\$ 15,741	\$ 18,207
Land	VA490	\$ 121	\$ 1,190	\$ 548	\$ 44	\$ 493
Nonmortgage Loans - Total	VA56	\$ 750,322	\$ 830,327	\$ 711,940	\$ 728,462	\$ 730,872
Commercial Loans	VA520	\$ 171,044	\$ 225,459	\$ 166,425	\$ 153,669	\$ 103,616
Consumer Loans - Total	SUB2061	\$ 579,278	\$ 604,868	\$ 545,515	\$ 574,793	\$ 627,256
Loans on Deposits	VA510	\$ 401	\$ 628	\$ 119	\$ 278	\$ 343
Home Improvement Loans	VA516	\$ 665	\$ 918	\$ 718	\$ 490	\$ 928
Education Loans	VA530	\$ 6	\$ 142	\$ 48	\$ 69	\$ 78
Auto Loans	VA540	\$ 142,366	\$ 164,738	\$ 155,067	\$ 141,040	\$ 174,420
Mobile Home Loans	VA550	\$ 10,038	\$ 13,002	\$ 3,074	\$ 3,499	\$ 5,719

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 358,570	\$ 362,484	\$ 327,697	\$ 370,972	\$ 396,181
Other	VA560	\$ 67,232	\$ 62,956	\$ 58,792	\$ 58,445	\$ 49,587
Repossessed Assets - Total	VA60	\$ 6,014	\$ 7,064	\$ 5,191	\$ 6,097	\$ 8,058
Real Estate - Construction	VA605	\$ 5	\$ 21	\$ 0	\$ 39	\$ 75
Real Estate - 1-4 Dwelling Units	VA613	\$ 4,437	\$ 3,969	\$ 4,022	\$ 3,998	\$ 4,930
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 68	\$ 0	\$ 214	\$ 102	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 875	\$ 1,498	\$ 188	\$ 937	\$ 1,088
Real Estate - Land	VA628	\$ 2	\$ 796	\$ 40	\$ 296	\$ 106
Other Repossessed Assets	VA630	\$ 627	\$ 780	\$ 727	\$ 725	\$ 1,859
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 6,032	\$ 5,473	\$ 5,229	\$ 6,391	\$ 6,113
GVA Recoveries - Assets - Total	SUB2126	\$ 186,143	\$ 193,870	\$ 183,755	\$ 196,848	\$ 176,096
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 13,395	\$ 21,063	\$ 20,023	\$ 23,138	\$ 18,441
Construction - Total	SUB2130	\$ 466	\$ 1,594	\$ 787	\$ 2,063	\$ 1,877
1-4 Dwelling Units	VA421	\$ 326	\$ 1,587	\$ 553	\$ 1,592	\$ 640
Multifamily (5 or more) Dwelling Units	VA431	\$ 81	\$ 0	\$ 0	\$ 2	\$ 229
Nonresidential Property	VA441	\$ 59	\$ 7	\$ 234	\$ 469	\$ 1,008
Permanent - Total	SUB2141	\$ 12,929	\$ 19,469	\$ 19,236	\$ 21,075	\$ 16,564
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 924	\$ 1,633	\$ 1,373	\$ 1,997	\$ 1,066
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,026	\$ 6,374	\$ 9,540	\$ 7,960	\$ 6,903
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2,723	\$ 4,244	\$ 3,647	\$ 3,575	\$ 3,201
Multifamily (5 or more) Dwelling Units	VA471	\$ 446	\$ 140	\$ 786	\$ 1,354	\$ 3,067
Nonresidential Property (Except Land)	VA481	\$ 2,733	\$ 6,889	\$ 3,754	\$ 6,124	\$ 1,511
Land	VA491	\$ 77	\$ 189	\$ 136	\$ 65	\$ 816
Nonmortgage Loans - Total	VA57	\$ 171,821	\$ 170,239	\$ 163,517	\$ 173,393	\$ 157,269
Commercial Loans	VA521	\$ 33,994	\$ 39,473	\$ 33,916	\$ 26,129	\$ 21,927
Consumer Loans - Total	SUB2161	\$ 137,827	\$ 130,767	\$ 129,601	\$ 147,264	\$ 135,342
Loans on Deposits	VA511	\$ 602	\$ 145	\$ 134	\$ 143	\$ 145
Home Improvement Loans	VA517	\$ 560	\$ 1,106	\$ 458	\$ 369	\$ 775
Education Loans	VA531	\$ 20	\$ 6	\$ 37	\$ 27	\$ 14
Auto Loans	VA541	\$ 43,717	\$ 40,731	\$ 38,361	\$ 43,814	\$ 41,962

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 2,842	\$ 2,231	\$ 841	\$ 557	\$ 412
Credit Cards	VA557	\$ 78,670	\$ 75,172	\$ 78,701	\$ 90,831	\$ 79,830
Other	VA561	\$ 11,416	\$ 11,376	\$ 11,069	\$ 11,523	\$ 12,204
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 927	\$ 2,568	\$ 215	\$ 317	\$ 385
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 35,211	\$ 66,392	\$ 45,181	\$ 11,334	\$ 29,951
Deposits and Investment Securities	VA38	\$ 74	\$ 37,519	\$ 72	\$ 175	\$- 1,159
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Mortgage Loans - Total	VA48	\$ 8,648	\$ 9,273	\$ 25,218	\$- 312	\$ 16,793
Construction - Total	SUB2230	\$ 1,476	\$ 2,736	\$ 1,994	\$- 1,604	\$ 4,191
1-4 Dwelling Units	VA422	\$ 2,016	\$ 2,969	\$ 981	\$- 18	\$ 416
Multifamily (5 or more) Dwelling Units	VA432	\$- 552	\$- 110	\$ 591	\$ 381	\$- 228
Nonresidential Property	VA442	\$ 12	\$- 123	\$ 422	\$- 1,967	\$ 4,003
Permanent - Total	SUB2241	\$ 7,172	\$ 6,537	\$ 23,224	\$ 1,292	\$ 12,602
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1,505	\$ 1,413	\$ 896	\$ 363	\$ 325
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3,493	\$- 78	\$ 4,555	\$- 198	\$ 3,995
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 2,522	\$ 1,622	\$ 1,282	\$ 503	\$ 785
Multifamily (5 or more) Dwelling Units	VA472	\$- 1,469	\$ 1,397	\$ 2,129	\$- 2,684	\$ 1,193
Nonresidential Property (Except Land)	VA482	\$ 863	\$ 2,524	\$ 12,789	\$ 2,433	\$ 6,294
Land	VA492	\$ 258	\$- 341	\$ 1,573	\$ 875	\$ 10
Nonmortgage Loans - Total	VA58	\$ 15,496	\$ 2,108	\$ 12,124	\$ 5,727	\$ 6,574
Commercial Loans	VA522	\$ 11,185	\$- 1,799	\$ 9,619	\$ 2,932	\$ 10,530
Consumer Loans - Total	SUB2261	\$ 4,311	\$ 3,907	\$ 2,505	\$ 2,795	\$- 3,956
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$- 9	\$ 0
Home Improvement Loans	VA518	\$ 0	\$- 1	\$- 114	\$ 183	\$ 397
Education Loans	VA532	\$- 1	\$ 1	\$ 38	\$ 53	\$ 50
Auto Loans	VA542	\$- 3,608	\$ 1,221	\$ 894	\$- 848	\$- 4,201
Mobile Home Loans	VA552	\$ 456	\$- 109	\$ 624	\$ 661	\$- 112
Credit Cards	VA558	\$ 6,578	\$ 353	\$ 53	\$ 806	\$- 440
Other	VA562	\$ 886	\$ 2,442	\$ 1,010	\$ 1,949	\$ 350
Reposessed Assets - Total	VA62	\$ 9,473	\$ 17,679	\$ 7,521	\$ 5,360	\$ 6,433
Real Estate - Construction	VA606	\$ 125	\$ 480	\$- 1	\$ 85	\$ 118
Real Estate - 1-4 Dwelling Units	VA614	\$ 8,596	\$ 11,424	\$ 6,489	\$ 5,097	\$ 4,887
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 747	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 864	\$ 5,096	\$ 885	\$ 929	\$ 1,083
Real Estate - Land	VA629	\$ 151	\$- 105	\$ 14	\$ 18	\$- 25
Other Repossessed Assets	VA632	\$- 263	\$ 37	\$ 134	\$- 769	\$ 370
Real Estate Held for Investment	VA72	\$ 0	\$ 23	\$ 15	\$ 38	\$ 94
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 168	\$ 8	\$ 7	\$ 8	\$ 17
Other Assets	VA932	\$ 1,352	\$- 218	\$ 224	\$ 318	\$ 1,199
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 690,578	\$ 821,969	\$ 662,777	\$ 644,133	\$ 692,387
Deposits and Investment Securities	VA39	\$ 74	\$ 37,519	\$ 72	\$ 175	\$- 1,159
Mortgage-Backed Securities	VA375	\$ 763	\$ 578	\$ 9,648	\$ 520	\$ 4,053
Mortgage Loans - Total	VA49	\$ 73,632	\$ 94,216	\$ 74,539	\$ 64,747	\$ 87,787
Construction - Total	SUB2330	\$ 3,092	\$ 8,033	\$ 3,321	\$ 2,111	\$ 4,712
1-4 Dwelling Units	VA425	\$ 3,199	\$ 4,677	\$ 2,330	\$ 960	\$ 1,995
Multifamily (5 or more) Dwelling Units	VA435	\$- 66	\$ 1,629	\$ 631	\$ 1,370	\$- 391
Nonresidential Property	VA445	\$- 41	\$ 1,727	\$ 360	\$- 219	\$ 3,108
Permanent - Total	SUB2341	\$ 70,540	\$ 86,183	\$ 71,218	\$ 62,636	\$ 83,075
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 9,423	\$ 6,740	\$ 7,388	\$ 5,103	\$ 6,056
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 45,163	\$ 60,428	\$ 36,100	\$ 33,842	\$ 43,580
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 12,807	\$ 9,129	\$ 9,783	\$ 7,781	\$ 10,292
Multifamily (5 or more) Dwelling Units	VA475	\$ 517	\$ 2,298	\$ 1,678	\$ 3,006	\$ 470
Nonresidential Property (Except Land)	VA485	\$ 2,328	\$ 6,928	\$ 14,284	\$ 12,050	\$ 22,990
Land	VA495	\$ 302	\$ 660	\$ 1,985	\$ 854	\$- 313
Nonmortgage Loans - Total	VA59	\$ 593,997	\$ 662,195	\$ 560,546	\$ 560,796	\$ 580,177
Commercial Loans	VA525	\$ 148,235	\$ 184,187	\$ 142,128	\$ 130,472	\$ 92,219
Consumer Loans - Total	SUB2361	\$ 445,762	\$ 478,009	\$ 418,418	\$ 430,324	\$ 487,958
Loans on Deposits	VA515	\$- 201	\$ 483	\$- 15	\$ 126	\$ 198
Home Improvement Loans	VA519	\$ 105	\$- 189	\$ 146	\$ 304	\$ 550
Education Loans	VA535	\$- 15	\$ 137	\$ 49	\$ 95	\$ 114
Auto Loans	VA545	\$ 95,041	\$ 125,229	\$ 117,599	\$ 96,378	\$ 128,257
Mobile Home Loans	VA555	\$ 7,652	\$ 10,662	\$ 2,857	\$ 3,603	\$ 5,195
Credit Cards	VA559	\$ 286,478	\$ 287,665	\$ 249,049	\$ 280,947	\$ 315,911
Other	VA565	\$ 56,702	\$ 54,022	\$ 48,733	\$ 48,871	\$ 37,733
Reposessed Assets - Total	VA65	\$ 15,487	\$ 24,743	\$ 12,712	\$ 11,457	\$ 14,491
Real Estate - Construction	VA607	\$ 130	\$ 501	\$- 1	\$ 124	\$ 193
Real Estate - 1-4 Dwelling Units	VA615	\$ 13,033	\$ 15,393	\$ 10,511	\$ 9,095	\$ 9,817

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 68	\$ 747	\$ 214	\$ 102	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 1,739	\$ 6,594	\$ 1,073	\$ 1,866	\$ 2,171
Real Estate - Land	VA631	\$ 153	\$ 691	\$ 54	\$ 314	\$ 81
Other Repossessed Assets	VA633	\$ 364	\$ 817	\$ 861	\$- 44	\$ 2,229
Real Estate Held for Investment	VA75	\$ 0	\$ 23	\$ 15	\$ 38	\$ 94
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 168	\$ 8	\$ 7	\$ 8	\$ 17
Other Assets	VA935	\$ 6,457	\$ 2,687	\$ 5,238	\$ 6,392	\$ 6,927
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 671,559	\$ 732,501	\$ 660,485	\$ 601,918	\$ 631,495
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,816,022	\$ 1,654,183	\$ 1,548,074	\$ 1,494,014	\$ 1,536,779
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 365,108	\$ 375,480	\$ 374,575	\$ 461,491	\$ 431,807
Construction	VA951	\$ 4,311	\$ 8,493	\$ 8,279	\$ 14,732	\$ 10,857
Permanent - 1-4 Dwelling Units	VA952	\$ 335,081	\$ 341,219	\$ 347,665	\$ 371,934	\$ 389,270
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,743	\$ 8,248	\$ 3,490	\$ 3,472	\$ 6,844
Permanent - Nonresidential (Except Land)	VA954	\$ 23,672	\$ 15,056	\$ 14,640	\$ 69,327	\$ 20,501
Permanent - Land	VA955	\$ 301	\$ 2,464	\$ 501	\$ 2,026	\$ 4,335
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,089,561	\$ 4,311,035	\$ 4,377,598	\$ 4,298,368	\$ 4,456,356
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 8,183,158	\$ 8,334,830	\$ 8,066,404	\$ 8,219,289	\$ 8,934,510
Substandard	VA965	\$ 7,721,640	\$ 7,911,309	\$ 7,603,933	\$ 7,754,358	\$ 8,427,813
Doubtful	VA970	\$ 460,801	\$ 423,011	\$ 461,635	\$ 463,406	\$ 505,985
Loss	VA975	\$ 717	\$ 510	\$ 836	\$ 1,525	\$ 712
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 12,570,354	\$ 12,936,971	\$ 12,246,370	\$ 11,811,914	\$ 12,026,586
Mortgages - Total	SUB2421	\$ 10,009,999	\$ 10,221,614	\$ 9,667,221	\$ 9,294,847	\$ 9,916,944
Construction and Land Loans	SUB2430	\$ 540,035	\$ 513,833	\$ 510,915	\$ 503,941	\$ 538,875
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,735,586	\$ 8,918,444	\$ 8,370,414	\$ 8,022,881	\$ 8,427,317
Permanent Loans Secured by All Other Property	SUB2450	\$ 891,611	\$ 922,585	\$ 904,830	\$ 879,648	\$ 1,045,101
Nonmortgages - Total	SUB2461	\$ 2,560,356	\$ 2,715,355	\$ 2,579,149	\$ 2,517,067	\$ 2,109,642
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 7,880,922	\$ 8,225,545	\$ 7,759,335	\$ 7,415,585	\$ 7,192,441

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 7,072,437	\$ 7,335,672	\$ 6,953,591	\$ 6,667,583	\$ 6,436,216
Mortgage Loans - Total	SUB2481	\$ 5,622,500	\$ 5,681,216	\$ 5,410,494	\$ 5,168,006	\$ 5,262,168
Construction	PD115	\$ 173,695	\$ 188,777	\$ 185,233	\$ 210,699	\$ 196,619
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 231,754	\$ 229,164	\$ 246,651	\$ 176,951	\$ 211,015
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 4,607,725	\$ 4,677,936	\$ 4,445,239	\$ 4,280,829	\$ 4,305,290
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 183,035	\$ 219,283	\$ 175,026	\$ 126,856	\$ 120,399
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 80,017	\$ 62,148	\$ 68,120	\$ 81,126	\$ 89,914
Permanent - Nonresidential Property (Except Land)	PD135	\$ 243,031	\$ 234,196	\$ 226,263	\$ 238,967	\$ 291,543
Permanent - Land	PD138	\$ 103,243	\$ 69,712	\$ 63,962	\$ 52,578	\$ 47,388
Nonmortgage Loans - Commercial Loans	PD140	\$ 420,670	\$ 387,012	\$ 379,926	\$ 429,497	\$ 300,453
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,029,267	\$ 1,267,443	\$ 1,163,171	\$ 1,070,080	\$ 873,595
Loans on Deposits	PD161	\$ 9,484	\$ 10,009	\$ 9,369	\$ 6,048	\$ 8,686
Home Improvement Loans	PD163	\$ 4,783	\$ 5,802	\$ 6,101	\$ 5,124	\$ 4,727
Education Loans	PD165	\$ 20,466	\$ 21,723	\$ 20,551	\$ 8,559	\$ 8,571
Auto Loans	PD167	\$ 290,987	\$ 414,313	\$ 396,018	\$ 362,981	\$ 321,260
Mobile Home Loans	PD169	\$ 28,737	\$ 33,346	\$ 25,665	\$ 22,144	\$ 18,725
Credit Cards	PD171	\$ 574,241	\$ 670,507	\$ 598,874	\$ 571,873	\$ 430,453
Other	PD180	\$ 100,569	\$ 111,743	\$ 106,593	\$ 93,351	\$ 81,173
Memo - Troubled Debt Restructured Included Above	PD190	\$ 76,173	\$ 63,165	\$ 56,029	\$ 24,174	\$ 21,034
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 209,043	\$ 356,720	\$ 306,988	\$ 108,996	\$ 69,205
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 808,485	\$ 889,873	\$ 805,744	\$ 748,002	\$ 756,225
Mortgage Loans - Total	SUB2491	\$ 500,274	\$ 567,352	\$ 499,882	\$ 450,327	\$ 511,974
Construction	PD215	\$ 35,942	\$ 27,831	\$ 19,236	\$ 11,830	\$ 54,467
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 6,123	\$ 10,600	\$ 11,417	\$ 7,176	\$ 10,131
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 421,938	\$ 495,578	\$ 429,350	\$ 378,616	\$ 363,208
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 7,991	\$ 7,167	\$ 5,600	\$ 7,011	\$ 9,855
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 4,265	\$ 5,269	\$ 8,555	\$ 5,743	\$ 41,609
Permanent - Nonresidential Property (Except Land)	PD235	\$ 18,615	\$ 11,945	\$ 14,720	\$ 23,525	\$ 24,939
Permanent - Land	PD238	\$ 5,400	\$ 8,962	\$ 11,004	\$ 16,426	\$ 7,765
Nonmortgage Loans - Commercial Loans	PD240	\$ 134,099	\$ 122,813	\$ 115,165	\$ 113,758	\$ 49,270
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 174,113	\$ 199,707	\$ 190,697	\$ 183,917	\$ 194,981
Loans on Deposits	PD261	\$ 706	\$ 1,496	\$ 1,964	\$ 1,569	\$ 2,107
Home Improvement Loans	PD263	\$ 113	\$ 617	\$ 607	\$ 311	\$ 343

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 1,196	\$ 1,203	\$ 1,132	\$ 1,174	\$ 1,289
Auto Loans	PD267	\$ 17,264	\$ 23,069	\$ 23,945	\$ 21,624	\$ 22,336
Mobile Home Loans	PD269	\$ 805	\$ 3,298	\$ 2,826	\$ 3,199	\$ 2,963
Credit Cards	PD271	\$ 138,808	\$ 153,822	\$ 146,081	\$ 141,703	\$ 151,778
Other	PD280	\$ 15,221	\$ 16,202	\$ 14,142	\$ 14,337	\$ 14,165
Memo - Troubled Debt Restructured Included Above	PD290	\$ 10,355	\$ 7,804	\$ 7,515	\$ 6,211	\$ 5,632
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 288,220	\$ 316,735	\$ 275,418	\$ 182,982	\$ 172,213
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,689,432	\$ 4,711,426	\$ 4,487,035	\$ 4,396,329	\$ 4,834,145
Mortgage Loans - Total	SUB2501	\$ 3,887,225	\$ 3,973,046	\$ 3,756,845	\$ 3,676,514	\$ 4,142,802
Construction	PD315	\$ 173,165	\$ 163,977	\$ 187,508	\$ 169,789	\$ 193,440
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 113,879	\$ 101,714	\$ 77,099	\$ 70,467	\$ 96,047
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 3,049,877	\$ 3,066,350	\$ 2,880,637	\$ 2,894,675	\$ 3,231,144
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 113,264	\$ 110,652	\$ 99,395	\$ 80,300	\$ 80,228
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 46,709	\$ 73,452	\$ 77,054	\$ 65,139	\$ 76,007
Permanent - Nonresidential Property (Except Land)	PD335	\$ 341,741	\$ 402,327	\$ 391,180	\$ 353,525	\$ 426,740
Permanent - Land	PD338	\$ 48,590	\$ 54,574	\$ 43,972	\$ 42,619	\$ 39,196
Nonmortgage Loans - Commercial Loans	PD340	\$ 392,387	\$ 329,995	\$ 386,474	\$ 388,992	\$ 413,987
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 409,820	\$ 408,385	\$ 343,716	\$ 330,823	\$ 277,356
Loans on Deposits	PD361	\$ 501	\$ 972	\$ 1,147	\$ 1,103	\$ 1,623
Home Improvement Loans	PD363	\$ 1,258	\$ 1,500	\$ 1,758	\$ 1,279	\$ 1,472
Education Loans	PD365	\$ 23,401	\$ 23,947	\$ 22,580	\$ 21,067	\$ 21,617
Auto Loans	PD367	\$ 66,562	\$ 71,937	\$ 68,789	\$ 65,352	\$ 67,807
Mobile Home Loans	PD369	\$ 15,359	\$ 13,271	\$ 9,295	\$ 8,198	\$ 8,376
Credit Cards	PD371	\$ 281,582	\$ 272,734	\$ 220,214	\$ 214,108	\$ 159,665
Other	PD380	\$ 21,157	\$ 24,024	\$ 19,933	\$ 19,716	\$ 16,796
Memo - Troubled Debt Restructured Included Above	PD390	\$ 215,484	\$ 210,471	\$ 126,451	\$ 102,854	\$ 101,287
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 22,745	\$ 61,072	\$ 63,983	\$ 45,608	\$ 49,259
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 22,515,744	\$ 20,460,568	\$ 14,325,027	\$ 13,699,043	\$ 11,739,295

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 18,136,992	\$ 16,441,129	\$ 11,178,006	\$ 10,791,232	\$ 9,310,135
100% and greater LTV	LD120	\$ 4,378,752	\$ 4,019,439	\$ 3,147,021	\$ 2,907,811	\$ 2,429,160
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 396,899	\$ 437,553	\$ 397,454	\$ 388,124	\$ 363,355
Past Due and Still Accruing - Total	SUB5240	\$ 165,752	\$ 182,370	\$ 184,534	\$ 166,646	\$ 166,106
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 156,767	\$ 170,240	\$ 171,751	\$ 147,322	\$ 150,444
90% up to 100% LTV	LD210	\$ 119,362	\$ 130,747	\$ 135,614	\$ 114,025	\$ 114,624
100% and greater LTV	LD220	\$ 37,405	\$ 39,493	\$ 36,137	\$ 33,297	\$ 35,820
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 8,985	\$ 12,130	\$ 12,783	\$ 19,324	\$ 15,662
90% up to 100% LTV	LD230	\$ 7,009	\$ 7,805	\$ 9,420	\$ 12,450	\$ 10,274
100% and greater LTV	LD240	\$ 1,976	\$ 4,325	\$ 3,363	\$ 6,874	\$ 5,388
Nonaccrual - Total	SUB5230	\$ 231,147	\$ 255,183	\$ 212,920	\$ 221,478	\$ 197,249
90% up to 100% LTV	LD250	\$ 123,074	\$ 137,413	\$ 131,477	\$ 133,710	\$ 127,231
100% and greater LTV	LD260	\$ 108,073	\$ 117,770	\$ 81,443	\$ 87,768	\$ 70,018
Net Charge-offs - Total	SUB5300	\$ 8,611	\$ 8,762	\$ 5,685	\$ 4,916	\$ 5,681
90% up to 100% LTV	LD310	\$ 5,290	\$ 4,771	\$ 2,913	\$ 3,108	\$ 3,088
100% and greater LTV	LD320	\$ 3,321	\$ 3,991	\$ 2,772	\$ 1,808	\$ 2,593
Purchases - Total	SUB5320	\$ 2,728,266	\$ 2,959,659	\$ 2,691,231	\$ 3,003,467	\$ 2,057,131
90% up to 100% LTV	LD410	\$ 2,040,548	\$ 2,637,465	\$ 2,392,567	\$ 2,608,396	\$ 1,944,293
100% and greater LTV	LD420	\$ 687,718	\$ 322,194	\$ 298,664	\$ 395,071	\$ 112,838
Originations - Total	SUB5330	\$ 7,005,889	\$ 7,683,258	\$ 4,723,567	\$ 5,251,207	\$ 3,077,158
90% up to 100% LTV	LD430	\$ 5,254,765	\$ 5,435,523	\$ 3,675,449	\$ 4,498,144	\$ 2,674,251
100% and greater LTV	LD440	\$ 1,751,124	\$ 2,247,735	\$ 1,048,118	\$ 753,063	\$ 402,907
Sales - Total	SUB5340	\$ 4,522,593	\$ 3,241,236	\$ 3,599,564	\$ 2,786,495	\$ 1,984,295
90% up to 100% LTV	LD450	\$ 2,766,203	\$ 2,135,535	\$ 2,597,179	\$ 2,204,423	\$ 1,607,252
100% and greater LTV	LD460	\$ 1,756,390	\$ 1,105,701	\$ 1,002,385	\$ 582,072	\$ 377,043

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 25,097,420	\$ 24,794,370	\$ 24,577,017	\$ 23,387,862	\$ 22,360,854
Mortgage Construction Loans	CC105	\$ 20,653,588	\$ 20,497,296	\$ 20,720,024	\$ 19,886,172	\$ 18,990,422
Other Mortgage Loans	CC115	\$ 4,443,832	\$ 4,297,074	\$ 3,856,993	\$ 3,501,690	\$ 3,370,432
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,658,820	\$ 2,627,445	\$ 2,267,969	\$ 2,209,132	\$ 1,742,947
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 70,551,391	\$ 57,688,744	\$ 62,965,942	\$ 60,106,348	\$ 78,471,286
1-4 Dwelling Units	CC280	\$ 63,383,212	\$ 51,338,604	\$ 56,492,377	\$ 53,573,686	\$ 73,091,346

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,270,127	\$ 1,894,368	\$ 2,292,236	\$ 2,378,607	\$ 1,800,381
All Other Real Estate	CC300	\$ 4,898,052	\$ 4,455,772	\$ 4,181,329	\$ 4,154,055	\$ 3,579,559
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,278,198	\$ 3,369,129	\$ 3,395,429	\$ 3,686,922	\$ 3,723,200
Commitments Outstanding to Purchase Loans	CC320	\$ 26,589,403	\$ 13,965,511	\$ 18,406,904	\$ 17,426,345	\$ 23,092,243
Commitments Outstanding to Sell Loans	CC330	\$ 50,415,153	\$ 37,265,155	\$ 39,603,129	\$ 43,344,752	\$ 50,268,506
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 49,879,013	\$ 49,142,795	\$ 54,578,105	\$ 29,743,451	\$ 50,280,014
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 47,369,140	\$ 30,656,859	\$ 26,464,341	\$ 16,581,178	\$ 44,549,211
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,104,634	\$ 364,651	\$ 645,157	\$ 311,310	\$ 713,023
Commitments Outstanding to Sell Investment Securities	CC375	\$ 374,004	\$ 188,838	\$ 319,208	\$ 213,857	\$ 357,926
Unused Lines of Credit - Total	SUB3361	\$ 618,352,020	\$ 546,239,031	\$ 484,378,458	\$ 470,214,507	\$ 379,903,222
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 76,864,548	\$ 72,106,222	\$ 63,439,649	\$ 60,204,751	\$ 57,218,675
Commercial Lines	CC420	\$ 59,601,749	\$ 57,000,305	\$ 54,158,085	\$ 52,477,238	\$ 33,396,212
Open-End Consumer Lines - Credit Cards	CC423	\$ 478,692,430	\$ 414,020,540	\$ 363,810,711	\$ 354,557,555	\$ 287,248,949
Open-End Consumer Lines - Other	CC425	\$ 3,193,293	\$ 3,111,964	\$ 2,970,013	\$ 2,974,963	\$ 2,039,386
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,517,266	\$ 5,507,963	\$ 4,921,712	\$ 4,334,837	\$ 4,090,116
Commercial	CC430	\$ 744,469	\$ 718,572	\$ 536,514	\$ 411,124	\$ 427,944
Standby, Not Included on CC465 or CC468	CC435	\$ 4,772,797	\$ 4,789,391	\$ 4,385,198	\$ 3,923,713	\$ 3,662,172
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 81,544,535	\$ 79,376,499	\$ 58,941,955	\$ 53,817,964	\$ 38,931,411
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 492,469	\$ 583,129	\$ 585,510	\$ 630,301	\$ 649,901
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 12,322,482	\$ 14,894,419	\$ 12,824,790	\$ 12,307,094	\$ 10,848,815
Other Contingent Liabilities	CC480	\$ 6,720,076	\$ 3,972,580	\$ 3,580,183	\$ 5,113,756	\$ 607,612
Contingent Assets	CC490	\$ 261,254	\$ 231,690	\$ 169,253	\$ 124,928	\$ 202,412

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 27,674,279	\$ 35,334,589	\$ 23,171,931	\$ 33,527,544	\$ 36,842,044
Pass-Through Securities	CF143	\$ 14,362,350	\$ 24,879,493	\$ 13,492,992	\$ 24,559,028	\$ 26,273,977
Other Mortgage-Backed Securities	CF153	\$ 13,311,929	\$ 10,455,096	\$ 9,678,939	\$ 8,968,516	\$ 10,568,067
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 14,579,795	\$ 16,923,905	\$ 13,964,918	\$ 15,053,334	\$ 19,171,233
Pass-Through Securities	CF145	\$ 10,735,637	\$ 14,022,487	\$ 10,835,937	\$ 13,472,505	\$ 16,893,969
Other Mortgage-Backed Securities	CF155	\$ 3,844,158	\$ 2,901,418	\$ 3,128,981	\$ 1,580,829	\$ 2,277,264
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 13,094,484	\$ 18,410,684	\$ 9,207,013	\$ 18,474,210	\$ 17,670,811

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 5,649,355	\$- 5,655,966	\$- 4,871,695	\$- 9,392,814	\$- 4,700,357
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 3,919,557	\$- 3,868,916	\$- 3,832,562	\$- 7,298,969	\$- 2,850,387
Mortgage Loans Disbursed - Total	SUB3831	\$ 160,979,083	\$ 176,643,896	\$ 167,067,621	\$ 196,533,958	\$ 148,843,456
Construction Loans - Total	SUB3840	\$ 8,243,755	\$ 9,131,495	\$ 9,571,474	\$ 9,567,168	\$ 7,954,394
1-4 Dwelling Units	CF190	\$ 6,459,949	\$ 7,178,530	\$ 7,695,334	\$ 7,753,910	\$ 6,281,818
Multifamily (5 or more) Dwelling Units	CF200	\$ 716,790	\$ 792,214	\$ 780,459	\$ 833,542	\$ 752,957
Nonresidential	CF210	\$ 1,067,016	\$ 1,160,751	\$ 1,095,681	\$ 979,716	\$ 919,619
Permanent Loans - Total	SUB3851	\$ 152,735,328	\$ 167,512,401	\$ 157,496,147	\$ 186,966,790	\$ 140,889,062
1-4 Dwelling Units	CF225	\$ 141,494,714	\$ 154,095,830	\$ 145,424,808	\$ 173,450,182	\$ 130,263,912
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,760,005	\$ 5,248,741	\$ 5,026,430	\$ 5,494,150	\$ 4,281,615
Nonresidential (Except Land)	CF260	\$ 3,953,688	\$ 5,627,633	\$ 4,885,519	\$ 5,848,354	\$ 4,825,951
Land	CF270	\$ 2,526,921	\$ 2,540,197	\$ 2,159,390	\$ 2,174,104	\$ 1,517,584
Loans and Participations Purchased - Total	SUB3880	\$ 80,748,061	\$ 79,080,917	\$ 78,345,105	\$ 80,860,326	\$ 64,147,013
Secured by 1-4 Dwelling Units	CF280	\$ 78,521,769	\$ 77,859,650	\$ 77,560,476	\$ 79,253,061	\$ 61,788,394
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 188,709	\$ 488,874	\$ 334,588	\$ 772,993	\$ 1,679,079
Secured by Nonresidential	CF300	\$ 2,037,583	\$ 732,393	\$ 450,041	\$ 834,272	\$ 679,540
Loans and Participations Sold - Total	SUB3890	\$ 128,928,458	\$ 125,235,013	\$ 124,433,554	\$ 144,786,147	\$ 92,561,225
Secured by 1-4 Dwelling Units	CF310	\$ 127,604,901	\$ 122,524,604	\$ 122,749,325	\$ 141,334,686	\$ 91,094,193
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 455,321	\$ 966,126	\$ 408,565	\$ 1,463,748	\$ 416,276
Secured by Nonresidential	CF330	\$ 868,236	\$ 1,744,283	\$ 1,275,664	\$ 1,987,713	\$ 1,050,756
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 48,180,397	\$- 46,154,096	\$- 46,088,449	\$- 63,925,821	\$- 28,414,212
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 76,880,262	\$ 80,459,862	\$ 78,490,404	\$ 90,506,458	\$ 65,413,435
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,182,524	\$- 3,592,479	\$- 1,276,331	\$- 4,549,216	\$- 2,653,334
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 59,708,448	\$ 63,295,638	\$ 51,774,591	\$ 71,818,615	\$ 53,918,338
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 32,735,900	\$ 46,437,459	\$ 41,212,437	\$ 37,552,463	\$ 52,362,475
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 60,245,182	\$ 65,367,285	\$ 59,147,312	\$ 57,261,770	\$ 36,458,569
Commercial	CF390	\$ 28,794,532	\$ 30,615,039	\$ 26,266,273	\$ 24,139,881	\$ 17,709,005
Consumer	CF400	\$ 31,450,650	\$ 34,752,246	\$ 32,881,039	\$ 33,121,889	\$ 18,749,564
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,889,253	\$ 5,208,567	\$ 4,332,570	\$ 3,888,504	\$ 6,796,402
Commercial	CF395	\$ 942,559	\$ 799,646	\$ 772,415	\$ 832,957	\$ 625,471
Consumer	CF405	\$ 2,946,694	\$ 4,408,921	\$ 3,560,155	\$ 3,055,547	\$ 6,170,931

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 56,355,929	\$ 60,158,718	\$ 54,814,742	\$ 53,373,266	\$ 29,662,167
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 25,781,638	\$ 17,169,346	\$ 21,918,269	\$ 19,348,493	\$ 13,024,261
New Deposits Received less Deposits Withdrawn	CF420	\$ 22,871,290	\$ 14,331,090	\$ 19,380,409	\$ 16,961,459	\$ 10,706,230
Interest Credited to Deposits	CF430	\$ 2,910,348	\$ 2,838,256	\$ 2,537,860	\$ 2,387,034	\$ 2,318,031
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 3,026,774	\$- 35,455	\$ 5,521,345	\$ 3,337,804	\$ 2,278,911

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 66,501,308	\$ 59,177,760	\$ 51,465,990	\$ 43,060,941	\$ 34,700,859
Fully Insured	DI100	\$ 36,964,326	\$ 34,846,188	\$ 33,788,935	\$ 30,742,158	\$ 28,038,018
Other	DI110	\$ 29,536,982	\$ 24,331,572	\$ 17,677,055	\$ 12,318,783	\$ 6,662,841
Deposits with Balances - \$100,000 or Less	DI120	\$ 475,064,735	\$ 459,302,195	\$ 442,745,298	\$ 433,901,546	\$ 436,579,206
Deposits with Balances - Greater than \$100,000	DI130	\$ 309,566,110	\$ 298,462,574	\$ 277,677,857	\$ 261,583,249	\$ 256,327,883
Number of Deposit Accounts - Total	SUB4062	73,549,369	70,652,616	66,759,692	63,464,884	61,950,086
Balances of \$100,000 or Less	DI150	72,365,288	69,479,912	65,640,308	62,392,167	60,893,196
Balances Greater than \$100,000	DI160	1,184,081	1,172,704	1,119,384	1,072,717	1,056,890
IRA/Keogh Accounts	DI200	\$ 37,711,791	\$ 37,086,860	\$ 36,585,567	\$ 36,432,755	\$ 37,169,512
Uninsured Deposits	DI210	\$ 199,315,984	\$ 185,783,823	\$ 169,202,878	\$ 152,485,640	\$ 148,161,938
Preferred Deposits	DI220	\$ 7,974,222	\$ 7,784,336	\$ 7,342,000	\$ 6,830,681	\$ 6,850,055
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 115,370,926	\$ 113,506,550	\$ 109,813,547	\$ 109,655,634	\$ 112,441,702
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 253,117,991	\$ 251,533,462	\$ 240,480,469	\$ 254,486,631	\$ 258,698,723
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 107,700,474	\$ 117,518,777	\$ 112,739,951	\$ 85,005,718	\$ 80,094,626
Deposits & Escrows - Time Deposits	DI340	\$ 308,441,473	\$ 275,206,006	\$ 257,389,276	\$ 246,336,840	\$ 241,672,040
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 49,464,426	\$ 47,424,768	\$ 44,647,319	\$ 46,195,674	\$ 47,348,746
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 155,975	\$ 159,141	\$ 146,818	\$ 182,529	\$ 178,581
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 5,037,646	\$ 3,302,997	\$ 3,509,712	\$ 10,788,374	\$ 6,956,009
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 21,549,205	\$ 19,409,242	\$ 11,756,326	\$ 9,462,376	\$ 7,497,734
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 763,703	\$ 593,865	\$ 372,409	\$ 2,404	\$ 2,410

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 9,634	\$ 100	\$ 22,774	\$ 15,346	\$ 17,566
Adjustments to Demand Deposits (including escrows)	DI720	\$ 357,418	\$ 354,692	\$ 290,516	\$ 293,948	\$ 234,678
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 15,097	\$ 6,846	\$ 28,567	\$ 20,824	\$ 27,955
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 27,626,363	\$ 939,580	\$ 6,110,109	\$ 2,044,582	\$ 4,235,442
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 12,543,430	\$ 593,765	\$ 3,808,437	\$ 598,787	\$ 2,281,321
Total deposits sold or transferred during the quarter	DI760	\$ 18,677	\$ 18,538	\$ 51,191	\$ 261,806	\$ 50,820
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	219,399	217,406	210,492	207,431	202,921
Assets Held in Trading Accounts	SI375	\$ 5,341,729	\$ 5,235,513	\$ 2,960,625	\$ 1,490,972	\$ 1,436,844
Available-for-Sale Securities	SI385	\$ 149,198,005	\$ 145,864,462	\$ 142,171,092	\$ 145,378,767	\$ 153,158,541
Assets Held for Sale	SI387	\$ 86,405,068	\$ 83,081,260	\$ 69,510,542	\$ 70,802,487	\$ 74,661,185
Loans Serviced for Others	SI390	\$ 1,411,790,076	\$ 1,266,399,979	\$ 1,260,547,570	\$ 1,127,014,761	\$ 1,050,888,285
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 592,818	\$ 478,980	\$ 422,101	\$ 394,700	\$ 293,961
Other Residual Interests	SI404	\$ 662,258	\$ 664,857	\$ 568,292	\$ 511,155	\$ 353,929
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.21%	85.91%	84.79%	85.27%	84.99%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.37%	85.92%	85.02%	85.24%	84.98%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.36%	85.55%	85.13%	85.07%	84.76%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.14%	76.51%	75.88%	78.69%	78.18%
Do you meet the DBLA business operations test?	SI586	31 [Yes]	33 [Yes]	33 [Yes]	35 [Yes]	38 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 11,592,255	\$ 10,311,423	\$ 10,337,030	\$ 10,254,899	\$ 10,909,162
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,219,192	\$ 1,244,510	\$ 1,233,012	\$ 1,172,607	\$ 1,133,528
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	18,941	2,926	4,909	2,117	6,602
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 117,396,405	\$ 115,367,921	\$ 108,733,191	\$ 103,791,733	\$ 100,116,584
Net Income (Loss) (SO91)	SI610	\$ 4,003,412	\$ 3,760,086	\$ 3,499,868	\$ 3,365,667	\$ 3,337,764
Dividends Declared - Preferred Stock	SI620	\$ 9,909	\$ 12,997	\$ 15,991	\$ 10,305	\$ 6,773
Dividends Declared - Common Stock	SI630	\$ 1,272,845	\$ 2,374,667	\$ 1,643,015	\$ 1,111,056	\$ 1,765,486
Stock Issued	SI640	\$ 1,001,410	\$ 30,688	\$ 73,338	\$ 40,210	\$ 194,682
Stock Retired	SI650	\$ 0	\$ 135,920	\$ 25,388	\$ 972	\$ 2,908
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,096,123	\$ 1,406,551	\$ 579,252	\$ 4,187,744	\$ 2,979,999
New Basis Accounting Adjustments	SI660	\$ 539,359	\$ 69,994	\$ 85,018	\$ 542,811	\$ 351,937
Other Comprehensive Income	SI662	\$- 671,823	\$ 122,466	\$ 840,285	\$- 1,609,845	\$ 974,861
Prior Period Adjustments	SI668	\$- 88,733	\$- 5,401	\$- 5,113	\$- 4,078	\$- 14,893
Other Adjustments	SI671	\$- 867,655	\$ 466,720	\$ 1,722,088	\$ 72,018	\$ 121,958
Ending Equity Capital (SC80)	SI680	\$ 123,125,744	\$ 118,695,441	\$ 113,843,533	\$ 109,263,927	\$ 106,287,725
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,103,443	\$ 3,719,201	\$ 2,106,474	\$ 2,264,574	\$ 2,826,232
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 60,300,717	\$ 55,942,306	\$ 48,482,863	\$ 70,624,145	\$ 44,995,899
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	176 [Yes]	178 [Yes]	172 [Yes]	153 [Yes]	165 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,215,674	\$ 908,559	\$ 806,590	\$ 8,718,790	\$ 28,261,458
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 114,052	\$ 229,412	\$ 204,133	\$ 108,519	\$ 187,538
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,312,523,888	\$ 1,281,875,071	\$ 1,212,992,204	\$ 1,164,739,339	\$ 1,123,863,656
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 56,768,836	\$ 63,083,534	\$ 69,111,935	\$ 74,527,923	\$ 90,108,822
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,041,469,208	\$ 1,004,080,870	\$ 941,032,455	\$ 889,639,453	\$ 841,188,968
Nonmortgage Loans	SI885	\$ 117,192,494	\$ 118,803,019	\$ 114,713,552	\$ 109,733,115	\$ 104,617,405
Deposits and Excrows	SI890	\$ 743,705,300	\$ 735,430,252	\$ 696,087,063	\$ 672,292,972	\$ 660,566,418
Total Borrowings	SI895	\$ 406,598,635	\$ 390,141,345	\$ 368,389,018	\$ 346,411,310	\$ 325,330,186
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	394	380	410	486	430
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 528,246	\$ 43,014	\$ 172,786	\$ 55,059	\$ 54,532
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.74	5.40	5.34	5.03	4.96
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.99	6.85	6.87	7.43	6.70

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	8	6	9	4	8
1st time incl asset/liab from branch/bulk dep purch?	SQ110	7	9	11	8	7
Change in Control of Association?	SQ130	5	8	13	7	9
Merger Accounted for under the Purchase Method?	SQ160	6	8	9	6	9
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	18	19	29	22	18
Any Outstanding Futures or Options Positions?	SQ310	14	16	17	19	17
Does Association Have Subchapter S in effect this year?	SQ320	76	72	71	69	68
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	439	426	415	400	398

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	121 [Yes]	121 [Yes]	121 [Yes]	123 [Yes]	127 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	94 [Yes]	92 [Yes]	93 [Yes]	95 [Yes]	103 [Yes]
Do you have any activity to report on this schedule?	FS130	90 [Yes]	88 [Yes]	89 [Yes]	90 [Yes]	93 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 574,088,876	\$ 571,621,932	\$ 524,484,541	\$ 593,859,757	\$ 592,262,041
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 63,747,455	\$ 61,423,277	\$ 57,655,163	\$ 56,935,972	\$ 58,548,228
Personal Trust and Agency Accounts	FS210	\$ 25,252,544	\$ 23,342,593	\$ 21,557,658	\$ 21,102,174	\$ 21,741,181
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,966,941	\$ 4,888,921	\$ 4,495,043	\$ 4,343,071	\$ 4,654,395
Employee Benefit - Defined Contribution	FS220	\$ 1,164,919	\$ 1,156,588	\$ 1,104,278	\$ 1,026,067	\$ 1,094,257
Employee Benefit - Defined Benefit	FS230	\$ 720,220	\$ 710,229	\$ 667,743	\$ 629,364	\$ 931,604
Other Retirement Accounts	FS240	\$ 3,081,802	\$ 3,022,104	\$ 2,723,022	\$ 2,687,640	\$ 2,628,534
Corporate Trust and Agency Accounts	FS250	\$ 147,401	\$ 32,605	\$ 31,279	\$ 42,868	\$ 29,252
Investment Management Agency Accounts	FS260	\$ 30,310,009	\$ 30,013,031	\$ 27,556,104	\$ 27,219,095	\$ 27,659,855
Other Fiduciary Accounts	FS270	\$ 3,070,560	\$ 3,146,127	\$ 4,015,079	\$ 4,228,764	\$ 4,463,545

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 719,695	\$ 745,845	\$ 738,373	\$ 0	\$ 778,636
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 179,017,242	\$ 177,266,493	\$ 162,985,911	\$ 159,822,467	\$ 157,764,279
Personal Trust and Agency Accounts	FS211	\$ 7,448,808	\$ 7,505,147	\$ 5,937,277	\$ 6,370,351	\$ 6,873,214
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 171,206,478	\$ 169,388,433	\$ 156,913,310	\$ 153,356,488	\$ 150,805,444
Employee Benefit - Defined Contribution	FS221	\$ 145,636,199	\$ 143,736,348	\$ 131,071,136	\$ 129,289,153	\$ 129,349,569
Employee Benefit - Defined Benefit	FS231	\$ 21,922,314	\$ 22,048,150	\$ 19,986,474	\$ 19,381,061	\$ 19,122,439
Other Retirement Accounts	FS241	\$ 3,647,965	\$ 3,603,935	\$ 5,855,700	\$ 4,686,274	\$ 2,333,436
Corporate Trust and Agency Accounts	FS251	\$ 65,859	\$ 195,306	\$ 25,494	\$ 28,255	\$ 31,872
Other Fiduciary Accounts	FS271	\$ 296,097	\$ 177,607	\$ 109,830	\$ 67,373	\$ 53,749
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 331,324,179	\$ 332,932,162	\$ 303,843,467	\$ 377,101,318	\$ 375,949,534
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	65,724	60,587	59,077	57,667	59,858
Personal Trust and Agency Accounts	FS212	39,065	35,559	35,543	35,337	37,703
Retirement-related Trust and Agency Accounts - Total	SUB6120	9,470	8,746	8,176	7,645	6,864
Employee Benefit - Defined Contribution	FS222	782	767	753	572	600
Employee Benefit - Defined Benefit	FS232	219	156	150	150	171
Other Retirement Accounts	FS242	8,469	7,823	7,273	6,923	6,093
Corporate Trust and Agency Accounts	FS252	96	44	45	43	26
Investment Management Agency Accounts	FS262	16,850	15,976	15,089	14,409	15,040
Other Fiduciary Accounts	FS272	243	262	224	233	225
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	347,392	341,946	333,364	311,453	313,700
Personal Trust and Agency Accounts	FS213	128,981	129,937	125,220	118,663	111,804
Retirement-related Trust and Agency Accounts - Total	SUB6130	218,123	211,703	207,816	192,526	201,268
Employee Benefit - Defined Contribution	FS223	164,674	157,345	151,510	134,983	130,818
Employee Benefit - Defined Benefit	FS233	2,456	2,450	2,662	2,639	2,463
Other Retirement Accounts	FS243	50,993	51,908	53,644	54,904	67,987
Corporate Trust and Agency Accounts	FS253	142	131	145	137	224
Other Fiduciary Accounts	FS273	146	175	183	127	404
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	10,545,434	10,032,784	9,741,833	9,955,362	9,559,802
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 184,668	\$ 681,748	\$ 483,918	\$ 320,576	\$ 161,208
Personal Trust and Agency Accounts	FS310	\$ 56,553	\$ 212,534	\$ 152,498	\$ 103,031	\$ 52,780

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 26,532	\$ 93,860	\$ 69,583	\$ 45,751	\$ 22,033
Employee Benefit - Defined Contribution	FS320	\$ 17,458	\$ 62,237	\$ 46,341	\$ 30,760	\$ 15,142
Employee Benefit - Defined Benefit	FS330	\$ 3,061	\$ 10,898	\$ 7,820	\$ 5,329	\$ 2,640
Other Retirement Accounts	FS340	\$ 6,013	\$ 20,725	\$ 15,422	\$ 9,662	\$ 4,251
Corporate Trust and Agency Accounts	FS350	\$ 321	\$ 1,259	\$ 814	\$ 491	\$ 256
Investment Management Agency Accounts	FS360	\$ 27,869	\$ 98,894	\$ 67,284	\$ 42,615	\$ 22,201
Other Fiduciary Accounts	FS370	\$ 1,937	\$ 8,318	\$ 4,359	\$ 2,785	\$ 1,641
Custody and Safekeeping Accounts	FS380	\$ 66,610	\$ 221,171	\$ 154,709	\$ 101,137	\$ 49,538
Other Fiduciary and Related Services	FS390	\$ 4,846	\$ 45,712	\$ 34,671	\$ 24,766	\$ 12,759
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 49,030	\$ 560,788	\$ 182,021	\$ 77,218	\$ 57,926
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 239	\$ 5,420	\$ 1,147	\$ 1,006	\$ 692
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 6,374	\$ 10,198	\$ 6,882	\$ 4,447	\$ 3,686
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 141,773	\$ 125,738	\$ 307,632	\$ 246,799	\$ 106,276
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 11,205,607	\$ 23,342,589	\$ 10,039,299	\$ 11,242,486	\$ 18,619,710
Non-Interest-Bearing Deposits	FS410	\$ 32,214	\$ 12,300	\$ 29,710	\$ 29,261	\$ 13,228
Interest-Bearing Deposits	FS415	\$ 24,075	\$ 115,610	\$ 48,432	\$ 47,020	\$ 85,807
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 438,416	\$ 1,534,796	\$ 444,581	\$ 456,872	\$ 1,137,491
State, County and Municipal Obligations	FS425	\$ 1,330,333	\$ 2,648,482	\$ 1,248,805	\$ 1,229,881	\$ 2,078,805
Money Market Mutual Funds	FS430	\$ 927,440	\$ 1,761,793	\$ 796,968	\$ 752,753	\$ 1,342,871
Other Short-term Obligations	FS435	\$ 130,463	\$ 121,826	\$ 58,433	\$ 122,285	\$ 79,092
Other Notes and Bonds	FS440	\$ 522,748	\$ 1,204,333	\$ 485,354	\$ 499,704	\$ 937,753
Common and Preferred Stock	FS445	\$ 6,944,628	\$ 14,388,171	\$ 6,392,017	\$ 7,543,678	\$ 12,006,158
Real Estate Mortgages	FS450	\$ 13,746	\$ 22,492	\$ 13,294	\$ 14,888	\$ 21,576
Real Estate	FS455	\$ 337,940	\$ 774,699	\$ 289,461	\$ 300,008	\$ 393,413
Miscellaneous Assets	FS460	\$ 503,604	\$ 758,087	\$ 232,244	\$ 246,136	\$ 523,516
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	93	227	107	103	123
Corporate and Municipal Trusteeships	FS510	7	82	2	8	19
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	86	145	105	95	104
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,830	\$ 4,201,966	\$ 7,830	\$ 8,525	\$ 101,920

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	24	40	24	24	34
Domestic Equity	FS610	12	21	12	12	19
International/Global Equity	FS620	1	3	1	1	3
Stock/Bond Blend	FS630	1	1	1	1	1
Taxable Bond	FS640	6	9	6	6	7
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	3	3	3	3	3
Specialty/Other	FS670	0	2	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 492,483	\$ 8,118,834	\$ 482,208	\$ 487,655	\$ 3,907,413
Domestic Equity	FS615	\$ 254,724	\$ 6,063,727	\$ 247,766	\$ 252,481	\$ 2,284,356
International/Global Equity	FS625	\$ 21,979	\$ 1,340,070	\$ 20,276	\$ 20,311	\$ 1,211,749
Stock/Bond Blend	FS635	\$ 853	\$ 869	\$ 810	\$ 836	\$ 834
Taxable Bond	FS645	\$ 187,263	\$ 333,464	\$ 181,348	\$ 181,564	\$ 374,823
Municipal Bond	FS655	\$ 15,584	\$ 15,978	\$ 16,464	\$ 16,768	\$ 17,372
Short-Term Investments/Money Market	FS665	\$ 12,080	\$ 15,920	\$ 15,544	\$ 15,695	\$ 18,279
Specialty/Other	FS675	\$ 0	\$ 348,806	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 227	\$ 3,839	\$ 1,129	\$ 995	\$ 691
Personal Trust and Agency Accounts	FS710	\$ 226	\$ 3,740	\$ 1,066	\$ 986	\$ 682
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 69	\$ 62	\$ 9	\$ 9
Investment Management Agency Accounts	FS730	\$ 0	\$ 23	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 6	\$ 1,582	\$ 16	\$ 6	\$ 3
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 55	\$ 3	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 1,501	\$ 1	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 26	\$ 12	\$ 6	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 10	\$ 6	\$ 3	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 6	\$ 3	\$ 0	\$ 3
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 3	\$ 3	\$ 3	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 123,125,781	\$ 118,695,488	\$ 113,843,563	\$ 109,263,953	\$ 106,287,891
Equity Capital Deductions - Total	SUB1631	\$ 20,447,471	\$ 19,336,024	\$ 18,909,476	\$ 17,512,703	\$ 16,997,493
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 583,695	\$ 603,529	\$ 541,011	\$ 528,511	\$ 484,461
Goodwill and Certain Other Intangible Assets	CCR115	\$ 18,783,790	\$ 17,830,848	\$ 17,437,069	\$ 16,007,701	\$ 15,725,715
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,076,392	\$ 898,226	\$ 928,413	\$ 974,991	\$ 787,281
Other	CCR134	\$ 3,594	\$ 3,421	\$ 2,983	\$ 1,500	\$ 36
Equity Capital Additions - Total	SUB1641	\$ 1,571,850	\$ 928,749	\$ 1,071,463	\$ 1,864,767	\$ 188,176
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 653,369	\$ - 2,030	\$ 125,588	\$ 938,834	\$ - 679,541
Qualifying Intangible Assets	CCR185	\$ 82,371	\$ 91,328	\$ 117,870	\$ 112,104	\$ 71,889
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 836,058	\$ 839,383	\$ 827,922	\$ 813,794	\$ 795,475
Other	CCR195	\$ 52	\$ 68	\$ 83	\$ 35	\$ 353
Tier 1 (Core) Capital	CCR20	\$ 104,250,160	\$ 100,288,213	\$ 96,005,550	\$ 93,616,017	\$ 89,478,574
Total Assets (SC60)	CCR205	\$ 1,340,778,782	\$ 1,306,790,163	\$ 1,227,954,505	\$ 1,188,298,822	\$ 1,157,356,020
Asset Deductions - Total	SUB1651	\$ 20,663,553	\$ 19,532,542	\$ 19,077,602	\$ 17,699,787	\$ 17,213,132
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 504,941	\$ 491,558	\$ 430,875	\$ 404,065	\$ 382,765
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,078,738	\$ 18,138,605	\$ 17,714,376	\$ 16,318,163	\$ 16,041,342
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,076,575	\$ 898,408	\$ 929,350	\$ 976,154	\$ 788,499
Other	CCR275	\$ 3,299	\$ 3,971	\$ 3,001	\$ 1,405	\$ 526
Asset Additions - Total	SUB1661	\$ 344,796	\$ - 785,988	\$ - 737,788	\$ 587,272	\$ - 2,305,845
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 262,170	\$ - 877,605	\$ - 855,741	\$ 475,133	\$ - 2,377,787
Qualifying Intangible Assets	CCR285	\$ 82,371	\$ 91,328	\$ 117,870	\$ 112,104	\$ 71,889
Other	CCR290	\$ 255	\$ 289	\$ 83	\$ 35	\$ 53
Adjusted Total Assets	CCR25	\$ 1,320,460,025	\$ 1,286,471,633	\$ 1,208,139,115	\$ 1,171,186,307	\$ 1,137,837,043
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 52,515,529	\$ 51,066,888	\$ 47,747,208	\$ 46,497,723	\$ 45,240,547
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 104,250,160	\$ 100,288,213	\$ 96,005,550	\$ 93,616,017	\$ 89,478,574
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 165,076	\$ 190,284	\$ 177,413	\$ 171,470	\$ 182,762
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 6,970,793	\$ 7,019,436	\$ 5,314,059	\$ 4,383,286	\$ 5,160,362

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 27,239	\$ 28,455	\$ 31,309	\$ 33,387	\$ 38,336
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 5,660,878	\$ 5,692,353	\$ 5,422,913	\$ 5,301,069	\$ 5,247,918
Tier 2 Capital - Other	CCR355	\$ 271	\$ 269	\$ 213	\$ 3,464	\$ 497
Tier 2 (Supplementary) Capital	CCR33	\$ 12,824,257	\$ 12,930,797	\$ 10,945,907	\$ 9,892,676	\$ 10,629,875
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 12,824,257	\$ 12,930,797	\$ 10,945,907	\$ 9,892,676	\$ 10,629,875
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 123,186	\$ 189,518	\$ 135,129	\$ 133,746	\$ 131,345
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,027,747	\$ 878,846	\$ 806,149	\$ 715,326	\$ 624,428
Total Risk-Based Capital	CCR39	\$ 115,923,484	\$ 112,150,646	\$ 106,010,179	\$ 102,659,621	\$ 99,352,676
0% R/W Category - Cash	CCR400	\$ 4,747,205	\$ 4,685,031	\$ 4,524,740	\$ 4,266,424	\$ 4,042,221
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 19,100,630	\$ 19,081,243	\$ 21,038,006	\$ 23,221,575	\$ 25,815,204
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 28,771	\$ 29,640	\$ 17,091	\$ 14,265	\$ 17,655
0% R/W Category - Other	CCR415	\$ 3,616,849	\$ 3,002,143	\$ 3,906,052	\$ 3,693,793	\$ 3,553,070
0% R/W Category - Assets Total	CCR420	\$ 27,493,455	\$ 26,798,057	\$ 29,485,889	\$ 31,196,057	\$ 33,428,150
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	\$ 122,907,833	\$ 122,704,100	\$ 114,273,581	\$ 115,704,174	\$ 121,020,984
20% R/W Category - Claims on FHLBs	CCR435	\$ 27,956,083	\$ 28,046,645	\$ 27,486,587	\$ 29,030,045	\$ 29,819,088
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,687,894	\$ 3,633,356	\$ 3,525,911	\$ 3,222,386	\$ 3,137,598
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 25,212,575	\$ 27,232,345	\$ 27,223,690	\$ 30,357,758	\$ 31,195,922
20% R/W Category - Other	CCR450	\$ 39,238,277	\$ 38,023,898	\$ 89,575,171	\$ 70,874,364	\$ 92,494,576
20% R/W Category - Assets Total	CCR455	\$ 219,002,662	\$ 219,640,344	\$ 262,084,940	\$ 249,188,727	\$ 277,668,168
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 43,800,541	\$ 43,928,065	\$ 52,416,971	\$ 49,837,735	\$ 55,533,615
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 660,834,374	\$ 636,801,798	\$ 589,934,326	\$ 557,966,918	\$ 531,816,679
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 23,109,328	\$ 21,670,074	\$ 24,453,433	\$ 23,851,699	\$ 22,956,030
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 18,152,501	\$ 13,951,454	\$ 11,141,566	\$ 9,151,318	\$ 8,724,915
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 661,245	\$ 714,328	\$ 656,193	\$ 666,223	\$ 681,019
50% R/W Category - Other	CCR480	\$ 15,576,939	\$ 14,919,952	\$ 14,004,061	\$ 11,703,770	\$ 11,333,506
50% R/W Category - Assets Total	CCR485	\$ 718,334,387	\$ 688,057,606	\$ 640,189,579	\$ 603,339,928	\$ 575,512,149
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 359,167,397	\$ 344,029,019	\$ 320,094,997	\$ 301,670,177	\$ 287,756,294

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 10,198,678	\$ 8,990,102	\$ 12,019,219	\$ 16,439,560	\$ 16,442,150
100% R/W Category - All Other Assets	CCR506	\$ 418,590,642	\$ 413,174,454	\$ 378,926,096	\$ 358,212,241	\$ 338,782,035
100% R/W Category - Assets Total	CCR510	\$ 428,789,320	\$ 422,164,556	\$ 390,945,315	\$ 374,651,801	\$ 355,224,185
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 428,789,320	\$ 422,164,556	\$ 390,945,315	\$ 374,651,801	\$ 355,224,185
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 36,213	\$ 36,285	\$ 35,865	\$ 38,603	\$ 38,175
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 452,667	\$ 453,567	\$ 448,318	\$ 482,540	\$ 460,002
Assets to Risk-Weight	CCR64	\$ 1,393,656,037	\$ 1,356,696,848	\$ 1,322,741,588	\$ 1,258,415,116	\$ 1,241,870,827
Subtotal Risk-Weighted Assets	CCR75	\$ 832,209,747	\$ 810,575,033	\$ 763,905,450	\$ 726,642,092	\$ 698,973,937
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,044,963	\$ 1,019,811	\$ 1,093,625	\$ 1,141,614	\$ 956,894
Total Risk-Weighted Assets	CCR78	\$ 831,164,784	\$ 809,555,222	\$ 762,811,825	\$ 725,500,478	\$ 698,017,043
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 66,525,457	\$ 64,800,497	\$ 61,024,975	\$ 58,078,375	\$ 55,842,026
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.89%	7.80%	7.95%	7.99%	7.86%
Total Risk-Based Capital Ratio	CCR820	13.95%	13.85%	13.90%	14.15%	14.23%
Tier 1 Risk-Based Capital Ratio	CCR830	12.42%	12.28%	12.48%	12.81%	12.73%
Tangible Equity Ratio	CCR840	7.89%	7.79%	7.94%	7.98%	7.86%

*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.