

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 4:37 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions	866	870	880	886	896
Number of Non-Responding Institutions	2	0	0	0	0

Schedule NS --- Optional Narrative Statement		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	5	12	11	21	16
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 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 81,454,479	\$ 78,397,053	\$ 74,350,254	\$ 75,314,189	\$ 78,905,384
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,418,393	\$ 18,239,159	\$ 18,661,031	\$ 17,778,717	\$ 18,395,309
Interest-Earning Deposits in FHLBs	SC112	\$ 5,130,501	\$ 5,048,095	\$ 4,926,807	\$ 5,317,783	\$ 5,658,772
Other Interest-Earning Deposits	SC118	\$ 2,922,461	\$ 2,806,000	\$ 2,837,286	\$ 3,232,848	\$ 3,196,435
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,914,358	\$ 4,912,865	\$ 5,273,486	\$ 6,496,790	\$ 7,424,918
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 30,797,000	\$ 32,640,580	\$ 28,372,668	\$ 28,309,553	\$ 30,378,910
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,361,561	\$ 5,404,983	\$ 5,626,127	\$ 5,808,893	\$ 5,655,188
State and Municipal Obligations	SC180	\$ 5,423,324	\$ 4,927,710	\$ 4,263,502	\$ 4,132,861	\$ 3,867,566
Securities Backed by Nonmortgage Loans	SC182	\$ 653,252	\$ 536,257	\$ 330,280	\$ 284,604	\$ 307,464
Other Investment Securities	SC185	\$ 3,433,063	\$ 3,499,272	\$ 3,679,229	\$ 3,591,860	\$ 3,597,840
Accrued Interest Receivable	SC191	\$ 400,566	\$ 382,132	\$ 379,838	\$ 360,281	\$ 422,982
Mortgage-Backed Securities - Gross	SUB0072	\$ 165,898,660	\$ 159,626,289	\$ 159,976,487	\$ 157,125,491	\$ 147,711,008
Mortgage-Backed Securities - Total	SC22	\$ 165,898,649	\$ 159,626,274	\$ 159,976,474	\$ 157,125,480	\$ 147,710,872
Pass-Through - Total	SUB0073	\$ 94,596,825	\$ 92,438,779	\$ 94,531,424	\$ 97,499,684	\$ 91,890,816
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 86,241,733	\$ 86,808,752	\$ 88,593,836	\$ 90,350,908	\$ 84,745,479
Other Pass-Through	SC215	\$ 8,355,092	\$ 5,630,027	\$ 5,937,588	\$ 7,148,776	\$ 7,145,337
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 70,556,730	\$ 66,450,357	\$ 64,695,577	\$ 58,935,561	\$ 55,061,394
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 22,118,191	\$ 24,289,990	\$ 24,924,273	\$ 23,365,671	\$ 21,669,995
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,944,444	\$ 7,082,974	\$ 7,396,393	\$ 8,922,571	\$ 9,630,418
Other	SC222	\$ 41,494,095	\$ 35,077,393	\$ 32,374,911	\$ 26,647,319	\$ 23,760,981
Accrued Interest Receivable	SC228	\$ 745,105	\$ 737,153	\$ 749,486	\$ 690,245	\$ 758,797

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 11	\$ 15	\$ 13	\$ 11	\$ 136
Mortgage Loans - Gross	SUB0092	\$ 976,569,235	\$ 951,719,593	\$ 912,908,714	\$ 882,526,811	\$ 816,625,369
Mortgage Loans - Total	SC26	\$ 972,710,490	\$ 947,907,400	\$ 909,054,578	\$ 878,715,057	\$ 812,977,976
Construction Loans - Total	SUB0100	\$ 27,961,692	\$ 27,031,206	\$ 25,892,193	\$ 24,847,493	\$ 23,977,846
Residential - Total	SUB0110	\$ 22,573,147	\$ 21,964,859	\$ 20,899,538	\$ 20,181,423	\$ 19,438,171
1-4 Dwelling Units	SC230	\$ 17,618,223	\$ 17,168,438	\$ 16,497,067	\$ 15,845,957	\$ 15,010,149
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,954,924	\$ 4,796,421	\$ 4,402,471	\$ 4,335,466	\$ 4,428,022
Nonresidential Property	SC240	\$ 5,388,545	\$ 5,066,347	\$ 4,992,655	\$ 4,666,070	\$ 4,539,675
Permanent Loans - Total	SUB0121	\$ 944,282,297	\$ 920,615,582	\$ 883,122,728	\$ 853,985,033	\$ 789,303,775
Residential - Total	SUB0131	\$ 877,190,793	\$ 854,482,892	\$ 817,992,809	\$ 790,433,127	\$ 729,016,507
1-4 Dwelling Units - Total	SUB0141	\$ 810,845,906	\$ 789,145,515	\$ 755,306,777	\$ 729,367,787	\$ 670,491,497
Revolving Open-End Loans	SC251	\$ 89,320,363	\$ 87,216,913	\$ 82,870,756	\$ 79,265,238	\$ 67,860,418
All Other - First Liens	SC254	\$ 685,406,419	\$ 671,296,374	\$ 645,571,280	\$ 626,075,368	\$ 580,804,126
All Other - Junior Liens	SC255	\$ 36,119,124	\$ 30,632,228	\$ 26,864,741	\$ 24,027,181	\$ 21,826,953
Multifamily (5 or more) Dwelling Units	SC256	\$ 66,344,887	\$ 65,337,377	\$ 62,686,032	\$ 61,065,340	\$ 58,525,010
Nonresidential Property (Except Land)	SC260	\$ 53,605,060	\$ 53,634,678	\$ 53,375,455	\$ 52,473,182	\$ 50,229,803
Land	SC265	\$ 13,486,444	\$ 12,498,012	\$ 11,754,464	\$ 11,078,724	\$ 10,057,465
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 28,322,339	\$ 40,036,596	\$ 57,012,055	\$ 67,954,544	\$ 47,676,027
Accrued Interest Receivable	SC272	\$ 4,086,660	\$ 3,820,806	\$ 3,560,487	\$ 3,358,849	\$ 3,112,269
Advances for Taxes and Insurance	SC275	\$ 238,587	\$ 251,999	\$ 333,306	\$ 335,436	\$ 231,479
Allowance for Loan and Lease Losses	SC283	\$ 3,858,745	\$ 3,812,193	\$ 3,854,136	\$ 3,811,754	\$ 3,647,393
Nonmortgage Loans - Gross	SUB0162	\$ 129,499,460	\$ 124,612,654	\$ 118,811,623	\$ 119,483,922	\$ 115,421,462
Nonmortgage Loans - Total	SC31	\$ 126,691,425	\$ 121,814,885	\$ 115,984,048	\$ 116,612,287	\$ 112,575,540
Commercial Loans - Total	SC32	\$ 42,281,027	\$ 43,929,489	\$ 40,556,057	\$ 40,660,351	\$ 38,778,162
Secured	SC300	\$ 26,486,033	\$ 28,581,214	\$ 26,051,617	\$ 26,008,710	\$ 25,224,421
Unsecured	SC303	\$ 14,566,478	\$ 14,234,660	\$ 13,411,377	\$ 13,548,214	\$ 12,393,713
Lease Receivables	SC306	\$ 1,228,516	\$ 1,113,615	\$ 1,093,063	\$ 1,103,427	\$ 1,160,027
Consumer Loans - Total	SC35	\$ 86,454,096	\$ 79,981,159	\$ 77,602,012	\$ 78,188,883	\$ 76,030,249
Loans on Deposits	SC310	\$ 607,850	\$ 608,951	\$ 614,823	\$ 617,653	\$ 606,696
Home Improvement Loans (Not secured by real estate)	SC316	\$ 695,079	\$ 664,216	\$ 253,870	\$ 268,272	\$ 257,905
Education Loans	SC320	\$ 787,535	\$ 584,028	\$ 748,908	\$ 889,636	\$ 740,038
Auto Loans	SC323	\$ 29,735,037	\$ 26,656,200	\$ 26,751,832	\$ 26,746,521	\$ 27,245,092
Mobile Home Loans	SC326	\$ 1,035,512	\$ 1,046,119	\$ 1,061,904	\$ 1,071,962	\$ 832,764
Credit Cards	SC328	\$ 28,311,285	\$ 26,901,649	\$ 25,897,014	\$ 26,612,864	\$ 24,244,276

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 25,281,798	\$ 23,519,996	\$ 22,273,661	\$ 21,981,976	\$ 22,103,479
Accrued Interest Receivable	SC348	\$ 764,337	\$ 702,006	\$ 653,554	\$ 634,688	\$ 613,051
Allowance for Loan and Lease Losses	SC357	\$ 2,808,035	\$ 2,797,769	\$ 2,827,575	\$ 2,871,635	\$ 2,845,922
Reposessed Assets - Gross	SUB0201	\$ 714,190	\$ 721,010	\$ 724,943	\$ 729,431	\$ 774,753
Reposessed Assets - Total	SC40	\$ 709,832	\$ 715,552	\$ 721,194	\$ 724,961	\$ 768,927
Real Estate - Total	SUB0210	\$ 678,731	\$ 689,487	\$ 694,467	\$ 694,335	\$ 740,877
Construction	SC405	\$ 21,749	\$ 28,173	\$ 16,307	\$ 22,774	\$ 30,444
Residential - Total	SUB0225	\$ 535,686	\$ 533,674	\$ 545,512	\$ 547,509	\$ 549,847
1-4 Dwelling Units	SC415	\$ 525,279	\$ 525,410	\$ 529,775	\$ 529,293	\$ 536,717
Multifamily (5 or more) Dwelling Units	SC425	\$ 10,407	\$ 8,264	\$ 15,737	\$ 18,216	\$ 13,130
Nonresidential (Except Land)	SC426	\$ 86,607	\$ 87,659	\$ 93,104	\$ 82,507	\$ 114,873
Land	SC428	\$ 34,689	\$ 39,981	\$ 39,544	\$ 41,545	\$ 45,713
Other Reposessed Assets	SC430	\$ 35,460	\$ 31,523	\$ 30,476	\$ 35,096	\$ 33,876
General Valuation Allowances	SC441	\$ 4,358	\$ 5,458	\$ 3,749	\$ 4,470	\$ 5,826
Real Estate Held for Investment	SC45	\$ 211,006	\$ 245,124	\$ 247,119	\$ 246,569	\$ 289,806
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 17,077,604	\$ 16,673,737	\$ 15,631,141	\$ 15,794,629	\$ 14,693,438
Federal Home Loan Bank Stock	SC510	\$ 16,297,958	\$ 15,903,283	\$ 14,876,167	\$ 15,106,292	\$ 14,125,166
Other	SC540	\$ 779,646	\$ 770,454	\$ 754,974	\$ 688,337	\$ 568,272
Office Premises and Equipment	SC55	\$ 10,847,794	\$ 10,743,656	\$ 10,549,354	\$ 10,625,612	\$ 9,936,328
Other Assets - Gross	SUB0262	\$ 53,855,433	\$ 51,927,887	\$ 54,312,093	\$ 51,680,510	\$ 50,138,900
Other Assets - Total	SC59	\$ 53,825,264	\$ 51,895,770	\$ 54,262,119	\$ 51,631,380	\$ 50,096,234
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 780,275	\$ 883,217	\$ 840,728	\$ 940,501	\$ 918,001
Bank-Owned Life Insurance - Other	SC625	\$ 6,262,563	\$ 6,137,705	\$ 6,031,022	\$ 5,847,119	\$ 5,259,670
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,956,115	\$ 8,267,588	\$ 9,417,355	\$ 8,507,753	\$ 8,405,069
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 7,248	\$ 7,158	\$ 8,120	\$ 9,163	\$ 7,802
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 19,304,313	\$ 19,310,417	\$ 19,323,202	\$ 18,306,356	\$ 17,920,657
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 805,061	\$ 781,066	\$ 703,089	\$ 700,862	\$ 659,129
Other Assets	SC689	\$ 16,739,858	\$ 16,540,736	\$ 17,988,577	\$ 17,368,756	\$ 16,968,571
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	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	\$ 30,169	\$ 32,117	\$ 49,974	\$ 49,130	\$ 42,666
General Valuation Allowances - Total	SUB2092	\$ 6,701,318	\$ 6,647,552	\$ 6,735,447	\$ 6,737,000	\$ 6,541,943
Total Assets - Gross	SUB0283	\$ 1,436,127,863	\$ 1,394,667,003	\$ 1,347,511,728	\$ 1,313,527,163	\$ 1,234,496,448
Total Assets	SC60	\$ 1,429,426,545	\$ 1,388,019,451	\$ 1,340,776,281	\$ 1,306,790,163	\$ 1,227,954,505
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 821,935,793	\$ 800,674,036	\$ 784,655,386	\$ 757,875,158	\$ 720,499,402
Deposits	SC710	\$ 791,968,455	\$ 771,025,049	\$ 754,795,696	\$ 730,450,462	\$ 691,921,357
Escrows	SC712	\$ 29,995,698	\$ 29,635,969	\$ 29,838,374	\$ 27,314,375	\$ 28,501,892
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 28,360	\$ 13,018	\$ 21,316	\$ 110,321	\$ 76,153
Borrowings - Total	SC72	\$ 450,627,367	\$ 432,751,393	\$ 407,628,243	\$ 406,192,092	\$ 372,148,078
Advances from FHLBank	SC720	\$ 269,246,204	\$ 266,445,064	\$ 241,582,422	\$ 244,818,756	\$ 224,522,197
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 76,650,161	\$ 68,419,619	\$ 67,318,751	\$ 69,966,561	\$ 63,386,644
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,548,376	\$ 7,689,225	\$ 7,513,482	\$ 7,617,733	\$ 5,953,750
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 173	\$ 284	\$ 304	\$ 327	\$ 365
CMOs (Including REMICs)	SC740	\$ 173	\$ 284	\$ 304	\$ 327	\$ 365
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 97,182,454	\$ 90,197,201	\$ 91,213,284	\$ 83,788,715	\$ 78,285,122
Other Liabilities - Total	SC75	\$ 24,850,166	\$ 24,333,602	\$ 24,768,684	\$ 23,386,830	\$ 20,841,058
Accrued Interest Payable - Deposits	SC763	\$ 1,216,213	\$ 1,075,653	\$ 937,186	\$ 736,516	\$ 794,854
Accrued Interest Payable - Other	SC766	\$ 1,944,609	\$ 1,630,223	\$ 1,620,590	\$ 1,557,671	\$ 1,437,018
Accrued Taxes	SC776	\$ 3,726,864	\$ 3,770,211	\$ 3,771,404	\$ 3,249,297	\$ 3,657,835
Accounts Payable	SC780	\$ 4,657,076	\$ 4,313,792	\$ 3,494,227	\$ 7,177,732	\$ 5,662,073
Deferred Income Taxes	SC790	\$ 2,021,259	\$ 1,811,808	\$ 1,804,941	\$ 1,947,952	\$ 1,468,162
Other Liabilities and Deferred Income	SC796	\$ 11,284,146	\$ 11,731,915	\$ 13,140,336	\$ 8,717,662	\$ 7,821,116
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	\$ 1,297,413,326	\$ 1,257,759,031	\$ 1,217,052,313	\$ 1,187,454,079	\$ 1,113,488,538

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 632,819	\$ 608,626	\$ 600,414	\$ 640,612	\$ 622,418
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 131,380,413	\$ 129,651,790	\$ 123,123,556	\$ 118,695,488	\$ 113,843,563
Stock - Total	SUB0311	\$ 74,756,377	\$ 74,221,170	\$ 70,408,788	\$ 66,793,950	\$ 63,991,790
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Perpetual Preferred Stock - Noncumulative	SC814	\$ 413,060	\$ 532,303	\$ 537,803	\$ 537,803	\$ 667,579
Common Stock - Par Value	SC820	\$ 545,272	\$ 563,360	\$ 562,789	\$ 576,439	\$ 611,517
Common Stock - Paid in Excess of Par	SC830	\$ 73,798,045	\$ 73,125,507	\$ 69,308,196	\$ 65,679,708	\$ 62,712,681
Accumulated Other Comprehensive Income - Total	SC86	\$- 803,926	\$- 117,989	\$- 711,352	\$- 36,170	\$- 183,963
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 545,609	\$ 327,603	\$- 391,223	\$ 506,820	\$ 481,561
Gains (Losses) on Cash Flow Hedges	SC865	\$- 269,963	\$- 458,765	\$- 299,503	\$- 520,621	\$- 651,055
Other	SC870	\$ 11,646	\$ 13,173	\$- 20,626	\$- 22,369	\$- 14,469
Retained Earnings	SC880	\$ 57,890,821	\$ 55,852,667	\$ 53,707,617	\$ 52,207,807	\$ 50,339,563
Other Components of Equity Capital	SC891	\$- 462,858	\$- 304,058	\$- 281,497	\$- 270,098	\$- 303,826
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,429,426,558	\$ 1,388,019,447	\$ 1,340,776,283	\$ 1,306,790,179	\$ 1,227,954,519

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	87	\$ 34,653
3	Federal, State, or other taxes receivable	176	\$ 179,465
4	Net deferred tax assets	370	\$ 2,386,327
5	Insured portion of real estate acquired by forecls	7	\$ 117,587
6	Prepaid deposit insurance premiums	119	\$ 3,250
7	Prepaid expenses	717	\$ 882,634
8	Deposits for utilities and other services	23	\$ 3,007
9	Advances for loans serviced for others	37	\$ 270,006
10	Property leased to others, net of accumul. deprec.	5	\$ 245,510
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	4	\$ 64,590
13	Noninterest-bearing accts recv from Hold Co/Affl	37	\$ 501,595
14	Other noninterest-bearing short-term accounts recv	220	\$ 2,238,130
19	Receivables fr a broker for unsettled transactions	18	\$ 345,634
20	F/V of all derivative instru. reportable as assets	23	\$ 1,454,590
22	Unapplied loan disbursements	27	\$ 1,193,648
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	14	\$ 2,507
99	Other	470	\$ 1,789,909

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	19	\$ 150,666
4	Nonrefundable loan fees received prior to closing	50	\$ 8,240
5	Deferred gains from sale/leaseback	2	\$ 1,678
6	Balances in U.S. Treasury tax and loan accounts	12	\$ 9,957
7	Deferred gains from the sale of real estate	35	\$ 1,971
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	3	\$ 29
10	Amounts due brokers for unsettled transactions	17	\$ 383,775
11	The liability recorded for post-retirement benefit	331	\$ 519,503
13	Amounts payable under interest-rate-swap agreement	6	\$ 67,410
14	Unapplied loan payments received	47	\$ 172,806
16	Recourse loan liability	13	\$ 38,025
17	Noninterest-bearing payables to Hold Co/Affiliates	68	\$ 3,394,570
18	Litigation reserves	12	\$ 2,993
20	F/V of all derivative instru. reportable as liab.	23	\$ 1,659,758
21	Liabilities for credit losses on OBS credit exposures	10	\$ 15,671
99	Other	837	\$ 2,867,278

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 18,821,803	\$ 17,332,927	\$ 15,949,033	\$ 15,207,348	\$ 14,056,944
Deposits and Investment Securities	SO115	\$ 632,990	\$ 549,510	\$ 504,336	\$ 522,999	\$ 524,606
Mortgage-Backed Securities	SO125	\$ 1,803,623	\$ 1,718,913	\$ 1,674,016	\$ 1,549,129	\$ 1,514,532
Mortgage Loans	SO141	\$ 13,383,545	\$ 12,562,606	\$ 11,580,713	\$ 10,972,826	\$ 9,997,649
Nonmortgage Loans - Total	SUB0950	\$ 3,001,646	\$ 2,501,898	\$ 2,189,968	\$ 2,162,395	\$ 2,020,158
Commercial Loans and Leases	SO160	\$ 1,236,427	\$ 798,100	\$ 718,880	\$ 686,912	\$ 629,265
Consumer Loans and Leases	SO171	\$ 1,765,219	\$ 1,703,798	\$ 1,471,088	\$ 1,475,483	\$ 1,390,893
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 151,669	\$ 154,969	\$ 137,273	\$ 122,795	\$ 129,080
Federal Home Loan Bank Stock	SO181	\$ 151,111	\$ 153,793	\$ 137,101	\$ 121,736	\$ 128,312
Other	SO185	\$ 558	\$ 1,176	\$ 172	\$ 1,059	\$ 768
Interest Expense - Total	SO21	\$ 9,269,484	\$ 7,767,740	\$ 6,684,205	\$ 6,048,341	\$ 5,442,790
Deposits	SO215	\$ 4,683,329	\$ 4,096,798	\$ 3,474,561	\$ 3,170,144	\$ 2,889,138
Escrows	SO225	\$ 69,892	\$ 6,137	\$ 6,618	\$ 25,386	\$ 29,172
Advances from FHLBank	SO230	\$ 2,496,979	\$ 2,207,653	\$ 1,886,887	\$ 1,681,302	\$ 1,471,994
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 105,967	\$ 104,520	\$ 103,325	\$ 93,552	\$ 73,297
Mortgage Collateralized Securities Issued	SO250	\$ 5	\$ 7	\$ 7	\$ 8	\$ 8
Other Borrowed Money	SO260	\$ 1,914,062	\$ 1,353,140	\$ 1,213,333	\$ 1,078,374	\$ 979,564
Capitalized Interest	SO271	\$ 750	\$ 515	\$ 526	\$ 426	\$ 383
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,703,988	\$ 9,720,156	\$ 9,402,101	\$ 9,281,802	\$ 8,743,234
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 699,564	\$ 675,763	\$ 631,066	\$ 830,802	\$ 630,301
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 9,004,424	\$ 9,044,393	\$ 8,771,035	\$ 8,451,000	\$ 8,112,933
Noninterest Income - Total	SO42	\$ 5,759,496	\$ 5,708,390	\$ 5,533,987	\$ 5,479,836	\$ 5,238,351
Mortgage Loan Serving Fees	SO410	\$ 574,899	\$ 47,633	\$ 741,822	\$ 405,130	\$ 317,330
Other Fees and Charges	SO420	\$ 3,749,936	\$ 3,570,191	\$ 3,251,497	\$ 3,367,192	\$ 3,404,811
Net Income (Loss) from Other - Total	SUB0451	\$ 1,030,240	\$ 1,625,236	\$ 890,433	\$ 1,065,235	\$ 1,009,524
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,144,730	\$ 1,396,589	\$ 939,056	\$ 984,495	\$ 907,232
Operations & Sale of Repossessed Assets	SO461	\$ - 9,666	\$ - 4,137	\$ - 13,886	\$ - 5,656	\$ - 7,441
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 13,825	\$ 5,110	\$ - 5,022	\$ - 9,716	\$ 1,646
Sale of Securities Held-to-Maturity	SO467	\$ - 90	\$ 412	\$ - 677	\$ - 312	\$ 651
Sale of Loans Held for Investment	SO475	\$ 16,258	\$ 22,369	\$ 13,813	\$ 11,101	\$ 14,078

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 40,596	\$- 1,794	\$ 29,943	\$ 35,660	\$ 103,751
Trading Assets (Realized and Unrealized)	SO485	\$- 147,763	\$ 206,687	\$- 72,794	\$ 49,663	\$- 10,393
Other Noninterest Income	SO488	\$ 404,422	\$ 560,596	\$ 650,235	\$ 642,279	\$ 506,687
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	\$ 8,524,094	\$ 8,495,132	\$ 8,079,412	\$ 8,151,035	\$ 7,962,032
All Personnel Compensation and Expense	SO510	\$ 3,610,615	\$ 3,545,354	\$ 3,491,159	\$ 3,495,494	\$ 3,161,881
Legal Expense	SO520	\$ 60,707	\$ 58,287	\$ 58,131	\$ 76,841	\$ 61,359
Office Occupancy and Equipment Expense	SO530	\$ 1,241,713	\$ 1,203,888	\$ 1,236,778	\$ 1,255,558	\$ 1,105,073
Marketing and Other Professional Services	SO540	\$ 1,019,524	\$ 976,143	\$ 869,770	\$ 1,139,255	\$ 1,187,569
Loan Servicing Fees	SO550	\$ 297,943	\$ 195,024	\$ 303,070	\$ 227,526	\$ 211,171
Goodwill and Other Intangibles Expense	SO560	\$ 107,747	\$ 99,649	\$ 112,460	\$ 97,178	\$ 100,572
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 14,760	\$ 8,011	\$ 17,565	\$ 21,028	\$ 7,526
Other Noninterest Expense	SO580	\$ 2,171,085	\$ 2,408,776	\$ 1,990,479	\$ 1,838,155	\$ 2,126,880
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	\$ 6,239,826	\$ 6,257,651	\$ 6,225,610	\$ 5,779,801	\$ 5,389,252
Income Taxes - Total	SO71	\$ 2,194,800	\$ 2,221,044	\$ 2,219,230	\$ 2,019,026	\$ 1,886,063
Federal	SO710	\$ 1,880,456	\$ 1,965,005	\$ 1,939,044	\$ 1,794,449	\$ 1,645,404
State, Local & Other	SO720	\$ 314,344	\$ 256,039	\$ 280,186	\$ 224,577	\$ 240,659
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,045,026	\$ 4,036,607	\$ 4,006,380	\$ 3,760,776	\$ 3,503,189
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 2,742	\$- 2,548	\$ 0	\$- 690	\$- 3,321
Net Income (Loss)	SO91	\$ 4,042,284	\$ 4,034,059	\$ 4,006,380	\$ 3,760,086	\$ 3,499,868

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 10
4	Net income(loss) from leasing or subleasing space	210	\$ 11,463
5	Net income(loss) from real estate held for invest	24	\$ 1,981
6	Net income(loss)-equity invest in uncons sub org	22	\$- 5,485
7	Net income(loss) from leased property	51	\$ 13,876
9	Net income from data processing lease/services	15	\$ 3,639
11	Adjustments to prior periods	5	\$ 1,305
12	Income on FHA/VA REO pending conveyance	1	\$ 14
14	Interest Income from CNFIs reported on SC655	4	\$- 34,618
15	Income from corporate-owned life insurance	233	\$ 42,614
19	Realized/unrealized gains on derivatives	15	\$ 256,681
99	Other	620	\$ 63,006

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	129	\$ 3,839
2	OTS assessments	244	\$ 10,310
3	Interest expense on income taxes	1	\$ 62
5	Forfeited commitment fees on FHLBank advances	1	\$ 1
6	Supervisory examination fees	117	\$ 2,137
7	Office supplies, printing, and postage	623	\$ 166,146
8	Telephone, including data lines	272	\$ 77,509
9	Loan origination expense	159	\$ 204,801
10	ATM expense	130	\$ 26,733
11	Adjustments to prior periods	3	\$- 3
12	Acquisition and organization costs	6	\$ 1,560
13	Misc taxes other than income & real estate	88	\$ 5,370
14	Losses from fraud	5	\$ 1,593
15	Foreclosure expenses	10	\$ 1,697
16	Web site expenses	5	\$ 120
17	Charitable contributions	70	\$ 4,263
18	Minority Interest	5	\$ 20,603
19	Realized/unrealized losses on derivatives	6	\$ 309,658
99	Other	612	\$ 649,591

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 51,843,097	\$ 33,248,393	\$ 15,949,033	\$ 54,754,337	\$ 39,688,460
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,680,846	\$ 1,050,412	\$ 504,336	\$ 2,101,195	\$ 1,586,819
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,140,939	\$ 3,389,353	\$ 1,674,016	\$ 5,909,727	\$ 4,382,374
YTD - Mortgage Loans	Y_SO141	\$ 37,382,545	\$ 24,121,449	\$ 11,580,713	\$ 38,835,546	\$ 27,962,620
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,708,733	\$ 1,515,083	\$ 718,880	\$ 2,378,965	\$ 1,696,266
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,930,035	\$ 3,172,096	\$ 1,471,088	\$ 5,528,906	\$ 4,060,382
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 442,705	\$ 291,896	\$ 137,273	\$ 457,003	\$ 336,192
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 440,822	\$ 290,571	\$ 137,101	\$ 452,645	\$ 332,892
YTD - Other	Y_SO185	\$ 1,883	\$ 1,325	\$ 172	\$ 4,358	\$ 3,300
YTD - Interest Expense - Total	Y_SO21	\$ 23,609,498	\$ 14,435,086	\$ 6,684,205	\$ 21,049,730	\$ 15,052,119
YTD - Deposits	Y_SO215	\$ 12,196,328	\$ 7,561,542	\$ 3,474,561	\$ 11,165,723	\$ 8,031,601
YTD - Escrows	Y_SO225	\$ 82,518	\$ 12,651	\$ 6,618	\$ 75,271	\$ 49,885
YTD - Advances from FHLBank	Y_SO230	\$ 6,554,236	\$ 4,089,882	\$ 1,886,887	\$ 5,719,784	\$ 4,052,430
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 313,812	\$ 207,845	\$ 103,325	\$ 293,706	\$ 200,154
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 19	\$ 14	\$ 7	\$ 38	\$ 30
YTD - Other Borrowed Money	Y_SO260	\$ 4,464,376	\$ 2,564,193	\$ 1,213,333	\$ 3,796,780	\$ 2,719,166
YTD - Capitalized Interest	Y_SO271	\$ 1,791	\$ 1,041	\$ 526	\$ 1,573	\$ 1,147
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 28,676,304	\$ 19,105,203	\$ 9,402,101	\$ 34,161,610	\$ 24,972,533
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,998,153	\$ 1,306,501	\$ 631,066	\$ 2,582,428	\$ 1,754,609
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 26,678,151	\$ 17,798,702	\$ 8,771,035	\$ 31,579,182	\$ 23,217,924
YTD - Noninterest Income - Total	Y_SO42	\$ 16,916,025	\$ 11,191,599	\$ 5,533,987	\$ 20,020,664	\$ 14,556,655
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,243,496	\$ 668,826	\$ 741,822	\$ - 63,087	\$ - 467,618
YTD - Other Fees and Charges	Y_SO420	\$ 10,528,683	\$ 6,803,181	\$ 3,251,497	\$ 12,371,498	\$ 9,017,415
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,537,251	\$ 2,515,397	\$ 890,433	\$ 4,143,517	\$ 3,079,746
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,479,388	\$ 2,335,486	\$ 939,056	\$ 3,803,259	\$ 2,820,230
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 27,918	\$ - 17,874	\$ - 13,886	\$ - 32,068	\$ - 26,413
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 13,737	\$ 88	\$ - 5,022	\$ - 16,427	\$ - 6,711
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 357	\$ - 267	\$ - 677	\$ 1,409	\$ 1,711
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 45,407	\$ 36,182	\$ 13,813	\$ 30,781	\$ 19,689

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 68,371	\$ 27,911	\$ 29,943	\$ 243,701	\$ 208,041
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 13,892	\$ 133,871	\$- 72,794	\$ 112,862	\$ 63,199
YTD - Other Noninterest Income	Y_SO488	\$ 1,606,585	\$ 1,204,195	\$ 650,235	\$ 3,568,737	\$ 2,927,113
YTD - Noninterest Expense - Total	Y_SO51	\$ 24,952,555	\$ 16,521,127	\$ 8,079,412	\$ 30,184,124	\$ 22,116,270
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 10,571,606	\$ 7,012,969	\$ 3,491,159	\$ 12,581,444	\$ 9,128,880
YTD - Legal Expense	Y_SO520	\$ 173,794	\$ 114,578	\$ 58,131	\$ 248,577	\$ 172,152
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 3,655,688	\$ 2,433,081	\$ 1,236,778	\$ 4,464,871	\$ 3,222,171
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,857,761	\$ 1,844,458	\$ 869,770	\$ 3,970,899	\$ 2,835,469
YTD - Loan Servicing Fees	Y_SO550	\$ 796,019	\$ 498,094	\$ 303,070	\$ 939,365	\$ 711,845
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 317,838	\$ 211,347	\$ 112,460	\$ 355,047	\$ 268,438
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 38,189	\$ 23,443	\$ 17,565	\$ 43,236	\$ 22,221
YTD - Other Noninterest Expense	Y_SO580	\$ 6,541,660	\$ 4,383,157	\$ 1,990,479	\$ 7,580,684	\$ 5,755,093
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 18,641,621	\$ 12,469,174	\$ 6,225,610	\$ 21,415,722	\$ 15,658,309
YTD - Income Taxes - Total	Y_SO71	\$ 6,601,795	\$ 4,431,809	\$ 2,219,230	\$ 7,560,172	\$ 5,554,562
YTD - Federal	Y_SO710	\$ 5,754,792	\$ 3,895,584	\$ 1,939,044	\$ 6,644,544	\$ 4,859,784
YTD - State, Local, and Other	Y_SO720	\$ 847,003	\$ 536,225	\$ 280,186	\$ 915,628	\$ 694,778
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 12,039,826	\$ 8,037,365	\$ 4,006,380	\$ 13,855,551	\$ 10,103,747
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 5,290	\$- 2,548	\$ 0	\$ 18,503	\$ 19,193
YTD - Net Income (Loss)	Y_SO91	\$ 12,034,536	\$ 8,034,817	\$ 4,006,380	\$ 13,874,054	\$ 10,122,940

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,584,865	\$ 6,702,454	\$ 6,670,617	\$ 6,741,022	\$ 6,446,745
Net Provision for Loss	VA115	\$ 699,745	\$ 665,464	\$ 630,784	\$ 819,694	\$ 616,773
Transfers	VA125	\$- 12,237	\$- 6,861	\$- 17,592	\$- 34,278	\$- 24,131
Recoveries	VA135	\$ 214,050	\$ 207,327	\$ 186,143	\$ 193,871	\$ 183,755
Adjustments	VA145	\$ 28,743	\$- 32,042	\$ 106,967	\$- 33,902	\$ 120,127
Charge-offs	VA155	\$ 813,854	\$ 888,799	\$ 841,510	\$ 949,448	\$ 801,352
General Valuation Allowances - Ending Balance	VA165	\$ 6,701,312	\$ 6,647,543	\$ 6,735,409	\$ 6,736,959	\$ 6,541,918
Specific Valuation Allowances - Beginning Balance	VA108	\$ 240,631	\$ 250,171	\$ 220,303	\$ 231,455	\$ 216,799
Net Provision for Loss	VA118	\$ 14,579	\$ 18,310	\$ 17,828	\$ 32,136	\$ 21,054

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 12,237	\$ 6,861	\$ 17,592	\$ 34,278	\$ 24,131
Adjustments	VA148	\$- 96	\$- 6,558	\$ 21,128	\$- 2,155	\$ 2,685
Charge-offs	VA158	\$ 31,285	\$ 23,664	\$ 26,314	\$ 72,080	\$ 33,313
Specific Valuation Allowances - Ending Balance	VA168	\$ 236,065	\$ 245,119	\$ 250,536	\$ 223,634	\$ 231,310
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,825,495	\$ 6,952,624	\$ 6,890,919	\$ 6,972,477	\$ 6,663,498
Net Provision for Loss	VA120	\$ 714,324	\$ 683,774	\$ 648,631	\$ 851,830	\$ 637,827
Recoveries	VA140	\$ 214,050	\$ 207,327	\$ 186,143	\$ 193,871	\$ 183,755
Adjustments	VA150	\$ 28,647	\$- 38,600	\$ 128,095	\$- 36,057	\$ 122,812
Charge-offs	VA160	\$ 845,139	\$ 912,463	\$ 867,824	\$ 1,021,528	\$ 834,665
Total Valuation Allowances - Ending Balance	VA170	\$ 6,937,377	\$ 6,892,662	\$ 6,985,945	\$ 6,960,593	\$ 6,773,228
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 813,854	\$ 888,799	\$ 841,510	\$ 949,448	\$ 801,352
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 7,531	\$ 30,862	\$ 763	\$ 578	\$ 9,648
Mortgage Loans - Total	VA46	\$ 84,663	\$ 126,890	\$ 78,379	\$ 106,006	\$ 69,344
Construction - Total	SUB2030	\$ 4,569	\$ 8,745	\$ 2,082	\$ 6,891	\$ 2,114
1-4 Dwelling Units	VA420	\$ 1,900	\$ 5,358	\$ 1,509	\$ 3,295	\$ 1,902
Multifamily (5 or more) Dwelling Units	VA430	\$ 2,563	\$ 1,847	\$ 567	\$ 1,739	\$ 40
Nonresidential Property	VA440	\$ 106	\$ 1,540	\$ 6	\$ 1,857	\$ 172
Permanent - Total	SUB2041	\$ 80,094	\$ 118,145	\$ 76,297	\$ 99,115	\$ 67,230
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 12,880	\$ 11,871	\$ 8,854	\$ 6,960	\$ 7,865
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 48,470	\$ 85,268	\$ 47,696	\$ 66,880	\$ 41,085
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 14,148	\$ 16,865	\$ 12,996	\$ 11,751	\$ 12,148
Multifamily (5 or more) Dwelling Units	VA470	\$ 481	\$ 1,155	\$ 2,432	\$ 1,041	\$ 335
Nonresidential Property (Except Land)	VA480	\$ 3,948	\$ 2,538	\$ 4,198	\$ 11,293	\$ 5,249
Land	VA490	\$ 167	\$ 448	\$ 121	\$ 1,190	\$ 548
Nonmortgage Loans - Total	VA56	\$ 704,210	\$ 709,745	\$ 750,322	\$ 830,327	\$ 711,940
Commercial Loans	VA520	\$ 184,291	\$ 198,598	\$ 171,069	\$ 225,459	\$ 166,425
Consumer Loans - Total	SUB2061	\$ 519,919	\$ 511,147	\$ 579,253	\$ 604,868	\$ 545,515
Loans on Deposits	VA510	\$ 103	\$ 321	\$ 401	\$ 628	\$ 119
Home Improvement Loans	VA516	\$ 6,369	\$ 13,960	\$ 665	\$ 918	\$ 718
Education Loans	VA530	\$ 12	\$ 121	\$ 6	\$ 142	\$ 48
Auto Loans	VA540	\$ 137,636	\$ 116,011	\$ 142,341	\$ 164,738	\$ 155,067
Mobile Home Loans	VA550	\$ 7,241	\$ 6,961	\$ 10,038	\$ 13,002	\$ 3,074

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 298,467	\$ 299,371	\$ 358,570	\$ 362,484	\$ 327,697
Other	VA560	\$ 70,091	\$ 74,402	\$ 67,232	\$ 62,956	\$ 58,792
Reposessed Assets - Total	VA60	\$ 6,353	\$ 11,462	\$ 6,014	\$ 7,064	\$ 5,191
Real Estate - Construction	VA605	\$ 12	\$ 8	\$ 5	\$ 21	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 5,376	\$ 5,261	\$ 4,437	\$ 3,969	\$ 4,022
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 47	\$ 111	\$ 68	\$ 0	\$ 214
Real Estate - Nonresidential (Except Land)	VA625	\$ 107	\$ 71	\$ 875	\$ 1,498	\$ 188
Real Estate - Land	VA628	\$ 7	\$ 3	\$ 2	\$ 796	\$ 40
Other Reposessed Assets	VA630	\$ 804	\$ 6,008	\$ 627	\$ 780	\$ 727
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	\$ 11,097	\$ 9,840	\$ 6,032	\$ 5,473	\$ 5,229
GVA Recoveries - Assets - Total	SUB2126	\$ 214,050	\$ 207,327	\$ 186,143	\$ 193,870	\$ 183,755
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 27,854	\$ 20,034	\$ 13,395	\$ 21,063	\$ 20,023
Construction - Total	SUB2130	\$ 6,093	\$ 897	\$ 466	\$ 1,594	\$ 787
1-4 Dwelling Units	VA421	\$ 1,026	\$ 800	\$ 326	\$ 1,587	\$ 553
Multifamily (5 or more) Dwelling Units	VA431	\$ 4,103	\$ 21	\$ 81	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 964	\$ 76	\$ 59	\$ 7	\$ 234
Permanent - Total	SUB2141	\$ 21,761	\$ 19,137	\$ 12,929	\$ 19,469	\$ 19,236
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,050	\$ 2,039	\$ 924	\$ 1,633	\$ 1,373
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,775	\$ 7,847	\$ 6,026	\$ 6,374	\$ 9,540
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,829	\$ 4,714	\$ 2,723	\$ 4,244	\$ 3,647
Multifamily (5 or more) Dwelling Units	VA471	\$ 7,086	\$ 839	\$ 446	\$ 140	\$ 786
Nonresidential Property (Except Land)	VA481	\$ 1,973	\$ 3,626	\$ 2,733	\$ 6,889	\$ 3,754
Land	VA491	\$ 48	\$ 72	\$ 77	\$ 189	\$ 136
Nonmortgage Loans - Total	VA57	\$ 183,657	\$ 185,686	\$ 171,821	\$ 170,239	\$ 163,517
Commercial Loans	VA521	\$ 42,479	\$ 40,573	\$ 33,994	\$ 39,473	\$ 33,916
Consumer Loans - Total	SUB2161	\$ 141,179	\$ 145,113	\$ 137,827	\$ 130,767	\$ 129,601
Loans on Deposits	VA511	\$ 195	\$ 207	\$ 602	\$ 145	\$ 134
Home Improvement Loans	VA517	\$ 1,289	\$ 1,844	\$ 560	\$ 1,106	\$ 458
Education Loans	VA531	\$ 10	\$ 68	\$ 20	\$ 6	\$ 37
Auto Loans	VA541	\$ 44,685	\$ 43,570	\$ 43,717	\$ 40,731	\$ 38,361

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 3,717	\$ 4,072	\$ 2,842	\$ 2,231	\$ 841
Credit Cards	VA557	\$ 77,237	\$ 80,881	\$ 78,670	\$ 75,172	\$ 78,701
Other	VA561	\$ 14,046	\$ 14,471	\$ 11,416	\$ 11,376	\$ 11,069
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 2,539	\$ 1,607	\$ 927	\$ 2,568	\$ 215
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 26,801	\$ 25,152	\$ 35,430	\$ 66,392	\$ 45,181
Deposits and Investment Securities	VA38	\$- 1,596	\$ 1,760	\$ 67	\$ 37,519	\$ 72
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 8,346	\$ 6,587	\$ 8,674	\$ 9,273	\$ 25,218
Construction - Total	SUB2230	\$- 2,026	\$- 1,373	\$ 1,476	\$ 2,736	\$ 1,994
1-4 Dwelling Units	VA422	\$- 3,380	\$- 829	\$ 2,016	\$ 2,969	\$ 981
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 680	\$- 552	\$- 110	\$ 591
Nonresidential Property	VA442	\$ 1,354	\$ 136	\$ 12	\$- 123	\$ 422
Permanent - Total	SUB2241	\$ 10,372	\$ 7,960	\$ 7,198	\$ 6,537	\$ 23,224
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 940	\$ 965	\$ 1,505	\$ 1,413	\$ 896
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 8,994	\$ 849	\$ 3,519	\$- 78	\$ 4,555
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 2,673	\$ 1,301	\$ 2,522	\$ 1,622	\$ 1,282
Multifamily (5 or more) Dwelling Units	VA472	\$ 109	\$- 45	\$- 1,469	\$ 1,397	\$ 2,129
Nonresidential Property (Except Land)	VA482	\$- 2,433	\$ 3,282	\$ 863	\$ 2,524	\$ 12,789
Land	VA492	\$ 89	\$ 1,608	\$ 258	\$- 341	\$ 1,573
Nonmortgage Loans - Total	VA58	\$ 13,146	\$ 8,666	\$ 15,696	\$ 2,108	\$ 12,124
Commercial Loans	VA522	\$ 10,099	\$ 5,065	\$ 11,322	\$- 1,799	\$ 9,619
Consumer Loans - Total	SUB2261	\$ 3,047	\$ 3,601	\$ 4,374	\$ 3,907	\$ 2,505
Loans on Deposits	VA512	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 12	\$- 19	\$ 0	\$- 1	\$- 114
Education Loans	VA532	\$ 5	\$ 0	\$- 1	\$ 1	\$ 38
Auto Loans	VA542	\$ 1,323	\$ 882	\$- 3,549	\$ 1,221	\$ 894
Mobile Home Loans	VA552	\$- 90	\$- 45	\$ 456	\$- 109	\$ 624
Credit Cards	VA558	\$ 785	\$ 1,022	\$ 6,578	\$ 353	\$ 53
Other	VA562	\$ 991	\$ 1,761	\$ 890	\$ 2,442	\$ 1,010
Reposessed Assets - Total	VA62	\$ 8,305	\$ 6,519	\$ 9,473	\$ 17,679	\$ 7,521
Real Estate - Construction	VA606	\$ 406	\$ 41	\$ 125	\$ 480	\$- 1
Real Estate - 1-4 Dwelling Units	VA614	\$ 6,669	\$ 5,900	\$ 8,596	\$ 11,424	\$ 6,489
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 36	\$ 19	\$ 0	\$ 747	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 742	\$ 527	\$ 864	\$ 5,096	\$ 885
Real Estate - Land	VA629	\$- 180	\$ 3	\$ 151	\$- 105	\$ 14
Other Repossessed Assets	VA632	\$ 632	\$ 29	\$- 263	\$ 37	\$ 134
Real Estate Held for Investment	VA72	\$- 1,328	\$ 3	\$ 0	\$ 23	\$ 15
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 8	\$ 168	\$ 8	\$ 7
Other Assets	VA932	\$- 80	\$ 1,609	\$ 1,352	\$- 218	\$ 224
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 626,605	\$ 706,624	\$ 690,797	\$ 821,969	\$ 662,777
Deposits and Investment Securities	VA39	\$- 1,596	\$ 1,760	\$ 67	\$ 37,519	\$ 72
Mortgage-Backed Securities	VA375	\$ 7,531	\$ 30,862	\$ 763	\$ 578	\$ 9,648
Mortgage Loans - Total	VA49	\$ 65,155	\$ 113,443	\$ 73,658	\$ 94,216	\$ 74,539
Construction - Total	SUB2330	\$- 3,550	\$ 6,475	\$ 3,092	\$ 8,033	\$ 3,321
1-4 Dwelling Units	VA425	\$- 2,506	\$ 3,729	\$ 3,199	\$ 4,677	\$ 2,330
Multifamily (5 or more) Dwelling Units	VA435	\$- 1,540	\$ 1,146	\$- 66	\$ 1,629	\$ 631
Nonresidential Property	VA445	\$ 496	\$ 1,600	\$- 41	\$ 1,727	\$ 360
Permanent - Total	SUB2341	\$ 68,705	\$ 106,968	\$ 70,566	\$ 86,183	\$ 71,218
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 11,770	\$ 10,797	\$ 9,435	\$ 6,740	\$ 7,388
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 50,689	\$ 78,270	\$ 45,189	\$ 60,428	\$ 36,100
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 12,992	\$ 13,452	\$ 12,795	\$ 9,129	\$ 9,783
Multifamily (5 or more) Dwelling Units	VA475	\$- 6,496	\$ 271	\$ 517	\$ 2,298	\$ 1,678
Nonresidential Property (Except Land)	VA485	\$- 458	\$ 2,194	\$ 2,328	\$ 6,928	\$ 14,284
Land	VA495	\$ 208	\$ 1,984	\$ 302	\$ 660	\$ 1,985
Nonmortgage Loans - Total	VA59	\$ 533,699	\$ 532,725	\$ 594,197	\$ 662,195	\$ 560,546
Commercial Loans	VA525	\$ 151,911	\$ 163,090	\$ 148,397	\$ 184,187	\$ 142,128
Consumer Loans - Total	SUB2361	\$ 381,787	\$ 369,635	\$ 445,800	\$ 478,009	\$ 418,418
Loans on Deposits	VA515	\$- 71	\$ 114	\$- 201	\$ 483	\$- 15
Home Improvement Loans	VA519	\$ 5,092	\$ 12,097	\$ 105	\$- 189	\$ 146
Education Loans	VA535	\$ 7	\$ 53	\$- 15	\$ 137	\$ 49
Auto Loans	VA545	\$ 94,274	\$ 73,323	\$ 95,075	\$ 125,229	\$ 117,599
Mobile Home Loans	VA555	\$ 3,434	\$ 2,844	\$ 7,652	\$ 10,662	\$ 2,857
Credit Cards	VA559	\$ 222,015	\$ 219,512	\$ 286,478	\$ 287,665	\$ 249,049
Other	VA565	\$ 57,036	\$ 61,692	\$ 56,706	\$ 54,022	\$ 48,733
Reposessed Assets - Total	VA65	\$ 14,658	\$ 17,981	\$ 15,487	\$ 24,743	\$ 12,712
Real Estate - Construction	VA607	\$ 418	\$ 49	\$ 130	\$ 501	\$- 1
Real Estate - 1-4 Dwelling Units	VA615	\$ 12,045	\$ 11,161	\$ 13,033	\$ 15,393	\$ 10,511

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 83	\$ 130	\$ 68	\$ 747	\$ 214
Real Estate - Nonresidential (Except Land)	VA627	\$ 849	\$ 598	\$ 1,739	\$ 6,594	\$ 1,073
Real Estate - Land	VA631	\$- 173	\$ 6	\$ 153	\$ 691	\$ 54
Other Repossessed Assets	VA633	\$ 1,436	\$ 6,037	\$ 364	\$ 817	\$ 861
Real Estate Held for Investment	VA75	\$- 1,328	\$ 3	\$ 0	\$ 23	\$ 15
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 8	\$ 168	\$ 8	\$ 7
Other Assets	VA935	\$ 8,478	\$ 9,842	\$ 6,457	\$ 2,687	\$ 5,238
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 825,620	\$ 726,327	\$ 672,624	\$ 732,501	\$ 660,485
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,124,024	\$ 1,971,465	\$ 1,816,637	\$ 1,654,183	\$ 1,548,074
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 389,163	\$ 390,508	\$ 365,794	\$ 375,480	\$ 374,575
Construction	VA951	\$ 13,052	\$ 5,803	\$ 4,311	\$ 8,493	\$ 8,279
Permanent - 1-4 Dwelling Units	VA952	\$ 352,415	\$ 354,165	\$ 335,639	\$ 341,219	\$ 347,665
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 2,328	\$ 2,572	\$ 1,743	\$ 8,248	\$ 3,490
Permanent - Nonresidential (Except Land)	VA954	\$ 20,335	\$ 13,388	\$ 23,800	\$ 15,056	\$ 14,640
Permanent - Land	VA955	\$ 1,033	\$ 14,580	\$ 301	\$ 2,464	\$ 501
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,501,062	\$ 4,199,421	\$ 4,107,216	\$ 4,311,035	\$ 4,377,598
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 8,055,593	\$ 8,002,296	\$ 8,186,495	\$ 8,334,830	\$ 8,066,404
Substandard	VA965	\$ 7,512,616	\$ 7,450,468	\$ 7,724,731	\$ 7,911,309	\$ 7,603,933
Doubtful	VA970	\$ 542,419	\$ 551,367	\$ 461,047	\$ 423,011	\$ 461,635
Loss	VA975	\$ 558	\$ 461	\$ 717	\$ 510	\$ 836
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 111,362	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 93,481	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 341	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 16,838,784	\$ 12,531,500	\$ 12,586,615	\$ 12,936,971	\$ 12,246,370
Mortgages - Total	SUB2421	\$ 14,286,035	\$ 10,069,323	\$ 10,024,834	\$ 10,221,614	\$ 9,667,221
Construction and Land Loans	SUB2430	\$ 446,446	\$ 501,581	\$ 559,372	\$ 513,833	\$ 510,915

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 13,150,252	\$ 8,826,213	\$ 8,734,096	\$ 8,918,444	\$ 8,370,414
Permanent Loans Secured by All Other Property	SUB2450	\$ 799,573	\$ 876,873	\$ 907,823	\$ 922,585	\$ 904,830
Nonmortgages - Total	SUB2461	\$ 2,552,746	\$ 2,462,177	\$ 2,561,781	\$ 2,715,355	\$ 2,579,149
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 12,354,334	\$ 8,222,771	\$ 7,876,632	\$ 8,225,545	\$ 7,759,335
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 8,697,756	\$ 7,445,212	\$ 7,067,448	\$ 7,335,672	\$ 6,953,591
Mortgage Loans - Total	SUB2481	\$ 7,182,268	\$ 5,981,757	\$ 5,616,917	\$ 5,681,216	\$ 5,410,494
Construction	PD115	\$ 176,630	\$ 215,083	\$ 173,695	\$ 188,777	\$ 185,233
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 364,457	\$ 254,860	\$ 232,462	\$ 229,164	\$ 246,651
Secured by First Liens	PD123	\$ 5,992,105	\$ 4,864,523	\$ 4,605,458	\$ 4,677,936	\$ 4,445,239
Secured by Junior Liens	PD124	\$ 278,779	\$ 212,950	\$ 182,849	\$ 219,283	\$ 175,026
Multifamily (5 or more) Dwelling Units	PD125	\$ 83,492	\$ 90,231	\$ 78,592	\$ 62,148	\$ 68,120
Nonresidential Property (Except Land)	PD135	\$ 229,612	\$ 252,323	\$ 241,244	\$ 234,196	\$ 226,263
Land	PD138	\$ 57,193	\$ 91,787	\$ 102,617	\$ 69,712	\$ 63,962
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 420,093	\$ 401,576	\$ 420,529	\$ 387,012	\$ 379,926
Consumer Loans - Total	SUB2511	\$ 1,095,393	\$ 1,061,879	\$ 1,030,002	\$ 1,267,443	\$ 1,163,171
Loans on Deposits	PD161	\$ 6,962	\$ 5,056	\$ 9,484	\$ 10,009	\$ 9,369
Home Improvement Loans	PD163	\$ 3,734	\$ 3,305	\$ 4,783	\$ 5,802	\$ 6,101
Education Loans	PD165	\$ 19,288	\$ 21,879	\$ 20,466	\$ 21,723	\$ 20,551
Auto Loans	PD167	\$ 386,163	\$ 340,346	\$ 290,955	\$ 414,313	\$ 396,018
Mobile Home Loans	PD169	\$ 29,441	\$ 24,773	\$ 28,737	\$ 33,346	\$ 25,665
Credit Cards	PD171	\$ 532,283	\$ 566,876	\$ 574,242	\$ 670,507	\$ 598,874
Other	PD180	\$ 117,522	\$ 99,644	\$ 101,335	\$ 111,743	\$ 106,593
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 88,549	\$ 107,521	\$ 76,173	\$ 63,165	\$ 56,029
Held for Sale Included in PD115:PD180	PD192	\$ 411,285	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,456,011	\$ 351,631	\$ 207,146	\$ 356,720	\$ 306,988
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 225,117	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 1,138,664	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,656,578	\$ 777,559	\$ 809,184	\$ 889,873	\$ 805,744

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 3,322,787	\$ 480,831	\$ 500,312	\$ 567,352	\$ 499,882
Construction	PD215	\$ 28,533	\$ 11,028	\$ 35,942	\$ 27,831	\$ 19,236
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 7,867	\$ 5,398	\$ 6,123	\$ 10,600	\$ 11,417
Secured by First Liens	PD223	\$ 3,236,224	\$ 422,791	\$ 421,427	\$ 495,578	\$ 429,350
Secured by Junior Liens	PD224	\$ 10,156	\$ 8,194	\$ 8,352	\$ 7,167	\$ 5,600
Multifamily (5 or more) Dwelling Units	PD225	\$ 3,291	\$ 3,533	\$ 4,465	\$ 5,269	\$ 8,555
Nonresidential Property (Except Land)	PD235	\$ 20,647	\$ 24,235	\$ 18,615	\$ 11,945	\$ 14,720
Land	PD238	\$ 16,069	\$ 5,652	\$ 5,388	\$ 8,962	\$ 11,004
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 154,580	\$ 138,589	\$ 134,763	\$ 122,813	\$ 115,165
Consumer Loans - Total	SUB2521	\$ 179,210	\$ 158,139	\$ 174,109	\$ 199,707	\$ 190,697
Loans on Deposits	PD261	\$ 1,090	\$ 1,311	\$ 706	\$ 1,496	\$ 1,964
Home Improvement Loans	PD263	\$ 176	\$ 144	\$ 113	\$ 617	\$ 607
Education Loans	PD265	\$ 885	\$ 990	\$ 1,196	\$ 1,203	\$ 1,132
Auto Loans	PD267	\$ 24,193	\$ 18,644	\$ 17,264	\$ 23,069	\$ 23,945
Mobile Home Loans	PD269	\$ 295	\$ 433	\$ 805	\$ 3,298	\$ 2,826
Credit Cards	PD271	\$ 138,098	\$ 122,051	\$ 138,808	\$ 153,822	\$ 146,081
Other	PD280	\$ 14,473	\$ 14,566	\$ 15,217	\$ 16,202	\$ 14,142
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 10,494	\$ 12,045	\$ 10,355	\$ 7,804	\$ 7,515
Held for Sale Included in PD215:PD280	PD292	\$ 1,067,229	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 3,100,058	\$ 277,047	\$ 287,709	\$ 316,735	\$ 275,418
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 235,073	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 2,229,811	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,484,450	\$ 4,308,729	\$ 4,709,983	\$ 4,711,426	\$ 4,487,035
Mortgage Loans - Total	SUB2501	\$ 3,780,980	\$ 3,606,735	\$ 3,907,605	\$ 3,973,046	\$ 3,756,845
Construction	PD315	\$ 131,047	\$ 140,126	\$ 173,278	\$ 163,977	\$ 187,508
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 130,477	\$ 110,545	\$ 109,097	\$ 101,714	\$ 77,099
Secured by First Liens	PD323	\$ 3,025,829	\$ 2,852,416	\$ 3,055,064	\$ 3,066,350	\$ 2,880,637
Secured by Junior Liens	PD324	\$ 104,358	\$ 94,536	\$ 113,264	\$ 110,652	\$ 99,395
Multifamily (5 or more) Dwelling Units	PD325	\$ 86,718	\$ 54,217	\$ 46,709	\$ 73,452	\$ 77,054
Nonresidential Property (Except Land)	PD335	\$ 265,577	\$ 316,990	\$ 341,741	\$ 402,327	\$ 391,180
Land	PD338	\$ 36,974	\$ 37,905	\$ 68,452	\$ 54,574	\$ 43,972
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 359,361	\$ 368,658	\$ 392,424	\$ 329,995	\$ 386,474
Consumer Loans - Total	SUB2531	\$ 344,109	\$ 333,336	\$ 409,954	\$ 408,385	\$ 343,716
Loans on Deposits	PD361	\$ 1,463	\$ 1,433	\$ 501	\$ 972	\$ 1,147
Home Improvement Loans	PD363	\$ 1,185	\$ 779	\$ 1,258	\$ 1,500	\$ 1,758
Education Loans	PD365	\$ 25,088	\$ 23,614	\$ 23,401	\$ 23,947	\$ 22,580
Auto Loans	PD367	\$ 69,784	\$ 64,704	\$ 66,598	\$ 71,937	\$ 68,789
Mobile Home Loans	PD369	\$ 12,493	\$ 12,678	\$ 15,336	\$ 13,271	\$ 9,295
Credit Cards	PD371	\$ 206,967	\$ 205,386	\$ 281,582	\$ 272,734	\$ 220,214
Other	PD380	\$ 27,129	\$ 24,742	\$ 21,278	\$ 24,024	\$ 19,933
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 117,105	\$ 173,124	\$ 215,484	\$ 210,471	\$ 126,451
Held for Sale Included in PD315:PD380	PD392	\$ 380,884	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 250,615	\$ 119,206	\$ 23,119	\$ 61,072	\$ 63,983
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 43,759	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 7,582	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
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	\$ 31,430,741	\$ 27,184,598	\$ 24,090,935	\$ 20,460,568	\$ 14,325,027
90% up to 100% LTV	LD110	\$ 23,267,934	\$ 20,238,048	\$ 19,431,960	\$ 16,441,129	\$ 11,178,006
100% and greater LTV	LD120	\$ 8,162,807	\$ 6,946,550	\$ 4,658,975	\$ 4,019,439	\$ 3,147,021
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 663,659	\$ 573,341	\$ 408,948	\$ 437,553	\$ 397,454
Past Due and Still Accruing - Total	SUB5240	\$ 368,096	\$ 299,384	\$ 175,327	\$ 182,370	\$ 184,534
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 357,863	\$ 288,117	\$ 165,302	\$ 170,240	\$ 171,751
90% up to 100% LTV	LD210	\$ 239,034	\$ 203,471	\$ 126,097	\$ 130,747	\$ 135,614
100% and greater LTV	LD220	\$ 118,829	\$ 84,646	\$ 39,205	\$ 39,493	\$ 36,137
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 10,233	\$ 11,267	\$ 10,025	\$ 12,130	\$ 12,783

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 6,824	\$ 8,015	\$ 7,964	\$ 7,805	\$ 9,420
100% and greater LTV	LD240	\$ 3,409	\$ 3,252	\$ 2,061	\$ 4,325	\$ 3,363
Nonaccrual - Total	SUB5230	\$ 295,563	\$ 273,957	\$ 233,621	\$ 255,183	\$ 212,920
90% up to 100% LTV	LD250	\$ 159,183	\$ 150,934	\$ 124,956	\$ 137,413	\$ 131,477
100% and greater LTV	LD260	\$ 136,380	\$ 123,023	\$ 108,665	\$ 117,770	\$ 81,443
Net Charge-offs - Total	SUB5300	\$ 8,452	\$ 9,972	\$ 9,697	\$ 8,762	\$ 5,685
90% up to 100% LTV	LD310	\$ 5,962	\$ 5,748	\$ 6,100	\$ 4,771	\$ 2,913
100% and greater LTV	LD320	\$ 2,490	\$ 4,224	\$ 3,597	\$ 3,991	\$ 2,772
Purchases - Total	SUB5320	\$ 6,476,717	\$ 4,288,080	\$ 2,978,125	\$ 2,959,659	\$ 2,691,231
90% up to 100% LTV	LD410	\$ 4,597,312	\$ 2,846,465	\$ 2,278,919	\$ 2,637,465	\$ 2,392,567
100% and greater LTV	LD420	\$ 1,879,405	\$ 1,441,615	\$ 699,206	\$ 322,194	\$ 298,664
Originations - Total	SUB5330	\$ 10,789,970	\$ 9,842,299	\$ 7,110,620	\$ 7,683,258	\$ 4,723,567
90% up to 100% LTV	LD430	\$ 8,241,729	\$ 7,205,237	\$ 5,330,158	\$ 5,435,523	\$ 3,675,449
100% and greater LTV	LD440	\$ 2,548,241	\$ 2,637,062	\$ 1,780,462	\$ 2,247,735	\$ 1,048,118
Sales - Total	SUB5340	\$ 6,595,864	\$ 7,646,231	\$ 4,516,693	\$ 3,241,236	\$ 3,599,564
90% up to 100% LTV	LD450	\$ 4,163,928	\$ 4,761,647	\$ 2,766,203	\$ 2,135,535	\$ 2,597,179
100% and greater LTV	LD460	\$ 2,431,936	\$ 2,884,584	\$ 1,750,490	\$ 1,105,701	\$ 1,002,385

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 27,564,845	\$ 26,550,157	\$ 25,101,055	\$ 24,794,370	\$ 24,577,017
Mortgage Construction Loans	CC105	\$ 22,863,890	\$ 22,075,637	\$ 20,657,223	\$ 20,497,296	\$ 20,720,024
Other Mortgage Loans	CC115	\$ 4,700,955	\$ 4,474,520	\$ 4,443,832	\$ 4,297,074	\$ 3,856,993
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,422,727	\$ 2,665,430	\$ 2,658,607	\$ 2,627,445	\$ 2,267,969
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 76,140,013	\$ 76,436,670	\$ 70,683,122	\$ 57,688,744	\$ 62,965,942
1-4 Dwelling Units	CC280	\$ 68,867,666	\$ 69,109,438	\$ 63,513,994	\$ 51,338,604	\$ 56,492,377
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,179,936	\$ 2,133,300	\$ 2,271,087	\$ 1,894,368	\$ 2,292,236
All Other Real Estate	CC300	\$ 5,092,411	\$ 5,193,932	\$ 4,898,041	\$ 4,455,772	\$ 4,181,329
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,926,585	\$ 4,361,731	\$ 4,277,798	\$ 3,369,129	\$ 3,395,429
Commitments Outstanding to Purchase Loans	CC320	\$ 30,487,084	\$ 33,383,310	\$ 26,739,469	\$ 13,965,511	\$ 18,406,904
Commitments Outstanding to Sell Loans	CC330	\$ 49,565,929	\$ 53,771,745	\$ 49,871,476	\$ 37,265,155	\$ 39,603,129
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 94,509,069	\$ 61,712,368	\$ 49,174,770	\$ 49,142,795	\$ 54,578,105
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 73,912,072	\$ 46,052,985	\$ 47,369,140	\$ 30,656,859	\$ 26,464,341

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 598,213	\$ 1,054,303	\$ 1,104,634	\$ 364,651	\$ 645,157
Commitments Outstanding to Sell Investment Securities	CC375	\$ 14,219	\$ 404,964	\$ 374,004	\$ 188,838	\$ 319,208
Unused Lines of Credit - Total	SUB3361	\$ 705,467,102	\$ 652,351,312	\$ 618,340,983	\$ 546,239,031	\$ 484,378,458
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 93,616,590	\$ 85,601,013	\$ 76,861,847	\$ 72,106,222	\$ 63,439,649
Commercial Lines	CC420	\$ 62,928,504	\$ 60,278,099	\$ 59,593,529	\$ 57,000,305	\$ 54,158,085
Open-End Consumer Lines - Credit Cards	CC423	\$ 545,139,255	\$ 502,811,083	\$ 478,692,430	\$ 414,020,540	\$ 363,810,711
Open-End Consumer Lines - Other	CC425	\$ 3,782,753	\$ 3,661,117	\$ 3,193,177	\$ 3,111,964	\$ 2,970,013
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,489,627	\$ 5,937,863	\$ 5,517,769	\$ 5,507,963	\$ 4,921,712
Commercial	CC430	\$ 1,117,460	\$ 900,484	\$ 744,475	\$ 718,572	\$ 536,514
Standby, Not Included on CC465 or CC468	CC435	\$ 5,372,167	\$ 5,037,379	\$ 4,773,294	\$ 4,789,391	\$ 4,385,198
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 75,970,748	\$ 70,029,832	\$ 81,544,535	\$ 79,376,499	\$ 58,941,955
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 587,335	\$ 538,222	\$ 492,469	\$ 583,129	\$ 585,510
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 16,063,025	\$ 12,544,067	\$ 12,321,191	\$ 14,894,419	\$ 12,824,790
Other Contingent Liabilities	CC480	\$ 7,823,181	\$ 5,224,664	\$ 6,720,876	\$ 3,972,580	\$ 3,580,183
Contingent Assets	CC490	\$ 331,457	\$ 270,536	\$ 261,254	\$ 231,690	\$ 169,253

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 98,266,721	\$ 30,109,011	\$ 27,675,734	\$ 35,334,589	\$ 23,171,931
Pass-Through Securities	CF143	\$ 52,743,646	\$ 21,998,933	\$ 14,362,350	\$ 24,879,493	\$ 13,492,992
Other Mortgage-Backed Securities	CF153	\$ 45,523,075	\$ 8,110,078	\$ 13,313,384	\$ 10,455,096	\$ 9,678,939
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 73,386,995	\$ 14,485,183	\$ 14,579,796	\$ 16,923,905	\$ 13,964,918
Pass-Through Securities	CF145	\$ 37,753,033	\$ 12,535,637	\$ 10,735,638	\$ 14,022,487	\$ 10,835,937
Other Mortgage-Backed Securities	CF155	\$ 35,633,962	\$ 1,949,546	\$ 3,844,158	\$ 2,901,418	\$ 3,128,981
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 24,879,726	\$ 15,623,828	\$ 13,095,938	\$ 18,410,684	\$ 9,207,013
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 11,150,356	\$- 11,393,352	\$- 5,658,223	\$- 5,655,966	\$- 4,871,695
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,921,255	\$- 4,390,230	\$- 3,919,557	\$- 3,868,916	\$- 3,832,562
Mortgage Loans Disbursed - Total	SUB3831	\$ 204,172,929	\$ 191,835,763	\$ 160,982,981	\$ 176,643,896	\$ 167,067,621
Construction Loans - Total	SUB3840	\$ 9,893,217	\$ 9,701,204	\$ 8,241,136	\$ 9,131,495	\$ 9,571,474
1-4 Dwelling Units	CF190	\$ 7,298,613	\$ 7,421,747	\$ 6,457,436	\$ 7,178,530	\$ 7,695,334
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,230,347	\$ 907,044	\$ 716,790	\$ 792,214	\$ 780,459

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 1,364,257	\$ 1,372,413	\$ 1,066,910	\$ 1,160,751	\$ 1,095,681
Permanent Loans - Total	SUB3851	\$ 194,279,712	\$ 182,134,559	\$ 152,741,845	\$ 167,512,401	\$ 157,496,147
1-4 Dwelling Units	CF225	\$ 181,273,142	\$ 169,377,337	\$ 141,497,781	\$ 154,095,830	\$ 145,424,808
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,369,898	\$ 5,079,770	\$ 4,760,005	\$ 5,248,741	\$ 5,026,430
Nonresidential (Except Land)	CF260	\$ 4,785,100	\$ 4,981,795	\$ 3,955,770	\$ 5,627,633	\$ 4,885,519
Land	CF270	\$ 2,851,572	\$ 2,695,657	\$ 2,528,289	\$ 2,540,197	\$ 2,159,390
Loans and Participations Purchased - Total	SUB3880	\$ 97,858,512	\$ 96,614,731	\$ 80,748,061	\$ 79,080,917	\$ 78,345,105
Secured by 1-4 Dwelling Units	CF280	\$ 94,982,054	\$ 93,872,076	\$ 78,521,769	\$ 77,859,650	\$ 77,560,476
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 462,507	\$ 529,594	\$ 188,709	\$ 488,874	\$ 334,588
Secured by Nonresidential	CF300	\$ 2,413,951	\$ 2,213,061	\$ 2,037,583	\$ 732,393	\$ 450,041
Loans and Participations Sold - Total	SUB3890	\$ 167,363,093	\$ 155,037,789	\$ 128,928,941	\$ 125,235,013	\$ 124,433,554
Secured by 1-4 Dwelling Units	CF310	\$ 164,361,110	\$ 151,244,195	\$ 127,605,384	\$ 122,524,604	\$ 122,749,325
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 482,499	\$ 476,765	\$ 455,321	\$ 966,126	\$ 408,565
Secured by Nonresidential	CF330	\$ 2,519,484	\$ 3,316,829	\$ 868,236	\$ 1,744,283	\$ 1,275,664
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 69,504,581	\$- 58,423,058	\$- 48,180,880	\$- 46,154,096	\$- 46,088,449
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 103,457,543	\$ 91,259,988	\$ 76,893,809	\$ 80,459,862	\$ 78,490,404
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,020,264	\$- 2,260,128	\$- 3,167,839	\$- 3,592,479	\$- 1,276,331
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 68,146,487	\$ 58,200,229	\$ 59,707,989	\$ 63,295,638	\$ 51,774,591
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 28,190,541	\$ 39,892,589	\$ 32,740,453	\$ 46,437,459	\$ 41,212,437
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 85,865,637	\$ 76,710,986	\$ 60,245,596	\$ 65,367,285	\$ 59,147,312
Commercial	CF390	\$ 42,145,887	\$ 37,091,618	\$ 28,794,946	\$ 30,615,039	\$ 26,266,273
Consumer	CF400	\$ 43,719,750	\$ 39,619,368	\$ 31,450,650	\$ 34,752,246	\$ 32,881,039
Nonmortgage Loans - Sales - Total	SUB3915	\$ 12,008,304	\$ 7,071,542	\$ 3,889,253	\$ 5,208,567	\$ 4,332,570
Commercial	CF395	\$ 5,304,545	\$ 585,135	\$ 942,559	\$ 799,646	\$ 772,415
Consumer	CF405	\$ 6,703,759	\$ 6,486,407	\$ 2,946,694	\$ 4,408,921	\$ 3,560,155
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 73,857,333	\$ 69,639,444	\$ 56,356,343	\$ 60,158,718	\$ 54,814,742
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 25,351,756	\$ 17,804,681	\$ 25,784,835	\$ 17,169,346	\$ 21,918,269
New Deposits Received less Deposits Withdrawn	CF420	\$ 21,477,949	\$ 14,322,608	\$ 22,874,552	\$ 14,331,090	\$ 19,380,409
Interest Credited to Deposits	CF430	\$ 3,873,807	\$ 3,482,073	\$ 2,910,283	\$ 2,838,256	\$ 2,537,860
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 456,773	\$ 231,722	\$ 3,026,774	\$- 35,455	\$ 5,521,345

Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 75,277,584	\$ 70,044,262	\$ 66,580,342	\$ 59,177,760	\$ 51,465,990
Fully Insured	DI100	\$ 45,715,093	\$ 39,894,725	\$ 36,997,652	\$ 34,846,188	\$ 33,788,935
Other	DI110	\$ 29,562,491	\$ 30,149,537	\$ 29,582,690	\$ 24,331,572	\$ 17,677,055
Deposits with Balances - \$100,000 or Less	DI120	\$ 489,860,659	\$ 477,453,372	\$ 475,068,009	\$ 459,302,195	\$ 442,745,298
Deposits with Balances - Greater than \$100,000	DI130	\$ 332,103,406	\$ 323,207,600	\$ 309,566,033	\$ 298,462,574	\$ 277,677,857
Number of Deposit Accounts - Total	SUB4062	78,585,900	76,126,818	73,549,369	70,652,616	66,759,692
Balances of \$100,000 or Less	DI150	77,323,410	74,901,380	72,365,288	69,479,912	65,640,308
Balances Greater than \$100,000	DI160	1,262,490	1,225,438	1,184,081	1,172,704	1,119,384
IRA/Keogh Accounts	DI200	\$ 38,964,618	\$ 38,514,907	\$ 37,732,286	\$ 37,086,860	\$ 36,585,567
Uninsured Deposits	DI210	\$ 211,810,861	\$ 206,201,083	\$ 199,245,836	\$ 185,783,823	\$ 169,202,878
Preferred Deposits	DI220	\$ 10,623,697	\$ 9,695,480	\$ 7,974,222	\$ 7,784,336	\$ 7,342,000
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 81,089,879	\$ 100,695,339	\$ 114,473,452	\$ 113,506,550	\$ 109,813,547
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 281,164,317	\$ 262,952,394	\$ 253,156,623	\$ 251,533,462	\$ 240,480,469
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 108,421,984	\$ 104,242,007	\$ 108,559,714	\$ 117,518,777	\$ 112,739,951
Deposits & Escrows - Time Deposits	DI340	\$ 351,287,958	\$ 332,771,254	\$ 308,444,272	\$ 275,206,006	\$ 257,389,276
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 44,204,065	\$ 49,512,652	\$ 49,397,499	\$ 47,424,768	\$ 44,647,319
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 112,699	\$ 110,938	\$ 155,975	\$ 159,141	\$ 146,818
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 7,351,452	\$ 9,544,715	\$ 5,037,647	\$ 3,302,997	\$ 3,509,712
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 23,883,169	\$ 19,074,499	\$ 21,549,205	\$ 19,409,242	\$ 11,756,326
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 288,178	\$ 488,195	\$ 763,703	\$ 593,865	\$ 372,409
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$- 6,132	\$ 3,840	\$ 9,634	\$ 100	\$ 22,774
Adjustments to Demand Deposits (including escrows)	DI720	\$ 164,162	\$ 171,372	\$ 357,418	\$ 354,692	\$ 290,516
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 31,717	\$ 22,715	\$ 15,097	\$ 6,846	\$ 28,567
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 555,259	\$ 548,636	\$ 32,608,201	\$ 939,580	\$ 6,110,109
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 41,568	\$ 303,905	\$ 12,903,242	\$ 593,765	\$ 3,808,437

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 124,142	\$ 18,677	\$ 18,538	\$ 51,191

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	222,611	221,504	219,399	217,406	210,492
Assets Held in Trading Accounts	SI375	\$ 8,280,001	\$ 5,489,562	\$ 5,341,729	\$ 5,235,513	\$ 2,960,625
Available-for-Sale Securities	SI385	\$ 153,642,391	\$ 153,931,095	\$ 149,197,994	\$ 145,864,462	\$ 142,171,092
Assets Held for Sale	SI387	\$ 100,655,414	\$ 101,654,378	\$ 86,405,068	\$ 83,081,260	\$ 69,510,542
Loans Serviced for Others	SI390	\$ 1,295,719,647	\$ 1,287,602,496	\$ 1,295,597,440	\$ 1,266,399,979	\$ 1,260,547,570
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 509,579	\$ 494,626	\$ 592,818	\$ 478,980	\$ 422,101
Other Residual Interests	SI404	\$ 747,177	\$ 629,418	\$ 662,258	\$ 664,857	\$ 568,292
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.24%	86.37%	85.35%	85.91%	84.79%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.29%	86.32%	85.50%	85.92%	85.02%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.13%	86.14%	85.49%	85.55%	85.13%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.96%	78.42%	78.63%	76.51%	75.88%
Do you meet the DBLA business operations test?	SI586	27 [Yes]	30 [Yes]	32 [Yes]	33 [Yes]	33 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 13,703,301	\$ 11,322,203	\$ 11,590,620	\$ 10,311,423	\$ 10,337,030
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,277,845	\$ 1,253,076	\$ 1,221,966	\$ 1,244,510	\$ 1,233,012
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,224	1,888	18,942	2,926	4,909
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 128,897,077	\$ 122,657,238	\$ 117,396,291	\$ 115,367,921	\$ 108,733,191
Net Income (Loss) (SO91)	SI610	\$ 4,042,284	\$ 4,034,060	\$ 4,006,380	\$ 3,760,086	\$ 3,499,868
Dividends Declared - Preferred Stock	SI620	\$ 6,987	\$ 12,447	\$ 9,909	\$ 12,997	\$ 15,991
Dividends Declared - Common Stock	SI630	\$ 1,735,016	\$ 1,675,778	\$ 1,273,093	\$ 2,374,667	\$ 1,643,015
Stock Issued	SI640	\$ 137,511	\$ 31,849	\$ 1,001,410	\$ 30,688	\$ 73,338
Stock Retired	SI650	\$ 36	\$ 660	\$ 0	\$ 135,920	\$ 25,388
Capital Contributions (Where No Stock is Issued)	SI655	\$ 955,136	\$ 3,988,289	\$ 3,097,490	\$ 1,406,551	\$ 579,252
New Basis Accounting Adjustments	SI660	\$ 26,727	\$ 34,903	\$ 539,359	\$ 69,994	\$ 85,018
Other Comprehensive Income	SI662	\$- 697,787	\$ 589,363	\$- 676,674	\$ 122,466	\$ 840,285

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Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$- 124	\$ 126	\$- 88,730	\$- 5,401	\$- 5,113
Other Adjustments	SI671	\$- 238,421	\$ 4,830	\$- 869,010	\$ 466,720	\$ 1,722,088
Ending Equity Capital (SC80)	SI680	\$ 131,380,364	\$ 129,651,773	\$ 123,123,514	\$ 118,695,441	\$ 113,843,533
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,412,827	\$ 4,805,909	\$ 4,103,366	\$ 3,719,201	\$ 2,106,474
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 59,133,729	\$ 69,411,666	\$ 60,300,717	\$ 55,942,306	\$ 48,482,863
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	177 [Yes]	179 [Yes]	176 [Yes]	178 [Yes]	172 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,103,757	\$ 1,121,973	\$ 1,215,674	\$ 908,559	\$ 806,590
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 121,590	\$ 112,957	\$ 114,052	\$ 229,412	\$ 204,133
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,406,806,003	\$ 1,365,813,874	\$ 1,312,526,401	\$ 1,281,875,071	\$ 1,212,992,204
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 61,873,555	\$ 58,067,896	\$ 56,767,252	\$ 63,083,534	\$ 69,111,935
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,122,115,034	\$ 1,089,766,496	\$ 1,041,469,208	\$ 1,004,080,870	\$ 941,032,455
Nonmortgage Loans	SI885	\$ 126,859,023	\$ 121,965,888	\$ 117,192,494	\$ 118,803,019	\$ 114,713,552
Deposits and Excrows	SI890	\$ 792,537,736	\$ 775,630,610	\$ 743,718,582	\$ 735,430,252	\$ 696,087,063
Total Borrowings	SI895	\$ 442,957,777	\$ 425,284,723	\$ 406,598,635	\$ 390,141,345	\$ 368,389,018
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	445	463	397	380	410
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 51,684	\$ 111,961	\$ 528,920	\$ 43,014	\$ 172,786
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.79	5.76	5.71	5.40	5.34
Interest Charged on Loans Made During Quarter - Maximum	SI930	10.07	7.07	7.01	6.85	6.87

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	7	8	6	9
1st time incl asset/liab from branch/bulk dep purch?	SQ110	4	5	7	9	11
Change in Control of Association?	SQ130	3	12	5	8	13
Merger Accounted for under the Purchase Method?	SQ160	3	5	6	8	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	14	19	19	29
Any Outstanding Futures or Options Positions?	SQ310	14	16	14	16	17
Does Association Have Subchapter S in effect this year?	SQ320	79	77	76	72	71
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	453	458	440	426	415

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	119 [Yes]	120 [Yes]	121 [Yes]	121 [Yes]	121 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	93 [Yes]	93 [Yes]	94 [Yes]	92 [Yes]	93 [Yes]
Do you have any activity to report on this schedule?	FS130	89 [Yes]	89 [Yes]	90 [Yes]	88 [Yes]	89 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 632,484,549	\$ 575,787,360	\$ 574,088,876	\$ 571,621,932	\$ 524,484,541
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 67,539,696	\$ 65,106,324	\$ 63,747,455	\$ 61,423,277	\$ 57,655,163
Personal Trust and Agency Accounts	FS210	\$ 24,476,112	\$ 25,745,198	\$ 25,252,544	\$ 23,342,593	\$ 21,557,658
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,992,167	\$ 5,136,317	\$ 4,966,941	\$ 4,888,921	\$ 4,495,043
Employee Benefit - Defined Contribution	FS220	\$ 1,129,223	\$ 1,175,236	\$ 1,164,919	\$ 1,156,588	\$ 1,104,278
Employee Benefit - Defined Benefit	FS230	\$ 797,349	\$ 712,527	\$ 720,220	\$ 710,229	\$ 667,743
Other Retirement Accounts	FS240	\$ 3,065,595	\$ 3,248,554	\$ 3,081,802	\$ 3,022,104	\$ 2,723,022
Corporate Trust and Agency Accounts	FS250	\$ 182,450	\$ 182,373	\$ 147,401	\$ 32,605	\$ 31,279
Investment Management Agency Accounts	FS260	\$ 35,120,671	\$ 31,320,403	\$ 30,310,009	\$ 30,013,031	\$ 27,556,104
Other Fiduciary Accounts	FS270	\$ 2,768,296	\$ 2,722,033	\$ 3,070,560	\$ 3,146,127	\$ 4,015,079
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 690,735	\$ 789,109	\$ 719,695	\$ 745,845	\$ 738,373
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 186,646,375	\$ 178,388,596	\$ 179,017,242	\$ 177,266,493	\$ 162,985,911
Personal Trust and Agency Accounts	FS211	\$ 7,494,016	\$ 7,603,065	\$ 7,448,808	\$ 7,505,147	\$ 5,937,277
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 178,846,067	\$ 170,416,651	\$ 171,206,478	\$ 169,388,433	\$ 156,913,310
Employee Benefit - Defined Contribution	FS221	\$ 151,291,237	\$ 144,261,276	\$ 145,636,199	\$ 143,736,348	\$ 131,071,136

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 23,757,723	\$ 22,306,818	\$ 21,922,314	\$ 22,048,150	\$ 19,986,474
Other Retirement Accounts	FS241	\$ 3,797,107	\$ 3,848,557	\$ 3,647,965	\$ 3,603,935	\$ 5,855,700
Corporate Trust and Agency Accounts	FS251	\$ 99,289	\$ 89,518	\$ 65,859	\$ 195,306	\$ 25,494
Other Fiduciary Accounts	FS271	\$ 207,003	\$ 279,362	\$ 296,097	\$ 177,607	\$ 109,830
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 378,298,478	\$ 332,292,440	\$ 331,324,179	\$ 332,932,162	\$ 303,843,467
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	66,721	68,707	65,724	60,587	59,077
Personal Trust and Agency Accounts	FS212	38,492	39,507	39,065	35,559	35,543
Retirement-related Trust and Agency Accounts - Total	SUB6120	8,429	10,388	9,470	8,746	8,176
Employee Benefit - Defined Contribution	FS222	780	810	782	767	753
Employee Benefit - Defined Benefit	FS232	157	158	219	156	150
Other Retirement Accounts	FS242	7,492	9,420	8,469	7,823	7,273
Corporate Trust and Agency Accounts	FS252	93	91	96	44	45
Investment Management Agency Accounts	FS262	19,476	18,489	16,850	15,976	15,089
Other Fiduciary Accounts	FS272	231	232	243	262	224
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	233,104	359,753	347,392	341,946	333,364
Personal Trust and Agency Accounts	FS213	141,613	138,335	128,981	129,937	125,220
Retirement-related Trust and Agency Accounts - Total	SUB6130	91,168	221,100	218,123	211,703	207,816
Employee Benefit - Defined Contribution	FS223	34,485	163,155	164,674	157,345	151,510
Employee Benefit - Defined Benefit	FS233	2,416	2,503	2,456	2,450	2,662
Other Retirement Accounts	FS243	54,267	55,442	50,993	51,908	53,644
Corporate Trust and Agency Accounts	FS253	161	152	142	131	145
Other Fiduciary Accounts	FS273	162	166	146	175	183
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	5,623,551	10,970,884	10,545,434	10,032,784	9,741,833
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 571,812	\$ 379,541	\$ 184,668	\$ 681,748	\$ 483,918
Personal Trust and Agency Accounts	FS310	\$ 169,690	\$ 115,789	\$ 56,553	\$ 212,534	\$ 152,498
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 53,544	\$ 37,305	\$ 26,532	\$ 93,860	\$ 69,583
Employee Benefit - Defined Contribution	FS320	\$ 28,521	\$ 19,405	\$ 17,458	\$ 62,237	\$ 46,341
Employee Benefit - Defined Benefit	FS330	\$ 8,726	\$ 6,174	\$ 3,061	\$ 10,898	\$ 7,820
Other Retirement Accounts	FS340	\$ 16,297	\$ 11,726	\$ 6,013	\$ 20,725	\$ 15,422
Corporate Trust and Agency Accounts	FS350	\$ 945	\$ 668	\$ 321	\$ 1,259	\$ 814
Investment Management Agency Accounts	FS360	\$ 87,933	\$ 59,963	\$ 27,869	\$ 98,894	\$ 67,284

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 5,518	\$ 3,794	\$ 1,937	\$ 8,318	\$ 4,359
Custody and Safekeeping Accounts	FS380	\$ 239,940	\$ 151,113	\$ 66,610	\$ 221,171	\$ 154,709
Other Fiduciary and Related Services	FS390	\$ 14,242	\$ 10,909	\$ 4,846	\$ 45,712	\$ 34,671
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 460,805	\$ 298,611	\$ 49,030	\$ 560,788	\$ 182,021
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 281	\$ 283	\$ 239	\$ 5,420	\$ 1,147
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 3,492	\$ 13,350	\$ 6,374	\$ 10,198	\$ 6,882
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 114,218	\$ 93,997	\$ 141,773	\$ 125,738	\$ 307,632
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 11,350,724	\$ 11,264,874	\$ 11,205,607	\$ 23,342,589	\$ 10,039,299
Non-Interest-Bearing Deposits	FS410	\$ 31,186	\$ 30,492	\$ 32,214	\$ 12,300	\$ 29,710
Interest-Bearing Deposits	FS415	\$ 123,529	\$ 46,802	\$ 24,075	\$ 115,610	\$ 48,432
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 451,435	\$ 430,382	\$ 438,416	\$ 1,534,796	\$ 444,581
State, County and Municipal Obligations	FS425	\$ 1,259,052	\$ 1,319,394	\$ 1,330,333	\$ 2,648,482	\$ 1,248,805
Money Market Mutual Funds	FS430	\$ 865,454	\$ 917,785	\$ 927,440	\$ 1,761,793	\$ 796,968
Other Short-term Obligations	FS435	\$ 33,760	\$ 76,592	\$ 130,463	\$ 121,826	\$ 58,433
Other Notes and Bonds	FS440	\$ 505,142	\$ 498,145	\$ 522,748	\$ 1,204,333	\$ 485,354
Common and Preferred Stock	FS445	\$ 7,072,619	\$ 6,979,216	\$ 6,944,628	\$ 14,388,171	\$ 6,392,017
Real Estate Mortgages	FS450	\$ 13,202	\$ 13,843	\$ 13,746	\$ 22,492	\$ 13,294
Real Estate	FS455	\$ 341,175	\$ 364,309	\$ 337,940	\$ 774,699	\$ 289,461
Miscellaneous Assets	FS460	\$ 654,170	\$ 587,914	\$ 503,604	\$ 758,087	\$ 232,244
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	80	77	93	227	107
Corporate and Municipal Trusteeships	FS510	6	2	7	82	2
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	74	75	86	145	105
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 40,655	\$ 535	\$ 7,830	\$ 4,201,966	\$ 7,830
Number of Funds - Total Collective Investment Funds	FS60	24	24	24	40	24
Domestic Equity	FS610	12	12	12	21	12
International/Global Equity	FS620	1	1	1	3	1
Stock/Bond Blend	FS630	1	1	1	1	1
Taxable Bond	FS640	6	6	6	9	6
Municipal Bond	FS650	1	1	1	1	1

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	3	3	3	3	3
Specialty/Other	FS670	0	0	0	2	0
Market Value - Total Collective Investment Funds	FS65	\$ 664,300	\$ 498,752	\$ 492,483	\$ 8,118,834	\$ 482,208
Domestic Equity	FS615	\$ 263,079	\$ 257,467	\$ 254,724	\$ 6,063,727	\$ 247,766
International/Global Equity	FS625	\$ 23,490	\$ 21,803	\$ 21,979	\$ 1,340,070	\$ 20,276
Stock/Bond Blend	FS635	\$ 862	\$ 824	\$ 853	\$ 869	\$ 810
Taxable Bond	FS645	\$ 288,829	\$ 190,102	\$ 187,263	\$ 333,464	\$ 181,348
Municipal Bond	FS655	\$ 15,756	\$ 15,797	\$ 15,584	\$ 15,978	\$ 16,464
Short-Term Investments/Money Market	FS665	\$ 72,284	\$ 12,759	\$ 12,080	\$ 15,920	\$ 15,544
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 348,806	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 275	\$ 279	\$ 227	\$ 3,839	\$ 1,129
Personal Trust and Agency Accounts	FS710	\$ 236	\$ 256	\$ 226	\$ 3,740	\$ 1,066
Retirement-Related Trust and Agency Accounts	FS720	\$ 7	\$ 7	\$ 1	\$ 69	\$ 62
Investment Management Agency Accounts	FS730	\$ 10	\$ 9	\$ 0	\$ 23	\$ 1
Other Fiduciary Accounts and Related Services	FS740	\$ 22	\$ 7	\$ 0	\$ 7	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 6	\$ 6	\$ 6	\$ 1,582	\$ 16
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 1	\$ 0	\$ 55	\$ 3
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 1,501	\$ 1
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 5	\$ 6	\$ 26	\$ 12
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 10	\$ 6
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 6	\$ 3
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 131,380,413	\$ 129,651,790	\$ 123,123,556	\$ 118,695,488	\$ 113,843,563
Equity Capital Deductions - Total	SUB1631	\$ 20,482,787	\$ 20,333,564	\$ 20,446,932	\$ 19,336,024	\$ 18,909,476
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 605,604	\$ 597,748	\$ 583,695	\$ 603,529	\$ 541,011

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 18,806,787	\$ 18,826,204	\$ 18,783,675	\$ 17,830,848	\$ 17,437,069
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,064,955	\$ 903,667	\$ 1,075,968	\$ 898,226	\$ 928,413
Other	CCR134	\$ 5,441	\$ 5,945	\$ 3,594	\$ 3,421	\$ 2,983
Equity Capital Additions - Total	SUB1641	\$ 1,719,440	\$ 1,029,336	\$ 1,576,119	\$ 928,749	\$ 1,071,463
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 771,278	\$ 109,624	\$ 657,638	\$ - 2,030	\$ 125,588
Qualifying Intangible Assets	CCR185	\$ 64,160	\$ 73,282	\$ 82,371	\$ 91,328	\$ 117,870
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 884,002	\$ 846,393	\$ 836,058	\$ 839,383	\$ 827,922
Other	CCR195	\$ 0	\$ 37	\$ 52	\$ 68	\$ 83
Tier 1 (Core) Capital	CCR20	\$ 112,617,066	\$ 110,347,562	\$ 104,252,743	\$ 100,288,213	\$ 96,005,550
Total Assets (SC60)	CCR205	\$ 1,429,426,545	\$ 1,388,019,451	\$ 1,340,776,281	\$ 1,306,790,163	\$ 1,227,954,505
Asset Deductions - Total	SUB1651	\$ 20,626,892	\$ 20,563,882	\$ 20,381,144	\$ 19,532,542	\$ 19,077,602
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 530,073	\$ 536,710	\$ 504,941	\$ 491,558	\$ 430,875
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,027,176	\$ 19,118,191	\$ 18,796,753	\$ 18,138,605	\$ 17,714,376
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,065,142	\$ 903,849	\$ 1,076,151	\$ 898,408	\$ 929,350
Other	CCR275	\$ 4,501	\$ 5,132	\$ 3,299	\$ 3,971	\$ 3,001
Asset Additions - Total	SUB1661	\$ 574,730	\$ - 604,371	\$ 349,955	\$ - 785,988	\$ - 737,788
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 509,795	\$ - 678,162	\$ 267,329	\$ - 877,605	\$ - 855,741
Qualifying Intangible Assets	CCR285	\$ 64,160	\$ 73,282	\$ 82,371	\$ 91,328	\$ 117,870
Other	CCR290	\$ 775	\$ 509	\$ 255	\$ 289	\$ 83
Adjusted Total Assets	CCR25	\$ 1,409,374,383	\$ 1,366,851,198	\$ 1,320,745,092	\$ 1,286,471,633	\$ 1,208,139,115
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 56,013,696	\$ 54,382,977	\$ 52,535,256	\$ 51,066,888	\$ 47,747,208
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 112,617,066	\$ 110,347,562	\$ 104,252,743	\$ 100,288,213	\$ 96,005,550
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 145,285	\$ 174,506	\$ 165,038	\$ 190,284	\$ 177,413
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 6,952,719	\$ 6,972,322	\$ 6,970,793	\$ 7,019,436	\$ 5,314,059
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 13,401	\$ 25,924	\$ 27,239	\$ 28,455	\$ 31,309
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 5,704,933	\$ 5,654,488	\$ 5,661,908	\$ 5,692,353	\$ 5,422,913
Tier 2 Capital - Other	CCR355	\$ 1,532	\$ 158	\$ 271	\$ 269	\$ 213
Tier 2 (Supplementary) Capital	CCR33	\$ 12,817,870	\$ 12,827,398	\$ 12,825,249	\$ 12,930,797	\$ 10,945,907
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 12,817,737	\$ 12,827,398	\$ 12,825,249	\$ 12,930,797	\$ 10,945,907

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 118,919	\$ 118,085	\$ 123,186	\$ 189,518	\$ 135,129
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,058,164	\$ 923,860	\$ 1,026,456	\$ 878,846	\$ 806,149
Total Risk-Based Capital	CCR39	\$ 124,257,720	\$ 122,133,015	\$ 115,928,350	\$ 112,150,646	\$ 106,010,179
0% R/W Category - Cash	CCR400	\$ 4,719,205	\$ 5,123,742	\$ 4,747,129	\$ 4,685,031	\$ 4,524,740
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 20,239,000	\$ 20,199,905	\$ 19,100,758	\$ 19,081,243	\$ 21,038,006
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 25,309	\$ 35,044	\$ 28,771	\$ 29,640	\$ 17,091
0% R/W Category - Other	CCR415	\$ 4,165,328	\$ 3,835,453	\$ 3,617,256	\$ 3,002,143	\$ 3,906,052
0% R/W Category - Assets Total	CCR420	\$ 29,148,842	\$ 29,194,144	\$ 27,493,914	\$ 26,798,057	\$ 29,485,889
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	\$ 146,076,057	\$ 139,086,628	\$ 122,898,959	\$ 122,704,100	\$ 114,273,581
20% R/W Category - Claims on FHLBs	CCR435	\$ 29,521,939	\$ 28,816,355	\$ 27,957,591	\$ 28,046,645	\$ 27,486,587
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,858,535	\$ 4,358,946	\$ 3,693,794	\$ 3,633,356	\$ 3,525,911
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 27,213,443	\$ 23,789,074	\$ 25,214,129	\$ 27,232,345	\$ 27,223,690
20% R/W Category - Other	CCR450	\$ 40,541,412	\$ 40,134,898	\$ 39,247,077	\$ 38,023,898	\$ 89,575,171
20% R/W Category - Assets Total	CCR455	\$ 248,211,386	\$ 236,185,901	\$ 219,011,550	\$ 219,640,344	\$ 262,084,940
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 49,642,274	\$ 47,237,165	\$ 43,802,319	\$ 43,928,065	\$ 52,416,971
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 687,211,840	\$ 680,178,255	\$ 660,848,017	\$ 636,801,798	\$ 589,934,326
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 24,661,344	\$ 23,932,704	\$ 23,108,921	\$ 21,670,074	\$ 24,453,433
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,055,355	\$ 1,402,896	\$ 18,152,501	\$ 13,951,454	\$ 11,141,566
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 648,884	\$ 654,490	\$ 655,345	\$ 714,328	\$ 656,193
50% R/W Category - Other	CCR480	\$ 17,145,791	\$ 17,260,993	\$ 15,589,620	\$ 14,919,952	\$ 14,004,061
50% R/W Category - Assets Total	CCR485	\$ 730,723,214	\$ 723,429,338	\$ 718,354,404	\$ 688,057,606	\$ 640,189,579
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 365,361,816	\$ 361,714,880	\$ 359,177,406	\$ 344,029,019	\$ 320,094,997
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,840,826	\$ 8,185,682	\$ 10,163,682	\$ 8,990,102	\$ 12,019,219
100% R/W Category - All Other Assets	CCR506	\$ 474,796,230	\$ 447,504,372	\$ 418,618,044	\$ 413,174,454	\$ 378,926,096
100% R/W Category - Assets Total	CCR510	\$ 482,637,056	\$ 455,690,054	\$ 428,781,726	\$ 422,164,556	\$ 390,945,315
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 482,637,056	\$ 455,690,054	\$ 428,781,726	\$ 422,164,556	\$ 390,945,315
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 16,173	\$ 19,487	\$ 36,213	\$ 36,285	\$ 35,865

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 Financial Reporting System
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TFR Industry Aggregate Report
 91300 - OTS-Regulated: U.S. Total
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 202,165	\$ 243,591	\$ 452,667	\$ 453,567	\$ 448,318
Assets to Risk-Weight	CCR64	\$ 1,490,736,671	\$ 1,444,518,924	\$ 1,393,677,807	\$ 1,356,696,848	\$ 1,322,741,588
Subtotal Risk-Weighted Assets	CCR75	\$ 897,843,147	\$ 864,885,531	\$ 832,213,940	\$ 810,575,033	\$ 763,905,450
Excess Allowances for Loan and Lease Losses	CCR530	\$ 984,411	\$ 979,374	\$ 1,047,916	\$ 1,019,811	\$ 1,093,625
Total Risk-Weighted Assets	CCR78	\$ 896,858,736	\$ 863,906,157	\$ 831,166,024	\$ 809,555,222	\$ 762,811,825
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 71,747,851	\$ 69,112,442	\$ 66,529,565	\$ 64,800,497	\$ 61,024,975
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.99%	8.07%	7.89%	7.80%	7.95%
Total Risk-Based Capital Ratio	CCR820	13.85%	14.14%	13.95%	13.85%	13.90%
Tier 1 Risk-Based Capital Ratio	CCR830	12.44%	12.67%	12.42%	12.28%	12.48%
Tangible Equity Ratio	CCR840	7.99%	8.07%	7.89%	7.79%	7.94%

*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.