

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Description	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions	84	86	86	87	87

Schedule NS --- Optional Narrative Statement		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	5	3	2	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,564,550	\$ 3,747,117	\$ 3,787,512	\$ 4,420,821	\$ 4,105,910
Cash and Non-Interest-Earning Deposits	SC110	\$ 720,953	\$ 600,626	\$ 556,034	\$ 676,539	\$ 562,266
Interest-Earning Deposits in FHLBs	SC112	\$ 448,770	\$ 490,111	\$ 554,321	\$ 574,635	\$ 710,017
Other Interest-Earning Deposits	SC118	\$ 544,160	\$ 574,258	\$ 590,825	\$ 514,067	\$ 333,660
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 220,237	\$ 236,034	\$ 324,489	\$ 691,308	\$ 628,996
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,075,735	\$ 1,273,391	\$ 1,192,748	\$ 1,299,666	\$ 1,232,783
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 208,774	\$ 213,061	\$ 228,634	\$ 220,205	\$ 213,033
State and Municipal Obligations	SC180	\$ 178,966	\$ 163,575	\$ 122,643	\$ 124,915	\$ 115,895
Securities Backed by Nonmortgage Loans	SC182	\$ 26,019	\$ 22,657	\$ 28,520	N/A	N/A
Other Investment Securities	SC185	\$ 125,489	\$ 157,041	\$ 172,825	\$ 301,489	\$ 291,109
Accrued Interest Receivable	SC191	\$ 15,447	\$ 16,363	\$ 16,473	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,617,594	\$ 1,668,732	\$ 1,659,401	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 1,617,594	\$ 1,668,732	\$ 1,659,401	\$ 1,731,180	\$ 1,680,096
Pass-Through - Total	SUB0073	\$ 1,002,741	\$ 1,000,768	\$ 980,368	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,002,741	\$ 1,000,768	\$ 980,368	\$ 1,101,009	\$ 1,001,644
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 609,739	\$ 662,369	\$ 673,635	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 250,143	\$ 252,480	\$ 291,032	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 350,459	\$ 384,387	\$ 369,219	N/A	N/A
Other	SC222	\$ 9,137	\$ 25,502	\$ 13,384	N/A	N/A
Accrued Interest Receivable	SC228	\$ 5,114	\$ 5,595	\$ 5,398	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93039 - OTS-Regulated: Ohio	(\$Thousands)
Run Date: November 22, 2004, 12:22 PM	September 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 31,756,320	\$ 30,983,681	\$ 29,777,641	N/A	N/A
Mortgage Loans - Total	SC26	\$ 31,557,867	\$ 30,789,869	\$ 29,583,152	\$ 28,508,162	\$ 29,709,327
Construction Loans - Total	SUB0100	\$ 1,739,106	\$ 1,588,541	\$ 1,526,605	\$ 1,537,720	\$ 1,499,338
Residential - Total	SUB0110	\$ 1,615,604	\$ 1,494,771	\$ 1,429,334	\$ 1,445,489	\$ 1,408,565
1-4 Dwelling Units	SC230	\$ 1,328,898	\$ 1,228,950	\$ 1,185,268	\$ 1,175,429	\$ 1,127,513
Multifamily (5 or more) Dwelling Units	SC235	\$ 286,706	\$ 265,821	\$ 244,066	\$ 270,060	\$ 281,052
Nonresidential Property	SC240	\$ 123,502	\$ 93,770	\$ 97,271	\$ 92,231	\$ 90,773
Permanent Loans - Total	SUB0121	\$ 29,887,578	\$ 29,266,866	\$ 28,129,858	N/A	N/A
Residential - Total	SUB0131	\$ 26,231,113	\$ 25,943,821	\$ 24,972,142	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 25,057,487	\$ 24,906,314	\$ 23,940,780	N/A	N/A
Revolving Open-End Loans	SC251	\$ 4,143,963	\$ 4,080,922	\$ 3,923,111	\$ 3,734,373	\$ 3,498,542
All Other - First Liens	SC254	\$ 20,569,041	\$ 20,511,387	\$ 19,761,532	N/A	N/A
All Other - Junior Liens	SC255	\$ 344,483	\$ 314,005	\$ 256,137	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,173,626	\$ 1,037,507	\$ 1,031,362	\$ 1,072,407	\$ 1,064,670
Nonresidential Property (Except Land)	SC260	\$ 2,114,291	\$ 1,952,787	\$ 1,843,482	\$ 1,792,111	\$ 1,701,145
Land	SC265	\$ 1,542,174	\$ 1,370,258	\$ 1,314,234	\$ 1,205,423	\$ 1,088,079
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 2,042,186	\$ 1,198,944	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 121,193	\$ 116,052	\$ 111,916	\$ 111,898	\$ 112,968
Advances for Taxes and Insurance	SC275	\$ 8,443	\$ 12,222	\$ 9,262	\$ 9,233	\$ 5,906
Allowance for Loan and Lease Losses	SC283	\$ 198,453	\$ 193,812	\$ 194,489	\$ 182,078	\$ 175,839
Nonmortgage Loans - Gross	SUB0162	\$ 8,806,717	\$ 8,504,813	\$ 8,439,283	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 8,490,287	\$ 8,183,369	\$ 8,104,856	\$ 8,283,651	\$ 4,627,398
Commercial Loans - Total	SC32	\$ 933,904	\$ 798,335	\$ 751,928	\$ 639,306	\$ 602,922
Secured	SC300	\$ 746,322	\$ 617,222	\$ 545,580	\$ 473,114	\$ 477,001
Unsecured	SC303	\$ 184,546	\$ 179,361	\$ 204,036	\$ 164,903	\$ 124,413
Lease Receivables	SC306	\$ 3,036	\$ 1,752	\$ 2,312	\$ 1,289	\$ 1,508
Consumer Loans - Total	SC35	\$ 7,796,620	\$ 7,642,181	\$ 7,619,983	\$ 7,923,488	\$ 4,229,040
Loans on Deposits	SC310	\$ 27,391	\$ 27,098	\$ 26,728	\$ 27,510	\$ 29,675
Home Improvement Loans (Not secured by real estate)	SC316	\$ 71,142	\$ 502,763	\$ 430,022	\$ 42,617	\$ 38,574
Education Loans	SC320	\$ 737	\$ 562	\$ 1,159	\$ 1,084	\$ 1,157
Auto Loans	SC323	\$ 1,190,307	\$ 1,155,229	\$ 1,114,532	\$ 1,074,842	\$ 1,031,142
Mobile Home Loans	SC326	\$ 10,590	\$ 15,666	\$ 16,230	\$ 17,261	\$ 18,276
Credit Cards	SC328	\$ 5,713,070	\$ 5,270,850	\$ 5,544,658	\$ 6,269,385	\$ 2,668,588

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 783,383	\$ 670,013	\$ 486,654	\$ 490,789	\$ 441,628
Accrued Interest Receivable	SC348	\$ 76,193	\$ 64,297	\$ 67,372	\$ 83,947	\$ 36,934
Allowance for Loan and Lease Losses	SC357	\$ 316,430	\$ 321,444	\$ 334,427	\$ 363,143	\$ 241,498
Repossessed Assets - Gross	SUB0201	\$ 51,602	\$ 45,346	\$ 45,979	\$ 43,361	\$ 40,771
Repossessed Assets - Total	SC40	\$ 51,552	\$ 45,294	\$ 45,913	\$ 43,361	\$ 40,771
Real Estate - Total	SUB0210	\$ 48,787	\$ 42,335	\$ 42,380	\$ 39,201	\$ 36,384
Construction	SC405	\$ 4,864	\$ 6,117	\$ 5,984	\$ 4,388	\$ 5,300
Residential - Total	SUB0225	\$ 35,980	\$ 32,837	\$ 33,576	\$ 32,642	\$ 28,827
1-4 Dwelling Units	SC415	\$ 34,097	\$ 32,401	\$ 32,993	\$ 31,962	\$ 28,341
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,883	\$ 436	\$ 583	\$ 680	\$ 486
Nonresidential (Except Land)	SC426	\$ 7,548	\$ 2,819	\$ 2,452	\$ 1,860	\$ 2,077
Land	SC428	\$ 395	\$ 562	\$ 368	\$ 311	\$ 180
Other Repossessed Assets	SC430	\$ 2,815	\$ 3,011	\$ 3,599	\$ 4,160	\$ 4,387
General Valuation Allowances	SC441	\$ 50	\$ 52	\$ 66	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 2,304	\$ 2,280	\$ 2,259	\$ 2,408	\$ 2,951
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 488,357	\$ 488,541	\$ 486,215	\$ 484,022	\$ 473,342
Federal Home Loan Bank Stock	SC510	\$ 482,705	\$ 482,867	\$ 480,639	\$ 478,003	\$ 467,041
Other	SC540	\$ 5,652	\$ 5,674	\$ 5,576	\$ 6,234	\$ 6,514
Office Premises and Equipment	SC55	\$ 402,919	\$ 403,168	\$ 397,998	\$ 390,920	\$ 380,619
Other Assets - Gross	SUB0262	\$ 1,194,044	\$ 1,121,160	\$ 1,244,004	N/A	N/A
Other Assets - Total	SC59	\$ 1,194,044	\$ 1,121,160	\$ 1,244,004	\$ 893,360	\$ 887,954
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 40,184	\$ 48,748	\$ 64,202	\$ 2,834	\$ 13,540
Bank-Owned Life Insurance - Other	SC625	\$ 225,148	\$ 206,992	\$ 183,516	\$ 219,242	\$ 200,646
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 196,283	\$ 215,745	\$ 169,504	\$ 170,339	\$ 148,902
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 440,103	\$ 346,576	\$ 362,805	\$ 339,137	\$ 235,444
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 683	\$ 934	\$ 613	\$ 846	\$ 1,522
Other Assets	SC689	\$ 291,643	\$ 302,165	\$ 463,364	\$ 619,334	\$ 645,970
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

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93039 - OTS-Regulated: Ohio	(\$Thousands)
Run Date: November 22, 2004, 12:22 PM	September 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 514,933	\$ 515,308	\$ 528,982	N/A	N/A
Total Assets - Gross	SUB0283	\$ 47,884,407	\$ 46,964,838	\$ 45,840,292	N/A	N/A
Total Assets	SC60	\$ 47,369,474	\$ 46,449,530	\$ 45,311,310	\$ 46,335,318	\$ 42,120,295
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 31,801,313	\$ 32,104,833	\$ 32,434,344	\$ 34,758,782	\$ 32,274,305
Deposits	SC710	\$ 31,146,390	\$ 31,405,217	\$ 31,543,864	\$ 34,047,804	\$ 31,183,367
Escrows	SC712	\$ 654,456	\$ 698,934	\$ 889,649	\$ 710,770	\$ 1,090,678
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 467	\$ 682	\$ 831	\$ 208	\$ 260
Borrowings - Total	SC72	\$ 6,379,551	\$ 5,397,348	\$ 5,896,153	\$ 5,720,206	\$ 5,007,149
Advances from FHLBank	SC720	\$ 5,612,341	\$ 4,825,301	\$ 3,564,324	\$ 3,622,445	\$ 4,085,423
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 44,097	\$ 44,876	\$ 45,383	\$ 43,385	\$ 263,156
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,800	\$ 1,800	\$ 0	N/A	N/A
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	\$ 721,313	\$ 525,371	\$ 2,286,446	\$ 2,052,576	\$ 658,570
Other Liabilities - Total	SC75	\$ 2,589,094	\$ 2,648,603	\$ 993,080	\$ 845,472	\$ 664,478
Accrued Interest Payable - Deposits	SC763	\$ 160,332	\$ 161,405	\$ 168,764	\$ 173,020	\$ 40,534
Accrued Interest Payable - Other	SC766	\$ 11,407	\$ 10,328	\$ 10,826	\$ 12,180	\$ 12,445
Accrued Taxes	SC776	\$ 73,052	\$ 29,402	\$ 42,608	\$ 82,758	\$ 45,072
Accounts Payable	SC780	\$ 1,778,597	\$ 1,845,493	\$ 283,511	\$ 203,305	\$ 213,381
Deferred Income Taxes	SC790	\$ 49,383	\$ 43,866	\$ 49,422	\$ 53,820	\$ 40,995
Other Liabilities and Deferred Income	SC796	\$ 516,323	\$ 558,109	\$ 437,949	\$ 320,389	\$ 312,051
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	\$ 40,769,958	\$ 40,150,784	\$ 39,323,577	\$ 41,324,460	\$ 37,945,932

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 153	\$ 155	\$ 159	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 6,599,362	\$ 6,298,592	\$ 5,987,572	\$ 5,010,691	\$ 4,174,201
Stock - Total	SUB0311	\$ 3,063,013	\$ 2,997,745	\$ 2,853,495	\$ 2,170,832	\$ 1,317,640
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 4,260	\$ 4,260	\$ 4,260	\$ 4,260	\$ 4,260
Common Stock - Par Value	SC820	\$ 48,098	\$ 44,488	\$ 44,488	\$ 44,516	\$ 44,448
Common Stock - Paid in Excess of Par	SC830	\$ 3,010,655	\$ 2,948,997	\$ 2,804,747	\$ 2,122,056	\$ 1,268,932
Accumulated Other Comprehensive Income - Total	SC86	\$ 23,845	\$- 3,295	\$ 44,290	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 26,246	\$- 231	\$ 47,355	\$ 28,001	\$ 30,845
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	N/A	N/A
Other	SC870	\$- 2,401	\$- 3,064	\$- 3,065	N/A	N/A
Retained Earnings	SC880	\$ 3,537,315	\$ 3,330,885	\$ 3,118,674	\$ 2,842,069	\$ 2,853,491
Other Components of Equity Capital	SC891	\$- 24,811	\$- 26,743	\$- 28,887	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 47,369,473	\$ 46,449,531	\$ 45,311,308	\$ 46,335,312	\$ 42,120,295

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2004, 12:22 PM

TFR Industry Aggregate Report
 93039 - OTS-Regulated: Ohio
 September 2004

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 14
3	Federal, State, or other taxes receivable	31	\$ 48,673
4	Net deferred tax assets	17	\$ 19,138
6	Prepaid deposit insurance premiums	14	\$ 171
7	Prepaid expenses	75	\$ 25,878
9	Advances for loans serviced for others	4	\$ 13,409
13	Noninterest-bearing accts recv from Hold Co/Affl	4	\$ 18,451
14	Other noninterest-bearing short-term accounts recv	21	\$ 78,197
19	Receivables fr a broker for unsettled transactions	1	\$ 5,953
20	F/V of all derivative instru. reportable as assets	2	\$ 1,994
22	Unapplied loan disbursements	2	\$ 1,284
99	Other	48	\$ 37,254

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 785
4	Nonrefundable loan fees received prior to closing	5	\$ 155
7	Deferred gains from the sale of real estate	2	\$ 44
9	Fees received for standby contracts and other	1	\$ 16
11	The liability recorded for post-retirement benefit	30	\$ 23,312
14	Unapplied loan payments received	3	\$ 17,788
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 1,429
18	Litigation reserves	1	\$ 4,028
20	F/V of all derivative instru. reportable as liab.	1	\$ 12,654
99	Other	81	\$ 432,312

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 522,322	\$ 581,876	\$ 525,193	\$ 609,993	\$ 591,431
Deposits and Investment Securities	SO115	\$ 19,292	\$ 18,624	\$ 20,109	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 23,028	\$ 22,740	\$ 21,706	N/A	N/A
Mortgage Loans	SO141	\$ 418,393	\$ 389,574	\$ 377,333	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 61,609	\$ 150,938	\$ 106,045	N/A	N/A
Commercial Loans and Leases	SO160	\$ 11,902	\$ 10,384	\$ 9,648	\$ 8,483	\$ 8,739
Consumer Loans and Leases	SO171	\$ 49,707	\$ 140,554	\$ 96,397	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 5,122	\$ 4,746	\$ 4,714	\$ 6,249	\$ 5,223
Federal Home Loan Bank Stock	SO181	\$ 5,077	\$ 4,746	\$ 4,714	\$ 6,249	\$ 5,223
Other	SO185	\$ 45	\$ 0	\$ 0	N/A	N/A
Interest Expense - Total	SO21	\$ 226,609	\$ 223,014	\$ 227,559	\$ 244,499	\$ 236,008
Deposits	SO215	\$ 174,787	\$ 175,073	\$ 180,821	\$ 187,800	\$ 191,323
Escrows	SO225	\$ 16	\$ 81	\$ 78	\$ 90	\$ 9
Advances from FHLBank	SO230	\$ 41,184	\$ 36,313	\$ 35,227	\$ 37,069	\$ 39,092
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 57	\$ 23	\$ 24	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 10,565	\$ 11,572	\$ 11,426	\$ 19,553	\$ 5,608
Capitalized Interest	SO271	\$ 0	\$ 48	\$ 17	\$ 13	\$ 24
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 300,835	\$ 363,608	\$ 302,348	\$ 371,796	\$ 360,646
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 120,119	\$ 127,152	\$ 131,085	\$ 145,410	\$ 61,052
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 180,716	\$ 236,456	\$ 171,263	\$ 226,386	\$ 299,594
Noninterest Income - Total	SO42	\$ 728,474	\$ 659,721	\$ 707,876	\$ 892,397	\$ 104,203
Mortgage Loan Serving Fees	SO410	\$ 67,934	\$ 76,130	\$ 42,835	\$ 170,847	\$- 17,719
Other Fees and Charges	SO420	\$ 351,105	\$ 330,818	\$ 360,686	\$ 380,539	\$ 115,640
Net Income (Loss) from Other - Total	SUB0451	\$ 260,518	\$ 388,043	\$ 250,640	\$ 392,474	\$ 90,905
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 291,816	\$ 274,681	\$ 269,824	\$ 257,774	\$ 82,464
Operations & Sale of Repossessed Assets	SO461	\$ 315	\$ 562	\$- 765	\$- 1,409	\$ 800
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,794	\$- 1,017	\$ 1,480	\$- 1,964	\$ 6,096
Sale of Securities Held-to-Maturity	SO467	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 1,887	\$ 908	\$ 1,685	\$ 671	\$ 507

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 10,223	\$ - 3	\$ 12,313	\$ 4,328	\$ 9,830
Trading Assets (Realized and Unrealized)	SO485	\$- 41,932	\$ 112,912	\$- 33,897	\$ 133,074	\$- 8,792
Other Noninterest Income	SO488	\$ 48,917	\$- 135,270	\$ 53,715	\$- 51,463	\$- 84,623
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	\$ 526,124	\$ 460,835	\$ 455,702	\$ 430,203	\$ 305,478
All Personnel Compensation and Expense	SO510	\$ 140,618	\$ 125,531	\$ 119,508	\$ 121,461	\$ 120,969
Legal Expense	SO520	\$ 1,905	\$ 2,192	\$ 2,015	\$ 1,848	\$ 1,945
Office Occupancy and Equipment Expense	SO530	\$ 34,478	\$ 34,487	\$ 35,211	\$ 36,032	\$ 36,733
Marketing and Other Professional Services	SO540	\$ 93,427	\$ 28,070	\$ 23,774	\$ 22,513	\$ 20,233
Loan Servicing Fees	SO550	\$ 149,087	\$ 194,762	\$ 188,721	\$ 152,488	\$ 68,755
Goodwill and Other Intangibles Expense	SO560	\$ 11,305	\$ 10,769	\$ 9,047	\$ 10,314	\$ 3,074
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 205	\$- 56	\$- 60	\$ 431	\$- 28
Other Noninterest Expense	SO580	\$ 95,099	\$ 65,080	\$ 77,486	\$ 85,116	\$ 53,797
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	\$ 383,066	\$ 435,342	\$ 423,437	\$ 688,527	\$ 98,319
Income Taxes - Total	SO71	\$ 129,996	\$ 159,488	\$ 144,126	\$ 250,931	\$ 26,672
Federal	SO710	\$ 122,970	\$ 157,272	\$ 142,344	\$ 249,799	\$ 23,621
State, Local & Other	SO720	\$ 7,026	\$ 2,216	\$ 1,782	\$ 1,132	\$ 3,051
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 253,070	\$ 275,854	\$ 279,311	\$ 437,596	\$ 71,647
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 292	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 253,070	\$ 275,854	\$ 279,603	\$ 437,596	\$ 71,647

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 22, 2004, 12:22 PM

TFR Industry Aggregate Report
 93039 - OTS-Regulated: Ohio
 September 2004

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	23	\$ 438
5	Net income(loss) from real estate held for invest	2	\$ 10
6	Net income(loss)-equity invest in uncons sub org	1	\$- 4
7	Net income(loss) from leased property	3	\$ 54
9	Net income from data processing lease/services	1	\$ 75
14	Interest Income from CNFIs reported on SC655	1	\$ 6
15	Income from corporate-owned life insurance	23	\$ 2,658
99	Other	53	\$ 45,244

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	13	\$ 210
2	OTS assessments	11	\$ 172
3	Interest expense on income taxes	1	\$ 44
6	Supervisory examination fees	20	\$ 398
7	Office supplies, printing, and postage	51	\$ 4,450
8	Telephone, including data lines	12	\$ 517
9	Loan origination expense	15	\$ 11,810
10	ATM expense	12	\$ 365
13	Misc taxes other than income & real estate	58	\$ 4,822
17	Charitable contributions	1	\$ 3
99	Other	51	\$ 55,164

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,580,635	\$ 1,107,069	\$ 525,193	\$ 2,313,945	\$ 1,703,952
YTD - Deposits and Investment Securities	Y_SO115	\$ 54,511	\$ 38,733	\$ 20,109	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 64,762	\$ 44,446	\$ 21,706	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 1,146,735	\$ 766,907	\$ 377,333	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 31,034	\$ 20,032	\$ 9,648	\$ 36,690	\$ 28,207
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 283,593	\$ 236,951	\$ 96,397	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 14,004	\$ 9,460	\$ 4,714	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13,950	\$ 9,460	\$ 4,714	N/A	N/A
YTD - Other	Y_SO185	\$ 54	\$ 0	\$ 0	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 653,938	\$ 450,573	\$ 227,559	\$ 980,676	\$ 736,177
YTD - Deposits	Y_SO215	\$ 515,736	\$ 355,894	\$ 180,821	\$ 784,254	\$ 596,454
YTD - Escrows	Y_SO225	\$ 175	\$ 159	\$ 78	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 105,044	\$ 71,540	\$ 35,227	\$ 158,164	\$ 121,095
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 210	\$ 47	\$ 24	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 32,838	\$ 22,998	\$ 11,426	\$ 36,354	\$ 16,801
YTD - Capitalized Interest	Y_SO271	\$ 65	\$ 65	\$ 17	\$ 38	\$ 25
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 940,701	\$ 665,956	\$ 302,348	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 379,764	\$ 258,237	\$ 131,085	\$ 267,061	\$ 121,651
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 560,937	\$ 407,719	\$ 171,263	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 2,088,811	\$ 1,367,597	\$ 707,876	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 187,386	\$ 118,965	\$ 42,835	\$ 90,715	\$- 80,132
YTD - Other Fees and Charges	Y_SO420	\$ 1,038,954	\$ 691,504	\$ 360,686	\$ 702,350	\$ 321,811
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 895,887	\$ 638,683	\$ 250,640	\$ 701,315	\$ 308,841
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 833,400	\$ 544,505	\$ 269,824	\$ 507,821	\$ 250,047
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 77	\$- 203	\$- 765	\$- 2,086	\$- 677
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,112	\$ 463	\$ 1,480	\$- 2,108	\$- 144
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 3	\$ 0	\$ 0	\$ 201	\$ 201
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3,878	\$ 2,593	\$ 1,685	\$ 3,078	\$ 2,407

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 22,558	\$ 12,310	\$ 12,313	\$ 24,731	\$ 20,403
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 37,083	\$ 79,015	\$- 33,897	\$ 169,678	\$ 36,604
YTD - Other Noninterest Income	Y_SO488	\$- 33,416	\$- 81,555	\$ 53,715	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,427,368	\$ 916,537	\$ 455,702	\$ 1,271,914	\$ 841,711
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 377,014	\$ 245,039	\$ 119,508	\$ 470,593	\$ 349,132
YTD - Legal Expense	Y_SO520	\$ 6,191	\$ 4,207	\$ 2,015	\$ 7,106	\$ 5,258
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 101,504	\$ 69,698	\$ 35,211	\$ 143,270	\$ 107,238
YTD - Marketing and Other Professional Services	Y_SO540	\$ 144,708	\$ 51,844	\$ 23,774	\$ 79,836	\$ 57,323
YTD - Loan Servicing Fees	Y_SO550	\$ 532,462	\$ 383,483	\$ 188,721	\$ 313,817	\$ 161,329
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 30,933	\$ 19,816	\$ 9,047	\$ 16,791	\$ 6,477
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 89	\$- 116	\$- 60	\$ 2,685	\$ 2,254
YTD - Other Noninterest Expense	Y_SO580	\$ 234,467	\$ 142,566	\$ 77,486	\$ 237,816	\$ 152,700
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,222,380	\$ 858,779	\$ 423,437	\$ 1,197,496	\$ 508,969
YTD - Income Taxes - Total	Y_SO71	\$ 427,637	\$ 303,614	\$ 144,126	\$ 402,240	\$ 151,309
YTD - Federal	Y_SO710	\$ 416,613	\$ 299,616	\$ 142,344	\$ 395,159	\$ 145,360
YTD - State, Local, and Other	Y_SO720	\$ 11,024	\$ 3,998	\$ 1,782	\$ 7,081	\$ 5,949
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 794,743	\$ 555,165	\$ 279,311	\$ 795,256	\$ 357,660
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 292	\$ 292	\$ 292	\$ 9	\$ 9
YTD - Net Income (Loss)	Y_SO91	\$ 795,035	\$ 555,457	\$ 279,603	\$ 795,265	\$ 357,669

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 508,113	\$ 528,973	\$ 545,123	\$ 417,359	\$ 403,543
Net Provision for Loss	VA115	\$ 120,214	\$ 126,970	\$ 129,776	\$ 143,259	\$ 61,136
Transfers	VA125	\$- 474	\$ 627	\$- 2,787	\$- 2,337	\$ 598
Recoveries	VA135	\$ 31,609	\$ 39,493	\$ 28,137	\$ 23,666	\$ 2,638
Adjustments	VA145	\$- 23,695	\$- 37,349	\$- 17,194	\$ 106,584	\$ 4,138
Charge-offs	VA155	\$ 120,839	\$ 143,414	\$ 154,083	\$ 143,291	\$ 54,694
General Valuation Allowances - Ending Balance	VA165	\$ 514,928	\$ 515,300	\$ 528,972	\$ 545,240	\$ 417,359
Specific Valuation Allowances - Beginning Balance	VA108	\$ 14,190	\$ 15,314	\$ 12,177	\$ 12,358	\$ 15,679
Net Provision for Loss	VA118	\$ 110	\$ 126	\$ 1,249	\$ 2,582	\$- 112

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 474	\$- 627	\$ 2,787	\$ 2,337	\$- 598
Adjustments	VA148	\$- 426	\$- 1	\$- 2	\$- 5	\$- 41
Charge-offs	VA158	\$ 924	\$ 506	\$ 897	\$ 5,094	\$ 2,569
Specific Valuation Allowances - Ending Balance	VA168	\$ 13,424	\$ 14,306	\$ 15,314	\$ 12,178	\$ 12,359
Total Valuation Allowances - Beginning Balance	VA110	\$ 522,303	\$ 544,287	\$ 557,300	\$ 429,717	\$ 419,222
Net Provision for Loss	VA120	\$ 120,324	\$ 127,096	\$ 131,025	\$ 145,841	\$ 61,024
Recoveries	VA140	\$ 31,609	\$ 39,493	\$ 28,137	\$ 23,666	\$ 2,638
Adjustments	VA150	\$- 24,121	\$- 37,350	\$- 17,196	\$ 106,579	\$ 4,097
Charge-offs	VA160	\$ 121,763	\$ 143,920	\$ 154,980	\$ 148,385	\$ 57,263
Total Valuation Allowances - Ending Balance	VA170	\$ 528,352	\$ 529,606	\$ 544,286	\$ 557,418	\$ 429,718
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 120,839	\$ 143,414	\$ 154,083	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA46	\$ 5,565	\$ 6,379	\$ 3,276	\$ 4,359	\$ 3,752
Construction - Total	SUB2030	\$ 174	\$ 334	\$ 348	\$ 169	\$ 346
1-4 Dwelling Units	VA420	\$ 138	\$ 334	\$ 332	\$ 73	\$ 346
Multifamily (5 or more) Dwelling Units	VA430	\$ 36	\$ 0	\$ 16	\$ 82	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Permanent - Total	SUB2041	\$ 5,391	\$ 6,045	\$ 2,928	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,350	\$ 263	\$ 217	\$ 355	\$ 448
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,901	\$ 4,324	\$ 2,572	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 22	\$ 27	\$ 69	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 1	\$ 1,431	\$ 6	\$ 48	\$ 2
Nonresidential Property (Except Land)	VA480	\$ 91	\$ 0	\$ 64	\$ 43	\$ 391
Land	VA490	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 114,962	\$ 136,852	\$ 150,637	\$ 138,701	\$ 50,684
Commercial Loans	VA520	\$ 325	\$ 704	\$ 408	\$ 1,338	\$ 661
Consumer Loans - Total	SUB2061	\$ 114,637	\$ 136,148	\$ 150,229	N/A	N/A
Loans on Deposits	VA510	\$ 7	\$ 0	\$ 0	\$ 0	\$ 16
Home Improvement Loans	VA516	\$ 34	\$ 10	\$ 22	\$ 347	\$ 0
Education Loans	VA530	\$ 1	\$ 0	\$ 3	\$ 0	\$ 0
Auto Loans	VA540	\$ 4,419	\$ 3,685	\$ 4,416	\$ 3,593	\$ 3,237
Mobile Home Loans	VA550	\$ 173	\$ 120	\$ 141	\$ 146	\$ 195

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93039 - OTS-Regulated: Ohio	(\$Thousands)
Run Date: November 22, 2004, 12:22 PM	September 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 109,450	\$ 131,722	\$ 144,955	\$ 132,710	\$ 46,007
Other	VA560	\$ 553	\$ 611	\$ 692	\$ 567	\$ 568
Reposessed Assets - Total	VA60	\$ 304	\$ 183	\$ 170	\$ 231	\$ 258
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 190	\$ 169	\$ 110	\$ 128	\$ 178
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	\$ 43	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 114	\$ 14	\$ 17	\$ 103	\$ 80
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	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 31,609	\$ 39,493	\$ 28,137	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 1,651	\$ 561	\$ 592	\$ 719	\$ 1,191
Construction - Total	SUB2130	\$ 31	\$ 0	\$ 174	\$ 18	\$ 220
1-4 Dwelling Units	VA421	\$ 31	\$ 0	\$ 174	\$ 15	\$ 220
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Permanent - Total	SUB2141	\$ 1,620	\$ 561	\$ 418	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 6	\$ 0	\$ 1	\$ 122	\$ 262
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,117	\$ 550	\$ 413	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4	\$ 2	\$ 3	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 48	\$ 0	\$ 0	\$ 0	\$ 166
Nonresidential Property (Except Land)	VA481	\$ 445	\$ 9	\$ 1	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 29,958	\$ 38,932	\$ 27,545	\$ 22,947	\$ 1,447
Commercial Loans	VA521	\$ 26	\$ 69	\$ 315	\$ 131	\$ 48
Consumer Loans - Total	SUB2161	\$ 29,932	\$ 38,863	\$ 27,230	N/A	N/A
Loans on Deposits	VA511	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 28	\$ 75	\$ 462	\$ 2	\$ 3
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 187	\$ 241	\$ 189	\$ 227	\$ 183

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 1	\$ 0	\$ 3
Credit Cards	VA557	\$ 29,555	\$ 38,423	\$ 25,833	\$ 22,501	\$ 1,108
Other	VA561	\$ 161	\$ 123	\$ 745	\$ 86	\$ 102
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 588	\$- 502	\$ 4,033	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$- 5	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 462	\$- 1,787	\$ 3,196	\$ 1,936	\$- 166
Construction - Total	SUB2230	\$ 327	\$- 292	\$ 1,239	\$ 552	\$ 42
1-4 Dwelling Units	VA422	\$ 232	\$- 292	\$- 411	\$ 552	\$ 17
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 22	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 95	\$ 0	\$ 1,672	\$ 0	\$ 25
Permanent - Total	SUB2241	\$ 135	\$- 1,495	\$ 1,957	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 457	\$ 336	\$ 258	\$ 0	\$ 195
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 102	\$- 552	\$ 134	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 21	\$ 25	\$ 34	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 881	\$- 1,306	\$ 1,431	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 208	\$ 2	\$ 100	\$- 364	\$ 123
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 32	\$ 1,157	\$ 768	\$ 2,992	\$- 640
Commercial Loans	VA522	\$ 170	\$ 663	\$ 378	\$- 1,524	\$- 839
Consumer Loans - Total	SUB2261	\$- 138	\$ 494	\$ 390	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Home Improvement Loans	VA518	\$- 57	\$ 168	\$ 336	\$ 3,791	\$ 139
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Auto Loans	VA542	\$ 46	\$ 4	\$ 28	\$ 181	\$ 66
Mobile Home Loans	VA552	\$- 62	\$ 108	\$- 108	\$ 19	\$ 4
Credit Cards	VA558	\$ 7	\$ 0	\$ 0	\$- 4	\$ 1
Other	VA562	\$- 72	\$ 214	\$ 134	\$ 526	\$- 15
Reposessed Assets - Total	VA62	\$ 94	\$ 70	\$ 16	\$- 63	\$ 133
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 12	\$ 91
Real Estate - 1-4 Dwelling Units	VA614	\$- 24	\$ 25	\$ 16	\$- 75	\$ 42
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 12:22 PM

TFR Industry Aggregate Report
93039 - OTS-Regulated: Ohio
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 118	\$ 40	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 5	\$ 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
Other Assets	VA932	\$ 0	\$ 58	\$ 58	\$ 49	\$- 39
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 89,818	\$ 103,419	\$ 129,979	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$- 5	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA49	\$ 4,376	\$ 4,031	\$ 5,880	\$ 5,576	\$ 2,395
Construction - Total	SUB2330	\$ 470	\$ 42	\$ 1,413	\$ 703	\$ 168
1-4 Dwelling Units	VA425	\$ 339	\$ 42	\$- 253	\$ 610	\$ 143
Multifamily (5 or more) Dwelling Units	VA435	\$ 36	\$ 0	\$- 6	\$ 82	\$ 0
Nonresidential Property	VA445	\$ 95	\$ 0	\$ 1,672	\$ 11	\$ 25
Permanent - Total	SUB2341	\$ 3,906	\$ 3,989	\$ 4,467	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 887	\$ 599	\$ 474	\$ 233	\$ 381
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,682	\$ 3,222	\$ 2,293	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 39	\$ 50	\$ 100	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 834	\$ 125	\$ 1,437	\$ 48	\$- 164
Nonresidential Property (Except Land)	VA485	\$- 562	\$- 7	\$ 163	\$- 321	\$ 514
Land	VA495	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 85,036	\$ 99,077	\$ 123,860	\$ 118,746	\$ 48,597
Commercial Loans	VA525	\$ 469	\$ 1,298	\$ 471	\$- 317	\$- 226
Consumer Loans - Total	SUB2361	\$ 84,567	\$ 97,779	\$ 123,389	N/A	N/A
Loans on Deposits	VA515	\$ 6	\$- 1	\$ 0	\$ 0	\$ 20
Home Improvement Loans	VA519	\$- 51	\$ 103	\$- 104	\$ 4,136	\$ 136
Education Loans	VA535	\$ 1	\$ 0	\$ 3	\$ 3	\$ 0
Auto Loans	VA545	\$ 4,278	\$ 3,448	\$ 4,255	\$ 3,547	\$ 3,120
Mobile Home Loans	VA555	\$ 111	\$ 228	\$ 32	\$ 165	\$ 196
Credit Cards	VA559	\$ 79,902	\$ 93,299	\$ 119,122	\$ 110,205	\$ 44,900
Other	VA565	\$ 320	\$ 702	\$ 81	\$ 1,007	\$ 451
Reposessed Assets - Total	VA65	\$ 398	\$ 253	\$ 186	\$ 168	\$ 391
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 12	\$ 91
Real Estate - 1-4 Dwelling Units	VA615	\$ 166	\$ 194	\$ 126	\$ 53	\$ 220

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 118	\$ 40	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 114	\$ 19	\$ 17	\$ 103	\$ 80
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 8	\$ 58	\$ 58	\$ 49	\$- 39
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 29,841	\$ 22,363	\$ 21,500	\$ 23,160	\$ 25,679
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 69,221	\$ 60,309	\$ 71,511	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 21,471	\$ 17,546	\$ 16,276	\$ 15,852	\$ 20,458
Construction	VA951	\$ 1,315	\$ 706	\$ 1,365	\$ 178	\$ 5,317
Permanent - 1-4 Dwelling Units	VA952	\$ 16,802	\$ 16,458	\$ 14,235	\$ 15,182	\$ 14,285
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 338	\$ 0	\$ 0	\$ 233	\$ 14
Permanent - Nonresidential (Except Land)	VA954	\$ 3,016	\$ 380	\$ 291	\$ 175	\$ 842
Permanent - Land	VA955	\$ 0	\$ 2	\$ 385	\$ 84	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 285,022	\$ 269,215	\$ 240,040	\$ 257,590	\$ 260,467
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 620,163	\$ 610,169	\$ 600,567	\$ 628,692	\$ 496,419
Substandard	VA965	\$ 606,336	\$ 598,988	\$ 589,518	\$ 617,685	\$ 483,163
Doubtful	VA970	\$ 12,453	\$ 11,181	\$ 11,049	\$ 11,007	\$ 13,248
Loss	VA975	\$ 1,374	\$ 0	\$ 0	\$ 0	\$ 8

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,026,682	\$ 1,006,346	\$ 856,531	\$ 1,136,611	\$ 677,719
Mortgages - Total	SUB2421	\$ 508,450	\$ 511,174	\$ 493,836	N/A	N/A
Construction and Land Loans	SUB2430	\$ 84,165	\$ 76,601	\$ 56,082	\$ 70,671	\$ 76,821
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 390,574	\$ 389,547	\$ 393,250	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 74,639	\$ 83,221	\$ 66,292	\$ 78,919	\$ 68,006
Nonmortgages - Total	SUB2461	\$ 518,232	\$ 495,172	\$ 362,695	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 597,015	\$ 575,245	\$ 463,091	\$ 671,306	\$ 366,138

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93039 - OTS-Regulated: Ohio	(\$Thousands)
Run Date: November 22, 2004, 12:22 PM	September 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 558,562	\$ 546,799	\$ 427,991	\$ 636,425	\$ 326,903
Mortgage Loans - Total	SUB2481	\$ 222,169	\$ 223,288	\$ 198,037	N/A	N/A
Construction	PD115	\$ 14,396	\$ 18,282	\$ 15,529	\$ 19,804	\$ 23,625
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 19,145	\$ 15,910	\$ 15,538	\$ 185,538	\$ 170,789
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 151,386	\$ 145,072	\$ 137,814	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,842	\$ 1,514	\$ 2,227	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 3,347	\$ 5,021	\$ 4,133	\$ 5,481	\$ 5,217
Permanent - Nonresidential Property (Except Land)	PD135	\$ 8,197	\$ 12,652	\$ 14,308	\$ 14,324	\$ 14,438
Permanent - Land	PD138	\$ 23,856	\$ 24,837	\$ 8,488	\$ 23,467	\$ 11,087
Nonmortgage Loans - Commercial Loans	PD140	\$ 6,026	\$ 6,983	\$ 9,316	\$ 8,895	\$ 5,785
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 330,367	\$ 316,528	\$ 220,638	N/A	N/A
Loans on Deposits	PD161	\$ 243	\$ 292	\$ 112	\$ 139	\$ 76
Home Improvement Loans	PD163	\$ 522	\$ 450	\$ 397	\$ 470	\$ 374
Education Loans	PD165	\$ 4	\$ 5	\$ 11	\$ 7	\$ 24
Auto Loans	PD167	\$ 11,719	\$ 11,095	\$ 14,000	\$ 22,140	\$ 18,894
Mobile Home Loans	PD169	\$ 654	\$ 1,109	\$ 854	\$ 1,294	\$ 1,173
Credit Cards	PD171	\$ 310,342	\$ 299,898	\$ 201,844	\$ 350,171	\$ 71,718
Other	PD180	\$ 6,883	\$ 3,679	\$ 3,420	\$ 4,439	\$ 3,703
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,388	\$ 1,487	\$ 1,812	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 116	\$ 196	\$ 0	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 38,453	\$ 28,446	\$ 35,100	\$ 34,881	\$ 39,235
Mortgage Loans - Total	SUB2491	\$ 34,450	\$ 25,540	\$ 31,512	N/A	N/A
Construction	PD215	\$ 6,969	\$ 1,709	\$ 5,299	\$ 5,614	\$ 7,099
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 528	\$ 537	\$ 350	\$ 20,745	\$ 24,288
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 17,815	\$ 19,073	\$ 18,908	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 170	\$ 396	\$ 395	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,580	\$ 1,474	\$ 1,082	\$ 832	\$ 651
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,576	\$ 1,344	\$ 2,012	\$ 901	\$ 556
Permanent - Land	PD238	\$ 5,812	\$ 1,007	\$ 3,466	\$ 2,530	\$ 3,140
Nonmortgage Loans - Commercial Loans	PD240	\$ 2,220	\$ 1,485	\$ 1,411	\$ 2,064	\$ 1,412
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 1,783	\$ 1,421	\$ 2,177	N/A	N/A
Loans on Deposits	PD261	\$ 297	\$ 75	\$ 329	\$ 114	\$ 32
Home Improvement Loans	PD263	\$ 130	\$ 21	\$ 76	\$ 133	\$ 99

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 7	\$ 8	\$ 22	\$ 20	\$ 6
Auto Loans	PD267	\$ 221	\$ 332	\$ 393	\$ 479	\$ 687
Mobile Home Loans	PD269	\$ 273	\$ 493	\$ 476	\$ 602	\$ 549
Credit Cards	PD271	\$ 168	\$ 139	\$ 88	\$ 112	\$ 137
Other	PD280	\$ 687	\$ 353	\$ 793	\$ 735	\$ 579
Memo - Troubled Debt Restructured Included Above	PD290	\$ 21	\$ 19	\$ 20	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 429,667	\$ 431,101	\$ 393,440	\$ 465,305	\$ 311,581
Mortgage Loans - Total	SUB2501	\$ 251,831	\$ 262,346	\$ 264,287	N/A	N/A
Construction	PD315	\$ 21,872	\$ 18,415	\$ 13,466	\$ 11,360	\$ 24,844
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 14,519	\$ 13,098	\$ 17,251	\$ 205,026	\$ 190,881
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 184,202	\$ 192,951	\$ 200,023	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 967	\$ 996	\$ 744	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,963	\$ 6,692	\$ 7,390	\$ 8,860	\$ 9,985
Permanent - Nonresidential Property (Except Land)	PD335	\$ 12,048	\$ 17,843	\$ 15,579	\$ 14,628	\$ 15,906
Permanent - Land	PD338	\$ 11,260	\$ 12,351	\$ 9,834	\$ 7,896	\$ 7,026
Nonmortgage Loans - Commercial Loans	PD340	\$ 4,642	\$ 5,876	\$ 4,884	\$ 7,064	\$ 8,371
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 173,194	\$ 162,879	\$ 124,269	N/A	N/A
Loans on Deposits	PD361	\$ 85	\$ 41	\$ 48	\$ 83	\$ 11
Home Improvement Loans	PD363	\$ 261	\$ 118	\$ 104	\$ 132	\$ 133
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,726	\$ 3,305	\$ 3,056	\$ 3,995	\$ 3,883
Mobile Home Loans	PD369	\$ 101	\$ 48	\$ 28	\$ 61	\$ 104
Credit Cards	PD371	\$ 169,061	\$ 158,943	\$ 120,318	\$ 204,527	\$ 48,645
Other	PD380	\$ 960	\$ 424	\$ 715	\$ 1,516	\$ 1,792
Memo - Troubled Debt Restructured Included Above	PD390	\$ 4,304	\$ 5,173	\$ 3,220	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 221	\$ 281	\$ 119	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
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	\$ 906,456	\$ 731,360	\$ 626,764	\$ 598,269	\$ 579,046

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 660,580	\$ 536,612	\$ 497,165	\$ 465,024	\$ 446,395
100% and greater LTV	LD120	\$ 245,876	\$ 194,748	\$ 129,599	\$ 133,245	\$ 132,651
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 22,981	\$ 37,963	\$ 17,404	\$ 16,529	\$ 18,518
Past Due and Still Accruing - Total	SUB5240	\$ 10,821	\$ 7,759	\$ 8,643	\$ 8,454	\$ 8,334
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 9,994	\$ 6,736	\$ 7,734	\$ 7,759	\$ 5,064
90% up to 100% LTV	LD210	\$ 8,495	\$ 4,823	\$ 6,272	\$ 6,319	\$ 4,194
100% and greater LTV	LD220	\$ 1,499	\$ 1,913	\$ 1,462	\$ 1,440	\$ 870
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 827	\$ 1,023	\$ 909	\$ 695	\$ 3,270
90% up to 100% LTV	LD230	\$ 515	\$ 677	\$ 729	\$ 570	\$ 2,556
100% and greater LTV	LD240	\$ 312	\$ 346	\$ 180	\$ 125	\$ 714
Nonaccrual - Total	SUB5230	\$ 12,160	\$ 30,204	\$ 8,761	\$ 8,075	\$ 10,184
90% up to 100% LTV	LD250	\$ 8,056	\$ 12,013	\$ 6,530	\$ 5,623	\$ 6,650
100% and greater LTV	LD260	\$ 4,104	\$ 18,191	\$ 2,231	\$ 2,452	\$ 3,534
Net Charge-offs - Total	SUB5300	\$ 416	\$ 222	\$ 57	\$ 192	\$ 291
90% up to 100% LTV	LD310	\$ 26	\$ 132	\$ 57	\$ 74	\$ 35
100% and greater LTV	LD320	\$ 390	\$ 90	\$ 0	\$ 118	\$ 256
Purchases - Total	SUB5320	\$ 132,977	\$ 70,193	\$ 34,621	\$ 46,336	\$ 30,927
90% up to 100% LTV	LD410	\$ 84,430	\$ 33,087	\$ 22,374	\$ 33,270	\$ 19,331
100% and greater LTV	LD420	\$ 48,547	\$ 37,106	\$ 12,247	\$ 13,066	\$ 11,596
Originations - Total	SUB5330	\$ 101,818	\$ 89,986	\$ 60,282	\$ 60,072	\$ 75,413
90% up to 100% LTV	LD430	\$ 74,958	\$ 65,085	\$ 48,353	\$ 49,118	\$ 61,308
100% and greater LTV	LD440	\$ 26,860	\$ 24,901	\$ 11,929	\$ 10,954	\$ 14,105
Sales - Total	SUB5340	\$ 664	\$ 2,081	\$ 6,904	\$ 2,290	\$ 7,001
90% up to 100% LTV	LD450	\$ 534	\$ 1,156	\$ 4,986	\$ 2,290	\$ 5,923
100% and greater LTV	LD460	\$ 130	\$ 925	\$ 1,918	\$ 0	\$ 1,078

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,847,108	\$ 1,682,305	\$ 1,486,636	\$ 1,513,768	\$ 1,449,525
Mortgage Construction Loans	CC105	\$ 1,353,616	\$ 1,273,853	\$ 1,086,585	\$ 1,112,623	\$ 1,042,244
Other Mortgage Loans	CC115	\$ 493,492	\$ 408,452	\$ 400,051	\$ 401,145	\$ 407,281
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 27,749	\$ 27,344	\$ 23,861	\$ 24,306	\$ 23,540
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,059,476	\$ 1,934,434	\$ 2,019,113	\$ 1,221,393	\$ 1,910,767
1-4 Dwelling Units	CC280	\$ 1,148,084	\$ 1,141,996	\$ 1,496,712	\$ 830,449	\$ 1,299,248

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 249,081	\$ 287,458	\$ 220,722	\$ 178,323	\$ 216,871
All Other Real Estate	CC300	\$ 662,311	\$ 504,980	\$ 301,679	\$ 212,621	\$ 394,648
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 72,613	\$ 86,863	\$ 77,855	\$ 77,902	\$ 76,647
Commitments Outstanding to Purchase Loans	CC320	\$ 2,871,230	\$ 2,730,056	\$ 3,483,754	\$ 2,079,399	\$ 3,550,505
Commitments Outstanding to Sell Loans	CC330	\$ 678,080	\$ 398,966	\$ 1,211,657	\$ 246,874	\$ 980,172
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 80,209	\$ 483,250	\$ 75,000	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,905,000	\$ 3,421,315	\$ 4,042,000	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,220	\$ 7,045	\$ 8,610	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 213,181,096	\$ 216,251,259	\$ 199,062,397	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,461,574	\$ 3,495,599	\$ 3,298,729	N/A	N/A
Commercial Lines	CC420	\$ 1,666,329	\$ 1,549,871	\$ 1,180,365	\$ 1,144,953	\$ 1,154,557
Open-End Consumer Lines - Credit Cards	CC423	\$ 208,037,160	\$ 211,190,773	\$ 194,567,921	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 16,033	\$ 15,016	\$ 15,382	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 125,575	\$ 113,576	\$ 110,789	\$ 105,245	\$ 88,685
Commercial	CC430	\$ 104,618	\$ 94,174	\$ 97,173	\$ 94,652	\$ 79,048
Standby, Not Included on CC465 or CC468	CC435	\$ 20,957	\$ 19,402	\$ 13,616	\$ 10,593	\$ 9,637
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 273,906	\$ 262,792	\$ 277,221	\$ 284,217	\$ 326,821
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 438	\$ 438	\$ 438
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 269,115	\$ 258,122	\$ 272,937	\$ 280,358	\$ 323,367
Other Contingent Liabilities	CC480	\$ 29,843	\$ 26,983	\$ 24,329	\$ 23,220	\$ 23,920
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 272	\$ 277

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 3,678,575	\$ 4,203,184	\$ 3,055,249	N/A	N/A
Pass-Through Securities	CF143	\$ 3,668,170	\$ 4,102,278	\$ 2,934,916	\$ 5,509,420	\$ 7,642,229
Other Mortgage-Backed Securities	CF153	\$ 10,405	\$ 100,906	\$ 120,333	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,599,433	\$ 3,987,382	\$ 3,010,443	N/A	N/A
Pass-Through Securities	CF145	\$ 3,597,433	\$ 3,984,214	\$ 3,003,902	\$ 5,339,335	\$ 7,241,728
Other Mortgage-Backed Securities	CF155	\$ 2,000	\$ 3,168	\$ 6,541	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 79,142	\$ 215,802	\$ 44,806	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 58,505	\$- 90,773	\$- 51,987	\$ 70,452	\$ 115,267
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 46,603	\$- 105,777	\$- 60,938	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,962,158	\$ 4,445,228	\$ 3,393,584	N/A	N/A
Construction Loans - Total	SUB3840	\$ 740,664	\$ 726,473	\$ 536,378	\$ 591,528	\$ 658,379
1-4 Dwelling Units	CF190	\$ 624,181	\$ 643,084	\$ 463,035	\$ 512,219	\$ 562,308
Multifamily (5 or more) Dwelling Units	CF200	\$ 84,961	\$ 56,113	\$ 54,802	\$ 52,964	\$ 51,922
Nonresidential	CF210	\$ 31,522	\$ 27,276	\$ 18,541	\$ 26,345	\$ 44,149
Permanent Loans - Total	SUB3851	\$ 3,221,494	\$ 3,718,755	\$ 2,857,206	N/A	N/A
1-4 Dwelling Units	CF225	\$ 2,478,332	\$ 3,065,721	\$ 2,293,632	\$ 2,443,034	\$ 5,288,207
Multifamily (5 or more) Dwelling Units	CF245	\$ 180,240	\$ 198,031	\$ 140,784	\$ 219,275	\$ 230,391
Nonresidential (Except Land)	CF260	\$ 185,954	\$ 156,902	\$ 129,325	\$ 95,424	\$ 107,758
Land	CF270	\$ 376,968	\$ 298,101	\$ 293,465	\$ 264,668	\$ 167,043
Loans and Participations Purchased - Total	SUB3880	\$ 4,463,947	\$ 5,510,705	\$ 4,280,482	\$ 4,432,038	\$ 7,480,667
Secured by 1-4 Dwelling Units	CF280	\$ 4,456,892	\$ 5,502,539	\$ 4,273,367	\$ 4,422,080	\$ 7,460,299
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 734	\$ 867	\$ 5,908	\$ 2,074	\$ 12,762
Secured by Nonresidential	CF300	\$ 6,321	\$ 7,299	\$ 1,207	\$ 7,884	\$ 7,606
Loans and Participations Sold - Total	SUB3890	\$ 4,968,621	\$ 6,149,539	\$ 4,587,655	\$ 7,033,342	\$ 11,293,978
Secured by 1-4 Dwelling Units	CF310	\$ 4,961,055	\$ 5,983,513	\$ 4,401,476	\$ 6,909,517	\$ 11,182,706
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 136,542	\$ 176,683	\$ 117,544	\$ 107,671
Secured by Nonresidential	CF330	\$ 7,566	\$ 29,484	\$ 9,496	\$ 6,281	\$ 3,601
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 504,674	\$- 638,834	\$- 307,173	\$- 2,601,304	\$- 3,813,311
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,274,733	\$ 2,643,812	\$ 2,057,072	\$ 2,349,492	\$ 2,869,053
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 35,144	\$ 30,867	\$ 180,650	\$ 99,325	\$- 107,740
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 322,318	\$ 1,013,136	\$ 751,947	\$ 563,978	\$ 2,842,179
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 217,895	\$ 1,193,449	\$ 1,209,989	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 3,347,123	\$ 3,102,909	\$ 2,950,378	\$ 7,078,849	\$ 2,706,409
Commercial	CF390	\$ 450,113	\$ 424,041	\$ 412,611	\$ 389,788	\$ 401,473
Consumer	CF400	\$ 2,897,010	\$ 2,678,868	\$ 2,537,767	\$ 6,689,061	\$ 2,304,936
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,205,009	\$ 2,290,538	\$ 1,960,915	N/A	N/A
Commercial	CF395	\$ 12,113	\$ 4,477	\$ 9,988	N/A	N/A
Consumer	CF405	\$ 2,192,896	\$ 2,286,061	\$ 1,950,927	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,142,114	\$ 812,371	\$ 989,463	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 341,291	\$- 129,045	\$- 2,471,459	\$ 2,202,952	\$- 656,163
New Deposits Received less Deposits Withdrawn	CF420	\$- 505,823	\$- 295,031	\$- 2,638,409	\$ 2,025,680	\$- 834,413
Interest Credited to Deposits	CF430	\$ 164,532	\$ 165,986	\$ 166,950	\$ 177,272	\$ 178,250
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 25,718	\$ 12,714	\$ 661,919	\$ 55,611

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,007,004	\$ 1,083,689	\$ 1,388,848	N/A	N/A
Fully Insured	DI100	\$ 919,003	\$ 994,820	\$ 1,290,573	\$ 1,441,295	\$ 1,607,227
Other	DI110	\$ 88,001	\$ 88,869	\$ 98,275	\$ 75,288	\$ 53,568
Deposits with Balances - \$100,000 or Less	DI120	\$ 22,768,639	\$ 23,325,332	\$ 24,091,952	\$ 23,843,203	\$ 24,055,510
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,032,194	\$ 8,778,798	\$ 8,341,558	\$ 10,204,600	\$ 7,127,853
Number of Deposit Accounts - Total	SUB4062	2,811,630	2,836,351	2,866,942	N/A	N/A
Balances of \$100,000 or Less	DI150	2,764,614	2,790,596	2,821,617	2,456,650	2,350,955
Balances Greater than \$100,000	DI160	47,016	45,755	45,325	43,228	41,936
IRA/Keogh Accounts	DI200	\$ 3,040,811	\$ 3,056,773	\$ 3,056,813	\$ 3,043,075	\$ 3,063,168
Uninsured Deposits	DI210	\$ 4,081,284	\$ 3,837,397	\$ 3,510,136	\$ 5,234,224	\$ 2,978,456
Preferred Deposits	DI220	\$ 293,090	\$ 309,230	\$ 228,546	\$ 215,613	\$ 177,223
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,833,336	\$ 8,192,612	\$ 8,047,712	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 2,214,219	\$ 2,137,552	\$ 2,130,209	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,399,773	\$ 3,526,110	\$ 3,562,099	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 18,353,521	\$ 18,247,871	\$ 18,693,490	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,138,292	\$ 1,054,776	\$ 1,029,204	\$ 1,026,705	\$ 1,032,744
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 5,539	\$ 6,488	\$ 10,107	\$ 7,333	\$ 5,788
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 908,706	\$ 641,537	\$ 750,868	\$ 1,006,361	\$ 1,125,547
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 716	\$ 710	\$ 1,482	\$ 1,233	\$ 1,226
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 153	\$ 63	\$ 56	\$ 23	\$ 22
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 72	\$ 124	\$ 38	\$ 126	\$ 69
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 25,728	\$ 12,714	\$ 653,813	\$ 10,009
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 25,728	\$ 12,714	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	11,316	8,325	8,323	8,514	8,435
Assets Held in Trading Accounts	SI375	\$ 1,687	\$ 1,861	\$ 1,817	\$ 1,877	\$ 2,055
Available-for-Sale Securities	SI385	\$ 2,605,630	\$ 2,826,803	\$ 2,746,839	\$ 2,941,649	\$ 2,646,290
Assets Held for Sale	SI387	\$ 2,596,930	\$ 2,994,982	\$ 3,314,087	\$ 2,865,194	\$ 5,359,124
Loans Serviced for Others	SI390	\$ 52,341,465	\$ 48,916,329	\$ 53,326,574	\$ 52,765,754	\$ 40,627,998
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 26	\$ 4	\$ 6	\$ 7	\$ 7
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.70%	85.27%	86.91%	87.26%	86.79%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.51%	85.36%	86.80%	87.31%	86.95%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.58%	84.98%	86.73%	86.56%	86.73%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	87.84%	92.35%	92.35%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 15,242	\$ 15,670	\$ 15,763	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 61,722	\$ 71,876	\$ 70,935	\$ 72,705	\$ 70,163
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3,028	361	102	68	70
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 6,162,164	\$ 5,987,559	\$ 5,006,561	\$ 4,174,190	\$ 4,160,766
Net Income (Loss) (SO91)	SI610	\$ 253,070	\$ 275,854	\$ 279,603	\$ 437,596	\$ 71,647
Dividends Declared - Preferred Stock	SI620	\$ 122	\$ 0	\$ 0	\$ 42	\$ 43
Dividends Declared - Common Stock	SI630	\$ 36,785	\$ 38,524	\$ 20,034	\$ 2,194,467	\$ 54,768
Stock Issued	SI640	\$ 21	\$ 190	\$ 18,291	\$ 0	\$ 261
Stock Retired	SI650	\$ 0	\$ 0	\$ 1,583	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 43,725	\$ 121,562	\$ 683,165	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
Other Comprehensive Income	SI662	\$ 26,872	\$- 47,510	\$ 14,034	N/A	N/A
Prior Period Adjustments	SI668	\$- 9	\$- 145	\$ 720	N/A	N/A
Other Adjustments	SI671	\$ 150,416	\$- 405	\$ 6,804	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 6,599,352	\$ 6,298,581	\$ 5,987,561	\$ 5,010,685	\$ 4,174,189
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,000	\$ 4,891	\$ 4,476	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 138,533	\$ 405,105	\$ 196,890	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	9 [Yes]	10 [Yes]	9 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 3,446	\$ 6,774	\$ 35,820	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 20,088	\$ 18,640	\$ 16,710	\$ 735	\$ 787
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 47,259,737	\$ 46,536,943	\$ 45,260,558	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,293,507	\$ 3,307,623	\$ 3,903,047	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 32,786,988	\$ 32,145,500	\$ 30,319,032	N/A	N/A
Nonmortgage Loans	SI885	\$ 8,962,970	\$ 8,793,472	\$ 8,774,891	N/A	N/A
Deposits and Excrows	SI890	\$ 30,130,522	\$ 30,656,405	\$ 30,406,987	N/A	N/A
Total Borrowings	SI895	\$ 6,360,265	\$ 6,029,016	\$ 5,414,283	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	66	70	58	72	71
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,309	\$ 6,489	\$ 4,687	\$ 3,297	\$ 3,890
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.86	4.93	5.43	5.03	5.98
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.38	6.19	6.29	6.36	7.12

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	1	1	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	0	1
Change in Control of Association?	SQ130	0	0	2	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	1	1	1	1
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	2	0	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	3	3	3	2	2
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4	4	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	24	25	22	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 19,486,189	\$ 18,705,315	\$ 17,466,100	\$ 15,452,847	\$ 13,326,932
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 79,116	\$ 83,650	\$ 84,531	\$ 86,743	\$ 87,707
Personal Trust and Agency Accounts	FS210	\$ 23,527	\$ 24,547	\$ 24,754	\$ 24,409	\$ 25,151
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,136	\$ 2,898	\$ 2,830	\$ 2,702	\$ 2,542
Employee Benefit - Defined Contribution	FS220	\$ 1,404	\$ 1,343	\$ 1,384	\$ 1,350	\$ 1,262
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 1,732	\$ 1,555	\$ 1,446	\$ 1,352	\$ 1,280
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 52,453	\$ 56,205	\$ 56,947	\$ 59,632	\$ 60,014
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 8,587,668	\$ 8,453,073	\$ 8,320,964	\$ 7,590,100	\$ 6,943,388
Personal Trust and Agency Accounts	FS211	\$ 11,656	\$ 11,159	\$ 11,036	\$ 11,102	\$ 10,930
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,553,190	\$ 8,419,122	\$ 8,288,749	\$ 7,556,634	\$ 6,908,947
Employee Benefit - Defined Contribution	FS221	\$ 8,544,958	\$ 8,411,431	\$ 8,282,193	\$ 7,548,360	\$ 6,902,049
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 8,232	\$ 7,691	\$ 6,556	\$ 8,274	\$ 6,898
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 22,822	\$ 22,792	\$ 21,179	\$ 22,364	\$ 23,511
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 10,819,405	\$ 10,168,592	\$ 9,060,605	\$ 7,776,004	\$ 6,295,837
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	286	287	310	315	348
Personal Trust and Agency Accounts	FS212	110	112	110	110	105
Retirement-related Trust and Agency Accounts - Total	SUB6120	19	15	14	15	16
Employee Benefit - Defined Contribution	FS222	4	3	3	4	4
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	15	12	11	11	12
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	157	160	186	190	227
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	789	765	731	687	668
Personal Trust and Agency Accounts	FS213	12	12	12	12	12
Retirement-related Trust and Agency Accounts - Total	SUB6130	774	750	716	672	653
Employee Benefit - Defined Contribution	FS223	752	739	706	662	644
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	22	11	10	10	9
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	3	3	3	3	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,789	8,991	8,184	6,959	6,207
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 76,561	\$ 48,616	\$ 23,186	\$ 60,044	\$ 56,816
Personal Trust and Agency Accounts	FS310	\$ 35	\$ 117	\$ 293	\$ 272	\$ 164

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 23,872	\$ 15,842	\$ 7,757	\$ 21,621	\$ 31,675
Employee Benefit - Defined Contribution	FS320	\$ 23,774	\$ 15,775	\$ 7,722	\$ 21,583	\$ 15,334
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 98	\$ 67	\$ 35	\$ 38	\$ 16,341
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 75	\$ 136	\$ 69	\$ 277	\$ 317
Other Fiduciary Accounts	FS370	\$ 16	\$ 11	\$ 6	\$ 17	\$ 12
Custody and Safekeeping Accounts	FS380	\$ 52,563	\$ 32,510	\$ 15,061	\$ 37,857	\$ 24,648
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 292	\$ 423
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 76,561	\$ 48,616	\$ 23,186	\$ 59,752	\$ 56,393
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 182	\$ 54,465	\$ 19,352	\$ 24,409	\$ 20,603
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Interest-Bearing Deposits	FS415	\$ 0	\$ 3	\$ 19	\$ 187	\$ 30
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 4,326	\$ 4,880	\$ 4,439	\$ 5,269
State, County and Municipal Obligations	FS425	\$ 0	\$ 5,122	\$ 489	\$ 583	\$ 490
Money Market Mutual Funds	FS430	\$ 4	\$ 7,159	\$ 3,939	\$ 3,938	\$ 3,004
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 720	\$ 777	\$ 578	\$ 591
Common and Preferred Stock	FS445	\$ 167	\$ 35,460	\$ 7,865	\$ 14,194	\$ 10,746
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 32	\$ 32
Real Estate	FS455	\$ 0	\$ 1,582	\$ 1,300	\$ 209	\$ 186
Miscellaneous Assets	FS460	\$ 11	\$ 93	\$ 83	\$ 249	\$ 249
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

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 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

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 6,599,362	\$ 6,298,592	\$ 5,987,572	\$ 5,010,691	\$ 4,174,201
Equity Capital Deductions - Total	SUB1631	\$ 452,692	\$ 358,899	\$ 369,606	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 265	\$ 301	\$ 302	\$ 301	\$ 322
Goodwill and Certain Other Intangible Assets	CCR115	\$ 438,569	\$ 342,380	\$ 360,810	\$ 327,345	\$ 223,624
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 13,858	\$ 16,218	\$ 8,494	\$ 4,612	\$ 6,050
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 25,118	\$ 1,883	\$- 44,421	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 25,271	\$ 1,728	\$- 44,580	\$- 25,307	\$- 27,375
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 153	\$ 155	\$ 159	\$ 161	\$ 162
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 6,121,552	\$ 5,941,576	\$ 5,573,545	\$ 4,653,287	\$ 3,916,992
Total Assets (SC60)	CCR205	\$ 47,369,474	\$ 46,449,530	\$ 45,311,310	\$ 46,335,353	\$ 42,120,295
Asset Deductions - Total	SUB1651	\$ 452,528	\$ 358,700	\$ 371,323	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 104	\$ 106	\$ 108	\$ 109	\$ 134
Goodwill and Certain Other Intangible Assets	CCR265	\$ 438,566	\$ 342,376	\$ 362,721	\$ 329,388	\$ 225,797
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 13,858	\$ 16,218	\$ 8,494	\$ 4,612	\$ 6,050
Other	CCR275	\$ 0	\$ 0	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$- 41,962	\$- 10,372	\$- 67,884	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 41,962	\$- 10,372	\$- 67,884	\$- 44,144	\$- 45,808
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjusted Total Assets	CCR25	\$ 46,874,984	\$ 46,080,458	\$ 44,872,103	\$ 45,957,065	\$ 41,842,506
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,866,559	\$ 1,839,844	\$ 1,786,287	\$ 1,830,185	\$ 1,665,415
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 6,121,552	\$ 5,941,576	\$ 5,573,545	\$ 4,653,287	\$ 3,916,992
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 15,568	\$ 15,289	\$ 15,018	\$ 14,641	\$ 13,612
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,800	\$ 1,800	\$ 1,800	\$ 1,800	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93039 - OTS-Regulated: Ohio	(\$Thousands)
Run Date: November 22, 2004, 12:22 PM	September 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 310,683	\$ 292,137	\$ 284,188	\$ 297,478	\$ 244,320
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 200	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 328,051	\$ 309,226	\$ 301,206	\$ 313,919	\$ 257,932
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 328,051	\$ 309,226	\$ 301,206	\$ 313,919	\$ 257,932
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 67	\$ 64	\$ 158	\$ 184	\$ 223
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 189	\$ 191	\$ 218	\$ 218	\$ 268
Total Risk-Based Capital	CCR39	\$ 6,449,347	\$ 6,250,547	\$ 5,874,375	\$ 4,966,804	\$ 4,174,433
0% R/W Category - Cash	CCR400	\$ 291,598	\$ 341,777	\$ 293,560	\$ 306,889	\$ 158,596
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 348,428	\$ 309,796	\$ 255,357	\$ 300,333	\$ 269,405
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 3,639	\$ 4,177	\$ 4,592
0% R/W Category - Other	CCR415	\$ 248,059	\$ 87,249	\$ 88,652	\$ 113,846	\$ 82,409
0% R/W Category - Assets Total	CCR420	\$ 888,085	\$ 738,822	\$ 641,208	\$ 725,245	\$ 515,002
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	\$ 1,354,415	\$ 1,462,808	\$ 1,491,477	\$ 1,593,514	\$ 1,540,397
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,255,213	\$ 1,308,274	\$ 1,381,113	\$ 1,380,851	\$ 1,512,641
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 153,774	\$ 140,575	\$ 99,544	\$ 103,377	\$ 96,435
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 937,374	\$ 976,342	\$ 1,057,808	\$ 1,442,856	\$ 1,237,106
20% R/W Category - Other	CCR450	\$ 930,450	\$ 1,101,300	\$ 1,078,742	\$ 1,172,735	\$ 1,175,064
20% R/W Category - Assets Total	CCR455	\$ 4,631,226	\$ 4,989,299	\$ 5,108,684	\$ 5,693,333	\$ 5,561,643
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 926,244	\$ 997,856	\$ 1,021,730	\$ 1,138,665	\$ 1,112,330
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 21,293,478	\$ 21,167,539	\$ 20,467,958	\$ 19,790,122	\$ 21,494,054
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 252,091	\$ 179,974	\$ 194,817	\$ 216,653	\$ 231,048
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 32,063	\$ 36,505	\$ 34,415	\$ 57,003	\$ 36,819
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 20,566	\$ 34,716	\$ 35,039	\$ 20,281	\$ 18,789
50% R/W Category - Other	CCR480	\$ 28,010	\$ 24,151	\$ 57,561	\$ 20,787	\$ 17,870
50% R/W Category - Assets Total	CCR485	\$ 21,626,208	\$ 21,442,885	\$ 20,789,790	\$ 20,104,846	\$ 21,798,580
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,813,122	\$ 10,721,465	\$ 10,394,920	\$ 10,052,422	\$ 10,899,289

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 12:22 PM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio September 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,548,603	\$ 6,215,316	\$ 5,412,903	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 21,229,143	\$ 15,098,780	\$ 15,234,198	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 22,777,746	\$ 21,314,096	\$ 20,647,101	\$ 21,771,786	\$ 16,429,273
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 22,777,746	\$ 21,314,096	\$ 20,647,101	\$ 21,771,786	\$ 16,429,273
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 3	\$ 4	\$ 6	\$ 7	\$ 7
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 38	\$ 50	\$ 75	\$ 88	\$ 88
Assets to Risk-Weight	CCR64	\$ 49,923,268	\$ 48,485,106	\$ 47,186,789	\$ 48,295,217	\$ 44,304,505
Subtotal Risk-Weighted Assets	CCR75	\$ 34,517,135	\$ 33,033,454	\$ 32,063,813	\$ 32,962,965	\$ 28,440,985
Excess Allowances for Loan and Lease Losses	CCR530	\$ 204,202	\$ 222,979	\$ 244,580	\$ 247,502	\$ 172,861
Total Risk-Weighted Assets	CCR78	\$ 34,312,933	\$ 32,810,475	\$ 31,819,233	\$ 32,715,463	\$ 28,268,124
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,745,033	\$ 2,624,836	\$ 2,545,533	\$ 2,617,235	\$ 2,261,448
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.06%	12.89%	12.42%	10.13%	9.36%
Total Risk-Based Capital Ratio	CCR820	18.80%	19.05%	18.46%	15.18%	14.77%
Tier 1 Risk-Based Capital Ratio	CCR830	17.84%	18.11%	17.52%	14.22%	13.86%
Tangible Equity Ratio	CCR840	13.06%	12.89%	12.42%	10.13%	9.36%

***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.