TFR Industry Aggregate Report

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	77	77	77	80	83

Schedule NS --- Optional Narrative Statement Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	6	3	3
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 2,974,605**	**$ 3,115,441**	**$ 2,900,814**	**$ 3,162,546**	**$ 3,610,934**
Cash and Non-Interest-Earning Deposits	SC110	$ 556,105	$ 510,008	$ 430,441	$ 403,587	$ 781,754
Interest-Earning Deposits in FHLBs	SC112	$ 358,772	$ 334,069	$ 411,157	$ 367,117	$ 421,731
Other Interest-Earning Deposits	SC118	$ 376,743	$ 386,671	$ 346,656	$ 456,412	$ 562,223
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 143,258	$ 318,528	$ 139,167	$ 330,934	$ 218,882
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 948,781	$ 1,041,966	$ 1,061,672	$ 1,098,626	$ 1,062,900
Equity Securities Subject to FASB Statement No. 115	SC140	$ 174,440	$ 169,965	$ 185,223	$ 186,260	$ 213,385
State and Municipal Obligations	SC180	$ 248,858	$ 227,977	$ 208,455	$ 186,827	$ 184,256
Securities Backed by Nonmortgage Loans	SC182	$ 70,392	$ 20,482	$ 18,487	$ 21,858	$ 30,413
Other Investment Securities	SC185	$ 84,579	$ 90,146	$ 85,568	$ 95,353	$ 121,194
Accrued Interest Receivable	SC191	$ 12,677	$ 15,629	$ 13,988	$ 15,572	$ 14,196
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 1,205,853**	**$ 1,286,137**	**$ 1,374,928**	**$ 1,438,719**	**$ 1,504,153**
Mortgage-Backed Securities - Total	**SC22**	**$ 1,205,853**	**$ 1,286,137**	**$ 1,374,928**	**$ 1,438,719**	**$ 1,504,153**
Pass-Through - Total	SUB0073	$ 679,919	$ 730,112	$ 790,184	$ 849,643	$ 891,812
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 679,919	$ 730,112	$ 790,184	$ 849,643	$ 891,812
Other Pass-Through	SC215	$ 0	$ 0	$ 0	$ 0	$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 521,261	$ 551,445	$ 580,151	$ 584,376	$ 607,526
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 145,245	$ 167,367	$ 192,770	$ 229,098	$ 240,715
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 372,745	$ 380,005	$ 382,930	$ 350,168	$ 358,523
Other	SC222	$ 3,271	$ 4,073	$ 4,451	$ 5,110	$ 8,288
Accrued Interest Receivable	SC228	$ 4,673	$ 4,580	$ 4,593	$ 4,700	$ 4,815

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 37,329,713**	**$ 36,893,458**	**$ 35,183,517**	**$ 33,406,576**	**$ 32,910,272**
Mortgage Loans - Total	**SC26**	**$ 37,118,665**	**$ 36,691,748**	**$ 34,976,883**	**$ 33,199,369**	**$ 32,707,144**
Construction Loans - Total	SUB0100	$ 2,178,669	$ 2,159,582	$ 1,994,465	$ 1,889,079	$ 1,855,495
Residential - Total	SUB0110	$ 1,976,999	$ 1,970,412	$ 1,846,268	$ 1,738,563	$ 1,705,391
1-4 Dwelling Units	SC230	$ 1,500,389	$ 1,536,564	$ 1,554,251	$ 1,447,100	$ 1,362,309
Multifamily (5 or more) Dwelling Units	SC235	$ 476,610	$ 433,848	$ 292,017	$ 291,463	$ 343,082
Nonresidential Property	SC240	$ 201,670	$ 189,170	$ 148,197	$ 150,516	$ 150,104
Permanent Loans - Total	SUB0121	$ 34,977,516	$ 34,576,916	$ 33,036,829	$ 31,377,124	$ 30,919,014
Residential - Total	SUB0131	$ 29,763,150	$ 29,907,399	$ 28,569,727	$ 27,120,519	$ 26,913,510
1-4 Dwelling Units - Total	SUB0141	$ 28,664,926	$ 28,761,972	$ 27,510,717	$ 26,121,970	$ 25,758,784
Revolving Open-End Loans	SC251	$ 3,488,956	$ 3,654,494	$ 3,736,420	$ 3,800,804	$ 4,047,083
All Other - First Liens	SC254	$ 24,382,300	$ 24,493,400	$ 23,324,559	$ 21,928,257	$ 21,348,991
All Other - Junior Liens	SC255	$ 793,670	$ 614,078	$ 449,738	$ 392,909	$ 362,710
Multifamily (5 or more) Dwelling Units	SC256	$ 1,098,224	$ 1,145,427	$ 1,059,010	$ 998,549	$ 1,154,726
Nonresidential Property (Except Land)	SC260	$ 2,434,041	$ 2,248,510	$ 2,274,411	$ 2,177,715	$ 2,227,703
Land	SC265	$ 2,780,325	$ 2,421,007	$ 2,192,691	$ 2,078,890	$ 1,777,801
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 419,687	$ 1,705,204	$ 1,871,296	$ 1,131,922	$ 1,308,212
Accrued Interest Receivable	SC272	$ 160,445	$ 148,472	$ 138,749	$ 130,099	$ 124,767
Advances for Taxes and Insurance	SC275	$ 13,083	$ 8,488	$ 13,474	$ 10,274	$ 10,996
Allowance for Loan and Lease Losses	SC283	$ 211,048	$ 201,710	$ 206,634	$ 207,207	$ 203,128
Nonmortgage Loans - Gross	**SUB0162**	**$ 1,727,599**	**$ 1,577,436**	**$ 1,452,510**	**$ 2,283,812**	**$ 9,334,828**
Nonmortgage Loans - Total	**SC31**	**$ 1,695,455**	**$ 1,543,077**	**$ 1,421,994**	**$ 2,243,487**	**$ 9,013,926**
Commercial Loans - Total	SC32	$ 924,236	$ 862,802	$ 879,108	$ 861,799	$ 797,323
Secured	SC300	$ 734,835	$ 677,335	$ 683,052	$ 649,088	$ 583,647
Unsecured	SC303	$ 185,669	$ 181,903	$ 193,277	$ 209,436	$ 210,791
Lease Receivables	SC306	$ 3,732	$ 3,564	$ 2,779	$ 3,275	$ 2,885
Consumer Loans - Total	SC35	$ 789,729	$ 702,958	$ 563,213	$ 1,409,719	$ 8,480,199
Loans on Deposits	SC310	$ 27,567	$ 25,648	$ 25,163	$ 25,221	$ 26,374
Home Improvement Loans (Not secured by real estate)	SC316	$ 15,377	$ 38,032	$ 32,235	$ 31,446	$ 86,097
Education Loans	SC320	$ 923	$ 1,002	$ 868	$ 883	$ 766
Auto Loans	SC323	$ 578,277	$ 480,597	$ 338,599	$ 1,173,394	$ 1,157,156
Mobile Home Loans	SC326	$ 3,163	$ 3,280	$ 2,846	$ 3,427	$ 3,322
Credit Cards	SC328	$ 48,028	$ 38,964	$ 37,115	$ 48,153	$ 6,331,747

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Other, Including Lease Receivables	SC330	$ 116,394	$ 115,435	$ 126,387	$ 127,195	$ 874,737
Accrued Interest Receivable	SC348	$ 13,634	$ 11,676	$ 10,189	$ 12,294	$ 57,306
Allowance for Loan and Lease Losses	SC357	$ 32,144	$ 34,359	$ 30,516	$ 40,325	$ 320,902
Repossessed Assets - Gross	**SUB0201**	**$ 55,575**	**$ 46,873**	**$ 59,227**	**$ 44,116**	**$ 50,583**
Repossessed Assets - Total	**SC40**	**$ 55,549**	**$ 46,858**	**$ 59,212**	**$ 44,019**	**$ 50,534**
Real Estate - Total	SUB0210	$ 54,732	$ 46,007	$ 58,409	$ 42,616	$ 47,483
Construction	SC405	$ 5,726	$ 4,148	$ 15,865	$ 2,098	$ 7,158
Residential - Total	SUB0225	$ 44,235	$ 38,124	$ 38,512	$ 37,025	$ 34,238
1-4 Dwelling Units	SC415	$ 44,028	$ 38,124	$ 37,718	$ 35,684	$ 31,935
Multifamily (5 or more) Dwelling Units	SC425	$ 207	$ 0	$ 794	$ 1,341	$ 2,303
Nonresidential (Except Land)	SC426	$ 4,654	$ 3,630	$ 3,859	$ 3,333	$ 5,918
Land	SC428	$ 117	$ 105	$ 173	$ 160	$ 169
Other Repossessed Assets	SC430	$ 843	$ 866	$ 818	$ 1,500	$ 3,100
General Valuation Allowances	SC441	$ 26	$ 15	$ 15	$ 97	$ 49
Real Estate Held for Investment	**SC45**	**$ 1,989**	**$ 1,950**	**$ 1,963**	**$ 1,869**	**$ 2,495**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 512,910**	**$ 506,244**	**$ 494,128**	**$ 486,142**	**$ 489,562**
Federal Home Loan Bank Stock	SC510	$ 501,762	$ 494,890	$ 488,466	$ 480,712	$ 483,911
Other	SC540	$ 11,148	$ 11,354	$ 5,662	$ 5,430	$ 5,651
Office Premises and Equipment	**SC55**	**$ 390,985**	**$ 389,269**	**$ 390,374**	**$ 396,004**	**$ 402,929**
Other Assets - Gross	**SUB0262**	**$ 1,169,467**	**$ 958,273**	**$ 915,496**	**$ 902,167**	**$ 1,228,344**
Other Assets - Total	**SC59**	**$ 1,169,422**	**$ 958,228**	**$ 915,496**	**$ 902,167**	**$ 1,228,344**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 62,909	$ 62,225	$ 43,258	$ 46,511	$ 43,214
Bank-Owned Life Insurance - Other	SC625	$ 240,629	$ 232,661	$ 229,877	$ 229,886	$ 227,683
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 181,782	$ 177,764	$ 187,639	$ 176,688	$ 216,970
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 3	$ 2	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 405,347	$ 174,199	$ 176,775	$ 163,243	$ 488,362
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 312	$ 238	$ 272	$ 382	$ 599
Other Assets	SC689	$ 278,488	$ 311,183	$ 277,673	$ 285,457	$ 251,516
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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Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 45	$ 45	$ 0	$ 0	$ 0
General Valuation Allowances - Total	**SUB2092**	**$ 243,263**	**$ 236,129**	**$ 237,165**	**$ 247,629**	**$ 524,079**
Total Assets - Gross	**SUB0283**	**$ 45,368,696**	**$ 44,775,081**	**$ 42,772,957**	**$ 42,121,951**	**$ 49,534,100**
Total Assets	**SC60**	**$ 45,125,433**	**$ 44,538,952**	**$ 42,535,792**	**$ 41,874,322**	**$ 49,010,021**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 33,265,853**	**$ 32,593,018**	**$ 31,150,166**	**$ 31,220,131**	**$ 31,649,930**
Deposits	SC710	$ 32,731,528	$ 31,879,847	$ 30,435,312	$ 30,422,788	$ 30,932,420
Escrows	SC712	$ 534,704	$ 713,545	$ 715,139	$ 797,478	$ 717,316
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 379	$- 374	$- 285	$- 135	$ 194
Borrowings - Total	**SC72**	**$ 6,814,932**	**$ 7,312,882**	**$ 6,864,017**	**$ 6,225,963**	**$ 6,958,987**
Advances from FHLBank	SC720	$ 6,626,296	$ 7,140,188	$ 6,693,606	$ 6,074,159	$ 6,261,811
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 75,782	$ 60,802	$ 62,904	$ 54,412	$ 41,948
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 6,000	$ 6,000	$ 6,000	$ 3,800	$ 1,800
Mortgage Collateralized Securities Issued - Total	SUB0300	$ 0	$ 0	$ 0	$ 0	$ 0
CMOs (Including REMICs)	SC740	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC745	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowings	SC760	$ 106,854	$ 105,892	$ 101,507	$ 93,592	$ 653,428
Other Liabilities - Total	**SC75**	**$ 508,818**	**$ 447,946**	**$ 432,806**	**$ 413,439**	**$ 3,597,472**
Accrued Interest Payable - Deposits	SC763	$ 76,801	$ 64,534	$ 49,585	$ 40,181	$ 146,552
Accrued Interest Payable - Other	SC766	$ 13,806	$ 12,722	$ 11,740	$ 11,145	$ 11,645
Accrued Taxes	SC776	$ 118,241	$ 68,566	$ 45,579	$ 58,153	$ 54,954
Accounts Payable	SC780	$ 96,980	$ 109,127	$ 106,433	$ 108,105	$ 2,743,426
Deferred Income Taxes	SC790	$ 51,767	$ 58,268	$ 66,160	$ 59,941	$ 67,070
Other Liabilities and Deferred Income	SC796	$ 151,223	$ 134,729	$ 153,309	$ 135,914	$ 573,825
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	**SC70**	**$ 40,589,603**	**$ 40,353,846**	**$ 38,446,989**	**$ 37,859,533**	**$ 42,206,389**

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 168**	**$ 170**	**$ 170**	**$ 171**	**$ 153**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 4,535,662**	**$ 4,184,936**	**$ 4,088,634**	**$ 4,014,612**	**$ 6,803,477**
Stock - Total	SUB0311	$ 1,175,317	$ 945,118	$ 926,995	$ 984,361	$ 3,072,821
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 4,260	$ 4,260	$ 4,260	$ 4,260	$ 4,260
Common Stock - Par Value	SC820	$ 42,823	$ 42,823	$ 42,823	$ 43,192	$ 48,098
Common Stock - Paid in Excess of Par	SC830	$ 1,128,234	$ 898,035	$ 879,912	$ 936,909	$ 3,020,463
Accumulated Other Comprehensive Income - Total	SC86	$- 9,643	$- 8,698	$ 9,976	$- 4,494	$ 20,268
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 857	$ 250	$ 15,989	$ 1,241	$ 26,643
Gains (Losses) on Cash Flow Hedges	SC865	$- 2,733	$- 2,892	$- 3,226	$- 3,569	$- 3,922
Other	SC870	$- 6,053	$- 6,056	$- 2,787	$- 2,166	$- 2,453
Retained Earnings	SC880	$ 3,383,932	$ 3,263,307	$ 3,166,903	$ 3,050,314	$ 3,730,852
Other Components of Equity Capital	SC891	$- 13,944	$- 14,791	$- 15,240	$- 15,569	$- 20,464
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 45,125,433**	**$ 44,538,952**	**$ 42,535,793**	**$ 41,874,316**	**$ 49,010,019**

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Other Codes As of Dec 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	$ 25
3	Federal, State, or other taxes receivable	20	$ 4,074
4	Net deferred tax assets	13	$ 8,641
6	Prepaid deposit insurance premiums	7	$ 81
7	Prepaid expenses	63	$ 17,225
8	Deposits for utilities and other services	1	$ 36
9	Advances for loans serviced for others	5	$ 19,225
13	Noninterest-bearing accts recv from Hold Co/Affl	3	$ 47,091
14	Other noninterest-bearing short-term accounts recv	29	$ 93,690
20	F/V of all derivative instru. reportable as assets	2	$ 3,396
22	Unapplied loan disbursements	3	$ 861
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	$ 359
99	Other	42	$ 32,409

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	$ 1,406
4	Nonrefundable loan fees received prior to closing	4	$ 71
7	Deferred gains from the sale of real estate	4	$ 173
9	Fees received for standby contracts and other	1	$ 36
11	The liability recorded for post-retirement benefit	30	$ 20,900
14	Unapplied loan payments received	7	$ 13,686
17	Noninterest-bearing payables to Hold Co/Affiliates	5	$ 17,300
20	F/V of all derivative instru. reportable as liab.	1	$ 2,459
99	Other	65	$ 51,548

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 638,478**	**$ 601,160**	**$ 562,392**	**$ 526,384**	**$ 602,511**
Deposits and Investment Securities	SO115	$ 23,711	$ 21,965	$ 20,770	$ 20,737	$ 20,013
Mortgage-Backed Securities	SO125	$ 21,747	$ 20,340	$ 18,576	$ 20,785	$ 22,745
Mortgage Loans	SO141	$ 548,300	$ 518,220	$ 472,033	$ 433,921	$ 425,097
Nonmortgage Loans - Total	SUB0950	$ 44,720	$ 40,635	$ 51,013	$ 50,941	$ 134,656
Commercial Loans and Leases	SO160	$ 16,119	$ 14,899	$ 14,304	$ 12,495	$ 11,986
Consumer Loans and Leases	SO171	$ 28,601	$ 25,736	$ 36,709	$ 38,446	$ 122,670
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 7,133**	**$ 6,400**	**$ 6,103**	**$ 5,259**	**$ 5,107**
Federal Home Loan Bank Stock	SO181	$ 7,107	$ 5,999	$ 5,752	$ 5,239	$ 5,080
Other	SO185	$ 26	$ 401	$ 351	$ 20	$ 27
Interest Expense - Total	**SO21**	**$ 321,216**	**$ 293,666**	**$ 255,878**	**$ 233,311**	**$ 237,860**
Deposits	SO215	$ 246,112	$ 219,408	$ 193,727	$ 181,307	$ 177,034
Escrows	SO225	$ 109	$ 110	$ 133	$ 98	$ 184
Advances from FHLBank	SO230	$ 73,085	$ 72,019	$ 59,964	$ 49,565	$ 48,764
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 101	$ 102	$ 57	$ 33	$ 23
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 1,812	$ 2,027	$ 1,997	$ 2,312	$ 11,855
Capitalized Interest	SO271	$ 3	$ 0	$ 0	$ 4	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 324,395**	**$ 313,894**	**$ 312,617**	**$ 298,332**	**$ 369,758**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 15,185**	**$ 11,780**	**$ 14,768**	**$ 18,999**	**$ 187,846**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 309,210**	**$ 302,114**	**$ 297,849**	**$ 279,333**	**$ 181,912**
Noninterest Income - Total	**SO42**	**$ 551,010**	**$ 158,998**	**$ 165,979**	**$ 140,987**	**$ 726,522**
Mortgage Loan Serving Fees	SO410	$ 8,707	$ 2,120	$ 3,506	$ 3,877	$ 62,543
Other Fees and Charges	SO420	$ 519,718	$ 125,841	$ 118,740	$ 107,088	$ 241,385
Net Income (Loss) from Other - Total	SUB0451	$ 50,910	$ 89,704	$- 17,614	$ 37,849	$ 435,124
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$- 7,403	$ 12,981	$ 17,276	$ 22,195	$ 417,144
Operations & Sale of Repossessed Assets	SO461	$ 813	$ 1,300	$- 632	$ 69	$ 627
LOCOM Adjustments Made to Assets Held for Sale	SO465	$- 1,340	$- 2,025	$ 1,686	$ 562	$- 4,672
Sale of Securities Held-to-Maturity	SO467	$- 26	$ 0	$ 7	$- 9	$ 12
Sale of Loans Held for Investment	SO475	$ 21	$ 56	$ 259	$ 522	$ 4,622

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$ 12,496	$ 25,672	$ 8,326	$ 5,548	$ 790
Trading Assets (Realized and Unrealized)	SO485	$ 46,349	$ 51,720	$- 44,536	$ 8,962	$ 16,601
Other Noninterest Income	SO488	$- 28,325	$- 58,667	$ 61,347	$- 7,827	$- 12,530
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	**SO51**	**$ 297,391**	**$ 297,721**	**$ 277,377**	**$ 275,216**	**$ 529,693**
All Personnel Compensation and Expense	SO510	$ 130,433	$ 134,132	$ 123,185	$ 124,281	$ 173,670
Legal Expense	SO520	$ 2,318	$ 2,055	$ 2,016	$ 1,681	$ 2,637
Office Occupancy and Equipment Expense	SO530	$ 34,607	$ 34,725	$ 34,624	$ 34,647	$ 35,418
Marketing and Other Professional Services	SO540	$ 37,116	$ 35,567	$ 33,360	$ 32,459	$ 50,044
Loan Servicing Fees	SO550	$ 44,112	$ 34,053	$ 34,283	$ 35,013	$ 168,562
Goodwill and Other Intangibles Expense	SO560	$ 5,708	$ 7,307	$ 5,169	$ 5,696	$ 14,305
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 109	$ 317	$ 457	$ 257	$- 213
Other Noninterest Expense	SO580	$ 42,988	$ 49,565	$ 44,283	$ 41,182	$ 85,270
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**	**$ 562,829**	**$ 163,391**	**$ 186,451**	**$ 145,104**	**$ 378,741**
Income Taxes - Total	**SO71**	**$ 197,030**	**$ 58,913**	**$ 58,023**	**$ 44,684**	**$ 131,875**
Federal	SO710	$ 194,594	$ 48,785	$ 54,718	$ 42,173	$ 129,792
State, Local & Other	SO720	$ 2,436	$ 10,128	$ 3,305	$ 2,511	$ 2,083
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 365,799**	**$ 104,478**	**$ 128,428**	**$ 100,420**	**$ 246,866**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 9**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 365,808**	**$ 104,478**	**$ 128,428**	**$ 100,420**	**$ 246,866**

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Other Codes As of Dec 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	20	$ 368
5	Net income(loss) from real estate held for invest	2	$ 337
6	Net income(loss)-equity invest in uncons sub org	1	$- 12
7	Net income(loss) from leased property	6	$ 120
9	Net income from data processing lease/services	2	$ 346
11	Adjustments to prior periods	1	$ 5
15	Income from corporate-owned life insurance	27	$ 3,354
99	Other	44	$- 33,607

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	12	$ 173
2	OTS assessments	16	$ 315
3	Interest expense on income taxes	2	$ 1,356
6	Supervisory examination fees	19	$ 401
7	Office supplies, printing, and postage	46	$ 3,742
8	Telephone, including data lines	7	$ 220
9	Loan origination expense	8	$ 1,134
10	ATM expense	15	$ 753
13	Misc taxes other than income & real estate	49	$ 3,968
15	Foreclosure expenses	2	$ 31
17	Charitable contributions	4	$ 309
99	Other	44	$ 13,334

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 2,325,712**	**$ 1,687,234**	**$ 1,086,074**	**$ 526,384**	**$ 2,173,042**
YTD - Deposits and Investment Securities	Y_SO115	$ 86,906	$ 63,195	$ 41,230	$ 20,737	$ 74,368
YTD - Mortgage-Backed Securities	Y_SO125	$ 81,366	$ 59,619	$ 39,279	$ 20,785	$ 87,497
YTD - Mortgage Loans	Y_SO141	$ 1,970,832	$ 1,422,532	$ 904,312	$ 433,921	$ 1,565,032
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 57,572	$ 41,453	$ 26,554	$ 12,495	$ 42,642
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 129,036	$ 100,435	$ 74,699	$ 38,446	$ 403,503
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 24,826**	**$ 17,693**	**$ 11,293**	**$ 5,259**	**$ 18,961**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 24,028	$ 16,921	$ 10,922	$ 5,239	$ 18,880
YTD - Other	Y_SO185	$ 798	$ 772	$ 371	$ 20	$ 81
YTD - Interest Expense - Total	**Y_SO21**	**$ 1,103,163**	**$ 781,947**	**$ 488,281**	**$ 233,311**	**$ 888,000**
YTD - Deposits	Y_SO215	$ 839,656	$ 593,544	$ 374,136	$ 181,307	$ 690,503
YTD - Escrows	Y_SO225	$ 450	$ 341	$ 231	$ 98	$ 359
YTD - Advances from FHLBank	Y_SO230	$ 254,624	$ 181,539	$ 109,520	$ 49,565	$ 152,277
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 293	$ 192	$ 90	$ 33	$ 233
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 8,147	$ 6,335	$ 4,308	$ 2,312	$ 44,693
YTD - Capitalized Interest	Y_SO271	$ 7	$ 4	$ 4	$ 4	$ 65
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 1,247,375**	**$ 922,980**	**$ 609,086**	**$ 298,332**	**$ 1,304,003**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 60,732**	**$ 45,547**	**$ 33,767**	**$ 18,999**	**$ 567,067**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 1,186,643**	**$ 877,433**	**$ 575,319**	**$ 279,333**	**$ 736,936**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 1,016,661**	**$ 465,651**	**$ 306,653**	**$ 140,987**	**$ 2,813,945**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 18,204	$ 9,497	$ 7,377	$ 3,877	$ 249,551
YTD - Other Fees and Charges	Y_SO420	$ 871,092	$ 351,374	$ 225,533	$ 107,088	$ 1,279,350
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 160,911	$ 110,001	$ 20,297	$ 37,849	$ 1,330,994
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 45,086	$ 52,489	$ 39,508	$ 22,195	$ 1,250,519
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 1,575	$ 762	$- 538	$ 69	$ 712
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$- 1,117	$ 223	$ 2,248	$ 562	$- 5,784
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$- 28	$- 2	$- 2	$- 9	$ 15
YTD - Sale of Loans Held for Investment	Y_SO475	$ 858	$ 837	$ 781	$ 522	$ 8,500

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 52,042	$ 39,546	$ 13,874	$ 5,548	$ 23,348
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 62,495	$ 16,146	$- 35,574	$ 8,962	$ 53,684
YTD - Other Noninterest Income	Y_SO488	$- 33,546	$- 5,221	$ 53,446	$- 7,827	$- 45,950
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 1,144,153**	**$ 846,762**	**$ 549,041**	**$ 275,216**	**$ 1,952,228**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 510,958	$ 380,525	$ 246,393	$ 124,281	$ 548,322
YTD - Legal Expense	Y_SO520	$ 8,030	$ 5,712	$ 3,657	$ 1,681	$ 8,790
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 138,099	$ 103,492	$ 68,767	$ 34,647	$ 135,586
YTD - Marketing and Other Professional Services	Y_SO540	$ 138,451	$ 101,335	$ 65,768	$ 32,459	$ 194,438
YTD - Loan Servicing Fees	Y_SO550	$ 147,461	$ 103,349	$ 69,296	$ 35,013	$ 701,024
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 23,871	$ 18,163	$ 10,856	$ 5,696	$ 45,238
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 1,140	$ 1,031	$ 714	$ 257	$- 124
YTD - Other Noninterest Expense	Y_SO580	$ 176,143	$ 133,155	$ 83,590	$ 41,182	$ 318,954
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 1,059,151**	**$ 496,322**	**$ 332,931**	**$ 145,104**	**$ 1,598,653**
YTD - Income Taxes - Total	**Y_SO71**	**$ 359,132**	**$ 162,102**	**$ 103,189**	**$ 44,684**	**$ 558,458**
YTD - Federal	Y_SO710	$ 340,752	$ 146,158	$ 97,373	$ 42,173	$ 545,532
YTD - State, Local, and Other	Y_SO720	$ 18,380	$ 15,944	$ 5,816	$ 2,511	$ 12,926
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 700,019**	**$ 334,220**	**$ 229,742**	**$ 100,420**	**$ 1,040,195**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 9**	**$ 0**	**$ 0**	**$ 0**	**$ 292**
YTD - Net Income (Loss)	**Y_SO91**	**$ 700,028**	**$ 334,220**	**$ 229,742**	**$ 100,420**	**$ 1,040,487**

Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 236,134**	**$ 237,171**	**$ 245,380**	**$ 236,328**	**$ 513,299**
Net Provision for Loss	VA115	$ 14,653	$ 11,478	$ 14,263	$ 17,662	$ 188,006
Transfers	VA125	$- 2,018	$- 106	$- 5,101	$- 1,431	$- 2,115
Recoveries	VA135	$ 2,259	$ 1,460	$ 1,415	$ 1,316	$ 32,065
Adjustments	VA145	$ 1,077	$- 7,164	$- 10,009	$ 2,684	$- 54,833
Charge-offs	VA155	$ 8,835	$ 6,705	$ 8,777	$ 8,933	$ 152,349
General Valuation Allowances - Ending Balance	**VA165**	**$ 243,270**	**$ 236,134**	**$ 237,171**	**$ 247,626**	**$ 524,073**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 18,363**	**$ 18,928**	**$ 14,940**	**$ 14,704**	**$ 13,079**
Net Provision for Loss	VA118	$ 641	$ 619	$ 962	$ 1,575	$- 373

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$ 2,018	$ 106	$ 5,101	$ 1,431	$ 2,115
Adjustments	VA148	$- 19	$ 63	$ 26	$ 0	$ 403
Charge-offs	VA158	$ 1,357	$ 1,353	$ 2,101	$ 2,770	$ 520
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 19,646**	**$ 18,363**	**$ 18,928**	**$ 14,940**	**$ 14,704**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 254,497**	**$ 256,099**	**$ 260,320**	**$ 251,032**	**$ 526,378**
Net Provision for Loss	VA120	$ 15,294	$ 12,097	$ 15,225	$ 19,256	$ 187,633
Recoveries	VA140	$ 2,259	$ 1,460	$ 1,415	$ 1,316	$ 32,065
Adjustments	VA150	$ 1,058	$- 7,101	$- 9,983	$ 2,684	$- 54,430
Charge-offs	VA160	$ 10,192	$ 8,058	$ 10,878	$ 11,703	$ 152,869
Total Valuation Allowances - Ending Balance	**VA170**	**$ 262,916**	**$ 254,497**	**$ 256,099**	**$ 262,566**	**$ 538,777**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 8,835**	**$ 6,705**	**$ 8,777**	**$ 8,933**	**$ 152,349**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 5,327**	**$ 2,670**	**$ 3,747**	**$ 2,966**	**$ 6,057**
Construction - Total	SUB2030	$ 206	$ 116	$ 463	$ 93	$ 95
1-4 Dwelling Units	VA420	$ 206	$ 116	$ 463	$ 93	$ 95
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 5,121	$ 2,554	$ 3,284	$ 2,873	$ 5,962
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 683	$ 117	$ 124	$ 518	$ 783
1-4 Dwelling Units - Secured by First Liens	VA456	$ 3,723	$ 2,217	$ 2,652	$ 2,321	$ 4,502
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 14	$ 24	$ 30	$ 5	$ 70
Multifamily (5 or more) Dwelling Units	VA470	$ 414	$ 171	$ 392	$ 18	$ 255
Nonresidential Property (Except Land)	VA480	$ 279	$ 25	$ 86	$ 5	$ 342
Land	VA490	$ 8	$ 0	$ 0	$ 6	$ 10
Nonmortgage Loans - Total	**VA56**	**$ 3,248**	**$ 3,725**	**$ 4,823**	**$ 5,776**	**$ 146,048**
Commercial Loans	VA520	$ 1,369	$ 784	$ 450	$ 1,069	$ 583
Consumer Loans - Total	SUB2061	$ 1,879	$ 2,941	$ 4,373	$ 4,707	$ 145,465
Loans on Deposits	VA510	$ 0	$ 0	$ 4	$ 1	$ 2
Home Improvement Loans	VA516	$ 9	$ 0	$ 0	$ 25	$ 115
Education Loans	VA530	$ 0	$ 0	$ 1	$ 0	$ 0
Auto Loans	VA540	$ 1,592	$ 2,534	$ 3,934	$ 4,050	$ 3,941
Mobile Home Loans	VA550	$ 12	$ 8	$ 0	$ 59	$ 95

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 82	$ 117	$ 54	$ 107	$ 140,599
Other	VA560	$ 184	$ 282	$ 380	$ 465	$ 713
Repossessed Assets - Total	**VA60**	**$ 260**	**$ 310**	**$ 207**	**$ 191**	**$ 244**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 255	$ 310	$ 207	$ 191	$ 120
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 5	$ 0	$ 0	$ 0	$ 124
Real Estate Held for Investment	**VA70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA820**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA930**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 2,259**	**$ 1,460**	**$ 1,415**	**$ 1,316**	**$ 32,065**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 1,360**	**$ 957**	**$ 518**	**$ 621**	**$ 502**
Construction - Total	SUB2130	$ 15	$ 16	$ 55	$ 23	$ 2
1-4 Dwelling Units	VA421	$ 15	$ 16	$ 55	$ 0	$ 2
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 23	$ 0
Permanent - Total	SUB2141	$ 1,345	$ 941	$ 463	$ 598	$ 500
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 529	$ 54	$ 102	$ 81	$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	$ 751	$ 785	$ 361	$ 247	$ 473
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 0	$ 0	$ 0	$ 9	$ 14
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 88	$ 0	$ 215	$ 11
Nonresidential Property (Except Land)	VA481	$ 65	$ 14	$ 0	$ 46	$ 0
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 899**	**$ 503**	**$ 897**	**$ 695**	**$ 31,563**
Commercial Loans	VA521	$ 556	$ 85	$ 429	$ 303	$ 645
Consumer Loans - Total	SUB2161	$ 343	$ 418	$ 468	$ 392	$ 30,918
Loans on Deposits	VA511	$ 0	$ 0	$ 1	$ 0	$ 1
Home Improvement Loans	VA517	$ 0	$ 0	$ 0	$ 0	$ 402
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 162	$ 271	$ 197	$ 228	$ 216

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 6	$ 0	$ 0	$ 1	$ 0
Credit Cards	VA557	$ 36	$ 27	$ 120	$ 14	$ 30,092
Other	VA561	$ 139	$ 120	$ 150	$ 149	$ 207
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 2,661**	**$ 724**	**$ 6,061**	**$ 3,020**	**$ 1,744**
Deposits and Investment Securities	**VA38**	**$ 0**	**$- 2,237**	**$ 0**	**$ 2**	**$ 7**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 1,666**	**$ 1,128**	**$ 3,077**	**$ 1,553**	**$ 825**
Construction - Total	SUB2230	$ 121	$ 60	$ 204	$ 547	$ 75
1-4 Dwelling Units	VA422	$ 121	$ 60	$ 506	$ 477	$ 75
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$- 301	$ 15	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$- 1	$ 55	$ 0
Permanent - Total	SUB2241	$ 1,545	$ 1,068	$ 2,873	$ 1,006	$ 750
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 621	$ 632	$ 1,075	$ 945	$ 1,020
1-4 Dwelling Units - Secured by First Liens	VA458	$ 4	$ 104	$- 339	$ 63	$ 35
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 13	$ 0	$ 20	$ 10	$- 11
Multifamily (5 or more) Dwelling Units	VA472	$ 85	$ 134	$ 172	$ 0	$- 31
Nonresidential Property (Except Land)	VA482	$ 822	$ 198	$ 361	$- 272	$- 185
Land	VA492	$ 0	$ 0	$ 1,584	$ 260	$- 78
Nonmortgage Loans - Total	**VA58**	**$ 874**	**$ 1,590**	**$ 2,501**	**$ 1,210**	**$ 8**
Commercial Loans	VA522	$ 663	$ 1,513	$ 2,266	$ 438	$ 129
Consumer Loans - Total	SUB2261	$ 211	$ 77	$ 235	$ 772	$- 121
Loans on Deposits	VA512	$ 0	$ 15	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 14
Education Loans	VA532	$ 27	$ 0	$ 0	$- 1	$ 1
Auto Loans	VA542	$ 96	$ 29	$ 152	$ 801	$ 2
Mobile Home Loans	VA552	$ 10	$ 0	$ 0	$- 19	$- 166
Credit Cards	VA558	$ 64	$- 84	$ 124	$- 20	$ 57
Other	VA562	$ 14	$ 117	$- 41	$ 11	$- 29
Repossessed Assets - Total	**VA62**	**$ 121**	**$ 239**	**$ 438**	**$ 152**	**$ 904**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 117	$ 81	$ 121	$ 2	$ 113
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 36	$ 0	$ 0	$ 741

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 122	$ 325	$ 150	$ 50
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 4	$ 0	$- 8	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 0**	**$ 4**	**$ 45**	**$ 103**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 9,237**	**$ 5,969**	**$ 13,423**	**$ 10,637**	**$ 122,028**
Deposits and Investment Securities	**VA39**	**$ 0**	**$- 2,237**	**$ 0**	**$ 2**	**$ 7**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 5,633**	**$ 2,841**	**$ 6,306**	**$ 3,898**	**$ 6,380**
Construction - Total	SUB2330	$ 312	$ 160	$ 612	$ 617	$ 168
1-4 Dwelling Units	VA425	$ 312	$ 160	$ 914	$ 570	$ 168
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$- 301	$ 15	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$- 1	$ 32	$ 0
Permanent - Total	SUB2341	$ 5,321	$ 2,681	$ 5,694	$ 3,281	$ 6,212
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 775	$ 695	$ 1,097	$ 1,382	$ 1,801
1-4 Dwelling Units - Secured by First Liens	VA459	$ 2,976	$ 1,536	$ 1,952	$ 2,137	$ 4,064
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 27	$ 24	$ 50	$ 6	$ 45
Multifamily (5 or more) Dwelling Units	VA475	$ 499	$ 217	$ 564	$- 197	$ 213
Nonresidential Property (Except Land)	VA485	$ 1,036	$ 209	$ 447	$- 313	$ 157
Land	VA495	$ 8	$ 0	$ 1,584	$ 266	$- 68
Nonmortgage Loans - Total	**VA59**	**$ 3,223**	**$ 4,812**	**$ 6,427**	**$ 6,291**	**$ 114,493**
Commercial Loans	VA525	$ 1,476	$ 2,212	$ 2,287	$ 1,204	$ 67
Consumer Loans - Total	SUB2361	$ 1,747	$ 2,600	$ 4,140	$ 5,087	$ 114,426
Loans on Deposits	VA515	$ 0	$ 15	$ 3	$ 1	$ 1
Home Improvement Loans	VA519	$ 9	$ 0	$ 0	$ 25	$- 273
Education Loans	VA535	$ 27	$ 0	$ 1	$- 1	$ 1
Auto Loans	VA545	$ 1,526	$ 2,292	$ 3,889	$ 4,623	$ 3,727
Mobile Home Loans	VA555	$ 16	$ 8	$ 0	$ 39	$- 71
Credit Cards	VA559	$ 110	$ 6	$ 58	$ 73	$ 110,564
Other	VA565	$ 59	$ 279	$ 189	$ 327	$ 477
Repossessed Assets - Total	**VA65**	**$ 381**	**$ 549**	**$ 645**	**$ 343**	**$ 1,148**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 372	$ 391	$ 328	$ 193	$ 233

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 36	$ 0	$ 0	$ 741
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 122	$ 325	$ 150	$ 50
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 9	$ 0	$- 8	$ 0	$ 124
Real Estate Held for Investment	**VA75**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA825**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA935**	**$ 0**	**$ 4**	**$ 45**	**$ 103**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 20,402**	**$ 21,446**	**$ 41,075**	**$ 26,345**	**$ 21,157**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 74,858**	**$ 71,774**	**$ 84,231**	**$ 62,151**	**$ 62,281**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 19,389**	**$ 19,391**	**$ 30,896**	**$ 18,653**	**$ 19,901**
Construction	VA951	$ 1,218	$ 2,391	$ 349	$ 102	$ 396
Permanent - 1-4 Dwelling Units	VA952	$ 16,739	$ 16,655	$ 15,723	$ 17,945	$ 18,353
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 597	$ 76	$ 335	$ 117	$ 386
Permanent - Nonresidential (Except Land)	VA954	$ 634	$ 269	$ 471	$ 489	$ 756
Permanent - Land	VA955	$ 201	$ 0	$ 14,018	$ 0	$ 10
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 335,340**	**$ 326,521**	**$ 267,121**	**$ 266,586**	**$ 301,207**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 486,718**	**$ 465,472**	**$ 464,555**	**$ 464,512**	**$ 661,988**
Substandard	VA965	$ 463,671	$ 442,753	$ 447,941	$ 451,112	$ 650,530
Doubtful	VA970	$ 23,047	$ 22,719	$ 16,614	$ 13,398	$ 11,456
Loss	VA975	$ 0	$ 0	$ 0	$ 2	$ 2
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	$ 1,015	$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 572	$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 0	$ 0	N/A	N/A	N/A

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 661,715**	**$ 571,326**	**$ 553,279**	**$ 565,270**	**$ 1,183,047**
Mortgages - Total	SUB2421	$ 628,962	$ 533,733	$ 521,994	$ 531,922	$ 524,431
Construction and Land Loans	SUB2430	$ 89,787	$ 70,620	$ 87,866	$ 141,536	$ 91,872

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	$ 484,261	$ 421,590	$ 384,365	$ 354,018	$ 390,686
Permanent Loans Secured by All Other Property	SUB2450	$ 95,522	$ 75,140	$ 105,082	$ 125,486	$ 91,820
Nonmortgages - Total	SUB2461	$ 32,753	$ 37,593	$ 31,285	$ 33,348	$ 658,616
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 373,949**	**$ 300,700**	**$ 314,780**	**$ 305,676**	**$ 713,064**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 344,785**	**$ 271,930**	**$ 294,052**	**$ 277,290**	**$ 679,465**
Mortgage Loans - Total	SUB2481	$ 329,301	$ 254,452	$ 276,703	$ 254,536	$ 253,722
Construction	PD115	$ 25,779	$ 26,312	$ 19,669	$ 29,201	$ 24,628
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 32,014	$ 25,762	$ 22,744	$ 17,648	$ 26,382
Secured by First Liens	PD123	$ 207,120	$ 168,729	$ 154,127	$ 122,832	$ 146,632
Secured by Junior Liens	PD124	$ 3,992	$ 2,429	$ 2,188	$ 2,827	$ 2,076
Multifamily (5 or more) Dwelling Units	PD125	$ 8,237	$ 3,979	$ 4,476	$ 6,221	$ 6,563
Nonresidential Property (Except Land)	PD135	$ 21,730	$ 13,761	$ 24,564	$ 15,569	$ 10,995
Land	PD138	$ 30,429	$ 13,480	$ 48,935	$ 60,238	$ 36,446
Nonmortgage Loans:						
Commercial Loans	PD140	$ 7,509	$ 9,710	$ 8,461	$ 9,029	$ 4,962
Consumer Loans - Total	SUB2511	$ 7,975	$ 7,768	$ 8,888	$ 13,725	$ 420,781
Loans on Deposits	PD161	$ 87	$ 37	$ 112	$ 121	$ 95
Home Improvement Loans	PD163	$ 125	$ 489	$ 113	$ 516	$ 299
Education Loans	PD165	$ 0	$ 0	$ 9	$ 0	$ 4
Auto Loans	PD167	$ 6,483	$ 5,665	$ 6,921	$ 11,184	$ 14,198
Mobile Home Loans	PD169	$ 78	$ 143	$ 99	$ 79	$ 86
Credit Cards	PD171	$ 219	$ 196	$ 166	$ 461	$ 394,717
Other	PD180	$ 983	$ 1,238	$ 1,468	$ 1,364	$ 11,382
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 3,714	$ 3,601	$ 1,767	$ 2,444	$ 982
Held for Sale Included in PD115:PD180	PD192	$ 3,024	$ 3,044	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 12,776	$ 1,313	$ 907	$ 132	$ 318
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 0	$ 0	N/A	N/A	N/A
Rebooked GNMAs Incl in PD195	PD197	$ 0	$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 29,164**	**$ 28,770**	**$ 20,728**	**$ 28,386**	**$ 33,599**

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Mortgage Loans - Total	SUB2491	$ 27,554	$ 26,866	$ 18,114	$ 24,905	$ 30,089
Construction	PD215	$ 9,101	$ 1,107	$ 1,845	$ 7,789	$ 3,977
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	$ 652	$ 605	$ 377	$ 238	$ 269
Secured by First Liens	PD223	$ 12,486	$ 13,056	$ 13,411	$ 11,282	$ 16,308
Secured by Junior Liens	PD224	$ 145	$ 191	$ 6	$ 52	$ 95
Multifamily (5 or more) Dwelling Units	PD225	$ 371	$ 135	$ 1,152	$ 1,611	$ 1,902
Nonresidential Property (Except Land)	PD235	$ 219	$ 93	$ 105	$ 44	$ 601
Land	PD238	$ 4,580	$ 11,679	$ 1,218	$ 3,889	$ 6,937
Nonmortgage Loans:						
Commercial Loans	PD240	$ 793	$ 1,249	$ 1,647	$ 2,453	$ 2,173
Consumer Loans - Total	SUB2521	$ 817	$ 655	$ 967	$ 1,028	$ 1,337
Loans on Deposits	PD261	$ 27	$ 28	$ 61	$ 51	$ 53
Home Improvement Loans	PD263	$ 73	$ 43	$ 84	$ 48	$ 121
Education Loans	PD265	$ 0	$ 0	$ 0	$ 7	$ 15
Auto Loans	PD267	$ 365	$ 362	$ 150	$ 252	$ 321
Mobile Home Loans	PD269	$ 43	$ 5	$ 8	$ 0	$ 1
Credit Cards	PD271	$ 19	$ 33	$ 41	$ 86	$ 82
Other	PD280	$ 290	$ 184	$ 623	$ 584	$ 744
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 0	$ 5	$ 0	$ 852	$ 674
Held for Sale Included in PD215:PD280	PD292	$ 0	$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 3,535	$ 4,514	$ 0	$ 0	$ 82
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 0	$ 0	N/A	N/A	N/A
Rebooked GNMAs Incl in PD295	PD297	$ 0	$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 287,766**	**$ 270,626**	**$ 238,499**	**$ 259,594**	**$ 469,983**
Mortgage Loans - Total	SUB2501	$ 272,107	$ 252,415	$ 227,177	$ 252,481	$ 240,620
Construction	PD315	$ 14,299	$ 9,584	$ 11,033	$ 15,428	$ 13,320
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	$ 21,537	$ 17,725	$ 13,040	$ 11,760	$ 15,370
Secured by First Liens	PD323	$ 203,632	$ 190,699	$ 177,259	$ 186,420	$ 182,725
Secured by Junior Liens	PD324	$ 2,683	$ 2,394	$ 1,213	$ 959	$ 829
Multifamily (5 or more) Dwelling Units	PD325	$ 3,055	$ 6,820	$ 4,607	$ 2,151	$ 10,615
Nonresidential Property (Except Land)	PD335	$ 21,302	$ 16,735	$ 14,859	$ 10,772	$ 11,197
Land	PD338	$ 5,599	$ 8,458	$ 5,166	$ 24,991	$ 6,564
Nonmortgage Loans:						
Commercial Loans	PD340	$ 12,586	$ 14,612	$ 7,681	$ 4,510	$ 3,841
Consumer Loans - Total	SUB2531	$ 3,073	$ 3,599	$ 3,641	$ 2,603	$ 225,522
Loans on Deposits	PD361	$ 244	$ 190	$ 120	$ 1	$ 28
Home Improvement Loans	PD363	$ 285	$ 310	$ 95	$ 150	$ 324
Education Loans	PD365	$ 0	$ 10	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 1,615	$ 2,213	$ 3,003	$ 2,057	$ 2,490
Mobile Home Loans	PD369	$ 42	$ 46	$ 22	$ 103	$ 199
Credit Cards	PD371	$ 43	$ 30	$ 29	$ 29	$ 221,345
Other	PD380	$ 844	$ 800	$ 372	$ 263	$ 1,136
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 3,846	$ 2,997	$ 3,831	$ 2,858	$ 2,671
Held for Sale Included in PD315:PD380	PD392	$ 1,186	$ 648	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 99	$ 204	$ 812	$ 505	$ 326
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 0	$ 0	N/A	N/A	N/A
Rebooked GNMAs Incl in PD395	PD397	$ 0	$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 975,111**	**$ 1,156,730**	**$ 1,034,794**	**$ 966,042**	**$ 1,159,499**
90% up to 100% LTV	LD110	$ 739,834	$ 828,382	$ 747,498	$ 714,850	$ 833,591
100% and greater LTV	LD120	$ 235,277	$ 328,348	$ 287,296	$ 251,192	$ 325,908
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 52,595**	**$ 41,886**	**$ 28,927**	**$ 30,359**	**$ 30,512**
Past Due and Still Accruing - Total	**SUB5240**	**$ 34,173**	**$ 24,620**	**$ 16,822**	**$ 11,426**	**$ 12,948**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 33,766	$ 23,886	$ 16,225	$ 10,762	$ 11,593
90% up to 100% LTV	LD210	$ 22,402	$ 16,269	$ 9,180	$ 8,429	$ 8,762
100% and greater LTV	LD220	$ 11,364	$ 7,617	$ 7,045	$ 2,333	$ 2,831
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 407	$ 734	$ 597	$ 664	$ 1,355

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	$ 335	$ 496	$ 360	$ 530	$ 1,164
100% and greater LTV	LD240	$ 72	$ 238	$ 237	$ 134	$ 191
Nonaccrual - Total	**SUB5230**	**$ 18,422**	**$ 17,266**	**$ 12,105**	**$ 18,933**	**$ 17,564**
90% up to 100% LTV	LD250	$ 9,693	$ 8,650	$ 5,969	$ 10,822	$ 10,088
100% and greater LTV	LD260	$ 8,729	$ 8,616	$ 6,136	$ 8,111	$ 7,476
Net Charge-offs - Total	**SUB5300**	**$ 446**	**$ 1,571**	**$ 186**	**$ 166**	**$ 231**
90% up to 100% LTV	LD310	$ 259	$ 29	$ 101	$ 103	$ 124
100% and greater LTV	LD320	$ 187	$ 1,542	$ 85	$ 63	$ 107
Purchases - Total	**SUB5320**	**$ 404,145**	**$ 252,833**	**$ 283,278**	**$ 209,986**	**$ 194,693**
90% up to 100% LTV	LD410	$ 205,377	$ 118,504	$ 146,710	$ 130,838	$ 124,277
100% and greater LTV	LD420	$ 198,768	$ 134,329	$ 136,568	$ 79,148	$ 70,416
Originations - Total	**SUB5330**	**$ 55,197**	**$ 96,360**	**$ 121,354**	**$ 101,650**	**$ 115,123**
90% up to 100% LTV	LD430	$ 46,143	$ 76,642	$ 97,237	$ 76,942	$ 84,660
100% and greater LTV	LD440	$ 9,054	$ 19,718	$ 24,117	$ 24,708	$ 30,463
Sales - Total	**SUB5340**	**$ 3,904**	**$ 3,602**	**$ 27,438**	**$ 124,415**	**$ 541**
90% up to 100% LTV	LD450	$ 3,806	$ 3,371	$ 22,142	$ 118,864	$ 360
100% and greater LTV	LD460	$ 98	$ 231	$ 5,296	$ 5,551	$ 181

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 2,435,210**	**$ 2,184,909**	**$ 2,162,188**	**$ 2,109,339**	**$ 2,016,841**
Mortgage Construction Loans	CC105	$ 1,567,749	$ 1,513,065	$ 1,471,409	$ 1,429,802	$ 1,414,180
Other Mortgage Loans	CC115	$ 867,461	$ 671,844	$ 690,779	$ 679,537	$ 602,661
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 16,208	$ 54,715	$ 48,708	$ 39,615	$ 42,727
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 2,129,511**	**$ 2,509,910**	**$ 2,907,968**	**$ 2,525,037**	**$ 2,052,894**
1-4 Dwelling Units	CC280	$ 1,265,105	$ 1,858,037	$ 1,978,374	$ 1,680,743	$ 1,152,280
Multifamily (5 or more) Dwelling Units	CC290	$ 259,257	$ 159,964	$ 168,832	$ 213,404	$ 206,342
All Other Real Estate	CC300	$ 605,149	$ 491,909	$ 760,762	$ 630,890	$ 694,272
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 21,541	$ 42,442	$ 59,878	$ 163,559	$ 70,480
Commitments Outstanding to Purchase Loans	CC320	$ 2,062,471	$ 2,997,382	$ 3,291,884	$ 2,686,594	$ 2,265,390
Commitments Outstanding to Sell Loans	CC330	$ 352,360	$ 913,543	$ 527,056	$ 483,621	$ 343,868
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 981,000	$ 1,276,000	$ 505,405	$ 24,000	$ 500
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 3,706,913	$ 4,898,098	$ 4,351,493	$ 3,014,843	$ 2,566,627

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Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Commitments Outstanding to Purchase Investment Securities	CC365	$ 3,535	$ 2,065	$ 765	$ 4,505	$ 718
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 4,524,595**	**$ 40,712,209**	**$ 40,229,141**	**$ 40,112,861**	**$ 255,091,641**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 3,066,179	$ 3,092,749	$ 3,122,499	$ 3,105,003	$ 3,108,067
Commercial Lines	CC420	$ 1,419,288	$ 1,445,785	$ 1,408,753	$ 1,353,438	$ 1,390,081
Open-End Consumer Lines - Credit Cards	CC423	$ 22,014	$ 36,158,772	$ 35,684,784	$ 35,641,699	$ 250,580,279
Open-End Consumer Lines - Other	CC425	$ 17,114	$ 14,903	$ 13,105	$ 12,721	$ 13,214
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 303,552**	**$ 305,262**	**$ 310,848**	**$ 168,150**	**$ 188,112**
Commercial	CC430	$ 266,182	$ 264,123	$ 271,480	$ 127,611	$ 153,126
Standby, Not Included on CC465 or CC468	CC435	$ 37,370	$ 41,139	$ 39,368	$ 40,539	$ 34,986
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 683,183	$ 654,928	$ 616,702	$ 500,015	$ 451,593
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 58	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 473,012	$ 424,258	$ 463,277	$ 493,624	$ 445,912
Other Contingent Liabilities	CC480	$ 20,743	$ 17,304	$ 17,989	$ 19,657	$ 20,555
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 5,447,304**	**$ 5,202,125**	**$ 3,739,615**	**$ 3,916,603**	**$ 3,757,115**
Pass-Through Securities	CF143	$ 5,429,660	$ 5,166,335	$ 3,688,322	$ 3,878,190	$ 3,699,558
Other Mortgage-Backed Securities	CF153	$ 17,644	$ 35,790	$ 51,293	$ 38,413	$ 57,557
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 5,424,317**	**$ 5,149,548**	**$ 3,684,591**	**$ 3,844,532**	**$ 3,765,495**
Pass-Through Securities	CF145	$ 5,422,853	$ 5,149,048	$ 3,680,379	$ 3,842,856	$ 3,755,123
Other Mortgage-Backed Securities	CF155	$ 1,464	$ 500	$ 4,212	$ 1,676	$ 10,372
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 22,987**	**$ 52,577**	**$ 55,024**	**$ 72,071**	**$- 8,380**
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 55,372	$- 75,712	$- 60,711	$- 55,028	$- 53,822
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 46,784	$- 59,026	$- 57,057	$- 57,704	$- 47,557
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 3,972,704**	**$ 4,850,953**	**$ 4,377,106**	**$ 3,592,418**	**$ 4,090,617**
Construction Loans - Total	SUB3840	$ 676,190	$ 778,835	$ 832,550	$ 753,845	$ 784,494
1-4 Dwelling Units	CF190	$ 540,045	$ 536,968	$ 750,076	$ 662,934	$ 655,162
Multifamily (5 or more) Dwelling Units	CF200	$ 99,889	$ 209,628	$ 67,736	$ 69,924	$ 74,217

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Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Nonresidential	CF210	$ 36,256	$ 32,239	$ 14,738	$ 20,987	$ 55,115
Permanent Loans - Total	SUB3851	$ 3,296,514	$ 4,072,118	$ 3,544,556	$ 2,838,573	$ 3,306,123
1-4 Dwelling Units	CF225	$ 2,266,717	$ 3,119,431	$ 2,632,321	$ 2,000,211	$ 2,426,432
Multifamily (5 or more) Dwelling Units	CF245	$ 175,523	$ 240,486	$ 244,641	$ 156,849	$ 226,183
Nonresidential (Except Land)	CF260	$ 244,762	$ 191,895	$ 252,799	$ 161,438	$ 202,384
Land	CF270	$ 609,512	$ 520,306	$ 414,795	$ 520,075	$ 451,124
Loans and Participations Purchased - Total	**SUB3880**	**$ 6,356,836**	**$ 7,776,909**	**$ 6,088,403**	**$ 5,200,979**	**$ 5,139,215**
Secured by 1-4 Dwelling Units	CF280	$ 6,354,015	$ 7,769,360	$ 6,065,591	$ 5,192,418	$ 5,125,311
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 398	$ 997	$ 5,026	$ 2,000	$ 2,799
Secured by Nonresidential	CF300	$ 2,423	$ 6,552	$ 17,786	$ 6,561	$ 11,105
Loans and Participations Sold - Total	**SUB3890**	**$ 7,215,625**	**$ 7,666,957**	**$ 5,645,391**	**$ 5,179,746**	**$ 5,236,780**
Secured by 1-4 Dwelling Units	CF310	$ 7,041,169	$ 7,513,389	$ 5,442,208	$ 4,983,205	$ 5,041,093
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 145,457	$ 135,670	$ 149,856	$ 172,606	$ 169,712
Secured by Nonresidential	CF330	$ 28,999	$ 17,898	$ 53,327	$ 23,935	$ 25,975
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 858,789**	**$ 109,952**	**$ 443,012**	**$ 21,233**	**$- 97,565**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 2,777,304**	**$ 3,305,094**	**$ 3,025,027**	**$ 2,532,387**	**$ 2,681,328**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$- 30,839**	**$ 48,676**	**$- 11,913**	**$ 12,413**	**$- 2,973**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 420,805**	**$ 484,353**	**$ 470,872**	**$ 337,515**	**$ 372,758**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 305,772**	**$ 1,704,487**	**$ 1,783,178**	**$ 1,093,677**	**$ 1,308,751**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 2,553,789**	**$ 2,775,453**	**$ 2,896,511**	**$ 2,375,567**	**$ 4,142,043**
Commercial	CF390	$ 229,301	$ 206,556	$ 230,449	$ 265,144	$ 284,808
Consumer	CF400	$ 2,324,488	$ 2,568,897	$ 2,666,062	$ 2,110,423	$ 3,857,235
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 2,166,539**	**$ 2,360,300**	**$ 3,359,927**	**$ 1,987,376**	**$ 3,043,417**
Commercial	CF395	$ 17,691	$ 23,235	$ 27,871	$ 13,754	$ 15,751
Consumer	CF405	$ 2,148,848	$ 2,337,065	$ 3,332,056	$ 1,973,622	$ 3,027,666
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 387,250**	**$ 415,153**	**$- 463,416**	**$ 388,191**	**$ 1,098,626**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 759,107**	**$ 1,444,532**	**$ 121,728**	**$ 738,253**	**$ 489,957**
New Deposits Received less Deposits Withdrawn	CF420	$ 547,892	$ 1,254,559	$- 45,738	$ 579,887	$ 327,625
Interest Credited to Deposits	CF430	$ 211,215	$ 189,973	$ 167,466	$ 158,366	$ 162,332
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 525**	**$ 0**	**$- 4,175**	**$ 145,681**	**$- 522,476**

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

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Schedule DI --- Consolidated Deposit Information Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Total Broker -Originated Deposits - Total	SUB4061	$ 1,128,697	$ 1,323,464	$ 665,204	$ 463,754	$ 546,502
Fully Insured	DI100	$ 1,115,561	$ 1,237,838	$ 580,642	$ 363,735	$ 450,168
Other	DI110	$ 13,136	$ 85,626	$ 84,562	$ 100,019	$ 96,334
Deposits with Balances - $100,000 or Less	DI120	$ 23,974,276	$ 23,728,210	$ 22,510,498	$ 22,873,509	$ 22,542,490
Deposits with Balances - Greater than $100,000	DI130	$ 9,291,940	$ 8,865,169	$ 8,639,946	$ 8,346,756	$ 9,107,227
Number of Deposit Accounts - Total	SUB4062	2,091,536	2,051,278	2,027,960	2,043,502	2,876,605
Balances of $100,000 or Less	DI150	2,042,470	2,004,900	1,983,665	1,999,114	2,830,845
Balances Greater than $100,000	DI160	49,066	46,378	44,295	44,388	45,760
IRA/Keogh Accounts	DI200	$ 3,017,166	$ 3,004,975	$ 2,947,665	$ 2,912,796	$ 2,998,927
Uninsured Deposits	DI210	$ 5,459,764	$ 5,055,535	$ 5,709,396	$ 5,486,556	$ 4,109,745
Preferred Deposits	DI220	$ 421,407	$ 353,305	$ 334,755	$ 309,480	$ 288,210
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 2,425,672	$ 5,847,118	$ 6,674,410	$ 6,676,199	$ 6,850,066
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 5,775,162	$ 2,160,530	$ 2,231,385	$ 2,320,683	$ 2,335,949
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 4,161,101	$ 4,697,881	$ 3,379,928	$ 3,567,394	$ 3,693,948
Deposits & Escrows - Time Deposits	DI340	$ 20,904,291	$ 19,887,858	$ 18,864,726	$ 18,655,989	$ 18,769,764
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 1,257,674	$ 1,141,377	$ 998,277	$ 997,761	$ 1,019,333
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 3,401	$ 3,762	$ 3,434	$ 3,663	$ 6,299
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 741,700	$ 480,506	$ 1,405,480	$ 11,520	$ 529,476
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 1,835	$ 1,803	$ 1,769	$ 722	$ 719
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustments to Demand Deposits (including escrows)	DI720	$ 41,235	$ 7	$ 7	$ 7	$ 7
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 339	$ 0	$ 141	$ 58	$ 143
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 0	$ 129,453	$ 163,346	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 57,961	$ 163,346	$ 0

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 60,623	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,253	8,235	8,144	7,993	11,788
Assets Held in Trading Accounts	SI375	$ 981	$ 987	$ 2,989	$ 1,023	$ 1,187
Available-for-Sale Securities	SI385	$ 2,053,012	$ 2,255,603	$ 2,320,531	$ 2,382,776	$ 2,461,252
Assets Held for Sale	SI387	$ 3,737,289	$ 4,856,865	$ 3,848,209	$ 3,183,097	$ 2,709,610
Loans Serviced for Others	SI390	$ 33,286,436	$ 38,213,322	$ 35,116,016	$ 36,836,917	$ 52,750,850
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 49	$ 45	$ 38	$ 40	$ 32
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.92%	87.58%	88.05%	85.13%	86.68%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.32%	87.60%	87.66%	86.41%	86.59%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.82%	87.71%	87.91%	85.42%	86.30%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	80.00%	81.95%	81.82%	85.79%	85.60%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	1 [Yes]	1 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 17,753**	**$ 17,097**	**$ 16,249**	**$ 15,358**	**$ 15,365**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 114,528	$ 109,052	$ 84,315	$ 79,353	$ 77,176
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	63	62	68	89	317
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	**SI600**	**$ 4,184,927**	**$ 4,088,629**	**$ 3,958,241**	**$ 3,934,624**	**$ 6,580,567**
Net Income (Loss) (SO91)	SI610	$ 365,808	$ 104,478	$ 128,428	$ 100,420	$ 246,866
Dividends Declared - Preferred Stock	SI620	$ 54	$ 51	$ 0	$ 0	$ 42
Dividends Declared - Common Stock	SI630	$ 20,398	$ 8,110	$ 47,905	$ 49,260	$ 35,808
Stock Issued	SI640	$ 0	$ 5,000	$ 193	$ 33	$ 1,798
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 10,488	$ 12,975	$ 34,428	$ 53,063	$ 9,067
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 943	$- 18,637	$ 14,157	$- 24,780	$- 3,564

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Prior Period Adjustments	SI668	$- 33	$ 35	$ 241	$ 912	$ 81
Other Adjustments	SI671	$- 4,143	$ 608	$ 845	$- 409	$ 4,508
Ending Equity Capital (SC80)	**SI680**	**$ 4,535,652**	**$ 4,184,927**	**$ 4,088,628**	**$ 4,014,603**	**$ 6,803,473**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 1,700	$ 989	$ 13,619	$ 0	$ 4,850
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 181,980	$ 124,814	$ 85,739	$ 45,288	$ 189,328
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	8 [Yes]	8 [Yes]	7 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 65,484	$ 42,484	$ 45,247	$ 38,785	$ 25,921
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 31,716	$ 29,997	$ 27,109	$ 25,241	$ 22,789
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 44,526,019	$ 43,745,645	$ 42,201,725	$ 41,120,920	$ 48,483,378
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 2,512,568	$ 2,541,862	$ 2,541,391	$ 2,757,730	$ 2,909,063
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 38,411,177	$ 37,998,581	$ 35,588,945	$ 34,223,477	$ 33,868,859
Nonmortgage Loans	SI885	$ 1,604,239	$ 1,488,205	$ 2,214,348	$ 2,193,997	$ 9,321,440
Deposits and Excrows	SI890	$ 31,821,699	$ 30,812,267	$ 31,296,805	$ 29,305,253	$ 30,261,066
Total Borrowings	SI895	$ 7,121,753	$ 7,680,094	$ 6,796,878	$ 5,907,552	$ 7,071,890
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	54	54	66	58	65
Total Dollar Amount of Loans Made During Quarter	SI910	$ 5,509	$ 2,424	$ 10,433	$ 485,976	$ 9,777
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.00	6.14	5.90	6.74	5.76
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.84	7.69	7.01	8.90	7.25

Schedule SQ --- Consolidated Supplemental Questions Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	3	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	1	2	1	1	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	2	1	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	2	5	1	4	2
Any Outstanding Futures or Options Positions?	SQ310	2	2	3	3	3
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4	4	4
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	37	31	29	26	24

Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 32,374,020**	**$ 30,436,670**	**$ 28,083,213**	**$ 26,526,622**	**$ 25,435,169**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 106,937**	**$ 102,203**	**$ 93,942**	**$ 93,251**	**$ 79,737**
Personal Trust and Agency Accounts	FS210	$ 32,149	$ 27,825	$ 26,704	$ 24,383	$ 22,793
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 8,459	$ 7,157	$ 4,916	$ 4,424	$ 3,402
Employee Benefit - Defined Contribution	FS220	$ 2,970	$ 2,911	$ 1,590	$ 1,480	$ 1,475
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 5,489	$ 4,246	$ 3,326	$ 2,944	$ 1,927
Corporate Trust and Agency Accounts	FS250	$ 10,376	$ 10,693	$ 10,631	$ 20,236	$ 0
Investment Management Agency Accounts	FS260	$ 55,953	$ 56,528	$ 51,691	$ 44,208	$ 53,542
Other Fiduciary Accounts	FS270	$ 0	$ 0	$ 0	$ 0	$ 0
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) -Total Fiduciary Accounts	**FS21**	**$ 14,831,858**	**$ 13,900,786**	**$ 13,237,986**	**$ 12,694,040**	**$ 12,400,364**
Personal Trust and Agency Accounts	FS211	$ 7,750	$ 8,513	$ 14,820	$ 14,337	$ 17,574
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 14,767,685	$ 13,850,078	$ 13,181,609	$ 12,642,007	$ 12,349,838
Employee Benefit - Defined Contribution	FS221	$ 14,703,088	$ 13,774,182	$ 13,111,063	$ 12,577,284	$ 12,339,851

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Employee Benefit - Defined Benefit	FS231	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS241	$ 64,597	$ 75,896	$ 70,546	$ 64,723	$ 9,987
Corporate Trust and Agency Accounts	FS251	$ 128	$ 241	$ 450	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 56,295	$ 41,954	$ 41,107	$ 37,696	$ 32,952
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 17,435,225**	**$ 16,433,681**	**$ 14,751,285**	**$ 13,739,331**	**$ 12,955,068**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**262**	**261**	**260**	**254**	**283**
Personal Trust and Agency Accounts	FS212	113	107	109	109	108
Retirement-related Trust and Agency Accounts - Total	SUB6120	42	35	30	23	21
Employee Benefit - Defined Contribution	FS222	4	4	3	3	3
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	38	31	27	20	18
Corporate Trust and Agency Accounts	FS252	2	3	2	3	0
Investment Management Agency Accounts	FS262	105	116	119	119	154
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**896**	**882**	**855**	**821**	**808**
Personal Trust and Agency Accounts	FS213	27	24	24	14	13
Retirement-related Trust and Agency Accounts - Total	SUB6130	859	847	825	802	792
Employee Benefit - Defined Contribution	FS223	806	802	779	760	768
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	53	45	46	42	24
Corporate Trust and Agency Accounts	FS253	1	1	1	0	0
Other Fiduciary Accounts	FS273	9	10	5	5	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**13,947**	**12,620**	**12,635**	**11,864**	**10,598**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 164,657**	**$ 118,093**	**$ 74,704**	**$ 35,900**	**$ 109,218**
Personal Trust and Agency Accounts	FS310	$ 366	$ 89	$ 179	$ 92	$ 148
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 9,260	$ 7,205	$ 4,491	$ 9,862	$ 32,577
Employee Benefit - Defined Contribution	FS320	$ 8,794	$ 6,903	$ 4,262	$ 9,764	$ 32,416
Employee Benefit - Defined Benefit	FS330	$ 0	$ 0	$ 8	$ 0	$ 0
Other Retirement Accounts	FS340	$ 466	$ 302	$ 221	$ 98	$ 161
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 259	$ 67	$ 141	$ 79	$ 160

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	$ 33	$ 27	$ 17	$ 7	$ 22
Custody and Safekeeping Accounts	FS380	$ 154,739	$ 110,705	$ 69,876	$ 25,860	$ 76,311
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 141,972**	**$ 177**	**$ 157**	**$ 0**	**$ 99,080**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 22,685**	**$ 117,916**	**$ 74,547**	**$ 35,900**	**$ 10,138**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 32,150**	**$ 4,437**	**$ 20,441**	**$ 18,578**	**$ 22,792**
Non-Interest-Bearing Deposits	FS410	$ 6	$ 1	$ 1	$ 1	$ 0
Interest-Bearing Deposits	FS415	$ 1,554	$ 1,520	$ 1,129	$ 469	$ 281
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 4,539	$ 1,083	$ 3,649	$ 3,373	$ 3,328
State, County and Municipal Obligations	FS425	$ 837	$ 98	$ 401	$ 402	$ 692
Money Market Mutual Funds	FS430	$ 1,952	$ 0	$ 2,339	$ 2,086	$ 2,982
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 1,150	$ 497	$ 376	$ 223	$ 385
Common and Prefered Stock	FS445	$ 20,077	$ 1,110	$ 12,053	$ 11,659	$ 14,736
Real Estate Mortgages	FS450	$ 144	$ 77	$ 77	$ 0	$ 0
Real Estate	FS455	$ 1,280	$ 51	$ 333	$ 282	$ 305
Miscellaneous Assets	FS460	$ 611	$ 0	$ 83	$ 83	$ 83
Corporate Trust and Agency Accounts - No. of Issues - Total	**SUB6300**	**0**	**0**	**0**	**0**	**0**
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	**FS515**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Number of Funds - Total Collective Investment Funds	**FS60**	**0**	**0**	**0**	**0**	**0**
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	**FS65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Domestic Equity	FS615	$ 0	$ 0	$ 0	$ 0	$ 0
International/Global Equity	FS625	$ 0	$ 0	$ 0	$ 0	$ 0
Stock/Bond Blend	FS635	$ 0	$ 0	$ 0	$ 0	$ 0
Taxable Bond	FS645	$ 0	$ 0	$ 0	$ 0	$ 0
Municipal Bond	FS655	$ 0	$ 0	$ 0	$ 0	$ 0
Short-Term Investments/Money Market	FS665	$ 0	$ 0	$ 0	$ 0	$ 0
Specialty/Other	FS675	$ 0	$ 0	$ 0	$ 0	$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS710	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS711	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS721	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS731	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS741	$ 0	$ 0	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS712	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS722	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS732	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 4,535,662	$ 4,184,936	$ 4,088,634	$ 4,014,612	$ 6,803,477
Equity Capital Deductions - Total	SUB1631	$ 415,203	$ 181,264	$ 176,986	$ 174,212	$ 499,904
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 160	$ 160	$ 161	$ 175	$ 176

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	$ 403,344	$ 172,029	$ 172,967	$ 161,920	$ 487,005
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 11,699	$ 9,075	$ 3,858	$ 12,117	$ 12,723
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions - Total	SUB1641	$ 75,737	$ 1,396	$- 13,990	$ 1,471	$- 23,619
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 2,111	$ 1,226	$- 14,160	$ 1,300	$- 23,772
Qualifying Intangible Assets	CCR185	$ 73,458	$ 0	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 168	$ 170	$ 170	$ 171	$ 153
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 4,196,196**	**$ 4,005,068**	**$ 3,897,658**	**$ 3,841,871**	**$ 6,279,954**
Total Assets (SC60)	**CCR205**	**$ 45,125,433**	**$ 44,538,952**	**$ 42,535,792**	**$ 41,874,322**	**$ 49,010,021**
Asset Deductions - Total	SUB1651	$ 414,700	$ 181,104	$ 178,251	$ 174,049	$ 499,742
Assets of "Nonincludable" Subsidiaries	CCR260	$ 160	$ 0	$ 0	$ 15	$ 15
Goodwill and Certain Other Intangible Assets	CCR265	$ 402,841	$ 172,029	$ 174,393	$ 161,917	$ 487,004
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 11,699	$ 9,075	$ 3,858	$ 12,117	$ 12,723
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 69,576	$- 5,553	$- 26,182	$- 7,297	$- 40,762
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$- 3,882	$- 5,844	$- 26,182	$- 7,297	$- 40,762
Qualifying Intangible Assets	CCR285	$ 73,458	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 291	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 44,780,309**	**$ 44,352,295**	**$ 42,331,359**	**$ 41,692,976**	**$ 48,469,517**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 1,782,533**	**$ 1,768,029**	**$ 1,690,187**	**$ 1,660,723**	**$ 1,930,106**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 4,196,196**	**$ 4,005,068**	**$ 3,897,658**	**$ 3,841,871**	**$ 6,279,954**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 13,284	$ 11,894	$ 14,125	$ 13,510	$ 17,484
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 6,000	$ 6,000	$ 6,000	$ 3,800	$ 1,800
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 242,198	$ 234,776	$ 235,480	$ 243,096	$ 326,044
Tier 2 Capital - Other	CCR355	$ 0	$ 5	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 261,482**	**$ 252,675**	**$ 255,605**	**$ 260,406**	**$ 345,328**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 261,482**	**$ 252,675**	**$ 255,605**	**$ 260,406**	**$ 345,328**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 6,061	$ 6,932	$ 1,156	$ 1,019	$ 1,213
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1,302	$ 1,414	$ 1,264	$ 201	$ 194
Total Risk-Based Capital	**CCR39**	**$ 4,450,315**	**$ 4,249,397**	**$ 4,150,843**	**$ 4,101,057**	**$ 6,623,875**
0% R/W Category - Cash	CCR400	$ 153,832	$ 135,411	$ 151,543	$ 138,493	$ 382,494
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 317,320	$ 338,770	$ 343,263	$ 348,614	$ 323,433
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 542	$ 0
0% R/W Category - Other	CCR415	$ 133,092	$ 118,589	$ 114,608	$ 106,681	$ 133,345
0% R/W Category - Assets Total	CCR420	$ 604,244	$ 592,770	$ 609,414	$ 594,330	$ 839,272
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	$ 991,821	$ 1,045,576	$ 1,145,465	$ 1,227,444	$ 1,272,427
20% R/W Category - Claims on FHLBs	CCR435	$ 1,135,022	$ 1,092,875	$ 1,192,632	$ 1,158,739	$ 1,220,521
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 236,425	$ 213,936	$ 190,156	$ 171,211	$ 165,854
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 779,048	$ 952,339	$ 625,204	$ 910,090	$ 1,017,402
20% R/W Category - Other	CCR450	$ 890,707	$ 994,011	$ 968,753	$ 974,982	$ 919,084
20% R/W Category - Assets Total	CCR455	$ 4,033,023	$ 4,298,737	$ 4,122,210	$ 4,442,466	$ 4,595,288
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 806,604**	**$ 859,745**	**$ 824,440**	**$ 888,494**	**$ 919,057**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 25,779,592	$ 25,476,706	$ 24,115,549	$ 22,788,305	$ 21,957,846
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 202,807	$ 211,515	$ 182,765	$ 182,162	$ 198,977
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 5,988	$ 6,322	$ 6,732	$ 7,120	$ 30,422
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 15,552	$ 16,838	$ 17,203	$ 16,952	$ 15,930
50% R/W Category - Other	CCR480	$ 68,480	$ 61,496	$ 56,517	$ 77,359	$ 49,057
50% R/W Category - Assets Total	CCR485	$ 26,072,419	$ 25,772,877	$ 24,378,766	$ 23,071,898	$ 22,252,232
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 13,036,225**	**$ 12,886,460**	**$ 12,189,402**	**$ 11,535,970**	**$ 11,126,136**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 302,139	$ 200,233	$ 294,006	$ 530,145	$ 571,089
100% R/W Category - All Other Assets	CCR506	$ 16,853,600	$ 16,158,366	$ 15,644,613	$ 15,831,872	$ 23,215,166
100% R/W Category - Assets Total	CCR510	$ 17,155,739	$ 16,358,599	$ 15,938,619	$ 16,362,017	$ 23,786,255
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 17,155,739**	**$ 16,358,599**	**$ 15,938,619**	**$ 16,362,017**	**$ 23,786,255**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 0	$ 0	$ 0	$ 3	$ 3

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 0**	**$ 0**	**$ 0**	**$ 38**	**$ 38**
Assets to Risk-Weight	**CCR64**	**$ 47,865,425**	**$ 47,022,983**	**$ 45,049,009**	**$ 44,470,714**	**$ 51,473,050**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 30,998,552**	**$ 30,104,789**	**$ 28,952,446**	**$ 28,786,504**	**$ 35,831,472**
Excess Allowances for Loan and Lease Losses	CCR530	$ 584	$ 1,023	$ 1,262	$ 4,210	$ 197,902
Total Risk-Weighted Assets	**CCR78**	**$ 30,997,968**	**$ 30,103,766**	**$ 28,951,184**	**$ 28,782,294**	**$ 35,633,570**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 2,479,842**	**$ 2,408,305**	**$ 2,316,088**	**$ 2,302,578**	**$ 2,850,686**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**9.37%**	**9.03%**	**9.21%**	**9.21%**	**12.96%**
Total Risk-Based Capital Ratio	**CCR820**	**14.36%**	**14.12%**	**14.34%**	**14.25%**	**18.59%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**13.53%**	**13.30%**	**13.46%**	**13.35%**	**17.62%**
Tangible Equity Ratio	**CCR840**	**9.22%**	**9.03%**	**9.21%**	**9.21%**	**12.96%**

*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.