

Office of Thrift Supervision  
Financial Reporting System  
Run Date: August 17, 2005, 10:48 AM

TFR Industry Aggregate Report  
93039 - OTS-Regulated: Ohio  
June 2005

Frozen Aggregated Data  
(\$Thousands)

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Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Number of Institutions</b>		77	80	83	84	86
<b>Schedule NS --- Optional Narrative Statement</b>						
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	5	3	3	5	3
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 2,916,661</b>	<b>\$ 3,162,546</b>	<b>\$ 3,610,934</b>	<b>\$ 3,564,502</b>	<b>\$ 3,747,117</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 445,441	\$ 403,587	\$ 781,754	\$ 720,953	\$ 600,626
Interest-Earning Deposits in FHLBs	SC112	\$ 411,999	\$ 367,117	\$ 421,731	\$ 448,770	\$ 490,111
Other Interest-Earning Deposits	SC118	\$ 346,656	\$ 456,412	\$ 562,223	\$ 544,160	\$ 574,258
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 139,167	\$ 330,934	\$ 218,882	\$ 220,237	\$ 236,034
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,061,672	\$ 1,098,626	\$ 1,062,900	\$ 1,075,735	\$ 1,273,391
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 185,223	\$ 186,260	\$ 213,385	\$ 208,774	\$ 213,061
State and Municipal Obligations	SC180	\$ 208,455	\$ 186,827	\$ 184,256	\$ 178,966	\$ 163,575
Securities Backed by Nonmortgage Loans	SC182	\$ 18,487	\$ 21,858	\$ 30,413	\$ 26,019	\$ 22,657
Other Investment Securities	SC185	\$ 85,568	\$ 95,353	\$ 121,194	\$ 125,489	\$ 157,041
Accrued Interest Receivable	SC191	\$ 13,993	\$ 15,572	\$ 14,196	\$ 15,399	\$ 16,363
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 1,374,928</b>	<b>\$ 1,438,719</b>	<b>\$ 1,504,153</b>	<b>\$ 1,617,642</b>	<b>\$ 1,668,732</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 1,374,928</b>	<b>\$ 1,438,719</b>	<b>\$ 1,504,153</b>	<b>\$ 1,617,642</b>	<b>\$ 1,668,732</b>
Pass-Through - Total	SUB0073	\$ 790,184	\$ 849,643	\$ 891,812	\$ 1,002,741	\$ 1,000,768
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 790,184	\$ 849,643	\$ 891,812	\$ 1,002,741	\$ 1,000,768
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 580,151	\$ 584,376	\$ 607,526	\$ 609,739	\$ 662,369
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 192,770	\$ 229,098	\$ 240,715	\$ 250,143	\$ 252,480
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 382,930	\$ 350,168	\$ 358,523	\$ 350,459	\$ 384,387
Other	SC222	\$ 4,451	\$ 5,110	\$ 8,288	\$ 9,137	\$ 25,502
Accrued Interest Receivable	SC228	\$ 4,593	\$ 4,700	\$ 4,815	\$ 5,162	\$ 5,595

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<b>Run Date: August 17, 2005, 10:48 AM</b>	<b>June 2005</b>	

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 35,183,467</b>	<b>\$ 33,406,576</b>	<b>\$ 32,910,272</b>	<b>\$ 31,760,109</b>	<b>\$ 30,983,681</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 34,977,253</b>	<b>\$ 33,199,369</b>	<b>\$ 32,707,144</b>	<b>\$ 31,561,585</b>	<b>\$ 30,789,869</b>
Construction Loans - Total	SUB0100	\$ 1,994,465	\$ 1,889,079	\$ 1,855,495	\$ 1,739,106	\$ 1,588,541
Residential - Total	SUB0110	\$ 1,846,268	\$ 1,738,563	\$ 1,705,391	\$ 1,615,604	\$ 1,494,771
1-4 Dwelling Units	SC230	\$ 1,554,251	\$ 1,447,100	\$ 1,362,309	\$ 1,328,898	\$ 1,228,950
Multifamily (5 or more) Dwelling Units	SC235	\$ 292,017	\$ 291,463	\$ 343,082	\$ 286,706	\$ 265,821
Nonresidential Property	SC240	\$ 148,197	\$ 150,516	\$ 150,104	\$ 123,502	\$ 93,770
Permanent Loans - Total	SUB0121	\$ 33,036,779	\$ 31,377,124	\$ 30,919,014	\$ 29,891,367	\$ 29,266,866
Residential - Total	SUB0131	\$ 28,569,677	\$ 27,120,519	\$ 26,913,510	\$ 26,232,616	\$ 25,943,821
1-4 Dwelling Units - Total	SUB0141	\$ 27,511,532	\$ 26,121,970	\$ 25,758,784	\$ 25,057,487	\$ 24,906,314
Revolving Open-End Loans	SC251	\$ 3,736,420	\$ 3,800,804	\$ 4,047,083	\$ 4,143,963	\$ 4,080,922
All Other - First Liens	SC254	\$ 23,325,374	\$ 21,928,257	\$ 21,348,991	\$ 20,569,041	\$ 20,511,387
All Other - Junior Liens	SC255	\$ 449,738	\$ 392,909	\$ 362,710	\$ 344,483	\$ 314,005
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,058,145	\$ 998,549	\$ 1,154,726	\$ 1,175,129	\$ 1,037,507
Nonresidential Property (Except Land)	SC260	\$ 2,274,411	\$ 2,177,715	\$ 2,227,703	\$ 2,116,577	\$ 1,952,787
Land	SC265	\$ 2,192,691	\$ 2,078,890	\$ 1,777,801	\$ 1,542,174	\$ 1,370,258
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,871,246	\$ 1,131,922	\$ 1,308,212	\$ 2,045,975	\$ 1,198,944
Accrued Interest Receivable	SC272	\$ 138,749	\$ 130,099	\$ 124,767	\$ 121,193	\$ 116,052
Advances for Taxes and Insurance	SC275	\$ 13,474	\$ 10,274	\$ 10,996	\$ 8,443	\$ 12,222
Allowance for Loan and Lease Losses	SC283	\$ 206,214	\$ 207,207	\$ 203,128	\$ 198,524	\$ 193,812
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,452,510</b>	<b>\$ 2,283,812</b>	<b>\$ 9,334,828</b>	<b>\$ 8,802,928</b>	<b>\$ 8,504,813</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,421,994</b>	<b>\$ 2,243,487</b>	<b>\$ 9,013,926</b>	<b>\$ 8,486,576</b>	<b>\$ 8,183,369</b>
Commercial Loans - Total	SC32	\$ 879,108	\$ 861,799	\$ 797,323	\$ 930,115	\$ 798,335
Secured	SC300	\$ 683,052	\$ 649,088	\$ 583,647	\$ 742,533	\$ 617,222
Unsecured	SC303	\$ 193,277	\$ 209,436	\$ 210,791	\$ 184,546	\$ 179,361
Lease Receivables	SC306	\$ 2,779	\$ 3,275	\$ 2,885	\$ 3,036	\$ 1,752
Consumer Loans - Total	SC35	\$ 563,213	\$ 1,409,719	\$ 8,480,199	\$ 7,796,620	\$ 7,642,181
Loans on Deposits	SC310	\$ 25,163	\$ 25,221	\$ 26,374	\$ 27,391	\$ 27,098
Home Improvement Loans (Not secured by real estate)	SC316	\$ 32,235	\$ 31,446	\$ 86,097	\$ 71,142	\$ 502,763
Education Loans	SC320	\$ 868	\$ 883	\$ 766	\$ 737	\$ 562
Auto Loans	SC323	\$ 338,599	\$ 1,173,394	\$ 1,157,156	\$ 1,190,307	\$ 1,155,229
Mobile Home Loans	SC326	\$ 2,846	\$ 3,427	\$ 3,322	\$ 10,590	\$ 15,666
Credit Cards	SC328	\$ 37,115	\$ 48,153	\$ 6,331,747	\$ 5,713,070	\$ 5,270,850

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 126,387	\$ 127,195	\$ 874,737	\$ 783,383	\$ 670,013
Accrued Interest Receivable	SC348	\$ 10,189	\$ 12,294	\$ 57,306	\$ 76,193	\$ 64,297
Allowance for Loan and Lease Losses	SC357	\$ 30,516	\$ 40,325	\$ 320,902	\$ 316,352	\$ 321,444
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 59,227</b>	<b>\$ 44,116</b>	<b>\$ 50,583</b>	<b>\$ 51,594</b>	<b>\$ 45,346</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 59,212</b>	<b>\$ 44,019</b>	<b>\$ 50,534</b>	<b>\$ 51,544</b>	<b>\$ 45,294</b>
Real Estate - Total	SUB0210	\$ 58,409	\$ 42,616	\$ 47,483	\$ 48,779	\$ 42,335
Construction	SC405	\$ 15,865	\$ 2,098	\$ 7,158	\$ 4,864	\$ 6,117
Residential - Total	SUB0225	\$ 38,512	\$ 37,025	\$ 34,238	\$ 35,972	\$ 32,837
1-4 Dwelling Units	SC415	\$ 37,718	\$ 35,684	\$ 31,935	\$ 34,089	\$ 32,401
Multifamily (5 or more) Dwelling Units	SC425	\$ 794	\$ 1,341	\$ 2,303	\$ 1,883	\$ 436
Nonresidential (Except Land)	SC426	\$ 3,859	\$ 3,333	\$ 5,918	\$ 7,548	\$ 2,819
Land	SC428	\$ 173	\$ 160	\$ 169	\$ 395	\$ 562
Other Repossessed Assets	SC430	\$ 818	\$ 1,500	\$ 3,100	\$ 2,815	\$ 3,011
General Valuation Allowances	SC441	\$ 15	\$ 97	\$ 49	\$ 50	\$ 52
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 1,963</b>	<b>\$ 1,869</b>	<b>\$ 2,495</b>	<b>\$ 2,304</b>	<b>\$ 2,280</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 494,128</b>	<b>\$ 486,142</b>	<b>\$ 489,562</b>	<b>\$ 488,357</b>	<b>\$ 488,541</b>
Federal Home Loan Bank Stock	SC510	\$ 488,466	\$ 480,712	\$ 483,911	\$ 482,705	\$ 482,867
Other	SC540	\$ 5,662	\$ 5,430	\$ 5,651	\$ 5,652	\$ 5,674
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 390,374</b>	<b>\$ 396,004</b>	<b>\$ 402,929</b>	<b>\$ 402,919</b>	<b>\$ 403,168</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 900,509</b>	<b>\$ 902,167</b>	<b>\$ 1,228,344</b>	<b>\$ 1,194,095</b>	<b>\$ 1,121,160</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 900,509</b>	<b>\$ 902,167</b>	<b>\$ 1,228,344</b>	<b>\$ 1,194,095</b>	<b>\$ 1,121,160</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 43,258	\$ 46,511	\$ 43,214	\$ 40,184	\$ 48,748
Bank-Owned Life Insurance - Other	SC625	\$ 229,877	\$ 229,886	\$ 227,683	\$ 225,148	\$ 206,992
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 187,639	\$ 176,688	\$ 216,970	\$ 196,234	\$ 215,745
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 176,775	\$ 163,243	\$ 488,362	\$ 440,886	\$ 346,576
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 272	\$ 382	\$ 599	\$ 683	\$ 934
Other Assets	SC689	\$ 262,686	\$ 285,457	\$ 251,516	\$ 290,960	\$ 302,165
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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<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 236,745</b>	<b>\$ 247,629</b>	<b>\$ 524,079</b>	<b>\$ 514,926</b>	<b>\$ 515,308</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 42,773,767</b>	<b>\$ 42,121,951</b>	<b>\$ 49,534,100</b>	<b>\$ 47,884,450</b>	<b>\$ 46,964,838</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 42,537,022</b>	<b>\$ 41,874,322</b>	<b>\$ 49,010,021</b>	<b>\$ 47,369,524</b>	<b>\$ 46,449,530</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 31,151,008</b>	<b>\$ 31,220,131</b>	<b>\$ 31,649,930</b>	<b>\$ 31,801,313</b>	<b>\$ 32,104,833</b>
Deposits	SC710	\$ 30,436,154	\$ 30,422,788	\$ 30,932,420	\$ 31,146,390	\$ 31,405,217
Escrows	SC712	\$ 715,139	\$ 797,478	\$ 717,316	\$ 654,456	\$ 698,934
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 285	\$- 135	\$ 194	\$ 467	\$ 682
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 6,864,017</b>	<b>\$ 6,225,963</b>	<b>\$ 6,958,987</b>	<b>\$ 6,379,551</b>	<b>\$ 5,397,348</b>
Advances from FHLBank	SC720	\$ 6,693,606	\$ 6,074,159	\$ 6,261,811	\$ 5,612,341	\$ 4,825,301
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 62,904	\$ 54,412	\$ 41,948	\$ 44,097	\$ 44,876
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 6,000	\$ 3,800	\$ 1,800	\$ 1,800	\$ 1,800
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 101,507	\$ 93,592	\$ 653,428	\$ 721,313	\$ 525,371
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 433,202</b>	<b>\$ 413,439</b>	<b>\$ 3,597,472</b>	<b>\$ 2,589,094</b>	<b>\$ 2,648,603</b>
Accrued Interest Payable - Deposits	SC763	\$ 49,585	\$ 40,181	\$ 146,552	\$ 160,332	\$ 161,405
Accrued Interest Payable - Other	SC766	\$ 11,740	\$ 11,145	\$ 11,645	\$ 11,407	\$ 10,328
Accrued Taxes	SC776	\$ 45,579	\$ 58,153	\$ 54,954	\$ 73,052	\$ 29,402
Accounts Payable	SC780	\$ 106,437	\$ 108,105	\$ 2,743,426	\$ 1,778,597	\$ 1,845,493
Deferred Income Taxes	SC790	\$ 66,156	\$ 59,941	\$ 67,070	\$ 49,383	\$ 43,866
Other Liabilities and Deferred Income	SC796	\$ 153,705	\$ 135,914	\$ 573,825	\$ 516,323	\$ 558,109
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 38,448,227</b>	<b>\$ 37,859,533</b>	<b>\$ 42,206,389</b>	<b>\$ 40,769,958</b>	<b>\$ 40,150,784</b>

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<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 170</b>	<b>\$ 171</b>	<b>\$ 153</b>	<b>\$ 153</b>	<b>\$ 155</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 4,088,626</b>	<b>\$ 4,014,612</b>	<b>\$ 6,803,477</b>	<b>\$ 6,599,413</b>	<b>\$ 6,298,592</b>
Stock - Total	SUB0311	\$ 926,995	\$ 984,361	\$ 3,072,821	\$ 3,063,013	\$ 2,997,745
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 4,260	\$ 4,260	\$ 4,260	\$ 4,260	\$ 4,260
Common Stock - Par Value	SC820	\$ 42,823	\$ 43,192	\$ 48,098	\$ 48,098	\$ 44,488
Common Stock - Paid in Excess of Par	SC830	\$ 879,912	\$ 936,909	\$ 3,020,463	\$ 3,010,655	\$ 2,948,997
Accumulated Other Comprehensive Income - Total	SC86	\$ 9,976	\$- 4,494	\$ 20,268	\$ 23,845	\$- 3,295
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 15,989	\$ 1,241	\$ 26,643	\$ 26,246	\$- 231
Gains (Losses) on Cash Flow Hedges	SC865	\$- 3,226	\$- 3,569	\$- 3,922	\$ 0	\$ 0
Other	SC870	\$- 2,787	\$- 2,166	\$- 2,453	\$- 2,401	\$- 3,064
Retained Earnings	SC880	\$ 3,166,895	\$ 3,050,314	\$ 3,730,852	\$ 3,537,366	\$ 3,330,885
Other Components of Equity Capital	SC891	\$- 15,240	\$- 15,569	\$- 20,464	\$- 24,811	\$- 26,743
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 42,537,023</b>	<b>\$ 41,874,316</b>	<b>\$ 49,010,019</b>	<b>\$ 47,369,524</b>	<b>\$ 46,449,531</b>

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### Other Codes As of Jun 2005

#### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 21
3	Federal, State, or other taxes receivable	30	\$ 7,177
4	Net deferred tax assets	13	\$ 8,838
6	Prepaid deposit insurance premiums	11	\$ 116
7	Prepaid expenses	66	\$ 26,074
9	Advances for loans serviced for others	5	\$ 15,205
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 17,511
14	Other noninterest-bearing short-term accounts recv	21	\$ 94,220
20	F/V of all derivative instru. reportable as assets	2	\$ 1,498
22	Unapplied loan disbursements	1	\$ 503
99	Other	44	\$ 26,599

#### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 705
4	Nonrefundable loan fees received prior to closing	4	\$ 101
7	Deferred gains from the sale of real estate	4	\$ 74
9	Fees received for standby contracts and other	1	\$ 8
11	The liability recorded for post-retirement benefit	28	\$ 18,150
14	Unapplied loan payments received	1	\$ 19,436
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 1,228
20	F/V of all derivative instru. reportable as liab.	1	\$ 8,068
21	Liabilities for credit losses on OBS credit exposures	2	\$ 1,791
99	Other	69	\$ 62,326

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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
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 562,392</b>	<b>\$ 526,384</b>	<b>\$ 602,511</b>	<b>\$ 522,322</b>	<b>\$ 581,876</b>
Deposits and Investment Securities	SO115	\$ 20,770	\$ 20,737	\$ 20,013	\$ 19,292	\$ 18,624
Mortgage-Backed Securities	SO125	\$ 18,576	\$ 20,785	\$ 22,745	\$ 23,028	\$ 22,740
Mortgage Loans	SO141	\$ 472,033	\$ 433,921	\$ 425,097	\$ 418,393	\$ 389,574
Nonmortgage Loans - Total	SUB0950	\$ 51,013	\$ 50,941	\$ 134,656	\$ 61,609	\$ 150,938
Commercial Loans and Leases	SO160	\$ 14,304	\$ 12,495	\$ 11,986	\$ 11,902	\$ 10,384
Consumer Loans and Leases	SO171	\$ 36,709	\$ 38,446	\$ 122,670	\$ 49,707	\$ 140,554
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 6,103</b>	<b>\$ 5,259</b>	<b>\$ 5,107</b>	<b>\$ 5,122</b>	<b>\$ 4,746</b>
Federal Home Loan Bank Stock	SO181	\$ 5,752	\$ 5,239	\$ 5,080	\$ 5,077	\$ 4,746
Other	SO185	\$ 351	\$ 20	\$ 27	\$ 45	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 255,878</b>	<b>\$ 233,311</b>	<b>\$ 237,860</b>	<b>\$ 226,609</b>	<b>\$ 223,014</b>
Deposits	SO215	\$ 193,727	\$ 181,307	\$ 177,034	\$ 174,787	\$ 175,073
Escrows	SO225	\$ 133	\$ 98	\$ 184	\$ 16	\$ 81
Advances from FHLBank	SO230	\$ 59,964	\$ 49,565	\$ 48,764	\$ 41,184	\$ 36,313
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 57	\$ 33	\$ 23	\$ 57	\$ 23
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,997	\$ 2,312	\$ 11,855	\$ 10,565	\$ 11,572
Capitalized Interest	SO271	\$ 0	\$ 4	\$ 0	\$ 0	\$ 48
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 312,617</b>	<b>\$ 298,332</b>	<b>\$ 369,758</b>	<b>\$ 300,835</b>	<b>\$ 363,608</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 14,398</b>	<b>\$ 18,999</b>	<b>\$ 187,846</b>	<b>\$ 120,119</b>	<b>\$ 127,152</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 298,219</b>	<b>\$ 279,333</b>	<b>\$ 181,912</b>	<b>\$ 180,716</b>	<b>\$ 236,456</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 165,916</b>	<b>\$ 140,987</b>	<b>\$ 726,522</b>	<b>\$ 728,425</b>	<b>\$ 659,721</b>
Mortgage Loan Serving Fees	SO410	\$ 3,506	\$ 3,877	\$ 62,543	\$ 67,885	\$ 76,130
Other Fees and Charges	SO420	\$ 118,894	\$ 107,088	\$ 241,385	\$ 351,105	\$ 330,818
Net Income (Loss) from Other - Total	SUB0451	\$- 17,614	\$ 37,849	\$ 435,124	\$ 260,518	\$ 388,043
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 17,276	\$ 22,195	\$ 417,144	\$ 291,816	\$ 274,681
Operations & Sale of Repossessed Assets	SO461	\$- 632	\$ 69	\$ 627	\$ 315	\$ 562
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,686	\$ 562	\$- 4,672	\$- 1,794	\$- 1,017
Sale of Securities Held-to-Maturity	SO467	\$ 7	\$- 9	\$ 12	\$ 3	\$ 0
Sale of Loans Held for Investment	SO475	\$ 259	\$ 522	\$ 4,622	\$ 1,887	\$ 908

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93039 - OTS-Regulated: Ohio</b>	<b>(\$Thousands)</b>
<b>Run Date: August 17, 2005, 10:48 AM</b>	<b>June 2005</b>	

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 8,326	\$ 5,548	\$ 790	\$ 10,223	\$- 3
Trading Assets (Realized and Unrealized)	SO485	\$- 44,536	\$ 8,962	\$ 16,601	\$- 41,932	\$ 112,912
Other Noninterest Income	SO488	\$ 61,130	\$- 7,827	\$- 12,530	\$ 48,917	\$- 135,270
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 277,759</b>	<b>\$ 275,216</b>	<b>\$ 529,693</b>	<b>\$ 526,124</b>	<b>\$ 460,835</b>
All Personnel Compensation and Expense	SO510	\$ 123,147	\$ 124,281	\$ 173,670	\$ 140,618	\$ 125,531
Legal Expense	SO520	\$ 2,016	\$ 1,681	\$ 2,637	\$ 1,905	\$ 2,192
Office Occupancy and Equipment Expense	SO530	\$ 34,624	\$ 34,647	\$ 35,418	\$ 34,478	\$ 34,487
Marketing and Other Professional Services	SO540	\$ 33,360	\$ 32,459	\$ 50,044	\$ 93,427	\$ 28,070
Loan Servicing Fees	SO550	\$ 34,283	\$ 35,013	\$ 168,562	\$ 149,087	\$ 194,762
Goodwill and Other Intangibles Expense	SO560	\$ 5,169	\$ 5,696	\$ 14,305	\$ 11,305	\$ 10,769
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 457	\$ 257	\$- 213	\$ 205	\$- 56
Other Noninterest Expense	SO580	\$ 44,703	\$ 41,182	\$ 85,270	\$ 95,099	\$ 65,080
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 186,376</b>	<b>\$ 145,104</b>	<b>\$ 378,741</b>	<b>\$ 383,017</b>	<b>\$ 435,342</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 57,957</b>	<b>\$ 44,684</b>	<b>\$ 131,875</b>	<b>\$ 129,896</b>	<b>\$ 159,488</b>
Federal	SO710	\$ 54,652	\$ 42,173	\$ 129,792	\$ 122,870	\$ 157,272
State, Local & Other	SO720	\$ 3,305	\$ 2,511	\$ 2,083	\$ 7,026	\$ 2,216
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 128,419</b>	<b>\$ 100,420</b>	<b>\$ 246,866</b>	<b>\$ 253,121</b>	<b>\$ 275,854</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 128,419</b>	<b>\$ 100,420</b>	<b>\$ 246,866</b>	<b>\$ 253,121</b>	<b>\$ 275,854</b>



Office of Thrift Supervision  
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 (\$Thousands)

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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	20	\$ 443
5	Net income(loss) from real estate held for invest	1	\$ 10
6	Net income(loss)-equity invest in uncons sub org	2	\$ 324
7	Net income(loss) from leased property	8	\$ 146
9	Net income from data processing lease/services	2	\$ 265
15	Income from corporate-owned life insurance	24	\$ 2,683
99	Other	45	\$ 55,122

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 168
2	OTS assessments	14	\$ 199
3	Interest expense on income taxes	1	\$ 1,017
6	Supervisory examination fees	18	\$ 420
7	Office supplies, printing, and postage	47	\$ 3,496
8	Telephone, including data lines	7	\$ 203
9	Loan origination expense	6	\$ 1,328
10	ATM expense	11	\$ 614
12	Acquisition and organization costs	1	\$ 2,476
13	Misc taxes other than income & real estate	53	\$ 4,460
14	Losses from fraud	3	\$ 32
17	Charitable contributions	7	\$ 184
99	Other	45	\$ 11,851

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93039 - OTS-Regulated: Ohio</b>	<b>(\$Thousands)</b>
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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
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 1,086,074</b>	<b>\$ 526,384</b>	<b>\$ 2,173,042</b>	<b>\$ 1,580,635</b>	<b>\$ 1,107,069</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 41,230	\$ 20,737	\$ 74,368	\$ 54,511	\$ 38,733
YTD - Mortgage-Backed Securities	Y_SO125	\$ 39,279	\$ 20,785	\$ 87,497	\$ 64,762	\$ 44,446
YTD - Mortgage Loans	Y_SO141	\$ 904,312	\$ 433,921	\$ 1,565,032	\$ 1,146,735	\$ 766,907
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 26,554	\$ 12,495	\$ 42,642	\$ 31,034	\$ 20,032
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 74,699	\$ 38,446	\$ 403,503	\$ 283,593	\$ 236,951
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 11,293</b>	<b>\$ 5,259</b>	<b>\$ 18,961</b>	<b>\$ 14,004</b>	<b>\$ 9,460</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 10,922	\$ 5,239	\$ 18,880	\$ 13,950	\$ 9,460
YTD - Other	Y_SO185	\$ 371	\$ 20	\$ 81	\$ 54	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 488,281</b>	<b>\$ 233,311</b>	<b>\$ 888,000</b>	<b>\$ 653,938</b>	<b>\$ 450,573</b>
YTD - Deposits	Y_SO215	\$ 374,136	\$ 181,307	\$ 690,503	\$ 515,736	\$ 355,894
YTD - Escrows	Y_SO225	\$ 231	\$ 98	\$ 359	\$ 175	\$ 159
YTD - Advances from FHLBank	Y_SO230	\$ 109,520	\$ 49,565	\$ 152,277	\$ 105,044	\$ 71,540
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 90	\$ 33	\$ 233	\$ 210	\$ 47
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 4,308	\$ 2,312	\$ 44,693	\$ 32,838	\$ 22,998
YTD - Capitalized Interest	Y_SO271	\$ 4	\$ 4	\$ 65	\$ 65	\$ 65
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 609,086</b>	<b>\$ 298,332</b>	<b>\$ 1,304,003</b>	<b>\$ 940,701</b>	<b>\$ 665,956</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 33,397</b>	<b>\$ 18,999</b>	<b>\$ 567,067</b>	<b>\$ 379,764</b>	<b>\$ 258,237</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 575,689</b>	<b>\$ 279,333</b>	<b>\$ 736,936</b>	<b>\$ 560,937</b>	<b>\$ 407,719</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 306,590</b>	<b>\$ 140,987</b>	<b>\$ 2,813,945</b>	<b>\$ 2,088,762</b>	<b>\$ 1,367,597</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 7,377	\$ 3,877	\$ 249,551	\$ 187,337	\$ 118,965
YTD - Other Fees and Charges	Y_SO420	\$ 225,687	\$ 107,088	\$ 1,279,350	\$ 1,038,954	\$ 691,504
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 20,297	\$ 37,849	\$ 1,330,994	\$ 895,887	\$ 638,683
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 39,508	\$ 22,195	\$ 1,250,519	\$ 833,400	\$ 544,505
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 538	\$ 69	\$ 712	\$ 77	\$ - 203
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 2,248	\$ 562	\$ - 5,784	\$ - 1,112	\$ 463
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 2	\$ - 9	\$ 15	\$ 3	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 781	\$ 522	\$ 8,500	\$ 3,878	\$ 2,593

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 10:48 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93039 - OTS-Regulated: Ohio</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 13,874	\$ 5,548	\$ 23,348	\$ 22,558	\$ 12,310
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 35,574	\$ 8,962	\$ 53,684	\$ 37,083	\$ 79,015
YTD - Other Noninterest Income	Y_SO488	\$ 53,229	\$- 7,827	\$- 45,950	\$- 33,416	\$- 81,555
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 549,423</b>	<b>\$ 275,216</b>	<b>\$ 1,952,228</b>	<b>\$ 1,427,368</b>	<b>\$ 916,537</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 246,355	\$ 124,281	\$ 548,322	\$ 377,014	\$ 245,039
YTD - Legal Expense	Y_SO520	\$ 3,657	\$ 1,681	\$ 8,790	\$ 6,191	\$ 4,207
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 68,767	\$ 34,647	\$ 135,586	\$ 101,504	\$ 69,698
YTD - Marketing and Other Professional Services	Y_SO540	\$ 65,768	\$ 32,459	\$ 194,438	\$ 144,708	\$ 51,844
YTD - Loan Servicing Fees	Y_SO550	\$ 69,296	\$ 35,013	\$ 701,024	\$ 532,462	\$ 383,483
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 10,856	\$ 5,696	\$ 45,238	\$ 30,933	\$ 19,816
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 714	\$ 257	\$- 124	\$ 89	\$- 116
YTD - Other Noninterest Expense	Y_SO580	\$ 84,010	\$ 41,182	\$ 318,954	\$ 234,467	\$ 142,566
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 332,856</b>	<b>\$ 145,104</b>	<b>\$ 1,598,653</b>	<b>\$ 1,222,331</b>	<b>\$ 858,779</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 103,123</b>	<b>\$ 44,684</b>	<b>\$ 558,458</b>	<b>\$ 427,537</b>	<b>\$ 303,614</b>
YTD - Federal	Y_SO710	\$ 97,307	\$ 42,173	\$ 545,532	\$ 416,513	\$ 299,616
YTD - State, Local, and Other	Y_SO720	\$ 5,816	\$ 2,511	\$ 12,926	\$ 11,024	\$ 3,998
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 229,733</b>	<b>\$ 100,420</b>	<b>\$ 1,040,195</b>	<b>\$ 794,794</b>	<b>\$ 555,165</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 292</b>	<b>\$ 292</b>	<b>\$ 292</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 229,733</b>	<b>\$ 100,420</b>	<b>\$ 1,040,487</b>	<b>\$ 795,086</b>	<b>\$ 555,457</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 245,380</b>	<b>\$ 236,328</b>	<b>\$ 513,299</b>	<b>\$ 508,113</b>	<b>\$ 528,973</b>
Net Provision for Loss	VA115	\$ 13,843	\$ 17,662	\$ 188,006	\$ 120,214	\$ 126,970
Transfers	VA125	\$- 5,101	\$- 1,431	\$- 2,115	\$- 464	\$ 627
Recoveries	VA135	\$ 1,415	\$ 1,316	\$ 32,065	\$ 31,609	\$ 39,493
Adjustments	VA145	\$- 10,009	\$ 2,684	\$- 54,833	\$- 23,705	\$- 37,349
Charge-offs	VA155	\$ 8,777	\$ 8,933	\$ 152,349	\$ 120,847	\$ 143,414
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 236,751</b>	<b>\$ 247,626</b>	<b>\$ 524,073</b>	<b>\$ 514,920</b>	<b>\$ 515,300</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 14,940</b>	<b>\$ 14,704</b>	<b>\$ 13,079</b>	<b>\$ 14,190</b>	<b>\$ 15,314</b>
Net Provision for Loss	VA118	\$ 1,012	\$ 1,575	\$- 373	\$ 110	\$ 126

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93039 - OTS-Regulated: Ohio</b>	<b>(\$Thousands)</b>
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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	\$ 5,101	\$ 1,431	\$ 2,115	\$ 464	\$- 627
Adjustments	VA148	\$ 26	\$ 0	\$ 403	\$- 416	\$- 1
Charge-offs	VA158	\$ 2,101	\$ 2,770	\$ 520	\$ 924	\$ 506
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 18,978</b>	<b>\$ 14,940</b>	<b>\$ 14,704</b>	<b>\$ 13,424</b>	<b>\$ 14,306</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 260,320</b>	<b>\$ 251,032</b>	<b>\$ 526,378</b>	<b>\$ 522,303</b>	<b>\$ 544,287</b>
Net Provision for Loss	VA120	\$ 14,855	\$ 19,256	\$ 187,633	\$ 120,324	\$ 127,096
Recoveries	VA140	\$ 1,415	\$ 1,316	\$ 32,065	\$ 31,609	\$ 39,493
Adjustments	VA150	\$- 9,983	\$ 2,684	\$- 54,430	\$- 24,121	\$- 37,350
Charge-offs	VA160	\$ 10,878	\$ 11,703	\$ 152,869	\$ 121,771	\$ 143,920
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 255,729</b>	<b>\$ 262,566</b>	<b>\$ 538,777</b>	<b>\$ 528,344</b>	<b>\$ 529,606</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 8,777</b>	<b>\$ 8,933</b>	<b>\$ 152,349</b>	<b>\$ 120,847</b>	<b>\$ 143,414</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 3,747</b>	<b>\$ 2,966</b>	<b>\$ 6,057</b>	<b>\$ 5,573</b>	<b>\$ 6,379</b>
Construction - Total	SUB2030	\$ 463	\$ 93	\$ 95	\$ 174	\$ 334
1-4 Dwelling Units	VA420	\$ 463	\$ 93	\$ 95	\$ 138	\$ 334
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 36	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,284	\$ 2,873	\$ 5,962	\$ 5,399	\$ 6,045
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 124	\$ 518	\$ 783	\$ 1,358	\$ 263
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,652	\$ 2,321	\$ 4,502	\$ 3,901	\$ 4,324
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 30	\$ 5	\$ 70	\$ 22	\$ 27
Multifamily (5 or more) Dwelling Units	VA470	\$ 392	\$ 18	\$ 255	\$ 1	\$ 1,431
Nonresidential Property (Except Land)	VA480	\$ 86	\$ 5	\$ 342	\$ 91	\$ 0
Land	VA490	\$ 0	\$ 6	\$ 10	\$ 26	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 4,823</b>	<b>\$ 5,776</b>	<b>\$ 146,048</b>	<b>\$ 114,962</b>	<b>\$ 136,852</b>
Commercial Loans	VA520	\$ 450	\$ 1,069	\$ 583	\$ 325	\$ 704
Consumer Loans - Total	SUB2061	\$ 4,373	\$ 4,707	\$ 145,465	\$ 114,637	\$ 136,148
Loans on Deposits	VA510	\$ 4	\$ 1	\$ 2	\$ 7	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 25	\$ 115	\$ 34	\$ 10
Education Loans	VA530	\$ 1	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	VA540	\$ 3,934	\$ 4,050	\$ 3,941	\$ 4,419	\$ 3,685
Mobile Home Loans	VA550	\$ 0	\$ 59	\$ 95	\$ 173	\$ 120

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93039 - OTS-Regulated: Ohio</b>	<b>(\$Thousands)</b>
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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 54	\$ 107	\$ 140,599	\$ 109,450	\$ 131,722
Other	VA560	\$ 380	\$ 465	\$ 713	\$ 553	\$ 611
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 207</b>	<b>\$ 191</b>	<b>\$ 244</b>	<b>\$ 304</b>	<b>\$ 183</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 207	\$ 191	\$ 120	\$ 190	\$ 169
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 124	\$ 114	\$ 14
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 8</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 1,415</b>	<b>\$ 1,316</b>	<b>\$ 32,065</b>	<b>\$ 31,609</b>	<b>\$ 39,493</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 518</b>	<b>\$ 621</b>	<b>\$ 502</b>	<b>\$ 1,651</b>	<b>\$ 561</b>
Construction - Total	SUB2130	\$ 55	\$ 23	\$ 2	\$ 31	\$ 0
1-4 Dwelling Units	VA421	\$ 55	\$ 0	\$ 2	\$ 31	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 463	\$ 598	\$ 500	\$ 1,620	\$ 561
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 102	\$ 81	\$ 2	\$ 6	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 361	\$ 247	\$ 473	\$ 1,117	\$ 550
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 9	\$ 14	\$ 4	\$ 2
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 215	\$ 11	\$ 48	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 46	\$ 0	\$ 445	\$ 9
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 897</b>	<b>\$ 695</b>	<b>\$ 31,563</b>	<b>\$ 29,958</b>	<b>\$ 38,932</b>
Commercial Loans	VA521	\$ 429	\$ 303	\$ 645	\$ 26	\$ 69
Consumer Loans - Total	SUB2161	\$ 468	\$ 392	\$ 30,918	\$ 29,932	\$ 38,863
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 1	\$ 1	\$ 1
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 402	\$ 28	\$ 75
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 197	\$ 228	\$ 216	\$ 187	\$ 241

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 120	\$ 14	\$ 30,092	\$ 29,555	\$ 38,423
Other	VA561	\$ 150	\$ 149	\$ 207	\$ 161	\$ 123
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 6,111</b>	<b>\$ 3,020</b>	<b>\$ 1,744</b>	<b>\$ 578</b>	<b>\$- 502</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 3,127</b>	<b>\$ 1,553</b>	<b>\$ 825</b>	<b>\$ 452</b>	<b>\$- 1,787</b>
Construction - Total	SUB2230	\$ 204	\$ 547	\$ 75	\$ 312	\$- 292
1-4 Dwelling Units	VA422	\$ 506	\$ 477	\$ 75	\$ 217	\$- 292
Multifamily (5 or more) Dwelling Units	VA432	\$- 301	\$ 15	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 1	\$ 55	\$ 0	\$ 95	\$ 0
Permanent - Total	SUB2241	\$ 2,923	\$ 1,006	\$ 750	\$ 140	\$- 1,495
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1,075	\$ 945	\$ 1,020	\$- 457	\$ 336
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 289	\$ 63	\$ 35	\$- 97	\$- 552
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 20	\$ 10	\$- 11	\$ 21	\$ 25
Multifamily (5 or more) Dwelling Units	VA472	\$ 172	\$ 0	\$- 31	\$ 881	\$- 1,306
Nonresidential Property (Except Land)	VA482	\$ 361	\$- 272	\$- 185	\$- 208	\$ 2
Land	VA492	\$ 1,584	\$ 260	\$- 78	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 2,501</b>	<b>\$ 1,210</b>	<b>\$ 8</b>	<b>\$ 32</b>	<b>\$ 1,157</b>
Commercial Loans	VA522	\$ 2,266	\$ 438	\$ 129	\$ 170	\$ 663
Consumer Loans - Total	SUB2261	\$ 235	\$ 772	\$- 121	\$- 138	\$ 494
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 14	\$- 57	\$ 168
Education Loans	VA532	\$ 0	\$- 1	\$ 1	\$ 0	\$ 0
Auto Loans	VA542	\$ 152	\$ 801	\$ 2	\$ 46	\$ 4
Mobile Home Loans	VA552	\$ 0	\$- 19	\$- 166	\$- 62	\$ 108
Credit Cards	VA558	\$ 124	\$- 20	\$ 57	\$ 7	\$ 0
Other	VA562	\$- 41	\$ 11	\$- 29	\$- 72	\$ 214
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 438</b>	<b>\$ 152</b>	<b>\$ 904</b>	<b>\$ 94</b>	<b>\$ 70</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 121	\$ 2	\$ 113	\$- 24	\$ 25
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 741	\$ 0	\$ 0

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Nonresidential (Except Land)	VA626	\$ 325	\$ 150	\$ 50	\$ 118	\$ 40
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 8	\$ 0	\$ 0	\$ 0	\$ 5
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 45</b>	<b>\$ 103</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 58</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 13,473</b>	<b>\$ 10,637</b>	<b>\$ 122,028</b>	<b>\$ 89,816</b>	<b>\$ 103,419</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 6,356</b>	<b>\$ 3,898</b>	<b>\$ 6,380</b>	<b>\$ 4,374</b>	<b>\$ 4,031</b>
Construction - Total	SUB2330	\$ 612	\$ 617	\$ 168	\$ 455	\$ 42
1-4 Dwelling Units	VA425	\$ 914	\$ 570	\$ 168	\$ 324	\$ 42
Multifamily (5 or more) Dwelling Units	VA435	\$- 301	\$ 15	\$ 0	\$ 36	\$ 0
Nonresidential Property	VA445	\$- 1	\$ 32	\$ 0	\$ 95	\$ 0
Permanent - Total	SUB2341	\$ 5,744	\$ 3,281	\$ 6,212	\$ 3,919	\$ 3,989
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,097	\$ 1,382	\$ 1,801	\$ 895	\$ 599
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,002	\$ 2,137	\$ 4,064	\$ 2,687	\$ 3,222
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 50	\$ 6	\$ 45	\$ 39	\$ 50
Multifamily (5 or more) Dwelling Units	VA475	\$ 564	\$- 197	\$ 213	\$ 834	\$ 125
Nonresidential Property (Except Land)	VA485	\$ 447	\$- 313	\$ 157	\$- 562	\$- 7
Land	VA495	\$ 1,584	\$ 266	\$- 68	\$ 26	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 6,427</b>	<b>\$ 6,291</b>	<b>\$ 114,493</b>	<b>\$ 85,036</b>	<b>\$ 99,077</b>
Commercial Loans	VA525	\$ 2,287	\$ 1,204	\$ 67	\$ 469	\$ 1,298
Consumer Loans - Total	SUB2361	\$ 4,140	\$ 5,087	\$ 114,426	\$ 84,567	\$ 97,779
Loans on Deposits	VA515	\$ 3	\$ 1	\$ 1	\$ 6	\$- 1
Home Improvement Loans	VA519	\$ 0	\$ 25	\$- 273	\$- 51	\$ 103
Education Loans	VA535	\$ 1	\$- 1	\$ 1	\$ 1	\$ 0
Auto Loans	VA545	\$ 3,889	\$ 4,623	\$ 3,727	\$ 4,278	\$ 3,448
Mobile Home Loans	VA555	\$ 0	\$ 39	\$- 71	\$ 111	\$ 228
Credit Cards	VA559	\$ 58	\$ 73	\$ 110,564	\$ 79,902	\$ 93,299
Other	VA565	\$ 189	\$ 327	\$ 477	\$ 320	\$ 702
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 645</b>	<b>\$ 343</b>	<b>\$ 1,148</b>	<b>\$ 398</b>	<b>\$ 253</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 328	\$ 193	\$ 233	\$ 166	\$ 194

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 741	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 325	\$ 150	\$ 50	\$ 118	\$ 40
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$- 8	\$ 0	\$ 124	\$ 114	\$ 19
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 45</b>	<b>\$ 103</b>	<b>\$ 0</b>	<b>\$ 8</b>	<b>\$ 58</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 41,075</b>	<b>\$ 26,345</b>	<b>\$ 21,157</b>	<b>\$ 29,841</b>	<b>\$ 22,363</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 84,231</b>	<b>\$ 62,151</b>	<b>\$ 62,281</b>	<b>\$ 69,221</b>	<b>\$ 60,309</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 30,896</b>	<b>\$ 18,653</b>	<b>\$ 19,901</b>	<b>\$ 24,919</b>	<b>\$ 17,546</b>
Construction	VA951	\$ 349	\$ 102	\$ 396	\$ 1,315	\$ 706
Permanent - 1-4 Dwelling Units	VA952	\$ 15,723	\$ 17,945	\$ 18,353	\$ 16,802	\$ 16,458
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 335	\$ 117	\$ 386	\$ 338	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 471	\$ 489	\$ 756	\$ 6,464	\$ 380
Permanent - Land	VA955	\$ 14,018	\$ 0	\$ 10	\$ 0	\$ 2
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 267,121</b>	<b>\$ 266,586</b>	<b>\$ 301,207</b>	<b>\$ 285,692</b>	<b>\$ 269,215</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 464,505</b>	<b>\$ 464,512</b>	<b>\$ 661,988</b>	<b>\$ 620,949</b>	<b>\$ 610,169</b>
Substandard	VA965	\$ 447,891	\$ 451,112	\$ 650,530	\$ 608,132	\$ 598,988
Doubtful	VA970	\$ 16,614	\$ 13,398	\$ 11,456	\$ 12,453	\$ 11,181
Loss	VA975	\$ 0	\$ 2	\$ 2	\$ 364	\$ 0

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 553,229</b>	<b>\$ 565,270</b>	<b>\$ 1,183,047</b>	<b>\$ 1,025,820</b>	<b>\$ 1,006,346</b>
Mortgages - Total	SUB2421	\$ 521,944	\$ 531,922	\$ 524,431	\$ 507,588	\$ 511,174
Construction and Land Loans	SUB2430	\$ 87,866	\$ 141,536	\$ 91,872	\$ 84,165	\$ 76,601
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 384,315	\$ 354,018	\$ 390,686	\$ 389,712	\$ 389,547
Permanent Loans Secured by All Other Property	SUB2450	\$ 105,082	\$ 125,486	\$ 91,820	\$ 74,639	\$ 83,221
Nonmortgages - Total	SUB2461	\$ 31,285	\$ 33,348	\$ 658,616	\$ 518,232	\$ 495,172
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 314,730</b>	<b>\$ 305,676</b>	<b>\$ 713,064</b>	<b>\$ 597,015</b>	<b>\$ 575,245</b>



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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
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 294,052</b>	<b>\$ 277,290</b>	<b>\$ 679,465</b>	<b>\$ 558,562</b>	<b>\$ 546,799</b>
Mortgage Loans - Total	SUB2481	\$ 276,703	\$ 254,536	\$ 253,722	\$ 222,169	\$ 223,288
Construction	PD115	\$ 19,669	\$ 29,201	\$ 24,628	\$ 14,396	\$ 18,282
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 22,744	\$ 17,648	\$ 26,382	\$ 19,145	\$ 15,910
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 154,127	\$ 122,832	\$ 146,632	\$ 151,386	\$ 145,072
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,188	\$ 2,827	\$ 2,076	\$ 1,842	\$ 1,514
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 4,476	\$ 6,221	\$ 6,563	\$ 3,347	\$ 5,021
Permanent - Nonresidential Property (Except Land)	PD135	\$ 24,564	\$ 15,569	\$ 10,995	\$ 8,197	\$ 12,652
Permanent - Land	PD138	\$ 48,935	\$ 60,238	\$ 36,446	\$ 23,856	\$ 24,837
Nonmortgage Loans - Commercial Loans	PD140	\$ 8,461	\$ 9,029	\$ 4,962	\$ 6,026	\$ 6,983
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 8,888	\$ 13,725	\$ 420,781	\$ 330,367	\$ 316,528
Loans on Deposits	PD161	\$ 112	\$ 121	\$ 95	\$ 243	\$ 292
Home Improvement Loans	PD163	\$ 113	\$ 516	\$ 299	\$ 522	\$ 450
Education Loans	PD165	\$ 9	\$ 0	\$ 4	\$ 4	\$ 5
Auto Loans	PD167	\$ 6,921	\$ 11,184	\$ 14,198	\$ 11,719	\$ 11,095
Mobile Home Loans	PD169	\$ 99	\$ 79	\$ 86	\$ 654	\$ 1,109
Credit Cards	PD171	\$ 166	\$ 461	\$ 394,717	\$ 310,342	\$ 299,898
Other	PD180	\$ 1,468	\$ 1,364	\$ 11,382	\$ 6,883	\$ 3,679
Memo - Troubled Debt Restructured Included Above	PD190	\$ 1,767	\$ 2,444	\$ 982	\$ 2,388	\$ 1,487
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 907	\$ 132	\$ 318	\$ 116	\$ 196
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 20,678</b>	<b>\$ 28,386</b>	<b>\$ 33,599</b>	<b>\$ 38,453</b>	<b>\$ 28,446</b>
Mortgage Loans - Total	SUB2491	\$ 18,064	\$ 24,905	\$ 30,089	\$ 34,450	\$ 25,540
Construction	PD215	\$ 1,845	\$ 7,789	\$ 3,977	\$ 6,969	\$ 1,709
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 377	\$ 238	\$ 269	\$ 528	\$ 537
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 13,361	\$ 11,282	\$ 16,308	\$ 17,815	\$ 19,073
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 6	\$ 52	\$ 95	\$ 170	\$ 396
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,152	\$ 1,611	\$ 1,902	\$ 1,580	\$ 1,474
Permanent - Nonresidential Property (Except Land)	PD235	\$ 105	\$ 44	\$ 601	\$ 1,576	\$ 1,344
Permanent - Land	PD238	\$ 1,218	\$ 3,889	\$ 6,937	\$ 5,812	\$ 1,007
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,647	\$ 2,453	\$ 2,173	\$ 2,220	\$ 1,485
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 967	\$ 1,028	\$ 1,337	\$ 1,783	\$ 1,421
Loans on Deposits	PD261	\$ 61	\$ 51	\$ 53	\$ 297	\$ 75
Home Improvement Loans	PD263	\$ 84	\$ 48	\$ 121	\$ 130	\$ 21

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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	\$ 0	\$ 7	\$ 15	\$ 7	\$ 8
Auto Loans	PD267	\$ 150	\$ 252	\$ 321	\$ 221	\$ 332
Mobile Home Loans	PD269	\$ 8	\$ 0	\$ 1	\$ 273	\$ 493
Credit Cards	PD271	\$ 41	\$ 86	\$ 82	\$ 168	\$ 139
Other	PD280	\$ 623	\$ 584	\$ 744	\$ 687	\$ 353
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 852	\$ 674	\$ 21	\$ 19
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 82	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 238,499</b>	<b>\$ 259,594</b>	<b>\$ 469,983</b>	<b>\$ 428,805</b>	<b>\$ 431,101</b>
Mortgage Loans - Total	SUB2501	\$ 227,177	\$ 252,481	\$ 240,620	\$ 250,969	\$ 262,346
Construction	PD315	\$ 11,033	\$ 15,428	\$ 13,320	\$ 21,872	\$ 18,415
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 13,040	\$ 11,760	\$ 15,370	\$ 13,657	\$ 13,098
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 177,259	\$ 186,420	\$ 182,725	\$ 184,202	\$ 192,951
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,213	\$ 959	\$ 829	\$ 967	\$ 996
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 4,607	\$ 2,151	\$ 10,615	\$ 6,963	\$ 6,692
Permanent - Nonresidential Property (Except Land)	PD335	\$ 14,859	\$ 10,772	\$ 11,197	\$ 12,048	\$ 17,843
Permanent - Land	PD338	\$ 5,166	\$ 24,991	\$ 6,564	\$ 11,260	\$ 12,351
Nonmortgage Loans - Commercial Loans	PD340	\$ 7,681	\$ 4,510	\$ 3,841	\$ 4,642	\$ 5,876
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 3,641	\$ 2,603	\$ 225,522	\$ 173,194	\$ 162,879
Loans on Deposits	PD361	\$ 120	\$ 1	\$ 28	\$ 85	\$ 41
Home Improvement Loans	PD363	\$ 95	\$ 150	\$ 324	\$ 261	\$ 118
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 3,003	\$ 2,057	\$ 2,490	\$ 2,726	\$ 3,305
Mobile Home Loans	PD369	\$ 22	\$ 103	\$ 199	\$ 101	\$ 48
Credit Cards	PD371	\$ 29	\$ 29	\$ 221,345	\$ 169,061	\$ 158,943
Other	PD380	\$ 372	\$ 263	\$ 1,136	\$ 960	\$ 424
Memo - Troubled Debt Restructured Included Above	PD390	\$ 3,831	\$ 2,858	\$ 2,671	\$ 4,304	\$ 5,173
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 812	\$ 505	\$ 326	\$ 221	\$ 281

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 1,034,794</b>	<b>\$ 966,042</b>	<b>\$ 1,159,499</b>	<b>\$ 906,456</b>	<b>\$ 731,360</b>

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<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD110	\$ 747,498	\$ 714,850	\$ 833,591	\$ 660,580	\$ 536,612
100% and greater LTV	LD120	\$ 287,296	\$ 251,192	\$ 325,908	\$ 245,876	\$ 194,748
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 28,927</b>	<b>\$ 30,359</b>	<b>\$ 30,512</b>	<b>\$ 22,981</b>	<b>\$ 37,963</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 16,822</b>	<b>\$ 11,426</b>	<b>\$ 12,948</b>	<b>\$ 10,821</b>	<b>\$ 7,759</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 16,225	\$ 10,762	\$ 11,593	\$ 9,994	\$ 6,736
90% up to 100% LTV	LD210	\$ 9,180	\$ 8,429	\$ 8,762	\$ 8,495	\$ 4,823
100% and greater LTV	LD220	\$ 7,045	\$ 2,333	\$ 2,831	\$ 1,499	\$ 1,913
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 597	\$ 664	\$ 1,355	\$ 827	\$ 1,023
90% up to 100% LTV	LD230	\$ 360	\$ 530	\$ 1,164	\$ 515	\$ 677
100% and greater LTV	LD240	\$ 237	\$ 134	\$ 191	\$ 312	\$ 346
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 12,105</b>	<b>\$ 18,933</b>	<b>\$ 17,564</b>	<b>\$ 12,160</b>	<b>\$ 30,204</b>
90% up to 100% LTV	LD250	\$ 5,969	\$ 10,822	\$ 10,088	\$ 8,056	\$ 12,013
100% and greater LTV	LD260	\$ 6,136	\$ 8,111	\$ 7,476	\$ 4,104	\$ 18,191
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 186</b>	<b>\$ 166</b>	<b>\$ 231</b>	<b>\$ 416</b>	<b>\$ 222</b>
90% up to 100% LTV	LD310	\$ 101	\$ 103	\$ 124	\$ 26	\$ 132
100% and greater LTV	LD320	\$ 85	\$ 63	\$ 107	\$ 390	\$ 90
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 283,278</b>	<b>\$ 209,986</b>	<b>\$ 194,693</b>	<b>\$ 132,977</b>	<b>\$ 70,193</b>
90% up to 100% LTV	LD410	\$ 146,710	\$ 130,838	\$ 124,277	\$ 84,430	\$ 33,087
100% and greater LTV	LD420	\$ 136,568	\$ 79,148	\$ 70,416	\$ 48,547	\$ 37,106
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 121,354</b>	<b>\$ 101,650</b>	<b>\$ 115,123</b>	<b>\$ 101,818</b>	<b>\$ 89,986</b>
90% up to 100% LTV	LD430	\$ 97,237	\$ 76,942	\$ 84,660	\$ 74,958	\$ 65,085
100% and greater LTV	LD440	\$ 24,117	\$ 24,708	\$ 30,463	\$ 26,860	\$ 24,901
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 27,438</b>	<b>\$ 124,415</b>	<b>\$ 541</b>	<b>\$ 664</b>	<b>\$ 2,081</b>
90% up to 100% LTV	LD450	\$ 22,142	\$ 118,864	\$ 360	\$ 534	\$ 1,156
100% and greater LTV	LD460	\$ 5,296	\$ 5,551	\$ 181	\$ 130	\$ 925

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 2,162,188</b>	<b>\$ 2,109,339</b>	<b>\$ 2,016,841</b>	<b>\$ 1,847,108</b>	<b>\$ 1,682,305</b>
Mortgage Construction Loans	CC105	\$ 1,471,409	\$ 1,429,802	\$ 1,414,180	\$ 1,353,616	\$ 1,273,853
Other Mortgage Loans	CC115	\$ 690,779	\$ 679,537	\$ 602,661	\$ 493,492	\$ 408,452
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 48,708	\$ 39,615	\$ 42,727	\$ 27,749	\$ 27,344
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 2,907,968</b>	<b>\$ 2,525,037</b>	<b>\$ 2,052,894</b>	<b>\$ 2,059,476</b>	<b>\$ 1,934,434</b>
1-4 Dwelling Units	CC280	\$ 1,978,374	\$ 1,680,743	\$ 1,152,280	\$ 1,148,084	\$ 1,141,996

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Multifamily (5 or more) Dwelling Units	CC290	\$ 168,832	\$ 213,404	\$ 206,342	\$ 249,081	\$ 287,458
All Other Real Estate	CC300	\$ 760,762	\$ 630,890	\$ 694,272	\$ 662,311	\$ 504,980
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 59,878	\$ 163,559	\$ 70,480	\$ 72,613	\$ 86,863
Commitments Outstanding to Purchase Loans	CC320	\$ 3,291,884	\$ 2,686,594	\$ 2,265,390	\$ 2,871,230	\$ 2,730,056
Commitments Outstanding to Sell Loans	CC330	\$ 527,056	\$ 483,621	\$ 343,868	\$ 678,080	\$ 398,966
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 505,405	\$ 24,000	\$ 500	\$ 80,209	\$ 483,250
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,351,493	\$ 3,014,843	\$ 2,566,627	\$ 2,905,000	\$ 3,421,315
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 765	\$ 4,505	\$ 718	\$ 7,220	\$ 7,045
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 40,229,141</b>	<b>\$ 40,112,861</b>	<b>\$ 255,091,641</b>	<b>\$ 213,181,096</b>	<b>\$ 216,251,259</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,122,499	\$ 3,105,003	\$ 3,108,067	\$ 3,461,574	\$ 3,495,599
Commercial Lines	CC420	\$ 1,408,753	\$ 1,353,438	\$ 1,390,081	\$ 1,666,329	\$ 1,549,871
Open-End Consumer Lines - Credit Cards	CC423	\$ 35,684,784	\$ 35,641,699	\$ 250,580,279	\$ 208,037,160	\$ 211,190,773
Open-End Consumer Lines - Other	CC425	\$ 13,105	\$ 12,721	\$ 13,214	\$ 16,033	\$ 15,016
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 310,848</b>	<b>\$ 168,150</b>	<b>\$ 188,112</b>	<b>\$ 125,575</b>	<b>\$ 113,576</b>
Commercial	CC430	\$ 271,480	\$ 127,611	\$ 153,126	\$ 104,618	\$ 94,174
Standby, Not Included on CC465 or CC468	CC435	\$ 39,368	\$ 40,539	\$ 34,986	\$ 20,957	\$ 19,402
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 616,702	\$ 500,015	\$ 451,593	\$ 273,906	\$ 262,792
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 463,277	\$ 493,624	\$ 445,912	\$ 269,115	\$ 258,122
Other Contingent Liabilities	CC480	\$ 17,989	\$ 19,657	\$ 20,555	\$ 29,843	\$ 26,983
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 3,739,615</b>	<b>\$ 3,916,603</b>	<b>\$ 3,757,115</b>	<b>\$ 3,678,575</b>	<b>\$ 4,203,184</b>
Pass-Through Securities	CF143	\$ 3,688,322	\$ 3,878,190	\$ 3,699,558	\$ 3,668,170	\$ 4,102,278
Other Mortgage-Backed Securities	CF153	\$ 51,293	\$ 38,413	\$ 57,557	\$ 10,405	\$ 100,906
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 3,684,591</b>	<b>\$ 3,844,532</b>	<b>\$ 3,765,495</b>	<b>\$ 3,599,433</b>	<b>\$ 3,987,382</b>
Pass-Through Securities	CF145	\$ 3,680,379	\$ 3,842,856	\$ 3,755,123	\$ 3,597,433	\$ 3,984,214
Other Mortgage-Backed Securities	CF155	\$ 4,212	\$ 1,676	\$ 10,372	\$ 2,000	\$ 3,168
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 55,024</b>	<b>\$ 72,071</b>	<b>\$- 8,380</b>	<b>\$ 79,142</b>	<b>\$ 215,802</b>

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93039 - OTS-Regulated: Ohio</b>	<b>(\$Thousands)</b>
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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 60,711	\$- 55,028	\$- 53,822	\$- 58,505	\$- 90,773
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 57,057	\$- 57,704	\$- 47,557	\$- 59,873	\$- 105,777
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 4,377,106</b>	<b>\$ 3,592,418</b>	<b>\$ 4,090,617</b>	<b>\$ 3,965,947</b>	<b>\$ 4,445,228</b>
Construction Loans - Total	SUB3840	\$ 832,550	\$ 753,845	\$ 784,494	\$ 740,664	\$ 726,473
1-4 Dwelling Units	CF190	\$ 750,076	\$ 662,934	\$ 655,162	\$ 624,181	\$ 643,084
Multifamily (5 or more) Dwelling Units	CF200	\$ 67,736	\$ 69,924	\$ 74,217	\$ 84,961	\$ 56,113
Nonresidential	CF210	\$ 14,738	\$ 20,987	\$ 55,115	\$ 31,522	\$ 27,276
Permanent Loans - Total	SUB3851	\$ 3,544,556	\$ 2,838,573	\$ 3,306,123	\$ 3,225,283	\$ 3,718,755
1-4 Dwelling Units	CF225	\$ 2,632,321	\$ 2,000,211	\$ 2,426,432	\$ 2,478,332	\$ 3,065,721
Multifamily (5 or more) Dwelling Units	CF245	\$ 244,641	\$ 156,849	\$ 226,183	\$ 180,240	\$ 198,031
Nonresidential (Except Land)	CF260	\$ 252,799	\$ 161,438	\$ 202,384	\$ 189,743	\$ 156,902
Land	CF270	\$ 414,795	\$ 520,075	\$ 451,124	\$ 376,968	\$ 298,101
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 6,150,720</b>	<b>\$ 5,200,979</b>	<b>\$ 5,139,215</b>	<b>\$ 4,463,947</b>	<b>\$ 5,510,705</b>
Secured by 1-4 Dwelling Units	CF280	\$ 6,119,808	\$ 5,192,418	\$ 5,125,311	\$ 4,456,892	\$ 5,502,539
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 5,026	\$ 2,000	\$ 2,799	\$ 734	\$ 867
Secured by Nonresidential	CF300	\$ 25,886	\$ 6,561	\$ 11,105	\$ 6,321	\$ 7,299
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 5,667,491</b>	<b>\$ 5,179,746</b>	<b>\$ 5,236,780</b>	<b>\$ 4,968,621</b>	<b>\$ 6,149,539</b>
Secured by 1-4 Dwelling Units	CF310	\$ 5,464,308	\$ 4,983,205	\$ 5,041,093	\$ 4,961,055	\$ 5,983,513
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 149,856	\$ 172,606	\$ 169,712	\$ 0	\$ 136,542
Secured by Nonresidential	CF330	\$ 53,327	\$ 23,935	\$ 25,975	\$ 7,566	\$ 29,484
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 483,229</b>	<b>\$ 21,233</b>	<b>\$- 97,565</b>	<b>\$- 504,674</b>	<b>\$- 638,834</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 3,025,027</b>	<b>\$ 2,532,387</b>	<b>\$ 2,681,328</b>	<b>\$ 2,581,060</b>	<b>\$ 2,643,812</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 52,180</b>	<b>\$ 12,413</b>	<b>\$- 2,973</b>	<b>\$ 35,144</b>	<b>\$ 30,867</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 470,872</b>	<b>\$ 337,515</b>	<b>\$ 372,758</b>	<b>\$ 322,318</b>	<b>\$ 1,013,136</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 1,783,128</b>	<b>\$ 1,093,677</b>	<b>\$ 1,308,751</b>	<b>\$ 915,357</b>	<b>\$ 1,193,449</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 2,896,491</b>	<b>\$ 2,375,567</b>	<b>\$ 4,142,043</b>	<b>\$ 3,343,334</b>	<b>\$ 3,102,909</b>
Commercial	CF390	\$ 230,449	\$ 265,144	\$ 284,808	\$ 446,324	\$ 424,041
Consumer	CF400	\$ 2,666,042	\$ 2,110,423	\$ 3,857,235	\$ 2,897,010	\$ 2,678,868
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 3,359,927</b>	<b>\$ 1,987,376</b>	<b>\$ 3,043,417</b>	<b>\$ 2,205,009</b>	<b>\$ 2,290,538</b>
Commercial	CF395	\$ 27,871	\$ 13,754	\$ 15,751	\$ 12,113	\$ 4,477
Consumer	CF405	\$ 3,332,056	\$ 1,973,622	\$ 3,027,666	\$ 2,192,896	\$ 2,286,061

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$- 463,436</b>	<b>\$ 388,191</b>	<b>\$ 1,098,626</b>	<b>\$ 1,138,325</b>	<b>\$ 812,371</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 61,947</b>	<b>\$ 738,253</b>	<b>\$ 489,957</b>	<b>\$- 341,291</b>	<b>\$- 129,045</b>
New Deposits Received less Deposits Withdrawn	CF420	\$- 105,519	\$ 579,887	\$ 327,625	\$- 505,823	\$- 295,031
Interest Credited to Deposits	CF430	\$ 167,466	\$ 158,366	\$ 162,332	\$ 164,532	\$ 165,986
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 56,448</b>	<b>\$ 145,681</b>	<b>\$- 522,476</b>	<b>\$ 0</b>	<b>\$ 25,718</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 665,204	\$ 463,754	\$ 546,502	\$ 1,014,061	\$ 1,083,689
Fully Insured	DI100	\$ 580,642	\$ 363,735	\$ 450,168	\$ 924,293	\$ 994,820
Other	DI110	\$ 84,562	\$ 100,019	\$ 96,334	\$ 89,768	\$ 88,869
Deposits with Balances - \$100,000 or Less	DI120	\$ 22,511,340	\$ 22,873,509	\$ 22,542,490	\$ 22,768,639	\$ 23,325,332
Deposits with Balances - Greater than \$100,000	DI130	\$ 8,639,946	\$ 8,346,756	\$ 9,107,227	\$ 9,032,194	\$ 8,778,798
Number of Deposit Accounts - Total	SUB4062	2,027,960	2,043,502	2,876,605	2,811,630	2,836,351
Balances of \$100,000 or Less	DI150	1,983,665	1,999,114	2,830,845	2,764,614	2,790,596
Balances Greater than \$100,000	DI160	44,295	44,388	45,760	47,016	45,755
IRA/Keogh Accounts	DI200	\$ 2,947,665	\$ 2,912,796	\$ 2,998,927	\$ 3,040,811	\$ 3,056,773
Uninsured Deposits	DI210	\$ 5,690,078	\$ 5,486,556	\$ 4,109,745	\$ 4,081,284	\$ 3,837,397
Preferred Deposits	DI220	\$ 334,755	\$ 309,480	\$ 288,210	\$ 293,090	\$ 309,230
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,674,410	\$ 6,676,199	\$ 6,850,066	\$ 7,423,361	\$ 8,192,612
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 2,231,385	\$ 2,320,683	\$ 2,335,949	\$ 2,408,802	\$ 2,137,552
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,380,770	\$ 3,567,394	\$ 3,693,948	\$ 3,615,165	\$ 3,526,110
Deposits & Escrows - Time Deposits	DI340	\$ 18,864,726	\$ 18,655,989	\$ 18,769,764	\$ 18,353,521	\$ 18,247,871
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 998,092	\$ 997,761	\$ 1,019,333	\$ 1,138,417	\$ 1,054,776
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 3,434	\$ 3,663	\$ 6,299	\$ 5,539	\$ 6,488
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,405,480	\$ 11,520	\$ 529,476	\$ 908,706	\$ 641,537
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,769	\$ 722	\$ 719	\$ 716	\$ 710
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 7	\$ 7	\$ 7	\$ 153	\$ 63
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 141	\$ 58	\$ 143	\$ 72	\$ 124
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 71,492	\$ 163,346	\$ 0	\$ 0	\$ 25,728
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 163,346	\$ 0	\$ 0	\$ 25,728
Total deposits sold or transferred during the quarter	DI760	\$ 60,623	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	8,144	7,993	11,788	11,316	8,325
Assets Held in Trading Accounts	SI375	\$ 2,989	\$ 1,023	\$ 1,187	\$ 1,687	\$ 1,861
Available-for-Sale Securities	SI385	\$ 2,320,531	\$ 2,382,776	\$ 2,461,252	\$ 2,605,630	\$ 2,826,803
Assets Held for Sale	SI387	\$ 3,848,209	\$ 3,183,097	\$ 2,709,610	\$ 2,596,930	\$ 2,994,982
Loans Serviced for Others	SI390	\$ 35,116,016	\$ 36,836,917	\$ 52,750,850	\$ 52,341,465	\$ 48,916,329
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Other Residual Interests	SI404	\$ 38	\$ 40	\$ 32	\$ 26	\$ 4
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	88.05%	85.13%	86.68%	85.99%	85.27%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.66%	86.41%	86.59%	85.80%	85.36%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.89%	85.42%	86.30%	85.86%	84.98%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	81.82%	85.79%	85.60%	87.84%	92.35%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 16,249</b>	<b>\$ 15,358</b>	<b>\$ 15,365</b>	<b>\$ 15,242</b>	<b>\$ 15,670</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 84,315	\$ 79,353	\$ 77,176	\$ 61,722	\$ 71,876
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	68	89	317	3,028	361
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 3,958,241</b>	<b>\$ 3,934,624</b>	<b>\$ 6,580,567</b>	<b>\$ 6,162,164</b>	<b>\$ 5,987,559</b>
Net Income (Loss) (SO91)	SI610	\$ 128,419	\$ 100,420	\$ 246,866	\$ 253,121	\$ 275,854
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 42	\$ 122	\$ 0
Dividends Declared - Common Stock	SI630	\$ 47,905	\$ 49,260	\$ 35,808	\$ 36,785	\$ 38,524
Stock Issued	SI640	\$ 193	\$ 33	\$ 1,798	\$ 21	\$ 190
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 34,428	\$ 53,063	\$ 9,067	\$ 43,725	\$ 121,562
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 14,157	\$ - 24,780	\$ - 3,564	\$ 26,872	\$ - 47,510
Prior Period Adjustments	SI668	\$ 241	\$ 912	\$ 81	\$ - 9	\$ - 145
Other Adjustments	SI671	\$ 845	\$ - 409	\$ 4,508	\$ 150,416	\$ - 405
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 4,088,619</b>	<b>\$ 4,014,603</b>	<b>\$ 6,803,473</b>	<b>\$ 6,599,403</b>	<b>\$ 6,298,581</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 13,619	\$ 0	\$ 4,850	\$ 2,000	\$ 4,891
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 85,739	\$ 45,288	\$ 189,328	\$ 138,533	\$ 405,105
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	7 [Yes]	8 [Yes]	9 [Yes]	10 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 45,247	\$ 38,785	\$ 25,921	\$ 3,446	\$ 6,774
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 27,109	\$ 25,241	\$ 22,789	\$ 20,088	\$ 18,640
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 42,201,724	\$ 41,120,920	\$ 48,483,378	\$ 47,259,737	\$ 46,536,943
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,541,391	\$ 2,757,730	\$ 2,909,063	\$ 3,293,507	\$ 3,307,623
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 35,588,945	\$ 34,223,477	\$ 33,868,859	\$ 32,786,988	\$ 32,145,500
Nonmortgage Loans	SI885	\$ 2,214,348	\$ 2,193,997	\$ 9,321,440	\$ 8,962,970	\$ 8,793,472
Deposits and Excrows	SI890	\$ 31,296,805	\$ 29,305,253	\$ 30,261,066	\$ 30,130,522	\$ 30,656,405
Total Borrowings	SI895	\$ 6,796,878	\$ 5,907,552	\$ 7,071,890	\$ 6,360,265	\$ 6,029,016
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	66	58	65	66	70
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 10,433	\$ 485,976	\$ 9,777	\$ 3,309	\$ 6,489
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.90	6.74	5.76	5.86	4.93
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.01	8.90	7.25	7.38	6.19



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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	3	1	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	0	1	0
Change in Control of Association?	SQ130	1	1	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	2	1	0	1	1
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	1	4	2	2	0
Any Outstanding Futures or Options Positions?	SQ310	3	3	3	3	3
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4	4	4
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	29	26	24	24	25

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	70 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	75 [Yes]
Do you have any farm or agriculture loans?	SB100	33 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	35 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Number of Loans on SC260	SB200	112	N/A	N/A	N/A	143
Number of Loans on SC300, SC303, and SC306	SB210	550	N/A	N/A	N/A	120
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	1,883	N/A	N/A	N/A	1,923
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 101,694	N/A	N/A	N/A	\$ 89,127
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	1,771	N/A	N/A	N/A	1,722
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 248,350	N/A	N/A	N/A	\$ 236,732
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	1,890	N/A	N/A	N/A	1,787
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 822,107	N/A	N/A	N/A	\$ 782,771
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	4,022	N/A	N/A	N/A	4,412
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 129,018	N/A	N/A	N/A	\$ 119,745
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	870	N/A	N/A	N/A	672
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 106,815	N/A	N/A	N/A	\$ 77,225
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	619	N/A	N/A	N/A	560

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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	\$ 213,938	N/A	N/A	N/A	\$ 184,526
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	508	N/A	N/A	N/A	495
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 22,569	N/A	N/A	N/A	\$ 20,899
Farm Mortgages Orig at \$100-250,000 - Number	SB520	319	N/A	N/A	N/A	282
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 39,420	N/A	N/A	N/A	\$ 35,364
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	87	N/A	N/A	N/A	89
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 28,774	N/A	N/A	N/A	\$ 29,414
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	184	N/A	N/A	N/A	186
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 3,511	N/A	N/A	N/A	\$ 4,209
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	15	N/A	N/A	N/A	20
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 1,839	N/A	N/A	N/A	\$ 2,215
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	5	N/A	N/A	N/A	6
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 1,108	N/A	N/A	N/A	\$ 1,789

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 28,083,213</b>	<b>\$ 26,526,622</b>	<b>\$ 25,435,169</b>	<b>\$ 19,486,189</b>	<b>\$ 18,705,315</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 93,942</b>	<b>\$ 93,251</b>	<b>\$ 79,737</b>	<b>\$ 79,116</b>	<b>\$ 83,650</b>
Personal Trust and Agency Accounts	FS210	\$ 26,704	\$ 24,383	\$ 22,793	\$ 23,527	\$ 24,547
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,916	\$ 4,424	\$ 3,402	\$ 3,136	\$ 2,898
Employee Benefit - Defined Contribution	FS220	\$ 1,590	\$ 1,480	\$ 1,475	\$ 1,404	\$ 1,343
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 3,326	\$ 2,944	\$ 1,927	\$ 1,732	\$ 1,555
Corporate Trust and Agency Accounts	FS250	\$ 10,631	\$ 20,236	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 51,691	\$ 44,208	\$ 53,542	\$ 52,453	\$ 56,205
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 13,237,986</b>	<b>\$ 12,694,040</b>	<b>\$ 12,400,364</b>	<b>\$ 8,587,668</b>	<b>\$ 8,453,073</b>
Personal Trust and Agency Accounts	FS211	\$ 14,820	\$ 14,337	\$ 17,574	\$ 11,656	\$ 11,159
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 13,181,609	\$ 12,642,007	\$ 12,349,838	\$ 8,553,190	\$ 8,419,122
Employee Benefit - Defined Contribution	FS221	\$ 13,111,063	\$ 12,577,284	\$ 12,339,851	\$ 8,544,958	\$ 8,411,431
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 70,546	\$ 64,723	\$ 9,987	\$ 8,232	\$ 7,691
Corporate Trust and Agency Accounts	FS251	\$ 450	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 41,107	\$ 37,696	\$ 32,952	\$ 22,822	\$ 22,792
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 14,751,285</b>	<b>\$ 13,739,331</b>	<b>\$ 12,955,068</b>	<b>\$ 10,819,405</b>	<b>\$ 10,168,592</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>260</b>	<b>254</b>	<b>283</b>	<b>286</b>	<b>287</b>
Personal Trust and Agency Accounts	FS212	109	109	108	110	112
Retirement-related Trust and Agency Accounts - Total	SUB6120	30	23	21	19	15
Employee Benefit - Defined Contribution	FS222	3	3	3	4	3
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	27	20	18	15	12
Corporate Trust and Agency Accounts	FS252	2	3	0	0	0
Investment Management Agency Accounts	FS262	119	119	154	157	160
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>855</b>	<b>821</b>	<b>808</b>	<b>789</b>	<b>765</b>
Personal Trust and Agency Accounts	FS213	24	14	13	12	12
Retirement-related Trust and Agency Accounts - Total	SUB6130	825	802	792	774	750
Employee Benefit - Defined Contribution	FS223	779	760	768	752	739
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	46	42	24	22	11
Corporate Trust and Agency Accounts	FS253	1	0	0	0	0
Other Fiduciary Accounts	FS273	5	5	3	3	3
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>12,635</b>	<b>11,864</b>	<b>10,598</b>	<b>9,789</b>	<b>8,991</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 74,704</b>	<b>\$ 35,900</b>	<b>\$ 109,218</b>	<b>\$ 76,561</b>	<b>\$ 48,616</b>
Personal Trust and Agency Accounts	FS310	\$ 179	\$ 92	\$ 148	\$ 35	\$ 117
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 4,491	\$ 9,862	\$ 32,577	\$ 23,872	\$ 15,842
Employee Benefit - Defined Contribution	FS320	\$ 4,262	\$ 9,764	\$ 32,416	\$ 23,774	\$ 15,775

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 10:48 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93039 - OTS-Regulated: Ohio</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS330	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 221	\$ 98	\$ 161	\$ 98	\$ 67
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 141	\$ 79	\$ 160	\$ 75	\$ 136
Other Fiduciary Accounts	FS370	\$ 17	\$ 7	\$ 22	\$ 16	\$ 11
Custody and Safekeeping Accounts	FS380	\$ 69,876	\$ 25,860	\$ 76,311	\$ 52,563	\$ 32,510
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 157</b>	<b>\$ 0</b>	<b>\$ 99,080</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 74,547</b>	<b>\$ 35,900</b>	<b>\$ 10,138</b>	<b>\$ 76,561</b>	<b>\$ 48,616</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 20,441</b>	<b>\$ 18,578</b>	<b>\$ 22,792</b>	<b>\$ 182</b>	<b>\$ 54,465</b>
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 1,129	\$ 469	\$ 281	\$ 0	\$ 3
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 3,649	\$ 3,373	\$ 3,328	\$ 0	\$ 4,326
State, County and Municipal Obligations	FS425	\$ 401	\$ 402	\$ 692	\$ 0	\$ 5,122
Money Market Mutual Funds	FS430	\$ 2,339	\$ 2,086	\$ 2,982	\$ 4	\$ 7,159
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 376	\$ 223	\$ 385	\$ 0	\$ 720
Common and Preferred Stock	FS445	\$ 12,053	\$ 11,659	\$ 14,736	\$ 167	\$ 35,460
Real Estate Mortgages	FS450	\$ 77	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 333	\$ 282	\$ 305	\$ 0	\$ 1,582
Miscellaneous Assets	FS460	\$ 83	\$ 83	\$ 83	\$ 11	\$ 93
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
<b>Financial Reporting System</b>	<b>93039 - OTS-Regulated: Ohio</b>	<b>(\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 4,088,626	\$ 4,014,612	\$ 6,803,477	\$ 6,599,413	\$ 6,298,592
Equity Capital Deductions - Total	SUB1631	\$ 176,986	\$ 174,212	\$ 499,904	\$ 453,475	\$ 358,899
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 161	\$ 175	\$ 176	\$ 265	\$ 301
Goodwill and Certain Other Intangible Assets	CCR115	\$ 172,967	\$ 161,920	\$ 487,005	\$ 439,352	\$ 342,380
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,858	\$ 12,117	\$ 12,723	\$ 13,858	\$ 16,218
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 13,990	\$ 1,471	\$- 23,619	\$- 25,118	\$ 1,883
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 14,160	\$ 1,300	\$- 23,772	\$- 25,271	\$ 1,728
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 170	\$ 171	\$ 153	\$ 153	\$ 155
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 3,897,650</b>	<b>\$ 3,841,871</b>	<b>\$ 6,279,954</b>	<b>\$ 6,120,820</b>	<b>\$ 5,941,576</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 42,537,022</b>	<b>\$ 41,874,322</b>	<b>\$ 49,010,021</b>	<b>\$ 47,369,524</b>	<b>\$ 46,449,530</b>
Asset Deductions - Total	SUB1651	\$ 178,251	\$ 174,049	\$ 499,742	\$ 453,311	\$ 358,700
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 15	\$ 15	\$ 104	\$ 106
Goodwill and Certain Other Intangible Assets	CCR265	\$ 174,393	\$ 161,917	\$ 487,004	\$ 439,349	\$ 342,376
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,858	\$ 12,117	\$ 12,723	\$ 13,858	\$ 16,218
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 26,182	\$- 7,297	\$- 40,762	\$- 41,962	\$- 10,372
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 26,182	\$- 7,297	\$- 40,762	\$- 41,962	\$- 10,372
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 42,332,589</b>	<b>\$ 41,692,976</b>	<b>\$ 48,469,517</b>	<b>\$ 46,874,251</b>	<b>\$ 46,080,458</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 1,690,630</b>	<b>\$ 1,660,723</b>	<b>\$ 1,930,106</b>	<b>\$ 1,868,205</b>	<b>\$ 1,839,844</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 3,897,650</b>	<b>\$ 3,841,871</b>	<b>\$ 6,279,954</b>	<b>\$ 6,120,820</b>	<b>\$ 5,941,576</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 14,125	\$ 13,510	\$ 17,484	\$ 15,568	\$ 15,289
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 6,000	\$ 3,800	\$ 1,800	\$ 1,800	\$ 1,800
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Office of Thrift Supervision</b>	<b>TFR Industry Aggregate Report</b>	<b>Frozen Aggregated Data</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 234,910	\$ 243,096	\$ 326,044	\$ 311,527	\$ 292,137
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 255,035</b>	<b>\$ 260,406</b>	<b>\$ 345,328</b>	<b>\$ 328,895</b>	<b>\$ 309,226</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 255,035</b>	<b>\$ 260,406</b>	<b>\$ 345,328</b>	<b>\$ 328,895</b>	<b>\$ 309,226</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,156	\$ 1,019	\$ 1,213	\$ 67	\$ 64
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,264	\$ 201	\$ 194	\$ 189	\$ 191
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 4,150,265</b>	<b>\$ 4,101,057</b>	<b>\$ 6,623,875</b>	<b>\$ 6,449,459</b>	<b>\$ 6,250,547</b>
0% R/W Category - Cash	CCR400	\$ 151,543	\$ 138,493	\$ 382,494	\$ 291,598	\$ 341,777
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 343,263	\$ 348,614	\$ 323,433	\$ 348,428	\$ 309,796
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 542	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 114,608	\$ 106,681	\$ 133,345	\$ 248,059	\$ 87,249
0% R/W Category - Assets Total	CCR420	\$ 609,414	\$ 594,330	\$ 839,272	\$ 888,085	\$ 738,822
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,145,465	\$ 1,227,444	\$ 1,272,427	\$ 1,354,415	\$ 1,462,808
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,193,474	\$ 1,158,739	\$ 1,220,521	\$ 1,255,213	\$ 1,308,274
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 190,156	\$ 171,211	\$ 165,854	\$ 153,774	\$ 140,575
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 640,204	\$ 910,090	\$ 1,017,402	\$ 937,374	\$ 976,342
20% R/W Category - Other	CCR450	\$ 968,753	\$ 974,982	\$ 919,084	\$ 930,450	\$ 1,101,300
20% R/W Category - Assets Total	CCR455	\$ 4,138,052	\$ 4,442,466	\$ 4,595,288	\$ 4,631,226	\$ 4,989,299
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 827,609</b>	<b>\$ 888,494</b>	<b>\$ 919,057</b>	<b>\$ 926,244</b>	<b>\$ 997,856</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 24,115,549	\$ 22,788,305	\$ 21,957,846	\$ 21,294,346	\$ 21,167,539
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 182,765	\$ 182,162	\$ 198,977	\$ 252,091	\$ 179,974
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 6,732	\$ 7,120	\$ 30,422	\$ 32,063	\$ 36,505
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 17,203	\$ 16,952	\$ 15,930	\$ 20,566	\$ 34,716
50% R/W Category - Other	CCR480	\$ 56,517	\$ 77,359	\$ 49,057	\$ 28,010	\$ 24,151
50% R/W Category - Assets Total	CCR485	\$ 24,378,766	\$ 23,071,898	\$ 22,252,232	\$ 21,627,076	\$ 21,442,885
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 12,189,402</b>	<b>\$ 11,535,970</b>	<b>\$ 11,126,136</b>	<b>\$ 10,813,556</b>	<b>\$ 10,721,465</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 372,183	\$ 530,145	\$ 571,089	\$ 1,548,603	\$ 6,215,316

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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	\$ 15,550,538	\$ 15,831,872	\$ 23,215,166	\$ 21,227,716	\$ 15,098,780
100% R/W Category - Assets Total	CCR510	\$ 15,922,721	\$ 16,362,017	\$ 23,786,255	\$ 22,776,319	\$ 21,314,096
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 15,922,721</b>	<b>\$ 16,362,017</b>	<b>\$ 23,786,255</b>	<b>\$ 22,776,319</b>	<b>\$ 21,314,096</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 3	\$ 3	\$ 3	\$ 4
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 38</b>	<b>\$ 38</b>	<b>\$ 38</b>	<b>\$ 50</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 45,048,953</b>	<b>\$ 44,470,714</b>	<b>\$ 51,473,050</b>	<b>\$ 49,922,709</b>	<b>\$ 48,485,106</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 28,939,717</b>	<b>\$ 28,786,504</b>	<b>\$ 35,831,472</b>	<b>\$ 34,516,142</b>	<b>\$ 33,033,454</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,412	\$ 4,210	\$ 197,902	\$ 203,349	\$ 222,979
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 28,938,305</b>	<b>\$ 28,782,294</b>	<b>\$ 35,633,570</b>	<b>\$ 34,312,793</b>	<b>\$ 32,810,475</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 2,315,058</b>	<b>\$ 2,302,578</b>	<b>\$ 2,850,686</b>	<b>\$ 2,745,022</b>	<b>\$ 2,624,836</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>9.21%</b>	<b>9.21%</b>	<b>12.96%</b>	<b>13.06%</b>	<b>12.89%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.34%</b>	<b>14.25%</b>	<b>18.59%</b>	<b>18.80%</b>	<b>19.05%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.46%</b>	<b>13.35%</b>	<b>17.62%</b>	<b>17.84%</b>	<b>18.11%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>9.21%</b>	<b>9.21%</b>	<b>12.96%</b>	<b>13.06%</b>	<b>12.89%</b>

## \*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.