

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions		896	910	923	928	936
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	16	17	21	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 78,914,748	\$ 86,476,575	\$ 94,114,322	\$ 105,656,092	\$ 115,960,330
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,405,667	\$ 18,173,327	\$ 17,882,576	\$ 19,883,509	\$ 19,865,313
Interest-Earning Deposits in FHLBs	SC112	\$ 5,663,596	\$ 6,636,958	\$ 7,595,248	\$ 7,060,160	\$ 10,856,983
Other Interest-Earning Deposits	SC118	\$ 3,204,515	\$ 3,238,041	\$ 2,949,835	\$ 2,608,275	\$ 2,649,570
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 7,423,998	\$ 10,029,059	\$ 12,985,852	\$ 9,422,686	\$ 20,101,242
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 30,365,921	\$ 34,513,217	\$ 37,952,509	\$ 49,262,903	\$ 44,717,888
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,654,033	\$ 5,912,256	\$ 6,029,052	\$ 5,845,749	\$ 5,976,998
State and Municipal Obligations	SC180	\$ 3,867,566	\$ 3,573,502	\$ 3,697,003	\$ 3,559,531	\$ 3,541,542
Securities Backed by Nonmortgage Loans	SC182	\$ 309,129	\$ 321,600	\$ 506,436	N/A	N/A
Other Investment Securities	SC185	\$ 3,597,840	\$ 3,669,150	\$ 4,066,613	\$ 7,192,288	\$ 7,635,268
Accrued Interest Receivable	SC191	\$ 422,483	\$ 409,465	\$ 449,198	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 147,694,866	\$ 147,615,531	\$ 153,416,615	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 147,694,730	\$ 147,615,520	\$ 153,416,604	\$ 137,126,105	\$ 135,954,173
Pass-Through - Total	SUB0073	\$ 91,878,621	\$ 94,589,403	\$ 97,275,891	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 84,728,761	\$ 87,162,029	\$ 89,597,608	\$ 82,185,847	\$ 81,493,299
Other Pass-Through	SC215	\$ 7,149,860	\$ 7,427,374	\$ 7,678,283	\$ 9,095,835	\$ 8,587,331
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 55,058,236	\$ 52,208,517	\$ 55,411,043	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 21,667,134	\$ 20,481,082	\$ 21,486,566	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 9,554,734	\$ 10,184,943	\$ 11,231,301	N/A	N/A
Other	SC222	\$ 23,836,368	\$ 21,542,492	\$ 22,693,176	N/A	N/A
Accrued Interest Receivable	SC228	\$ 758,008	\$ 817,611	\$ 729,681	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 136	\$ 11	\$ 11	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 816,608,989	\$ 773,287,950	\$ 742,241,103	N/A	N/A
Mortgage Loans - Total	SC26	\$ 812,962,675	\$ 769,677,157	\$ 738,585,361	\$ 677,306,013	\$ 663,578,795
Construction Loans - Total	SUB0100	\$ 23,975,828	\$ 23,105,569	\$ 22,858,053	\$ 22,165,333	\$ 21,547,705
Residential - Total	SUB0110	\$ 19,439,235	\$ 18,517,537	\$ 17,967,851	\$ 17,008,984	\$ 16,655,185
1-4 Dwelling Units	SC230	\$ 15,011,862	\$ 14,030,151	\$ 13,564,674	\$ 12,784,029	\$ 12,415,167
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,427,373	\$ 4,487,386	\$ 4,403,177	\$ 4,224,955	\$ 4,240,018
Nonresidential Property	SC240	\$ 4,536,593	\$ 4,588,032	\$ 4,890,202	\$ 5,156,349	\$ 4,892,520
Permanent Loans - Total	SUB0121	\$ 789,289,438	\$ 747,026,011	\$ 716,288,667	N/A	N/A
Residential - Total	SUB0131	\$ 729,008,697	\$ 688,816,231	\$ 659,035,447	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 670,486,352	\$ 631,422,908	\$ 602,568,815	N/A	N/A
Revolving Open-End Loans	SC251	\$ 67,861,698	\$ 58,729,505	\$ 53,529,595	\$ 48,820,150	\$ 42,290,102
All Other - First Liens	SC254	\$ 580,796,956	\$ 553,271,346	\$ 531,712,779	N/A	N/A
All Other - Junior Liens	SC255	\$ 21,827,698	\$ 19,422,057	\$ 17,326,441	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 58,522,345	\$ 57,393,323	\$ 56,466,632	\$ 53,716,621	\$ 52,309,420
Nonresidential Property (Except Land)	SC260	\$ 50,225,532	\$ 49,112,495	\$ 48,810,808	\$ 46,841,022	\$ 46,587,211
Land	SC265	\$ 10,055,209	\$ 9,097,285	\$ 8,442,412	\$ 7,859,644	\$ 7,444,083
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 47,659,672	\$ 47,405,091	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 3,112,244	\$ 2,868,788	\$ 2,756,994	\$ 2,608,853	\$ 2,660,182
Advances for Taxes and Insurance	SC275	\$ 231,479	\$ 287,582	\$ 337,389	\$ 367,947	\$ 241,834
Allowance for Loan and Lease Losses	SC283	\$ 3,646,314	\$ 3,610,793	\$ 3,655,742	\$ 3,514,261	\$ 3,727,458
Nonmortgage Loans - Gross	SUB0162	\$ 115,433,461	\$ 112,612,797	\$ 100,862,657	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 112,586,369	\$ 109,799,963	\$ 98,338,062	\$ 100,743,689	\$ 97,182,903
Commercial Loans - Total	SC32	\$ 38,790,521	\$ 37,680,061	\$ 32,474,074	\$ 39,131,882	\$ 40,414,862
Secured	SC300	\$ 25,236,757	\$ 23,868,399	\$ 24,310,209	\$ 23,024,033	\$ 23,154,013
Unsecured	SC303	\$ 12,393,736	\$ 12,104,916	\$ 6,033,584	\$ 14,014,689	\$ 15,214,891
Lease Receivables	SC306	\$ 1,160,027	\$ 1,706,746	\$ 2,130,281	\$ 2,093,160	\$ 2,045,958
Consumer Loans - Total	SC35	\$ 76,029,891	\$ 74,360,653	\$ 67,866,864	\$ 63,754,282	\$ 58,799,834
Loans on Deposits	SC310	\$ 606,556	\$ 601,707	\$ 635,140	\$ 656,030	\$ 672,187
Home Improvement Loans (Not secured by real estate)	SC316	\$ 257,905	\$ 685,552	\$ 682,041	\$ 1,234,180	\$ 1,326,150
Education Loans	SC320	\$ 740,038	\$ 659,133	\$ 750,094	\$ 733,012	\$ 746,262
Auto Loans	SC323	\$ 27,243,836	\$ 26,231,957	\$ 24,770,808	\$ 26,531,070	\$ 25,903,345
Mobile Home Loans	SC326	\$ 832,764	\$ 831,181	\$ 861,574	\$ 883,352	\$ 3,109,128
Credit Cards	SC328	\$ 24,244,724	\$ 23,875,283	\$ 20,170,754	\$ 22,207,594	\$ 17,821,279

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 22,104,069	\$ 21,475,840	\$ 19,996,453	\$ 11,508,948	\$ 9,221,443
Accrued Interest Receivable	SC348	\$ 613,049	\$ 572,083	\$ 521,719	\$ 569,178	\$ 630,769
Allowance for Loan and Lease Losses	SC357	\$ 2,847,092	\$ 2,812,834	\$ 2,524,595	\$ 2,716,275	\$ 2,662,562
Repossessed Assets - Gross	SUB0201	\$ 774,207	\$ 817,745	\$ 909,618	\$ 937,529	\$ 995,256
Repossessed Assets - Total	SC40	\$ 768,388	\$ 810,951	\$ 902,148	\$ 929,549	\$ 979,526
Real Estate - Total	SUB0210	\$ 740,576	\$ 783,184	\$ 865,638	\$ 883,284	\$ 933,083
Construction	SC405	\$ 30,444	\$ 32,248	\$ 70,940	\$ 80,172	\$ 113,755
Residential - Total	SUB0225	\$ 549,547	\$ 576,791	\$ 617,066	\$ 603,511	\$ 589,620
1-4 Dwelling Units	SC415	\$ 536,417	\$ 563,664	\$ 606,227	\$ 597,318	\$ 583,567
Multifamily (5 or more) Dwelling Units	SC425	\$ 13,130	\$ 13,127	\$ 10,839	\$ 6,193	\$ 6,053
Nonresidential (Except Land)	SC426	\$ 114,873	\$ 125,419	\$ 121,529	\$ 136,980	\$ 162,356
Land	SC428	\$ 45,712	\$ 48,726	\$ 56,103	\$ 62,621	\$ 67,352
Other Repossessed Assets	SC430	\$ 33,631	\$ 34,561	\$ 43,980	\$ 54,245	\$ 62,173
General Valuation Allowances	SC441	\$ 5,819	\$ 6,794	\$ 7,470	\$ 7,980	\$ 15,730
Real Estate Held for Investment	SC45	\$ 289,806	\$ 275,599	\$ 281,774	\$ 276,593	\$ 304,870
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 14,691,307	\$ 14,759,404	\$ 14,279,740	\$ 13,155,293	\$ 13,467,991
Federal Home Loan Bank Stock	SC510	\$ 14,123,035	\$ 14,139,979	\$ 13,674,575	\$ 12,650,102	\$ 13,092,254
Other	SC540	\$ 568,272	\$ 619,425	\$ 605,165	\$ 560,894	\$ 434,753
Office Premises and Equipment	SC55	\$ 9,936,267	\$ 9,714,592	\$ 9,790,706	\$ 9,725,250	\$ 9,679,906
Other Assets - Gross	SUB0262	\$ 50,082,407	\$ 49,216,255	\$ 47,697,889	N/A	N/A
Other Assets - Total	SC59	\$ 50,039,741	\$ 49,169,061	\$ 47,647,304	\$ 44,510,236	\$ 62,858,508
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 918,001	\$ 906,816	\$ 967,472	\$ 389,600	\$ 407,429
Bank-Owned Life Insurance - Other	SC625	\$ 5,259,670	\$ 5,092,914	\$ 5,316,953	\$ 5,589,723	\$ 3,452,646
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,405,748	\$ 9,904,296	\$ 7,504,260	\$ 8,614,141	\$ 8,015,253
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 7,802	\$ 7,839	\$ 8,332	\$ 9,492	\$ 10,297
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 17,919,790	\$ 16,518,102	\$ 16,155,268	\$ 15,410,562	\$ 15,258,430
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 659,129	\$ 701,898	\$ 602,215	\$ 581,353	\$ 554,457
Other Assets	SC689	\$ 16,912,266	\$ 16,084,390	\$ 17,143,389	\$ 19,961,858	\$ 38,976,501
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	\$ 42,666	\$ 47,194	\$ 50,585	\$ 70,173	\$ 73,371
General Valuation Allowances - Total	SUB2092	\$ 6,542,027	\$ 6,477,626	\$ 6,238,403	N/A	N/A
Total Assets - Gross	SUB0283	\$ 1,234,426,058	\$ 1,194,776,448	\$ 1,163,594,423	N/A	N/A
Total Assets	SC60	\$ 1,227,884,031	\$ 1,188,298,822	\$ 1,157,356,020	\$ 1,092,615,463	\$ 1,094,131,195
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 720,449,910	\$ 695,585,978	\$ 693,043,901	\$ 662,223,507	\$ 673,379,465
Deposits	SC710	\$ 692,321,331	\$ 667,204,904	\$ 660,054,462	\$ 636,635,150	\$ 631,151,807
Escrows	SC712	\$ 28,052,408	\$ 28,279,959	\$ 32,852,663	\$ 25,431,397	\$ 41,376,703
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 76,171	\$ 101,115	\$ 136,776	\$ 165,693	\$ 177,938
Borrowings - Total	SC72	\$ 372,148,078	\$ 362,386,373	\$ 336,982,726	\$ 313,350,339	\$ 288,265,759
Advances from FHLBank	SC720	\$ 224,482,197	\$ 223,406,585	\$ 210,516,743	\$ 189,719,988	\$ 175,578,581
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 63,426,644	\$ 59,868,131	\$ 62,481,645	\$ 63,648,364	\$ 57,990,632
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 5,953,750	\$ 5,036,666	\$ 5,975,129	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 365	\$ 398	\$ 425	\$ 26,900	\$ 30,128
CMOs (Including REMICs)	SC740	\$ 365	\$ 398	\$ 425	\$ 469	\$ 517
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 26,431	\$ 29,611
Other Borrowings	SC760	\$ 78,285,122	\$ 74,074,593	\$ 58,008,784	\$ 54,858,069	\$ 49,700,200
Other Liabilities - Total	SC75	\$ 20,856,796	\$ 20,457,656	\$ 20,466,316	\$ 17,117,128	\$ 35,407,397
Accrued Interest Payable - Deposits	SC763	\$ 794,854	\$ 713,935	\$ 725,596	\$ 651,354	\$ 655,754
Accrued Interest Payable - Other	SC766	\$ 1,436,989	\$ 1,342,509	\$ 1,466,382	\$ 960,697	\$ 1,250,636
Accrued Taxes	SC776	\$ 3,659,407	\$ 3,097,800	\$ 3,377,527	\$ 2,286,717	\$ 3,358,890
Accounts Payable	SC780	\$ 5,664,508	\$ 5,719,969	\$ 3,897,623	\$ 3,644,763	\$ 5,316,510
Deferred Income Taxes	SC790	\$ 1,468,861	\$ 1,412,345	\$ 1,638,515	\$ 1,639,569	\$ 1,634,233
Other Liabilities and Deferred Income	SC796	\$ 7,832,177	\$ 8,171,098	\$ 9,360,673	\$ 7,934,028	\$ 23,191,374
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	\$ 1,113,454,784	\$ 1,078,430,007	\$ 1,050,492,943	\$ 992,699,700	\$ 996,379,595

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 622,418	\$ 604,858	\$ 575,193	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 113,806,847	\$ 109,263,953	\$ 106,287,891	\$ 99,358,053	\$ 97,230,705
Stock - Total	SUB0311	\$ 63,991,536	\$ 61,745,076	\$ 58,505,035	\$ 55,046,548	\$ 53,501,537
Perpetual Preferred Stock - Cumulative	SC812	\$ 13	\$ 13	\$ 0	\$ 0	\$ 1
Perpetual Preferred Stock - Noncumulative	SC814	\$ 667,579	\$ 669,654	\$ 673,404	\$ 669,723	\$ 680,843
Common Stock - Par Value	SC820	\$ 611,517	\$ 630,920	\$ 637,416	\$ 640,899	\$ 636,715
Common Stock - Paid in Excess of Par	SC830	\$ 62,712,427	\$ 60,444,489	\$ 57,194,215	\$ 53,735,926	\$ 52,183,978
Accumulated Other Comprehensive Income - Total	SC86	\$- 187,468	\$- 1,014,979	\$ 649,282	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 478,322	\$- 525,100	\$ 1,568,832	\$ 535,344	\$ 990,868
Gains (Losses) on Cash Flow Hedges	SC865	\$- 651,055	\$- 473,612	\$- 904,993	N/A	N/A
Other	SC870	\$- 14,735	\$- 16,267	\$- 14,557	N/A	N/A
Retained Earnings	SC880	\$ 50,306,868	\$ 48,821,682	\$ 47,463,698	\$ 44,976,877	\$ 44,209,755
Other Components of Equity Capital	SC891	\$- 304,088	\$- 287,826	\$- 330,124	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,227,884,049	\$ 1,188,298,818	\$ 1,157,356,027	\$ 1,092,615,460	\$ 1,094,131,206

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	105	\$ 26,231
3	Federal, State, or other taxes receivable	191	\$ 238,201
4	Net deferred tax assets	356	\$ 2,208,118
5	Insured portion of real estate acquired by forecls	5	\$ 60,364
6	Prepaid deposit insurance premiums	138	\$ 3,791
7	Prepaid expenses	751	\$ 678,945
8	Deposits for utilities and other services	20	\$ 5,120
9	Advances for loans serviced for others	29	\$ 730,832
10	Property leased to others, net of accumul. deprec.	4	\$ 493,688
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	4	\$ 6,846
13	Noninterest-bearing accts recv from Hold Co/Affl	41	\$ 292,774
14	Other noninterest-bearing short-term accounts recv	232	\$ 2,811,309
19	Receivables fr a broker for unsettled transactions	22	\$ 257,197
20	F/V of all derivative instru. reportable as assets	26	\$ 1,694,581
22	Unapplied loan disbursements	32	\$ 1,478,260
99	Other	482	\$ 1,531,984

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	17	\$ 110,658
4	Nonrefundable loan fees received prior to closing	64	\$ 7,607
5	Deferred gains from sale/leaseback	4	\$ 16,140
6	Balances in U.S. Treasury tax and loan accounts	9	\$ 7,654
7	Deferred gains from the sale of real estate	40	\$ 3,444
8	Negative equity investments in uncons service corp	2	\$ 11,785
9	Fees received for standby contracts and other	2	\$ 30
10	Amounts due brokers for unsettled transactions	18	\$ 328,961
11	The liability recorded for post-retirement benefit	321	\$ 516,251
13	Amounts payable under interest-rate-swap agreement	9	\$ 285,952
14	Unapplied loan payments received	55	\$ 101,324
15	Liability on loan servicing contracts	1	\$ 42
16	Recourse loan liability	9	\$ 51,654
17	Noninterest-bearing payables to Hold Co/Affiliates	74	\$ 1,316,135
18	Litigation reserves	12	\$ 10,156
20	F/V of all derivative instru. reportable as liab.	30	\$ 910,165
21	Liabilities for credit losses on OBS credit exposures	4	\$ 2,347
99	Other	860	\$ 2,485,826

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 14,056,806	\$ 13,195,008	\$ 12,950,565	\$ 12,730,268	\$ 12,673,857
Deposits and Investment Securities	SO115	\$ 524,619	\$ 501,820	\$ 587,502	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 1,514,654	\$ 1,451,951	\$ 1,501,071	N/A	N/A
Mortgage Loans	SO141	\$ 9,997,074	\$ 9,296,497	\$ 9,018,824	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 2,020,460	\$ 1,944,740	\$ 1,843,168	N/A	N/A
Commercial Loans and Leases	SO160	\$ 629,394	\$ 556,529	\$ 548,085	\$ 603,535	\$ 519,925
Consumer Loans and Leases	SO171	\$ 1,391,066	\$ 1,388,211	\$ 1,295,083	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 128,943	\$ 110,514	\$ 100,077	\$ 85,590	\$ 117,744
Federal Home Loan Bank Stock	SO181	\$ 128,175	\$ 109,529	\$ 98,521	\$ 85,590	\$ 117,744
Other	SO185	\$ 768	\$ 985	\$ 1,556	N/A	N/A
Interest Expense - Total	SO21	\$ 5,444,518	\$ 4,845,660	\$ 4,964,025	\$ 4,971,897	\$ 5,027,096
Deposits	SO215	\$ 2,889,129	\$ 2,625,517	\$ 2,625,071	\$ 2,688,655	\$ 2,826,929
Escrows	SO225	\$ 29,172	\$ 5,301	\$ 15,457	\$ 20,104	\$ 17,102
Advances from FHLBank	SO230	\$ 1,473,359	\$ 1,302,321	\$ 1,357,184	\$ 1,329,207	\$ 1,331,742
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 73,297	\$ 67,869	\$ 60,373	\$ 61,579	\$ 61,833
Mortgage Collateralized Securities Issued	SO250	\$ 8	\$ 9	\$ 13	\$ 87	\$ 79
Other Borrowed Money	SO260	\$ 979,936	\$ 845,063	\$ 906,271	\$ 872,305	\$ 789,500
Capitalized Interest	SO271	\$ 383	\$ 420	\$ 344	\$ 40	\$ 88
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,741,231	\$ 8,459,862	\$ 8,086,617	\$ 7,844,687	\$ 7,770,128
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 630,792	\$ 622,804	\$ 517,355	\$ 338,468	\$ 537,947
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 8,110,439	\$ 7,837,058	\$ 7,569,262	\$ 7,507,056	\$ 7,232,124
Noninterest Income - Total	SO42	\$ 5,238,866	\$ 4,911,971	\$ 4,475,410	\$ 4,600,901	\$ 4,664,245
Mortgage Loan Serving Fees	SO410	\$ 317,378	\$- 53,300	\$- 732,032	\$ 800,608	\$ 140,496
Other Fees and Charges	SO420	\$ 3,405,516	\$ 3,154,944	\$ 2,515,771	\$ 2,622,601	\$ 2,589,537
Net Income (Loss) from Other - Total	SUB0451	\$ 1,010,130	\$ 1,172,125	\$ 899,425	\$ 425,842	\$ 1,674,728
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 907,847	\$ 1,003,197	\$ 918,015	\$ 320,341	\$ 1,602,002
Operations & Sale of Repossessed Assets	SO461	\$- 7,441	\$- 8,369	\$- 10,284	\$- 2,592	\$- 13,401
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,646	\$- 5,538	\$- 3,038	\$- 9,121	\$- 30,525
Sale of Securities Held-to-Maturity	SO467	\$ 651	\$ 577	\$ 483	\$- 238	\$ 3,136
Sale of Loans Held for Investment	SO475	\$ 14,069	\$ 1,985	\$ 4,496	\$ 4,033	\$- 752

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 103,751	\$ 56,734	\$ 39,643	\$- 29,664	\$ 143,036
Trading Assets (Realized and Unrealized)	SO485	\$- 10,393	\$ 123,539	\$- 49,890	\$ 143,083	\$- 28,768
Other Noninterest Income	SO488	\$ 505,843	\$ 638,202	\$ 1,792,246	\$ 744,072	\$ 259,347
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	\$ 7,954,610	\$ 7,540,813	\$ 6,846,413	\$ 6,750,126	\$ 6,536,512
All Personnel Compensation and Expense	SO510	\$ 3,162,644	\$ 3,054,637	\$ 3,042,110	\$ 2,957,581	\$ 3,081,151
Legal Expense	SO520	\$ 61,435	\$ 67,903	\$ 45,116	\$ 62,406	\$ 58,549
Office Occupancy and Equipment Expense	SO530	\$ 1,105,009	\$ 1,079,928	\$ 1,082,869	\$ 1,251,460	\$ 1,094,897
Marketing and Other Professional Services	SO540	\$ 1,187,824	\$ 885,130	\$ 774,831	\$ 796,769	\$ 775,645
Loan Servicing Fees	SO550	\$ 211,171	\$ 255,673	\$ 245,251	\$ 206,224	\$ 118,625
Goodwill and Other Intangibles Expense	SO560	\$ 100,573	\$ 91,815	\$ 81,987	\$ 75,564	\$ 62,479
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 7,526	\$ 7,560	\$ 7,613	\$ 18,267	\$ 29,065
Other Noninterest Expense	SO580	\$ 2,118,427	\$ 2,098,167	\$ 1,566,636	\$ 1,381,855	\$ 1,316,101
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	\$ 5,394,695	\$ 5,208,216	\$ 5,198,259	\$ 5,348,131	\$ 5,352,110
Income Taxes - Total	SO71	\$ 1,888,999	\$ 1,873,634	\$ 1,851,979	\$ 1,906,748	\$ 1,912,801
Federal	SO710	\$ 1,647,910	\$ 1,618,212	\$ 1,646,388	\$ 1,805,048	\$ 1,673,252
State, Local & Other	SO720	\$ 241,089	\$ 255,422	\$ 205,591	\$ 101,700	\$ 239,549
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,505,696	\$ 3,334,582	\$ 3,346,280	\$ 3,441,383	\$ 3,439,310
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 3,321	\$ 31,085	\$- 8,516	\$ 1,868	\$ 289
Net Income (Loss)	SO91	\$ 3,502,375	\$ 3,365,667	\$ 3,337,764	\$ 3,443,251	\$ 3,439,599

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 1,403
4	Net income(loss) from leasing or subleasing space	218	\$ 14,133
5	Net income(loss) from real estate held for invest	26	\$ 1,349
6	Net income(loss)-equity invest in uncons sub org	20	\$- 3,311
7	Net income(loss) from leased property	46	\$ 10,140
9	Net income from data processing lease/services	12	\$ 2,712
10	Dividends from subordinate organizations	1	\$ 9
11	Adjustments to prior periods	4	\$ 265
12	Income on FHA/VA REO pending conveyance	3	\$ 1,422
14	Interest Income from CNFIs reported on SC655	8	\$ 1,553
15	Income from corporate-owned life insurance	219	\$ 68,052
19	Realized/unrealized gains on derivatives	13	\$ 274,655
99	Other	644	\$ 122,166

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	149	\$ 3,148
2	OTS assessments	237	\$ 5,930
3	Interest expense on income taxes	1	\$ 44
4	Interest expense on Treasury tax & loan accounts	2	\$ 5
5	Forfeited commitment fees on FHLBank advances	1	\$ 10
6	Supervisory examination fees	107	\$ 1,804
7	Office supplies, printing, and postage	655	\$ 168,980
8	Telephone, including data lines	312	\$ 70,728
9	Loan origination expense	156	\$ 158,793
10	ATM expense	132	\$ 26,095
11	Adjustments to prior periods	1	\$ 94
12	Acquisition and organization costs	6	\$ 34,907
13	Misc taxes other than income & real estate	96	\$ 6,194
14	Losses from fraud	5	\$ 10,780
15	Foreclosure expenses	15	\$ 3,687
16	Web site expenses	4	\$ 137
17	Charitable contributions	52	\$ 1,883
18	Minority Interest	5	\$ 15,573
19	Realized/unrealized losses on derivatives	3	\$ 185,472
99	Other	649	\$ 906,876

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	91300 - OTS-Regulated: U.S. Total	(\$Thousands)
Run Date: November 22, 2004, 11:35 AM	September 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 39,688,322	\$ 25,799,740	\$ 12,950,565	\$ 51,049,551	\$ 38,573,350
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,586,832	\$ 1,075,329	\$ 587,502	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 4,382,496	\$ 2,881,246	\$ 1,501,071	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 27,962,045	\$ 18,093,281	\$ 9,018,824	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,696,395	\$ 1,072,329	\$ 548,085	\$ 2,052,612	\$ 1,462,171
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,060,555	\$ 2,677,555	\$ 1,295,083	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 336,055	\$ 208,498	\$ 100,077	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 332,755	\$ 205,966	\$ 98,521	N/A	N/A
YTD - Other	Y_SO185	\$ 3,300	\$ 2,532	\$ 1,556	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 15,053,847	\$ 9,679,426	\$ 4,964,025	\$ 20,454,378	\$ 15,612,098
YTD - Deposits	Y_SO215	\$ 8,031,592	\$ 5,188,972	\$ 2,625,071	\$ 11,548,742	\$ 8,928,723
YTD - Escrows	Y_SO225	\$ 49,885	\$ 20,726	\$ 15,457	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 4,053,795	\$ 2,603,044	\$ 1,357,184	\$ 5,438,811	\$ 4,162,512
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 200,154	\$ 126,857	\$ 60,373	\$ 247,151	\$ 185,572
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 30	\$ 22	\$ 13	\$ 574	\$ 487
YTD - Other Borrowed Money	Y_SO260	\$ 2,719,538	\$ 1,740,569	\$ 906,271	\$ 3,171,117	\$ 2,306,829
YTD - Capitalized Interest	Y_SO271	\$ 1,147	\$ 764	\$ 344	\$ 350	\$ 310
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 24,970,530	\$ 16,328,812	\$ 8,086,617	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,755,100	\$ 1,128,831	\$ 517,355	\$ 2,173,598	\$ 1,845,563
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 23,215,430	\$ 15,199,981	\$ 7,569,262	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 14,557,170	\$ 9,340,762	\$ 4,475,410	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 467,570	\$- 785,099	\$- 732,032	\$- 706,791	\$- 1,508,644
YTD - Other Fees and Charges	Y_SO420	\$ 9,018,120	\$ 5,627,209	\$ 2,515,771	\$ 9,914,427	\$ 7,341,895
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,081,548	\$ 2,074,392	\$ 899,425	\$ 5,961,231	\$ 5,581,405
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,820,845	\$ 1,916,358	\$ 918,015	\$ 5,492,358	\$ 5,198,970
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 26,413	\$- 18,683	\$- 10,284	\$- 49,163	\$- 47,300
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 6,711	\$- 8,576	\$- 3,038	\$- 66,079	\$- 37,849
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,711	\$ 1,060	\$ 483	\$ 4,894	\$ 5,132
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 19,680	\$ 6,213	\$ 4,496	\$ 14,303	\$ 10,590

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	91300 - OTS-Regulated: U.S. Total	(\$Thousands)
Run Date: November 22, 2004, 11:35 AM	September 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 208,041	\$ 104,431	\$ 39,643	\$ 440,643	\$ 470,212
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 63,199	\$ 73,589	\$ - 49,890	\$ 124,275	\$ - 18,350
YTD - Other Noninterest Income	Y_SO488	\$ 2,926,269	\$ 2,424,260	\$ 1,792,246	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 22,108,848	\$ 14,230,246	\$ 6,846,413	\$ 25,493,467	\$ 18,912,436
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 9,129,643	\$ 6,010,352	\$ 3,042,110	\$ 11,759,093	\$ 8,900,336
YTD - Legal Expense	Y_SO520	\$ 172,228	\$ 111,336	\$ 45,116	\$ 214,164	\$ 156,199
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 3,222,107	\$ 2,130,329	\$ 1,082,869	\$ 4,482,992	\$ 3,260,937
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,835,724	\$ 1,651,801	\$ 774,831	\$ 3,032,779	\$ 2,240,774
YTD - Loan Servicing Fees	Y_SO550	\$ 711,845	\$ 500,823	\$ 245,251	\$ 535,029	\$ 328,985
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 268,439	\$ 168,663	\$ 81,987	\$ 266,666	\$ 191,267
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 22,221	\$ 14,726	\$ 7,613	\$ 131,894	\$ 113,652
YTD - Other Noninterest Expense	Y_SO580	\$ 5,746,640	\$ 3,642,216	\$ 1,566,636	\$ 5,070,851	\$ 3,720,287
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 15,663,752	\$ 10,310,497	\$ 5,198,259	\$ 21,290,282	\$ 15,996,389
YTD - Income Taxes - Total	Y_SO71	\$ 5,557,498	\$ 3,684,537	\$ 1,851,979	\$ 7,605,946	\$ 5,713,188
YTD - Federal	Y_SO710	\$ 4,862,290	\$ 3,228,144	\$ 1,646,388	\$ 6,775,154	\$ 4,983,217
YTD - State, Local, and Other	Y_SO720	\$ 695,208	\$ 456,393	\$ 205,591	\$ 830,792	\$ 729,971
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 10,106,254	\$ 6,625,960	\$ 3,346,280	\$ 13,684,337	\$ 10,283,202
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 19,193	\$ 22,569	\$ - 8,516	\$ - 2,885	\$ - 4,753
YTD - Net Income (Loss)	Y_SO91	\$ 10,125,447	\$ 6,648,529	\$ 3,337,764	\$ 13,681,452	\$ 10,278,449

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,446,745	\$ 6,033,990	\$ 6,313,321	\$ 6,441,454	\$ 6,501,969
Net Provision for Loss	VA115	\$ 617,264	\$ 620,740	\$ 510,421	\$ 340,580	\$ 529,674
Transfers	VA125	\$ - 24,721	\$ - 1,704	\$ - 15,433	\$ 61,238	\$ 28,428
Recoveries	VA135	\$ 183,759	\$ 196,848	\$ 176,096	\$ 158,326	\$ 155,027
Adjustments	VA145	\$ 120,137	\$ 457,382	\$ 92,560	\$ 200,505	\$ 90,985
Charge-offs	VA155	\$ 801,184	\$ 829,647	\$ 838,532	\$ 891,967	\$ 825,340
General Valuation Allowances - Ending Balance	VA165	\$ 6,542,001	\$ 6,477,609	\$ 6,238,433	\$ 6,310,136	\$ 6,480,743
Specific Valuation Allowances - Beginning Balance	VA108	\$ 216,799	\$ 236,821	\$ 228,498	\$ 373,326	\$ 500,580
Net Provision for Loss	VA118	\$ 21,054	\$ 9,624	\$ 14,485	\$ 16,155	\$ 37,338

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 24,721	\$ 1,704	\$ 15,433	\$- 61,238	\$- 28,428
Adjustments	VA148	\$ 2,676	\$- 7,825	\$ 9,067	\$ 2,156	\$- 10,208
Charge-offs	VA158	\$ 33,305	\$ 20,778	\$ 24,259	\$ 101,222	\$ 124,191
Specific Valuation Allowances - Ending Balance	VA168	\$ 231,904	\$ 219,543	\$ 243,226	\$ 229,176	\$ 375,091
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,663,503	\$ 6,270,808	\$ 6,541,819	\$ 6,814,779	\$ 7,002,549
Net Provision for Loss	VA120	\$ 638,318	\$ 630,364	\$ 524,906	\$ 356,735	\$ 567,012
Recoveries	VA140	\$ 183,759	\$ 196,848	\$ 176,096	\$ 158,326	\$ 155,027
Adjustments	VA150	\$ 122,813	\$ 449,557	\$ 101,627	\$ 202,661	\$ 80,777
Charge-offs	VA160	\$ 834,489	\$ 850,425	\$ 862,791	\$ 993,189	\$ 949,531
Total Valuation Allowances - Ending Balance	VA170	\$ 6,773,905	\$ 6,697,152	\$ 6,481,657	\$ 6,539,312	\$ 6,855,834
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 801,184	\$ 829,647	\$ 838,532	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 1	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 9,648	\$ 500	\$ 4,053	N/A	N/A
Mortgage Loans - Total	VA46	\$ 69,167	\$ 88,197	\$ 89,435	\$ 85,784	\$ 98,761
Construction - Total	SUB2030	\$ 2,114	\$ 5,778	\$ 2,398	\$ 8,119	\$ 13,588
1-4 Dwelling Units	VA420	\$ 1,902	\$ 2,570	\$ 2,219	\$ 4,227	\$ 4,777
Multifamily (5 or more) Dwelling Units	VA430	\$ 40	\$ 991	\$ 66	\$ 208	\$ 3,379
Nonresidential Property	VA440	\$ 172	\$ 2,217	\$ 113	\$ 3,684	\$ 5,432
Permanent - Total	SUB2041	\$ 67,053	\$ 82,419	\$ 87,037	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 7,857	\$ 6,737	\$ 6,797	\$ 4,429	\$ 9,419
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 41,086	\$ 42,000	\$ 46,488	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 12,148	\$ 10,853	\$ 12,708	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 335	\$ 7,044	\$ 2,344	\$ 644	\$ 1,873
Nonresidential Property (Except Land)	VA480	\$ 5,079	\$ 15,741	\$ 18,207	\$ 10,151	\$ 10,245
Land	VA490	\$ 548	\$ 44	\$ 493	\$ 1,007	\$ 1,332
Nonmortgage Loans - Total	VA56	\$ 711,941	\$ 728,462	\$ 730,872	\$ 765,041	\$ 710,712
Commercial Loans	VA520	\$ 166,425	\$ 153,669	\$ 103,616	\$ 129,149	\$ 123,352
Consumer Loans - Total	SUB2061	\$ 545,516	\$ 574,793	\$ 627,256	N/A	N/A
Loans on Deposits	VA510	\$ 119	\$ 278	\$ 343	\$ 174	\$ 150
Home Improvement Loans	VA516	\$ 718	\$ 490	\$ 928	\$ 3,555	\$ 2,471
Education Loans	VA530	\$ 48	\$ 69	\$ 78	\$ 233	\$ 168
Auto Loans	VA540	\$ 155,068	\$ 141,040	\$ 174,420	\$ 174,649	\$ 224,880
Mobile Home Loans	VA550	\$ 3,074	\$ 3,499	\$ 5,719	\$ 3,030	\$ 11,926

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 327,697	\$ 370,972	\$ 396,181	\$ 408,964	\$ 310,434
Other	VA560	\$ 58,792	\$ 58,445	\$ 49,587	\$ 45,271	\$ 37,331
Reposessed Assets - Total	VA60	\$ 5,199	\$ 6,097	\$ 8,058	\$ 20,449	\$ 9,828
Real Estate - Construction	VA605	\$ 0	\$ 39	\$ 75	\$ 1,667	\$ 239
Real Estate - 1-4 Dwelling Units	VA613	\$ 4,030	\$ 3,998	\$ 4,930	\$ 4,549	\$ 5,142
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 214	\$ 102	\$ 0	\$ 19	\$ 99
Real Estate - Nonresidential (Except Land)	VA625	\$ 188	\$ 937	\$ 1,088	\$ 8,439	\$ 97
Real Estate - Land	VA628	\$ 40	\$ 296	\$ 106	\$ 103	\$ 25
Other Reposessed Assets	VA630	\$ 727	\$ 725	\$ 1,859	\$ 5,672	\$ 4,226
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 96	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 5,229	\$ 6,391	\$ 6,113	\$ 18,021	\$ 5,884
GVA Recoveries - Assets - Total	SUB2126	\$ 183,759	\$ 196,848	\$ 176,096	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 1	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 20,023	\$ 23,138	\$ 18,441	\$ 18,618	\$ 41,250
Construction - Total	SUB2130	\$ 787	\$ 2,063	\$ 1,877	\$ 2,343	\$ 746
1-4 Dwelling Units	VA421	\$ 553	\$ 1,592	\$ 640	\$ 2,018	\$ 427
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 2	\$ 229	\$ 9	\$ 0
Nonresidential Property	VA441	\$ 234	\$ 469	\$ 1,008	\$ 316	\$ 319
Permanent - Total	SUB2141	\$ 19,236	\$ 21,075	\$ 16,564	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,373	\$ 1,997	\$ 1,066	\$ 1,162	\$ 1,648
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 9,540	\$ 7,960	\$ 6,903	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,647	\$ 3,575	\$ 3,201	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 786	\$ 1,354	\$ 3,067	\$ 628	\$ 415
Nonresidential Property (Except Land)	VA481	\$ 3,754	\$ 6,124	\$ 1,511	\$ 3,555	\$ 3,572
Land	VA491	\$ 136	\$ 65	\$ 816	\$ 149	\$ 305
Nonmortgage Loans - Total	VA57	\$ 163,521	\$ 173,393	\$ 157,269	\$ 138,897	\$ 113,639
Commercial Loans	VA521	\$ 33,916	\$ 26,129	\$ 21,927	\$ 24,055	\$ 21,561
Consumer Loans - Total	SUB2161	\$ 129,605	\$ 147,264	\$ 135,342	N/A	N/A
Loans on Deposits	VA511	\$ 134	\$ 143	\$ 145	\$ 24	\$ 33
Home Improvement Loans	VA517	\$ 458	\$ 369	\$ 775	\$ 750	\$ 1,021
Education Loans	VA531	\$ 37	\$ 27	\$ 14	\$ 35	\$ 35
Auto Loans	VA541	\$ 38,365	\$ 43,814	\$ 41,962	\$ 36,386	\$ 36,797

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 841	\$ 557	\$ 412	\$ 289	\$ 3,004
Credit Cards	VA557	\$ 78,701	\$ 90,831	\$ 79,830	\$ 68,369	\$ 45,157
Other	VA561	\$ 11,069	\$ 11,523	\$ 12,204	\$ 8,989	\$ 6,030
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 215	\$ 317	\$ 385	\$ 407	\$ 135
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 45,771	\$ 11,334	\$ 29,951	N/A	N/A
Deposits and Investment Securities	VA38	\$ 72	\$ 175	\$- 1,159	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 20	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 25,228	\$- 312	\$ 16,793	\$ 10,682	\$ 581
Construction - Total	SUB2230	\$ 2,009	\$- 1,604	\$ 4,191	\$ 1,139	\$- 6,523
1-4 Dwelling Units	VA422	\$ 996	\$- 18	\$ 416	\$ 1,616	\$- 3,422
Multifamily (5 or more) Dwelling Units	VA432	\$ 591	\$ 381	\$- 228	\$- 325	\$- 476
Nonresidential Property	VA442	\$ 422	\$- 1,967	\$ 4,003	\$- 152	\$- 2,625
Permanent - Total	SUB2241	\$ 23,219	\$ 1,292	\$ 12,602	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 896	\$ 363	\$ 325	\$ 5,046	\$- 1,223
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 4,550	\$- 198	\$ 3,995	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,282	\$ 503	\$ 785	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 2,129	\$- 2,684	\$ 1,193	\$- 261	\$- 935
Nonresidential Property (Except Land)	VA482	\$ 12,789	\$ 2,433	\$ 6,294	\$- 692	\$- 481
Land	VA492	\$ 1,573	\$ 875	\$ 10	\$ 203	\$ 405
Nonmortgage Loans - Total	VA58	\$ 12,704	\$ 5,727	\$ 6,574	\$- 64,813	\$- 15,924
Commercial Loans	VA522	\$ 10,199	\$ 2,932	\$ 10,530	\$- 72,165	\$- 17,559
Consumer Loans - Total	SUB2261	\$ 2,505	\$ 2,795	\$- 3,956	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$- 9	\$ 0	\$ 0	\$ 12
Home Improvement Loans	VA518	\$- 114	\$ 183	\$ 397	\$ 3,817	\$- 60
Education Loans	VA532	\$ 38	\$ 53	\$ 50	\$ 50	\$ 44
Auto Loans	VA542	\$ 894	\$- 848	\$- 4,201	\$ 384	\$ 193
Mobile Home Loans	VA552	\$ 624	\$ 661	\$- 112	\$ 457	\$ 235
Credit Cards	VA558	\$ 53	\$ 806	\$- 440	\$ 1,161	\$ 273
Other	VA562	\$ 1,010	\$ 1,949	\$ 350	\$ 1,501	\$ 938
Reposessed Assets - Total	VA62	\$ 7,521	\$ 5,360	\$ 6,433	\$ 4,551	\$ 22,130
Real Estate - Construction	VA606	\$- 1	\$ 85	\$ 118	\$ 282	\$ 464
Real Estate - 1-4 Dwelling Units	VA614	\$ 6,489	\$ 5,097	\$ 4,887	\$ 4,278	\$ 19,354
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 39	\$ 33

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 885	\$ 929	\$ 1,083	\$- 864	\$ 867
Real Estate - Land	VA629	\$ 14	\$ 18	\$- 25	\$ 363	\$ 46
Other Repossessed Assets	VA632	\$ 134	\$- 769	\$ 370	\$ 453	\$ 1,366
Real Estate Held for Investment	VA72	\$ 15	\$ 38	\$ 94	\$- 81	\$ 1,566
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 7	\$ 8	\$ 17	\$ 0	\$ 0
Other Assets	VA932	\$ 224	\$ 318	\$ 1,199	\$ 668	\$ 595
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 663,195	\$ 644,133	\$ 692,387	N/A	N/A
Deposits and Investment Securities	VA39	\$ 72	\$ 175	\$- 1,159	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 9,648	\$ 520	\$ 4,053	N/A	N/A
Mortgage Loans - Total	VA49	\$ 74,372	\$ 64,747	\$ 87,787	\$ 77,848	\$ 58,092
Construction - Total	SUB2330	\$ 3,336	\$ 2,111	\$ 4,712	\$ 6,915	\$ 6,319
1-4 Dwelling Units	VA425	\$ 2,345	\$ 960	\$ 1,995	\$ 3,825	\$ 928
Multifamily (5 or more) Dwelling Units	VA435	\$ 631	\$ 1,370	\$- 391	\$- 126	\$ 2,903
Nonresidential Property	VA445	\$ 360	\$- 219	\$ 3,108	\$ 3,216	\$ 2,488
Permanent - Total	SUB2341	\$ 71,036	\$ 62,636	\$ 83,075	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 7,380	\$ 5,103	\$ 6,056	\$ 8,313	\$ 6,548
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 36,096	\$ 33,842	\$ 43,580	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 9,783	\$ 7,781	\$ 10,292	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,678	\$ 3,006	\$ 470	\$- 245	\$ 523
Nonresidential Property (Except Land)	VA485	\$ 14,114	\$ 12,050	\$ 22,990	\$ 5,904	\$ 6,192
Land	VA495	\$ 1,985	\$ 854	\$- 313	\$ 1,061	\$ 1,432
Nonmortgage Loans - Total	VA59	\$ 561,123	\$ 560,796	\$ 580,177	\$ 561,331	\$ 581,149
Commercial Loans	VA525	\$ 142,708	\$ 130,472	\$ 92,219	\$ 32,929	\$ 84,232
Consumer Loans - Total	SUB2361	\$ 418,415	\$ 430,324	\$ 487,958	N/A	N/A
Loans on Deposits	VA515	\$- 15	\$ 126	\$ 198	\$ 150	\$ 129
Home Improvement Loans	VA519	\$ 146	\$ 304	\$ 550	\$ 6,622	\$ 1,390
Education Loans	VA535	\$ 49	\$ 95	\$ 114	\$ 248	\$ 177
Auto Loans	VA545	\$ 117,596	\$ 96,378	\$ 128,257	\$ 138,647	\$ 188,275
Mobile Home Loans	VA555	\$ 2,857	\$ 3,603	\$ 5,195	\$ 3,198	\$ 9,157
Credit Cards	VA559	\$ 249,049	\$ 280,947	\$ 315,911	\$ 341,756	\$ 265,550
Other	VA565	\$ 48,733	\$ 48,871	\$ 37,733	\$ 37,783	\$ 32,239
Repossessed Assets - Total	VA65	\$ 12,720	\$ 11,457	\$ 14,491	\$ 25,000	\$ 31,958
Real Estate - Construction	VA607	\$- 1	\$ 124	\$ 193	\$ 1,949	\$ 703
Real Estate - 1-4 Dwelling Units	VA615	\$ 10,519	\$ 9,095	\$ 9,817	\$ 8,827	\$ 24,496

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 214	\$ 102	\$ 0	\$ 58	\$ 132
Real Estate - Nonresidential (Except Land)	VA627	\$ 1,073	\$ 1,866	\$ 2,171	\$ 7,575	\$ 964
Real Estate - Land	VA631	\$ 54	\$ 314	\$ 81	\$ 466	\$ 71
Other Repossessed Assets	VA633	\$ 861	\$- 44	\$ 2,229	\$ 6,125	\$ 5,592
Real Estate Held for Investment	VA75	\$ 15	\$ 38	\$ 94	\$ 15	\$ 1,566
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 7	\$ 8	\$ 17	\$ 0	\$ 0
Other Assets	VA935	\$ 5,238	\$ 6,392	\$ 6,927	\$ 18,282	\$ 6,344
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 660,485	\$ 601,918	\$ 631,495	\$ 635,776	\$ 755,197
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,549,360	\$ 1,494,014	\$ 1,536,779	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 371,081	\$ 461,491	\$ 431,807	\$ 474,412	\$ 475,273
Construction	VA951	\$ 8,279	\$ 14,732	\$ 10,857	\$ 9,444	\$ 18,054
Permanent - 1-4 Dwelling Units	VA952	\$ 347,619	\$ 371,934	\$ 389,270	\$ 391,011	\$ 420,043
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,490	\$ 3,472	\$ 6,844	\$ 1,701	\$ 516
Permanent - Nonresidential (Except Land)	VA954	\$ 11,192	\$ 69,327	\$ 20,501	\$ 63,754	\$ 32,165
Permanent - Land	VA955	\$ 501	\$ 2,026	\$ 4,335	\$ 8,502	\$ 4,495
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,370,643	\$ 4,298,368	\$ 4,456,356	\$ 4,664,656	\$ 4,874,125
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 8,027,897	\$ 8,219,289	\$ 8,934,510	\$ 8,794,739	\$ 9,247,655
Substandard	VA965	\$ 7,564,476	\$ 7,754,358	\$ 8,427,813	\$ 8,261,473	\$ 8,660,428
Doubtful	VA970	\$ 461,582	\$ 463,406	\$ 505,985	\$ 533,183	\$ 587,151
Loss	VA975	\$ 1,839	\$ 1,525	\$ 712	\$ 83	\$ 76
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 12,234,267	\$ 11,811,914	\$ 12,026,586	\$ 14,141,619	\$ 13,620,088
Mortgages - Total	SUB2421	\$ 9,655,333	\$ 9,294,847	\$ 9,916,944	N/A	N/A
Construction and Land Loans	SUB2430	\$ 509,081	\$ 503,941	\$ 538,875	\$ 490,963	\$ 593,577
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,361,556	\$ 8,022,881	\$ 8,427,317	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 902,340	\$ 879,648	\$ 1,045,101	\$ 904,917	\$ 1,019,983
Nonmortgages - Total	SUB2461	\$ 2,578,934	\$ 2,517,067	\$ 2,109,642	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 7,746,582	\$ 7,415,585	\$ 7,192,441	\$ 9,139,462	\$ 8,523,321

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 6,940,838	\$ 6,667,583	\$ 6,436,216	\$ 7,789,176	\$ 7,178,177
Mortgage Loans - Total	SUB2481	\$ 5,398,152	\$ 5,168,006	\$ 5,262,168	N/A	N/A
Construction	PD115	\$ 183,978	\$ 210,699	\$ 196,619	\$ 177,620	\$ 202,905
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 246,832	\$ 176,951	\$ 211,015	\$ 5,675,981	\$ 5,375,599
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 4,435,627	\$ 4,280,829	\$ 4,305,290	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 175,192	\$ 126,856	\$ 120,399	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 68,120	\$ 81,126	\$ 89,914	\$ 72,631	\$ 111,713
Permanent - Nonresidential Property (Except Land)	PD135	\$ 225,735	\$ 238,967	\$ 291,543	\$ 251,607	\$ 223,851
Permanent - Land	PD138	\$ 62,668	\$ 52,578	\$ 47,388	\$ 57,432	\$ 60,541
Nonmortgage Loans - Commercial Loans	PD140	\$ 379,683	\$ 429,497	\$ 300,453	\$ 293,000	\$ 291,060
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,163,003	\$ 1,070,080	\$ 873,595	N/A	N/A
Loans on Deposits	PD161	\$ 9,369	\$ 6,048	\$ 8,686	\$ 14,497	\$ 5,746
Home Improvement Loans	PD163	\$ 6,177	\$ 5,124	\$ 4,727	\$ 10,353	\$ 9,983
Education Loans	PD165	\$ 20,553	\$ 8,559	\$ 8,571	\$ 10,512	\$ 9,815
Auto Loans	PD167	\$ 395,933	\$ 362,981	\$ 321,260	\$ 459,444	\$ 424,187
Mobile Home Loans	PD169	\$ 25,637	\$ 22,144	\$ 18,725	\$ 31,508	\$ 33,257
Credit Cards	PD171	\$ 598,795	\$ 571,873	\$ 430,453	\$ 644,358	\$ 357,689
Other	PD180	\$ 106,539	\$ 93,351	\$ 81,173	\$ 90,003	\$ 83,118
Memo - Troubled Debt Restructured Included Above	PD190	\$ 56,029	\$ 24,174	\$ 21,034	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 307,609	\$ 108,996	\$ 69,205	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 805,744	\$ 748,002	\$ 756,225	\$ 1,350,286	\$ 1,345,144
Mortgage Loans - Total	SUB2491	\$ 499,882	\$ 450,327	\$ 511,974	N/A	N/A
Construction	PD215	\$ 20,210	\$ 11,830	\$ 54,467	\$ 16,849	\$ 31,812
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 11,417	\$ 7,176	\$ 10,131	\$ 989,313	\$ 949,561
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 429,350	\$ 378,616	\$ 363,208	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 5,600	\$ 7,011	\$ 9,855	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 8,555	\$ 5,743	\$ 41,609	\$ 8,659	\$ 4,663
Permanent - Nonresidential Property (Except Land)	PD235	\$ 14,720	\$ 23,525	\$ 24,939	\$ 28,026	\$ 37,485
Permanent - Land	PD238	\$ 10,030	\$ 16,426	\$ 7,765	\$ 4,511	\$ 10,829
Nonmortgage Loans - Commercial Loans	PD240	\$ 115,165	\$ 113,758	\$ 49,270	\$ 53,249	\$ 64,221
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 190,697	\$ 183,917	\$ 194,981	N/A	N/A
Loans on Deposits	PD261	\$ 1,964	\$ 1,569	\$ 2,107	\$ 1,478	\$ 1,315
Home Improvement Loans	PD263	\$ 607	\$ 311	\$ 343	\$ 1,224	\$ 1,603

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 1,132	\$ 1,174	\$ 1,289	\$ 1,202	\$ 1,056
Auto Loans	PD267	\$ 23,945	\$ 21,624	\$ 22,336	\$ 29,237	\$ 30,401
Mobile Home Loans	PD269	\$ 2,826	\$ 3,199	\$ 2,963	\$ 3,492	\$ 2,891
Credit Cards	PD271	\$ 146,081	\$ 141,703	\$ 151,778	\$ 198,682	\$ 199,125
Other	PD280	\$ 14,142	\$ 14,337	\$ 14,165	\$ 14,099	\$ 10,182
Memo - Troubled Debt Restructured Included Above	PD290	\$ 7,515	\$ 6,211	\$ 5,632	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 275,446	\$ 182,982	\$ 172,213	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,487,685	\$ 4,396,329	\$ 4,834,145	\$ 5,002,157	\$ 5,096,767
Mortgage Loans - Total	SUB2501	\$ 3,757,299	\$ 3,676,514	\$ 4,142,802	N/A	N/A
Construction	PD315	\$ 187,249	\$ 169,789	\$ 193,440	\$ 192,338	\$ 241,122
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 77,952	\$ 70,467	\$ 96,047	\$ 3,552,669	\$ 3,546,144
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 2,880,154	\$ 2,894,675	\$ 3,231,144	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 99,432	\$ 80,300	\$ 80,228	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 77,054	\$ 65,139	\$ 76,007	\$ 59,364	\$ 80,411
Permanent - Nonresidential Property (Except Land)	PD335	\$ 390,512	\$ 353,525	\$ 426,740	\$ 380,474	\$ 444,122
Permanent - Land	PD338	\$ 44,946	\$ 42,619	\$ 39,196	\$ 42,213	\$ 46,368
Nonmortgage Loans - Commercial Loans	PD340	\$ 386,552	\$ 388,992	\$ 413,987	\$ 421,747	\$ 547,639
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 343,834	\$ 330,823	\$ 277,356	N/A	N/A
Loans on Deposits	PD361	\$ 1,147	\$ 1,103	\$ 1,623	\$ 1,415	\$ 1,607
Home Improvement Loans	PD363	\$ 1,758	\$ 1,279	\$ 1,472	\$ 3,358	\$ 3,508
Education Loans	PD365	\$ 22,580	\$ 21,067	\$ 21,617	\$ 22,587	\$ 21,347
Auto Loans	PD367	\$ 68,785	\$ 65,352	\$ 67,807	\$ 73,574	\$ 72,262
Mobile Home Loans	PD369	\$ 9,295	\$ 8,198	\$ 8,376	\$ 9,833	\$ 11,137
Credit Cards	PD371	\$ 220,214	\$ 214,108	\$ 159,665	\$ 220,160	\$ 63,195
Other	PD380	\$ 20,055	\$ 19,716	\$ 16,796	\$ 21,482	\$ 19,771
Memo - Troubled Debt Restructured Included Above	PD390	\$ 124,260	\$ 102,854	\$ 101,287	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 66,207	\$ 45,608	\$ 49,259	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 14,323,007	\$ 13,699,043	\$ 11,739,295	\$ 11,874,432	\$ 11,904,231

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 11,176,646	\$ 10,791,232	\$ 9,310,135	\$ 9,400,595	\$ 9,361,385
100% and greater LTV	LD120	\$ 3,146,361	\$ 2,907,811	\$ 2,429,160	\$ 2,473,837	\$ 2,542,846
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 397,462	\$ 388,124	\$ 363,355	\$ 405,295	\$ 430,192
Past Due and Still Accruing - Total	SUB5240	\$ 184,542	\$ 166,646	\$ 166,106	\$ 192,998	\$ 205,980
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 171,759	\$ 147,322	\$ 150,444	\$ 180,774	\$ 187,001
90% up to 100% LTV	LD210	\$ 135,622	\$ 114,025	\$ 114,624	\$ 139,841	\$ 143,212
100% and greater LTV	LD220	\$ 36,137	\$ 33,297	\$ 35,820	\$ 40,933	\$ 43,789
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 12,783	\$ 19,324	\$ 15,662	\$ 12,224	\$ 18,979
90% up to 100% LTV	LD230	\$ 9,420	\$ 12,450	\$ 10,274	\$ 6,666	\$ 10,417
100% and greater LTV	LD240	\$ 3,363	\$ 6,874	\$ 5,388	\$ 5,558	\$ 8,562
Nonaccrual - Total	SUB5230	\$ 212,920	\$ 221,478	\$ 197,249	\$ 212,297	\$ 224,212
90% up to 100% LTV	LD250	\$ 131,477	\$ 133,710	\$ 127,231	\$ 129,903	\$ 148,878
100% and greater LTV	LD260	\$ 81,443	\$ 87,768	\$ 70,018	\$ 82,394	\$ 75,334
Net Charge-offs - Total	SUB5300	\$ 5,685	\$ 4,916	\$ 5,681	\$ 11,848	\$ 6,121
90% up to 100% LTV	LD310	\$ 2,913	\$ 3,108	\$ 3,088	\$ 2,217	\$ 2,200
100% and greater LTV	LD320	\$ 2,772	\$ 1,808	\$ 2,593	\$ 9,631	\$ 3,921
Purchases - Total	SUB5320	\$ 2,691,231	\$ 3,003,467	\$ 2,057,131	\$ 2,048,696	\$ 2,630,910
90% up to 100% LTV	LD410	\$ 2,392,567	\$ 2,608,396	\$ 1,944,293	\$ 1,789,747	\$ 1,957,241
100% and greater LTV	LD420	\$ 298,664	\$ 395,071	\$ 112,838	\$ 258,949	\$ 673,669
Originations - Total	SUB5330	\$ 4,723,891	\$ 5,251,207	\$ 3,077,158	\$ 4,221,270	\$ 5,303,740
90% up to 100% LTV	LD430	\$ 3,675,574	\$ 4,498,144	\$ 2,674,251	\$ 3,652,577	\$ 4,349,079
100% and greater LTV	LD440	\$ 1,048,317	\$ 753,063	\$ 402,907	\$ 568,693	\$ 954,661
Sales - Total	SUB5340	\$ 3,599,564	\$ 2,786,495	\$ 1,984,295	\$ 2,423,782	\$ 3,774,027
90% up to 100% LTV	LD450	\$ 2,597,179	\$ 2,204,423	\$ 1,607,252	\$ 1,865,685	\$ 2,811,150
100% and greater LTV	LD460	\$ 1,002,385	\$ 582,072	\$ 377,043	\$ 558,097	\$ 962,877
Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 24,564,694	\$ 23,387,862	\$ 22,360,854	\$ 20,827,063	\$ 19,297,502
Mortgage Construction Loans	CC105	\$ 20,709,044	\$ 19,886,172	\$ 18,990,422	\$ 17,534,538	\$ 16,004,937
Other Mortgage Loans	CC115	\$ 3,855,650	\$ 3,501,690	\$ 3,370,432	\$ 3,292,525	\$ 3,292,565
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,267,969	\$ 2,209,132	\$ 1,742,947	\$ 1,395,583	\$ 1,182,591
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 62,951,867	\$ 60,106,348	\$ 78,471,286	\$ 46,853,607	\$ 69,686,265
1-4 Dwelling Units	CC280	\$ 56,485,549	\$ 53,573,686	\$ 73,091,346	\$ 41,889,573	\$ 64,065,830

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,291,898	\$ 2,378,607	\$ 1,800,381	\$ 1,974,113	\$ 2,152,785
All Other Real Estate	CC300	\$ 4,174,420	\$ 4,154,055	\$ 3,579,559	\$ 2,989,921	\$ 3,467,650
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,395,429	\$ 3,686,922	\$ 3,723,200	\$ 3,671,786	\$ 3,641,486
Commitments Outstanding to Purchase Loans	CC320	\$ 18,406,904	\$ 17,426,345	\$ 23,092,243	\$ 13,805,730	\$ 25,230,794
Commitments Outstanding to Sell Loans	CC330	\$ 39,584,612	\$ 43,344,752	\$ 50,268,506	\$ 33,341,168	\$ 56,902,019
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 54,578,105	\$ 29,743,451	\$ 50,280,014	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 26,376,341	\$ 16,581,178	\$ 44,549,211	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 645,157	\$ 311,310	\$ 713,023	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 319,208	\$ 213,857	\$ 357,926	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 484,234,715	\$ 470,214,507	\$ 379,903,222	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 63,418,121	\$ 60,204,751	\$ 57,218,675	N/A	N/A
Commercial Lines	CC420	\$ 54,142,037	\$ 52,477,238	\$ 33,396,212	\$ 31,174,256	\$ 29,967,935
Open-End Consumer Lines - Credit Cards	CC423	\$ 363,704,544	\$ 354,557,555	\$ 287,248,949	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 2,970,013	\$ 2,974,963	\$ 2,039,386	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,922,199	\$ 4,334,837	\$ 4,090,116	\$ 4,225,416	\$ 3,822,150
Commercial	CC430	\$ 536,473	\$ 411,124	\$ 427,944	\$ 733,706	\$ 564,982
Standby, Not Included on CC465 or CC468	CC435	\$ 4,385,726	\$ 3,923,713	\$ 3,662,172	\$ 3,491,710	\$ 3,257,168
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 58,942,441	\$ 53,817,964	\$ 38,931,411	\$ 36,566,683	\$ 37,127,020
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 585,510	\$ 630,301	\$ 649,901	\$ 593,730	\$ 713,910
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 12,824,368	\$ 12,307,094	\$ 10,848,815	\$ 9,713,828	\$ 9,867,536
Other Contingent Liabilities	CC480	\$ 3,580,183	\$ 5,113,756	\$ 607,612	\$ 631,655	\$ 701,415
Contingent Assets	CC490	\$ 169,253	\$ 124,928	\$ 202,412	\$ 194,722	\$ 260,501
Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 23,171,931	\$ 33,527,544	\$ 36,842,044	N/A	N/A
Pass-Through Securities	CF143	\$ 13,492,492	\$ 24,559,028	\$ 26,273,977	\$ 31,352,449	\$ 34,186,451
Other Mortgage-Backed Securities	CF153	\$ 9,679,439	\$ 8,968,516	\$ 10,568,067	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 13,984,820	\$ 15,053,334	\$ 19,171,233	N/A	N/A
Pass-Through Securities	CF145	\$ 10,849,892	\$ 13,472,505	\$ 16,893,969	\$ 20,331,018	\$ 22,483,306
Other Mortgage-Backed Securities	CF155	\$ 3,134,928	\$ 1,580,829	\$ 2,277,264	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 9,187,111	\$ 18,474,210	\$ 17,670,811	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	91300 - OTS-Regulated: U.S. Total	(\$Thousands)
Run Date: November 22, 2004, 11:35 AM	September 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 4,870,127	\$- 9,392,814	\$- 4,700,357	\$ 8,437,549	\$ 14,605,579
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 3,819,576	\$- 7,298,969	\$- 2,850,387	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 167,057,246	\$ 196,533,958	\$ 148,843,456	N/A	N/A
Construction Loans - Total	SUB3840	\$ 9,570,324	\$ 9,567,168	\$ 7,954,394	\$ 8,290,987	\$ 8,342,286
1-4 Dwelling Units	CF190	\$ 7,695,500	\$ 7,753,910	\$ 6,281,818	\$ 6,576,188	\$ 6,708,348
Multifamily (5 or more) Dwelling Units	CF200	\$ 779,143	\$ 833,542	\$ 752,957	\$ 833,602	\$ 736,159
Nonresidential	CF210	\$ 1,095,681	\$ 979,716	\$ 919,619	\$ 881,197	\$ 897,779
Permanent Loans - Total	SUB3851	\$ 157,486,922	\$ 186,966,790	\$ 140,889,062	N/A	N/A
1-4 Dwelling Units	CF225	\$ 145,420,382	\$ 173,450,182	\$ 130,263,912	\$ 143,891,530	\$ 230,009,002
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,026,430	\$ 5,494,150	\$ 4,281,615	\$ 5,046,018	\$ 5,814,600
Nonresidential (Except Land)	CF260	\$ 4,880,720	\$ 5,848,354	\$ 4,825,951	\$ 5,089,433	\$ 4,972,047
Land	CF270	\$ 2,159,390	\$ 2,174,104	\$ 1,517,584	\$ 1,619,084	\$ 1,320,068
Loans and Participations Purchased - Total	SUB3880	\$ 78,345,595	\$ 80,860,326	\$ 64,147,013	\$ 62,766,028	\$ 107,232,957
Secured by 1-4 Dwelling Units	CF280	\$ 77,560,476	\$ 79,253,061	\$ 61,788,394	\$ 60,911,396	\$ 105,726,814
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 334,588	\$ 772,993	\$ 1,679,079	\$ 1,143,327	\$ 425,470
Secured by Nonresidential	CF300	\$ 450,531	\$ 834,272	\$ 679,540	\$ 711,305	\$ 1,080,673
Loans and Participations Sold - Total	SUB3890	\$ 124,406,489	\$ 144,786,147	\$ 92,561,225	\$ 145,008,717	\$ 233,943,519
Secured by 1-4 Dwelling Units	CF310	\$ 122,723,165	\$ 141,334,686	\$ 91,094,193	\$ 141,057,058	\$ 232,533,603
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 408,565	\$ 1,463,748	\$ 416,276	\$ 869,196	\$ 419,930
Secured by Nonresidential	CF330	\$ 1,274,759	\$ 1,987,713	\$ 1,050,756	\$ 3,082,463	\$ 989,986
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 46,060,894	\$- 63,925,821	\$- 28,414,212	\$- 82,242,689	\$- 126,710,562
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 79,217,368	\$ 90,506,458	\$ 65,413,435	\$ 68,470,544	\$ 104,197,945
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,266,339	\$- 4,549,216	\$- 2,653,334	\$ 2,049,568	\$- 2,616,180
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 51,774,726	\$ 71,818,615	\$ 53,918,338	\$ 42,460,753	\$ 105,213,258
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 40,512,645	\$ 37,552,463	\$ 52,362,475	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 59,152,473	\$ 57,261,770	\$ 36,458,569	\$ 41,151,001	\$ 50,326,612
Commercial	CF390	\$ 26,268,756	\$ 24,139,881	\$ 17,709,005	\$ 17,222,038	\$ 29,778,308
Consumer	CF400	\$ 32,883,717	\$ 33,121,889	\$ 18,749,564	\$ 23,928,963	\$ 20,548,304
Nonmortgage Loans - Sales - Total	SUB3915	\$ 4,332,570	\$ 3,888,504	\$ 6,796,402	N/A	N/A
Commercial	CF395	\$ 772,415	\$ 832,957	\$ 625,471	N/A	N/A
Consumer	CF405	\$ 3,560,155	\$ 3,055,547	\$ 6,170,931	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	91300 - OTS-Regulated: U.S. Total	(\$Thousands)
Run Date: November 22, 2004, 11:35 AM	September 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 54,819,903	\$ 53,373,266	\$ 29,662,167	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 22,148,937	\$ 19,348,493	\$ 13,024,261	\$ 7,715,030	\$ 16,646,239
New Deposits Received less Deposits Withdrawn	CF420	\$ 19,611,373	\$ 16,961,459	\$ 10,706,230	\$ 5,199,138	\$ 14,109,634
Interest Credited to Deposits	CF430	\$ 2,537,564	\$ 2,387,034	\$ 2,318,031	\$ 2,515,892	\$ 2,536,605
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 5,337,366	\$ 3,337,804	\$ 2,278,911	\$ 1,062,986	\$ 58,374

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 51,442,433	\$ 43,060,941	\$ 34,700,859	N/A	N/A
Fully Insured	DI100	\$ 33,767,145	\$ 30,742,158	\$ 28,038,018	\$ 27,635,396	\$ 28,535,646
Other	DI110	\$ 17,675,288	\$ 12,318,783	\$ 6,662,841	\$ 4,145,817	\$ 5,655,228
Deposits with Balances - \$100,000 or Less	DI120	\$ 442,758,316	\$ 433,901,546	\$ 436,579,206	\$ 419,101,587	\$ 420,556,067
Deposits with Balances - Greater than \$100,000	DI130	\$ 277,615,329	\$ 261,583,249	\$ 256,327,883	\$ 217,524,854	\$ 211,268,770
Number of Deposit Accounts - Total	SUB4062	66,765,312	63,464,884	61,950,086	N/A	N/A
Balances of \$100,000 or Less	DI150	65,645,928	62,392,167	60,893,196	59,113,537	59,019,721
Balances Greater than \$100,000	DI160	1,119,384	1,072,717	1,056,890	1,016,935	993,653
IRA/Keogh Accounts	DI200	\$ 36,585,567	\$ 36,432,755	\$ 37,169,512	\$ 36,430,336	\$ 37,198,633
Uninsured Deposits	DI210	\$ 169,202,851	\$ 152,485,640	\$ 148,161,938	\$ 136,868,988	\$ 159,174,871
Preferred Deposits	DI220	\$ 7,342,000	\$ 6,830,681	\$ 6,850,055	\$ 6,511,216	\$ 6,812,334
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 110,173,937	\$ 109,655,634	\$ 112,441,702	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 240,285,886	\$ 254,486,631	\$ 258,698,723	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 112,526,742	\$ 85,005,718	\$ 80,094,626	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 257,387,168	\$ 246,336,840	\$ 241,672,040	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 44,629,255	\$ 46,195,674	\$ 47,348,746	\$ 40,926,807	\$ 42,179,748
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 146,818	\$ 182,529	\$ 178,581	\$ 159,324	\$ 171,648
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,509,712	\$ 10,788,374	\$ 6,956,009	\$ 3,225,148	\$ 4,096,095
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 11,756,326	\$ 9,462,376	\$ 7,497,734	\$ 6,821,984	\$ 21,542,595
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 372,409	\$ 2,404	\$ 2,410	\$ 2,331	\$ 2,237

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 22,774	\$ 15,346	\$ 17,566	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 290,516	\$ 293,948	\$ 234,678	\$ 110,254	\$ 115,053
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 28,567	\$ 20,824	\$ 27,955	\$ 1,545	\$ 1,178
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 6,110,109	\$ 2,044,582	\$ 4,235,442	\$ 3,004,088	\$ 914,590
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 4,419,613	\$ 598,787	\$ 2,281,321	\$ 753,976	\$ 165,958
Total deposits sold or transferred during the quarter	DI760	\$ 51,191	\$ 261,806	\$ 50,820	\$ 126,009	\$ 63,601
Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	210,482	207,431	202,921	207,130	209,478
Assets Held in Trading Accounts	SI375	\$ 2,960,625	\$ 1,490,972	\$ 1,436,844	\$ 1,276,524	\$ 1,343,573
Available-for-Sale Securities	SI385	\$ 142,096,214	\$ 145,378,767	\$ 153,158,541	\$ 158,039,607	\$ 157,018,716
Assets Held for Sale	SI387	\$ 69,512,317	\$ 70,802,487	\$ 74,661,185	\$ 56,970,852	\$ 70,557,070
Loans Serviced for Others	SI390	\$ 1,260,547,570	\$ 1,127,014,761	\$ 1,050,888,285	\$ 1,050,985,394	\$ 1,011,865,146
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 422,101	\$ 394,700	\$ 293,961	\$ 308,384	\$ 302,086
Other Residual Interests	SI404	\$ 565,871	\$ 511,155	\$ 353,929	\$ 367,790	\$ 315,247
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.62%	85.27%	84.99%	85.78%	85.56%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.82%	85.24%	84.98%	85.72%	85.51%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.92%	85.07%	84.76%	85.50%	85.47%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	75.28%	78.69%	78.18%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	32 [Yes]	35 [Yes]	38 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 10,337,429	\$ 10,254,899	\$ 10,909,162	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,230,981	\$ 1,172,607	\$ 1,133,528	\$ 1,130,817	\$ 1,130,087
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4,898	2,117	6,602	1,561	3,859
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 108,733,107	\$ 103,791,733	\$ 100,116,584	\$ 96,269,819	\$ 96,896,807
Net Income (Loss) (SO91)	SI610	\$ 3,502,375	\$ 3,365,667	\$ 3,337,764	\$ 3,443,251	\$ 3,439,599
Dividends Declared - Preferred Stock	SI620	\$ 15,991	\$ 10,305	\$ 6,773	\$ 146,253	\$ 44,496
Dividends Declared - Common Stock	SI630	\$ 1,675,608	\$ 1,111,056	\$ 1,765,486	\$ 3,987,497	\$ 2,614,346
Stock Issued	SI640	\$ 73,338	\$ 40,210	\$ 194,682	\$ 449,526	\$ 159,436
Stock Retired	SI650	\$ 25,388	\$ 972	\$ 2,908	\$ 71,875	\$ 327
Capital Contributions (Where No Stock is Issued)	SI655	\$ 579,252	\$ 4,187,744	\$ 2,979,999	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 85,018	\$ 542,811	\$ 351,937	\$ 12,630	\$ 149,189
Other Comprehensive Income	SI662	\$ 835,277	\$ - 1,609,845	\$ 974,861	N/A	N/A
Prior Period Adjustments	SI668	\$ - 4,641	\$ - 4,078	\$ - 14,893	N/A	N/A
Other Adjustments	SI671	\$ 1,720,074	\$ 72,018	\$ 121,958	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 113,806,813	\$ 109,263,927	\$ 106,287,725	\$ 99,358,027	\$ 97,230,685
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,106,474	\$ 2,264,574	\$ 2,826,232	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 48,484,712	\$ 70,624,145	\$ 44,995,899	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	171 [Yes]	153 [Yes]	165 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 806,590	\$ 8,718,790	\$ 28,261,458	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 204,132	\$ 108,519	\$ 187,538	\$ 101,612	\$ 117,965
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,212,966,463	\$ 1,164,739,339	\$ 1,123,863,656	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 69,049,952	\$ 74,527,923	\$ 90,108,822	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 940,733,705	\$ 889,639,453	\$ 841,188,968	N/A	N/A
Nonmortgage Loans	SI885	\$ 114,709,543	\$ 109,733,115	\$ 104,617,405	N/A	N/A
Deposits and Excrows	SI890	\$ 696,053,733	\$ 672,292,972	\$ 660,566,418	N/A	N/A
Total Borrowings	SI895	\$ 368,198,509	\$ 346,411,310	\$ 325,330,186	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	409	486	430	427	958
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 172,448	\$ 55,059	\$ 54,532	\$ 64,182	\$ 91,318
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.34	5.03	4.96	4.92	4.84
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.88	7.43	6.70	6.27	3,527.14

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	9	4	8	6	6
1st time incl asset/liab from branch/bulk dep purch?	SQ110	11	8	7	6	9
Change in Control of Association?	SQ130	13	7	9	11	6
Merger Accounted for under the Purchase Method?	SQ160	9	6	9	7	6
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	29	22	18	13	15
Any Outstanding Futures or Options Positions?	SQ310	17	19	17	14	19
Does Association Have Subchapter S in effect this year?	SQ320	71	69	68	60	59
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	415	400	398	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	121 [Yes]	123 [Yes]	127 [Yes]	121 [Yes]	121 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	93 [Yes]	95 [Yes]	103 [Yes]	101 [Yes]	101 [Yes]
Do you have any activity to report on this schedule?	FS130	89 [Yes]	90 [Yes]	93 [Yes]	89 [Yes]	91 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 524,479,149	\$ 593,859,757	\$ 592,262,041	\$ 563,753,549	\$ 514,177,562
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 57,655,163	\$ 56,935,972	\$ 58,548,228	\$ 55,060,230	\$ 51,929,776
Personal Trust and Agency Accounts	FS210	\$ 21,557,658	\$ 21,102,174	\$ 21,741,181	\$ 20,554,079	\$ 19,768,913
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,492,326	\$ 4,343,071	\$ 4,654,395	\$ 4,239,151	\$ 4,852,185
Employee Benefit - Defined Contribution	FS220	\$ 1,044,394	\$ 1,026,067	\$ 1,094,257	\$ 1,079,145	\$ 979,219
Employee Benefit - Defined Benefit	FS230	\$ 667,743	\$ 629,364	\$ 931,604	\$ 837,373	\$ 721,032
Other Retirement Accounts	FS240	\$ 2,780,189	\$ 2,687,640	\$ 2,628,534	\$ 2,322,633	\$ 3,151,934
Corporate Trust and Agency Accounts	FS250	\$ 31,279	\$ 42,868	\$ 29,252	\$ 31,666	\$ 24,376
Investment Management Agency Accounts	FS260	\$ 27,558,821	\$ 27,219,095	\$ 27,659,855	\$ 26,005,008	\$ 24,523,241
Other Fiduciary Accounts	FS270	\$ 4,015,079	\$ 4,228,764	\$ 4,463,545	\$ 4,230,326	\$ 2,761,061

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 738,373	\$ 0	\$ 778,636	\$ 835,151	\$ 808,037
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 162,985,911	\$ 159,822,467	\$ 157,764,279	\$ 151,063,248	\$ 134,748,690
Personal Trust and Agency Accounts	FS211	\$ 5,937,277	\$ 6,370,351	\$ 6,873,214	\$ 7,057,075	\$ 6,209,837
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 156,913,310	\$ 153,356,488	\$ 150,805,444	\$ 143,915,612	\$ 128,440,214
Employee Benefit - Defined Contribution	FS221	\$ 131,071,136	\$ 129,289,153	\$ 129,349,569	\$ 123,568,059	\$ 110,435,775
Employee Benefit - Defined Benefit	FS231	\$ 19,986,474	\$ 19,381,061	\$ 19,122,439	\$ 17,936,563	\$ 15,876,716
Other Retirement Accounts	FS241	\$ 5,855,700	\$ 4,686,274	\$ 2,333,436	\$ 2,410,990	\$ 2,127,723
Corporate Trust and Agency Accounts	FS251	\$ 25,494	\$ 28,255	\$ 31,872	\$ 32,749	\$ 39,368
Other Fiduciary Accounts	FS271	\$ 109,830	\$ 67,373	\$ 53,749	\$ 57,812	\$ 59,271
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 303,838,075	\$ 377,101,318	\$ 375,949,534	\$ 357,630,071	\$ 327,499,096
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	59,081	57,667	59,858	57,209	59,898
Personal Trust and Agency Accounts	FS212	35,547	35,337	37,703	37,425	40,386
Retirement-related Trust and Agency Accounts - Total	SUB6120	8,174	7,645	6,864	6,312	6,220
Employee Benefit - Defined Contribution	FS222	587	572	600	586	570
Employee Benefit - Defined Benefit	FS232	150	150	171	160	154
Other Retirement Accounts	FS242	7,437	6,923	6,093	5,566	5,496
Corporate Trust and Agency Accounts	FS252	45	43	26	29	25
Investment Management Agency Accounts	FS262	15,091	14,409	15,040	13,246	13,023
Other Fiduciary Accounts	FS272	224	233	225	197	244
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	333,364	311,453	313,700	279,559	274,409
Personal Trust and Agency Accounts	FS213	125,220	118,663	111,804	89,272	86,037
Retirement-related Trust and Agency Accounts - Total	SUB6130	207,816	192,526	201,268	189,649	188,133
Employee Benefit - Defined Contribution	FS223	151,510	134,983	130,818	116,689	114,627
Employee Benefit - Defined Benefit	FS233	2,662	2,639	2,463	2,394	2,352
Other Retirement Accounts	FS243	53,644	54,904	67,987	70,566	71,154
Corporate Trust and Agency Accounts	FS253	145	137	224	243	181
Other Fiduciary Accounts	FS273	183	127	404	395	58
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,741,835	9,955,362	9,559,802	9,128,518	8,858,346
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 483,918	\$ 320,576	\$ 161,208	\$ 592,128	\$ 741,066
Personal Trust and Agency Accounts	FS310	\$ 152,498	\$ 103,031	\$ 52,780	\$ 212,751	\$ 258,995

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 69,553	\$ 45,751	\$ 22,033	\$ 74,971	\$ 154,784
Employee Benefit - Defined Contribution	FS320	\$ 45,951	\$ 30,760	\$ 15,142	\$ 49,704	\$ 116,707
Employee Benefit - Defined Benefit	FS330	\$ 7,820	\$ 5,329	\$ 2,640	\$ 9,901	\$ 7,037
Other Retirement Accounts	FS340	\$ 15,782	\$ 9,662	\$ 4,251	\$ 15,366	\$ 31,040
Corporate Trust and Agency Accounts	FS350	\$ 814	\$ 491	\$ 256	\$ 2,639	\$ 4,706
Investment Management Agency Accounts	FS360	\$ 67,314	\$ 42,615	\$ 22,201	\$ 82,924	\$ 112,352
Other Fiduciary Accounts	FS370	\$ 4,359	\$ 2,785	\$ 1,641	\$ 5,448	\$ 3,516
Custody and Safekeeping Accounts	FS380	\$ 154,709	\$ 101,137	\$ 49,538	\$ 165,859	\$ 172,091
Other Fiduciary and Related Services	FS390	\$ 34,671	\$ 24,766	\$ 12,759	\$ 47,536	\$ 34,622
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 182,021	\$ 77,218	\$ 57,926	\$ 397,590	\$ 147,742
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1,147	\$ 1,006	\$ 692	\$ 2,929	\$ 349
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 6,882	\$ 4,447	\$ 3,686	\$ 3,778	\$ 5,422
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 307,632	\$ 246,799	\$ 106,276	\$ 195,387	\$ 598,397
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 10,039,299	\$ 11,242,486	\$ 18,619,710	\$ 20,554,076	\$ 9,102,080
Non-Interest-Bearing Deposits	FS410	\$ 29,710	\$ 29,261	\$ 13,228	\$ 6,097	\$ 25,491
Interest-Bearing Deposits	FS415	\$ 48,432	\$ 47,020	\$ 85,807	\$ 119,470	\$ 47,032
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 444,581	\$ 456,872	\$ 1,137,491	\$ 1,242,147	\$ 421,911
State, County and Municipal Obligations	FS425	\$ 1,248,805	\$ 1,229,881	\$ 2,078,805	\$ 2,348,798	\$ 1,222,477
Money Market Mutual Funds	FS430	\$ 796,968	\$ 752,753	\$ 1,342,871	\$ 1,487,200	\$ 691,159
Other Short-term Obligations	FS435	\$ 58,433	\$ 122,285	\$ 79,092	\$ 68,028	\$ 66,810
Other Notes and Bonds	FS440	\$ 485,354	\$ 499,704	\$ 937,753	\$ 1,057,112	\$ 461,315
Common and Preferred Stock	FS445	\$ 6,392,017	\$ 7,543,678	\$ 12,006,158	\$ 12,487,757	\$ 5,399,733
Real Estate Mortgages	FS450	\$ 13,294	\$ 14,888	\$ 21,576	\$ 22,507	\$ 16,436
Real Estate	FS455	\$ 289,461	\$ 300,008	\$ 393,413	\$ 457,078	\$ 252,148
Miscellaneous Assets	FS460	\$ 232,244	\$ 246,136	\$ 523,516	\$ 1,257,882	\$ 497,568
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	107	103	123	201	160
Corporate and Municipal Trusteeships	FS510	2	8	19	25	10
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	105	95	104	176	150
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,830	\$ 8,525	\$ 101,920	\$ 119,490	\$ 11,963

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	24	24	34	240,607	22
Domestic Equity	FS610	12	12	19	147,240	12
International/Global Equity	FS620	1	1	3	20,311	1
Stock/Bond Blend	FS630	1	1	1	882	1
Taxable Bond	FS640	6	6	7	69,034	6
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	3	3	3	3,138	1
Specialty/Other	FS670	0	0	0	1	0
Market Value - Total Collective Investment Funds	FS65	\$ 482,208	\$ 487,655	\$ 3,907,413	\$ 3,200,782	\$ 444,744
Domestic Equity	FS615	\$ 247,766	\$ 252,481	\$ 2,284,356	\$ 1,841,135	\$ 235,011
International/Global Equity	FS625	\$ 20,276	\$ 20,311	\$ 1,211,749	\$ 1,060,673	\$ 18,636
Stock/Bond Blend	FS635	\$ 810	\$ 836	\$ 834	\$ 1	\$ 867
Taxable Bond	FS645	\$ 181,348	\$ 181,564	\$ 374,823	\$ 281,267	\$ 167,782
Municipal Bond	FS655	\$ 16,464	\$ 16,768	\$ 17,372	\$ 17,507	\$ 17,593
Short-Term Investments/Money Market	FS665	\$ 15,544	\$ 15,695	\$ 18,279	\$ 2	\$ 4,855
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 197	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 1,129	\$ 995	\$ 691	\$ 2,828	\$ 345
Personal Trust and Agency Accounts	FS710	\$ 1,066	\$ 986	\$ 682	\$ 2,588	\$ 325
Retirement-Related Trust and Agency Accounts	FS720	\$ 62	\$ 9	\$ 9	\$ 26	\$ 0
Investment Management Agency Accounts	FS730	\$ 1	\$ 0	\$ 0	\$ 48	\$ 14
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 166	\$ 6
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 16	\$ 6	\$ 3	\$ 152	\$ 5
Personal Trust and Agency Accounts	FS711	\$ 3	\$ 0	\$ 3	\$ 89	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 1	\$ 0	\$ 0	\$ 12	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 12	\$ 6	\$ 0	\$ 50	\$ 5
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 6	\$ 3	\$ 3	\$ 51	\$ 1
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 0	\$ 3	\$ 47	\$ 1
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 3	\$ 3	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 113,806,847	\$ 109,263,953	\$ 106,287,891	\$ 99,358,053	\$ 97,230,705
Equity Capital Deductions - Total	SUB1631	\$ 18,908,612	\$ 17,512,703	\$ 16,997,493	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 541,028	\$ 528,511	\$ 484,461	\$ 468,696	\$ 448,652
Goodwill and Certain Other Intangible Assets	CCR115	\$ 17,436,972	\$ 16,007,701	\$ 15,725,715	\$ 15,032,276	\$ 15,197,552
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 927,629	\$ 974,991	\$ 787,281	\$ 935,853	\$ 845,174
Other	CCR134	\$ 2,983	\$ 1,500	\$ 36	\$ 34	\$ 136
Equity Capital Additions - Total	SUB1641	\$ 1,075,242	\$ 1,864,767	\$ 188,176	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 128,843	\$ 938,834	\$- 679,541	\$ 377,304	\$ 204,632
Qualifying Intangible Assets	CCR185	\$ 118,394	\$ 112,104	\$ 71,889	\$ 27,700	\$ 29,290
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 827,922	\$ 813,794	\$ 795,475	\$ 781,391	\$ 748,215
Other	CCR195	\$ 83	\$ 35	\$ 353	\$ 300	\$ 300
Tier 1 (Core) Capital	CCR20	\$ 95,973,477	\$ 93,616,017	\$ 89,478,574	\$ 84,107,995	\$ 81,721,628
Total Assets (SC60)	CCR205	\$ 1,227,884,031	\$ 1,188,298,822	\$ 1,157,356,020	\$ 1,092,611,720	\$ 1,101,813,840
Asset Deductions - Total	SUB1651	\$ 19,075,901	\$ 17,699,787	\$ 17,213,132	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 430,360	\$ 404,065	\$ 382,765	\$ 394,117	\$ 495,601
Goodwill and Certain Other Intangible Assets	CCR265	\$ 17,713,974	\$ 16,318,163	\$ 16,041,342	\$ 15,342,276	\$ 15,210,932
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 928,566	\$ 976,154	\$ 788,499	\$ 936,908	\$ 845,365
Other	CCR275	\$ 3,001	\$ 1,405	\$ 526	N/A	N/A
Asset Additions - Total	SUB1661	\$- 732,555	\$ 587,272	\$- 2,305,845	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 851,032	\$ 475,133	\$- 2,377,787	\$- 875,184	\$- 1,575,575
Qualifying Intangible Assets	CCR285	\$ 118,394	\$ 112,104	\$ 71,889	\$ 27,700	\$ 29,290
Other	CCR290	\$ 83	\$ 35	\$ 53	N/A	N/A
Adjusted Total Assets	CCR25	\$ 1,208,075,575	\$ 1,171,186,307	\$ 1,137,837,043	\$ 1,075,091,399	\$ 1,076,033,014
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 47,754,447	\$ 46,497,723	\$ 45,240,547	\$ 42,656,327	\$ 42,765,198
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 95,973,477	\$ 93,616,017	\$ 89,478,574	\$ 84,107,995	\$ 81,721,628
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 177,660	\$ 171,470	\$ 182,762	\$ 169,925	\$ 160,524
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,314,059	\$ 4,383,286	\$ 5,160,362	\$ 4,713,478	\$ 4,553,396

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	91300 - OTS-Regulated: U.S. Total	(\$Thousands)
Run Date: November 22, 2004, 11:35 AM	September 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 31,309	\$ 33,387	\$ 38,336	\$ 35,517	\$ 31,967
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 5,406,619	\$ 5,301,069	\$ 5,247,918	\$ 5,209,897	\$ 5,459,172
Tier 2 Capital - Other	CCR355	\$ 213	\$ 3,464	\$ 497	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 10,929,860	\$ 9,892,676	\$ 10,629,875	\$ 10,128,817	\$ 10,205,059
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,929,860	\$ 9,892,676	\$ 10,629,875	\$ 10,128,817	\$ 10,205,059
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 134,704	\$ 133,746	\$ 131,345	\$ 130,807	\$ 155,231
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 806,052	\$ 715,326	\$ 624,428	\$ 604,265	\$ 555,680
Total Risk-Based Capital	CCR39	\$ 105,962,581	\$ 102,659,621	\$ 99,352,676	\$ 93,501,740	\$ 91,215,776
0% R/W Category - Cash	CCR400	\$ 4,533,152	\$ 4,266,424	\$ 4,042,221	\$ 4,459,917	\$ 3,823,558
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 21,025,397	\$ 23,221,575	\$ 25,815,204	\$ 37,368,530	\$ 41,441,197
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 17,091	\$ 14,265	\$ 17,655	\$ 31,121	\$ 31,397
0% R/W Category - Other	CCR415	\$ 3,905,207	\$ 3,693,793	\$ 3,553,070	\$ 2,911,669	\$ 3,663,510
0% R/W Category - Assets Total	CCR420	\$ 29,480,847	\$ 31,196,057	\$ 33,428,150	\$ 44,771,237	\$ 48,959,662
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	\$ 114,258,594	\$ 115,704,174	\$ 121,020,984	\$ 109,491,513	\$ 109,933,148
20% R/W Category - Claims on FHLBs	CCR435	\$ 27,467,574	\$ 29,030,045	\$ 29,819,088	\$ 27,934,148	\$ 31,486,324
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,530,491	\$ 3,222,386	\$ 3,137,598	\$ 2,989,703	\$ 2,892,497
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 27,238,354	\$ 30,357,758	\$ 31,195,922	\$ 32,886,953	\$ 30,656,334
20% R/W Category - Other	CCR450	\$ 89,572,646	\$ 70,874,364	\$ 92,494,576	\$ 69,120,489	\$ 94,884,096
20% R/W Category - Assets Total	CCR455	\$ 262,067,659	\$ 249,188,727	\$ 277,668,168	\$ 242,422,806	\$ 269,852,399
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 52,413,517	\$ 49,837,735	\$ 55,533,615	\$ 48,484,564	\$ 53,970,479
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 589,805,060	\$ 557,966,918	\$ 531,816,679	\$ 481,337,184	\$ 477,256,599
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 24,462,546	\$ 23,851,699	\$ 22,956,030	\$ 21,010,546	\$ 23,389,285
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11,142,404	\$ 9,151,318	\$ 8,724,915	\$ 2,192,703	\$ 10,265,846
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 655,355	\$ 666,223	\$ 681,019	\$ 636,046	\$ 697,689
50% R/W Category - Other	CCR480	\$ 14,030,021	\$ 11,703,770	\$ 11,333,506	\$ 14,704,514	\$ 8,145,832
50% R/W Category - Assets Total	CCR485	\$ 640,095,386	\$ 603,339,928	\$ 575,512,149	\$ 519,880,993	\$ 519,755,251
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 320,047,901	\$ 301,670,177	\$ 287,756,294	\$ 259,940,498	\$ 259,877,633

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 11:35 AM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 12,180,711	\$ 16,439,560	\$ 16,442,150	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 379,031,395	\$ 358,212,241	\$ 338,782,035	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 391,212,106	\$ 374,651,801	\$ 355,224,185	\$ 349,417,250	\$ 333,943,560
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 391,212,106	\$ 374,651,801	\$ 355,224,185	\$ 349,417,250	\$ 333,943,560
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 35,257	\$ 38,603	\$ 38,175	\$ 35,303	\$ 50,197
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 440,717	\$ 482,540	\$ 460,002	\$ 441,293	\$ 627,466
Assets to Risk-Weight	CCR64	\$ 1,322,891,255	\$ 1,258,415,116	\$ 1,241,870,827	\$ 1,156,527,589	\$ 1,172,561,069
Subtotal Risk-Weighted Assets	CCR75	\$ 764,114,090	\$ 726,642,092	\$ 698,973,937	\$ 658,283,643	\$ 648,419,166
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,094,396	\$ 1,141,614	\$ 956,894	\$ 1,038,241	\$ 981,717
Total Risk-Weighted Assets	CCR78	\$ 763,019,694	\$ 725,500,478	\$ 698,017,043	\$ 657,245,402	\$ 647,437,449
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 61,041,621	\$ 58,078,375	\$ 55,842,026	\$ 52,580,344	\$ 51,830,568
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.94%	7.99%	7.86%	7.82%	7.59%
Total Risk-Based Capital Ratio	CCR820	13.89%	14.15%	14.23%	14.23%	14.09%
Tier 1 Risk-Based Capital Ratio	CCR830	12.47%	12.81%	12.73%	12.71%	12.54%
Tangible Equity Ratio	CCR840	7.93%	7.98%	7.86%	7.82%	7.59%

*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.