

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:00 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		870	880	886	896	910
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	11	11	21	16	17
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	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 78,600,961	\$ 74,350,254	\$ 75,314,189	\$ 78,905,384	\$ 86,476,575
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,424,475	\$ 18,661,031	\$ 17,778,717	\$ 18,395,309	\$ 18,173,327
Interest-Earning Deposits in FHLBs	SC112	\$ 5,051,119	\$ 4,926,807	\$ 5,317,783	\$ 5,658,772	\$ 6,636,958
Other Interest-Earning Deposits	SC118	\$ 2,821,716	\$ 2,837,286	\$ 3,232,848	\$ 3,196,435	\$ 3,238,041
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,912,865	\$ 5,273,486	\$ 6,496,790	\$ 7,424,918	\$ 10,029,059
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 32,636,907	\$ 28,372,668	\$ 28,309,553	\$ 30,378,910	\$ 34,513,217
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,407,604	\$ 5,626,127	\$ 5,808,893	\$ 5,655,188	\$ 5,912,256
State and Municipal Obligations	SC180	\$ 4,927,713	\$ 4,263,502	\$ 4,132,861	\$ 3,867,566	\$ 3,573,502
Securities Backed by Nonmortgage Loans	SC182	\$ 536,920	\$ 330,280	\$ 284,604	\$ 307,464	\$ 321,600
Other Investment Securities	SC185	\$ 3,499,309	\$ 3,679,229	\$ 3,591,860	\$ 3,597,840	\$ 3,669,150
Accrued Interest Receivable	SC191	\$ 382,333	\$ 379,838	\$ 360,281	\$ 422,982	\$ 409,465
Mortgage-Backed Securities - Gross	SUB0072	\$ 159,628,113	\$ 159,976,487	\$ 157,125,491	\$ 147,711,008	\$ 147,615,531
Mortgage-Backed Securities - Total	SC22	\$ 159,628,098	\$ 159,976,474	\$ 157,125,480	\$ 147,710,872	\$ 147,615,520
Pass-Through - Total	SUB0073	\$ 92,442,915	\$ 94,531,424	\$ 97,499,684	\$ 91,890,816	\$ 94,589,403
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 86,812,888	\$ 88,593,836	\$ 90,350,908	\$ 84,745,479	\$ 87,162,029
Other Pass-Through	SC215	\$ 5,630,027	\$ 5,937,588	\$ 7,148,776	\$ 7,145,337	\$ 7,427,374
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 66,448,157	\$ 64,695,577	\$ 58,935,561	\$ 55,061,394	\$ 52,208,517
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 24,290,087	\$ 24,924,273	\$ 23,365,671	\$ 21,669,995	\$ 20,481,082
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,080,677	\$ 7,396,393	\$ 8,922,571	\$ 9,630,418	\$ 10,184,943
Other	SC222	\$ 35,077,393	\$ 32,374,911	\$ 26,647,319	\$ 23,760,981	\$ 21,542,492
Accrued Interest Receivable	SC228	\$ 737,041	\$ 749,486	\$ 690,245	\$ 758,797	\$ 817,611

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 15	\$ 13	\$ 11	\$ 136	\$ 11
Mortgage Loans - Gross	SUB0092	\$ 951,747,314	\$ 912,908,714	\$ 882,526,811	\$ 816,625,369	\$ 773,287,950
Mortgage Loans - Total	SC26	\$ 947,935,434	\$ 909,054,578	\$ 878,715,057	\$ 812,977,976	\$ 769,677,157
Construction Loans - Total	SUB0100	\$ 27,039,779	\$ 25,892,193	\$ 24,847,493	\$ 23,977,846	\$ 23,105,569
Residential - Total	SUB0110	\$ 21,949,023	\$ 20,899,538	\$ 20,181,423	\$ 19,438,171	\$ 18,517,537
1-4 Dwelling Units	SC230	\$ 17,174,250	\$ 16,497,067	\$ 15,845,957	\$ 15,010,149	\$ 14,030,151
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,774,773	\$ 4,402,471	\$ 4,335,466	\$ 4,428,022	\$ 4,487,386
Nonresidential Property	SC240	\$ 5,090,756	\$ 4,992,655	\$ 4,666,070	\$ 4,539,675	\$ 4,588,032
Permanent Loans - Total	SUB0121	\$ 920,634,728	\$ 883,122,728	\$ 853,985,033	\$ 789,303,775	\$ 747,026,011
Residential - Total	SUB0131	\$ 854,502,240	\$ 817,992,809	\$ 790,433,127	\$ 729,016,507	\$ 688,816,231
1-4 Dwelling Units - Total	SUB0141	\$ 789,172,953	\$ 755,306,777	\$ 729,367,787	\$ 670,491,497	\$ 631,422,908
Revolving Open-End Loans	SC251	\$ 87,210,494	\$ 82,870,756	\$ 79,265,238	\$ 67,860,418	\$ 58,729,505
All Other - First Liens	SC254	\$ 671,320,065	\$ 645,571,280	\$ 626,075,368	\$ 580,804,126	\$ 553,271,346
All Other - Junior Liens	SC255	\$ 30,642,394	\$ 26,864,741	\$ 24,027,181	\$ 21,826,953	\$ 19,422,057
Multifamily (5 or more) Dwelling Units	SC256	\$ 65,329,287	\$ 62,686,032	\$ 61,065,340	\$ 58,525,010	\$ 57,393,323
Nonresidential Property (Except Land)	SC260	\$ 53,677,182	\$ 53,375,455	\$ 52,473,182	\$ 50,229,803	\$ 49,112,495
Land	SC265	\$ 12,455,306	\$ 11,754,464	\$ 11,078,724	\$ 10,057,465	\$ 9,097,285
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 40,064,315	\$ 57,012,055	\$ 67,954,544	\$ 47,676,027	\$ 47,405,091
Accrued Interest Receivable	SC272	\$ 3,820,819	\$ 3,560,487	\$ 3,358,849	\$ 3,112,269	\$ 2,868,788
Advances for Taxes and Insurance	SC275	\$ 251,990	\$ 333,306	\$ 335,436	\$ 231,479	\$ 287,582
Allowance for Loan and Lease Losses	SC283	\$ 3,811,880	\$ 3,854,136	\$ 3,811,754	\$ 3,647,393	\$ 3,610,793
Nonmortgage Loans - Gross	SUB0162	\$ 124,614,574	\$ 118,811,623	\$ 119,483,922	\$ 115,421,462	\$ 112,612,797
Nonmortgage Loans - Total	SC31	\$ 121,817,026	\$ 115,984,048	\$ 116,612,287	\$ 112,575,540	\$ 109,799,963
Commercial Loans - Total	SC32	\$ 43,929,644	\$ 40,556,057	\$ 40,660,351	\$ 38,778,162	\$ 37,680,061
Secured	SC300	\$ 28,581,369	\$ 26,051,617	\$ 26,008,710	\$ 25,224,421	\$ 23,868,399
Unsecured	SC303	\$ 14,234,660	\$ 13,411,377	\$ 13,548,214	\$ 12,393,713	\$ 12,104,916
Lease Receivables	SC306	\$ 1,113,615	\$ 1,093,063	\$ 1,103,427	\$ 1,160,027	\$ 1,706,746
Consumer Loans - Total	SC35	\$ 79,982,804	\$ 77,602,012	\$ 78,188,883	\$ 76,030,249	\$ 74,360,653
Loans on Deposits	SC310	\$ 608,951	\$ 614,823	\$ 617,653	\$ 606,696	\$ 601,707
Home Improvement Loans (Not secured by real estate)	SC316	\$ 665,876	\$ 253,870	\$ 268,272	\$ 257,905	\$ 685,552
Education Loans	SC320	\$ 584,028	\$ 748,908	\$ 889,636	\$ 740,038	\$ 659,133
Auto Loans	SC323	\$ 26,656,200	\$ 26,751,832	\$ 26,746,521	\$ 27,245,092	\$ 26,231,957
Mobile Home Loans	SC326	\$ 1,046,119	\$ 1,061,904	\$ 1,071,962	\$ 832,764	\$ 831,181
Credit Cards	SC328	\$ 26,901,649	\$ 25,897,014	\$ 26,612,864	\$ 24,244,276	\$ 23,875,283

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 23,519,982	\$ 22,273,661	\$ 21,981,976	\$ 22,103,479	\$ 21,475,840
Accrued Interest Receivable	SC348	\$ 702,126	\$ 653,554	\$ 634,688	\$ 613,051	\$ 572,083
Allowance for Loan and Lease Losses	SC357	\$ 2,797,548	\$ 2,827,575	\$ 2,871,635	\$ 2,845,922	\$ 2,812,834
Repossessed Assets - Gross	SUB0201	\$ 721,488	\$ 724,943	\$ 729,431	\$ 774,753	\$ 817,745
Repossessed Assets - Total	SC40	\$ 716,030	\$ 721,194	\$ 724,961	\$ 768,927	\$ 810,951
Real Estate - Total	SUB0210	\$ 689,716	\$ 694,467	\$ 694,335	\$ 740,877	\$ 783,184
Construction	SC405	\$ 28,173	\$ 16,307	\$ 22,774	\$ 30,444	\$ 32,248
Residential - Total	SUB0225	\$ 533,889	\$ 545,512	\$ 547,509	\$ 549,847	\$ 576,791
1-4 Dwelling Units	SC415	\$ 525,262	\$ 529,775	\$ 529,293	\$ 536,717	\$ 563,664
Multifamily (5 or more) Dwelling Units	SC425	\$ 8,627	\$ 15,737	\$ 18,216	\$ 13,130	\$ 13,127
Nonresidential (Except Land)	SC426	\$ 87,891	\$ 93,104	\$ 82,507	\$ 114,873	\$ 125,419
Land	SC428	\$ 39,763	\$ 39,544	\$ 41,545	\$ 45,713	\$ 48,726
Other Repossessed Assets	SC430	\$ 31,772	\$ 30,476	\$ 35,096	\$ 33,876	\$ 34,561
General Valuation Allowances	SC441	\$ 5,458	\$ 3,749	\$ 4,470	\$ 5,826	\$ 6,794
Real Estate Held for Investment	SC45	\$ 244,529	\$ 247,119	\$ 246,569	\$ 289,806	\$ 275,599
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 16,673,534	\$ 15,631,141	\$ 15,794,629	\$ 14,693,438	\$ 14,759,404
Federal Home Loan Bank Stock	SC510	\$ 15,903,235	\$ 14,876,167	\$ 15,106,292	\$ 14,125,166	\$ 14,139,979
Other	SC540	\$ 770,299	\$ 754,974	\$ 688,337	\$ 568,272	\$ 619,425
Office Premises and Equipment	SC55	\$ 10,743,618	\$ 10,549,354	\$ 10,625,612	\$ 9,936,328	\$ 9,714,592
Other Assets - Gross	SUB0262	\$ 51,720,912	\$ 54,312,093	\$ 51,680,510	\$ 50,138,900	\$ 49,216,255
Other Assets - Total	SC59	\$ 51,688,795	\$ 54,262,119	\$ 51,631,380	\$ 50,096,234	\$ 49,169,061
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 883,200	\$ 840,728	\$ 940,501	\$ 918,001	\$ 906,816
Bank-Owned Life Insurance - Other	SC625	\$ 6,134,967	\$ 6,031,022	\$ 5,847,119	\$ 5,259,670	\$ 5,092,914
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,268,298	\$ 9,417,355	\$ 8,507,753	\$ 8,405,069	\$ 9,904,296
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 7,158	\$ 8,120	\$ 9,163	\$ 7,802	\$ 7,839
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 19,305,565	\$ 19,323,202	\$ 18,306,356	\$ 17,920,657	\$ 16,518,102
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 781,582	\$ 703,089	\$ 700,862	\$ 659,129	\$ 701,898
Other Assets	SC689	\$ 16,340,143	\$ 17,988,577	\$ 17,368,756	\$ 16,968,571	\$ 16,084,390
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	\$ 32,117	\$ 49,974	\$ 49,130	\$ 42,666	\$ 47,194
General Valuation Allowances - Total	SUB2092	\$ 6,647,018	\$ 6,735,447	\$ 6,737,000	\$ 6,541,943	\$ 6,477,626
Total Assets - Gross	SUB0283	\$ 1,394,695,042	\$ 1,347,511,728	\$ 1,313,527,163	\$ 1,234,496,448	\$ 1,194,776,448
Total Assets	SC60	\$ 1,388,048,024	\$ 1,340,776,281	\$ 1,306,790,163	\$ 1,227,954,505	\$ 1,188,298,822
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 800,674,987	\$ 784,655,386	\$ 757,875,158	\$ 720,499,402	\$ 695,585,978
Deposits	SC710	\$ 771,025,722	\$ 754,795,696	\$ 730,450,462	\$ 691,921,357	\$ 667,204,904
Escrows	SC712	\$ 29,636,247	\$ 29,838,374	\$ 27,314,375	\$ 28,501,892	\$ 28,279,959
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 13,018	\$ 21,316	\$ 110,321	\$ 76,153	\$ 101,115
Borrowings - Total	SC72	\$ 432,839,383	\$ 407,628,243	\$ 406,192,092	\$ 372,148,078	\$ 362,386,373
Advances from FHLBank	SC720	\$ 266,453,444	\$ 241,582,422	\$ 244,818,756	\$ 224,522,197	\$ 223,406,585
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 68,410,619	\$ 67,318,751	\$ 69,966,561	\$ 63,386,644	\$ 59,868,131
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,689,225	\$ 7,513,482	\$ 7,617,733	\$ 5,953,750	\$ 5,036,666
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 284	\$ 304	\$ 327	\$ 365	\$ 398
CMOs (Including REMICs)	SC740	\$ 284	\$ 304	\$ 327	\$ 365	\$ 398
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 90,285,811	\$ 91,213,284	\$ 83,788,715	\$ 78,285,122	\$ 74,074,593
Other Liabilities - Total	SC75	\$ 24,276,209	\$ 24,768,684	\$ 23,386,830	\$ 20,841,058	\$ 20,457,656
Accrued Interest Payable - Deposits	SC763	\$ 1,075,653	\$ 937,186	\$ 736,516	\$ 794,854	\$ 713,935
Accrued Interest Payable - Other	SC766	\$ 1,630,139	\$ 1,620,590	\$ 1,557,671	\$ 1,437,018	\$ 1,342,509
Accrued Taxes	SC776	\$ 3,771,526	\$ 3,771,404	\$ 3,249,297	\$ 3,657,835	\$ 3,097,800
Accounts Payable	SC780	\$ 4,313,677	\$ 3,494,227	\$ 7,177,732	\$ 5,662,073	\$ 5,719,969
Deferred Income Taxes	SC790	\$ 1,811,207	\$ 1,804,941	\$ 1,947,952	\$ 1,468,162	\$ 1,412,345
Other Liabilities and Deferred Income	SC796	\$ 11,674,006	\$ 13,140,336	\$ 8,717,662	\$ 7,821,116	\$ 8,171,098
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	\$ 1,257,790,579	\$ 1,217,052,313	\$ 1,187,454,079	\$ 1,113,488,538	\$ 1,078,430,007

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 608,626	\$ 600,414	\$ 640,612	\$ 622,418	\$ 604,858
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 129,648,810	\$ 123,123,556	\$ 118,695,488	\$ 113,843,563	\$ 109,263,953
Stock - Total	SUB0311	\$ 74,203,160	\$ 70,408,788	\$ 66,793,950	\$ 63,991,790	\$ 61,745,076
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 13	\$ 13
Perpetual Preferred Stock - Noncumulative	SC814	\$ 532,303	\$ 537,803	\$ 537,803	\$ 667,579	\$ 669,654
Common Stock - Par Value	SC820	\$ 563,360	\$ 562,789	\$ 576,439	\$ 611,517	\$ 630,920
Common Stock - Paid in Excess of Par	SC830	\$ 73,107,497	\$ 69,308,196	\$ 65,679,708	\$ 62,712,681	\$ 60,444,489
Accumulated Other Comprehensive Income - Total	SC86	\$- 116,386	\$- 711,352	\$- 36,170	\$- 183,963	\$- 1,014,979
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 329,206	\$- 391,223	\$ 506,820	\$ 481,561	\$- 525,100
Gains (Losses) on Cash Flow Hedges	SC865	\$- 458,765	\$- 299,503	\$- 520,621	\$- 651,055	\$- 473,612
Other	SC870	\$ 13,173	\$- 20,626	\$- 22,369	\$- 14,469	\$- 16,267
Retained Earnings	SC880	\$ 55,866,744	\$ 53,707,617	\$ 52,207,807	\$ 50,339,563	\$ 48,821,682
Other Components of Equity Capital	SC891	\$- 304,708	\$- 281,497	\$- 270,098	\$- 303,826	\$- 287,826
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,388,048,015	\$ 1,340,776,283	\$ 1,306,790,179	\$ 1,227,954,519	\$ 1,188,298,818

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	99	\$ 22,589
3	Federal, State, or other taxes receivable	171	\$ 680,899
4	Net deferred tax assets	355	\$ 1,955,221
5	Insured portion of real estate acquired by forecls	8	\$ 101,098
6	Prepaid deposit insurance premiums	104	\$ 2,209
7	Prepaid expenses	706	\$ 856,796
8	Deposits for utilities and other services	23	\$ 1,634
9	Advances for loans serviced for others	33	\$ 189,292
10	Property leased to others, net of accumul. deprec.	5	\$ 280,852
11	Deferred issuance costs	1	\$ 932
12	Amounts receivable under interest rate swap agreem	3	\$ 38,860
13	Noninterest-bearing accts recv from Hold Co/Affl	41	\$ 320,475
14	Other noninterest-bearing short-term accounts recv	217	\$ 2,373,648
19	Receivables fr a broker for unsettled transactions	19	\$ 266,493
20	F/V of all derivative instru. reportable as assets	23	\$ 1,463,439
22	Unapplied loan disbursements	21	\$ 1,261,829
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	11	\$ 1,165
99	Other	496	\$ 1,469,248

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	19	\$ 96,247
4	Nonrefundable loan fees received prior to closing	52	\$ 6,971
5	Deferred gains from sale/leaseback	2	\$ 1,767
6	Balances in U.S. Treasury tax and loan accounts	9	\$ 7,819
7	Deferred gains from the sale of real estate	34	\$ 1,798
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	5	\$ 58
10	Amounts due brokers for unsettled transactions	14	\$ 1,086,211
11	The liability recorded for post-retirement benefit	317	\$ 645,474
13	Amounts payable under interest-rate-swap agreement	8	\$ 62,786
14	Unapplied loan payments received	50	\$ 218,336
15	Liability on loan servicing contracts	1	\$ 14,396
16	Recourse loan liability	10	\$ 39,302
17	Noninterest-bearing payables to Hold Co/Affiliates	71	\$ 3,483,755
18	Litigation reserves	12	\$ 3,865
20	F/V of all derivative instru. reportable as liab.	27	\$ 1,153,433
21	Liabilities for credit losses on OBS credit exposures	14	\$ 13,372
99	Other	830	\$ 3,382,308

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 17,333,208	\$ 15,949,033	\$ 15,207,348	\$ 14,056,944	\$ 13,195,008
Deposits and Investment Securities	SO115	\$ 549,140	\$ 504,336	\$ 522,999	\$ 524,606	\$ 501,820
Mortgage-Backed Securities	SO125	\$ 1,719,399	\$ 1,674,016	\$ 1,549,129	\$ 1,514,532	\$ 1,451,951
Mortgage Loans	SO141	\$ 12,562,771	\$ 11,580,713	\$ 10,972,826	\$ 9,997,649	\$ 9,296,497
Nonmortgage Loans - Total	SUB0950	\$ 2,501,898	\$ 2,189,968	\$ 2,162,395	\$ 2,020,158	\$ 1,944,740
Commercial Loans and Leases	SO160	\$ 785,467	\$ 718,880	\$ 686,912	\$ 629,265	\$ 556,529
Consumer Loans and Leases	SO171	\$ 1,716,431	\$ 1,471,088	\$ 1,475,483	\$ 1,390,893	\$ 1,388,211
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 154,969	\$ 137,273	\$ 122,795	\$ 129,080	\$ 110,514
Federal Home Loan Bank Stock	SO181	\$ 153,793	\$ 137,101	\$ 121,736	\$ 128,312	\$ 109,529
Other	SO185	\$ 1,176	\$ 172	\$ 1,059	\$ 768	\$ 985
Interest Expense - Total	SO21	\$ 7,767,703	\$ 6,684,205	\$ 6,048,341	\$ 5,442,790	\$ 4,845,660
Deposits	SO215	\$ 4,088,807	\$ 3,474,561	\$ 3,170,144	\$ 2,889,138	\$ 2,625,517
Escrows	SO225	\$ 6,137	\$ 6,618	\$ 25,386	\$ 29,172	\$ 5,301
Advances from FHLBank	SO230	\$ 2,207,624	\$ 1,886,887	\$ 1,681,302	\$ 1,471,994	\$ 1,302,321
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 104,520	\$ 103,325	\$ 93,552	\$ 73,297	\$ 67,869
Mortgage Collateralized Securities Issued	SO250	\$ 7	\$ 7	\$ 8	\$ 8	\$ 9
Other Borrowed Money	SO260	\$ 1,361,124	\$ 1,213,333	\$ 1,078,374	\$ 979,564	\$ 845,063
Capitalized Interest	SO271	\$ 515	\$ 526	\$ 426	\$ 383	\$ 420
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,720,474	\$ 9,402,101	\$ 9,281,802	\$ 8,743,234	\$ 8,459,862
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 674,140	\$ 631,066	\$ 830,802	\$ 630,301	\$ 622,804
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 9,046,333	\$ 8,771,035	\$ 8,451,000	\$ 8,112,933	\$ 7,837,058
Noninterest Income - Total	SO42	\$ 5,641,346	\$ 5,533,987	\$ 5,479,836	\$ 5,238,351	\$ 4,911,971
Mortgage Loan Serving Fees	SO410	\$- 112,624	\$ 741,822	\$ 405,130	\$ 317,330	\$- 53,300
Other Fees and Charges	SO420	\$ 3,570,722	\$ 3,251,497	\$ 3,367,192	\$ 3,404,811	\$ 3,154,944
Net Income (Loss) from Other - Total	SUB0451	\$ 1,624,416	\$ 890,433	\$ 1,065,235	\$ 1,009,524	\$ 1,172,125
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,395,453	\$ 939,056	\$ 984,495	\$ 907,232	\$ 1,003,197
Operations & Sale of Repossessed Assets	SO461	\$- 4,137	\$- 13,886	\$- 5,656	\$- 7,441	\$- 8,369
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 5,110	\$- 5,022	\$- 9,716	\$ 1,646	\$- 5,538
Sale of Securities Held-to-Maturity	SO467	\$ 728	\$- 677	\$- 312	\$ 651	\$ 577
Sale of Loans Held for Investment	SO475	\$ 22,369	\$ 13,813	\$ 11,101	\$ 14,078	\$ 1,985

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 1,794	\$ 29,943	\$ 35,660	\$ 103,751	\$ 56,734
Trading Assets (Realized and Unrealized)	SO485	\$ 206,687	\$- 72,794	\$ 49,663	\$- 10,393	\$ 123,539
Other Noninterest Income	SO488	\$ 558,832	\$ 650,235	\$ 642,279	\$ 506,687	\$ 638,202
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 8,429,660	\$ 8,079,412	\$ 8,151,035	\$ 7,962,032	\$ 7,540,813
All Personnel Compensation and Expense	SO510	\$ 3,545,315	\$ 3,491,159	\$ 3,495,494	\$ 3,161,881	\$ 3,054,637
Legal Expense	SO520	\$ 58,185	\$ 58,131	\$ 76,841	\$ 61,359	\$ 67,903
Office Occupancy and Equipment Expense	SO530	\$ 1,203,815	\$ 1,236,778	\$ 1,255,558	\$ 1,105,073	\$ 1,079,928
Marketing and Other Professional Services	SO540	\$ 976,141	\$ 869,770	\$ 1,139,255	\$ 1,187,569	\$ 885,130
Loan Servicing Fees	SO550	\$ 195,052	\$ 303,070	\$ 227,526	\$ 211,171	\$ 255,673
Goodwill and Other Intangibles Expense	SO560	\$ 112,633	\$ 112,460	\$ 97,178	\$ 100,572	\$ 91,815
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 8,011	\$ 17,565	\$ 21,028	\$ 7,526	\$ 7,560
Other Noninterest Expense	SO580	\$ 2,330,508	\$ 1,990,479	\$ 1,838,155	\$ 2,126,880	\$ 2,098,167
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 6,258,019	\$ 6,225,610	\$ 5,779,801	\$ 5,389,252	\$ 5,208,216
Income Taxes - Total	SO71	\$ 2,221,078	\$ 2,219,230	\$ 2,019,026	\$ 1,886,063	\$ 1,873,634
Federal	SO710	\$ 1,965,002	\$ 1,939,044	\$ 1,794,449	\$ 1,645,404	\$ 1,618,212
State, Local & Other	SO720	\$ 256,076	\$ 280,186	\$ 224,577	\$ 240,659	\$ 255,422
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,036,941	\$ 4,006,380	\$ 3,760,776	\$ 3,503,189	\$ 3,334,582
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 2,548	\$ 0	\$- 690	\$- 3,321	\$ 31,085
Net Income (Loss)	SO91	\$ 4,034,393	\$ 4,006,380	\$ 3,760,086	\$ 3,499,868	\$ 3,365,667

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	210	\$ 6,249
5	Net income(loss) from real estate held for invest	23	\$ 7,125
6	Net income(loss)-equity invest in uncons sub org	20	\$- 1,040
7	Net income(loss) from leased property	56	\$ 6,892
9	Net income from data processing lease/services	12	\$ 3,556
10	Dividends from subordinate organizations	1	\$ 9
11	Adjustments to prior periods	8	\$ 1,270
12	Income on FHA/VA REO pending conveyance	1	\$ 6
14	Interest Income from CNFIs reported on SC655	4	\$- 37,190
15	Income from corporate-owned life insurance	228	\$ 42,923
19	Realized/unrealized gains on derivatives	15	\$ 230,101
99	Other	624	\$ 282,318

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	128	\$ 4,664
2	OTS assessments	230	\$ 8,362
3	Interest expense on income taxes	4	\$ 12,879
5	Forfeited commitment fees on FHLBank advances	1	\$ 2
6	Supervisory examination fees	104	\$ 1,757
7	Office supplies, printing, and postage	645	\$ 177,685
8	Telephone, including data lines	282	\$ 77,693
9	Loan origination expense	149	\$ 195,149
10	ATM expense	130	\$ 26,015
11	Adjustments to prior periods	2	\$- 8,754
12	Acquisition and organization costs	4	\$ 3,020
13	Misc taxes other than income & real estate	93	\$ 5,878
14	Losses from fraud	13	\$ 2,017
15	Foreclosure expenses	9	\$ 1,166
16	Web site expenses	6	\$ 169
17	Charitable contributions	69	\$ 2,818
18	Minority Interest	4	\$ 14,841
19	Realized/unrealized losses on derivatives	8	\$ 425,986
99	Other	628	\$ 690,890

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 33,248,674	\$ 15,949,033	\$ 54,754,337	\$ 39,688,460	\$ 25,799,740
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,050,042	\$ 504,336	\$ 2,101,195	\$ 1,586,819	\$ 1,075,329
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,389,839	\$ 1,674,016	\$ 5,909,727	\$ 4,382,374	\$ 2,881,246
YTD - Mortgage Loans	Y_SO141	\$ 24,121,614	\$ 11,580,713	\$ 38,835,546	\$ 27,962,620	\$ 18,093,281
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,502,450	\$ 718,880	\$ 2,378,965	\$ 1,696,266	\$ 1,072,329
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,184,729	\$ 1,471,088	\$ 5,528,906	\$ 4,060,382	\$ 2,677,555
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 291,896	\$ 137,273	\$ 457,003	\$ 336,192	\$ 208,498
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 290,571	\$ 137,101	\$ 452,645	\$ 332,892	\$ 205,966
YTD - Other	Y_SO185	\$ 1,325	\$ 172	\$ 4,358	\$ 3,300	\$ 2,532
YTD - Interest Expense - Total	Y_SO21	\$ 14,435,049	\$ 6,684,205	\$ 21,049,730	\$ 15,052,119	\$ 9,679,426
YTD - Deposits	Y_SO215	\$ 7,553,551	\$ 3,474,561	\$ 11,165,723	\$ 8,031,601	\$ 5,188,972
YTD - Escrows	Y_SO225	\$ 12,651	\$ 6,618	\$ 75,271	\$ 49,885	\$ 20,726
YTD - Advances from FHLBank	Y_SO230	\$ 4,089,853	\$ 1,886,887	\$ 5,719,784	\$ 4,052,430	\$ 2,603,044
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 207,845	\$ 103,325	\$ 293,706	\$ 200,154	\$ 126,857
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 14	\$ 7	\$ 38	\$ 30	\$ 22
YTD - Other Borrowed Money	Y_SO260	\$ 2,572,177	\$ 1,213,333	\$ 3,796,780	\$ 2,719,166	\$ 1,740,569
YTD - Capitalized Interest	Y_SO271	\$ 1,041	\$ 526	\$ 1,573	\$ 1,147	\$ 764
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 19,105,521	\$ 9,402,101	\$ 34,161,610	\$ 24,972,533	\$ 16,328,812
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,304,878	\$ 631,066	\$ 2,582,428	\$ 1,754,609	\$ 1,128,831
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 17,800,642	\$ 8,771,035	\$ 31,579,182	\$ 23,217,924	\$ 15,199,981
YTD - Noninterest Income - Total	Y_SO42	\$ 11,124,555	\$ 5,533,987	\$ 20,020,664	\$ 14,556,655	\$ 9,340,762
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 603,835	\$ 741,822	\$ - 63,087	\$ - 467,618	\$ - 785,099
YTD - Other Fees and Charges	Y_SO420	\$ 6,803,712	\$ 3,251,497	\$ 12,371,498	\$ 9,017,415	\$ 5,627,209
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,514,577	\$ 890,433	\$ 4,143,517	\$ 3,079,746	\$ 2,074,392
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,334,350	\$ 939,056	\$ 3,803,259	\$ 2,820,230	\$ 1,916,358
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 17,874	\$ - 13,886	\$ - 32,068	\$ - 26,413	\$ - 18,683
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 88	\$ - 5,022	\$ - 16,427	\$ - 6,711	\$ - 8,576
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 49	\$ - 677	\$ 1,409	\$ 1,711	\$ 1,060
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 36,182	\$ 13,813	\$ 30,781	\$ 19,689	\$ 6,213

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 27,911	\$ 29,943	\$ 243,701	\$ 208,041	\$ 104,431
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 133,871	\$- 72,794	\$ 112,862	\$ 63,199	\$ 73,589
YTD - Other Noninterest Income	Y_SO488	\$ 1,202,431	\$ 650,235	\$ 3,568,737	\$ 2,927,113	\$ 2,424,260
YTD - Noninterest Expense - Total	Y_SO51	\$ 16,455,655	\$ 8,079,412	\$ 30,184,124	\$ 22,116,270	\$ 14,230,246
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 7,012,930	\$ 3,491,159	\$ 12,581,444	\$ 9,128,880	\$ 6,010,352
YTD - Legal Expense	Y_SO520	\$ 114,476	\$ 58,131	\$ 248,577	\$ 172,152	\$ 111,336
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,433,008	\$ 1,236,778	\$ 4,464,871	\$ 3,222,171	\$ 2,130,329
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,844,456	\$ 869,770	\$ 3,970,899	\$ 2,835,469	\$ 1,651,801
YTD - Loan Servicing Fees	Y_SO550	\$ 498,122	\$ 303,070	\$ 939,365	\$ 711,845	\$ 500,823
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 224,331	\$ 112,460	\$ 355,047	\$ 268,438	\$ 168,663
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 23,443	\$ 17,565	\$ 43,236	\$ 22,221	\$ 14,726
YTD - Other Noninterest Expense	Y_SO580	\$ 4,304,889	\$ 1,990,479	\$ 7,580,684	\$ 5,755,093	\$ 3,642,216
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 12,469,542	\$ 6,225,610	\$ 21,415,722	\$ 15,658,309	\$ 10,310,497
YTD - Income Taxes - Total	Y_SO71	\$ 4,431,843	\$ 2,219,230	\$ 7,560,172	\$ 5,554,562	\$ 3,684,537
YTD - Federal	Y_SO710	\$ 3,895,581	\$ 1,939,044	\$ 6,644,544	\$ 4,859,784	\$ 3,228,144
YTD - State, Local, and Other	Y_SO720	\$ 536,262	\$ 280,186	\$ 915,628	\$ 694,778	\$ 456,393
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 8,037,699	\$ 4,006,380	\$ 13,855,551	\$ 10,103,747	\$ 6,625,960
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 2,548	\$ 0	\$ 18,503	\$ 19,193	\$ 22,569
YTD - Net Income (Loss)	Y_SO91	\$ 8,035,151	\$ 4,006,380	\$ 13,874,054	\$ 10,122,940	\$ 6,648,529

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,702,455	\$ 6,670,617	\$ 6,741,022	\$ 6,446,745	\$ 6,033,990
Net Provision for Loss	VA115	\$ 663,790	\$ 630,784	\$ 819,694	\$ 616,773	\$ 620,740
Transfers	VA125	\$- 5,999	\$- 17,592	\$- 34,278	\$- 24,131	\$- 1,704
Recoveries	VA135	\$ 207,327	\$ 186,143	\$ 193,871	\$ 183,755	\$ 196,848
Adjustments	VA145	\$- 31,765	\$ 106,967	\$- 33,902	\$ 120,127	\$ 457,382
Charge-offs	VA155	\$ 888,799	\$ 841,510	\$ 949,448	\$ 801,352	\$ 829,647
General Valuation Allowances - Ending Balance	VA165	\$ 6,647,009	\$ 6,735,409	\$ 6,736,959	\$ 6,541,918	\$ 6,477,609
Specific Valuation Allowances - Beginning Balance	VA108	\$ 250,171	\$ 220,303	\$ 231,455	\$ 216,799	\$ 236,821
Net Provision for Loss	VA118	\$ 18,361	\$ 17,828	\$ 32,136	\$ 21,054	\$ 9,624

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 5,999	\$ 17,592	\$ 34,278	\$ 24,131	\$ 1,704
Adjustments	VA148	\$- 6,540	\$ 21,128	\$- 2,155	\$ 2,685	\$- 7,825
Charge-offs	VA158	\$ 23,636	\$ 26,314	\$ 72,080	\$ 33,313	\$ 20,778
Specific Valuation Allowances - Ending Balance	VA168	\$ 244,354	\$ 250,536	\$ 223,634	\$ 231,310	\$ 219,543
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,952,625	\$ 6,890,919	\$ 6,972,477	\$ 6,663,498	\$ 6,270,808
Net Provision for Loss	VA120	\$ 682,151	\$ 648,631	\$ 851,830	\$ 637,827	\$ 630,364
Recoveries	VA140	\$ 207,327	\$ 186,143	\$ 193,871	\$ 183,755	\$ 196,848
Adjustments	VA150	\$- 38,305	\$ 128,095	\$- 36,057	\$ 122,812	\$ 449,557
Charge-offs	VA160	\$ 912,435	\$ 867,824	\$ 1,021,528	\$ 834,665	\$ 850,425
Total Valuation Allowances - Ending Balance	VA170	\$ 6,891,363	\$ 6,985,945	\$ 6,960,593	\$ 6,773,228	\$ 6,697,152
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 888,799	\$ 841,510	\$ 949,448	\$ 801,352	\$ 829,647
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 30,862	\$ 763	\$ 578	\$ 9,648	\$ 500
Mortgage Loans - Total	VA46	\$ 126,890	\$ 78,379	\$ 106,006	\$ 69,344	\$ 88,197
Construction - Total	SUB2030	\$ 8,745	\$ 2,082	\$ 6,891	\$ 2,114	\$ 5,778
1-4 Dwelling Units	VA420	\$ 5,358	\$ 1,509	\$ 3,295	\$ 1,902	\$ 2,570
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,847	\$ 567	\$ 1,739	\$ 40	\$ 991
Nonresidential Property	VA440	\$ 1,540	\$ 6	\$ 1,857	\$ 172	\$ 2,217
Permanent - Total	SUB2041	\$ 118,145	\$ 76,297	\$ 99,115	\$ 67,230	\$ 82,419
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 11,871	\$ 8,854	\$ 6,960	\$ 7,865	\$ 6,737
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 85,268	\$ 47,696	\$ 66,880	\$ 41,085	\$ 42,000
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 16,865	\$ 12,996	\$ 11,751	\$ 12,148	\$ 10,853
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,155	\$ 2,432	\$ 1,041	\$ 335	\$ 7,044
Nonresidential Property (Except Land)	VA480	\$ 2,538	\$ 4,198	\$ 11,293	\$ 5,249	\$ 15,741
Land	VA490	\$ 448	\$ 121	\$ 1,190	\$ 548	\$ 44
Nonmortgage Loans - Total	VA56	\$ 709,745	\$ 750,322	\$ 830,327	\$ 711,940	\$ 728,462
Commercial Loans	VA520	\$ 198,598	\$ 171,069	\$ 225,459	\$ 166,425	\$ 153,669
Consumer Loans - Total	SUB2061	\$ 511,147	\$ 579,253	\$ 604,868	\$ 545,515	\$ 574,793
Loans on Deposits	VA510	\$ 321	\$ 401	\$ 628	\$ 119	\$ 278
Home Improvement Loans	VA516	\$ 13,960	\$ 665	\$ 918	\$ 718	\$ 490
Education Loans	VA530	\$ 121	\$ 6	\$ 142	\$ 48	\$ 69
Auto Loans	VA540	\$ 116,011	\$ 142,341	\$ 164,738	\$ 155,067	\$ 141,040
Mobile Home Loans	VA550	\$ 6,961	\$ 10,038	\$ 13,002	\$ 3,074	\$ 3,499

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 299,371	\$ 358,570	\$ 362,484	\$ 327,697	\$ 370,972
Other	VA560	\$ 74,402	\$ 67,232	\$ 62,956	\$ 58,792	\$ 58,445
Reposessed Assets - Total	VA60	\$ 11,462	\$ 6,014	\$ 7,064	\$ 5,191	\$ 6,097
Real Estate - Construction	VA605	\$ 8	\$ 5	\$ 21	\$ 0	\$ 39
Real Estate - 1-4 Dwelling Units	VA613	\$ 5,261	\$ 4,437	\$ 3,969	\$ 4,022	\$ 3,998
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 111	\$ 68	\$ 0	\$ 214	\$ 102
Real Estate - Nonresidential (Except Land)	VA625	\$ 71	\$ 875	\$ 1,498	\$ 188	\$ 937
Real Estate - Land	VA628	\$ 3	\$ 2	\$ 796	\$ 40	\$ 296
Other Reposessed Assets	VA630	\$ 6,008	\$ 627	\$ 780	\$ 727	\$ 725
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	\$ 9,840	\$ 6,032	\$ 5,473	\$ 5,229	\$ 6,391
GVA Recoveries - Assets - Total	SUB2126	\$ 207,327	\$ 186,143	\$ 193,870	\$ 183,755	\$ 196,848
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 20,034	\$ 13,395	\$ 21,063	\$ 20,023	\$ 23,138
Construction - Total	SUB2130	\$ 897	\$ 466	\$ 1,594	\$ 787	\$ 2,063
1-4 Dwelling Units	VA421	\$ 800	\$ 326	\$ 1,587	\$ 553	\$ 1,592
Multifamily (5 or more) Dwelling Units	VA431	\$ 21	\$ 81	\$ 0	\$ 0	\$ 2
Nonresidential Property	VA441	\$ 76	\$ 59	\$ 7	\$ 234	\$ 469
Permanent - Total	SUB2141	\$ 19,137	\$ 12,929	\$ 19,469	\$ 19,236	\$ 21,075
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,039	\$ 924	\$ 1,633	\$ 1,373	\$ 1,997
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 7,847	\$ 6,026	\$ 6,374	\$ 9,540	\$ 7,960
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4,714	\$ 2,723	\$ 4,244	\$ 3,647	\$ 3,575
Multifamily (5 or more) Dwelling Units	VA471	\$ 839	\$ 446	\$ 140	\$ 786	\$ 1,354
Nonresidential Property (Except Land)	VA481	\$ 3,626	\$ 2,733	\$ 6,889	\$ 3,754	\$ 6,124
Land	VA491	\$ 72	\$ 77	\$ 189	\$ 136	\$ 65
Nonmortgage Loans - Total	VA57	\$ 185,686	\$ 171,821	\$ 170,239	\$ 163,517	\$ 173,393
Commercial Loans	VA521	\$ 40,573	\$ 33,994	\$ 39,473	\$ 33,916	\$ 26,129
Consumer Loans - Total	SUB2161	\$ 145,113	\$ 137,827	\$ 130,767	\$ 129,601	\$ 147,264
Loans on Deposits	VA511	\$ 207	\$ 602	\$ 145	\$ 134	\$ 143
Home Improvement Loans	VA517	\$ 1,844	\$ 560	\$ 1,106	\$ 458	\$ 369
Education Loans	VA531	\$ 68	\$ 20	\$ 6	\$ 37	\$ 27
Auto Loans	VA541	\$ 43,570	\$ 43,717	\$ 40,731	\$ 38,361	\$ 43,814

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 4,072	\$ 2,842	\$ 2,231	\$ 841	\$ 557
Credit Cards	VA557	\$ 80,881	\$ 78,670	\$ 75,172	\$ 78,701	\$ 90,831
Other	VA561	\$ 14,471	\$ 11,416	\$ 11,376	\$ 11,069	\$ 11,523
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1,607	\$ 927	\$ 2,568	\$ 215	\$ 317
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 24,340	\$ 35,430	\$ 66,392	\$ 45,181	\$ 11,334
Deposits and Investment Securities	VA38	\$ 1,760	\$ 67	\$ 37,519	\$ 72	\$ 175
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Mortgage Loans - Total	VA48	\$ 5,775	\$ 8,674	\$ 9,273	\$ 25,218	\$- 312
Construction - Total	SUB2230	\$- 1,373	\$ 1,476	\$ 2,736	\$ 1,994	\$- 1,604
1-4 Dwelling Units	VA422	\$- 829	\$ 2,016	\$ 2,969	\$ 981	\$- 18
Multifamily (5 or more) Dwelling Units	VA432	\$- 680	\$- 552	\$- 110	\$ 591	\$ 381
Nonresidential Property	VA442	\$ 136	\$ 12	\$- 123	\$ 422	\$- 1,967
Permanent - Total	SUB2241	\$ 7,148	\$ 7,198	\$ 6,537	\$ 23,224	\$ 1,292
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 965	\$ 1,505	\$ 1,413	\$ 896	\$ 363
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 899	\$ 3,519	\$- 78	\$ 4,555	\$- 198
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,301	\$ 2,522	\$ 1,622	\$ 1,282	\$ 503
Multifamily (5 or more) Dwelling Units	VA472	\$- 45	\$- 1,469	\$ 1,397	\$ 2,129	\$- 2,684
Nonresidential Property (Except Land)	VA482	\$ 2,420	\$ 863	\$ 2,524	\$ 12,789	\$ 2,433
Land	VA492	\$ 1,608	\$ 258	\$- 341	\$ 1,573	\$ 875
Nonmortgage Loans - Total	VA58	\$ 8,666	\$ 15,696	\$ 2,108	\$ 12,124	\$ 5,727
Commercial Loans	VA522	\$ 5,065	\$ 11,322	\$- 1,799	\$ 9,619	\$ 2,932
Consumer Loans - Total	SUB2261	\$ 3,601	\$ 4,374	\$ 3,907	\$ 2,505	\$ 2,795
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$- 9
Home Improvement Loans	VA518	\$- 19	\$ 0	\$- 1	\$- 114	\$ 183
Education Loans	VA532	\$ 0	\$- 1	\$ 1	\$ 38	\$ 53
Auto Loans	VA542	\$ 882	\$- 3,549	\$ 1,221	\$ 894	\$- 848
Mobile Home Loans	VA552	\$- 45	\$ 456	\$- 109	\$ 624	\$ 661
Credit Cards	VA558	\$ 1,022	\$ 6,578	\$ 353	\$ 53	\$ 806
Other	VA562	\$ 1,761	\$ 890	\$ 2,442	\$ 1,010	\$ 1,949
Reposessed Assets - Total	VA62	\$ 6,519	\$ 9,473	\$ 17,679	\$ 7,521	\$ 5,360
Real Estate - Construction	VA606	\$ 41	\$ 125	\$ 480	\$- 1	\$ 85
Real Estate - 1-4 Dwelling Units	VA614	\$ 5,900	\$ 8,596	\$ 11,424	\$ 6,489	\$ 5,097
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 19	\$ 0	\$ 747	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 527	\$ 864	\$ 5,096	\$ 885	\$ 929
Real Estate - Land	VA629	\$ 3	\$ 151	\$- 105	\$ 14	\$ 18
Other Repossessed Assets	VA632	\$ 29	\$- 263	\$ 37	\$ 134	\$- 769
Real Estate Held for Investment	VA72	\$ 3	\$ 0	\$ 23	\$ 15	\$ 38
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 168	\$ 8	\$ 7	\$ 8
Other Assets	VA932	\$ 1,609	\$ 1,352	\$- 218	\$ 224	\$ 318
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 705,812	\$ 690,797	\$ 821,969	\$ 662,777	\$ 644,133
Deposits and Investment Securities	VA39	\$ 1,760	\$ 67	\$ 37,519	\$ 72	\$ 175
Mortgage-Backed Securities	VA375	\$ 30,862	\$ 763	\$ 578	\$ 9,648	\$ 520
Mortgage Loans - Total	VA49	\$ 112,631	\$ 73,658	\$ 94,216	\$ 74,539	\$ 64,747
Construction - Total	SUB2330	\$ 6,475	\$ 3,092	\$ 8,033	\$ 3,321	\$ 2,111
1-4 Dwelling Units	VA425	\$ 3,729	\$ 3,199	\$ 4,677	\$ 2,330	\$ 960
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,146	\$- 66	\$ 1,629	\$ 631	\$ 1,370
Nonresidential Property	VA445	\$ 1,600	\$- 41	\$ 1,727	\$ 360	\$- 219
Permanent - Total	SUB2341	\$ 106,156	\$ 70,566	\$ 86,183	\$ 71,218	\$ 62,636
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 10,797	\$ 9,435	\$ 6,740	\$ 7,388	\$ 5,103
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 78,320	\$ 45,189	\$ 60,428	\$ 36,100	\$ 33,842
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 13,452	\$ 12,795	\$ 9,129	\$ 9,783	\$ 7,781
Multifamily (5 or more) Dwelling Units	VA475	\$ 271	\$ 517	\$ 2,298	\$ 1,678	\$ 3,006
Nonresidential Property (Except Land)	VA485	\$ 1,332	\$ 2,328	\$ 6,928	\$ 14,284	\$ 12,050
Land	VA495	\$ 1,984	\$ 302	\$ 660	\$ 1,985	\$ 854
Nonmortgage Loans - Total	VA59	\$ 532,725	\$ 594,197	\$ 662,195	\$ 560,546	\$ 560,796
Commercial Loans	VA525	\$ 163,090	\$ 148,397	\$ 184,187	\$ 142,128	\$ 130,472
Consumer Loans - Total	SUB2361	\$ 369,635	\$ 445,800	\$ 478,009	\$ 418,418	\$ 430,324
Loans on Deposits	VA515	\$ 114	\$- 201	\$ 483	\$- 15	\$ 126
Home Improvement Loans	VA519	\$ 12,097	\$ 105	\$- 189	\$ 146	\$ 304
Education Loans	VA535	\$ 53	\$- 15	\$ 137	\$ 49	\$ 95
Auto Loans	VA545	\$ 73,323	\$ 95,075	\$ 125,229	\$ 117,599	\$ 96,378
Mobile Home Loans	VA555	\$ 2,844	\$ 7,652	\$ 10,662	\$ 2,857	\$ 3,603
Credit Cards	VA559	\$ 219,512	\$ 286,478	\$ 287,665	\$ 249,049	\$ 280,947
Other	VA565	\$ 61,692	\$ 56,706	\$ 54,022	\$ 48,733	\$ 48,871
Reposessed Assets - Total	VA65	\$ 17,981	\$ 15,487	\$ 24,743	\$ 12,712	\$ 11,457
Real Estate - Construction	VA607	\$ 49	\$ 130	\$ 501	\$- 1	\$ 124
Real Estate - 1-4 Dwelling Units	VA615	\$ 11,161	\$ 13,033	\$ 15,393	\$ 10,511	\$ 9,095

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 130	\$ 68	\$ 747	\$ 214	\$ 102
Real Estate - Nonresidential (Except Land)	VA627	\$ 598	\$ 1,739	\$ 6,594	\$ 1,073	\$ 1,866
Real Estate - Land	VA631	\$ 6	\$ 153	\$ 691	\$ 54	\$ 314
Other Repossessed Assets	VA633	\$ 6,037	\$ 364	\$ 817	\$ 861	\$- 44
Real Estate Held for Investment	VA75	\$ 3	\$ 0	\$ 23	\$ 15	\$ 38
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 168	\$ 8	\$ 7	\$ 8
Other Assets	VA935	\$ 9,842	\$ 6,457	\$ 2,687	\$ 5,238	\$ 6,392
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 722,135	\$ 672,624	\$ 732,501	\$ 660,485	\$ 601,918
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,966,940	\$ 1,816,637	\$ 1,654,183	\$ 1,548,074	\$ 1,494,014
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 390,508	\$ 365,794	\$ 375,480	\$ 374,575	\$ 461,491
Construction	VA951	\$ 5,803	\$ 4,311	\$ 8,493	\$ 8,279	\$ 14,732
Permanent - 1-4 Dwelling Units	VA952	\$ 354,165	\$ 335,639	\$ 341,219	\$ 347,665	\$ 371,934
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 2,572	\$ 1,743	\$ 8,248	\$ 3,490	\$ 3,472
Permanent - Nonresidential (Except Land)	VA954	\$ 13,388	\$ 23,800	\$ 15,056	\$ 14,640	\$ 69,327
Permanent - Land	VA955	\$ 14,580	\$ 301	\$ 2,464	\$ 501	\$ 2,026
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,187,088	\$ 4,107,216	\$ 4,311,035	\$ 4,377,598	\$ 4,298,368
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 7,980,123	\$ 8,186,495	\$ 8,334,830	\$ 8,066,404	\$ 8,219,289
Substandard	VA965	\$ 7,429,801	\$ 7,724,731	\$ 7,911,309	\$ 7,603,933	\$ 7,754,358
Doubtful	VA970	\$ 549,863	\$ 461,047	\$ 423,011	\$ 461,635	\$ 463,406
Loss	VA975	\$ 459	\$ 717	\$ 510	\$ 836	\$ 1,525

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 12,538,091	\$ 12,586,615	\$ 12,936,971	\$ 12,246,370	\$ 11,811,914
Mortgages - Total	SUB2421	\$ 10,067,933	\$ 10,024,834	\$ 10,221,614	\$ 9,667,221	\$ 9,294,847
Construction and Land Loans	SUB2430	\$ 503,886	\$ 559,372	\$ 513,833	\$ 510,915	\$ 503,941
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,829,505	\$ 8,734,096	\$ 8,918,444	\$ 8,370,414	\$ 8,022,881
Permanent Loans Secured by All Other Property	SUB2450	\$ 869,886	\$ 907,823	\$ 922,585	\$ 904,830	\$ 879,648
Nonmortgages - Total	SUB2461	\$ 2,470,158	\$ 2,561,781	\$ 2,715,355	\$ 2,579,149	\$ 2,517,067
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 8,226,428	\$ 7,876,632	\$ 8,225,545	\$ 7,759,335	\$ 7,415,585

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 7,448,558	\$ 7,067,448	\$ 7,335,672	\$ 6,953,591	\$ 6,667,583
Mortgage Loans - Total	SUB2481	\$ 5,985,352	\$ 5,616,917	\$ 5,681,216	\$ 5,410,494	\$ 5,168,006
Construction	PD115	\$ 216,902	\$ 173,695	\$ 188,777	\$ 185,233	\$ 210,699
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 254,860	\$ 232,462	\$ 229,164	\$ 246,651	\$ 176,951
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 4,866,317	\$ 4,605,458	\$ 4,677,936	\$ 4,445,239	\$ 4,280,829
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 212,950	\$ 182,849	\$ 219,283	\$ 175,026	\$ 126,856
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 90,231	\$ 78,592	\$ 62,148	\$ 68,120	\$ 81,126
Permanent - Nonresidential Property (Except Land)	PD135	\$ 252,305	\$ 241,244	\$ 234,196	\$ 226,263	\$ 238,967
Permanent - Land	PD138	\$ 91,787	\$ 102,617	\$ 69,712	\$ 63,962	\$ 52,578
Nonmortgage Loans - Commercial Loans	PD140	\$ 401,576	\$ 420,529	\$ 387,012	\$ 379,926	\$ 429,497
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,061,630	\$ 1,030,002	\$ 1,267,443	\$ 1,163,171	\$ 1,070,080
Loans on Deposits	PD161	\$ 5,084	\$ 9,484	\$ 10,009	\$ 9,369	\$ 6,048
Home Improvement Loans	PD163	\$ 3,305	\$ 4,783	\$ 5,802	\$ 6,101	\$ 5,124
Education Loans	PD165	\$ 21,879	\$ 20,466	\$ 21,723	\$ 20,551	\$ 8,559
Auto Loans	PD167	\$ 340,338	\$ 290,955	\$ 414,313	\$ 396,018	\$ 362,981
Mobile Home Loans	PD169	\$ 24,773	\$ 28,737	\$ 33,346	\$ 25,665	\$ 22,144
Credit Cards	PD171	\$ 566,876	\$ 574,242	\$ 670,507	\$ 598,874	\$ 571,873
Other	PD180	\$ 99,375	\$ 101,335	\$ 111,743	\$ 106,593	\$ 93,351
Memo - Troubled Debt Restructured Included Above	PD190	\$ 107,521	\$ 76,173	\$ 63,165	\$ 56,029	\$ 24,174
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 351,728	\$ 207,146	\$ 356,720	\$ 306,988	\$ 108,996
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 777,870	\$ 809,184	\$ 889,873	\$ 805,744	\$ 748,002
Mortgage Loans - Total	SUB2491	\$ 480,897	\$ 500,312	\$ 567,352	\$ 499,882	\$ 450,327
Construction	PD215	\$ 10,868	\$ 35,942	\$ 27,831	\$ 19,236	\$ 11,830
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 5,357	\$ 6,123	\$ 10,600	\$ 11,417	\$ 7,176
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 422,862	\$ 421,427	\$ 495,578	\$ 429,350	\$ 378,616
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 8,194	\$ 8,352	\$ 7,167	\$ 5,600	\$ 7,011
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 3,533	\$ 4,465	\$ 5,269	\$ 8,555	\$ 5,743
Permanent - Nonresidential Property (Except Land)	PD235	\$ 24,431	\$ 18,615	\$ 11,945	\$ 14,720	\$ 23,525
Permanent - Land	PD238	\$ 5,652	\$ 5,388	\$ 8,962	\$ 11,004	\$ 16,426
Nonmortgage Loans - Commercial Loans	PD240	\$ 138,627	\$ 134,763	\$ 122,813	\$ 115,165	\$ 113,758
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 158,346	\$ 174,109	\$ 199,707	\$ 190,697	\$ 183,917
Loans on Deposits	PD261	\$ 1,238	\$ 706	\$ 1,496	\$ 1,964	\$ 1,569
Home Improvement Loans	PD263	\$ 144	\$ 113	\$ 617	\$ 607	\$ 311

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 990	\$ 1,196	\$ 1,203	\$ 1,132	\$ 1,174
Auto Loans	PD267	\$ 18,647	\$ 17,264	\$ 23,069	\$ 23,945	\$ 21,624
Mobile Home Loans	PD269	\$ 433	\$ 805	\$ 3,298	\$ 2,826	\$ 3,199
Credit Cards	PD271	\$ 122,054	\$ 138,808	\$ 153,822	\$ 146,081	\$ 141,703
Other	PD280	\$ 14,840	\$ 15,217	\$ 16,202	\$ 14,142	\$ 14,337
Memo - Troubled Debt Restructured Included Above	PD290	\$ 12,045	\$ 10,355	\$ 7,804	\$ 7,515	\$ 6,211
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 277,047	\$ 287,709	\$ 316,735	\$ 275,418	\$ 182,982
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,311,663	\$ 4,709,983	\$ 4,711,426	\$ 4,487,035	\$ 4,396,329
Mortgage Loans - Total	SUB2501	\$ 3,601,684	\$ 3,907,605	\$ 3,973,046	\$ 3,756,845	\$ 3,676,514
Construction	PD315	\$ 140,772	\$ 173,278	\$ 163,977	\$ 187,508	\$ 169,789
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 110,586	\$ 109,097	\$ 101,714	\$ 77,099	\$ 70,467
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 2,853,855	\$ 3,055,064	\$ 3,066,350	\$ 2,880,637	\$ 2,894,675
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 94,524	\$ 113,264	\$ 110,652	\$ 99,395	\$ 80,300
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 48,314	\$ 46,709	\$ 73,452	\$ 77,054	\$ 65,139
Permanent - Nonresidential Property (Except Land)	PD335	\$ 315,728	\$ 341,741	\$ 402,327	\$ 391,180	\$ 353,525
Permanent - Land	PD338	\$ 37,905	\$ 68,452	\$ 54,574	\$ 43,972	\$ 42,619
Nonmortgage Loans - Commercial Loans	PD340	\$ 376,470	\$ 392,424	\$ 329,995	\$ 386,474	\$ 388,992
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 333,509	\$ 409,954	\$ 408,385	\$ 343,716	\$ 330,823
Loans on Deposits	PD361	\$ 1,506	\$ 501	\$ 972	\$ 1,147	\$ 1,103
Home Improvement Loans	PD363	\$ 886	\$ 1,258	\$ 1,500	\$ 1,758	\$ 1,279
Education Loans	PD365	\$ 23,614	\$ 23,401	\$ 23,947	\$ 22,580	\$ 21,067
Auto Loans	PD367	\$ 64,701	\$ 66,598	\$ 71,937	\$ 68,789	\$ 65,352
Mobile Home Loans	PD369	\$ 12,678	\$ 15,336	\$ 13,271	\$ 9,295	\$ 8,198
Credit Cards	PD371	\$ 205,383	\$ 281,582	\$ 272,734	\$ 220,214	\$ 214,108
Other	PD380	\$ 24,741	\$ 21,278	\$ 24,024	\$ 19,933	\$ 19,716
Memo - Troubled Debt Restructured Included Above	PD390	\$ 173,124	\$ 215,484	\$ 210,471	\$ 126,451	\$ 102,854
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 119,710	\$ 23,119	\$ 61,072	\$ 63,983	\$ 45,608
Schedule LD --- Loan Data						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 25,877,387	\$ 24,090,935	\$ 20,460,568	\$ 14,325,027	\$ 13,699,043

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 19,274,084	\$ 19,431,960	\$ 16,441,129	\$ 11,178,006	\$ 10,791,232
100% and greater LTV	LD120	\$ 6,603,303	\$ 4,658,975	\$ 4,019,439	\$ 3,147,021	\$ 2,907,811
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 573,289	\$ 408,948	\$ 437,553	\$ 397,454	\$ 388,124
Past Due and Still Accruing - Total	SUB5240	\$ 299,332	\$ 175,327	\$ 182,370	\$ 184,534	\$ 166,646
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 288,065	\$ 165,302	\$ 170,240	\$ 171,751	\$ 147,322
90% up to 100% LTV	LD210	\$ 203,069	\$ 126,097	\$ 130,747	\$ 135,614	\$ 114,025
100% and greater LTV	LD220	\$ 84,996	\$ 39,205	\$ 39,493	\$ 36,137	\$ 33,297
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 11,267	\$ 10,025	\$ 12,130	\$ 12,783	\$ 19,324
90% up to 100% LTV	LD230	\$ 8,015	\$ 7,964	\$ 7,805	\$ 9,420	\$ 12,450
100% and greater LTV	LD240	\$ 3,252	\$ 2,061	\$ 4,325	\$ 3,363	\$ 6,874
Nonaccrual - Total	SUB5230	\$ 273,957	\$ 233,621	\$ 255,183	\$ 212,920	\$ 221,478
90% up to 100% LTV	LD250	\$ 150,934	\$ 124,956	\$ 137,413	\$ 131,477	\$ 133,710
100% and greater LTV	LD260	\$ 123,023	\$ 108,665	\$ 117,770	\$ 81,443	\$ 87,768
Net Charge-offs - Total	SUB5300	\$ 9,972	\$ 9,697	\$ 8,762	\$ 5,685	\$ 4,916
90% up to 100% LTV	LD310	\$ 5,748	\$ 6,100	\$ 4,771	\$ 2,913	\$ 3,108
100% and greater LTV	LD320	\$ 4,224	\$ 3,597	\$ 3,991	\$ 2,772	\$ 1,808
Purchases - Total	SUB5320	\$ 4,288,080	\$ 2,978,125	\$ 2,959,659	\$ 2,691,231	\$ 3,003,467
90% up to 100% LTV	LD410	\$ 2,846,465	\$ 2,278,919	\$ 2,637,465	\$ 2,392,567	\$ 2,608,396
100% and greater LTV	LD420	\$ 1,441,615	\$ 699,206	\$ 322,194	\$ 298,664	\$ 395,071
Originations - Total	SUB5330	\$ 9,842,299	\$ 7,110,620	\$ 7,683,258	\$ 4,723,567	\$ 5,251,207
90% up to 100% LTV	LD430	\$ 7,205,237	\$ 5,330,158	\$ 5,435,523	\$ 3,675,449	\$ 4,498,144
100% and greater LTV	LD440	\$ 2,637,062	\$ 1,780,462	\$ 2,247,735	\$ 1,048,118	\$ 753,063
Sales - Total	SUB5340	\$ 7,718,512	\$ 4,516,693	\$ 3,241,236	\$ 3,599,564	\$ 2,786,495
90% up to 100% LTV	LD450	\$ 4,822,731	\$ 2,766,203	\$ 2,135,535	\$ 2,597,179	\$ 2,204,423
100% and greater LTV	LD460	\$ 2,895,781	\$ 1,750,490	\$ 1,105,701	\$ 1,002,385	\$ 582,072

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 26,550,157	\$ 25,101,055	\$ 24,794,370	\$ 24,577,017	\$ 23,387,862
Mortgage Construction Loans	CC105	\$ 22,075,637	\$ 20,657,223	\$ 20,497,296	\$ 20,720,024	\$ 19,886,172
Other Mortgage Loans	CC115	\$ 4,474,520	\$ 4,443,832	\$ 4,297,074	\$ 3,856,993	\$ 3,501,690
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,665,430	\$ 2,658,607	\$ 2,627,445	\$ 2,267,969	\$ 2,209,132
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 76,454,791	\$ 70,683,122	\$ 57,688,744	\$ 62,965,942	\$ 60,106,348
1-4 Dwelling Units	CC280	\$ 69,123,572	\$ 63,513,994	\$ 51,338,604	\$ 56,492,377	\$ 53,573,686

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,133,425	\$ 2,271,087	\$ 1,894,368	\$ 2,292,236	\$ 2,378,607
All Other Real Estate	CC300	\$ 5,197,794	\$ 4,898,041	\$ 4,455,772	\$ 4,181,329	\$ 4,154,055
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,378,293	\$ 4,277,798	\$ 3,369,129	\$ 3,395,429	\$ 3,686,922
Commitments Outstanding to Purchase Loans	CC320	\$ 33,383,310	\$ 26,739,469	\$ 13,965,511	\$ 18,406,904	\$ 17,426,345
Commitments Outstanding to Sell Loans	CC330	\$ 53,783,143	\$ 49,871,476	\$ 37,265,155	\$ 39,603,129	\$ 43,344,752
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 61,712,368	\$ 49,174,770	\$ 49,142,795	\$ 54,578,105	\$ 29,743,451
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 46,052,985	\$ 47,369,140	\$ 30,656,859	\$ 26,464,341	\$ 16,581,178
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,054,303	\$ 1,104,634	\$ 364,651	\$ 645,157	\$ 311,310
Commitments Outstanding to Sell Investment Securities	CC375	\$ 404,964	\$ 374,004	\$ 188,838	\$ 319,208	\$ 213,857
Unused Lines of Credit - Total	SUB3361	\$ 652,351,580	\$ 618,340,983	\$ 546,239,031	\$ 484,378,458	\$ 470,214,507
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 85,601,163	\$ 76,861,847	\$ 72,106,222	\$ 63,439,649	\$ 60,204,751
Commercial Lines	CC420	\$ 59,726,188	\$ 59,593,529	\$ 57,000,305	\$ 54,158,085	\$ 52,477,238
Open-End Consumer Lines - Credit Cards	CC423	\$ 503,362,994	\$ 478,692,430	\$ 414,020,540	\$ 363,810,711	\$ 354,557,555
Open-End Consumer Lines - Other	CC425	\$ 3,661,235	\$ 3,193,177	\$ 3,111,964	\$ 2,970,013	\$ 2,974,963
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,937,378	\$ 5,517,769	\$ 5,507,963	\$ 4,921,712	\$ 4,334,837
Commercial	CC430	\$ 899,999	\$ 744,475	\$ 718,572	\$ 536,514	\$ 411,124
Standby, Not Included on CC465 or CC468	CC435	\$ 5,037,379	\$ 4,773,294	\$ 4,789,391	\$ 4,385,198	\$ 3,923,713
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 70,027,542	\$ 81,544,535	\$ 79,376,499	\$ 58,941,955	\$ 53,817,964
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 537,924	\$ 492,469	\$ 583,129	\$ 585,510	\$ 630,301
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 12,543,240	\$ 12,321,191	\$ 14,894,419	\$ 12,824,790	\$ 12,307,094
Other Contingent Liabilities	CC480	\$ 5,224,664	\$ 6,720,876	\$ 3,972,580	\$ 3,580,183	\$ 5,113,756
Contingent Assets	CC490	\$ 270,536	\$ 261,254	\$ 231,690	\$ 169,253	\$ 124,928

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 30,111,167	\$ 27,675,734	\$ 35,334,589	\$ 23,171,931	\$ 33,527,544
Pass-Through Securities	CF143	\$ 22,003,549	\$ 14,362,350	\$ 24,879,493	\$ 13,492,992	\$ 24,559,028
Other Mortgage-Backed Securities	CF153	\$ 8,107,618	\$ 13,313,384	\$ 10,455,096	\$ 9,678,939	\$ 8,968,516
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 14,485,092	\$ 14,579,796	\$ 16,923,905	\$ 13,964,918	\$ 15,053,334
Pass-Through Securities	CF145	\$ 12,535,546	\$ 10,735,638	\$ 14,022,487	\$ 10,835,937	\$ 13,472,505
Other Mortgage-Backed Securities	CF155	\$ 1,949,546	\$ 3,844,158	\$ 2,901,418	\$ 3,128,981	\$ 1,580,829
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 15,626,075	\$ 13,095,938	\$ 18,410,684	\$ 9,207,013	\$ 18,474,210

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 11,392,994	\$- 5,658,223	\$- 5,655,966	\$- 4,871,695	\$- 9,392,814
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,390,869	\$- 3,919,557	\$- 3,868,916	\$- 3,832,562	\$- 7,298,969
Mortgage Loans Disbursed - Total	SUB3831	\$ 191,834,484	\$ 160,982,981	\$ 176,643,896	\$ 167,067,621	\$ 196,533,958
Construction Loans - Total	SUB3840	\$ 9,718,759	\$ 8,241,136	\$ 9,131,495	\$ 9,571,474	\$ 9,567,168
1-4 Dwelling Units	CF190	\$ 7,440,577	\$ 6,457,436	\$ 7,178,530	\$ 7,695,334	\$ 7,753,910
Multifamily (5 or more) Dwelling Units	CF200	\$ 907,044	\$ 716,790	\$ 792,214	\$ 780,459	\$ 833,542
Nonresidential	CF210	\$ 1,371,138	\$ 1,066,910	\$ 1,160,751	\$ 1,095,681	\$ 979,716
Permanent Loans - Total	SUB3851	\$ 182,115,725	\$ 152,741,845	\$ 167,512,401	\$ 157,496,147	\$ 186,966,790
1-4 Dwelling Units	CF225	\$ 169,375,511	\$ 141,497,781	\$ 154,095,830	\$ 145,424,808	\$ 173,450,182
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,079,429	\$ 4,760,005	\$ 5,248,741	\$ 5,026,430	\$ 5,494,150
Nonresidential (Except Land)	CF260	\$ 4,967,821	\$ 3,955,770	\$ 5,627,633	\$ 4,885,519	\$ 5,848,354
Land	CF270	\$ 2,692,964	\$ 2,528,289	\$ 2,540,197	\$ 2,159,390	\$ 2,174,104
Loans and Participations Purchased - Total	SUB3880	\$ 96,672,208	\$ 80,748,061	\$ 79,080,917	\$ 78,345,105	\$ 80,860,326
Secured by 1-4 Dwelling Units	CF280	\$ 93,921,453	\$ 78,521,769	\$ 77,859,650	\$ 77,560,476	\$ 79,253,061
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 529,594	\$ 188,709	\$ 488,874	\$ 334,588	\$ 772,993
Secured by Nonresidential	CF300	\$ 2,221,161	\$ 2,037,583	\$ 732,393	\$ 450,041	\$ 834,272
Loans and Participations Sold - Total	SUB3890	\$ 155,049,279	\$ 128,928,941	\$ 125,235,013	\$ 124,433,554	\$ 144,786,147
Secured by 1-4 Dwelling Units	CF310	\$ 151,260,509	\$ 127,605,384	\$ 122,524,604	\$ 122,749,325	\$ 141,334,686
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 476,765	\$ 455,321	\$ 966,126	\$ 408,565	\$ 1,463,748
Secured by Nonresidential	CF330	\$ 3,312,005	\$ 868,236	\$ 1,744,283	\$ 1,275,664	\$ 1,987,713
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 58,377,071	\$- 48,180,880	\$- 46,154,096	\$- 46,088,449	\$- 63,925,821
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 91,278,165	\$ 76,893,809	\$ 80,459,862	\$ 78,490,404	\$ 90,506,458
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,297,590	\$- 3,167,839	\$- 3,592,479	\$- 1,276,331	\$- 4,549,216
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 58,200,229	\$ 59,707,989	\$ 63,295,638	\$ 51,774,591	\$ 71,818,615
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 39,881,658	\$ 32,740,453	\$ 46,437,459	\$ 41,212,437	\$ 37,552,463
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 76,713,045	\$ 60,245,596	\$ 65,367,285	\$ 59,147,312	\$ 57,261,770
Commercial	CF390	\$ 37,091,618	\$ 28,794,946	\$ 30,615,039	\$ 26,266,273	\$ 24,139,881
Consumer	CF400	\$ 39,621,427	\$ 31,450,650	\$ 34,752,246	\$ 32,881,039	\$ 33,121,889
Nonmortgage Loans - Sales - Total	SUB3915	\$ 7,071,542	\$ 3,889,253	\$ 5,208,567	\$ 4,332,570	\$ 3,888,504
Commercial	CF395	\$ 585,135	\$ 942,559	\$ 799,646	\$ 772,415	\$ 832,957
Consumer	CF405	\$ 6,486,407	\$ 2,946,694	\$ 4,408,921	\$ 3,560,155	\$ 3,055,547

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 69,641,503	\$ 56,356,343	\$ 60,158,718	\$ 54,814,742	\$ 53,373,266
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 17,744,732	\$ 25,784,835	\$ 17,169,346	\$ 21,918,269	\$ 19,348,493
New Deposits Received less Deposits Withdrawn	CF420	\$ 14,263,688	\$ 22,874,552	\$ 14,331,090	\$ 19,380,409	\$ 16,961,459
Interest Credited to Deposits	CF430	\$ 3,481,044	\$ 2,910,283	\$ 2,838,256	\$ 2,537,860	\$ 2,387,034
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 292,345	\$ 3,026,774	\$- 35,455	\$ 5,521,345	\$ 3,337,804

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 70,040,494	\$ 66,580,342	\$ 59,177,760	\$ 51,465,990	\$ 43,060,941
Fully Insured	DI100	\$ 39,892,922	\$ 36,997,652	\$ 34,846,188	\$ 33,788,935	\$ 30,742,158
Other	DI110	\$ 30,147,572	\$ 29,582,690	\$ 24,331,572	\$ 17,677,055	\$ 12,318,783
Deposits with Balances - \$100,000 or Less	DI120	\$ 477,420,155	\$ 475,068,009	\$ 459,302,195	\$ 442,745,298	\$ 433,901,546
Deposits with Balances - Greater than \$100,000	DI130	\$ 323,241,770	\$ 309,566,033	\$ 298,462,574	\$ 277,677,857	\$ 261,583,249
Number of Deposit Accounts - Total	SUB4062	76,156,963	73,549,369	70,652,616	66,759,692	63,464,884
Balances of \$100,000 or Less	DI150	74,931,524	72,365,288	69,479,912	65,640,308	62,392,167
Balances Greater than \$100,000	DI160	1,225,439	1,184,081	1,172,704	1,119,384	1,072,717
IRA/Keogh Accounts	DI200	\$ 38,514,907	\$ 37,732,286	\$ 37,086,860	\$ 36,585,567	\$ 36,432,755
Uninsured Deposits	DI210	\$ 206,430,636	\$ 199,245,836	\$ 185,783,823	\$ 169,202,878	\$ 152,485,640
Preferred Deposits	DI220	\$ 9,658,875	\$ 7,974,222	\$ 7,784,336	\$ 7,342,000	\$ 6,830,681
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 105,094,549	\$ 114,473,452	\$ 113,506,550	\$ 109,813,547	\$ 109,655,634
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 260,188,819	\$ 253,156,623	\$ 251,533,462	\$ 240,480,469	\$ 254,486,631
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 102,468,982	\$ 108,559,714	\$ 117,518,777	\$ 112,739,951	\$ 85,005,718
Deposits & Escrows - Time Deposits	DI340	\$ 332,909,600	\$ 308,444,272	\$ 275,206,006	\$ 257,389,276	\$ 246,336,840
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 50,413,033	\$ 49,397,499	\$ 47,424,768	\$ 44,647,319	\$ 46,195,674
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 110,938	\$ 155,975	\$ 159,141	\$ 146,818	\$ 182,529
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 9,411,439	\$ 5,037,647	\$ 3,302,997	\$ 3,509,712	\$ 10,788,374
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 19,074,499	\$ 21,549,205	\$ 19,409,242	\$ 11,756,326	\$ 9,462,376
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 488,195	\$ 763,703	\$ 593,865	\$ 372,409	\$ 2,404

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 3,840	\$ 9,634	\$ 100	\$ 22,774	\$ 15,346
Adjustments to Demand Deposits (including escrows)	DI720	\$ 171,372	\$ 357,418	\$ 354,692	\$ 290,516	\$ 293,948
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 22,715	\$ 15,097	\$ 6,846	\$ 28,567	\$ 20,824
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 355,464	\$ 32,608,201	\$ 939,580	\$ 6,110,109	\$ 2,044,582
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 241,102	\$ 12,903,242	\$ 593,765	\$ 3,808,437	\$ 598,787
Total deposits sold or transferred during the quarter	DI760	\$ 124,142	\$ 18,677	\$ 18,538	\$ 51,191	\$ 261,806

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	221,504	219,399	217,406	210,492	207,431
Assets Held in Trading Accounts	SI375	\$ 5,489,562	\$ 5,341,729	\$ 5,235,513	\$ 2,960,625	\$ 1,490,972
Available-for-Sale Securities	SI385	\$ 153,923,070	\$ 149,197,994	\$ 145,864,462	\$ 142,171,092	\$ 145,378,767
Assets Held for Sale	SI387	\$ 101,645,468	\$ 86,405,068	\$ 83,081,260	\$ 69,510,542	\$ 70,802,487
Loans Serviced for Others	SI390	\$ 1,287,602,472	\$ 1,295,597,440	\$ 1,266,399,979	\$ 1,260,547,570	\$ 1,127,014,761
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 495,142	\$ 592,818	\$ 478,980	\$ 422,101	\$ 394,700
Other Residual Interests	SI404	\$ 630,089	\$ 662,258	\$ 664,857	\$ 568,292	\$ 511,155
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.39%	85.35%	85.91%	84.79%	85.27%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.33%	85.50%	85.92%	85.02%	85.24%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.15%	85.49%	85.55%	85.13%	85.07%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.83%	78.63%	76.51%	75.88%	78.69%
Do you meet the DBLA business operations test?	SI586	31 [Yes]	32 [Yes]	33 [Yes]	33 [Yes]	35 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 11,322,649	\$ 11,590,620	\$ 10,311,423	\$ 10,337,030	\$ 10,254,899
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,248,395	\$ 1,221,966	\$ 1,244,510	\$ 1,233,012	\$ 1,172,607
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4,090	18,942	2,926	4,909	2,117
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 122,657,238	\$ 117,396,291	\$ 115,367,921	\$ 108,733,191	\$ 103,791,733
Net Income (Loss) (SO91)	SI610	\$ 4,034,394	\$ 4,006,380	\$ 3,760,086	\$ 3,499,868	\$ 3,365,667
Dividends Declared - Preferred Stock	SI620	\$ 12,447	\$ 9,909	\$ 12,997	\$ 15,991	\$ 10,305
Dividends Declared - Common Stock	SI630	\$ 1,673,648	\$ 1,273,093	\$ 2,374,667	\$ 1,643,015	\$ 1,111,056
Stock Issued	SI640	\$ 48,427	\$ 1,001,410	\$ 30,688	\$ 73,338	\$ 40,210
Stock Retired	SI650	\$ 660	\$ 0	\$ 135,920	\$ 25,388	\$ 972
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,971,699	\$ 3,097,490	\$ 1,406,551	\$ 579,252	\$ 4,187,744
New Basis Accounting Adjustments	SI660	\$ 34,903	\$ 539,359	\$ 69,994	\$ 85,018	\$ 542,811
Other Comprehensive Income	SI662	\$ 590,966	\$ - 676,674	\$ 122,466	\$ 840,285	\$ - 1,609,845
Prior Period Adjustments	SI668	\$ - 43	\$ - 88,730	\$ - 5,401	\$ - 5,113	\$ - 4,078
Other Adjustments	SI671	\$ - 2,027	\$ - 869,010	\$ 466,720	\$ 1,722,088	\$ 72,018
Ending Equity Capital (SC80)	SI680	\$ 129,648,802	\$ 123,123,514	\$ 118,695,441	\$ 113,843,533	\$ 109,263,927
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,805,909	\$ 4,103,366	\$ 3,719,201	\$ 2,106,474	\$ 2,264,574
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 69,386,255	\$ 60,300,717	\$ 55,942,306	\$ 48,482,863	\$ 70,624,145
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	177 [Yes]	176 [Yes]	178 [Yes]	172 [Yes]	153 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 1,121,973	\$ 1,215,674	\$ 908,559	\$ 806,590	\$ 8,718,790
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 112,944	\$ 114,052	\$ 229,412	\$ 204,133	\$ 108,519
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,365,818,959	\$ 1,312,526,401	\$ 1,281,875,071	\$ 1,212,992,204	\$ 1,164,739,339
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 58,083,458	\$ 56,767,252	\$ 63,083,534	\$ 69,111,935	\$ 74,527,923
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,089,647,206	\$ 1,041,469,208	\$ 1,004,080,870	\$ 941,032,455	\$ 889,639,453
Nonmortgage Loans	SI885	\$ 122,026,182	\$ 117,192,494	\$ 118,803,019	\$ 114,713,552	\$ 109,733,115
Deposits and Excrows	SI890	\$ 774,643,457	\$ 743,718,582	\$ 735,430,252	\$ 696,087,063	\$ 672,292,972
Total Borrowings	SI895	\$ 425,314,103	\$ 406,598,635	\$ 390,141,345	\$ 368,389,018	\$ 346,411,310
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	463	397	380	410	486
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 111,936	\$ 528,920	\$ 43,014	\$ 172,786	\$ 55,059
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.76	5.71	5.40	5.34	5.03
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.07	7.01	6.85	6.87	7.43

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	7	8	6	9	4
1st time incl asset/liab from branch/bulk dep purch?	SQ110	5	7	9	11	8
Change in Control of Association?	SQ130	12	5	8	13	7
Merger Accounted for under the Purchase Method?	SQ160	5	6	8	9	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	14	19	19	29	22
Any Outstanding Futures or Options Positions?	SQ310	16	14	16	17	19
Does Association Have Subchapter S in effect this year?	SQ320	77	76	72	71	69
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	456	440	426	415	400

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	762 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	800 [Yes]
Do you have any farm or agriculture loans?	SB100	225 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	238 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	67 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	77 [Yes]
Number of Loans on SC260	SB200	1,613	N/A	N/A	N/A	1,936
Number of Loans on SC300, SC303, and SC306	SB210	1,860,089	N/A	N/A	N/A	1,216,568
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	24,253	N/A	N/A	N/A	24,727
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 1,003,486	N/A	N/A	N/A	\$ 991,719
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	29,824	N/A	N/A	N/A	30,218
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 3,298,075	N/A	N/A	N/A	\$ 3,104,483
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	56,935	N/A	N/A	N/A	52,690
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 14,327,145	N/A	N/A	N/A	\$ 13,131,410
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,445,580	N/A	N/A	N/A	1,484,521
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 6,278,215	N/A	N/A	N/A	\$ 5,843,309
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	29,339	N/A	N/A	N/A	22,982
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 2,636,133	N/A	N/A	N/A	\$ 2,489,762
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	24,792	N/A	N/A	N/A	16,897

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 5,757,288	N/A	N/A	N/A	\$ 5,339,982
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	3,840	N/A	N/A	N/A	3,394
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 153,454	N/A	N/A	N/A	\$ 140,889
Farm Mortgages Orig at \$100-250,000 - Number	SB520	2,249	N/A	N/A	N/A	1,798
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 292,829	N/A	N/A	N/A	\$ 239,139
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	677	N/A	N/A	N/A	535
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 221,735	N/A	N/A	N/A	\$ 169,358
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	38,456	N/A	N/A	N/A	19,589
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 224,120	N/A	N/A	N/A	\$ 163,510
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	1,186	N/A	N/A	N/A	920
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 136,571	N/A	N/A	N/A	\$ 103,757
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	477	N/A	N/A	N/A	376
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 117,703	N/A	N/A	N/A	\$ 84,965

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	120 [Yes]	121 [Yes]	121 [Yes]	121 [Yes]	123 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	93 [Yes]	94 [Yes]	92 [Yes]	93 [Yes]	95 [Yes]
Do you have any activity to report on this schedule?	FS130	89 [Yes]	90 [Yes]	88 [Yes]	89 [Yes]	90 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 576,493,108	\$ 574,088,876	\$ 571,621,932	\$ 524,484,541	\$ 593,859,757
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 65,106,324	\$ 63,747,455	\$ 61,423,277	\$ 57,655,163	\$ 56,935,972
Personal Trust and Agency Accounts	FS210	\$ 25,745,198	\$ 25,252,544	\$ 23,342,593	\$ 21,557,658	\$ 21,102,174
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 5,136,317	\$ 4,966,941	\$ 4,888,921	\$ 4,495,043	\$ 4,343,071
Employee Benefit - Defined Contribution	FS220	\$ 1,175,236	\$ 1,164,919	\$ 1,156,588	\$ 1,104,278	\$ 1,026,067
Employee Benefit - Defined Benefit	FS230	\$ 712,527	\$ 720,220	\$ 710,229	\$ 667,743	\$ 629,364
Other Retirement Accounts	FS240	\$ 3,248,554	\$ 3,081,802	\$ 3,022,104	\$ 2,723,022	\$ 2,687,640
Corporate Trust and Agency Accounts	FS250	\$ 182,373	\$ 147,401	\$ 32,605	\$ 31,279	\$ 42,868
Investment Management Agency Accounts	FS260	\$ 31,320,403	\$ 30,310,009	\$ 30,013,031	\$ 27,556,104	\$ 27,219,095
Other Fiduciary Accounts	FS270	\$ 2,722,033	\$ 3,070,560	\$ 3,146,127	\$ 4,015,079	\$ 4,228,764
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 789,109	\$ 719,695	\$ 745,845	\$ 738,373	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 178,388,596	\$ 179,017,242	\$ 177,266,493	\$ 162,985,911	\$ 159,822,467
Personal Trust and Agency Accounts	FS211	\$ 7,603,065	\$ 7,448,808	\$ 7,505,147	\$ 5,937,277	\$ 6,370,351
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 170,416,651	\$ 171,206,478	\$ 169,388,433	\$ 156,913,310	\$ 153,356,488
Employee Benefit - Defined Contribution	FS221	\$ 144,261,276	\$ 145,636,199	\$ 143,736,348	\$ 131,071,136	\$ 129,289,153
Employee Benefit - Defined Benefit	FS231	\$ 22,306,818	\$ 21,922,314	\$ 22,048,150	\$ 19,986,474	\$ 19,381,061
Other Retirement Accounts	FS241	\$ 3,848,557	\$ 3,647,965	\$ 3,603,935	\$ 5,855,700	\$ 4,686,274
Corporate Trust and Agency Accounts	FS251	\$ 89,518	\$ 65,859	\$ 195,306	\$ 25,494	\$ 28,255
Other Fiduciary Accounts	FS271	\$ 279,362	\$ 296,097	\$ 177,607	\$ 109,830	\$ 67,373
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 332,998,188	\$ 331,324,179	\$ 332,932,162	\$ 303,843,467	\$ 377,101,318
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	68,707	65,724	60,587	59,077	57,667
Personal Trust and Agency Accounts	FS212	39,507	39,065	35,559	35,543	35,337
Retirement-related Trust and Agency Accounts - Total	SUB6120	10,388	9,470	8,746	8,176	7,645
Employee Benefit - Defined Contribution	FS222	810	782	767	753	572
Employee Benefit - Defined Benefit	FS232	158	219	156	150	150
Other Retirement Accounts	FS242	9,420	8,469	7,823	7,273	6,923
Corporate Trust and Agency Accounts	FS252	91	96	44	45	43
Investment Management Agency Accounts	FS262	18,489	16,850	15,976	15,089	14,409
Other Fiduciary Accounts	FS272	232	243	262	224	233
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	359,753	347,392	341,946	333,364	311,453
Personal Trust and Agency Accounts	FS213	138,335	128,981	129,937	125,220	118,663
Retirement-related Trust and Agency Accounts - Total	SUB6130	221,100	218,123	211,703	207,816	192,526
Employee Benefit - Defined Contribution	FS223	163,155	164,674	157,345	151,510	134,983
Employee Benefit - Defined Benefit	FS233	2,503	2,456	2,450	2,662	2,639
Other Retirement Accounts	FS243	55,442	50,993	51,908	53,644	54,904
Corporate Trust and Agency Accounts	FS253	152	142	131	145	137
Other Fiduciary Accounts	FS273	166	146	175	183	127
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	10,970,913	10,545,434	10,032,784	9,741,833	9,955,362
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 379,541	\$ 184,668	\$ 681,748	\$ 483,918	\$ 320,576
Personal Trust and Agency Accounts	FS310	\$ 115,789	\$ 56,553	\$ 212,534	\$ 152,498	\$ 103,031
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 37,305	\$ 26,532	\$ 93,860	\$ 69,583	\$ 45,751
Employee Benefit - Defined Contribution	FS320	\$ 19,405	\$ 17,458	\$ 62,237	\$ 46,341	\$ 30,760

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 6,174	\$ 3,061	\$ 10,898	\$ 7,820	\$ 5,329
Other Retirement Accounts	FS340	\$ 11,726	\$ 6,013	\$ 20,725	\$ 15,422	\$ 9,662
Corporate Trust and Agency Accounts	FS350	\$ 668	\$ 321	\$ 1,259	\$ 814	\$ 491
Investment Management Agency Accounts	FS360	\$ 59,963	\$ 27,869	\$ 98,894	\$ 67,284	\$ 42,615
Other Fiduciary Accounts	FS370	\$ 3,794	\$ 1,937	\$ 8,318	\$ 4,359	\$ 2,785
Custody and Safekeeping Accounts	FS380	\$ 151,113	\$ 66,610	\$ 221,171	\$ 154,709	\$ 101,137
Other Fiduciary and Related Services	FS390	\$ 10,909	\$ 4,846	\$ 45,712	\$ 34,671	\$ 24,766
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 298,611	\$ 49,030	\$ 560,788	\$ 182,021	\$ 77,218
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 283	\$ 239	\$ 5,420	\$ 1,147	\$ 1,006
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 13,350	\$ 6,374	\$ 10,198	\$ 6,882	\$ 4,447
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 93,997	\$ 141,773	\$ 125,738	\$ 307,632	\$ 246,799
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 11,264,874	\$ 11,205,607	\$ 23,342,589	\$ 10,039,299	\$ 11,242,486
Non-Interest-Bearing Deposits	FS410	\$ 30,492	\$ 32,214	\$ 12,300	\$ 29,710	\$ 29,261
Interest-Bearing Deposits	FS415	\$ 46,802	\$ 24,075	\$ 115,610	\$ 48,432	\$ 47,020
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 430,382	\$ 438,416	\$ 1,534,796	\$ 444,581	\$ 456,872
State, County and Municipal Obligations	FS425	\$ 1,319,394	\$ 1,330,333	\$ 2,648,482	\$ 1,248,805	\$ 1,229,881
Money Market Mutual Funds	FS430	\$ 917,785	\$ 927,440	\$ 1,761,793	\$ 796,968	\$ 752,753
Other Short-term Obligations	FS435	\$ 76,592	\$ 130,463	\$ 121,826	\$ 58,433	\$ 122,285
Other Notes and Bonds	FS440	\$ 498,145	\$ 522,748	\$ 1,204,333	\$ 485,354	\$ 499,704
Common and Preferred Stock	FS445	\$ 6,979,216	\$ 6,944,628	\$ 14,388,171	\$ 6,392,017	\$ 7,543,678
Real Estate Mortgages	FS450	\$ 13,843	\$ 13,746	\$ 22,492	\$ 13,294	\$ 14,888
Real Estate	FS455	\$ 364,309	\$ 337,940	\$ 774,699	\$ 289,461	\$ 300,008
Miscellaneous Assets	FS460	\$ 587,914	\$ 503,604	\$ 758,087	\$ 232,244	\$ 246,136
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	77	93	227	107	103
Corporate and Municipal Trusteeships	FS510	2	7	82	2	8
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	75	86	145	105	95
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 535	\$ 7,830	\$ 4,201,966	\$ 7,830	\$ 8,525
Number of Funds - Total Collective Investment Funds	FS60	24	24	40	24	24
Domestic Equity	FS610	12	12	21	12	12

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	1	1	3	1	1
Stock/Bond Blend	FS630	1	1	1	1	1
Taxable Bond	FS640	6	6	9	6	6
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	3	3	3	3	3
Specialty/Other	FS670	0	0	2	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 498,752	\$ 492,483	\$ 8,118,834	\$ 482,208	\$ 487,655
Domestic Equity	FS615	\$ 257,467	\$ 254,724	\$ 6,063,727	\$ 247,766	\$ 252,481
International/Global Equity	FS625	\$ 21,803	\$ 21,979	\$ 1,340,070	\$ 20,276	\$ 20,311
Stock/Bond Blend	FS635	\$ 824	\$ 853	\$ 869	\$ 810	\$ 836
Taxable Bond	FS645	\$ 190,102	\$ 187,263	\$ 333,464	\$ 181,348	\$ 181,564
Municipal Bond	FS655	\$ 15,797	\$ 15,584	\$ 15,978	\$ 16,464	\$ 16,768
Short-Term Investments/Money Market	FS665	\$ 12,759	\$ 12,080	\$ 15,920	\$ 15,544	\$ 15,695
Specialty/Other	FS675	\$ 0	\$ 0	\$ 348,806	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 279	\$ 227	\$ 3,839	\$ 1,129	\$ 995
Personal Trust and Agency Accounts	FS710	\$ 256	\$ 226	\$ 3,740	\$ 1,066	\$ 986
Retirement-Related Trust and Agency Accounts	FS720	\$ 7	\$ 1	\$ 69	\$ 62	\$ 9
Investment Management Agency Accounts	FS730	\$ 9	\$ 0	\$ 23	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 7	\$ 0	\$ 7	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 6	\$ 6	\$ 1,582	\$ 16	\$ 6
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 0	\$ 55	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 1,501	\$ 1	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 5	\$ 6	\$ 26	\$ 12	\$ 6
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 10	\$ 6	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 6	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 3	\$ 3	\$ 3
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 129,648,810	\$ 123,123,556	\$ 118,695,488	\$ 113,843,563	\$ 109,263,953
Equity Capital Deductions - Total	SUB1631	\$ 20,327,210	\$ 20,446,932	\$ 19,336,024	\$ 18,909,476	\$ 17,512,703
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 597,098	\$ 583,695	\$ 603,529	\$ 541,011	\$ 528,511
Goodwill and Certain Other Intangible Assets	CCR115	\$ 18,821,401	\$ 18,783,675	\$ 17,830,848	\$ 17,437,069	\$ 16,007,701
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 903,361	\$ 1,075,968	\$ 898,226	\$ 928,413	\$ 974,991
Other	CCR134	\$ 5,350	\$ 3,594	\$ 3,421	\$ 2,983	\$ 1,500
Equity Capital Additions - Total	SUB1641	\$ 1,028,139	\$ 1,576,119	\$ 928,749	\$ 1,071,463	\$ 1,864,767
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 108,427	\$ 657,638	\$ - 2,030	\$ 125,588	\$ 938,834
Qualifying Intangible Assets	CCR185	\$ 73,282	\$ 82,371	\$ 91,328	\$ 117,870	\$ 112,104
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 846,393	\$ 836,058	\$ 839,383	\$ 827,922	\$ 813,794
Other	CCR195	\$ 37	\$ 52	\$ 68	\$ 83	\$ 35
Tier 1 (Core) Capital	CCR20	\$ 110,349,739	\$ 104,252,743	\$ 100,288,213	\$ 96,005,550	\$ 93,616,017
Total Assets (SC60)	CCR205	\$ 1,388,048,024	\$ 1,340,776,281	\$ 1,306,790,163	\$ 1,227,954,505	\$ 1,188,298,822
Asset Deductions - Total	SUB1651	\$ 20,558,472	\$ 20,381,144	\$ 19,532,542	\$ 19,077,602	\$ 17,699,787
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 536,404	\$ 504,941	\$ 491,558	\$ 430,875	\$ 404,065
Goodwill and Certain Other Intangible Assets	CCR265	\$ 19,113,393	\$ 18,796,753	\$ 18,138,605	\$ 17,714,376	\$ 16,318,163
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 903,543	\$ 1,076,151	\$ 898,408	\$ 929,350	\$ 976,154
Other	CCR275	\$ 5,132	\$ 3,299	\$ 3,971	\$ 3,001	\$ 1,405
Asset Additions - Total	SUB1661	\$ - 605,837	\$ 349,955	\$ - 785,988	\$ - 737,788	\$ 587,272
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ - 679,628	\$ 267,329	\$ - 877,605	\$ - 855,741	\$ 475,133
Qualifying Intangible Assets	CCR285	\$ 73,282	\$ 82,371	\$ 91,328	\$ 117,870	\$ 112,104
Other	CCR290	\$ 509	\$ 255	\$ 289	\$ 83	\$ 35
Adjusted Total Assets	CCR25	\$ 1,366,883,715	\$ 1,320,745,092	\$ 1,286,471,633	\$ 1,208,139,115	\$ 1,171,186,307
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 54,339,601	\$ 52,535,256	\$ 51,066,888	\$ 47,747,208	\$ 46,497,723
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 110,349,739	\$ 104,252,743	\$ 100,288,213	\$ 96,005,550	\$ 93,616,017
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 174,906	\$ 165,038	\$ 190,284	\$ 177,413	\$ 171,470
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 6,972,322	\$ 6,970,793	\$ 7,019,436	\$ 5,314,059	\$ 4,383,286
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 25,924	\$ 27,239	\$ 28,455	\$ 31,309	\$ 33,387

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 5,652,990	\$ 5,661,908	\$ 5,692,353	\$ 5,422,913	\$ 5,301,069
Tier 2 Capital - Other	CCR355	\$ 158	\$ 271	\$ 269	\$ 213	\$ 3,464
Tier 2 (Supplementary) Capital	CCR33	\$ 12,826,300	\$ 12,825,249	\$ 12,930,797	\$ 10,945,907	\$ 9,892,676
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 12,826,300	\$ 12,825,249	\$ 12,930,797	\$ 10,945,907	\$ 9,892,676
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 118,128	\$ 123,186	\$ 189,518	\$ 135,129	\$ 133,746
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 924,883	\$ 1,026,456	\$ 878,846	\$ 806,149	\$ 715,326
Total Risk-Based Capital	CCR39	\$ 122,133,028	\$ 115,928,350	\$ 112,150,646	\$ 106,010,179	\$ 102,659,621
0% R/W Category - Cash	CCR400	\$ 5,123,741	\$ 4,747,129	\$ 4,685,031	\$ 4,524,740	\$ 4,266,424
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 20,371,700	\$ 19,100,758	\$ 19,081,243	\$ 21,038,006	\$ 23,221,575
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 71,906	\$ 28,771	\$ 29,640	\$ 17,091	\$ 14,265
0% R/W Category - Other	CCR415	\$ 3,798,591	\$ 3,617,256	\$ 3,002,143	\$ 3,906,052	\$ 3,693,793
0% R/W Category - Assets Total	CCR420	\$ 29,365,938	\$ 27,493,914	\$ 26,798,057	\$ 29,485,889	\$ 31,196,057
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	\$ 139,103,855	\$ 122,898,959	\$ 122,704,100	\$ 114,273,581	\$ 115,704,174
20% R/W Category - Claims on FHLBs	CCR435	\$ 28,831,346	\$ 27,957,591	\$ 28,046,645	\$ 27,486,587	\$ 29,030,045
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,360,501	\$ 3,693,794	\$ 3,633,356	\$ 3,525,911	\$ 3,222,386
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 23,992,387	\$ 25,214,129	\$ 27,232,345	\$ 27,223,690	\$ 30,357,758
20% R/W Category - Other	CCR450	\$ 39,837,433	\$ 39,247,077	\$ 38,023,898	\$ 89,575,171	\$ 70,874,364
20% R/W Category - Assets Total	CCR455	\$ 236,125,522	\$ 219,011,550	\$ 219,640,344	\$ 262,084,940	\$ 249,188,727
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 47,225,091	\$ 43,802,319	\$ 43,928,065	\$ 52,416,971	\$ 49,837,735
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 682,138,592	\$ 660,848,017	\$ 636,801,798	\$ 589,934,326	\$ 557,966,918
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 23,934,003	\$ 23,108,921	\$ 21,670,074	\$ 24,453,433	\$ 23,851,699
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,402,926	\$ 18,152,501	\$ 13,951,454	\$ 11,141,566	\$ 9,151,318
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 653,135	\$ 655,345	\$ 714,328	\$ 656,193	\$ 666,223
50% R/W Category - Other	CCR480	\$ 17,256,368	\$ 15,589,620	\$ 14,919,952	\$ 14,004,061	\$ 11,703,770
50% R/W Category - Assets Total	CCR485	\$ 725,385,024	\$ 718,354,404	\$ 688,057,606	\$ 640,189,579	\$ 603,339,928
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 362,692,723	\$ 359,177,406	\$ 344,029,019	\$ 320,094,997	\$ 301,670,177
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 8,552,760	\$ 10,163,682	\$ 8,990,102	\$ 12,019,219	\$ 16,439,560

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 445,153,500	\$ 418,618,044	\$ 413,174,454	\$ 378,926,096	\$ 358,212,241
100% R/W Category - Assets Total	CCR510	\$ 453,706,260	\$ 428,781,726	\$ 422,164,556	\$ 390,945,315	\$ 374,651,801
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 453,706,260	\$ 428,781,726	\$ 422,164,556	\$ 390,945,315	\$ 374,651,801
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 19,487	\$ 36,213	\$ 36,285	\$ 35,865	\$ 38,603
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 243,591	\$ 452,667	\$ 453,567	\$ 448,318	\$ 482,540
Assets to Risk-Weight	CCR64	\$ 1,444,602,231	\$ 1,393,677,807	\$ 1,356,696,848	\$ 1,322,741,588	\$ 1,258,415,116
Subtotal Risk-Weighted Assets	CCR75	\$ 863,867,504	\$ 832,213,940	\$ 810,575,033	\$ 763,905,450	\$ 726,642,092
Excess Allowances for Loan and Lease Losses	CCR530	\$ 976,681	\$ 1,047,916	\$ 1,019,811	\$ 1,093,625	\$ 1,141,614
Total Risk-Weighted Assets	CCR78	\$ 862,890,823	\$ 831,166,024	\$ 809,555,222	\$ 762,811,825	\$ 725,500,478
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 69,031,215	\$ 66,529,565	\$ 64,800,497	\$ 61,024,975	\$ 58,078,375
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.07%	7.89%	7.80%	7.95%	7.99%
Total Risk-Based Capital Ratio	CCR820	14.15%	13.95%	13.85%	13.90%	14.15%
Tier 1 Risk-Based Capital Ratio	CCR830	12.68%	12.42%	12.28%	12.48%	12.81%
Tangible Equity Ratio	CCR840	8.07%	7.89%	7.79%	7.94%	7.98%

*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.