

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:20 PM

TFR Industry Aggregate Report  
93039 - OTS-Regulated: Ohio  
December 2008

Frozen Aggregated Data  
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Description	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Number of Regulated Institutions</b>	73	73	74	74	74

Schedule NS --- Optional Narrative Statement		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	3	1	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 5,063,196</b>	<b>\$ 4,968,409</b>	<b>\$ 2,704,101</b>	<b>\$ 3,421,578</b>	<b>\$ 3,629,402</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,900,246	\$ 1,945,851	\$ 425,332	\$ 413,725	\$ 435,906
Interest-Earning Deposits in FHLBs	SC112	\$ 436,406	\$ 469,936	\$ 385,953	\$ 470,122	\$ 356,972
Other Interest-Earning Deposits	SC118	\$ 418,573	\$ 336,668	\$ 519,329	\$ 544,166	\$ 727,070
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 108,211	\$ 299,403	\$ 285,956	\$ 823,502	\$ 798,062
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 588,106	\$ 1,337,230	\$ 458,148	\$ 491,952	\$ 647,291
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 73,311	\$ 80,780	\$ 117,580	\$ 141,649	\$ 147,607
State and Municipal Obligations	SC180	\$ 346,393	\$ 345,036	\$ 363,018	\$ 341,649	\$ 313,013
Securities Backed by Nonmortgage Loans	SC182	\$ 70,607	\$ 73,734	\$ 80,129	\$ 96,385	\$ 91,125
Other Investment Securities	SC185	\$ 108,030	\$ 57,477	\$ 55,027	\$ 81,391	\$ 96,034
Accrued Interest Receivable	SC191	\$ 13,313	\$ 22,294	\$ 13,629	\$ 17,037	\$ 16,322
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 4,512,286</b>	<b>\$ 4,159,193</b>	<b>\$ 3,895,956</b>	<b>\$ 4,465,934</b>	<b>\$ 3,860,098</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 4,512,286</b>	<b>\$ 4,159,193</b>	<b>\$ 3,895,956</b>	<b>\$ 4,465,934</b>	<b>\$ 3,860,098</b>
Pass-Through - Total	SUB0073	\$ 2,969,281	\$ 2,544,065	\$ 2,160,266	\$ 2,710,405	\$ 2,450,809
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,967,483	\$ 2,541,789	\$ 2,044,514	\$ 2,443,755	\$ 2,170,055
Other Pass-Through	SC215	\$ 1,798	\$ 2,276	\$ 115,752	\$ 266,650	\$ 280,754
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,525,083	\$ 1,598,857	\$ 1,720,599	\$ 1,738,594	\$ 1,394,413
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,171,940	\$ 1,191,057	\$ 1,241,757	\$ 1,231,485	\$ 979,080
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 154,185	\$ 179,503	\$ 199,831	\$ 223,772	\$ 231,642
Other	SC222	\$ 198,958	\$ 228,297	\$ 279,011	\$ 283,337	\$ 183,691
Accrued Interest Receivable	SC228	\$ 17,922	\$ 16,271	\$ 15,091	\$ 16,935	\$ 14,876

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 36,102,507</b>	<b>\$ 37,145,002</b>	<b>\$ 38,220,806</b>	<b>\$ 38,574,483</b>	<b>\$ 38,160,253</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 35,598,039</b>	<b>\$ 36,550,627</b>	<b>\$ 37,904,951</b>	<b>\$ 38,235,855</b>	<b>\$ 37,820,923</b>
Construction Loans - Total	SUB0100	\$ 1,408,621	\$ 1,531,993	\$ 1,647,216	\$ 1,727,519	\$ 1,755,282
Residential - Total	SUB0110	\$ 1,235,053	\$ 1,329,437	\$ 1,416,377	\$ 1,488,274	\$ 1,515,617
1-4 Dwelling Units	SC230	\$ 877,908	\$ 936,146	\$ 1,003,808	\$ 1,058,796	\$ 1,124,968
Multifamily (5 or more) Dwelling Units	SC235	\$ 357,145	\$ 393,291	\$ 412,569	\$ 429,478	\$ 390,649
Nonresidential Property	SC240	\$ 173,568	\$ 202,556	\$ 230,839	\$ 239,245	\$ 239,665
Permanent Loans - Total	SUB0121	\$ 34,493,348	\$ 35,408,294	\$ 36,370,506	\$ 36,634,109	\$ 36,182,955
Residential - Total	SUB0131	\$ 28,857,578	\$ 29,563,028	\$ 30,545,330	\$ 30,757,600	\$ 30,344,931
1-4 Dwelling Units - Total	SUB0141	\$ 27,765,334	\$ 28,470,678	\$ 29,470,617	\$ 29,701,284	\$ 29,298,868
Revolving Open-End Loans	SC251	\$ 4,036,103	\$ 3,755,558	\$ 3,521,606	\$ 3,303,591	\$ 3,164,987
All Other - First Liens	SC254	\$ 22,302,316	\$ 23,247,441	\$ 24,451,859	\$ 24,892,755	\$ 24,611,434
All Other - Junior Liens	SC255	\$ 1,426,915	\$ 1,467,679	\$ 1,497,152	\$ 1,504,938	\$ 1,522,447
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,092,244	\$ 1,092,350	\$ 1,074,713	\$ 1,056,316	\$ 1,046,063
Nonresidential Property (Except Land)	SC260	\$ 3,517,839	\$ 3,407,282	\$ 3,255,564	\$ 3,172,303	\$ 2,951,994
Land	SC265	\$ 2,117,931	\$ 2,437,984	\$ 2,569,612	\$ 2,704,206	\$ 2,886,030
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 1,038,318	\$ 1,418,213	\$- 343,906	\$ 423,391	\$ 2,841,032
Accrued Interest Receivable	SC272	\$ 159,796	\$ 171,098	\$ 172,823	\$ 189,526	\$ 198,365
Advances for Taxes and Insurance	SC275	\$ 40,742	\$ 33,617	\$ 30,261	\$ 23,329	\$ 23,651
Allowance for Loan and Lease Losses	SC283	\$ 504,468	\$ 594,375	\$ 315,855	\$ 338,628	\$ 339,330
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 2,150,615</b>	<b>\$ 2,112,665</b>	<b>\$ 2,075,384</b>	<b>\$ 2,001,614</b>	<b>\$ 1,914,439</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 2,118,507</b>	<b>\$ 2,079,032</b>	<b>\$ 2,041,410</b>	<b>\$ 1,970,418</b>	<b>\$ 1,884,630</b>
Commercial Loans - Total	SC32	\$ 1,593,124	\$ 1,536,076	\$ 1,511,343	\$ 1,439,064	\$ 1,345,522
Secured	SC300	\$ 1,045,920	\$ 976,641	\$ 944,624	\$ 895,166	\$ 825,061
Unsecured	SC303	\$ 538,277	\$ 551,506	\$ 559,260	\$ 535,869	\$ 515,265
Lease Receivables	SC306	\$ 8,927	\$ 7,929	\$ 7,459	\$ 8,029	\$ 5,196
Consumer Loans - Total	SC35	\$ 542,281	\$ 560,746	\$ 548,439	\$ 544,861	\$ 549,253
Loans on Deposits	SC310	\$ 29,944	\$ 26,622	\$ 28,102	\$ 26,984	\$ 30,646
Home Improvement Loans (Not secured by real estate)	SC316	\$ 17,940	\$ 15,091	\$ 17,148	\$ 20,134	\$ 19,664
Education Loans	SC320	\$ 2,055	\$ 1,937	\$ 1,517	\$ 1,648	\$ 1,488
Auto Loans	SC323	\$ 303,938	\$ 330,536	\$ 321,485	\$ 310,374	\$ 314,322
Mobile Home Loans	SC326	\$ 4,328	\$ 4,458	\$ 4,197	\$ 4,283	\$ 4,348
Credit Cards	SC328	\$ 46,808	\$ 42,275	\$ 41,759	\$ 38,473	\$ 41,194

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Other, Including Lease Receivables	SC330	\$ 137,268	\$ 139,827	\$ 134,231	\$ 142,965	\$ 137,591
Accrued Interest Receivable	SC348	\$ 15,210	\$ 15,843	\$ 15,602	\$ 17,689	\$ 19,664
Allowance for Loan and Lease Losses	SC357	\$ 32,108	\$ 33,633	\$ 33,974	\$ 31,196	\$ 29,809
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 552,382</b>	<b>\$ 373,291</b>	<b>\$ 334,472</b>	<b>\$ 278,232</b>	<b>\$ 159,332</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 552,368</b>	<b>\$ 373,271</b>	<b>\$ 334,434</b>	<b>\$ 278,208</b>	<b>\$ 159,332</b>
Real Estate - Total	SUB0210	\$ 551,766	\$ 372,732	\$ 333,826	\$ 277,475	\$ 158,619
Construction	SC405	\$ 95,568	\$ 92,192	\$ 74,769	\$ 63,345	\$ 16,596
Residential - Total	SUB0225	\$ 199,976	\$ 164,208	\$ 134,289	\$ 138,438	\$ 124,131
1-4 Dwelling Units	SC415	\$ 179,848	\$ 151,721	\$ 129,275	\$ 131,540	\$ 120,943
Multifamily (5 or more) Dwelling Units	SC425	\$ 20,128	\$ 12,487	\$ 5,014	\$ 6,898	\$ 3,188
Nonresidential (Except Land)	SC426	\$ 24,288	\$ 15,636	\$ 11,689	\$ 10,453	\$ 8,606
Land	SC428	\$ 231,934	\$ 100,696	\$ 113,079	\$ 65,239	\$ 9,286
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 616	\$ 559	\$ 646	\$ 757	\$ 713
General Valuation Allowances	SC441	\$ 14	\$ 20	\$ 38	\$ 24	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 6,576</b>	<b>\$ 6,577</b>	<b>\$ 10,174</b>	<b>\$ 4,162</b>	<b>\$ 4,155</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 516,904</b>	<b>\$ 516,671</b>	<b>\$ 506,844</b>	<b>\$ 499,172</b>	<b>\$ 488,198</b>
Federal Home Loan Bank Stock	SC510	\$ 508,996	\$ 508,939	\$ 501,292	\$ 493,568	\$ 482,667
Other	SC540	\$ 7,908	\$ 7,732	\$ 5,552	\$ 5,604	\$ 5,531
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 437,313</b>	<b>\$ 436,559</b>	<b>\$ 442,590</b>	<b>\$ 445,284</b>	<b>\$ 432,689</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 1,471,523</b>	<b>\$ 1,349,515</b>	<b>\$ 1,210,568</b>	<b>\$ 1,194,599</b>	<b>\$ 1,097,819</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 1,471,203</b>	<b>\$ 1,349,202</b>	<b>\$ 1,210,261</b>	<b>\$ 1,194,380</b>	<b>\$ 1,097,598</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 69,560	\$ 66,894	\$ 65,123	\$ 61,386	\$ 60,845
Other	SC625	\$ 282,950	\$ 282,311	\$ 282,335	\$ 278,874	\$ 275,821
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 219,070	\$ 213,849	\$ 192,408	\$ 183,647	\$ 186,918
Nonmortgage Loans	SC644	\$ 0	\$ 1	\$ 5	\$ 10	\$ 17
Goodwill & Other Intangible Assets	SC660	\$ 205,878	\$ 243,796	\$ 242,049	\$ 257,277	\$ 233,344
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 694,065	\$ 542,664	\$ 428,648	\$ 413,405	\$ 340,874
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 320	\$ 313	\$ 307	\$ 219	\$ 221
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 536,910</b>	<b>\$ 628,341</b>	<b>\$ 350,174</b>	<b>\$ 370,067</b>	<b>\$ 369,360</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 50,813,302</b>	<b>\$ 51,067,882</b>	<b>\$ 49,400,895</b>	<b>\$ 50,885,058</b>	<b>\$ 49,746,385</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 50,276,392</b>	<b>\$ 50,439,541</b>	<b>\$ 49,050,721</b>	<b>\$ 50,514,991</b>	<b>\$ 49,377,025</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 38,644,042</b>	<b>\$ 38,562,754</b>	<b>\$ 37,943,835</b>	<b>\$ 38,005,990</b>	<b>\$ 37,778,408</b>
Deposits	SC710	\$ 37,996,099	\$ 38,017,822	\$ 37,302,464	\$ 37,342,146	\$ 37,167,817
Escrows	SC712	\$ 650,144	\$ 547,503	\$ 644,000	\$ 665,926	\$ 613,870
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,201	\$- 2,571	\$- 2,629	\$- 2,082	\$- 3,279
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 6,307,213</b>	<b>\$ 6,655,882</b>	<b>\$ 5,499,833</b>	<b>\$ 6,767,372</b>	<b>\$ 5,920,004</b>
Advances from FHLBank	SC720	\$ 4,772,676	\$ 5,004,071	\$ 3,835,449	\$ 4,952,640	\$ 4,192,005
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,044,749	\$ 1,032,991	\$ 1,040,873	\$ 1,097,479	\$ 935,299
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,657	\$ 7,657	\$ 7,250	\$ 5,500	\$ 5,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 482,131	\$ 611,163	\$ 616,261	\$ 711,753	\$ 787,200
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 630,905</b>	<b>\$ 529,190</b>	<b>\$ 458,398</b>	<b>\$ 533,243</b>	<b>\$ 526,678</b>
Accrued Interest Payable - Deposits	SC763	\$ 108,699	\$ 93,429	\$ 83,050	\$ 93,276	\$ 109,561
Accrued Interest Payable - Other	SC766	\$ 24,266	\$ 25,034	\$ 19,228	\$ 18,506	\$ 18,052
Accrued Taxes	SC776	\$ 64,377	\$ 24,912	\$ 38,200	\$ 53,698	\$ 85,308
Accounts Payable	SC780	\$ 111,953	\$ 117,413	\$ 118,215	\$ 127,035	\$ 111,747
Deferred Income Taxes	SC790	\$ 16,461	\$ 20,013	\$ 34,780	\$ 41,538	\$ 44,075
Other Liabilities and Deferred Income	SC796	\$ 305,149	\$ 248,389	\$ 164,925	\$ 199,190	\$ 157,935
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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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>\$ 45,582,160</b>	<b>\$ 45,747,826</b>	<b>\$ 43,902,066</b>	<b>\$ 45,306,605</b>	<b>\$ 44,225,090</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 158</b>	<b>\$ 158</b>	<b>\$ 159</b>	<b>\$ 159</b>	<b>\$ 162</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 1,738,831	\$ 1,666,422	\$ 1,668,882	\$ 1,676,576	\$ 1,603,850
Cumulative	SC812	\$ 2,600	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 41,949	\$ 41,949	\$ 41,949	\$ 41,950	\$ 41,950
Paid in Excess of Par	SC830	\$ 1,694,282	\$ 1,624,473	\$ 1,626,933	\$ 1,634,626	\$ 1,561,900
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 40,635</b>	<b>\$- 59,293</b>	<b>\$- 49,161</b>	<b>\$- 27,148</b>	<b>\$- 5,304</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 24,303	\$- 43,520	\$- 34,001	\$- 4,972	\$ 10,564
Gains (Losses) on Cash Flow Hedges	SC865	\$- 896	\$- 1,234	\$- 1,825	\$- 9,280	\$- 3,048
Other	SC870	\$- 15,436	\$- 14,539	\$- 13,335	\$- 12,896	\$- 12,820
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 3,087,904</b>	<b>\$ 3,178,521</b>	<b>\$ 3,626,987</b>	<b>\$ 3,665,342</b>	<b>\$ 3,661,661</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 92,028</b>	<b>\$- 94,093</b>	<b>\$- 98,212</b>	<b>\$- 106,540</b>	<b>\$- 108,434</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 4,694,072</b>	<b>\$ 4,691,557</b>	<b>\$ 5,148,496</b>	<b>\$ 5,208,230</b>	<b>\$ 5,151,773</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 50,276,390</b>	<b>\$ 50,439,541</b>	<b>\$ 49,050,721</b>	<b>\$ 50,514,994</b>	<b>\$ 49,377,025</b>

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## Other Codes As of Dec 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 6
3	Federal, State, or other taxes receivable	19	\$ 15,514
4	Net deferred tax assets	21	\$ 309,153
6	Prepaid deposit insurance premiums	10	\$ 85
7	Prepaid expenses	62	\$ 13,359
8	Deposits for utilities and other services	3	\$ 389
9	Advances for loans serviced for others	3	\$ 1,021
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 828
14	Other noninterest-bearing short-term accounts recv	21	\$ 173,344
19	Receivables fr a broker for unsettled transactions	2	\$ 10,455
20	F/V of all derivative instru. reportable as assets	3	\$ 3,003
22	Unapplied loan disbursements	2	\$ 473
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	5	\$ 910
99	Other	34	\$ 63,590

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 972
4	Nonrefundable loan fees received prior to closing	4	\$ 78
7	Deferred gains from the sale of real estate	2	\$ 36
10	Amounts due brokers for unsettled transactions	2	\$ 4,805
11	The liability recorded for post-retirement benefit	30	\$ 37,814
14	Unapplied loan payments received	4	\$ 790
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 25,010
20	F/V of all derivative instru. reportable as liab.	4	\$ 4,082
21	Liabilities for credit losses on OBS credit exposures	1	\$ 662
99	Other	68	\$ 197,257

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<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 618,392</b>	<b>\$ 655,701</b>	<b>\$ 667,620</b>	<b>\$ 703,528</b>	<b>\$ 744,462</b>
Deposits and Investment Securities	SO115	\$ 23,513	\$ 25,395	\$ 20,909	\$ 31,777	\$ 37,854
Mortgage-Backed Securities	SO125	\$ 56,992	\$ 57,748	\$ 63,956	\$ 61,789	\$ 56,681
Mortgage Loans	SO141	\$ 500,879	\$ 534,371	\$ 546,079	\$ 571,585	\$ 609,969
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,605	\$ 1,794	\$ 2,430	\$ 2,090	\$ 2,570
Nonmortgage Loans - Total	SUB0950	\$ 34,843	\$ 35,853	\$ 33,684	\$ 35,279	\$ 36,800
Commercial Loans and Leases	SO160	\$ 24,812	\$ 25,074	\$ 22,925	\$ 23,729	\$ 25,370
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 276	\$ 251	\$ 251	\$ 568	\$ 321
Consumer Loans and Leases	SO171	\$ 10,031	\$ 10,779	\$ 10,759	\$ 11,550	\$ 11,430
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 284	\$ 289	\$ 311	\$ 440	\$ 267
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 6,274</b>	<b>\$ 6,760</b>	<b>\$ 6,670</b>	<b>\$ 6,335</b>	<b>\$ 8,495</b>
Federal Home Loan Bank Stock	SO181	\$ 6,274	\$ 6,730	\$ 6,651	\$ 6,335	\$ 8,495
Other	SO185	\$ 0	\$ 30	\$ 19	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 364,035</b>	<b>\$ 360,303</b>	<b>\$ 362,313</b>	<b>\$ 423,860</b>	<b>\$ 465,855</b>
Deposits	SO215	\$ 301,273	\$ 295,201	\$ 299,881	\$ 356,634	\$ 394,743
Escrows	SO225	\$ 329	\$ 340	\$ 320	\$ 463	\$ 709
Advances from FHLBank	SO230	\$ 43,459	\$ 46,458	\$ 43,011	\$ 47,482	\$ 50,005
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 124	\$ 124	\$ 113	\$ 91	\$ 92
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 18,850	\$ 18,393	\$ 18,988	\$ 19,211	\$ 20,377
Capitalized Interest	SO271	\$ 0	\$ 213	\$ 0	\$ 21	\$ 71
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 260,631</b>	<b>\$ 302,158</b>	<b>\$ 311,977</b>	<b>\$ 286,003</b>	<b>\$ 287,102</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 211,132	\$ 556,769	\$ 171,200	\$ 70,469	\$ 112,877
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 49,499</b>	<b>\$- 254,611</b>	<b>\$ 140,777</b>	<b>\$ 215,534</b>	<b>\$ 174,225</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 276,105</b>	<b>\$ 182,290</b>	<b>\$ 250,032</b>	<b>\$ 319,259</b>	<b>\$ 346,083</b>
Mortgage Loan Servicing Fees	SO410	\$ 15,725	\$ 19,529	\$ 18,752	\$ 18,249	\$ 19,303
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 45,517	\$- 5,632	\$- 5,222	\$- 19,991	\$- 16,391

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 257,704	\$ 235,616	\$ 250,785	\$ 265,493	\$ 308,657
Net Income (Loss) from Other - Total	SUB0451	\$ 38,600	\$- 52,499	\$ 12,685	\$ 34,832	\$- 12,133
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 80,482	\$ 2,286	\$ 13,505	\$ 26,620	\$ 2,485
Operations & Sale of Repossessed Assets	SO461	\$- 20,081	\$- 29,767	\$- 9,522	\$- 5,872	\$- 4,790
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 20	\$- 1,653	\$- 5,229	\$- 2,533	\$ 554
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 5	\$ 2
Sale of Loans Held for Investment	SO475	\$ 15	\$- 3,758	\$ 20	\$ 55	\$ 32
Sale of Other Assets Held for Investment	SO477	\$- 61	\$- 2,413	\$- 226	\$ 949	\$ 39
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 21,735	\$- 17,194	\$ 14,137	\$ 15,608	\$- 10,455
Other Noninterest Income	SO488	\$ 9,593	\$- 14,724	\$- 26,968	\$ 20,676	\$ 46,647
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>\$ 367,472</b>	<b>\$ 370,983</b>	<b>\$ 374,926</b>	<b>\$ 373,536</b>	<b>\$ 369,845</b>
All Personnel Compensation and Expense	SO510	\$ 159,854	\$ 168,016	\$ 171,161	\$ 173,401	\$ 167,997
Legal Expense	SO520	\$ 4,542	\$ 4,300	\$ 2,862	\$ 3,119	\$ 3,130
Office Occupancy and Equipment Expense	SO530	\$ 43,594	\$ 44,687	\$ 44,713	\$ 44,532	\$ 37,401
Marketing and Other Professional Services	SO540	\$ 53,168	\$ 59,916	\$ 58,180	\$ 63,026	\$ 68,375
Loan Servicing Fees	SO550	\$ 46	\$ 44	\$ 27	\$ 47	\$ 50
Goodwill and Other Intangibles Expense	SO560	\$ 2,768	\$ 2,665	\$ 15,272	\$ 2,576	\$ 13,796
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 686	\$ 845	\$ 875	\$ 72	\$ 1,756
Other Noninterest Expense	SO580	\$ 102,814	\$ 90,510	\$ 81,836	\$ 86,763	\$ 77,340
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>\$- 41,868</b>	<b>\$- 443,304</b>	<b>\$ 15,883</b>	<b>\$ 161,257</b>	<b>\$ 150,463</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 18,743</b>	<b>\$- 145,752</b>	<b>\$ 3,745</b>	<b>\$ 52,993</b>	<b>\$ 57,496</b>



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Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 14,638	\$- 131,214	\$ 6,304	\$ 52,610	\$ 55,526
State, Local & Other	SO720	\$- 4,105	\$- 14,538	\$- 2,559	\$ 383	\$ 1,970
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 23,125</b>	<b>\$- 297,552</b>	<b>\$ 12,138</b>	<b>\$ 108,264</b>	<b>\$ 92,967</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>\$- 23,125</b>	<b>\$- 297,552</b>	<b>\$ 12,138</b>	<b>\$ 108,264</b>	<b>\$ 92,967</b>

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## Other Codes As of Dec 2008

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	18	\$ 312
6	Net income(loss)-equity invest in uncons sub org	3	\$ 364
7	Net income(loss) from leased property	5	\$ 141
9	Net income from data processing lease/services	2	\$ 394
15	Income from corporate-owned life insurance	26	\$ 2,668
99	Other	42	\$ 3,317

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	29	\$ 14,794
2	OTS assessments	9	\$ 745
6	Supervisory examination fees	18	\$ 1,175
7	Office supplies, printing, and postage	38	\$ 5,209
8	Telephone, including data lines	3	\$ 88
9	Loan origination expense	8	\$ 1,892
10	ATM expense	14	\$ 737
13	Misc taxes other than income & real estate	50	\$ 4,692
15	Foreclosure expenses	4	\$ 84
16	Web site expenses	2	\$ 2,755
17	Charitable contributions	2	\$ 36
99	Other	40	\$ 30,744

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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>\$ 2,553,917</b>	<b>\$ 1,935,525</b>	<b>\$ 1,371,148</b>	<b>\$ 703,528</b>	<b>\$ 2,870,735</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 97,975	\$ 74,462	\$ 52,686	\$ 31,777	\$ 159,202
YTD - Mortgage-Backed Securities	Y_SO125	\$ 237,595	\$ 180,603	\$ 125,745	\$ 61,789	\$ 202,008
YTD - Mortgage Loans	Y_SO141	\$ 2,073,965	\$ 1,573,086	\$ 1,117,664	\$ 571,585	\$ 2,352,209
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 7,516	\$ 5,911	\$ 4,520	\$ 2,090	\$ 10,589
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 91,825	\$ 67,013	\$ 46,654	\$ 23,729	\$ 93,222
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 1,204	\$ 928	\$ 819	\$ 568	\$ 867
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 42,592	\$ 32,561	\$ 22,309	\$ 11,550	\$ 51,410
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,245	\$ 961	\$ 751	\$ 440	\$ 1,228
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 25,143</b>	<b>\$ 18,869</b>	<b>\$ 13,005</b>	<b>\$ 6,335</b>	<b>\$ 30,404</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 25,094	\$ 18,820	\$ 12,986	\$ 6,335	\$ 30,404
YTD - Other	Y_SO185	\$ 49	\$ 49	\$ 19	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 1,464,646</b>	<b>\$ 1,100,611</b>	<b>\$ 786,173</b>	<b>\$ 423,860</b>	<b>\$ 1,786,971</b>
YTD - Deposits	Y_SO215	\$ 1,218,426	\$ 917,153	\$ 656,515	\$ 356,634	\$ 1,498,750
YTD - Escrows	Y_SO225	\$ 1,450	\$ 1,121	\$ 783	\$ 463	\$ 7,049
YTD - Advances from FHLBank	Y_SO230	\$ 170,918	\$ 127,459	\$ 90,493	\$ 47,482	\$ 221,475
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 452	\$ 328	\$ 204	\$ 91	\$ 374
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 73,634	\$ 54,784	\$ 38,199	\$ 19,211	\$ 59,526
YTD - Capitalized Interest	Y_SO271	\$ 234	\$ 234	\$ 21	\$ 21	\$ 203
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 1,114,414</b>	<b>\$ 853,783</b>	<b>\$ 597,980</b>	<b>\$ 286,003</b>	<b>\$ 1,114,168</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 997,731	\$ 786,599	\$ 241,669	\$ 70,469	\$ 248,966
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 116,683</b>	<b>\$ 67,184</b>	<b>\$ 356,311</b>	<b>\$ 215,534</b>	<b>\$ 865,202</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,014,320</b>	<b>\$ 738,215</b>	<b>\$ 569,291</b>	<b>\$ 319,259</b>	<b>\$ 1,162,979</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 70,456	\$ 54,731	\$ 37,001	\$ 18,249	\$ 71,449
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 74,355	\$- 28,838	\$- 25,213	\$- 19,991	\$- 34,941

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 1,002,669	\$ 744,965	\$ 516,278	\$ 265,493	\$ 997,112
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 27,971	\$- 10,629	\$ 47,517	\$ 34,832	\$ 103,496
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 116,545	\$ 36,063	\$ 40,125	\$ 26,620	\$ 31,691
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 64,051	\$- 43,970	\$- 15,394	\$- 5,872	\$- 9,839
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 9,435	\$- 9,415	\$- 7,762	\$- 2,533	\$- 20,338
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 5	\$ 5	\$ 5	\$ 5	\$ 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 3,668	\$- 3,683	\$ 75	\$ 55	\$ 971
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 2,241	\$- 2,180	\$ 723	\$ 949	\$ 2,402
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 9,184	\$ 12,551	\$ 29,745	\$ 15,608	\$ 98,607
YTD - Other Noninterest Income	Y_SO488	\$- 12,421	\$- 22,014	\$- 6,292	\$ 20,676	\$ 25,863
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,451,049</b>	<b>\$ 1,083,577</b>	<b>\$ 748,462</b>	<b>\$ 373,536</b>	<b>\$ 1,374,591</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 653,503	\$ 493,649	\$ 344,562	\$ 173,401	\$ 628,264
YTD - Legal Expense	Y_SO520	\$ 14,377	\$ 9,835	\$ 5,981	\$ 3,119	\$ 13,739
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 171,635	\$ 128,041	\$ 89,245	\$ 44,532	\$ 159,189
YTD - Marketing and Other Professional Services	Y_SO540	\$ 232,993	\$ 179,825	\$ 121,206	\$ 63,026	\$ 228,115
YTD - Loan Servicing Fees	Y_SO550	\$ 164	\$ 118	\$ 74	\$ 47	\$ 185
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 20,450	\$ 17,682	\$ 17,848	\$ 2,576	\$ 25,928
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,225	\$ 1,539	\$ 947	\$ 72	\$ 2,690
YTD - Other Noninterest Expense	Y_SO580	\$ 355,702	\$ 252,888	\$ 168,599	\$ 86,763	\$ 316,481
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 320,046</b>	<b>\$- 278,178</b>	<b>\$ 177,140</b>	<b>\$ 161,257</b>	<b>\$ 653,590</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 110,877</b>	<b>\$- 92,134</b>	<b>\$ 56,738</b>	<b>\$ 52,993</b>	<b>\$ 221,187</b>
YTD - Federal	Y_SO710	\$- 89,998	\$- 75,360	\$ 58,914	\$ 52,610	\$ 222,821
YTD - State, Local, and Other	Y_SO720	\$- 20,879	\$- 16,774	\$- 2,176	\$ 383	\$- 1,634
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 209,169</b>	<b>\$- 186,044</b>	<b>\$ 120,402</b>	<b>\$ 108,264</b>	<b>\$ 432,403</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>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 209,169</b>	<b>\$- 186,044</b>	<b>\$ 120,402</b>	<b>\$ 108,264</b>	<b>\$ 432,404</b>

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Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 628,335</b>	<b>\$ 325,770</b>	<b>\$ 370,051</b>	<b>\$ 369,360</b>	<b>\$ 288,194</b>
Net Provision for Loss	VA115	\$ 201,862	\$ 401,859	\$ 90,894	\$ 40,523	\$ 93,053
Transfers	VA125	\$- 194,979	\$- 26,264	\$- 54,578	\$- 6,757	\$- 5,808
Recoveries	VA135	\$ 8,486	\$ 12,740	\$ 11,863	\$ 4,774	\$ 3,327
Adjustments	VA145	\$ 5,712	\$ 38,806	\$ 38	\$ 4,099	\$ 24,131
Charge-offs	VA155	\$ 112,513	\$ 124,576	\$ 68,090	\$ 41,926	\$ 33,537
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 536,903</b>	<b>\$ 628,335</b>	<b>\$ 350,178</b>	<b>\$ 370,073</b>	<b>\$ 369,360</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 355,025</b>	<b>\$ 218,205</b>	<b>\$ 91,133</b>	<b>\$ 70,353</b>	<b>\$ 43,587</b>
Net Provision for Loss	VA118	\$ 9,956	\$ 155,755	\$ 81,181	\$ 30,018	\$ 21,580
Transfers	VA128	\$ 194,979	\$ 26,264	\$ 54,578	\$ 6,757	\$ 5,808
Adjustments	VA148	\$ 0	\$ 4,507	\$ 0	\$ 0	\$ 2,680
Charge-offs	VA158	\$ 9,313	\$ 49,706	\$ 4,180	\$ 15,995	\$ 3,302
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 550,647</b>	<b>\$ 355,025</b>	<b>\$ 222,712</b>	<b>\$ 91,133</b>	<b>\$ 70,353</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 983,360</b>	<b>\$ 543,975</b>	<b>\$ 461,184</b>	<b>\$ 439,713</b>	<b>\$ 331,781</b>
Net Provision for Loss	VA120	\$ 211,818	\$ 557,614	\$ 172,075	\$ 70,541	\$ 114,633
Recoveries	VA140	\$ 8,486	\$ 12,740	\$ 11,863	\$ 4,774	\$ 3,327
Adjustments	VA150	\$ 5,712	\$ 43,313	\$ 38	\$ 4,099	\$ 26,811
Charge-offs	VA160	\$ 121,826	\$ 174,282	\$ 72,270	\$ 57,921	\$ 36,839
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,087,550</b>	<b>\$ 983,360</b>	<b>\$ 572,890</b>	<b>\$ 461,206</b>	<b>\$ 439,713</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 112,513</b>	<b>\$ 124,576</b>	<b>\$ 68,090</b>	<b>\$ 41,926</b>	<b>\$ 33,537</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 13,235</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 105,021</b>	<b>\$ 104,198</b>	<b>\$ 62,523</b>	<b>\$ 38,741</b>	<b>\$ 19,003</b>
Construction - Total	SUB2030	\$ 9,961	\$ 9,267	\$ 1,326	\$ 673	\$ 377
1-4 Dwelling Units	VA420	\$ 9,788	\$ 5,670	\$ 1,033	\$ 673	\$ 377
Multifamily (5 or more) Dwelling Units	VA430	\$ 173	\$ 3,257	\$ 293	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 340	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 95,060	\$ 94,931	\$ 61,197	\$ 38,068	\$ 18,626
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6,569	\$ 8,903	\$ 4,450	\$ 1,817	\$ 1,471
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 41,971	\$ 32,661	\$ 32,396	\$ 33,643	\$ 16,651
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 8,268	\$ 25,405	\$ 15,221	\$ 408	\$ 197
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,448	\$ 5,379	\$ 1,778	\$ 390	\$ 166
Nonresidential Property (Except Land)	VA480	\$ 2,997	\$ 7,802	\$ 933	\$ 407	\$ 112

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 33,807	\$ 14,781	\$ 6,419	\$ 1,403	\$ 29
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 5,115</b>	<b>\$ 4,777</b>	<b>\$ 2,567</b>	<b>\$ 2,654</b>	<b>\$ 7,305</b>
Commercial Loans	VA520	\$ 3,017	\$ 3,299	\$ 1,514	\$ 1,329	\$ 6,022
Consumer Loans - Total	SUB2061	\$ 2,098	\$ 1,478	\$ 1,053	\$ 1,325	\$ 1,283
Loans on Deposits	VA510	\$ 1	\$ 4	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 2	\$ 9
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 819	\$ 782	\$ 401	\$ 642	\$ 714
Mobile Home Loans	VA550	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 414	\$ 328	\$ 249	\$ 254	\$ 190
Other	VA560	\$ 842	\$ 364	\$ 403	\$ 427	\$ 370
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 916</b>	<b>\$ 520</b>	<b>\$ 471</b>	<b>\$ 530</b>	<b>\$ 1,327</b>
Real Estate - Construction	VA605	\$ 0	\$ 12	\$ 0	\$ 23	\$ 63
Real Estate - 1-4 Dwelling Units	VA613	\$ 726	\$ 427	\$ 363	\$ 483	\$ 734
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 30	\$ 0	\$ 25
Real Estate - Nonresidential (Except Land)	VA625	\$ 85	\$ 73	\$ 75	\$ 3	\$ 106
Real Estate - Land	VA628	\$ 93	\$ 0	\$ 0	\$ 21	\$ 399
Other Reposessed Assets	VA630	\$ 12	\$ 8	\$ 3	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1,461</b>	<b>\$ 1,846</b>	<b>\$ 2,529</b>	<b>\$ 1</b>	<b>\$ 5,902</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 8,486</b>	<b>\$ 12,740</b>	<b>\$ 11,863</b>	<b>\$ 4,774</b>	<b>\$ 3,327</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>\$ 7,881</b>	<b>\$ 11,914</b>	<b>\$ 11,235</b>	<b>\$ 4,405</b>	<b>\$ 2,579</b>
Construction - Total	SUB2130	\$ 114	\$ 451	\$ 76	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 89	\$ 451	\$ 76	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 7,767	\$ 11,463	\$ 11,159	\$ 4,405	\$ 2,579
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 278	\$ 92	\$ 8	\$ 249	\$ 275
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,102	\$ 10,649	\$ 10,848	\$ 4,092	\$ 2,253
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 324	\$ 570	\$ 300	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 159	\$ 29	\$ 1	\$ 1	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 101	\$ 123	\$ 2	\$ 62	\$ 51
Land	VA491	\$ 803	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 605</b>	<b>\$ 824</b>	<b>\$ 623</b>	<b>\$ 365</b>	<b>\$ 746</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 347	\$ 522	\$ 246	\$ 55	\$ 375
Consumer Loans - Total	SUB2161	\$ 258	\$ 302	\$ 377	\$ 310	\$ 371
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 139	\$ 185	\$ 146	\$ 173	\$ 263
Mobile Home Loans	VA551	\$ 1	\$ 3	\$ 0	\$ 0	\$ 1
Credit Cards	VA557	\$ 27	\$ 15	\$ 15	\$ 28	\$ 20
Other	VA561	\$ 90	\$ 99	\$ 216	\$ 109	\$ 87
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 2</b>	<b>\$ 5</b>	<b>\$ 4</b>	<b>\$ 2</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 204,929</b>	<b>\$ 182,014</b>	<b>\$ 135,758</b>	<b>\$ 36,777</b>	<b>\$ 27,390</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 70</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>\$ 201,405</b>	<b>\$ 176,117</b>	<b>\$ 133,721</b>	<b>\$ 36,236</b>	<b>\$ 25,720</b>
Construction - Total	SUB2230	\$ 15,621	\$ - 2,923	\$ 1,542	\$ 6,558	\$ 3,358
1-4 Dwelling Units	VA422	\$ 14,605	\$ - 2,761	\$ 592	\$ 6,497	\$ 913
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,239
Nonresidential Property	VA442	\$ 1,016	\$ - 162	\$ 950	\$ 61	\$ 206
Permanent - Total	SUB2241	\$ 185,784	\$ 179,040	\$ 132,179	\$ 29,678	\$ 22,362
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 9,222	\$ 12,717	\$ 23,604	\$ 473	\$ - 39
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 12,149	\$ 73,611	\$ 40,336	\$ - 55	\$ - 202
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 11,249	\$ - 5,444	\$ 12,800	\$ 127	\$ 50
Multifamily (5 or more) Dwelling Units	VA472	\$ 356	\$ 1,019	\$ 30	\$ 310	\$ - 71
Nonresidential Property (Except Land)	VA482	\$ 3,074	\$ 4,027	\$ 1,289	\$ 3,095	\$ 1,887
Land	VA492	\$ 149,734	\$ 93,110	\$ 54,120	\$ 25,728	\$ 20,737
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 2,941</b>	<b>\$ 2,005</b>	<b>\$ 1,272</b>	<b>\$ 348</b>	<b>\$ 674</b>
Commercial Loans	VA522	\$ 2,928	\$ 1,907	\$ 1,051	\$ 251	\$ 609
Consumer Loans - Total	SUB2261	\$ 13	\$ 98	\$ 221	\$ 97	\$ 65
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ - 10	\$ - 20	\$ 4	\$ - 13	\$ 3
Mobile Home Loans	VA552	\$ - 18	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 41	\$ 118	\$ 216	\$ 110	\$ 42
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 470</b>	<b>\$ 852</b>	<b>\$ 687</b>	<b>\$ 189</b>	<b>\$ 984</b>
Real Estate - Construction	VA606	\$ 60	\$ 63	\$ 115	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 367	\$ 528	\$ 186	\$ 175	\$ 620
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 9	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 19	\$ 261	\$ 82	\$ 0	\$ 359
Real Estate - Land	VA629	\$ 24	\$ 0	\$ 304	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 5	\$ 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>\$ 105</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 1</b>	<b>\$ 3,040</b>	<b>\$ 8</b>	<b>\$ 4</b>	<b>\$ 12</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 308,956</b>	<b>\$ 293,850</b>	<b>\$ 191,985</b>	<b>\$ 73,929</b>	<b>\$ 57,600</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 7</b>	<b>\$ 0</b>	<b>\$ 70</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 13,235</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 298,545</b>	<b>\$ 268,401</b>	<b>\$ 185,009</b>	<b>\$ 70,572</b>	<b>\$ 42,144</b>
Construction - Total	SUB2330	\$ 25,468	\$ 5,893	\$ 2,792	\$ 7,231	\$ 3,735
1-4 Dwelling Units	VA425	\$ 24,304	\$ 2,458	\$ 1,549	\$ 7,170	\$ 1,290
Multifamily (5 or more) Dwelling Units	VA435	\$ 148	\$ 3,257	\$ 293	\$ 0	\$ 2,239
Nonresidential Property	VA445	\$ 1,016	\$ 178	\$ 950	\$ 61	\$ 206
Permanent - Total	SUB2341	\$ 273,077	\$ 262,508	\$ 182,217	\$ 63,341	\$ 38,409
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 15,513	\$ 21,528	\$ 28,046	\$ 2,041	\$ 1,157
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 48,018	\$ 95,623	\$ 61,884	\$ 29,496	\$ 14,196
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 19,193	\$ 19,391	\$ 27,721	\$ 534	\$ 247
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,645	\$ 6,369	\$ 1,807	\$ 699	\$ 95
Nonresidential Property (Except Land)	VA485	\$ 5,970	\$ 11,706	\$ 2,220	\$ 3,440	\$ 1,948
Land	VA495	\$ 182,738	\$ 107,891	\$ 60,539	\$ 27,131	\$ 20,766
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 7,451</b>	<b>\$ 5,958</b>	<b>\$ 3,216</b>	<b>\$ 2,637</b>	<b>\$ 7,233</b>
Commercial Loans	VA525	\$ 5,598	\$ 4,684	\$ 2,319	\$ 1,525	\$ 6,256
Consumer Loans - Total	SUB2361	\$ 1,853	\$ 1,274	\$ 897	\$ 1,112	\$ 977
Loans on Deposits	VA515	\$ 0	\$ 4	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 2	\$ 29
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 670	\$ 577	\$ 259	\$ 456	\$ 454
Mobile Home Loans	VA555	\$ 3	\$- 3	\$ 0	\$ 0	\$- 1



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 387	\$ 313	\$ 234	\$ 226	\$ 170
Other	VA565	\$ 793	\$ 383	\$ 403	\$ 428	\$ 325
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 1,386</b>	<b>\$ 1,372</b>	<b>\$ 1,158</b>	<b>\$ 719</b>	<b>\$ 2,311</b>
Real Estate - Construction	VA607	\$ 60	\$ 75	\$ 115	\$ 23	\$ 63
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,093	\$ 955	\$ 549	\$ 658	\$ 1,354
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 30	\$ 9	\$ 25
Real Estate - Nonresidential (Except Land)	VA627	\$ 104	\$ 334	\$ 157	\$ 3	\$ 465
Real Estate - Land	VA631	\$ 117	\$ 0	\$ 304	\$ 21	\$ 399
Other Repossessed Assets	VA633	\$ 12	\$ 8	\$ 3	\$ 5	\$ 5
<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>\$ 105</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1,462</b>	<b>\$ 4,884</b>	<b>\$ 2,532</b>	<b>\$ 1</b>	<b>\$ 5,912</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 512,901</b>	<b>\$ 391,033</b>	<b>\$ 336,453</b>	<b>\$ 462,144</b>	<b>\$ 114,022</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 1,099,747</b>	<b>\$ 845,224</b>	<b>\$ 736,552</b>	<b>\$ 563,998</b>	<b>\$ 233,468</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 313,057</b>	<b>\$ 156,444</b>	<b>\$ 129,136</b>	<b>\$ 163,338</b>	<b>\$ 61,130</b>
Construction	VA951	\$ 42,926	\$ 38,704	\$ 859	\$ 58,092	\$ 4,278
Permanent - 1-4 Dwelling Units	VA952	\$ 113,321	\$ 91,733	\$ 67,920	\$ 60,108	\$ 47,475
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 15,235	\$ 8,244	\$ 936	\$ 584	\$ 784
Permanent - Nonresidential (Except Land)	VA954	\$ 9,525	\$ 7,765	\$ 4,342	\$ 2,029	\$ 577
Permanent - Land	VA955	\$ 132,050	\$ 9,998	\$ 55,079	\$ 42,525	\$ 8,016
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,013,780</b>	<b>\$ 1,305,710</b>	<b>\$ 1,784,253</b>	<b>\$ 1,493,629</b>	<b>\$ 1,761,939</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 2,953,046</b>	<b>\$ 2,628,657</b>	<b>\$ 2,280,226</b>	<b>\$ 2,157,889</b>	<b>\$ 1,928,003</b>
Substandard	VA965	\$ 2,894,796	\$ 2,439,208	\$ 2,229,376	\$ 2,089,929	\$ 1,873,163
Doubtful	VA970	\$ 58,148	\$ 189,449	\$ 50,850	\$ 67,957	\$ 54,840
Loss	VA975	\$ 102	\$ 0	\$ 0	\$ 3	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 9,766	\$ 9,992	\$ 10,305	\$ 9,347	\$ 4,464
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 6,698	\$ 6,828	\$ 7,128	\$ 6,496	\$ 3,058
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 447	\$ 447	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 2,483,974</b>	<b>\$ 2,293,989</b>	<b>\$ 2,091,292</b>	<b>\$ 2,155,466</b>	<b>\$ 2,021,931</b>
Mortgages - Total	SUB2421	\$ 2,429,986	\$ 2,243,848	\$ 2,046,169	\$ 2,105,408	\$ 1,982,728
Construction and Land Loans	SUB2430	\$ 835,442	\$ 857,172	\$ 732,844	\$ 839,095	\$ 853,898
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,439,618	\$ 1,272,324	\$ 1,207,414	\$ 1,155,590	\$ 1,051,663
Permanent Loans Secured by All Other Property	SUB2450	\$ 690,267	\$ 734,152	\$ 621,537	\$ 765,159	\$ 753,713
Nonmortgages - Total	SUB2461	\$ 53,988	\$ 50,141	\$ 45,123	\$ 50,058	\$ 39,203
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 902,364</b>	<b>\$ 936,578</b>	<b>\$ 653,134</b>	<b>\$ 786,625</b>	<b>\$ 952,528</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 876,156</b>	<b>\$ 904,976</b>	<b>\$ 629,718</b>	<b>\$ 684,840</b>	<b>\$ 833,462</b>
Mortgage Loans - Total	SUB2481	\$ 847,672	\$ 878,234	\$ 605,470	\$ 656,079	\$ 811,927
Construction	PD115	\$ 123,146	\$ 75,978	\$ 59,524	\$ 70,169	\$ 74,662
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 46,883	\$ 52,213	\$ 39,872	\$ 48,771	\$ 43,109
Secured by First Liens	PD123	\$ 427,975	\$ 353,938	\$ 309,142	\$ 312,000	\$ 325,935
Secured by Junior Liens	PD124	\$ 32,152	\$ 25,554	\$ 21,563	\$ 20,336	\$ 17,608
Multifamily (5 or more) Dwelling Units	PD125	\$ 9,573	\$ 18,857	\$ 7,300	\$ 3,929	\$ 8,334
Nonresidential Property (Except Land)	PD135	\$ 59,776	\$ 37,546	\$ 32,068	\$ 38,913	\$ 19,147
Land	PD138	\$ 148,167	\$ 314,148	\$ 136,001	\$ 161,961	\$ 323,132
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 19,060	\$ 17,753	\$ 16,361	\$ 20,943	\$ 13,053
Consumer Loans - Total	SUB2511	\$ 9,424	\$ 8,989	\$ 7,887	\$ 7,818	\$ 8,482
Loans on Deposits	PD161	\$ 260	\$ 391	\$ 387	\$ 40	\$ 73
Home Improvement Loans	PD163	\$ 735	\$ 653	\$ 1,097	\$ 857	\$ 1,189
Education Loans	PD165	\$ 0	\$ 2	\$ 26	\$ 2	\$ 0
Auto Loans	PD167	\$ 5,586	\$ 5,137	\$ 3,576	\$ 4,075	\$ 3,911
Mobile Home Loans	PD169	\$ 131	\$ 85	\$ 82	\$ 11	\$ 137
Credit Cards	PD171	\$ 486	\$ 752	\$ 351	\$ 961	\$ 377
Other	PD180	\$ 2,226	\$ 1,969	\$ 2,368	\$ 1,872	\$ 2,795
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 102,368	\$ 170,845	\$ 36,730	\$ 23,236	\$ 7,486
Held for Sale Included in PD115:PD180	PD192	\$ 152	\$ 159	\$ 139	\$ 0	\$ 2,157

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,718	\$ 1,196	\$ 1,220	\$ 1,326	\$ 1,846
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 27	\$ 303	\$ 0	\$ 0	\$ 7
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 26,208</b>	<b>\$ 31,602</b>	<b>\$ 23,416</b>	<b>\$ 101,785</b>	<b>\$ 119,066</b>
Mortgage Loans - Total	SUB2491	\$ 23,581	\$ 27,940	\$ 21,944	\$ 100,211	\$ 116,031
Construction	PD215	\$ 2,533	\$ 12,439	\$ 2,930	\$ 599	\$ 24,648
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 585	\$ 713	\$ 585	\$ 771	\$ 674
Secured by First Liens	PD223	\$ 14,446	\$ 10,260	\$ 12,442	\$ 11,528	\$ 9,220
Secured by Junior Liens	PD224	\$ 317	\$ 152	\$ 225	\$ 233	\$ 309
Multifamily (5 or more) Dwelling Units	PD225	\$ 25	\$ 223	\$ 233	\$ 233	\$ 929
Nonresidential Property (Except Land)	PD235	\$ 1,993	\$ 1,011	\$ 1,918	\$ 965	\$ 916
Land	PD238	\$ 3,682	\$ 3,142	\$ 3,611	\$ 85,882	\$ 79,335
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,654	\$ 2,236	\$ 501	\$ 837	\$ 2,262
Consumer Loans - Total	SUB2521	\$ 973	\$ 1,426	\$ 971	\$ 737	\$ 773
Loans on Deposits	PD261	\$ 147	\$ 225	\$ 103	\$ 88	\$ 93
Home Improvement Loans	PD263	\$ 25	\$ 14	\$ 26	\$ 5	\$ 3
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 530	\$ 556	\$ 326	\$ 269	\$ 357
Mobile Home Loans	PD269	\$ 0	\$ 27	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 24	\$ 577	\$ 245	\$ 267	\$ 157
Other	PD280	\$ 247	\$ 27	\$ 271	\$ 108	\$ 163
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 173	\$ 174	\$ 323	\$ 446	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,705	\$ 1,594	\$ 1,424	\$ 1,538	\$ 1,544
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,581,610</b>	<b>\$ 1,357,411</b>	<b>\$ 1,438,158</b>	<b>\$ 1,368,841</b>	<b>\$ 1,069,403</b>
Mortgage Loans - Total	SUB2501	\$ 1,558,733	\$ 1,337,674	\$ 1,418,755	\$ 1,349,118	\$ 1,054,770

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 174,422	\$ 148,955	\$ 154,764	\$ 113,891	\$ 78,042
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 51,859	\$ 41,327	\$ 49,779	\$ 64,009	\$ 55,765
Secured by First Liens	PD323	\$ 833,470	\$ 756,530	\$ 742,900	\$ 652,901	\$ 562,307
Secured by Junior Liens	PD324	\$ 31,931	\$ 31,637	\$ 30,906	\$ 45,041	\$ 36,736
Multifamily (5 or more) Dwelling Units	PD325	\$ 22,184	\$ 12,869	\$ 15,300	\$ 19,924	\$ 14,871
Nonresidential Property (Except Land)	PD335	\$ 61,375	\$ 43,846	\$ 49,092	\$ 46,759	\$ 32,970
Land	PD338	\$ 383,492	\$ 302,510	\$ 376,014	\$ 406,593	\$ 274,079
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 16,231	\$ 16,112	\$ 15,296	\$ 16,376	\$ 11,459
Consumer Loans - Total	SUB2531	\$ 6,646	\$ 3,625	\$ 4,107	\$ 3,347	\$ 3,174
Loans on Deposits	PD361	\$ 0	\$ 7	\$ 38	\$ 2	\$ 34
Home Improvement Loans	PD363	\$ 3,047	\$ 220	\$ 1,064	\$ 633	\$ 349
Education Loans	PD365	\$ 0	\$ 17	\$ 0	\$ 6	\$ 6
Auto Loans	PD367	\$ 1,216	\$ 1,161	\$ 1,286	\$ 1,116	\$ 1,289
Mobile Home Loans	PD369	\$ 275	\$ 240	\$ 88	\$ 31	\$ 0
Credit Cards	PD371	\$ 366	\$ 174	\$ 151	\$ 25	\$ 34
Other	PD380	\$ 1,742	\$ 1,806	\$ 1,480	\$ 1,534	\$ 1,462
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 281,759	\$ 143,544	\$ 109,873	\$ 52,135	\$ 13,794
Held for Sale Included in PD315:PD380	PD392	\$ 25	\$ 19,680	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 974	\$ 1,911	\$ 225	\$ 225	\$ 226
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 727	\$ 1,164	\$ 0	\$ 0	\$ 0
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
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>\$ 837,661</b>	<b>\$ 871,437</b>	<b>\$ 942,642</b>	<b>\$ 962,169</b>	<b>\$ 1,001,276</b>
90% up to 100% LTV	LD110	\$ 624,198	\$ 653,540	\$ 707,496	\$ 717,366	\$ 764,451
100% and greater LTV	LD120	\$ 213,463	\$ 217,897	\$ 235,146	\$ 244,803	\$ 236,825
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 156,808</b>	<b>\$ 139,606</b>	<b>\$ 168,872</b>	<b>\$ 197,105</b>	<b>\$ 168,996</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 63,148</b>	<b>\$ 56,089</b>	<b>\$ 57,205</b>	<b>\$ 81,946</b>	<b>\$ 63,224</b>

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 62,971	\$ 55,964	\$ 56,777	\$ 80,908	\$ 63,053
90% up to 100% LTV	LD210	\$ 40,800	\$ 32,585	\$ 32,254	\$ 50,230	\$ 44,082
100% and greater LTV	LD220	\$ 22,171	\$ 23,379	\$ 24,523	\$ 30,678	\$ 18,971
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 177	\$ 125	\$ 428	\$ 1,038	\$ 171
90% up to 100% LTV	LD230	\$ 81	\$ 50	\$ 247	\$ 651	\$ 86
100% and greater LTV	LD240	\$ 96	\$ 75	\$ 181	\$ 387	\$ 85
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 93,660</b>	<b>\$ 83,517</b>	<b>\$ 111,667</b>	<b>\$ 115,159</b>	<b>\$ 105,772</b>
90% up to 100% LTV	LD250	\$ 49,332	\$ 42,392	\$ 62,293	\$ 66,523	\$ 54,245
100% and greater LTV	LD260	\$ 44,328	\$ 41,125	\$ 49,374	\$ 48,636	\$ 51,527
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 7,007</b>	<b>\$ 20,380</b>	<b>\$ 8,820</b>	<b>\$ 2,547</b>	<b>\$ 2,478</b>
90% up to 100% LTV	LD310	\$ 2,508	\$ 10,823	\$ 3,762	\$ 1,107	\$ 1,087
100% and greater LTV	LD320	\$ 4,499	\$ 9,557	\$ 5,058	\$ 1,440	\$ 1,391
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,046</b>	<b>\$ 9,617</b>	<b>\$ 36,873</b>	<b>\$ 26,358</b>	<b>\$ 32,921</b>
90% up to 100% LTV	LD410	\$ 1,046	\$ 9,546	\$ 36,873	\$ 25,701	\$ 32,071
100% and greater LTV	LD420	\$ 0	\$ 71	\$ 0	\$ 657	\$ 850
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 31,540</b>	<b>\$ 49,125</b>	<b>\$ 46,412</b>	<b>\$ 36,741</b>	<b>\$ 65,241</b>
90% up to 100% LTV	LD430	\$ 27,680	\$ 44,999	\$ 40,493	\$ 31,778	\$ 60,708
100% and greater LTV	LD440	\$ 3,860	\$ 4,126	\$ 5,919	\$ 4,963	\$ 4,533
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 1,677</b>	<b>\$ 4,342</b>	<b>\$ 5,593</b>	<b>\$ 7,321</b>	<b>\$ 6,717</b>
90% up to 100% LTV	LD450	\$ 1,050	\$ 3,755	\$ 4,981	\$ 6,200	\$ 5,345
100% and greater LTV	LD460	\$ 627	\$ 587	\$ 612	\$ 1,121	\$ 1,372
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 241,214	\$ 253,109	\$ 282,987	\$ 303,049	\$ 333,166
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 204,872	\$ 214,154	\$ 204,342	\$ 306,564	\$ 301,743
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,785,032	\$ 1,698,748	\$ 1,658,224	\$ 1,763,449	\$ 1,627,089
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 3,222	\$ 3,177	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 554,281</b>	<b>\$ 767,146</b>	<b>\$ 1,113,275</b>	<b>\$ 1,354,403</b>	<b>\$ 1,452,623</b>
Mortgage Construction Loans	CC105	\$ 401,484	\$ 535,217	\$ 690,985	\$ 848,585	\$ 911,022
Other Mortgage Loans	CC115	\$ 152,797	\$ 231,929	\$ 422,290	\$ 505,818	\$ 541,601
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 40,109	\$ 60,639	\$ 100,569	\$ 176,306	\$ 174,207
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 2,291,782</b>	<b>\$ 1,401,134</b>	<b>\$ 1,223,212</b>	<b>\$ 1,630,205</b>	<b>\$ 923,303</b>
1-4 Dwelling Units	CC280	\$ 1,973,758	\$ 965,311	\$ 752,704	\$ 1,123,796	\$ 561,692
Multifamily (5 or more) Dwelling Units	CC290	\$ 207,479	\$ 231,202	\$ 283,941	\$ 257,015	\$ 222,474
All Other Real Estate	CC300	\$ 110,545	\$ 204,621	\$ 186,567	\$ 249,394	\$ 139,137
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 37,594	\$ 98,699	\$ 91,328	\$ 102,779	\$ 64,552
Commitments Outstanding to Purchase Loans	CC320	\$ 4,418,679	\$ 2,313,675	\$ 2,363,910	\$ 4,166,394	\$ 2,152,363
Commitments Outstanding to Sell Loans	CC330	\$ 1,237,363	\$ 480,232	\$ 229,049	\$ 439,650	\$ 292,339
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,858,000	\$ 870,000	\$ 1,207,121	\$ 1,817,921	\$ 350,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,113,303	\$ 2,862,690	\$ 3,413,748	\$ 5,954,234	\$ 3,442,820
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 842	\$ 51,995	\$ 0	\$ 3,100	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 5,150,460</b>	<b>\$ 5,293,563</b>	<b>\$ 5,395,997</b>	<b>\$ 5,691,911</b>	<b>\$ 5,579,011</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,461,236	\$ 3,480,338	\$ 3,417,294	\$ 3,506,116	\$ 3,420,416
Commercial Lines	CC420	\$ 934,566	\$ 1,045,802	\$ 1,223,180	\$ 1,432,864	\$ 1,424,698
Open-End Consumer Lines - Credit Cards	CC423	\$ 733,964	\$ 748,372	\$ 737,471	\$ 731,092	\$ 718,525
Open-End Consumer Lines - Other	CC425	\$ 20,694	\$ 19,051	\$ 18,052	\$ 21,839	\$ 15,372
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 162,502</b>	<b>\$ 160,451</b>	<b>\$ 160,306</b>	<b>\$ 177,772</b>	<b>\$ 301,074</b>
Commercial	CC430	\$ 59,877	\$ 53,424	\$ 51,833	\$ 52,702	\$ 264,313
Standby, Not Included on CC465 or CC468	CC435	\$ 102,625	\$ 107,027	\$ 108,473	\$ 125,070	\$ 36,761
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 531,664	\$ 806,904	\$ 736,161	\$ 806,457	\$ 780,184
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 316,883	\$ 572,082	\$ 483,789	\$ 526,701	\$ 494,138
Other Contingent Liabilities	CC480	\$ 10	\$ 10	\$ 750	\$ 760	\$ 55,642
Contingent Assets	CC490	\$ 720	\$ 730	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 3,167,669	\$ 6,429,924	\$ 7,415,561	\$ 6,494,008	\$ 5,993,949
Sales	CF145	\$ 2,679,806	\$ 5,860,848	\$ 7,791,205	\$ 6,105,759	\$ 5,454,399
Other Balance Changes	CF148	\$- 65,145	\$- 188,244	\$- 161,242	\$- 129,856	\$- 143,064
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 15,907	\$ 7,699	\$ 88,368	\$ 431,836	\$ 197,795
Sales	CF155	\$ 19,651	\$ 110,908	\$ 7,419	\$ 0	\$ 2,998
Other Balance Changes	CF158	\$- 48,553	\$- 17,443	\$- 98,512	\$- 87,833	\$- 82,782
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 3,183,576</b>	<b>\$ 6,437,623</b>	<b>\$ 7,503,929</b>	<b>\$ 6,925,844</b>	<b>\$ 6,191,744</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 2,699,457</b>	<b>\$ 5,971,756</b>	<b>\$ 7,798,624</b>	<b>\$ 6,105,759</b>	<b>\$ 5,457,397</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 484,119</b>	<b>\$ 465,867</b>	<b>\$- 294,695</b>	<b>\$ 820,085</b>	<b>\$ 734,347</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 2,377,018</b>	<b>\$ 2,780,189</b>	<b>\$ 3,455,669</b>	<b>\$ 2,937,624</b>	<b>\$ 2,672,052</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 175,112	\$ 256,360	\$ 262,561	\$ 209,247	\$ 317,976
Multifamily (5 or more) Dwelling Units	CF200	\$ 52,790	\$ 42,111	\$ 41,004	\$ 86,579	\$ 63,582
Nonresidential	CF210	\$ 14,050	\$ 29,980	\$ 32,217	\$ 30,535	\$ 28,918
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 1,676,300	\$ 1,911,995	\$ 2,365,126	\$ 2,150,992	\$ 1,682,316
Home Equity and Junior Liens	CF226	\$ 124,037	\$ 163,248	\$ 183,764	\$ 171,448	\$ 239,129
Multifamily (5 or more) Dwelling Units	CF245	\$ 128,768	\$ 137,157	\$ 114,378	\$ 127,165	\$ 162,175
Nonresidential (Except Land)	CF260	\$ 238,573	\$ 314,614	\$ 276,891	\$ 256,274	\$ 277,255
Land	CF270	\$ 91,425	\$ 87,972	\$ 363,492	\$ 76,832	\$ 139,830
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 4,820,659</b>	<b>\$ 5,386,630</b>	<b>\$ 7,041,735</b>	<b>\$ 7,025,111</b>	<b>\$ 6,188,150</b>
1-4 Dwelling Units	CF280	\$ 4,811,104	\$ 5,373,482	\$ 7,017,127	\$ 6,996,424	\$ 6,152,637
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 28,986	\$ 16,467	\$ 12,628	\$ 16,648	\$ 20,413
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 357	\$ 2,629	\$ 1,598	\$ 2,737	\$ 1,750
Nonresidential	CF300	\$ 9,198	\$ 10,519	\$ 23,010	\$ 25,950	\$ 33,763
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 6,432,882</b>	<b>\$ 7,240,531</b>	<b>\$ 8,104,412</b>	<b>\$ 7,598,554</b>	<b>\$ 6,680,416</b>
1-4 Dwelling Units	CF310	\$ 6,317,827	\$ 7,131,468	\$ 8,025,321	\$ 7,520,936	\$ 6,402,130
Home Equity and Junior Liens	CF311	\$ 66	\$ 67	\$ 295	\$ 818	\$ 2,227

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 95,656	\$ 75,451	\$ 60,689	\$ 57,090	\$ 179,960
Nonresidential	CF330	\$ 19,399	\$ 33,612	\$ 18,402	\$ 20,528	\$ 98,326
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 1,612,223</b>	<b>\$- 1,853,901</b>	<b>\$- 1,062,677</b>	<b>\$- 573,443</b>	<b>\$- 492,266</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 660,238</b>	<b>\$ 663,615</b>	<b>\$ 804,571</b>	<b>\$ 1,079,027</b>	<b>\$ 546,089</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 421,361	\$ 379,455	\$ 423,041	\$ 329,636	\$ 314,936
Sales	CF395	\$ 47,244	\$ 62,123	\$ 36,511	\$ 38,641	\$ 20,477
Consumer:						
Closed or Purchased	CF400	\$ 329,605	\$ 344,647	\$ 357,395	\$ 296,200	\$ 387,340
Sales	CF405	\$ 257,425	\$ 225,724	\$ 242,778	\$ 199,602	\$ 278,684
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 750,966</b>	<b>\$ 724,102</b>	<b>\$ 780,436</b>	<b>\$ 625,836</b>	<b>\$ 702,276</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 304,669</b>	<b>\$ 287,847</b>	<b>\$ 279,289</b>	<b>\$ 238,243</b>	<b>\$ 299,161</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 446,297</b>	<b>\$ 436,255</b>	<b>\$ 501,147</b>	<b>\$ 387,593</b>	<b>\$ 403,115</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 196,757	\$ 267,385	\$ 289,682	\$ 345,516	\$ 375,183

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 1,686,376	\$ 1,787,255	\$ 1,550,299	\$ 890,856	\$ 633,974
Fully Insured	DI100	\$ 1,619,471	\$ 1,710,975	\$ 1,477,309	\$ 804,718	\$ 594,622
Other	DI110	\$ 66,905	\$ 76,280	\$ 72,990	\$ 86,138	\$ 39,352
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 24,485,698	\$ 25,015,317	\$ 23,736,489	\$ 22,922,416	\$ 23,209,750
Greater than \$100,000	DI130	\$ 10,739,069	\$ 10,161,668	\$ 10,800,106	\$ 11,657,219	\$ 11,137,355
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	2,137,985	2,148,500	2,133,393	2,135,911	2,135,339
Greater than \$100,000	DI160	54,808	51,783	55,613	58,956	58,157
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 3,401,086	\$ 3,347,391	\$ 3,268,355	\$ 3,286,466	\$ 3,294,656
Greater than \$250,000	DI175	\$ 130,179	\$ 136,311	\$ 141,507	\$ 141,964	\$ 139,925
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	172,919	173,382	172,320	175,765	175,059
Greater than \$250,000	DI185	366	377	384	383	375



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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	2,366,078	2,374,042	2,361,710	2,371,015	2,368,930
IRA/Keogh Accounts	DI200	\$ 3,543,134	\$ 3,506,144	\$ 3,451,883	\$ 3,463,032	\$ 3,468,247
Uninsured Deposits	DI210	\$ 4,425,828	\$ 5,119,732	\$ 5,831,500	\$ 6,111,624	\$ 5,916,635
Preferred Deposits	DI220	\$ 483,515	\$ 529,666	\$ 546,761	\$ 469,401	\$ 318,868
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 2,167,055	\$ 1,898,937	\$ 2,176,634	\$ 1,984,817	\$ 1,959,050
Money Market Deposit Accounts	DI320	\$ 6,614,157	\$ 7,042,997	\$ 7,708,459	\$ 8,587,782	\$ 8,146,129
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 5,020,911	\$ 5,162,737	\$ 5,476,399	\$ 5,552,713	\$ 5,199,222
Time Deposits	DI340	\$ 24,844,111	\$ 24,460,652	\$ 22,584,962	\$ 21,882,747	\$ 22,477,285
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 7,449,252	\$ 7,054,306	\$ 6,582,803	\$ 6,249,462	\$ 6,430,223
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 953,474	\$ 923,990	\$ 895,098	\$ 887,488	\$ 871,610
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,495,691	\$ 1,206,834	\$ 1,357,135	\$ 1,272,353	\$ 1,241,056
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 38,756,028	\$ 38,659,807	\$ 38,030,140	\$ 38,102,232	\$ 2,932,941
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3	\$ 147	\$ 5,388	\$ 4,637	\$ 1,533
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 33,499,746	\$ 32,610,566	\$ 32,153,544	\$ 32,405,624	\$ 2,221,805
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 389,251	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 379	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	11,630	11,939	11,926	12,087	12,277
Financial Assets Held for Trading Purposes	SI375	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 527,879	\$ 1,058,216	\$ 2,227,741	\$ 2,457,123	\$ 2,231,571
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 34,162	\$ 1,255	\$ 2,527	\$ 33,591	\$ 26,033
Available-for-Sale Securities	SI385	\$ 3,704,894	\$ 3,959,545	\$ 2,852,410	\$ 3,352,370	\$ 2,819,314
Assets Held for Sale	SI387	\$ 1,214,692	\$ 1,288,012	\$ 2,200,863	\$ 2,811,498	\$ 2,317,189
Loans Serviced for Others	SI390	\$ 45,697,552	\$ 37,607,749	\$ 41,766,055	\$ 42,599,557	\$ 41,813,815
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 78	\$ 78	\$ 79	\$ 76	\$ 72
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.04%	86.99%	86.75%	87.25%	86.76%
Second month of Qtr	SI582	86.79%	87.00%	86.71%	86.66%	86.87%
Third month of Qtr	SI583	86.88%	87.27%	86.80%	86.76%	86.76%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	76.52%	77.96%	74.48%	74.88%	75.60%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 26,157</b>	<b>\$ 28,206</b>	<b>\$ 25,302</b>	<b>\$ 25,087</b>	<b>\$ 25,314</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 94,025	\$ 78,795	\$ 79,461	\$ 81,617	\$ 79,955
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	68	64	64	63	61
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 4,691,552	\$ 4,803,938	\$ 5,208,227	\$ 5,151,772	\$ 4,809,443
Net Income (Loss) (SO91)	SI610	\$ - 23,125	\$ - 297,552	\$ 12,138	\$ 108,264	\$ 92,967
Dividends Declared						
Preferred Stock	SI620	\$ 300	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 67,401	\$ 148,121	\$ 64,065	\$ 106,309	\$ 96,071
Stock Issued	SI640	\$ 2,600	\$ 0	\$ 0	\$ 103	\$ 2
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 54,865	\$ 346,477	\$ 3,960	\$ 21,453	\$ 340,927

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 2,299	\$ 55,163	\$ 4,279
Other Comprehensive Income	SI662	\$ 18,584	\$- 14,256	\$- 21,588	\$- 21,835	\$- 5,684
Prior Period Adjustments	SI668	\$- 47	\$ 37	\$- 444	\$- 2,294	\$ 165
Other Adjustments	SI671	\$ 17,335	\$ 1,027	\$ 7,959	\$ 1,910	\$ 5,743
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 4,694,063</b>	<b>\$ 4,691,550</b>	<b>\$ 5,148,486</b>	<b>\$ 5,208,227</b>	<b>\$ 5,151,771</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,010	\$ 100	\$ 5,016	\$ 7,796	\$ 126
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 343,371	\$ 190,904	\$ 189,907	\$ 207,674	\$ 316,292
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 11,820	\$ 12,301	\$ 13,592	\$ 13,787	\$ 14,137
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 372	\$ 378	\$ 418	\$ 458	\$ 72,650
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 50,501,891	\$ 50,186,893	\$ 49,870,315	\$ 50,275,651	\$ 49,712,462
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,436,090	\$ 2,797,489	\$ 2,657,848	\$ 3,297,872	\$ 3,528,835
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 41,339,198	\$ 41,347,441	\$ 43,320,651	\$ 42,567,785	\$ 42,094,691
Nonmortgage Loans	SI885	\$ 2,110,832	\$ 2,079,292	\$ 2,037,673	\$ 1,942,329	\$ 1,873,553
Deposits and Excrows	SI890	\$ 38,435,710	\$ 37,537,373	\$ 37,240,091	\$ 37,423,854	\$ 37,537,480
Total Borrowings	SI895	\$ 5,586,054	\$ 5,881,050	\$ 6,036,596	\$ 6,486,759	\$ 5,955,690

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	3	0	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	2	2	2	2	2
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	55	55	54	54	52

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 24,492,631</b>	<b>\$ 28,549,096</b>	<b>\$ 31,131,617</b>	<b>\$ 30,166,740</b>	<b>\$ 28,943,886</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 96,440</b>	<b>\$ 106,730</b>	<b>\$ 107,816</b>	<b>\$ 103,856</b>	<b>\$ 100,528</b>
Personal Trust and Agency Accounts	FS210	\$ 20,375	\$ 20,412	\$ 23,320	\$ 23,367	\$ 24,595
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 14,999	\$ 18,971	\$ 20,978	\$ 21,257	\$ 20,500
Employee Benefit - Defined Contribution	FS220	\$ 1,272	\$ 1,441	\$ 1,558	\$ 1,618	\$ 1,622
Employee Benefit - Defined Benefit	FS230	\$ 8,544	\$ 10,768	\$ 11,890	\$ 12,382	\$ 11,763
Other Retirement Accounts	FS240	\$ 5,183	\$ 6,762	\$ 7,530	\$ 7,257	\$ 7,115
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 61,066	\$ 67,347	\$ 63,518	\$ 59,232	\$ 55,433
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>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 5,386,173</b>	<b>\$ 6,198,676</b>	<b>\$ 6,671,073</b>	<b>\$ 6,597,928</b>	<b>\$ 3,127,274</b>
Personal Trust and Agency Accounts	FS211	\$ 4,641	\$ 5,023	\$ 5,863	\$ 6,465	\$ 6,369
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,321,884	\$ 6,128,786	\$ 6,628,472	\$ 6,540,154	\$ 3,053,709
Employee Benefit - Defined Contribution	FS221	\$ 5,308,340	\$ 6,114,640	\$ 6,613,335	\$ 6,525,637	\$ 3,039,434
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 13,544	\$ 14,146	\$ 15,137	\$ 14,517	\$ 14,275
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 59,648	\$ 64,867	\$ 36,738	\$ 51,309	\$ 67,196
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 19,010,018</b>	<b>\$ 22,243,690</b>	<b>\$ 24,352,728</b>	<b>\$ 23,464,956</b>	<b>\$ 25,716,084</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</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>210</b>	<b>208</b>	<b>206</b>	<b>196</b>	<b>191</b>
Personal Trust and Agency Accounts	FS212	52	50	48	46	45
Retirement-related Trust and Agency Accounts - Total	SUB6120	50	51	52	52	52
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	1	1	1	1	1
Other Retirement Accounts	FS242	48	49	50	50	50
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	108	107	106	98	94
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>811</b>	<b>817</b>	<b>835</b>	<b>826</b>	<b>762</b>
Personal Trust and Agency Accounts	FS213	20	18	19	19	20
Retirement-related Trust and Agency Accounts - Total	SUB6130	788	796	813	804	739
Employee Benefit - Defined Contribution	FS223	689	698	715	714	659
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	99	98	98	90	80
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	3	3	3	3	3
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>19,432</b>	<b>19,434</b>	<b>19,282</b>	<b>19,052</b>	<b>18,455</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>\$ 248,521</b>	<b>\$ 197,822</b>	<b>\$ 134,692</b>	<b>\$ 65,066</b>	<b>\$ 264,750</b>
Personal Trust and Agency Accounts	FS310	\$ 215	\$ 2	\$ 2	\$ 1	\$ 208
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 8,874	\$ 6,943	\$ 4,781	\$ 2,327	\$ 9,189
Employee Benefit - Defined Contribution	FS320	\$ 8,505	\$ 6,745	\$ 4,646	\$ 2,261	\$ 8,869
Employee Benefit - Defined Benefit	FS330	\$ 24	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 345	\$ 198	\$ 135	\$ 66	\$ 320
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 129	\$ 0	\$ 0	\$ 0	\$ 117
Other Fiduciary Accounts	FS370	\$ 37	\$ 29	\$ 20	\$ 10	\$ 42
Custody and Safekeeping Accounts	FS380	\$ 239,249	\$ 190,848	\$ 129,889	\$ 62,728	\$ 255,182
Other Fiduciary and Related Services	FS390	\$ 17	\$ 0	\$ 0	\$ 0	\$ 12
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 746</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 194,821</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>\$ 247,775</b>	<b>\$ 197,822</b>	<b>\$ 134,692</b>	<b>\$ 65,066</b>	<b>\$ 69,929</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 20,375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 24,595</b>

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 44	\$ 0	\$ 0	\$ 0	\$ 37
Interest-Bearing Deposits	FS415	\$ 776	\$ 0	\$ 0	\$ 0	\$ 1,325
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,004	\$ 0	\$ 0	\$ 0	\$ 1,694
State, County and Municipal Obligations	FS425	\$ 1,120	\$ 0	\$ 0	\$ 0	\$ 1,300
Money Market Mutual Funds	FS430	\$ 6,301	\$ 0	\$ 0	\$ 0	\$ 7,582
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 1,930	\$ 0	\$ 0	\$ 0	\$ 2,368
Common and Preferred Stock	FS445	\$ 5,597	\$ 0	\$ 0	\$ 0	\$ 6,860
Real Estate Mortgages	FS450	\$ 334	\$ 0	\$ 0	\$ 0	\$ 313
Real Estate	FS455	\$ 3,117	\$ 0	\$ 0	\$ 0	\$ 2,965
Miscellaneous Assets	FS460	\$ 152	\$ 0	\$ 0	\$ 0	\$ 151
<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
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>						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr 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

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 4,694,072	\$ 4,691,557	\$ 5,148,496	\$ 5,208,230	\$ 5,151,773
Equity Capital Deductions - Total	SUB1631	\$ 336,376	\$ 309,923	\$ 260,643	\$ 275,992	\$ 256,293
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 569	\$ 570	\$ 571	\$ 572	\$ 573
Goodwill and Certain Other Intangible Assets	CCR115	\$ 196,191	\$ 236,976	\$ 239,636	\$ 255,518	\$ 231,565
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 139,593	\$ 72,358	\$ 20,418	\$ 19,881	\$ 24,139
Other	CCR134	\$ 23	\$ 19	\$ 18	\$ 21	\$ 16
Equity Capital Additions -Total	SUB1641	\$ 34,808	\$ 55,450	\$ 48,156	\$ 26,165	\$ 4,697
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 19,477	\$ 40,667	\$ 34,361	\$ 13,175	\$- 8,269
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 158	\$ 158	\$ 159	\$ 159	\$ 162
Other	CCR195	\$ 15,173	\$ 14,625	\$ 13,636	\$ 12,831	\$ 12,804
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 4,392,504</b>	<b>\$ 4,437,084</b>	<b>\$ 4,936,009</b>	<b>\$ 4,958,403</b>	<b>\$ 4,900,177</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 50,276,392</b>	<b>\$ 50,439,541</b>	<b>\$ 49,050,721</b>	<b>\$ 50,514,991</b>	<b>\$ 49,377,025</b>
Asset Deductions - Total	SUB1651	\$ 336,307	\$ 309,805	\$ 260,516	\$ 275,900	\$ 256,133
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 233	\$ 233	\$ 233	\$ 233	\$ 233
Goodwill and Certain Other Intangible Assets	CCR265	\$ 196,191	\$ 236,976	\$ 239,636	\$ 255,518	\$ 231,565
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 139,593	\$ 72,358	\$ 20,418	\$ 19,881	\$ 24,139
Other	CCR275	\$ 290	\$ 238	\$ 229	\$ 268	\$ 196
Asset Additions - Total	SUB1661	\$ 22,818	\$ 48,549	\$ 42,664	\$ 2,967	\$- 13,385
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 21,819	\$ 47,307	\$ 41,661	\$ 2,360	\$- 13,894
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 999	\$ 1,242	\$ 1,003	\$ 607	\$ 509
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 49,962,903</b>	<b>\$ 50,178,285</b>	<b>\$ 48,832,869</b>	<b>\$ 50,242,058</b>	<b>\$ 49,107,507</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 1,992,647</b>	<b>\$ 2,005,160</b>	<b>\$ 1,948,205</b>	<b>\$ 2,004,826</b>	<b>\$ 1,962,777</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 4,392,504</b>	<b>\$ 4,437,084</b>	<b>\$ 4,936,009</b>	<b>\$ 4,958,403</b>	<b>\$ 4,900,177</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 76	\$ 117	\$ 2,160	\$ 3,861	\$ 5,957
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 6,900	\$ 7,250	\$ 7,250	\$ 5,500	\$ 5,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 270,431	\$ 282,365	\$ 296,329	\$ 294,620	\$ 286,557
Tier 2 Capital - Other	CCR355	\$ 7	\$ 7	\$ 7	\$ 8	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 277,414</b>	<b>\$ 289,739</b>	<b>\$ 305,746</b>	<b>\$ 303,989</b>	<b>\$ 298,014</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 277,414</b>	<b>\$ 289,739</b>	<b>\$ 305,746</b>	<b>\$ 303,989</b>	<b>\$ 298,014</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 4,208	\$ 4,232	\$ 4,256	\$ 4,280	\$ 4,736
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,771	\$ 2,816	\$ 1,410	\$ 1,475	\$ 1,362
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 4,662,939</b>	<b>\$ 4,719,775</b>	<b>\$ 5,236,089</b>	<b>\$ 5,256,637</b>	<b>\$ 5,192,093</b>
0% R/W Category - Cash	CCR400	\$ 196,386	\$ 191,815	\$ 138,167	\$ 130,439	\$ 139,817
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 290,896	\$ 225,327	\$ 207,598	\$ 213,450	\$ 254,768
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 2,671,016	\$ 1,600,994	\$ 101,181	\$ 91,478	\$ 101,807
0% R/W Category - Assets Total	CCR420	\$ 3,158,298	\$ 2,018,136	\$ 446,946	\$ 435,367	\$ 496,392
<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>



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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 4,171,259	\$ 3,957,850	\$ 3,758,903	\$ 4,326,456	\$ 3,669,180
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,091,731	\$ 1,541,686	\$ 1,042,618	\$ 1,187,341	\$ 1,119,673
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 336,922	\$ 345,807	\$ 355,514	\$ 329,594	\$ 301,596
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 560,112	\$ 793,733	\$ 881,200	\$ 1,396,879	\$ 1,568,067
20% R/W Category - Other	CCR450	\$ 536,669	\$ 963,153	\$ 622,746	\$ 651,261	\$ 683,572
20% R/W Category - Assets Total	CCR455	\$ 6,696,693	\$ 7,602,229	\$ 6,660,981	\$ 7,891,531	\$ 7,342,088
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 1,339,335</b>	<b>\$ 1,520,445</b>	<b>\$ 1,332,203</b>	<b>\$ 1,578,312</b>	<b>\$ 1,468,418</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 22,890,993	\$ 23,943,201	\$ 25,157,262	\$ 25,781,932	\$ 25,526,084
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 191,123	\$ 189,907	\$ 179,549	\$ 184,577	\$ 184,179
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 17,661	\$ 51,948	\$ 24,781	\$ 15,605	\$ 11,365
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 13,344	\$ 9,991	\$ 9,480	\$ 9,966	\$ 11,337
50% R/W Category - Other	CCR480	\$ 148,362	\$ 53,388	\$ 66,028	\$ 68,386	\$ 67,460
50% R/W Category - Assets Total	CCR485	\$ 23,261,483	\$ 24,248,435	\$ 25,437,100	\$ 26,060,466	\$ 25,800,425
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 11,630,755</b>	<b>\$ 12,124,234</b>	<b>\$ 12,718,568</b>	<b>\$ 13,030,251</b>	<b>\$ 12,900,233</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 176,514	\$ 47,024	\$ 246,682	\$ 114,414	\$ 112,520
100% R/W Category - All Other Assets	CCR506	\$ 19,507,333	\$ 19,319,126	\$ 19,064,984	\$ 18,843,304	\$ 18,464,249
100% R/W Category - Assets Total	CCR510	\$ 19,683,847	\$ 19,366,150	\$ 19,311,666	\$ 18,957,718	\$ 18,576,769
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 19,683,847</b>	<b>\$ 19,366,150</b>	<b>\$ 19,311,666</b>	<b>\$ 18,957,718</b>	<b>\$ 18,576,769</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 78	\$ 78	\$ 79	\$ 70	\$ 70
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 975</b>	<b>\$ 975</b>	<b>\$ 988</b>	<b>\$ 875</b>	<b>\$ 875</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 52,800,399</b>	<b>\$ 53,235,028</b>	<b>\$ 51,856,772</b>	<b>\$ 53,345,152</b>	<b>\$ 52,215,744</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 32,654,904</b>	<b>\$ 33,011,791</b>	<b>\$ 33,363,407</b>	<b>\$ 33,567,136</b>	<b>\$ 32,946,279</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 265,874	\$ 345,208	\$ 52,978	\$ 75,285	\$ 82,408
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 32,389,030</b>	<b>\$ 32,666,583</b>	<b>\$ 33,310,429</b>	<b>\$ 33,491,851</b>	<b>\$ 32,863,871</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 2,591,118</b>	<b>\$ 2,613,324</b>	<b>\$ 2,664,833</b>	<b>\$ 2,679,350</b>	<b>\$ 2,629,109</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.79%</b>	<b>8.84%</b>	<b>10.11%</b>	<b>9.87%</b>	<b>9.98%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.40%</b>	<b>14.45%</b>	<b>15.72%</b>	<b>15.70%</b>	<b>15.80%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.55%</b>	<b>13.57%</b>	<b>14.81%</b>	<b>14.80%</b>	<b>14.91%</b>

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.80%</b>	<b>8.84%</b>	<b>10.11%</b>	<b>9.87%</b>	<b>9.98%</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.