

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 5:24 PM

TFR Industry Aggregate Report
99113 - OTS-Regulated: Central Region (Geog)
December 2008

Frozen Aggregated Data
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		194	195	197	198	199
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	4	1	1	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 9,991,107	\$ 9,609,070	\$ 7,350,603	\$ 8,781,552	\$ 10,979,730
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,162,233	\$ 2,838,864	\$ 1,341,666	\$ 1,285,471	\$ 1,440,892
Interest-Earning Deposits in FHLBs	SC112	\$ 807,501	\$ 1,059,039	\$ 904,702	\$ 1,320,777	\$ 1,071,225
Other Interest-Earning Deposits	SC118	\$ 993,023	\$ 795,093	\$ 795,075	\$ 1,113,666	\$ 1,400,932
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 406,375	\$ 564,246	\$ 658,440	\$ 1,353,025	\$ 2,463,795
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,105,451	\$ 2,901,075	\$ 2,052,682	\$ 1,973,345	\$ 2,623,426
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 243,143	\$ 222,114	\$ 350,043	\$ 447,918	\$ 426,784
State and Municipal Obligations	SC180	\$ 728,196	\$ 705,411	\$ 706,594	\$ 674,118	\$ 648,816
Securities Backed by Nonmortgage Loans	SC182	\$ 72,011	\$ 75,188	\$ 80,257	\$ 98,161	\$ 93,282
Other Investment Securities	SC185	\$ 424,808	\$ 391,185	\$ 410,994	\$ 463,535	\$ 751,819
Accrued Interest Receivable	SC191	\$ 48,366	\$ 56,855	\$ 50,149	\$ 51,536	\$ 58,759
Mortgage-Backed Securities - Gross	SUB0072	\$ 14,543,096	\$ 13,436,351	\$ 13,235,336	\$ 15,485,393	\$ 16,271,413
Mortgage-Backed Securities - Total	SC22	\$ 14,543,073	\$ 13,436,348	\$ 13,235,332	\$ 15,485,389	\$ 16,271,411
Pass-Through - Total	SUB0073	\$ 8,064,044	\$ 7,387,159	\$ 6,850,926	\$ 8,742,585	\$ 8,720,938
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,707,662	\$ 6,085,622	\$ 5,507,041	\$ 5,900,144	\$ 6,998,620
Other Pass-Through	SC215	\$ 1,356,382	\$ 1,301,537	\$ 1,343,885	\$ 2,842,441	\$ 1,722,318
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 6,428,078	\$ 6,003,716	\$ 6,341,400	\$ 6,692,293	\$ 7,496,376
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,105,113	\$ 1,481,709	\$ 1,486,948	\$ 1,466,004	\$ 1,872,593
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,447,722	\$ 3,545,761	\$ 3,784,156	\$ 4,178,671	\$ 4,396,536
Other	SC222	\$ 875,243	\$ 976,246	\$ 1,070,296	\$ 1,047,618	\$ 1,227,247
Accrued Interest Receivable	SC228	\$ 50,975	\$ 45,477	\$ 43,011	\$ 50,515	\$ 54,099

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 23	\$ 3	\$ 4	\$ 4	\$ 2
Mortgage Loans - Gross	SUB0092	\$ 77,234,568	\$ 78,533,995	\$ 80,126,564	\$ 80,284,232	\$ 85,953,059
Mortgage Loans - Total	SC26	\$ 76,068,267	\$ 77,453,192	\$ 79,476,441	\$ 79,657,147	\$ 85,293,860
Construction Loans - Total	SUB0100	\$ 3,282,109	\$ 3,462,969	\$ 3,512,845	\$ 3,596,123	\$ 3,878,467
Residential - Total	SUB0110	\$ 2,392,795	\$ 2,549,427	\$ 2,633,885	\$ 2,742,339	\$ 2,952,827
1-4 Dwelling Units	SC230	\$ 1,587,597	\$ 1,737,578	\$ 1,833,049	\$ 1,961,566	\$ 2,194,940
Multifamily (5 or more) Dwelling Units	SC235	\$ 805,198	\$ 811,849	\$ 800,836	\$ 780,773	\$ 757,887
Nonresidential Property	SC240	\$ 889,314	\$ 913,542	\$ 878,960	\$ 853,784	\$ 925,640
Permanent Loans - Total	SUB0121	\$ 73,571,067	\$ 74,687,544	\$ 76,234,095	\$ 76,293,813	\$ 81,638,783
Residential - Total	SUB0131	\$ 60,232,530	\$ 61,248,538	\$ 62,855,126	\$ 63,001,205	\$ 67,801,068
1-4 Dwelling Units - Total	SUB0141	\$ 56,408,253	\$ 57,449,903	\$ 59,108,015	\$ 59,259,572	\$ 63,300,469
Revolving Open-End Loans	SC251	\$ 8,105,023	\$ 7,692,658	\$ 7,399,403	\$ 7,137,811	\$ 8,031,639
All Other - First Liens	SC254	\$ 44,695,158	\$ 46,082,513	\$ 48,029,363	\$ 48,411,958	\$ 51,394,735
All Other - Junior Liens	SC255	\$ 3,608,072	\$ 3,674,732	\$ 3,679,249	\$ 3,709,803	\$ 3,874,095
Multifamily (5 or more) Dwelling Units	SC256	\$ 3,824,277	\$ 3,798,635	\$ 3,747,111	\$ 3,741,633	\$ 4,500,599
Nonresidential Property (Except Land)	SC260	\$ 10,206,136	\$ 9,953,676	\$ 9,722,693	\$ 9,477,389	\$ 9,608,236
Land	SC265	\$ 3,132,401	\$ 3,485,330	\$ 3,656,276	\$ 3,815,219	\$ 4,229,479
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 1,136,518	\$ 1,228,753	\$ 19,240	\$ 882,578	\$ 1,549,095
Accrued Interest Receivable	SC272	\$ 326,865	\$ 341,833	\$ 342,751	\$ 362,979	\$ 401,514
Advances for Taxes and Insurance	SC275	\$ 54,527	\$ 41,649	\$ 36,873	\$ 31,317	\$ 34,295
Allowance for Loan and Lease Losses	SC283	\$ 1,166,301	\$ 1,080,803	\$ 650,123	\$ 627,085	\$ 659,199
Nonmortgage Loans - Gross	SUB0162	\$ 15,013,154	\$ 14,703,144	\$ 14,235,959	\$ 13,202,558	\$ 13,163,612
Nonmortgage Loans - Total	SC31	\$ 14,738,876	\$ 14,480,725	\$ 14,041,785	\$ 13,014,491	\$ 12,978,435
Commercial Loans - Total	SC32	\$ 4,482,035	\$ 4,236,881	\$ 4,217,709	\$ 4,048,245	\$ 4,039,800
Secured	SC300	\$ 3,157,324	\$ 2,944,418	\$ 2,960,916	\$ 2,845,661	\$ 2,880,871
Unsecured	SC303	\$ 929,253	\$ 936,056	\$ 895,522	\$ 871,349	\$ 860,376
Lease Receivables	SC306	\$ 395,458	\$ 356,407	\$ 361,271	\$ 331,235	\$ 298,553
Consumer Loans - Total	SC35	\$ 10,451,377	\$ 10,389,210	\$ 9,939,467	\$ 9,075,662	\$ 9,023,445
Loans on Deposits	SC310	\$ 61,579	\$ 60,046	\$ 63,333	\$ 65,297	\$ 69,263
Home Improvement Loans (Not secured by real estate)	SC316	\$ 25,698	\$ 22,660	\$ 25,098	\$ 30,972	\$ 30,979
Education Loans	SC320	\$ 397,898	\$ 383,234	\$ 354,046	\$ 340,449	\$ 308,043
Auto Loans	SC323	\$ 4,950,718	\$ 4,773,484	\$ 4,562,512	\$ 4,309,610	\$ 4,284,254
Mobile Home Loans	SC326	\$ 13,562	\$ 14,034	\$ 14,057	\$ 15,311	\$ 14,429
Credit Cards	SC328	\$ 3,269,713	\$ 3,424,180	\$ 3,292,118	\$ 2,788,153	\$ 2,730,599

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,732,209	\$ 1,711,572	\$ 1,628,303	\$ 1,525,870	\$ 1,585,878
Accrued Interest Receivable	SC348	\$ 79,742	\$ 77,053	\$ 78,783	\$ 78,651	\$ 100,367
Allowance for Loan and Lease Losses	SC357	\$ 274,278	\$ 222,419	\$ 194,174	\$ 188,067	\$ 185,177
Repossessed Assets - Gross	SUB0201	\$ 966,798	\$ 745,318	\$ 687,184	\$ 587,945	\$ 395,783
Repossessed Assets - Total	SC40	\$ 965,849	\$ 744,355	\$ 686,733	\$ 587,103	\$ 394,303
Real Estate - Total	SUB0210	\$ 958,005	\$ 738,036	\$ 680,488	\$ 580,943	\$ 389,891
Construction	SC405	\$ 115,498	\$ 107,713	\$ 88,909	\$ 76,485	\$ 26,830
Residential - Total	SUB0225	\$ 451,221	\$ 408,609	\$ 340,074	\$ 392,741	\$ 308,559
1-4 Dwelling Units	SC415	\$ 401,660	\$ 375,957	\$ 312,627	\$ 374,473	\$ 292,371
Multifamily (5 or more) Dwelling Units	SC425	\$ 49,561	\$ 32,652	\$ 27,447	\$ 18,268	\$ 16,188
Nonresidential (Except Land)	SC426	\$ 65,808	\$ 43,350	\$ 36,286	\$ 27,452	\$ 25,380
Land	SC428	\$ 267,131	\$ 130,035	\$ 136,108	\$ 84,265	\$ 29,122
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 58,347	\$ 48,329	\$ 79,111	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 8,793	\$ 7,282	\$ 6,696	\$ 7,002	\$ 5,892
General Valuation Allowances	SC441	\$ 949	\$ 963	\$ 451	\$ 842	\$ 1,480
Real Estate Held for Investment	SC45	\$ 30,380	\$ 27,713	\$ 31,061	\$ 25,593	\$ 48,388
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,499,759	\$ 1,494,054	\$ 1,480,781	\$ 1,446,819	\$ 1,579,701
Federal Home Loan Bank Stock	SC510	\$ 1,473,097	\$ 1,465,330	\$ 1,456,527	\$ 1,421,846	\$ 1,552,320
Other	SC540	\$ 26,662	\$ 28,724	\$ 24,254	\$ 24,973	\$ 27,381
Office Premises and Equipment	SC55	\$ 1,330,539	\$ 1,322,789	\$ 1,320,559	\$ 1,321,016	\$ 1,452,340
Other Assets - Gross	SUB0262	\$ 3,879,921	\$ 3,747,998	\$ 3,528,763	\$ 3,278,325	\$ 4,147,537
Other Assets - Total	SC59	\$ 3,879,429	\$ 3,747,474	\$ 3,528,297	\$ 3,278,008	\$ 4,147,214
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 191,479	\$ 185,290	\$ 181,817	\$ 176,745	\$ 168,592
Other	SC625	\$ 610,363	\$ 607,213	\$ 603,947	\$ 596,245	\$ 746,819
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 801,079	\$ 1,011,831	\$ 932,643	\$ 748,797	\$ 706,985
Nonmortgage Loans	SC644	\$ 38	\$ 118	\$ 153	\$ 191	\$ 238
Goodwill & Other Intangible Assets	SC660	\$ 537,633	\$ 636,694	\$ 673,411	\$ 698,541	\$ 1,697,329
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,113	\$ 1,183	\$ 1,251	\$ 1,308	\$ 1,392
Other Assets	SC689	\$ 1,738,216	\$ 1,305,669	\$ 1,135,540	\$ 1,056,498	\$ 826,182
Other Assets Detail - Code #1	SC691	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 #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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 492	\$ 524	\$ 466	\$ 317	\$ 323
General Valuation Allowances - Total	SUB2092	\$ 1,442,043	\$ 1,304,712	\$ 845,218	\$ 816,315	\$ 846,181
Total Assets - Gross	SUB0283	\$ 124,489,322	\$ 123,620,432	\$ 121,996,809	\$ 124,413,433	\$ 133,991,563
Total Assets	SC60	\$ 123,047,279	\$ 122,315,720	\$ 121,151,591	\$ 123,597,118	\$ 133,145,382
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 86,890,181	\$ 85,827,596	\$ 85,253,208	\$ 86,965,683	\$ 93,011,308
Deposits	SC710	\$ 85,474,009	\$ 84,499,798	\$ 83,741,954	\$ 85,364,135	\$ 91,686,691
Escrows	SC712	\$ 1,421,249	\$ 1,332,578	\$ 1,516,897	\$ 1,606,725	\$ 1,332,066
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 5,077	\$- 4,780	\$- 5,642	\$- 5,177	\$- 7,449
Borrowings - Total	SC72	\$ 23,533,273	\$ 23,718,779	\$ 22,775,070	\$ 23,232,759	\$ 24,881,797
Advances from FHLBank	SC720	\$ 17,866,911	\$ 18,202,675	\$ 17,265,616	\$ 18,644,819	\$ 18,667,032
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 4,405,528	\$ 4,126,227	\$ 4,188,107	\$ 3,519,175	\$ 4,761,100
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 39,657	\$ 39,657	\$ 39,250	\$ 32,500	\$ 27,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,221,177	\$ 1,350,220	\$ 1,282,097	\$ 1,036,265	\$ 1,426,165
Other Liabilities - Total	SC75	\$ 1,503,971	\$ 1,365,618	\$ 1,225,047	\$ 1,371,392	\$ 1,491,951
Accrued Interest Payable - Deposits	SC763	\$ 205,550	\$ 191,744	\$ 216,113	\$ 241,745	\$ 269,340
Accrued Interest Payable - Other	SC766	\$ 75,828	\$ 75,395	\$ 66,247	\$ 65,501	\$ 79,127
Accrued Taxes	SC776	\$ 99,666	\$ 63,499	\$ 78,992	\$ 109,258	\$ 122,519
Accounts Payable	SC780	\$ 326,218	\$ 327,283	\$ 307,635	\$ 319,431	\$ 328,698
Deferred Income Taxes	SC790	\$ 33,492	\$ 31,125	\$ 46,424	\$ 64,794	\$ 114,216
Other Liabilities and Deferred Income	SC796	\$ 763,217	\$ 676,572	\$ 509,635	\$ 570,663	\$ 578,051
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
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	\$ 111,927,425	\$ 110,911,993	\$ 109,253,325	\$ 111,569,834	\$ 119,385,056
Minority Interest	SC800	\$ 57,538	\$ 57,314	\$ 56,721	\$ 56,483	\$ 56,716
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 5,950,291	\$ 5,780,720	\$ 5,442,284	\$ 5,395,384	\$ 7,231,811
Cumulative	SC812	\$ 2,600	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 501,650	\$ 501,650	\$ 251,650	\$ 251,650	\$ 251,650
Common Stock:						
Par Value	SC820	\$ 99,983	\$ 99,982	\$ 89,770	\$ 89,793	\$ 89,795
Paid in Excess of Par	SC830	\$ 5,346,058	\$ 5,179,088	\$ 5,100,864	\$ 5,053,941	\$ 6,890,366
Accumulated Other Comprehensive Income - Total	SC86	\$- 222,365	\$- 246,237	\$- 153,503	\$- 47,326	\$- 36,954
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 195,166	\$- 226,167	\$- 134,154	\$- 20,444	\$- 17,119
Gains (Losses) on Cash Flow Hedges	SC865	\$- 823	\$- 1,168	\$- 1,773	\$- 9,216	\$- 2,557
Other	SC870	\$- 26,376	\$- 18,902	\$- 17,576	\$- 17,666	\$- 17,278
Retained Earnings	SC880	\$ 5,425,296	\$ 5,925,906	\$ 6,669,873	\$ 6,747,299	\$ 6,613,638
Other Components of Equity Capital	SC891	\$- 90,912	\$- 113,974	\$- 117,104	\$- 124,558	\$- 104,888
Total Equity Capital	SC80	\$ 11,062,310	\$ 11,346,415	\$ 11,841,550	\$ 11,970,799	\$ 13,703,607
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 123,047,273	\$ 122,315,722	\$ 121,151,596	\$ 123,597,116	\$ 133,145,379

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	10	\$ 118
3	Federal, State, or other taxes receivable	51	\$ 131,568
4	Net deferred tax assets	78	\$ 767,770
6	Prepaid deposit insurance premiums	27	\$ 821
7	Prepaid expenses	157	\$ 44,231
8	Deposits for utilities and other services	4	\$ 543
9	Advances for loans serviced for others	6	\$ 1,145
13	Noninterest-bearing accts recv from Hold Co/Affl	9	\$ 7,100
14	Other noninterest-bearing short-term accounts recv	53	\$ 191,268
19	Receivables fr a broker for unsettled transactions	7	\$ 43,776
20	F/V of all derivative instru. reportable as assets	4	\$ 90,282
22	Unapplied loan disbursements	3	\$ 591
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	9	\$ 1,219
99	Other	90	\$ 216,521

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 972
4	Nonrefundable loan fees received prior to closing	9	\$ 870
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 665
7	Deferred gains from the sale of real estate	9	\$ 335
8	Negative equity investments in uncons service corp	1	\$ 175
10	Amounts due brokers for unsettled transactions	5	\$ 7,173
11	The liability recorded for post-retirement benefit	83	\$ 124,176
14	Unapplied loan payments received	10	\$ 122,802
16	Recourse loan liability	1	\$ 1,045
17	Noninterest-bearing payables to Hold Co/Affiliates	16	\$ 102,860
18	Litigation reserves	1	\$ 31
20	F/V of all derivative instru. reportable as liab.	5	\$ 13,223
21	Liabilities for credit losses on OBS credit exposures	2	\$ 852
99	Other	182	\$ 313,600

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,627,709	\$ 1,689,187	\$ 1,704,118	\$ 1,774,107	\$ 1,986,931
Deposits and Investment Securities	SO115	\$ 59,267	\$ 62,117	\$ 60,712	\$ 83,410	\$ 111,081
Mortgage-Backed Securities	SO125	\$ 176,501	\$ 173,715	\$ 185,918	\$ 195,149	\$ 190,953
Mortgage Loans	SO141	\$ 1,099,102	\$ 1,153,190	\$ 1,173,216	\$ 1,217,456	\$ 1,390,357
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 7,351	\$ 7,818	\$ 8,311	\$ 8,318	\$ 8,955
Nonmortgage Loans - Total	SUB0950	\$ 274,885	\$ 281,141	\$ 265,495	\$ 258,589	\$ 274,737
Commercial Loans and Leases	SO160	\$ 66,200	\$ 66,896	\$ 65,458	\$ 66,980	\$ 72,555
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 866	\$ 951	\$ 1,048	\$ 1,376	\$ 1,406
Consumer Loans and Leases	SO171	\$ 208,685	\$ 214,245	\$ 200,037	\$ 191,609	\$ 202,182
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 9,738	\$ 10,255	\$ 9,416	\$ 9,809	\$ 9,442
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 11,876	\$ 13,596	\$ 13,988	\$ 12,492	\$ 14,361
Federal Home Loan Bank Stock	SO181	\$ 11,864	\$ 13,566	\$ 13,974	\$ 12,639	\$ 14,368
Other	SO185	\$ 12	\$ 30	\$ 14	\$- 147	\$- 7
Interest Expense - Total	SO21	\$ 890,460	\$ 900,313	\$ 924,424	\$ 1,046,330	\$ 1,216,384
Deposits	SO215	\$ 654,735	\$ 655,298	\$ 686,122	\$ 798,429	\$ 941,143
Escrows	SO225	\$ 432	\$ 433	\$ 389	\$ 509	\$ 813
Advances from FHLBank	SO230	\$ 176,068	\$ 186,371	\$ 183,811	\$ 191,230	\$ 201,316
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 648	\$ 640	\$ 553	\$ 481	\$ 499
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 58,577	\$ 57,784	\$ 53,573	\$ 55,724	\$ 72,724
Capitalized Interest	SO271	\$ 0	\$ 213	\$ 24	\$ 43	\$ 111
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 749,125	\$ 802,470	\$ 793,682	\$ 740,269	\$ 784,908
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 671,083	\$ 965,053	\$ 369,647	\$ 176,044	\$ 277,104
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 78,042	\$- 162,583	\$ 424,035	\$ 564,225	\$ 507,804
Noninterest Income - Total	SO42	\$ 387,899	\$ 403,744	\$ 508,154	\$ 542,550	\$ 534,689
Mortgage Loan Servicing Fees	SO410	\$ 57,886	\$ 64,086	\$ 58,725	\$ 53,545	\$ 51,016
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 282,018	\$- 36,413	\$ 64,120	\$- 85,038	\$- 43,136

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 407,341	\$ 385,206	\$ 405,659	\$ 406,684	\$ 466,549
Net Income (Loss) from Other - Total	SUB0451	\$ 178,042	\$- 39,274	\$- 4,213	\$ 134,013	\$- 3,223
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 107,532	\$ 38,967	\$ 98,960	\$ 129,916	\$ 52,543
Operations & Sale of Repossessed Assets	SO461	\$- 26,365	\$- 42,089	\$- 16,637	\$- 14,977	\$- 12,051
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 43,554	\$- 14,407	\$- 28,805	\$- 5,205	\$- 23,837
Sale of Securities Held-to-Maturity	SO467	\$ 88	\$ 3	\$ 7	\$ 42	\$- 122
Sale of Loans Held for Investment	SO475	\$ 1,173	\$- 2,990	\$- 42	\$ 678	\$ 201
Sale of Other Assets Held for Investment	SO477	\$ 1,553	\$- 1,243	\$ 326	\$ 6,963	\$- 144
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 137,615	\$- 17,515	\$- 58,022	\$ 16,596	\$- 19,813
Other Noninterest Income	SO488	\$ 26,648	\$ 30,139	\$- 16,137	\$ 33,346	\$ 63,483
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	\$ 1,070,876	\$ 990,555	\$ 912,390	\$ 898,631	\$ 1,036,222
All Personnel Compensation and Expense	SO510	\$ 418,108	\$ 425,989	\$ 429,286	\$ 433,562	\$ 448,521
Legal Expense	SO520	\$ 11,749	\$ 9,157	\$ 7,257	\$ 7,058	\$ 7,942
Office Occupancy and Equipment Expense	SO530	\$ 138,714	\$ 139,343	\$ 139,467	\$ 140,670	\$ 136,818
Marketing and Other Professional Services	SO540	\$ 110,339	\$ 116,090	\$ 111,039	\$ 112,750	\$ 118,469
Loan Servicing Fees	SO550	\$ 9,885	\$ 10,309	\$ 9,741	\$ 10,261	\$ 8,992
Goodwill and Other Intangibles Expense	SO560	\$ 92,632	\$ 63,666	\$ 20,207	\$ 10,747	\$ 132,995
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 14,295	\$ 16,301	\$ 6,305	\$ 859	\$ 4,973
Other Noninterest Expense	SO580	\$ 275,154	\$ 209,700	\$ 189,088	\$ 182,724	\$ 177,512
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	\$- 604,935	\$- 749,394	\$ 19,799	\$ 208,144	\$ 6,271
Income Taxes - Total	SO71	\$- 210,060	\$- 225,460	\$ 61	\$ 68,042	\$ 38,487

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 187,938	\$- 202,026	\$ 4,024	\$ 65,056	\$ 39,718
State, Local & Other	SO720	\$- 22,122	\$- 23,434	\$- 3,963	\$ 2,986	\$- 1,231
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 394,874	\$- 523,933	\$ 19,738	\$ 140,102	\$- 32,216
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 394,874	\$- 523,933	\$ 19,738	\$ 140,102	\$- 32,216

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 8
4	Net income(loss) from leasing or subleasing space	42	\$ 1,121
5	Net income(loss) from real estate held for invest	4	\$ 206
6	Net income(loss)-equity invest in uncons sub org	8	\$ 316
7	Net income(loss) from leased property	9	\$ 159
9	Net income from data processing lease/services	4	\$ 513
15	Income from corporate-owned life insurance	67	\$ 7,407
99	Other	125	\$ 12,487

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	86	\$ 20,938
2	OTS assessments	41	\$ 1,317
5	Forfeited commitment fees on FHLBank advances	1	\$ 10
6	Supervisory examination fees	31	\$ 1,418
7	Office supplies, printing, and postage	112	\$ 12,050
8	Telephone, including data lines	30	\$ 3,186
9	Loan origination expense	25	\$ 7,159
10	ATM expense	32	\$ 1,912
11	Adjustments to prior periods	1	\$ 15
12	Acquisition and organization costs	2	\$ 540
13	Misc taxes other than income & real estate	52	\$ 30,313
15	Foreclosure expenses	11	\$ 5,215
16	Web site expenses	3	\$ 2,863
17	Charitable contributions	9	\$ 280
99	Other	124	\$ 100,720

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 6,675,866	\$ 5,057,811	\$ 3,473,416	\$ 1,774,107	\$ 7,757,712
YTD - Deposits and Investment Securities	Y_SO115	\$ 260,573	\$ 201,627	\$ 143,420	\$ 83,410	\$ 430,484
YTD - Mortgage-Backed Securities	Y_SO125	\$ 726,359	\$ 550,545	\$ 380,221	\$ 195,149	\$ 726,087
YTD - Mortgage Loans	Y_SO141	\$ 4,543,177	\$ 3,451,928	\$ 2,387,795	\$ 1,217,456	\$ 5,472,715
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 31,210	\$ 23,989	\$ 16,606	\$ 8,318	\$ 34,425
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 258,128	\$ 192,360	\$ 132,243	\$ 66,980	\$ 274,270
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 4,062	\$ 3,206	\$ 2,424	\$ 1,376	\$ 4,200
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 813,227	\$ 604,763	\$ 391,480	\$ 191,609	\$ 780,094
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 39,129	\$ 29,391	\$ 19,225	\$ 9,809	\$ 35,437
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 50,855	\$ 38,979	\$ 26,480	\$ 12,492	\$ 64,530
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 50,946	\$ 39,082	\$ 26,613	\$ 12,639	\$ 64,627
YTD - Other	Y_SO185	\$- 91	\$- 103	\$- 133	\$- 147	\$- 97
YTD - Interest Expense - Total	Y_SO21	\$ 3,700,244	\$ 2,815,249	\$ 1,968,065	\$ 1,046,330	\$ 4,711,551
YTD - Deposits	Y_SO215	\$ 2,747,733	\$ 2,098,004	\$ 1,481,954	\$ 798,429	\$ 3,613,820
YTD - Escrows	Y_SO225	\$ 1,759	\$ 1,329	\$ 898	\$ 509	\$ 7,393
YTD - Advances from FHLBank	Y_SO230	\$ 724,977	\$ 549,249	\$ 374,949	\$ 191,230	\$ 829,983
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,322	\$ 1,674	\$ 1,034	\$ 481	\$ 1,505
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 223,733	\$ 165,273	\$ 109,297	\$ 55,724	\$ 259,093
YTD - Capitalized Interest	Y_SO271	\$ 280	\$ 280	\$ 67	\$ 43	\$ 243
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 3,026,477	\$ 2,281,541	\$ 1,531,831	\$ 740,269	\$ 3,110,691
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,168,603	\$ 1,498,078	\$ 545,691	\$ 176,044	\$ 598,046
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 857,874	\$ 783,463	\$ 986,140	\$ 564,225	\$ 2,512,645
YTD - Noninterest Income - Total	Y_SO42	\$ 1,823,655	\$ 1,437,534	\$ 1,050,452	\$ 542,550	\$ 1,907,306
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 232,148	\$ 174,284	\$ 112,233	\$ 53,545	\$ 187,002
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 336,859	\$- 54,841	\$- 20,789	\$- 85,038	\$- 124,565

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 1,594,603	\$ 1,187,665	\$ 812,023	\$ 406,684	\$ 1,552,578
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 262,297	\$ 84,700	\$ 129,820	\$ 134,013	\$ 192,964
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 368,671	\$ 261,206	\$ 228,876	\$ 129,916	\$ 176,341
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 98,761	\$- 72,428	\$- 31,594	\$- 14,977	\$- 29,714
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 91,971	\$- 48,417	\$- 34,010	\$- 5,205	\$- 53,435
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 140	\$ 52	\$ 49	\$ 42	\$- 67
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 1,181	\$- 2,354	\$ 636	\$ 678	\$ 1,397
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 6,725	\$ 5,582	\$ 7,289	\$ 6,963	\$ 9,923
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 78,674	\$- 58,941	\$- 41,426	\$ 16,596	\$ 88,519
YTD - Other Noninterest Income	Y_SO488	\$ 71,466	\$ 45,726	\$ 17,165	\$ 33,346	\$ 99,327
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,822,185	\$ 2,756,193	\$ 1,809,371	\$ 898,631	\$ 3,632,522
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,680,027	\$ 1,264,661	\$ 862,218	\$ 433,562	\$ 1,698,265
YTD - Legal Expense	Y_SO520	\$ 34,683	\$ 22,949	\$ 14,310	\$ 7,058	\$ 32,533
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 549,376	\$ 411,772	\$ 279,778	\$ 140,670	\$ 534,609
YTD - Marketing and Other Professional Services	Y_SO540	\$ 448,178	\$ 338,270	\$ 223,706	\$ 112,750	\$ 439,295
YTD - Loan Servicing Fees	Y_SO550	\$ 40,193	\$ 30,308	\$ 20,002	\$ 10,261	\$ 35,081
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 184,095	\$ 91,463	\$ 30,826	\$ 10,747	\$ 163,799
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 37,357	\$ 23,062	\$ 7,014	\$ 859	\$ 10,085
YTD - Other Noninterest Expense	Y_SO580	\$ 848,276	\$ 573,708	\$ 371,517	\$ 182,724	\$ 718,855
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 1,140,656	\$- 535,196	\$ 227,221	\$ 208,144	\$ 787,429
YTD - Income Taxes - Total	Y_SO71	\$- 370,953	\$- 160,664	\$ 67,982	\$ 68,042	\$ 302,549
YTD - Federal	Y_SO710	\$- 324,205	\$- 136,106	\$ 68,979	\$ 65,056	\$ 299,156
YTD - State, Local, and Other	Y_SO720	\$- 46,748	\$- 24,558	\$- 997	\$ 2,986	\$ 3,393
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 769,701	\$- 374,531	\$ 159,239	\$ 140,102	\$ 484,880
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
YTD - Net Income (Loss)	Y_SO91	\$- 769,701	\$- 374,531	\$ 159,239	\$ 140,102	\$ 484,881

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,304,946	\$ 817,965	\$ 815,155	\$ 802,417	\$ 695,445
Net Provision for Loss	VA115	\$ 655,156	\$ 806,788	\$ 287,379	\$ 143,285	\$ 256,942
Transfers	VA125	\$- 261,032	\$- 53,972	\$- 71,174	\$- 20,290	\$- 25,773
Recoveries	VA135	\$ 26,636	\$ 29,673	\$ 27,844	\$ 21,370	\$ 19,039
Adjustments	VA145	\$ 10,568	\$ 46,384	\$ 4,381	\$ 7,899	\$ 26,812
Charge-offs	VA155	\$ 294,241	\$ 342,136	\$ 218,356	\$ 138,359	\$ 126,283
General Valuation Allowances - Ending Balance	VA165	\$ 1,442,033	\$ 1,304,702	\$ 845,229	\$ 816,322	\$ 846,182
Specific Valuation Allowances - Beginning Balance	VA108	\$ 444,053	\$ 287,218	\$ 149,541	\$ 122,938	\$ 78,450
Net Provision for Loss	VA118	\$ 30,222	\$ 174,566	\$ 88,573	\$ 33,618	\$ 25,135
Transfers	VA128	\$ 261,032	\$ 53,972	\$ 71,174	\$ 20,290	\$ 25,773
Adjustments	VA148	\$- 202	\$ 4,501	\$- 106	\$ 208	\$ 2,680
Charge-offs	VA158	\$ 36,743	\$ 76,204	\$ 15,427	\$ 27,459	\$ 9,100
Specific Valuation Allowances - Ending Balance	VA168	\$ 698,393	\$ 444,053	\$ 293,755	\$ 149,594	\$ 122,938
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,748,999	\$ 1,105,183	\$ 964,696	\$ 925,354	\$ 773,895
Net Provision for Loss	VA120	\$ 685,378	\$ 981,354	\$ 375,952	\$ 176,903	\$ 282,077
Recoveries	VA140	\$ 26,636	\$ 29,673	\$ 27,844	\$ 21,370	\$ 19,039
Adjustments	VA150	\$ 10,366	\$ 50,885	\$ 4,275	\$ 8,107	\$ 29,492
Charge-offs	VA160	\$ 330,984	\$ 418,340	\$ 233,783	\$ 165,818	\$ 135,383
Total Valuation Allowances - Ending Balance	VA170	\$ 2,140,426	\$ 1,748,755	\$ 1,138,984	\$ 965,916	\$ 969,120
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 294,241	\$ 342,136	\$ 218,356	\$ 138,359	\$ 126,283
Mortgage-Backed Securities	VA370	\$ 14,647	\$ 35,160	\$ 28,312	\$ 4,656	\$ 185
Mortgage Loans - Total	VA46	\$ 181,829	\$ 170,955	\$ 116,173	\$ 71,750	\$ 60,484
Construction - Total	SUB2030	\$ 16,418	\$ 11,300	\$ 3,982	\$ 2,815	\$ 3,262
1-4 Dwelling Units	VA420	\$ 14,556	\$ 7,703	\$ 2,272	\$ 2,388	\$ 2,975
Multifamily (5 or more) Dwelling Units	VA430	\$ 848	\$ 3,257	\$ 293	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 1,014	\$ 340	\$ 1,417	\$ 427	\$ 287
Permanent - Total	SUB2041	\$ 165,411	\$ 159,655	\$ 112,191	\$ 68,935	\$ 57,222
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 35,839	\$ 41,614	\$ 28,725	\$ 20,188	\$ 18,465
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 55,252	\$ 44,880	\$ 36,687	\$ 38,550	\$ 20,207
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 12,471	\$ 31,171	\$ 18,791	\$ 3,430	\$ 3,861
Multifamily (5 or more) Dwelling Units	VA470	\$ 4,256	\$ 7,797	\$ 2,095	\$ 1,218	\$ 1,398
Nonresidential Property (Except Land)	VA480	\$ 9,928	\$ 16,925	\$ 8,590	\$ 3,530	\$ 7,949

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 47,665	\$ 17,268	\$ 17,303	\$ 2,019	\$ 5,342
Nonmortgage Loans - Total	VA56	\$ 78,854	\$ 71,557	\$ 60,889	\$ 55,439	\$ 53,972
Commercial Loans	VA520	\$ 7,323	\$ 12,995	\$ 5,664	\$ 4,068	\$ 9,640
Consumer Loans - Total	SUB2061	\$ 71,531	\$ 58,562	\$ 55,225	\$ 51,371	\$ 44,332
Loans on Deposits	VA510	\$ 580	\$ 539	\$ 451	\$ 470	\$ 487
Home Improvement Loans	VA516	\$ 88	\$ 8	\$ 15	\$ 21	\$ 68
Education Loans	VA530	\$ 54	\$ 25	\$ 32	\$ 0	\$ 0
Auto Loans	VA540	\$ 26,892	\$ 21,035	\$ 15,697	\$ 17,258	\$ 16,514
Mobile Home Loans	VA550	\$ 60	\$ 9	\$ 75	\$ 44	\$ 17
Credit Cards	VA556	\$ 38,038	\$ 33,007	\$ 35,238	\$ 29,281	\$ 23,051
Other	VA560	\$ 5,819	\$ 3,939	\$ 3,717	\$ 4,297	\$ 4,195
Repossessed Assets - Total	VA60	\$ 16,298	\$ 13,104	\$ 9,827	\$ 6,476	\$ 5,678
Real Estate - Construction	VA605	\$ 0	\$ 261	\$ 0	\$ 23	\$ 63
Real Estate - 1-4 Dwelling Units	VA613	\$ 15,502	\$ 11,826	\$ 8,908	\$ 5,960	\$ 4,442
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 102	\$ 15	\$ 521	\$ 105	\$ 25
Real Estate - Nonresidential (Except Land)	VA625	\$ 155	\$ 680	\$ 81	\$ 22	\$ 189
Real Estate - Land	VA628	\$ 93	\$ 0	\$ 0	\$ 21	\$ 416
Other Repossessed Assets	VA630	\$ 446	\$ 322	\$ 317	\$ 345	\$ 543
Other Assets	VA930	\$ 2,613	\$ 51,360	\$ 3,155	\$ 38	\$ 5,964
GVA Recoveries - Assets - Total	SUB2126	\$ 26,636	\$ 29,673	\$ 27,844	\$ 21,370	\$ 19,039
Mortgage-Backed Securities	VA371	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 12,737	\$ 14,411	\$ 13,276	\$ 6,573	\$ 5,198
Construction - Total	SUB2130	\$ 1,625	\$ 710	\$ 433	\$ 144	\$ 324
1-4 Dwelling Units	VA421	\$ 100	\$ 710	\$ 433	\$ 144	\$ 61
Multifamily (5 or more) Dwelling Units	VA431	\$ 700	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 825	\$ 0	\$ 0	\$ 0	\$ 263
Permanent - Total	SUB2141	\$ 11,112	\$ 13,701	\$ 12,843	\$ 6,429	\$ 4,874
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,218	\$ 570	\$ 510	\$ 486	\$ 735
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,763	\$ 11,195	\$ 11,526	\$ 4,797	\$ 3,007
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 487	\$ 766	\$ 676	\$ 384	\$ 238
Multifamily (5 or more) Dwelling Units	VA471	\$ 378	\$ 29	\$ 1	\$ 535	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1,148	\$ 1,080	\$ 121	\$ 227	\$ 889
Land	VA491	\$ 1,118	\$ 61	\$ 9	\$ 0	\$ 5
Nonmortgage Loans - Total	VA57	\$ 13,879	\$ 15,246	\$ 14,476	\$ 14,773	\$ 13,828

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 952	\$ 1,467	\$ 381	\$ 409	\$ 1,001
Consumer Loans - Total	SUB2161	\$ 12,927	\$ 13,779	\$ 14,095	\$ 14,364	\$ 12,827
Loans on Deposits	VA511	\$ 122	\$ 132	\$ 145	\$ 132	\$ 136
Home Improvement Loans	VA517	\$ 0	\$ 16	\$ 21	\$ 1	\$ 12
Education Loans	VA531	\$ 0	\$ 0	\$ 10	\$ 1	\$ 0
Auto Loans	VA541	\$ 6,227	\$ 7,001	\$ 7,493	\$ 7,866	\$ 6,750
Mobile Home Loans	VA551	\$ 2	\$ 6	\$ 2	\$ 2	\$ 2
Credit Cards	VA557	\$ 5,472	\$ 5,107	\$ 4,513	\$ 5,202	\$ 4,746
Other	VA561	\$ 1,104	\$ 1,517	\$ 1,911	\$ 1,160	\$ 1,181
Other Assets	VA931	\$ 18	\$ 16	\$ 92	\$ 24	\$ 13
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 291,247	\$ 228,524	\$ 159,750	\$ 53,912	\$ 50,904
Deposits and Investment Securities	VA38	\$ 7	\$ 1,691	\$ 378	\$ 692	\$ 350
Mortgage-Backed Securities	VA372	\$ 50	\$ 25	\$ 0	\$ 0	\$ 179
Mortgage Loans - Total	VA48	\$ 271,495	\$ 201,737	\$ 150,711	\$ 50,813	\$ 46,374
Construction - Total	SUB2230	\$ 20,432	\$ - 2,630	\$ 2,987	\$ 7,076	\$ 4,457
1-4 Dwelling Units	VA422	\$ 15,570	\$ - 2,468	\$ 2,112	\$ 6,589	\$ 1,987
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 250	\$ 0	\$ 2,239
Nonresidential Property	VA442	\$ 4,862	\$ - 162	\$ 625	\$ 487	\$ 231
Permanent - Total	SUB2241	\$ 251,063	\$ 204,367	\$ 147,724	\$ 43,737	\$ 41,917
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 9,960	\$ 12,947	\$ 23,976	\$ 591	\$ 134
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 15,051	\$ 75,612	\$ 44,498	\$ 1,828	\$ 590
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 12,239	\$ - 5,321	\$ 12,984	\$ 205	\$ 67
Multifamily (5 or more) Dwelling Units	VA472	\$ 4,465	\$ 1,823	\$ 1,997	\$ 517	\$ 461
Nonresidential Property (Except Land)	VA482	\$ 24,774	\$ 5,093	\$ 5,701	\$ 12,287	\$ 4,833
Land	VA492	\$ 184,574	\$ 114,213	\$ 58,568	\$ 28,309	\$ 35,832
Nonmortgage Loans - Total	VA58	\$ 7,198	\$ 7,432	\$ 1,776	\$ 1,073	\$ 1,134
Commercial Loans	VA522	\$ 6,196	\$ 6,729	\$ 1,291	\$ 446	\$ 729
Consumer Loans - Total	SUB2261	\$ 1,002	\$ 703	\$ 485	\$ 627	\$ 405
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 2	\$ 0	\$ 1	\$ 0	\$ - 14
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 25	\$ 26
Auto Loans	VA542	\$ 738	\$ 232	\$ 243	\$ 238	\$ 144
Mobile Home Loans	VA552	\$ - 18	\$ 0	\$ 0	\$ 3	\$ 0
Credit Cards	VA558	\$ 1	\$ 25	\$ - 3	\$ 22	\$ 28

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 279	\$ 446	\$ 243	\$ 339	\$ 221
Reposessed Assets - Total	VA62	\$ 12,438	\$ 14,620	\$ 6,760	\$ 1,188	\$ 2,967
Real Estate - Construction	VA606	\$- 40	\$ 13	\$ 115	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 12,347	\$ 13,981	\$ 5,755	\$ 1,166	\$ 2,453
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 213	\$ 9	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 19	\$ 326	\$ 373	\$ 8	\$ 359
Real Estate - Land	VA629	\$ 112	\$ 300	\$ 304	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 5	\$ 155
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 105	\$ 0	\$ 0	\$ 0	\$ 8
Other Assets	VA932	\$- 46	\$ 3,019	\$ 125	\$ 146	\$- 108
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 558,852	\$ 540,987	\$ 350,262	\$ 170,901	\$ 158,148
Deposits and Investment Securities	VA39	\$ 7	\$ 1,691	\$ 378	\$ 692	\$ 350
Mortgage-Backed Securities	VA375	\$ 14,695	\$ 35,185	\$ 28,312	\$ 4,656	\$ 364
Mortgage Loans - Total	VA49	\$ 440,587	\$ 358,281	\$ 253,608	\$ 115,990	\$ 101,660
Construction - Total	SUB2330	\$ 35,225	\$ 7,960	\$ 6,536	\$ 9,747	\$ 7,395
1-4 Dwelling Units	VA425	\$ 30,026	\$ 4,525	\$ 3,951	\$ 8,833	\$ 4,901
Multifamily (5 or more) Dwelling Units	VA435	\$ 148	\$ 3,257	\$ 543	\$ 0	\$ 2,239
Nonresidential Property	VA445	\$ 5,051	\$ 178	\$ 2,042	\$ 914	\$ 255
Permanent - Total	SUB2341	\$ 405,362	\$ 350,321	\$ 247,072	\$ 106,243	\$ 94,265
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 44,581	\$ 53,991	\$ 52,191	\$ 20,293	\$ 17,864
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 63,540	\$ 109,297	\$ 69,659	\$ 35,581	\$ 17,790
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 24,223	\$ 25,084	\$ 31,099	\$ 3,251	\$ 3,690
Multifamily (5 or more) Dwelling Units	VA475	\$ 8,343	\$ 9,591	\$ 4,091	\$ 1,200	\$ 1,859
Nonresidential Property (Except Land)	VA485	\$ 33,554	\$ 20,938	\$ 14,170	\$ 15,590	\$ 11,893
Land	VA495	\$ 231,121	\$ 131,420	\$ 75,862	\$ 30,328	\$ 41,169
Nonmortgage Loans - Total	VA59	\$ 72,173	\$ 63,743	\$ 48,189	\$ 41,739	\$ 41,278
Commercial Loans	VA525	\$ 12,567	\$ 18,257	\$ 6,574	\$ 4,105	\$ 9,368
Consumer Loans - Total	SUB2361	\$ 59,606	\$ 45,486	\$ 41,615	\$ 37,634	\$ 31,910
Loans on Deposits	VA515	\$ 458	\$ 407	\$ 307	\$ 338	\$ 351
Home Improvement Loans	VA519	\$ 90	\$- 8	\$- 5	\$ 20	\$ 42
Education Loans	VA535	\$ 54	\$ 25	\$ 22	\$ 24	\$ 26
Auto Loans	VA545	\$ 21,403	\$ 14,266	\$ 8,447	\$ 9,630	\$ 9,908
Mobile Home Loans	VA555	\$ 40	\$ 3	\$ 73	\$ 45	\$ 15

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 32,567	\$ 27,925	\$ 30,722	\$ 24,101	\$ 18,333
Other	VA565	\$ 4,994	\$ 2,868	\$ 2,049	\$ 3,476	\$ 3,235
Reposessed Assets - Total	VA65	\$ 28,736	\$ 27,724	\$ 16,587	\$ 7,664	\$ 8,645
Real Estate - Construction	VA607	\$- 40	\$ 274	\$ 115	\$ 23	\$ 63
Real Estate - 1-4 Dwelling Units	VA615	\$ 27,849	\$ 25,807	\$ 14,663	\$ 7,126	\$ 6,895
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 102	\$ 15	\$ 734	\$ 114	\$ 25
Real Estate - Nonresidential (Except Land)	VA627	\$ 174	\$ 1,006	\$ 454	\$ 30	\$ 548
Real Estate - Land	VA631	\$ 205	\$ 300	\$ 304	\$ 21	\$ 416
Other Repossessed Assets	VA633	\$ 446	\$ 322	\$ 317	\$ 350	\$ 698
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 105	\$ 0	\$ 0	\$ 0	\$ 8
Other Assets	VA935	\$ 2,549	\$ 54,363	\$ 3,188	\$ 160	\$ 5,843
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 906,252	\$ 554,264	\$ 485,282	\$ 585,487	\$ 230,955
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,741,276	\$ 1,306,369	\$ 1,092,643	\$ 865,743	\$ 497,834
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 417,222	\$ 247,047	\$ 221,433	\$ 242,655	\$ 147,423
Construction	VA951	\$ 48,899	\$ 43,033	\$ 6,374	\$ 60,615	\$ 5,485
Permanent - 1-4 Dwelling Units	VA952	\$ 188,316	\$ 156,053	\$ 126,962	\$ 126,432	\$ 112,389
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 17,964	\$ 10,688	\$ 15,413	\$ 4,081	\$ 5,198
Permanent - Nonresidential (Except Land)	VA954	\$ 22,977	\$ 18,964	\$ 13,653	\$ 7,638	\$ 6,166
Permanent - Land	VA955	\$ 139,066	\$ 18,309	\$ 59,031	\$ 43,889	\$ 18,185
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,835,874	\$ 1,967,874	\$ 2,359,169	\$ 1,994,391	\$ 2,289,104
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 5,437,395	\$ 4,440,059	\$ 3,791,375	\$ 3,496,786	\$ 3,221,460
Substandard	VA965	\$ 5,246,329	\$ 4,168,834	\$ 3,667,694	\$ 3,350,811	\$ 3,098,197
Doubtful	VA970	\$ 190,964	\$ 271,225	\$ 123,571	\$ 145,323	\$ 122,981
Loss	VA975	\$ 102	\$ 0	\$ 110	\$ 652	\$ 282
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 9,766	\$ 9,992	\$ 10,305	\$ 9,347	\$ 4,464
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 6,698	\$ 6,828	\$ 7,128	\$ 6,496	\$ 3,058
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 447	\$ 447	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 5,173,160	\$ 4,327,771	\$ 3,845,007	\$ 3,760,336	\$ 3,695,751
Mortgages - Total	SUB2421	\$ 4,681,037	\$ 3,949,904	\$ 3,487,241	\$ 3,418,464	\$ 3,368,411
Construction and Land Loans	SUB2430	\$ 1,263,585	\$ 1,178,436	\$ 1,001,450	\$ 1,087,164	\$ 1,136,593
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,800,957	\$ 2,325,713	\$ 2,108,166	\$ 1,956,095	\$ 1,929,720
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,396,642	\$ 1,252,514	\$ 1,032,652	\$ 1,156,462	\$ 1,138,710
Nonmortgages - Total	SUB2461	\$ 492,123	\$ 377,867	\$ 357,766	\$ 341,872	\$ 327,340
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 2,248,198	\$ 1,918,725	\$ 1,543,062	\$ 1,640,266	\$ 1,941,359
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 2,134,408	\$ 1,819,107	\$ 1,456,797	\$ 1,468,281	\$ 1,677,738
Mortgage Loans - Total	SUB2481	\$ 1,819,135	\$ 1,576,674	\$ 1,222,044	\$ 1,248,118	\$ 1,463,978
Construction	PD115	\$ 214,420	\$ 103,505	\$ 106,046	\$ 127,880	\$ 136,875
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 140,979	\$ 117,717	\$ 104,275	\$ 114,740	\$ 124,347
Secured by First Liens	PD123	\$ 905,399	\$ 731,661	\$ 635,917	\$ 610,668	\$ 666,432
Secured by Junior Liens	PD124	\$ 71,106	\$ 57,246	\$ 46,083	\$ 43,864	\$ 43,638
Multifamily (5 or more) Dwelling Units	PD125	\$ 64,656	\$ 52,431	\$ 55,068	\$ 50,657	\$ 37,722
Nonresidential Property (Except Land)	PD135	\$ 239,484	\$ 143,342	\$ 110,693	\$ 122,395	\$ 72,677
Land	PD138	\$ 183,091	\$ 370,772	\$ 163,962	\$ 177,914	\$ 382,287
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 76,998	\$ 63,219	\$ 70,305	\$ 71,478	\$ 47,999
Consumer Loans - Total	SUB2511	\$ 238,275	\$ 179,214	\$ 164,448	\$ 148,685	\$ 165,761
Loans on Deposits	PD161	\$ 616	\$ 567	\$ 643	\$ 449	\$ 436
Home Improvement Loans	PD163	\$ 924	\$ 701	\$ 1,144	\$ 1,046	\$ 1,459
Education Loans	PD165	\$ 26,571	\$ 19,939	\$ 18,178	\$ 16,025	\$ 20,180
Auto Loans	PD167	\$ 98,199	\$ 69,803	\$ 60,255	\$ 48,455	\$ 61,933
Mobile Home Loans	PD169	\$ 745	\$ 717	\$ 762	\$ 554	\$ 747
Credit Cards	PD171	\$ 82,305	\$ 67,326	\$ 60,427	\$ 61,331	\$ 60,894
Other	PD180	\$ 28,915	\$ 20,161	\$ 23,039	\$ 20,825	\$ 20,112
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 151,173	\$ 182,768	\$ 45,266	\$ 30,864	\$ 25,601
Held for Sale Included in PD115:PD180	PD192	\$ 3,665	\$ 4,808	\$ 7,637	\$ 19,599	\$ 24,997

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 22,094	\$ 21,560	\$ 20,378	\$ 13,849	\$ 13,383
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 15,791	\$ 15,872	\$ 15,079	\$ 9,713	\$ 10,426
Rebooked GNMA's Incl in PD195	PD197	\$ 3,858	\$ 4,014	\$ 3,533	\$ 2,367	\$ 569
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 113,790	\$ 99,618	\$ 86,265	\$ 171,985	\$ 263,621
Mortgage Loans - Total	SUB2491	\$ 70,211	\$ 63,218	\$ 52,425	\$ 134,591	\$ 230,043
Construction	PD215	\$ 5,123	\$ 13,530	\$ 4,025	\$ 872	\$ 27,582
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 5,977	\$ 1,940	\$ 1,447	\$ 1,856	\$ 9,625
Secured by First Liens	PD223	\$ 38,767	\$ 32,347	\$ 33,757	\$ 35,656	\$ 96,794
Secured by Junior Liens	PD224	\$ 910	\$ 696	\$ 831	\$ 470	\$ 2,279
Multifamily (5 or more) Dwelling Units	PD225	\$ 6,244	\$ 3,603	\$ 534	\$ 1,080	\$ 2,151
Nonresidential Property (Except Land)	PD235	\$ 6,972	\$ 6,531	\$ 5,231	\$ 5,785	\$ 9,256
Land	PD238	\$ 6,218	\$ 4,571	\$ 6,600	\$ 88,872	\$ 82,356
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 3,054	\$ 3,642	\$ 4,175	\$ 6,158	\$ 4,454
Consumer Loans - Total	SUB2521	\$ 40,525	\$ 32,758	\$ 29,665	\$ 31,236	\$ 29,124
Loans on Deposits	PD261	\$ 163	\$ 252	\$ 119	\$ 152	\$ 160
Home Improvement Loans	PD263	\$ 25	\$ 14	\$ 26	\$ 248	\$ 117
Education Loans	PD265	\$ 631	\$ 57	\$ 663	\$ 560	\$ 697
Auto Loans	PD267	\$ 1,482	\$ 1,773	\$ 1,372	\$ 1,178	\$ 1,225
Mobile Home Loans	PD269	\$ 33	\$ 27	\$ 0	\$ 0	\$ 47
Credit Cards	PD271	\$ 37,489	\$ 30,222	\$ 26,779	\$ 28,683	\$ 25,392
Other	PD280	\$ 702	\$ 413	\$ 706	\$ 415	\$ 1,486
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 2,978	\$ 3,805	\$ 3,640	\$ 2,497	\$ 1,776
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 2,288	\$ 2,243	\$ 1,983	\$ 1,622	\$ 2,227
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 518	\$ 557	\$ 559	\$ 84	\$ 683
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,924,962	\$ 2,409,046	\$ 2,301,945	\$ 2,120,070	\$ 1,754,392
Mortgage Loans - Total	SUB2501	\$ 2,791,691	\$ 2,310,012	\$ 2,212,772	\$ 2,035,755	\$ 1,674,390

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 263,895	\$ 254,642	\$ 236,352	\$ 177,155	\$ 135,524
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 124,927	\$ 107,363	\$ 113,397	\$ 116,551	\$ 108,217
Secured by First Liens	PD323	\$ 1,440,767	\$ 1,216,704	\$ 1,117,746	\$ 967,325	\$ 825,029
Secured by Junior Liens	PD324	\$ 72,125	\$ 60,039	\$ 54,713	\$ 64,965	\$ 53,359
Multifamily (5 or more) Dwelling Units	PD325	\$ 83,992	\$ 82,436	\$ 62,477	\$ 64,608	\$ 63,564
Nonresidential Property (Except Land)	PD335	\$ 215,147	\$ 157,412	\$ 143,622	\$ 130,680	\$ 116,728
Land	PD338	\$ 590,838	\$ 431,416	\$ 484,465	\$ 514,471	\$ 371,969
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 68,570	\$ 54,302	\$ 50,578	\$ 44,214	\$ 38,673
Consumer Loans - Total	SUB2531	\$ 64,701	\$ 44,732	\$ 38,595	\$ 40,101	\$ 41,329
Loans on Deposits	PD361	\$ 99	\$ 228	\$ 95	\$ 147	\$ 140
Home Improvement Loans	PD363	\$ 3,180	\$ 338	\$ 1,132	\$ 701	\$ 426
Education Loans	PD365	\$ 24,042	\$ 19,129	\$ 18,653	\$ 19,966	\$ 19,847
Auto Loans	PD367	\$ 26,029	\$ 15,936	\$ 11,481	\$ 11,721	\$ 12,686
Mobile Home Loans	PD369	\$ 604	\$ 599	\$ 337	\$ 342	\$ 494
Credit Cards	PD371	\$ 1,821	\$ 1,917	\$ 1,592	\$ 1,701	\$ 1,768
Other	PD380	\$ 8,926	\$ 6,585	\$ 5,305	\$ 5,523	\$ 5,968
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 408,350	\$ 195,988	\$ 175,866	\$ 113,800	\$ 55,348
Held for Sale Included in PD315:PD380	PD392	\$ 3,596	\$ 22,919	\$ 5,571	\$ 16,162	\$ 5,068
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 28,945	\$ 22,925	\$ 14,970	\$ 14,554	\$ 12,812
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 23,683	\$ 19,198	\$ 13,732	\$ 12,612	\$ 12,258
Rebooked GNMA's Incl in PD395	PD397	\$ 4,274	\$ 2,980	\$ 1,013	\$ 1,583	\$ 173

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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	\$ 2,410,541	\$ 2,489,613	\$ 2,596,241	\$ 2,662,825	\$ 3,009,149
90% up to 100% LTV	LD110	\$ 1,970,418	\$ 2,037,069	\$ 2,113,047	\$ 2,155,910	\$ 2,575,869
100% and greater LTV	LD120	\$ 440,123	\$ 452,544	\$ 483,194	\$ 506,915	\$ 433,280
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 277,697	\$ 230,199	\$ 292,992	\$ 295,360	\$ 287,865
Past Due and Still Accruing - Total	SUB5240	\$ 122,600	\$ 94,141	\$ 107,682	\$ 121,925	\$ 132,566

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 117,396	\$ 91,172	\$ 104,943	\$ 118,557	\$ 116,611
90% up to 100% LTV	LD210	\$ 83,067	\$ 62,390	\$ 72,101	\$ 78,882	\$ 86,417
100% and greater LTV	LD220	\$ 34,329	\$ 28,782	\$ 32,842	\$ 39,675	\$ 30,194
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 5,204	\$ 2,969	\$ 2,739	\$ 3,368	\$ 15,955
90% up to 100% LTV	LD230	\$ 4,111	\$ 2,319	\$ 1,805	\$ 2,087	\$ 14,918
100% and greater LTV	LD240	\$ 1,093	\$ 650	\$ 934	\$ 1,281	\$ 1,037
Nonaccrual - Total	SUB5230	\$ 155,097	\$ 136,058	\$ 185,310	\$ 173,435	\$ 155,299
90% up to 100% LTV	LD250	\$ 91,610	\$ 77,496	\$ 113,657	\$ 100,630	\$ 81,591
100% and greater LTV	LD260	\$ 63,487	\$ 58,562	\$ 71,653	\$ 72,805	\$ 73,708
Net Charge-offs - Total	SUB5300	\$ 34,189	\$ 48,536	\$ 29,098	\$ 18,157	\$ 10,989
90% up to 100% LTV	LD310	\$ 4,422	\$ 13,856	\$ 9,711	\$ 8,936	\$ 3,133
100% and greater LTV	LD320	\$ 29,767	\$ 34,680	\$ 19,387	\$ 9,221	\$ 7,856
Purchases - Total	SUB5320	\$ 165,243	\$ 541,408	\$ 39,740	\$ 29,332	\$ 39,215
90% up to 100% LTV	LD410	\$ 154,599	\$ 495,268	\$ 39,253	\$ 26,795	\$ 34,024
100% and greater LTV	LD420	\$ 10,644	\$ 46,140	\$ 487	\$ 2,537	\$ 5,191
Originations - Total	SUB5330	\$ 147,065	\$ 265,027	\$ 291,351	\$ 249,427	\$ 406,524
90% up to 100% LTV	LD430	\$ 131,289	\$ 243,261	\$ 258,689	\$ 191,631	\$ 269,846
100% and greater LTV	LD440	\$ 15,776	\$ 21,766	\$ 32,662	\$ 57,796	\$ 136,678
Sales - Total	SUB5340	\$ 113,865	\$ 289,504	\$ 361,393	\$ 296,847	\$ 410,042
90% up to 100% LTV	LD450	\$ 99,489	\$ 266,306	\$ 294,811	\$ 212,078	\$ 238,028
100% and greater LTV	LD460	\$ 14,376	\$ 23,198	\$ 66,582	\$ 84,769	\$ 172,014
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 565,745	\$ 646,088	\$ 805,446	\$ 843,689	\$ 926,011
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 306,357	\$ 494,467	\$ 319,631	\$ 562,166	\$ 588,511
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 3,811,631	\$ 4,406,691	\$ 3,127,513	\$ 4,293,113	\$ 4,274,209
1-4 Dwelling Units Option ARM Loans	LD610	\$ 161,651	\$ 166,787	\$ 605,304	\$ 529,191	\$ 513,062
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 130,756	\$ 151,870	\$ 414,107	\$ 432,773	\$ 445,702
Total Capitalized Negative Amortization	LD650	\$ 7,236	\$ 7,697	\$ 15,112	\$ 13,677	\$ 11,139

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,176,254	\$ 1,524,789	\$ 1,876,576	\$ 2,091,902	\$ 2,288,471
Mortgage Construction Loans	CC105	\$ 933,136	\$ 1,186,410	\$ 1,346,604	\$ 1,474,214	\$ 1,653,711
Other Mortgage Loans	CC115	\$ 243,118	\$ 338,379	\$ 529,972	\$ 617,688	\$ 634,760
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 399,961	\$ 397,654	\$ 437,641	\$ 506,191	\$ 488,138
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 4,252,209	\$ 2,573,879	\$ 2,569,206	\$ 3,447,930	\$ 2,018,789
1-4 Dwelling Units	CC280	\$ 3,738,266	\$ 1,829,731	\$ 1,488,263	\$ 2,446,551	\$ 1,170,652
Multifamily (5 or more) Dwelling Units	CC290	\$ 250,682	\$ 287,696	\$ 385,246	\$ 293,878	\$ 264,388
All Other Real Estate	CC300	\$ 263,261	\$ 456,452	\$ 695,697	\$ 707,501	\$ 583,749
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 119,275	\$ 197,001	\$ 188,593	\$ 230,734	\$ 155,481
Commitments Outstanding to Purchase Loans	CC320	\$ 10,627,225	\$ 5,465,851	\$ 4,866,242	\$ 8,641,664	\$ 5,249,723
Commitments Outstanding to Sell Loans	CC330	\$ 3,251,095	\$ 1,558,380	\$ 1,227,962	\$ 1,751,584	\$ 5,145,069
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 4,771,440	\$ 1,455,792	\$ 1,208,307	\$ 1,825,176	\$ 350,748
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 9,329,268	\$ 6,417,830	\$ 6,505,188	\$ 10,665,258	\$ 3,442,820
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 19,099	\$ 52,995	\$ 2,206	\$ 19,291	\$ 2,390
Commitments Outstanding to Sell Investment Securities	CC375	\$ 10,000	\$ 0	\$ 0	\$ 2,000	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 65,266,945	\$ 65,473,613	\$ 51,036,267	\$ 49,514,227	\$ 49,945,517
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 6,397,565	\$ 6,473,492	\$ 6,451,630	\$ 6,599,872	\$ 7,542,490
Commercial Lines	CC420	\$ 2,800,821	\$ 3,185,349	\$ 3,470,357	\$ 3,715,058	\$ 4,264,461
Open-End Consumer Lines - Credit Cards	CC423	\$ 55,984,189	\$ 55,730,044	\$ 41,029,685	\$ 39,111,683	\$ 38,058,305
Open-End Consumer Lines - Other	CC425	\$ 84,370	\$ 84,728	\$ 84,595	\$ 87,614	\$ 80,261
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 363,428	\$ 391,170	\$ 398,714	\$ 418,332	\$ 643,367
Commercial	CC430	\$ 70,230	\$ 72,688	\$ 74,979	\$ 72,115	\$ 286,201
Standby, Not Included on CC465 or CC468	CC435	\$ 293,198	\$ 318,482	\$ 323,735	\$ 346,217	\$ 357,166
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,326,384	\$ 3,707,713	\$ 3,630,302	\$ 3,561,427	\$ 4,742,187
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 30,769	\$ 31,632	\$ 30,775	\$ 31,384	\$ 29,188
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 510,823	\$ 836,136	\$ 771,757	\$ 736,056	\$ 798,839
Other Contingent Liabilities	CC480	\$ 29,000	\$ 29,529	\$ 31,212	\$ 33,856	\$ 88,851
Contingent Assets	CC490	\$ 210,836	\$ 37,588	\$ 36,425	\$ 36,543	\$ 30,029

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 4,059,698	\$ 6,971,801	\$ 7,849,011	\$ 7,399,802	\$ 7,062,613
Sales	CF145	\$ 3,142,040	\$ 5,955,037	\$ 9,144,021	\$ 6,157,940	\$ 5,458,606
Other Balance Changes	CF148	\$- 258,346	\$- 480,471	\$- 499,074	\$- 893,005	\$- 832,085
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 762,328	\$ 132,337	\$ 232,539	\$ 682,798	\$ 1,746,442
Sales	CF155	\$ 31,426	\$ 149,784	\$ 107,463	\$ 220,198	\$ 5,586
Other Balance Changes	CF158	\$- 311,683	\$- 304,179	\$- 434,923	\$- 392,463	\$- 334,160
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 4,822,026	\$ 7,104,138	\$ 8,081,550	\$ 8,082,600	\$ 8,809,055
Sales - Total	SUB3821	\$ 3,173,466	\$ 6,104,821	\$ 9,251,484	\$ 6,378,138	\$ 5,464,192
Net Purchases - Total	SUB3826	\$ 1,648,560	\$ 999,317	\$- 1,169,934	\$ 1,704,462	\$ 3,344,863
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,841,423	\$ 7,840,360	\$ 8,427,860	\$ 7,738,906	\$ 8,202,333
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 314,306	\$ 457,097	\$ 433,911	\$ 381,075	\$ 565,542
Multifamily (5 or more) Dwelling Units	CF200	\$ 108,398	\$ 98,579	\$ 93,447	\$ 162,747	\$ 134,198
Nonresidential	CF210	\$ 104,634	\$ 107,318	\$ 118,164	\$ 153,117	\$ 154,901
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 4,394,312	\$ 6,025,561	\$ 6,256,296	\$ 5,935,493	\$ 6,020,353
Home Equity and Junior Liens	CF226	\$ 574,361	\$ 846,233	\$ 844,893	\$ 711,010	\$ 978,748
Multifamily (5 or more) Dwelling Units	CF245	\$ 210,678	\$ 300,640	\$ 273,120	\$ 245,849	\$ 313,708
Nonresidential (Except Land)	CF260	\$ 589,689	\$ 721,235	\$ 835,495	\$ 714,272	\$ 770,093
Land	CF270	\$ 119,406	\$ 129,930	\$ 417,427	\$ 146,353	\$ 243,538
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 9,720,992	\$ 11,479,594	\$ 14,421,769	\$ 14,204,569	\$ 12,065,386
1-4 Dwelling Units						
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 4,640,655	\$ 5,814,907	\$ 7,058,849	\$ 6,742,726	\$ 5,520,531
Home Equity and Junior Liens	CF282	\$ 3,541	\$ 10,209	\$ 19,414	\$ 10,781	\$ 7,370
Multifamily (5 or more) Dwelling Units	CF290	\$ 4,124	\$ 17,649	\$ 5,827	\$ 6,432	\$ 7,731
Nonresidential	CF300	\$ 27,882	\$ 25,233	\$ 39,310	\$ 47,918	\$ 60,535
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 12,941,114	\$ 15,302,434	\$ 16,472,879	\$ 16,302,673	\$ 15,588,359
1-4 Dwelling Units						
Home Equity and Junior Liens	CF311	\$ 227	\$ 41,743	\$ 64,293	\$ 72,553	\$ 124,608

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 106,005	\$ 91,692	\$ 68,909	\$ 74,836	\$ 199,028
Nonresidential	CF330	\$ 24,891	\$ 38,272	\$ 24,473	\$ 71,250	\$ 171,149
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,220,122	\$- 3,822,840	\$- 2,051,110	\$- 2,098,104	\$- 3,522,973
Memo - Refinancing Loans	CF361	\$ 1,761,145	\$ 1,526,938	\$ 2,276,518	\$ 2,933,444	\$ 1,821,017
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 3,215,936	\$ 3,306,581	\$ 4,137,131	\$ 3,553,871	\$ 2,844,769
Sales	CF395	\$ 48,954	\$ 68,913	\$ 39,261	\$ 67,675	\$ 30,661
Consumer:						
Closed or Purchased	CF400	\$ 3,222,921	\$ 3,603,673	\$ 3,889,753	\$ 2,805,723	\$ 3,086,902
Sales	CF405	\$ 326,434	\$ 307,821	\$ 297,231	\$ 244,868	\$ 334,040
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 6,438,857	\$ 6,910,254	\$ 8,026,884	\$ 6,359,594	\$ 5,931,671
Nonmortgage Loans - Sales - Total	SUB3915	\$ 375,388	\$ 376,734	\$ 336,492	\$ 312,543	\$ 364,701
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 6,063,469	\$ 6,533,520	\$ 7,690,392	\$ 6,047,051	\$ 5,566,970
Deposits:						
Interest Credited to Deposits	CF430	\$ 528,760	\$ 541,131	\$ 562,839	\$ 657,033	\$ 763,384

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 13,635,373	\$ 3,867,080	\$ 3,474,678	\$ 2,940,330	\$ 2,859,468
Fully Insured	DI100	\$ 10,545,675	\$ 3,706,799	\$ 3,323,952	\$ 2,635,133	\$ 2,607,701
Other	DI110	\$ 3,089,698	\$ 160,281	\$ 150,726	\$ 305,197	\$ 251,767
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 52,927,189	\$ 52,972,572	\$ 50,955,778	\$ 51,113,096	\$ 55,885,866
Greater than \$100,000	DI130	\$ 26,876,439	\$ 25,860,947	\$ 27,135,115	\$ 28,603,634	\$ 29,346,107
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	7,018,529	6,619,707	6,438,013	6,700,927	7,384,759
Greater than \$100,000	DI160	126,643	120,538	126,092	130,945	140,038
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 6,976,407	\$ 6,874,323	\$ 6,816,542	\$ 6,901,119	\$ 7,419,606
Greater than \$250,000	DI175	\$ 331,021	\$ 330,465	\$ 351,393	\$ 352,995	\$ 367,174
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	393,253	391,307	395,049	403,187	428,376
Greater than \$250,000	DI185	872	910	965	966	996

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	7,539,297	7,132,462	6,960,119	7,236,025	7,954,169
IRA/Keogh Accounts	DI200	\$ 7,351,984	\$ 7,262,478	\$ 7,245,413	\$ 7,307,427	\$ 7,848,665
Uninsured Deposits	DI210	\$ 13,145,756	\$ 14,106,857	\$ 15,001,817	\$ 15,269,353	\$ 15,672,927
Preferred Deposits	DI220	\$ 729,747	\$ 767,011	\$ 771,364	\$ 677,788	\$ 608,524
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 6,440,695	\$ 6,126,548	\$ 6,542,894	\$ 6,237,058	\$ 6,594,831
Money Market Deposit Accounts	DI320	\$ 15,119,123	\$ 15,403,259	\$ 16,393,875	\$ 17,339,003	\$ 18,066,618
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 10,340,781	\$ 10,476,022	\$ 10,791,527	\$ 10,685,600	\$ 11,371,186
Time Deposits	DI340	\$ 54,994,649	\$ 53,826,536	\$ 51,530,552	\$ 52,709,181	\$ 56,986,110
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 16,924,538	\$ 16,435,504	\$ 15,860,986	\$ 16,692,648	\$ 17,892,392
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,987,984	\$ 1,937,354	\$ 1,918,169	\$ 1,925,836	\$ 2,018,132
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,609,909	\$ 3,497,242	\$ 3,657,079	\$ 3,585,340	\$ 3,766,527
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 87,114,637	\$ 86,041,013	\$ 85,501,707	\$ 87,235,393	\$ 9,032,025
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,590	\$ 3,586	\$ 10,356	\$ 14,526	\$ 2,402
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 70,285,000	\$ 68,269,012	\$ 67,636,413	\$ 68,417,997	\$ 7,183,832
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 2,769	\$ 2,898	\$ 2,846	\$ 2,202	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 1,028,694	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 977	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	28,052	28,362	28,612	28,553	30,529
Financial Assets Held for Trading Purposes	SI375	\$ 624,580	\$ 108,040	\$ 122,190	\$ 128,208	\$ 110,491
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 1,190,154	\$ 1,654,793	\$ 2,746,528	\$ 3,005,053	\$ 4,300,494
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 34,162	\$ 45,774	\$ 48,866	\$ 33,591	\$ 26,033
Available-for-Sale Securities	SI385	\$ 14,036,146	\$ 14,083,512	\$ 13,252,742	\$ 15,460,378	\$ 15,916,062
Assets Held for Sale	SI387	\$ 3,067,463	\$ 3,468,035	\$ 5,324,546	\$ 6,572,454	\$ 6,202,242
Loans Serviced for Others	SI390	\$ 111,404,760	\$ 99,398,266	\$ 97,574,885	\$ 92,944,042	\$ 89,172,586
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 1,113	\$ 1,183	\$ 1,251	\$ 1,308	\$ 1,392
Other Residual Interests	SI404	\$ 78	\$ 78	\$ 79	\$ 76	\$ 30,751
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.18%	87.49%	87.24%	87.24%	86.83%
Second month of Qtr	SI582	87.35%	87.46%	87.27%	87.10%	87.03%
Third month of Qtr	SI583	87.54%	87.42%	87.49%	87.11%	86.91%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	81.42%	82.52%	78.54%	80.76%	80.27%
Do you meet the DBLA business operations test?	SI586	6 [Yes]	7 [Yes]	9 [Yes]	10 [Yes]	10 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 156,746	\$ 159,705	\$ 156,022	\$ 153,182	\$ 1,504,184
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 261,360	\$ 249,736	\$ 250,630	\$ 247,688	\$ 244,810
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	196	193	195	194	190
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 11,352,181	\$ 11,451,409	\$ 11,932,367	\$ 11,837,572	\$ 13,520,726
Net Income (Loss) (SO91)	SI610	\$- 394,874	\$- 523,933	\$ 19,738	\$ 140,102	\$- 32,216
Dividends Declared						
Preferred Stock	SI620	\$ 300	\$ 0	\$ 6	\$ 0	\$ 0
Common Stock	SI630	\$ 84,136	\$ 189,996	\$ 107,142	\$ 143,223	\$ 145,153
Stock Issued	SI640	\$ 55,080	\$ 260,214	\$ 1	\$ 9,629	\$ 3,212
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 78,282	\$ 444,751	\$ 91,333	\$ 64,786	\$ 336,358

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$- 1,183	\$ 0	\$ 2,299	\$ 50,978	\$ 4,279
Other Comprehensive Income	SI662	\$ 23,904	\$- 97,564	\$- 104,309	\$- 12,037	\$ 12,875
Prior Period Adjustments	SI668	\$- 25	\$ 28	\$- 144	\$- 2,524	\$- 4,413
Other Adjustments	SI671	\$ 33,372	\$ 1,500	\$ 7,401	\$ 25,519	\$ 7,948
Ending Equity Capital (SC80)	SI680	\$ 11,062,301	\$ 11,346,409	\$ 11,841,538	\$ 11,970,802	\$ 13,703,616
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 118,329	\$ 129,098	\$ 130,623	\$ 135,486	\$ 96,495
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 959,301	\$ 726,110	\$ 1,335,068	\$ 2,176,663	\$ 1,859,677
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	37 [Yes]	36 [Yes]	38 [Yes]	36 [Yes]	38 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 562,046	\$ 297,848	\$ 280,431	\$ 294,785	\$ 289,875
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 3,356	\$ 4,847	\$ 4,463	\$ 6,679	\$ 79,522
Average Balance Sheet Data						
Total Assets	SI870	\$ 123,410,324	\$ 122,203,930	\$ 122,147,876	\$ 123,193,096	\$ 132,749,016
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 6,196,661	\$ 6,556,734	\$ 6,815,168	\$ 7,826,057	\$ 9,575,430
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 91,576,848	\$ 91,955,351	\$ 94,586,450	\$ 94,725,310	\$ 100,199,455
Nonmortgage Loans	SI885	\$ 14,903,000	\$ 14,371,671	\$ 13,781,722	\$ 12,944,967	\$ 12,902,913
Deposits and Excrows	SI890	\$ 85,519,531	\$ 83,850,882	\$ 84,186,486	\$ 85,584,603	\$ 92,132,639
Total Borrowings	SI895	\$ 22,872,480	\$ 23,105,442	\$ 22,973,008	\$ 23,183,728	\$ 23,815,332

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	0	2	2	3
Any Outstanding Futures or Options Positions?	SQ310	4	4	4	5	3
Does Association Have Subchapter S in effect this year?	SQ320	5	5	5	6	6
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	140	140	140	139	135

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	30 [Yes]	30 [Yes]	30 [Yes]	30 [Yes]	31 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	22 [Yes]	22 [Yes]	22 [Yes]	22 [Yes]	23 [Yes]
Do you have any activity to report on this schedule?	FS130	20 [Yes]	20 [Yes]	20 [Yes]	20 [Yes]	21 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 73,335,466	\$ 81,285,228	\$ 104,063,951	\$ 108,342,695	\$ 110,463,101
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 32,574,260	\$ 34,115,395	\$ 36,613,100	\$ 39,061,912	\$ 39,438,002
Personal Trust and Agency Accounts	FS210	\$ 2,309,721	\$ 2,410,974	\$ 2,594,358	\$ 2,593,457	\$ 2,689,562
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 5,528,654	\$ 6,372,628	\$ 6,702,360	\$ 6,257,205	\$ 6,284,366
Employee Benefit - Defined Contribution	FS220	\$ 569,754	\$ 648,754	\$ 697,448	\$ 703,461	\$ 776,623
Employee Benefit - Defined Benefit	FS230	\$ 134,814	\$ 190,187	\$ 206,976	\$ 75,480	\$ 102,546
Other Retirement Accounts	FS240	\$ 4,824,086	\$ 5,533,687	\$ 5,797,936	\$ 5,478,264	\$ 5,405,197
Corporate Trust and Agency Accounts	FS250	\$ 9,551	\$ 5,406	\$ 1,865	\$ 6,025	\$ 218
Investment Management Agency Accounts	FS260	\$ 24,721,792	\$ 25,319,239	\$ 27,303,061	\$ 26,643,997	\$ 26,796,271
Other Fiduciary Accounts	FS270	\$ 4,542	\$ 7,148	\$ 11,456	\$ 3,561,228	\$ 3,667,585
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 7,650,563	\$ 8,606,268	\$ 10,811,559	\$ 12,049,248	\$ 8,889,624
Personal Trust and Agency Accounts	FS211	\$ 515,417	\$ 634,383	\$ 2,045,438	\$ 2,331,332	\$ 2,475,285
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 7,036,302	\$ 7,870,140	\$ 8,684,551	\$ 9,622,039	\$ 6,295,412
Employee Benefit - Defined Contribution	FS221	\$ 6,613,260	\$ 7,409,066	\$ 8,157,078	\$ 8,590,313	\$ 5,105,877
Employee Benefit - Defined Benefit	FS231	\$ 7,196	\$ 6,575	\$ 6,751	\$ 455,122	\$ 495,131
Other Retirement Accounts	FS241	\$ 415,846	\$ 454,499	\$ 520,722	\$ 576,604	\$ 694,404
Corporate Trust and Agency Accounts	FS251	\$ 37,320	\$ 36,519	\$ 37,735	\$ 37,136	\$ 39,864
Other Fiduciary Accounts	FS271	\$ 61,524	\$ 65,226	\$ 43,835	\$ 58,741	\$ 79,063
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 33,110,643	\$ 38,563,565	\$ 56,639,292	\$ 57,231,535	\$ 62,135,475
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	53,736	51,199	48,575	44,597	41,209
Personal Trust and Agency Accounts	FS212	3,173	3,041	3,126	3,035	2,982
Retirement-related Trust and Agency Accounts - Total	SUB6120	26,860	25,324	23,632	21,526	19,561
Employee Benefit - Defined Contribution	FS222	278	267	273	271	267

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	29	29	29	20	31
Other Retirement Accounts	FS242	26,553	25,028	23,330	21,235	19,263
Corporate Trust and Agency Accounts	FS252	9	8	7	25	2
Investment Management Agency Accounts	FS262	23,129	22,286	21,287	19,495	18,133
Other Fiduciary Accounts	FS272	565	540	523	516	531
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	171,421	192,754	193,710	188,094	185,388
Personal Trust and Agency Accounts	FS213	166,382	187,674	188,670	183,055	180,389
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,999	5,044	4,994	4,986	4,943
Employee Benefit - Defined Contribution	FS223	1,133	1,080	1,017	999	922
Employee Benefit - Defined Benefit	FS233	59	9	9	11	12
Other Retirement Accounts	FS243	3,807	3,955	3,968	3,976	4,009
Corporate Trust and Agency Accounts	FS253	28	23	28	28	29
Other Fiduciary Accounts	FS273	12	13	18	25	27
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	193,094	196,308	194,914	190,746	186,817
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 443,773	\$ 347,911	\$ 234,858	\$ 114,323	\$ 412,658
Personal Trust and Agency Accounts	FS310	\$ 19,261	\$ 15,314	\$ 10,728	\$ 5,268	\$ 24,498
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 62,916	\$ 47,660	\$ 31,376	\$ 15,305	\$ 39,045
Employee Benefit - Defined Contribution	FS320	\$ 11,531	\$ 9,071	\$ 6,257	\$ 3,085	\$ 11,801
Employee Benefit - Defined Benefit	FS330	\$ 228	\$ 154	\$ 105	\$ 72	\$ 222
Other Retirement Accounts	FS340	\$ 51,157	\$ 38,435	\$ 25,014	\$ 12,148	\$ 27,022
Corporate Trust and Agency Accounts	FS350	\$ 689	\$ 529	\$ 355	\$ 198	\$ 705
Investment Management Agency Accounts	FS360	\$ 108,090	\$ 83,239	\$ 55,088	\$ 26,741	\$ 76,359
Other Fiduciary Accounts	FS370	\$ 1,354	\$ 1,254	\$ 1,170	\$ 706	\$ 2,832
Custody and Safekeeping Accounts	FS380	\$ 250,272	\$ 199,034	\$ 135,613	\$ 65,866	\$ 268,027
Other Fiduciary and Related Services	FS390	\$ 1,191	\$ 881	\$ 528	\$ 239	\$ 1,192
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 188,534	\$ 96,582	\$ 55,370	\$ 26,719	\$ 327,205
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 37	\$ 1,131	\$ 751	\$ 229	\$ 500
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 255,202	\$ 250,198	\$ 178,737	\$ 87,375	\$ 84,953
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 2,309,721	\$ 1,856,977	\$ 2,017,471	\$ 1,890,147	\$ 2,689,561

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 1,909	\$ 1,716	\$ 1,970	\$ 94	\$ 1,276
Interest-Bearing Deposits	FS415	\$ 22,708	\$ 4,113	\$ 11,552	\$ 3,897	\$ 29,835
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 72,661	\$ 44,293	\$ 43,342	\$ 35,277	\$ 74,253
State, County and Municipal Obligations	FS425	\$ 321,501	\$ 280,466	\$ 279,621	\$ 280,363	\$ 309,037
Money Market Mutual Funds	FS430	\$ 316,611	\$ 192,238	\$ 248,255	\$ 212,430	\$ 248,237
Other Short-term Obligations	FS435	\$ 30,669	\$ 48,684	\$ 22,111	\$ 18,358	\$ 15,222
Other Notes and Bonds	FS440	\$ 125,195	\$ 110,125	\$ 101,272	\$ 103,516	\$ 130,727
Common and Preferred Stock	FS445	\$ 931,553	\$ 984,095	\$ 1,129,848	\$ 1,139,106	\$ 1,498,779
Real Estate Mortgages	FS450	\$ 4,898	\$ 3,293	\$ 4,131	\$ 1,790	\$ 4,396
Real Estate	FS455	\$ 271,491	\$ 55,384	\$ 48,929	\$ 40,947	\$ 304,797
Miscellaneous Assets	FS460	\$ 210,525	\$ 132,570	\$ 126,440	\$ 54,369	\$ 73,002
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	8	8	8	7	7
Corporate and Municipal Trusteeships	FS510	5	5	5	4	4
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	3	3	3	3	3
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 8	\$ 7	\$ 7	\$ 7	\$ 468
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	60
Domestic Equity	FS610	0	0	0	0	36
International/Global Equity	FS620	0	0	0	0	16
Stock/Bond Blend	FS630	0	0	0	0	1
Taxable Bond	FS640	0	0	0	0	4
Municipal Bond	FS650	0	0	0	0	1
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	2
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7,019
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,996
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 839
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 616
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 475
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 13	\$ 1,123	\$ 751	\$ 229	\$ 495
Personal Trust and Agency Accounts	FS710	\$ 30	\$ 3	\$ 3	\$ 0	\$ 123
Retirement-Related Trust and Agency Accounts	FS720	\$ 7	\$ 5	\$ 0	\$ 0	\$ 18
Investment Management Agency Accounts	FS730	\$ - 24	\$ 1,115	\$ 748	\$ 229	\$ 354
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 20	\$ 8	\$ 0	\$ 0	\$ 13
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 19	\$ 8	\$ 0	\$ 0	\$ 13
Investment Management Agency Accounts	FS731	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 11,062,310	\$ 11,346,415	\$ 11,841,550	\$ 11,970,799	\$ 13,703,607
Equity Capital Deductions - Total	SUB1631	\$ 822,411	\$ 879,323	\$ 785,848	\$ 803,258	\$ 1,760,389
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 8,548	\$ 8,565	\$ 8,541	\$ 8,550	\$ 8,903
Goodwill and Certain Other Intangible Assets	CCR115	\$ 510,192	\$ 612,930	\$ 651,834	\$ 677,496	\$ 1,684,548
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 302,950	\$ 257,104	\$ 124,751	\$ 116,487	\$ 66,219
Other	CCR134	\$ 721	\$ 724	\$ 722	\$ 725	\$ 719
Equity Capital Additions -Total	SUB1641	\$ 242,108	\$ 281,691	\$ 185,467	\$ 82,480	\$ 77,867
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 189,975	\$ 221,649	\$ 131,892	\$ 28,232	\$ 17,136
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 26,020	\$ 28,203	\$ 35,698	\$ 36,647	\$ 43,469
Other	CCR195	\$ 26,113	\$ 31,839	\$ 17,877	\$ 17,601	\$ 17,262
Tier 1 (Core) Capital	CCR20	\$ 10,482,007	\$ 10,748,783	\$ 11,241,169	\$ 11,250,021	\$ 12,021,085

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 123,047,279	\$ 122,315,720	\$ 121,151,591	\$ 123,597,118	\$ 133,145,382
Asset Deductions - Total	SUB1651	\$ 837,594	\$ 895,742	\$ 800,311	\$ 818,576	\$ 1,774,667
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 20,588	\$ 20,574	\$ 20,069	\$ 19,952	\$ 19,223
Goodwill and Certain Other Intangible Assets	CCR265	\$ 511,101	\$ 615,302	\$ 654,466	\$ 681,081	\$ 1,688,241
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 303,098	\$ 257,294	\$ 124,947	\$ 116,675	\$ 66,407
Other	CCR275	\$ 2,807	\$ 2,572	\$ 829	\$ 868	\$ 796
Asset Additions - Total	SUB1661	\$ 238,482	\$ 285,131	\$ 173,693	\$ 18,048	\$ 22,714
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 230,761	\$ 270,817	\$ 172,021	\$ 17,402	\$ 21,974
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 7,721	\$ 14,314	\$ 1,672	\$ 646	\$ 740
Adjusted Total Assets	CCR25	\$ 122,448,167	\$ 121,705,109	\$ 120,524,973	\$ 122,796,590	\$ 131,393,429
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 4,818,466	\$ 4,794,883	\$ 4,739,571	\$ 4,876,920	\$ 5,229,331
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 10,482,007	\$ 10,748,783	\$ 11,241,169	\$ 11,250,021	\$ 12,021,085
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 136	\$ 285	\$ 2,983	\$ 5,227	\$ 8,025
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 38,900	\$ 39,250	\$ 39,250	\$ 32,492	\$ 27,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 28,594	\$ 26,187	\$ 18,089	\$ 16,721	\$ 9,771
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 808,795	\$ 806,822	\$ 781,674	\$ 731,576	\$ 754,464
Tier 2 Capital - Other	CCR355	\$ 184	\$ 184	\$ 7	\$ 8	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 876,609	\$ 872,728	\$ 842,003	\$ 786,024	\$ 799,760
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 876,609	\$ 872,728	\$ 842,003	\$ 786,024	\$ 799,760
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 6,282	\$ 6,660	\$ 6,735	\$ 7,032	\$ 7,743
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 38,864	\$ 27,424	\$ 32,151	\$ 34,374	\$ 68,436
Total Risk-Based Capital	CCR39	\$ 11,313,470	\$ 11,587,427	\$ 12,044,286	\$ 11,994,639	\$ 12,744,666
0% R/W Category - Cash	CCR400	\$ 648,731	\$ 553,915	\$ 525,072	\$ 477,564	\$ 525,959
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 869,109	\$ 749,495	\$ 576,273	\$ 649,552	\$ 832,981
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 5,095	\$ 3,081	\$ 391	\$ 2,127	\$ 171
0% R/W Category - Other	CCR415	\$ 3,112,088	\$ 1,801,273	\$ 302,732	\$ 273,170	\$ 314,186
0% R/W Category - Assets Total	CCR420	\$ 4,635,023	\$ 3,107,764	\$ 1,404,468	\$ 1,402,413	\$ 1,673,297
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 12,646,748	\$ 12,487,527	\$ 12,637,269	\$ 14,783,836	\$ 15,516,276
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,738,081	\$ 3,403,396	\$ 2,851,031	\$ 3,338,329	\$ 3,420,630
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 585,219	\$ 589,847	\$ 597,684	\$ 573,282	\$ 555,723
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,744,413	\$ 1,789,287	\$ 1,951,132	\$ 2,845,485	\$ 4,374,803
20% R/W Category - Other	CCR450	\$ 4,023,571	\$ 4,099,264	\$ 3,324,393	\$ 3,082,055	\$ 2,999,230
20% R/W Category - Assets Total	CCR455	\$ 21,738,032	\$ 22,369,321	\$ 21,361,509	\$ 24,622,987	\$ 26,866,662
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 4,347,597	\$ 4,473,869	\$ 4,272,313	\$ 4,924,600	\$ 5,373,337
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 44,601,843	\$ 46,205,787	\$ 48,463,205	\$ 49,181,227	\$ 52,173,711
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 974,484	\$ 957,088	\$ 913,965	\$ 956,440	\$ 1,032,577
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 595,635	\$ 255,937	\$ 144,689	\$ 155,176	\$ 160,866
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 151,692	\$ 142,934	\$ 115,631	\$ 116,290	\$ 111,688
50% R/W Category - Other	CCR480	\$ 288,308	\$ 216,937	\$ 207,484	\$ 188,985	\$ 191,055
50% R/W Category - Assets Total	CCR485	\$ 46,611,962	\$ 47,778,683	\$ 49,844,974	\$ 50,598,118	\$ 53,669,897
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 23,306,025	\$ 23,889,390	\$ 24,922,535	\$ 25,299,103	\$ 26,835,000
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 780,023	\$ 832,568	\$ 940,393	\$ 743,665	\$ 891,566
100% R/W Category - All Other Assets	CCR506	\$ 54,227,158	\$ 53,442,097	\$ 52,488,203	\$ 51,020,061	\$ 54,645,957
100% R/W Category - Assets Total	CCR510	\$ 55,007,181	\$ 54,274,665	\$ 53,428,596	\$ 51,763,726	\$ 55,537,523
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 55,007,181	\$ 54,274,665	\$ 53,428,596	\$ 51,763,726	\$ 55,537,523
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 9,217	\$ 10,206	\$ 9,195	\$ 8,686	\$ 8,144
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 115,213	\$ 127,578	\$ 114,940	\$ 108,576	\$ 101,801
Assets to Risk-Weight	CCR64	\$ 128,001,415	\$ 127,540,639	\$ 126,048,742	\$ 128,395,930	\$ 137,755,523
Subtotal Risk-Weighted Assets	CCR75	\$ 82,775,991	\$ 82,765,454	\$ 82,738,337	\$ 82,095,966	\$ 87,847,619
Excess Allowances for Loan and Lease Losses	CCR530	\$ 597,115	\$ 463,370	\$ 55,392	\$ 81,838	\$ 87,092
Total Risk-Weighted Assets	CCR78	\$ 82,178,876	\$ 82,302,084	\$ 82,682,945	\$ 82,014,128	\$ 87,760,527
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 6,574,299	\$ 6,584,163	\$ 6,614,637	\$ 6,561,133	\$ 7,020,833
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.56%	8.83%	9.33%	9.16%	9.15%
Total Risk-Based Capital Ratio	CCR820	13.77%	14.08%	14.57%	14.63%	14.52%
Tier 1 Risk-Based Capital Ratio	CCR830	12.71%	13.03%	13.56%	13.68%	13.62%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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Tangible Equity Ratio	CCR840	8.56%	8.83%	9.33%	9.16%	9.15%

*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.