

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:21 PM	TFR Industry Aggregate Report 91300 - OTS-Regulated: U.S. Total December 2004	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	886	896	910	923	928

Schedule NS --- Optional Narrative Statement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	19	16	17	21	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 75,315,648	\$ 78,905,384	\$ 86,476,575	\$ 94,114,322	\$ 105,656,092
Cash and Non-Interest-Earning Deposits	SC110	\$ 17,768,666	\$ 18,395,309	\$ 18,173,327	\$ 17,882,576	\$ 19,883,509
Interest-Earning Deposits in FHLBs	SC112	\$ 5,332,729	\$ 5,658,772	\$ 6,636,958	\$ 7,595,248	\$ 7,060,160
Other Interest-Earning Deposits	SC118	\$ 3,233,160	\$ 3,196,435	\$ 3,238,041	\$ 2,949,835	\$ 2,608,275
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 6,496,781	\$ 7,424,918	\$ 10,029,059	\$ 12,985,852	\$ 9,422,686
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 28,311,931	\$ 30,378,910	\$ 34,513,217	\$ 37,952,509	\$ 49,262,903
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,807,095	\$ 5,655,188	\$ 5,912,256	\$ 6,029,052	\$ 5,845,749
State and Municipal Obligations	SC180	\$ 4,132,878	\$ 3,867,566	\$ 3,573,502	\$ 3,697,003	\$ 3,559,531
Securities Backed by Nonmortgage Loans	SC182	\$ 284,604	\$ 307,464	\$ 321,600	\$ 506,436	N/A
Other Investment Securities	SC185	\$ 3,588,112	\$ 3,597,840	\$ 3,669,150	\$ 4,066,613	\$ 7,192,288
Accrued Interest Receivable	SC191	\$ 359,693	\$ 422,982	\$ 409,465	\$ 449,198	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 157,144,851	\$ 147,711,008	\$ 147,615,531	\$ 153,416,615	N/A
Mortgage-Backed Securities - Total	SC22	\$ 157,144,840	\$ 147,710,872	\$ 147,615,520	\$ 153,416,604	\$ 137,126,105
Pass-Through - Total	SUB0073	\$ 97,518,712	\$ 91,890,816	\$ 94,589,403	\$ 97,275,891	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 90,374,797	\$ 84,745,479	\$ 87,162,029	\$ 89,597,608	\$ 82,185,847
Other Pass-Through	SC215	\$ 7,143,915	\$ 7,145,337	\$ 7,427,374	\$ 7,678,283	\$ 9,095,835
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 58,935,902	\$ 55,061,394	\$ 52,208,517	\$ 55,411,043	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 23,361,875	\$ 21,669,995	\$ 20,481,082	\$ 21,486,566	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,932,703	\$ 9,630,418	\$ 10,184,943	\$ 11,231,301	N/A
Other	SC222	\$ 26,641,324	\$ 23,760,981	\$ 21,542,492	\$ 22,693,176	N/A
Accrued Interest Receivable	SC228	\$ 690,236	\$ 758,797	\$ 817,611	\$ 729,681	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 11	\$ 136	\$ 11	\$ 11	N/A
Mortgage Loans - Gross	SUB0092	\$ 882,523,954	\$ 816,625,369	\$ 773,287,950	\$ 742,241,103	N/A
Mortgage Loans - Total	SC26	\$ 878,714,509	\$ 812,977,976	\$ 769,677,157	\$ 738,585,361	\$ 677,306,013
Construction Loans - Total	SUB0100	\$ 24,893,666	\$ 23,977,846	\$ 23,105,569	\$ 22,858,053	\$ 22,165,333
Residential - Total	SUB0110	\$ 20,236,080	\$ 19,438,171	\$ 18,517,537	\$ 17,967,851	\$ 17,008,984
1-4 Dwelling Units	SC230	\$ 15,903,583	\$ 15,010,149	\$ 14,030,151	\$ 13,564,674	\$ 12,784,029
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,332,497	\$ 4,428,022	\$ 4,487,386	\$ 4,403,177	\$ 4,224,955
Nonresidential Property	SC240	\$ 4,657,586	\$ 4,539,675	\$ 4,588,032	\$ 4,890,202	\$ 5,156,349
Permanent Loans - Total	SUB0121	\$ 853,919,113	\$ 789,303,775	\$ 747,026,011	\$ 716,288,667	N/A
Residential - Total	SUB0131	\$ 790,416,953	\$ 729,016,507	\$ 688,816,231	\$ 659,035,447	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 729,349,881	\$ 670,491,497	\$ 631,422,908	\$ 602,568,815	N/A
Revolving Open-End Loans	SC251	\$ 79,264,335	\$ 67,860,418	\$ 58,729,505	\$ 53,529,595	\$ 48,820,150
All Other - First Liens	SC254	\$ 626,057,906	\$ 580,804,126	\$ 553,271,346	\$ 531,712,779	N/A
All Other - Junior Liens	SC255	\$ 24,027,640	\$ 21,826,953	\$ 19,422,057	\$ 17,326,441	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 61,067,072	\$ 58,525,010	\$ 57,393,323	\$ 56,466,632	\$ 53,716,621
Nonresidential Property (Except Land)	SC260	\$ 52,493,726	\$ 50,229,803	\$ 49,112,495	\$ 48,810,808	\$ 46,841,022
Land	SC265	\$ 11,008,434	\$ 10,057,465	\$ 9,097,285	\$ 8,442,412	\$ 7,859,644
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 67,934,797	\$ 47,676,027	\$ 47,405,091	N/A	N/A
Accrued Interest Receivable	SC272	\$ 3,375,739	\$ 3,112,269	\$ 2,868,788	\$ 2,756,994	\$ 2,608,853
Advances for Taxes and Insurance	SC275	\$ 335,436	\$ 231,479	\$ 287,582	\$ 337,389	\$ 367,947
Allowance for Loan and Lease Losses	SC283	\$ 3,809,445	\$ 3,647,393	\$ 3,610,793	\$ 3,655,742	\$ 3,514,261
Nonmortgage Loans - Gross	SUB0162	\$ 119,496,333	\$ 115,421,462	\$ 112,612,797	\$ 100,862,657	N/A
Nonmortgage Loans - Total	SC31	\$ 116,624,981	\$ 112,575,540	\$ 109,799,963	\$ 98,338,062	\$ 100,743,689
Commercial Loans - Total	SC32	\$ 40,670,335	\$ 38,778,162	\$ 37,680,061	\$ 32,474,074	\$ 39,131,882
Secured	SC300	\$ 26,017,463	\$ 25,224,421	\$ 23,868,399	\$ 24,310,209	\$ 23,024,033
Unsecured	SC303	\$ 13,549,445	\$ 12,393,713	\$ 12,104,916	\$ 6,033,584	\$ 14,014,689
Lease Receivables	SC306	\$ 1,103,427	\$ 1,160,027	\$ 1,706,746	\$ 2,130,281	\$ 2,093,160
Consumer Loans - Total	SC35	\$ 78,173,997	\$ 76,030,249	\$ 74,360,653	\$ 67,866,864	\$ 63,754,282
Loans on Deposits	SC310	\$ 617,037	\$ 606,696	\$ 601,707	\$ 635,140	\$ 656,030
Home Improvement Loans (Not secured by real estate)	SC316	\$ 268,273	\$ 257,905	\$ 685,552	\$ 682,041	\$ 1,234,180
Education Loans	SC320	\$ 889,636	\$ 740,038	\$ 659,133	\$ 750,094	\$ 733,012
Auto Loans	SC323	\$ 26,747,137	\$ 27,245,092	\$ 26,231,957	\$ 24,770,808	\$ 26,531,070
Mobile Home Loans	SC326	\$ 1,071,962	\$ 832,764	\$ 831,181	\$ 861,574	\$ 883,352
Credit Cards	SC328	\$ 26,599,040	\$ 24,244,276	\$ 23,875,283	\$ 20,170,754	\$ 22,207,594

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 21,980,913	\$ 22,103,479	\$ 21,475,840	\$ 19,996,453	\$ 11,508,948
Accrued Interest Receivable	SC348	\$ 652,001	\$ 613,051	\$ 572,083	\$ 521,719	\$ 569,178
Allowance for Loan and Lease Losses	SC357	\$ 2,871,352	\$ 2,845,922	\$ 2,812,834	\$ 2,524,595	\$ 2,716,275
Reposessed Assets - Gross	SUB0201	\$ 728,777	\$ 774,753	\$ 817,745	\$ 909,618	\$ 937,529
Reposessed Assets - Total	SC40	\$ 724,307	\$ 768,927	\$ 810,951	\$ 902,148	\$ 929,549
Real Estate - Total	SUB0210	\$ 693,678	\$ 740,877	\$ 783,184	\$ 865,638	\$ 883,284
Construction	SC405	\$ 22,774	\$ 30,444	\$ 32,248	\$ 70,940	\$ 80,172
Residential - Total	SUB0225	\$ 546,852	\$ 549,847	\$ 576,791	\$ 617,066	\$ 603,511
1-4 Dwelling Units	SC415	\$ 529,124	\$ 536,717	\$ 563,664	\$ 606,227	\$ 597,318
Multifamily (5 or more) Dwelling Units	SC425	\$ 17,728	\$ 13,130	\$ 13,127	\$ 10,839	\$ 6,193
Nonresidential (Except Land)	SC426	\$ 82,507	\$ 114,873	\$ 125,419	\$ 121,529	\$ 136,980
Land	SC428	\$ 41,545	\$ 45,713	\$ 48,726	\$ 56,103	\$ 62,621
Other Reposessed Assets	SC430	\$ 35,099	\$ 33,876	\$ 34,561	\$ 43,980	\$ 54,245
General Valuation Allowances	SC441	\$ 4,470	\$ 5,826	\$ 6,794	\$ 7,470	\$ 7,980
Real Estate Held for Investment	SC45	\$ 246,662	\$ 289,806	\$ 275,599	\$ 281,774	\$ 276,593
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 15,794,244	\$ 14,693,438	\$ 14,759,404	\$ 14,279,740	\$ 13,155,293
Federal Home Loan Bank Stock	SC510	\$ 15,105,907	\$ 14,125,166	\$ 14,139,979	\$ 13,674,575	\$ 12,650,102
Other	SC540	\$ 688,337	\$ 568,272	\$ 619,425	\$ 605,165	\$ 560,894
Office Premises and Equipment	SC55	\$ 10,625,328	\$ 9,936,328	\$ 9,714,592	\$ 9,790,706	\$ 9,725,250
Other Assets - Gross	SUB0262	\$ 51,662,710	\$ 50,138,900	\$ 49,216,255	\$ 47,697,889	N/A
Other Assets - Total	SC59	\$ 51,613,580	\$ 50,096,234	\$ 49,169,061	\$ 47,647,304	\$ 44,510,236
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 943,500	\$ 918,001	\$ 906,816	\$ 967,472	\$ 389,600
Bank-Owned Life Insurance - Other	SC625	\$ 5,844,119	\$ 5,259,670	\$ 5,092,914	\$ 5,316,953	\$ 5,589,723
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 8,507,857	\$ 8,405,069	\$ 9,904,296	\$ 7,504,260	\$ 8,614,141
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 9,163	\$ 7,802	\$ 7,839	\$ 8,332	\$ 9,492
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 18,305,384	\$ 17,920,657	\$ 16,518,102	\$ 16,155,268	\$ 15,410,562
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 678,822	\$ 659,129	\$ 701,898	\$ 602,215	\$ 581,353
Other Assets	SC689	\$ 17,373,865	\$ 16,968,571	\$ 16,084,390	\$ 17,143,389	\$ 19,961,858
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 49,130	\$ 42,666	\$ 47,194	\$ 50,585	\$ 70,173
General Valuation Allowances - Total	SUB2092	\$ 6,734,408	\$ 6,541,943	\$ 6,477,626	\$ 6,238,403	N/A
Total Assets - Gross	SUB0283	\$ 1,313,538,506	\$ 1,234,496,448	\$ 1,194,776,448	\$ 1,163,594,423	N/A
Total Assets	SC60	\$ 1,306,804,098	\$ 1,227,954,505	\$ 1,188,298,822	\$ 1,157,356,020	\$ 1,092,615,463
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 757,861,612	\$ 720,499,402	\$ 695,585,978	\$ 693,043,901	\$ 662,223,507
Deposits	SC710	\$ 729,877,216	\$ 691,921,357	\$ 667,204,904	\$ 660,054,462	\$ 636,635,150
Escrows	SC712	\$ 27,901,244	\$ 28,501,892	\$ 28,279,959	\$ 32,852,663	\$ 25,431,397
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 83,152	\$ 76,153	\$ 101,115	\$ 136,776	\$ 165,693
Borrowings - Total	SC72	\$ 406,225,607	\$ 372,148,078	\$ 362,386,373	\$ 336,982,726	\$ 313,350,339
Advances from FHLBank	SC720	\$ 244,848,928	\$ 224,522,197	\$ 223,406,585	\$ 210,516,743	\$ 189,719,988
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 69,966,561	\$ 63,386,644	\$ 59,868,131	\$ 62,481,645	\$ 63,648,364
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 7,617,733	\$ 5,953,750	\$ 5,036,666	\$ 5,975,129	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 327	\$ 365	\$ 398	\$ 425	\$ 26,900
CMOs (Including REMICs)	SC740	\$ 327	\$ 365	\$ 398	\$ 425	\$ 469
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26,431
Other Borrowings	SC760	\$ 83,792,058	\$ 78,285,122	\$ 74,074,593	\$ 58,008,784	\$ 54,858,069
Other Liabilities - Total	SC75	\$ 23,379,569	\$ 20,841,058	\$ 20,457,656	\$ 20,466,316	\$ 17,117,128
Accrued Interest Payable - Deposits	SC763	\$ 736,310	\$ 794,854	\$ 713,935	\$ 725,596	\$ 651,354
Accrued Interest Payable - Other	SC766	\$ 1,557,671	\$ 1,437,018	\$ 1,342,509	\$ 1,466,382	\$ 960,697
Accrued Taxes	SC776	\$ 3,296,441	\$ 3,657,835	\$ 3,097,800	\$ 3,377,527	\$ 2,286,717
Accounts Payable	SC780	\$ 7,166,868	\$ 5,662,073	\$ 5,719,969	\$ 3,897,623	\$ 3,644,763
Deferred Income Taxes	SC790	\$ 1,945,276	\$ 1,468,162	\$ 1,412,345	\$ 1,638,515	\$ 1,639,569
Other Liabilities and Deferred Income	SC796	\$ 8,677,003	\$ 7,821,116	\$ 8,171,098	\$ 9,360,673	\$ 7,934,028
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,187,466,787	\$ 1,113,488,538	\$ 1,078,430,007	\$ 1,050,492,943	\$ 992,699,700

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 640,616	\$ 622,418	\$ 604,858	\$ 575,193	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 118,696,708	\$ 113,843,563	\$ 109,263,953	\$ 106,287,891	\$ 99,358,053
Stock - Total	SUB0311	\$ 66,802,591	\$ 63,991,790	\$ 61,745,076	\$ 58,505,035	\$ 55,046,548
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 13	\$ 13	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 537,803	\$ 667,579	\$ 669,654	\$ 673,404	\$ 669,723
Common Stock - Par Value	SC820	\$ 576,439	\$ 611,517	\$ 630,920	\$ 637,416	\$ 640,899
Common Stock - Paid in Excess of Par	SC830	\$ 65,688,349	\$ 62,712,681	\$ 60,444,489	\$ 57,194,215	\$ 53,735,926
Accumulated Other Comprehensive Income - Total	SC86	\$- 37,433	\$- 183,963	\$- 1,014,979	\$ 649,282	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 507,367	\$ 481,561	\$- 525,100	\$ 1,568,832	\$ 535,344
Gains (Losses) on Cash Flow Hedges	SC865	\$- 524,459	\$- 651,055	\$- 473,612	\$- 904,993	N/A
Other	SC870	\$- 20,341	\$- 14,469	\$- 16,267	\$- 14,557	N/A
Retained Earnings	SC880	\$ 52,201,207	\$ 50,339,563	\$ 48,821,682	\$ 47,463,698	\$ 44,976,877
Other Components of Equity Capital	SC891	\$- 269,656	\$- 303,826	\$- 287,826	\$- 330,124	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,306,804,111	\$ 1,227,954,519	\$ 1,188,298,818	\$ 1,157,356,027	\$ 1,092,615,460

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	120	\$ 35,503
3	Federal, State, or other taxes receivable	181	\$ 952,617
4	Net deferred tax assets	356	\$ 2,845,031
5	Insured portion of real estate acquired by forecls	6	\$ 69,384
6	Prepaid deposit insurance premiums	59	\$ 3,789
7	Prepaid expenses	720	\$ 677,730
8	Deposits for utilities and other services	24	\$ 1,093
9	Advances for loans serviced for others	33	\$ 765,948
10	Property leased to others, net of accumul. deprec.	5	\$ 398,635
11	Deferred issuance costs	2	\$ 1,007
12	Amounts receivable under interest rate swap agreem	3	\$ 22,837
13	Noninterest-bearing accts recv from Hold Co/Affl	44	\$ 1,030,119
14	Other noninterest-bearing short-term accounts recv	238	\$ 2,802,276
19	Receivables fr a broker for unsettled transactions	22	\$ 347,234
20	F/V of all derivative instru. reportable as assets	24	\$ 556,071
22	Unapplied loan disbursements	23	\$ 748,279
99	Other	495	\$ 2,136,618

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	25	\$ 100,046
4	Nonrefundable loan fees received prior to closing	54	\$ 6,080
5	Deferred gains from sale/leaseback	2	\$ 896
6	Balances in U.S. Treasury tax and loan accounts	10	\$ 7,814
7	Deferred gains from the sale of real estate	39	\$ 52,255
8	Negative equity investments in uncons service corp	2	\$ 12,160
9	Fees received for standby contracts and other	3	\$ 32
10	Amounts due brokers for unsettled transactions	14	\$ 1,013,158
11	The liability recorded for post-retirement benefit	312	\$ 558,460
13	Amounts payable under interest-rate-swap agreement	8	\$ 42,103
14	Unapplied loan payments received	55	\$ 124,194
15	Liability on loan servicing contracts	1	\$ 402
16	Recourse loan liability	11	\$ 42,383
17	Noninterest-bearing payables to Hold Co/Affiliates	67	\$ 1,108,834
18	Litigation reserves	12	\$ 17,276
20	F/V of all derivative instru. reportable as liab.	26	\$ 899,703
21	Liabilities for credit losses on OBS credit exposures	6	\$ 4,617
99	Other	822	\$ 2,812,343

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 15,206,052	\$ 14,056,944	\$ 13,195,008	\$ 12,950,565	\$ 12,730,268
Deposits and Investment Securities	SO115	\$ 522,921	\$ 524,606	\$ 501,820	\$ 587,502	N/A
Mortgage-Backed Securities	SO125	\$ 1,549,096	\$ 1,514,532	\$ 1,451,951	\$ 1,501,071	N/A
Mortgage Loans	SO141	\$ 10,971,453	\$ 9,997,649	\$ 9,296,497	\$ 9,018,824	N/A
Nonmortgage Loans - Total	SUB0950	\$ 2,162,583	\$ 2,020,158	\$ 1,944,740	\$ 1,843,168	N/A
Commercial Loans and Leases	SO160	\$ 687,228	\$ 629,265	\$ 556,529	\$ 548,085	\$ 603,535
Consumer Loans and Leases	SO171	\$ 1,475,355	\$ 1,390,893	\$ 1,388,211	\$ 1,295,083	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 122,799	\$ 129,080	\$ 110,514	\$ 100,077	\$ 85,590
Federal Home Loan Bank Stock	SO181	\$ 121,740	\$ 128,312	\$ 109,529	\$ 98,521	\$ 85,590
Other	SO185	\$ 1,059	\$ 768	\$ 985	\$ 1,556	N/A
Interest Expense - Total	SO21	\$ 6,046,106	\$ 5,442,790	\$ 4,845,660	\$ 4,964,025	\$ 4,971,897
Deposits	SO215	\$ 3,169,938	\$ 2,889,138	\$ 2,625,517	\$ 2,625,071	\$ 2,688,655
Escrows	SO225	\$ 25,386	\$ 29,172	\$ 5,301	\$ 15,457	\$ 20,104
Advances from FHLBank	SO230	\$ 1,679,273	\$ 1,471,994	\$ 1,302,321	\$ 1,357,184	\$ 1,329,207
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 93,552	\$ 73,297	\$ 67,869	\$ 60,373	\$ 61,579
Mortgage Collateralized Securities Issued	SO250	\$ 8	\$ 8	\$ 9	\$ 13	\$ 87
Other Borrowed Money	SO260	\$ 1,078,374	\$ 979,564	\$ 845,063	\$ 906,271	\$ 872,305
Capitalized Interest	SO271	\$ 426	\$ 383	\$ 420	\$ 344	\$ 40
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,282,745	\$ 8,743,234	\$ 8,459,862	\$ 8,086,617	\$ 7,844,687
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 821,329	\$ 630,301	\$ 622,804	\$ 517,355	\$ 338,468
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 8,461,416	\$ 8,112,933	\$ 7,837,058	\$ 7,569,262	\$ 7,507,056
Noninterest Income - Total	SO42	\$ 5,489,490	\$ 5,238,351	\$ 4,911,971	\$ 4,475,410	\$ 4,600,901
Mortgage Loan Serving Fees	SO410	\$ 405,320	\$ 317,330	\$- 53,300	\$- 732,032	\$ 800,608
Other Fees and Charges	SO420	\$ 3,364,690	\$ 3,404,811	\$ 3,154,944	\$ 2,515,771	\$ 2,622,601
Net Income (Loss) from Other - Total	SUB0451	\$ 1,076,215	\$ 1,009,524	\$ 1,172,125	\$ 899,425	\$ 425,842
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 987,547	\$ 907,232	\$ 1,003,197	\$ 918,015	\$ 320,341
Operations & Sale of Repossessed Assets	SO461	\$- 5,564	\$- 7,441	\$- 8,369	\$- 10,284	\$- 2,592
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 9,281	\$ 1,646	\$- 5,538	\$- 3,038	\$- 9,121
Sale of Securities Held-to-Maturity	SO467	\$- 313	\$ 651	\$ 577	\$ 483	\$- 238
Sale of Loans Held for Investment	SO475	\$ 11,133	\$ 14,078	\$ 1,985	\$ 4,496	\$ 4,033

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 35,734	\$ 103,751	\$ 56,734	\$ 39,643	\$- 29,664
Trading Assets (Realized and Unrealized)	SO485	\$ 56,959	\$- 10,393	\$ 123,539	\$- 49,890	\$ 143,083
Other Noninterest Income	SO488	\$ 643,265	\$ 506,687	\$ 638,202	\$ 1,792,246	\$ 744,072
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 8,182,025	\$ 7,962,032	\$ 7,540,813	\$ 6,846,413	\$ 6,750,126
All Personnel Compensation and Expense	SO510	\$ 3,494,444	\$ 3,161,881	\$ 3,054,637	\$ 3,042,110	\$ 2,957,581
Legal Expense	SO520	\$ 77,470	\$ 61,359	\$ 67,903	\$ 45,116	\$ 62,406
Office Occupancy and Equipment Expense	SO530	\$ 1,255,564	\$ 1,105,073	\$ 1,079,928	\$ 1,082,869	\$ 1,251,460
Marketing and Other Professional Services	SO540	\$ 1,139,820	\$ 1,187,569	\$ 885,130	\$ 774,831	\$ 796,769
Loan Servicing Fees	SO550	\$ 227,527	\$ 211,171	\$ 255,673	\$ 245,251	\$ 206,224
Goodwill and Other Intangibles Expense	SO560	\$ 97,153	\$ 100,572	\$ 91,815	\$ 81,987	\$ 75,564
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 21,028	\$ 7,526	\$ 7,560	\$ 7,613	\$ 18,267
Other Noninterest Expense	SO580	\$ 1,869,019	\$ 2,126,880	\$ 2,098,167	\$ 1,566,636	\$ 1,381,855
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 5,768,881	\$ 5,389,252	\$ 5,208,216	\$ 5,198,259	\$ 5,348,131
Income Taxes - Total	SO71	\$ 2,011,741	\$ 1,886,063	\$ 1,873,634	\$ 1,851,979	\$ 1,906,748
Federal	SO710	\$ 1,788,056	\$ 1,645,404	\$ 1,618,212	\$ 1,646,388	\$ 1,805,048
State, Local & Other	SO720	\$ 223,685	\$ 240,659	\$ 255,422	\$ 205,591	\$ 101,700
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,757,141	\$ 3,503,189	\$ 3,334,582	\$ 3,346,280	\$ 3,441,383
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 417	\$- 3,321	\$ 31,085	\$- 8,516	\$ 1,868
Net Income (Loss)	SO91	\$ 3,756,724	\$ 3,499,868	\$ 3,365,667	\$ 3,337,764	\$ 3,443,251

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Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	3	\$- 8
4	Net income(loss) from leasing or subleasing space	227	\$ 6,872
5	Net income(loss) from real estate held for invest	27	\$ 1,920
6	Net income(loss)-equity invest in uncons sub org	19	\$- 4,198
7	Net income(loss) from leased property	46	\$ 7,885
9	Net income from data processing lease/services	12	\$ 2,814
10	Dividends from subordinate organizations	1	\$ 10
11	Adjustments to prior periods	10	\$ 364
12	Income on FHA/VA REO pending conveyance	1	\$ 95
14	Interest Income from CNFIs reported on SC655	8	\$- 68
15	Income from corporate-owned life insurance	229	\$ 65,543
19	Realized/unrealized gains on derivatives	14	\$ 205,337
99	Other	655	\$ 319,111

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	132	\$ 5,352
2	OTS assessments	210	\$ 4,428
3	Interest expense on income taxes	3	\$ 84
4	Interest expense on Treasury tax & loan accounts	2	\$ 5
5	Forfeited commitment fees on FHLBank advances	1	\$ 5
6	Supervisory examination fees	112	\$ 1,688
7	Office supplies, printing, and postage	661	\$ 203,985
8	Telephone, including data lines	301	\$ 85,217
9	Loan origination expense	137	\$ 162,314
10	ATM expense	134	\$ 25,074
11	Adjustments to prior periods	6	\$ 182
12	Acquisition and organization costs	8	\$ 5,010
13	Misc taxes other than income & real estate	94	\$ 6,076
14	Losses from fraud	10	\$ 13,728
15	Foreclosure expenses	11	\$ 5,221
16	Web site expenses	5	\$ 129
17	Charitable contributions	77	\$ 7,123
18	Minority Interest	6	\$ 15,108
19	Realized/unrealized losses on derivatives	5	\$ 49,034
99	Other	637	\$ 729,051

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 54,753,041	\$ 39,688,460	\$ 25,799,740	\$ 12,950,565	\$ 51,049,551
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,101,117	\$ 1,586,819	\$ 1,075,329	\$ 587,502	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,909,694	\$ 4,382,374	\$ 2,881,246	\$ 1,501,071	N/A
YTD - Mortgage Loans	Y_SO141	\$ 38,834,173	\$ 27,962,620	\$ 18,093,281	\$ 9,018,824	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,379,281	\$ 1,696,266	\$ 1,072,329	\$ 548,085	\$ 2,052,612
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 5,528,778	\$ 4,060,382	\$ 2,677,555	\$ 1,295,083	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 457,007	\$ 336,192	\$ 208,498	\$ 100,077	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 452,649	\$ 332,892	\$ 205,966	\$ 98,521	N/A
YTD - Other	Y_SO185	\$ 4,358	\$ 3,300	\$ 2,532	\$ 1,556	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 21,047,495	\$ 15,052,119	\$ 9,679,426	\$ 4,964,025	\$ 20,454,378
YTD - Deposits	Y_SO215	\$ 11,165,517	\$ 8,031,601	\$ 5,188,972	\$ 2,625,071	\$ 11,548,742
YTD - Escrows	Y_SO225	\$ 75,271	\$ 49,885	\$ 20,726	\$ 15,457	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 5,717,755	\$ 4,052,430	\$ 2,603,044	\$ 1,357,184	\$ 5,438,811
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 293,706	\$ 200,154	\$ 126,857	\$ 60,373	\$ 247,151
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 38	\$ 30	\$ 22	\$ 13	\$ 574
YTD - Other Borrowed Money	Y_SO260	\$ 3,796,780	\$ 2,719,166	\$ 1,740,569	\$ 906,271	\$ 3,171,117
YTD - Capitalized Interest	Y_SO271	\$ 1,573	\$ 1,147	\$ 764	\$ 344	\$ 350
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 34,162,553	\$ 24,972,533	\$ 16,328,812	\$ 8,086,617	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,572,955	\$ 1,754,609	\$ 1,128,831	\$ 517,355	\$ 2,173,598
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 31,589,598	\$ 23,217,924	\$ 15,199,981	\$ 7,569,262	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 20,030,318	\$ 14,556,655	\$ 9,340,762	\$ 4,475,410	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 62,897	\$- 467,618	\$- 785,099	\$- 732,032	\$- 706,791
YTD - Other Fees and Charges	Y_SO420	\$ 12,368,996	\$ 9,017,415	\$ 5,627,209	\$ 2,515,771	\$ 9,914,427
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,154,554	\$ 3,079,746	\$ 2,074,392	\$ 899,425	\$ 5,961,231
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,806,311	\$ 2,820,230	\$ 1,916,358	\$ 918,015	\$ 5,492,358
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 31,976	\$- 26,413	\$- 18,683	\$- 10,284	\$- 49,163
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 15,992	\$- 6,711	\$- 8,576	\$- 3,038	\$- 66,079
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,408	\$ 1,711	\$ 1,060	\$ 483	\$ 4,894
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 30,813	\$ 19,689	\$ 6,213	\$ 4,496	\$ 14,303

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 243,775	\$ 208,041	\$ 104,431	\$ 39,643	\$ 440,643
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 120,158	\$ 63,199	\$ 73,589	\$ - 49,890	\$ 124,275
YTD - Other Noninterest Income	Y_SO488	\$ 3,569,723	\$ 2,927,113	\$ 2,424,260	\$ 1,792,246	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 30,215,114	\$ 22,116,270	\$ 14,230,246	\$ 6,846,413	\$ 25,493,467
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 12,580,394	\$ 9,128,880	\$ 6,010,352	\$ 3,042,110	\$ 11,759,093
YTD - Legal Expense	Y_SO520	\$ 249,206	\$ 172,152	\$ 111,336	\$ 45,116	\$ 214,164
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,464,877	\$ 3,222,171	\$ 2,130,329	\$ 1,082,869	\$ 4,482,992
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,971,464	\$ 2,835,469	\$ 1,651,801	\$ 774,831	\$ 3,032,779
YTD - Loan Servicing Fees	Y_SO550	\$ 939,366	\$ 711,845	\$ 500,823	\$ 245,251	\$ 535,029
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 355,022	\$ 268,438	\$ 168,663	\$ 81,987	\$ 266,666
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 43,236	\$ 22,221	\$ 14,726	\$ 7,613	\$ 131,894
YTD - Other Noninterest Expense	Y_SO580	\$ 7,611,548	\$ 5,755,093	\$ 3,642,216	\$ 1,566,636	\$ 5,070,851
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 21,404,802	\$ 15,658,309	\$ 10,310,497	\$ 5,198,259	\$ 21,290,282
YTD - Income Taxes - Total	Y_SO71	\$ 7,552,887	\$ 5,554,562	\$ 3,684,537	\$ 1,851,979	\$ 7,605,946
YTD - Federal	Y_SO710	\$ 6,638,151	\$ 4,859,784	\$ 3,228,144	\$ 1,646,388	\$ 6,775,154
YTD - State, Local, and Other	Y_SO720	\$ 914,736	\$ 694,778	\$ 456,393	\$ 205,591	\$ 830,792
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 13,851,916	\$ 10,103,747	\$ 6,625,960	\$ 3,346,280	\$ 13,684,337
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 18,776	\$ 19,193	\$ 22,569	\$ - 8,516	\$ - 2,885
YTD - Net Income (Loss)	Y_SO91	\$ 13,870,692	\$ 10,122,940	\$ 6,648,529	\$ 3,337,764	\$ 13,681,452

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,741,022	\$ 6,446,745	\$ 6,033,990	\$ 6,313,321	\$ 6,441,454
Net Provision for Loss	VA115	\$ 811,470	\$ 616,773	\$ 620,740	\$ 510,421	\$ 340,580
Transfers	VA125	\$ - 34,411	\$ - 24,131	\$ - 1,704	\$ - 15,433	\$ 61,238
Recoveries	VA135	\$ 193,869	\$ 183,755	\$ 196,848	\$ 176,096	\$ 158,326
Adjustments	VA145	\$ - 28,267	\$ 120,127	\$ 457,382	\$ 92,560	\$ 200,505
Charge-offs	VA155	\$ 949,322	\$ 801,352	\$ 829,647	\$ 838,532	\$ 891,967
General Valuation Allowances - Ending Balance	VA165	\$ 6,734,361	\$ 6,541,918	\$ 6,477,609	\$ 6,238,433	\$ 6,310,136
Specific Valuation Allowances - Beginning Balance	VA108	\$ 231,455	\$ 216,799	\$ 236,821	\$ 228,498	\$ 373,326
Net Provision for Loss	VA118	\$ 30,887	\$ 21,054	\$ 9,624	\$ 14,485	\$ 16,155

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 34,411	\$ 24,131	\$ 1,704	\$ 15,433	\$- 61,238
Adjustments	VA148	\$- 743	\$ 2,685	\$- 7,825	\$ 9,067	\$ 2,156
Charge-offs	VA158	\$ 71,345	\$ 33,313	\$ 20,778	\$ 24,259	\$ 101,222
Specific Valuation Allowances - Ending Balance	VA168	\$ 224,665	\$ 231,310	\$ 219,543	\$ 243,226	\$ 229,176
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,972,477	\$ 6,663,498	\$ 6,270,808	\$ 6,541,819	\$ 6,814,779
Net Provision for Loss	VA120	\$ 842,357	\$ 637,827	\$ 630,364	\$ 524,906	\$ 356,735
Recoveries	VA140	\$ 193,869	\$ 183,755	\$ 196,848	\$ 176,096	\$ 158,326
Adjustments	VA150	\$- 29,010	\$ 122,812	\$ 449,557	\$ 101,627	\$ 202,661
Charge-offs	VA160	\$ 1,020,667	\$ 834,665	\$ 850,425	\$ 862,791	\$ 993,189
Total Valuation Allowances - Ending Balance	VA170	\$ 6,959,026	\$ 6,773,228	\$ 6,697,152	\$ 6,481,657	\$ 6,539,312
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 949,322	\$ 801,352	\$ 829,647	\$ 838,532	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 1	N/A
Mortgage-Backed Securities	VA370	\$ 578	\$ 9,648	\$ 500	\$ 4,053	N/A
Mortgage Loans - Total	VA46	\$ 106,005	\$ 69,344	\$ 88,197	\$ 89,435	\$ 85,784
Construction - Total	SUB2030	\$ 6,893	\$ 2,114	\$ 5,778	\$ 2,398	\$ 8,119
1-4 Dwelling Units	VA420	\$ 3,295	\$ 1,902	\$ 2,570	\$ 2,219	\$ 4,227
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,739	\$ 40	\$ 991	\$ 66	\$ 208
Nonresidential Property	VA440	\$ 1,859	\$ 172	\$ 2,217	\$ 113	\$ 3,684
Permanent - Total	SUB2041	\$ 99,112	\$ 67,230	\$ 82,419	\$ 87,037	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6,960	\$ 7,865	\$ 6,737	\$ 6,797	\$ 4,429
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 66,877	\$ 41,085	\$ 42,000	\$ 46,488	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 11,751	\$ 12,148	\$ 10,853	\$ 12,708	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,041	\$ 335	\$ 7,044	\$ 2,344	\$ 644
Nonresidential Property (Except Land)	VA480	\$ 11,293	\$ 5,249	\$ 15,741	\$ 18,207	\$ 10,151
Land	VA490	\$ 1,190	\$ 548	\$ 44	\$ 493	\$ 1,007
Nonmortgage Loans - Total	VA56	\$ 830,317	\$ 711,940	\$ 728,462	\$ 730,872	\$ 765,041
Commercial Loans	VA520	\$ 225,453	\$ 166,425	\$ 153,669	\$ 103,616	\$ 129,149
Consumer Loans - Total	SUB2061	\$ 604,864	\$ 545,515	\$ 574,793	\$ 627,256	N/A
Loans on Deposits	VA510	\$ 628	\$ 119	\$ 278	\$ 343	\$ 174
Home Improvement Loans	VA516	\$ 918	\$ 718	\$ 490	\$ 928	\$ 3,555
Education Loans	VA530	\$ 142	\$ 48	\$ 69	\$ 78	\$ 233
Auto Loans	VA540	\$ 164,728	\$ 155,067	\$ 141,040	\$ 174,420	\$ 174,649
Mobile Home Loans	VA550	\$ 13,002	\$ 3,074	\$ 3,499	\$ 5,719	\$ 3,030

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 362,484	\$ 327,697	\$ 370,972	\$ 396,181	\$ 408,964
Other	VA560	\$ 62,962	\$ 58,792	\$ 58,445	\$ 49,587	\$ 45,271
Repossessed Assets - Total	VA60	\$ 6,949	\$ 5,191	\$ 6,097	\$ 8,058	\$ 20,449
Real Estate - Construction	VA605	\$ 21	\$ 0	\$ 39	\$ 75	\$ 1,667
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,969	\$ 4,022	\$ 3,998	\$ 4,930	\$ 4,549
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 214	\$ 102	\$ 0	\$ 19
Real Estate - Nonresidential (Except Land)	VA625	\$ 1,498	\$ 188	\$ 937	\$ 1,088	\$ 8,439
Real Estate - Land	VA628	\$ 796	\$ 40	\$ 296	\$ 106	\$ 103
Other Repossessed Assets	VA630	\$ 665	\$ 727	\$ 725	\$ 1,859	\$ 5,672
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 96
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 5,473	\$ 5,229	\$ 6,391	\$ 6,113	\$ 18,021
GVA Recoveries - Assets - Total	SUB2126	\$ 193,868	\$ 183,755	\$ 196,848	\$ 176,096	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 1	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 21,063	\$ 20,023	\$ 23,138	\$ 18,441	\$ 18,618
Construction - Total	SUB2130	\$ 1,594	\$ 787	\$ 2,063	\$ 1,877	\$ 2,343
1-4 Dwelling Units	VA421	\$ 1,587	\$ 553	\$ 1,592	\$ 640	\$ 2,018
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 2	\$ 229	\$ 9
Nonresidential Property	VA441	\$ 7	\$ 234	\$ 469	\$ 1,008	\$ 316
Permanent - Total	SUB2141	\$ 19,469	\$ 19,236	\$ 21,075	\$ 16,564	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,633	\$ 1,373	\$ 1,997	\$ 1,066	\$ 1,162
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,374	\$ 9,540	\$ 7,960	\$ 6,903	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4,244	\$ 3,647	\$ 3,575	\$ 3,201	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 140	\$ 786	\$ 1,354	\$ 3,067	\$ 628
Nonresidential Property (Except Land)	VA481	\$ 6,889	\$ 3,754	\$ 6,124	\$ 1,511	\$ 3,555
Land	VA491	\$ 189	\$ 136	\$ 65	\$ 816	\$ 149
Nonmortgage Loans - Total	VA57	\$ 170,237	\$ 163,517	\$ 173,393	\$ 157,269	\$ 138,897
Commercial Loans	VA521	\$ 39,473	\$ 33,916	\$ 26,129	\$ 21,927	\$ 24,055
Consumer Loans - Total	SUB2161	\$ 130,765	\$ 129,601	\$ 147,264	\$ 135,342	N/A
Loans on Deposits	VA511	\$ 145	\$ 134	\$ 143	\$ 145	\$ 24
Home Improvement Loans	VA517	\$ 1,106	\$ 458	\$ 369	\$ 775	\$ 750
Education Loans	VA531	\$ 6	\$ 37	\$ 27	\$ 14	\$ 35
Auto Loans	VA541	\$ 40,729	\$ 38,361	\$ 43,814	\$ 41,962	\$ 36,386

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 2,231	\$ 841	\$ 557	\$ 412	\$ 289
Credit Cards	VA557	\$ 75,172	\$ 78,701	\$ 90,831	\$ 79,830	\$ 68,369
Other	VA561	\$ 11,376	\$ 11,069	\$ 11,523	\$ 12,204	\$ 8,989
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 2,568	\$ 215	\$ 317	\$ 385	\$ 407
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 65,276	\$ 45,181	\$ 11,334	\$ 29,951	N/A
Deposits and Investment Securities	VA38	\$ 36,777	\$ 72	\$ 175	\$- 1,159	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 20	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 9,536	\$ 25,218	\$- 312	\$ 16,793	\$ 10,682
Construction - Total	SUB2230	\$ 2,736	\$ 1,994	\$- 1,604	\$ 4,191	\$ 1,139
1-4 Dwelling Units	VA422	\$ 2,969	\$ 981	\$- 18	\$ 416	\$ 1,616
Multifamily (5 or more) Dwelling Units	VA432	\$- 110	\$ 591	\$ 381	\$- 228	\$- 325
Nonresidential Property	VA442	\$- 123	\$ 422	\$- 1,967	\$ 4,003	\$- 152
Permanent - Total	SUB2241	\$ 6,800	\$ 23,224	\$ 1,292	\$ 12,602	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1,413	\$ 896	\$ 363	\$ 325	\$ 5,046
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 185	\$ 4,555	\$- 198	\$ 3,995	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,622	\$ 1,282	\$ 503	\$ 785	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 1,397	\$ 2,129	\$- 2,684	\$ 1,193	\$- 261
Nonresidential Property (Except Land)	VA482	\$ 2,524	\$ 12,789	\$ 2,433	\$ 6,294	\$- 692
Land	VA492	\$- 341	\$ 1,573	\$ 875	\$ 10	\$ 203
Nonmortgage Loans - Total	VA58	\$ 1,471	\$ 12,124	\$ 5,727	\$ 6,574	\$- 64,813
Commercial Loans	VA522	\$- 2,384	\$ 9,619	\$ 2,932	\$ 10,530	\$- 72,165
Consumer Loans - Total	SUB2261	\$ 3,855	\$ 2,505	\$ 2,795	\$- 3,956	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$- 9	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 1	\$- 114	\$ 183	\$ 397	\$ 3,817
Education Loans	VA532	\$ 1	\$ 38	\$ 53	\$ 50	\$ 50
Auto Loans	VA542	\$ 1,221	\$ 894	\$- 848	\$- 4,201	\$ 384
Mobile Home Loans	VA552	\$- 109	\$ 624	\$ 661	\$- 112	\$ 457
Credit Cards	VA558	\$ 353	\$ 53	\$ 806	\$- 440	\$ 1,161
Other	VA562	\$ 2,390	\$ 1,010	\$ 1,949	\$ 350	\$ 1,501
Reposessed Assets - Total	VA62	\$ 17,679	\$ 7,521	\$ 5,360	\$ 6,433	\$ 4,551
Real Estate - Construction	VA606	\$ 480	\$- 1	\$ 85	\$ 118	\$ 282
Real Estate - 1-4 Dwelling Units	VA614	\$ 11,424	\$ 6,489	\$ 5,097	\$ 4,887	\$ 4,278
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 747	\$ 0	\$ 0	\$ 0	\$ 39

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 5,096	\$ 885	\$ 929	\$ 1,083	\$- 864
Real Estate - Land	VA629	\$- 105	\$ 14	\$ 18	\$- 25	\$ 363
Other Repossessed Assets	VA632	\$ 37	\$ 134	\$- 769	\$ 370	\$ 453
Real Estate Held for Investment	VA72	\$ 23	\$ 15	\$ 38	\$ 94	\$- 81
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 7	\$ 8	\$ 17	\$ 0
Other Assets	VA932	\$- 218	\$ 224	\$ 318	\$ 1,199	\$ 668
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 820,729	\$ 662,777	\$ 644,133	\$ 692,387	N/A
Deposits and Investment Securities	VA39	\$ 36,777	\$ 72	\$ 175	\$- 1,159	N/A
Mortgage-Backed Securities	VA375	\$ 578	\$ 9,648	\$ 520	\$ 4,053	N/A
Mortgage Loans - Total	VA49	\$ 94,478	\$ 74,539	\$ 64,747	\$ 87,787	\$ 77,848
Construction - Total	SUB2330	\$ 8,035	\$ 3,321	\$ 2,111	\$ 4,712	\$ 6,915
1-4 Dwelling Units	VA425	\$ 4,677	\$ 2,330	\$ 960	\$ 1,995	\$ 3,825
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,629	\$ 631	\$ 1,370	\$- 391	\$- 126
Nonresidential Property	VA445	\$ 1,729	\$ 360	\$- 219	\$ 3,108	\$ 3,216
Permanent - Total	SUB2341	\$ 86,443	\$ 71,218	\$ 62,636	\$ 83,075	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 6,740	\$ 7,388	\$ 5,103	\$ 6,056	\$ 8,313
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 60,688	\$ 36,100	\$ 33,842	\$ 43,580	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 9,129	\$ 9,783	\$ 7,781	\$ 10,292	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 2,298	\$ 1,678	\$ 3,006	\$ 470	\$- 245
Nonresidential Property (Except Land)	VA485	\$ 6,928	\$ 14,284	\$ 12,050	\$ 22,990	\$ 5,904
Land	VA495	\$ 660	\$ 1,985	\$ 854	\$- 313	\$ 1,061
Nonmortgage Loans - Total	VA59	\$ 661,550	\$ 560,546	\$ 560,796	\$ 580,177	\$ 561,331
Commercial Loans	VA525	\$ 183,596	\$ 142,128	\$ 130,472	\$ 92,219	\$ 32,929
Consumer Loans - Total	SUB2361	\$ 477,955	\$ 418,418	\$ 430,324	\$ 487,958	N/A
Loans on Deposits	VA515	\$ 483	\$- 15	\$ 126	\$ 198	\$ 150
Home Improvement Loans	VA519	\$- 189	\$ 146	\$ 304	\$ 550	\$ 6,622
Education Loans	VA535	\$ 137	\$ 49	\$ 95	\$ 114	\$ 248
Auto Loans	VA545	\$ 125,221	\$ 117,599	\$ 96,378	\$ 128,257	\$ 138,647
Mobile Home Loans	VA555	\$ 10,662	\$ 2,857	\$ 3,603	\$ 5,195	\$ 3,198
Credit Cards	VA559	\$ 287,665	\$ 249,049	\$ 280,947	\$ 315,911	\$ 341,756
Other	VA565	\$ 53,976	\$ 48,733	\$ 48,871	\$ 37,733	\$ 37,783
Reposessed Assets - Total	VA65	\$ 24,628	\$ 12,712	\$ 11,457	\$ 14,491	\$ 25,000
Real Estate - Construction	VA607	\$ 501	\$- 1	\$ 124	\$ 193	\$ 1,949
Real Estate - 1-4 Dwelling Units	VA615	\$ 15,393	\$ 10,511	\$ 9,095	\$ 9,817	\$ 8,827

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 747	\$ 214	\$ 102	\$ 0	\$ 58
Real Estate - Nonresidential (Except Land)	VA627	\$ 6,594	\$ 1,073	\$ 1,866	\$ 2,171	\$ 7,575
Real Estate - Land	VA631	\$ 691	\$ 54	\$ 314	\$ 81	\$ 466
Other Repossessed Assets	VA633	\$ 702	\$ 861	\$- 44	\$ 2,229	\$ 6,125
Real Estate Held for Investment	VA75	\$ 23	\$ 15	\$ 38	\$ 94	\$ 15
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 7	\$ 8	\$ 17	\$ 0
Other Assets	VA935	\$ 2,687	\$ 5,238	\$ 6,392	\$ 6,927	\$ 18,282
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 732,293	\$ 660,485	\$ 601,918	\$ 631,495	\$ 635,776
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,652,445	\$ 1,548,074	\$ 1,494,014	\$ 1,536,779	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 375,319	\$ 374,575	\$ 461,491	\$ 431,807	\$ 474,412
Construction	VA951	\$ 8,184	\$ 8,279	\$ 14,732	\$ 10,857	\$ 9,444
Permanent - 1-4 Dwelling Units	VA952	\$ 341,058	\$ 347,665	\$ 371,934	\$ 389,270	\$ 391,011
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 8,557	\$ 3,490	\$ 3,472	\$ 6,844	\$ 1,701
Permanent - Nonresidential (Except Land)	VA954	\$ 15,056	\$ 14,640	\$ 69,327	\$ 20,501	\$ 63,754
Permanent - Land	VA955	\$ 2,464	\$ 501	\$ 2,026	\$ 4,335	\$ 8,502
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,305,285	\$ 4,377,598	\$ 4,298,368	\$ 4,456,356	\$ 4,664,656
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 8,448,120	\$ 8,066,404	\$ 8,219,289	\$ 8,934,510	\$ 8,794,739
Substandard	VA965	\$ 7,979,121	\$ 7,603,933	\$ 7,754,358	\$ 8,427,813	\$ 8,261,473
Doubtful	VA970	\$ 468,489	\$ 461,635	\$ 463,406	\$ 505,985	\$ 533,183
Loss	VA975	\$ 510	\$ 836	\$ 1,525	\$ 712	\$ 83

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 13,123,856	\$ 12,246,370	\$ 11,811,914	\$ 12,026,586	\$ 14,141,619
Mortgages - Total	SUB2421	\$ 10,214,416	\$ 9,667,221	\$ 9,294,847	\$ 9,916,944	N/A
Construction and Land Loans	SUB2430	\$ 506,135	\$ 510,915	\$ 503,941	\$ 538,875	\$ 490,963
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,919,215	\$ 8,370,414	\$ 8,022,881	\$ 8,427,317	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 914,014	\$ 904,830	\$ 879,648	\$ 1,045,101	\$ 904,917
Nonmortgages - Total	SUB2461	\$ 2,909,438	\$ 2,579,149	\$ 2,517,067	\$ 2,109,642	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 8,337,107	\$ 7,759,335	\$ 7,415,585	\$ 7,192,441	\$ 9,139,462

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 7,445,066	\$ 6,953,591	\$ 6,667,583	\$ 6,436,216	\$ 7,789,176
Mortgage Loans - Total	SUB2481	\$ 5,682,524	\$ 5,410,494	\$ 5,168,006	\$ 5,262,168	N/A
Construction	PD115	\$ 189,379	\$ 185,233	\$ 210,699	\$ 196,619	\$ 177,620
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 229,407	\$ 246,651	\$ 176,951	\$ 211,015	\$ 5,675,981
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 4,677,757	\$ 4,445,239	\$ 4,280,829	\$ 4,305,290	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 220,481	\$ 175,026	\$ 126,856	\$ 120,399	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 62,148	\$ 68,120	\$ 81,126	\$ 89,914	\$ 72,631
Permanent - Nonresidential Property (Except Land)	PD135	\$ 233,640	\$ 226,263	\$ 238,967	\$ 291,543	\$ 251,607
Permanent - Land	PD138	\$ 69,712	\$ 63,962	\$ 52,578	\$ 47,388	\$ 57,432
Nonmortgage Loans - Commercial Loans	PD140	\$ 387,012	\$ 379,926	\$ 429,497	\$ 300,453	\$ 293,000
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,375,529	\$ 1,163,171	\$ 1,070,080	\$ 873,595	N/A
Loans on Deposits	PD161	\$ 10,009	\$ 9,369	\$ 6,048	\$ 8,686	\$ 14,497
Home Improvement Loans	PD163	\$ 5,802	\$ 6,101	\$ 5,124	\$ 4,727	\$ 10,353
Education Loans	PD165	\$ 21,723	\$ 20,551	\$ 8,559	\$ 8,571	\$ 10,512
Auto Loans	PD167	\$ 414,314	\$ 396,018	\$ 362,981	\$ 321,260	\$ 459,444
Mobile Home Loans	PD169	\$ 33,346	\$ 25,665	\$ 22,144	\$ 18,725	\$ 31,508
Credit Cards	PD171	\$ 778,315	\$ 598,874	\$ 571,873	\$ 430,453	\$ 644,358
Other	PD180	\$ 112,020	\$ 106,593	\$ 93,351	\$ 81,173	\$ 90,003
Memo - Troubled Debt Restructured Included Above	PD190	\$ 63,228	\$ 56,029	\$ 24,174	\$ 21,034	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 356,720	\$ 306,988	\$ 108,996	\$ 69,205	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 892,041	\$ 805,744	\$ 748,002	\$ 756,225	\$ 1,350,286
Mortgage Loans - Total	SUB2491	\$ 569,197	\$ 499,882	\$ 450,327	\$ 511,974	N/A
Construction	PD215	\$ 27,837	\$ 19,236	\$ 11,830	\$ 54,467	\$ 16,849
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 11,033	\$ 11,417	\$ 7,176	\$ 10,131	\$ 989,313
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 495,703	\$ 429,350	\$ 378,616	\$ 363,208	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 7,117	\$ 5,600	\$ 7,011	\$ 9,855	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 5,269	\$ 8,555	\$ 5,743	\$ 41,609	\$ 8,659
Permanent - Nonresidential Property (Except Land)	PD235	\$ 12,128	\$ 14,720	\$ 23,525	\$ 24,939	\$ 28,026
Permanent - Land	PD238	\$ 10,110	\$ 11,004	\$ 16,426	\$ 7,765	\$ 4,511
Nonmortgage Loans - Commercial Loans	PD240	\$ 123,134	\$ 115,165	\$ 113,758	\$ 49,270	\$ 53,249
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 199,709	\$ 190,697	\$ 183,917	\$ 194,981	N/A
Loans on Deposits	PD261	\$ 1,496	\$ 1,964	\$ 1,569	\$ 2,107	\$ 1,478
Home Improvement Loans	PD263	\$ 617	\$ 607	\$ 311	\$ 343	\$ 1,224

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 1,203	\$ 1,132	\$ 1,174	\$ 1,289	\$ 1,202
Auto Loans	PD267	\$ 23,069	\$ 23,945	\$ 21,624	\$ 22,336	\$ 29,237
Mobile Home Loans	PD269	\$ 3,298	\$ 2,826	\$ 3,199	\$ 2,963	\$ 3,492
Credit Cards	PD271	\$ 153,822	\$ 146,081	\$ 141,703	\$ 151,778	\$ 198,682
Other	PD280	\$ 16,204	\$ 14,142	\$ 14,337	\$ 14,165	\$ 14,099
Memo - Troubled Debt Restructured Included Above	PD290	\$ 7,804	\$ 7,515	\$ 6,211	\$ 5,632	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 316,735	\$ 275,418	\$ 182,982	\$ 172,213	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,786,749	\$ 4,487,035	\$ 4,396,329	\$ 4,834,145	\$ 5,002,157
Mortgage Loans - Total	SUB2501	\$ 3,962,695	\$ 3,756,845	\$ 3,676,514	\$ 4,142,802	N/A
Construction	PD315	\$ 163,971	\$ 187,508	\$ 169,789	\$ 193,440	\$ 192,338
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 101,178	\$ 77,099	\$ 70,467	\$ 96,047	\$ 3,552,669
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 3,065,914	\$ 2,880,637	\$ 2,894,675	\$ 3,231,144	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 110,625	\$ 99,395	\$ 80,300	\$ 80,228	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 73,452	\$ 77,054	\$ 65,139	\$ 76,007	\$ 59,364
Permanent - Nonresidential Property (Except Land)	PD335	\$ 402,429	\$ 391,180	\$ 353,525	\$ 426,740	\$ 380,474
Permanent - Land	PD338	\$ 45,126	\$ 43,972	\$ 42,619	\$ 39,196	\$ 42,213
Nonmortgage Loans - Commercial Loans	PD340	\$ 329,818	\$ 386,474	\$ 388,992	\$ 413,987	\$ 421,747
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 494,236	\$ 343,716	\$ 330,823	\$ 277,356	N/A
Loans on Deposits	PD361	\$ 972	\$ 1,147	\$ 1,103	\$ 1,623	\$ 1,415
Home Improvement Loans	PD363	\$ 1,498	\$ 1,758	\$ 1,279	\$ 1,472	\$ 3,358
Education Loans	PD365	\$ 23,947	\$ 22,580	\$ 21,067	\$ 21,617	\$ 22,587
Auto Loans	PD367	\$ 71,931	\$ 68,789	\$ 65,352	\$ 67,807	\$ 73,574
Mobile Home Loans	PD369	\$ 13,271	\$ 9,295	\$ 8,198	\$ 8,376	\$ 9,833
Credit Cards	PD371	\$ 358,604	\$ 220,214	\$ 214,108	\$ 159,665	\$ 220,160
Other	PD380	\$ 24,013	\$ 19,933	\$ 19,716	\$ 16,796	\$ 21,482
Memo - Troubled Debt Restructured Included Above	PD390	\$ 210,407	\$ 126,451	\$ 102,854	\$ 101,287	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 61,072	\$ 63,983	\$ 45,608	\$ 49,259	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 16,187,893	\$ 14,325,027	\$ 13,699,043	\$ 11,739,295	\$ 11,874,432

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Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 12,260,085	\$ 11,178,006	\$ 10,791,232	\$ 9,310,135	\$ 9,400,595
100% and greater LTV	LD120	\$ 3,927,808	\$ 3,147,021	\$ 2,907,811	\$ 2,429,160	\$ 2,473,837
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 423,600	\$ 397,454	\$ 388,124	\$ 363,355	\$ 405,295
Past Due and Still Accruing - Total	SUB5240	\$ 172,483	\$ 184,534	\$ 166,646	\$ 166,106	\$ 192,998
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 154,826	\$ 171,751	\$ 147,322	\$ 150,444	\$ 180,774
90% up to 100% LTV	LD210	\$ 114,634	\$ 135,614	\$ 114,025	\$ 114,624	\$ 139,841
100% and greater LTV	LD220	\$ 40,192	\$ 36,137	\$ 33,297	\$ 35,820	\$ 40,933
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 17,657	\$ 12,783	\$ 19,324	\$ 15,662	\$ 12,224
90% up to 100% LTV	LD230	\$ 12,987	\$ 9,420	\$ 12,450	\$ 10,274	\$ 6,666
100% and greater LTV	LD240	\$ 4,670	\$ 3,363	\$ 6,874	\$ 5,388	\$ 5,558
Nonaccrual - Total	SUB5230	\$ 251,117	\$ 212,920	\$ 221,478	\$ 197,249	\$ 212,297
90% up to 100% LTV	LD250	\$ 132,674	\$ 131,477	\$ 133,710	\$ 127,231	\$ 129,903
100% and greater LTV	LD260	\$ 118,443	\$ 81,443	\$ 87,768	\$ 70,018	\$ 82,394
Net Charge-offs - Total	SUB5300	\$ 8,270	\$ 5,685	\$ 4,916	\$ 5,681	\$ 11,848
90% up to 100% LTV	LD310	\$ 3,933	\$ 2,913	\$ 3,108	\$ 3,088	\$ 2,217
100% and greater LTV	LD320	\$ 4,337	\$ 2,772	\$ 1,808	\$ 2,593	\$ 9,631
Purchases - Total	SUB5320	\$ 2,691,641	\$ 2,691,231	\$ 3,003,467	\$ 2,057,131	\$ 2,048,696
90% up to 100% LTV	LD410	\$ 2,374,126	\$ 2,392,567	\$ 2,608,396	\$ 1,944,293	\$ 1,789,747
100% and greater LTV	LD420	\$ 317,515	\$ 298,664	\$ 395,071	\$ 112,838	\$ 258,949
Originations - Total	SUB5330	\$ 7,141,985	\$ 4,723,567	\$ 5,251,207	\$ 3,077,158	\$ 4,221,270
90% up to 100% LTV	LD430	\$ 4,894,125	\$ 3,675,449	\$ 4,498,144	\$ 2,674,251	\$ 3,652,577
100% and greater LTV	LD440	\$ 2,247,860	\$ 1,048,118	\$ 753,063	\$ 402,907	\$ 568,693
Sales - Total	SUB5340	\$ 3,241,236	\$ 3,599,564	\$ 2,786,495	\$ 1,984,295	\$ 2,423,782
90% up to 100% LTV	LD450	\$ 2,135,535	\$ 2,597,179	\$ 2,204,423	\$ 1,607,252	\$ 1,865,685
100% and greater LTV	LD460	\$ 1,105,701	\$ 1,002,385	\$ 582,072	\$ 377,043	\$ 558,097

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 24,887,306	\$ 24,577,017	\$ 23,387,862	\$ 22,360,854	\$ 20,827,063
Mortgage Construction Loans	CC105	\$ 20,580,365	\$ 20,720,024	\$ 19,886,172	\$ 18,990,422	\$ 17,534,538
Other Mortgage Loans	CC115	\$ 4,306,941	\$ 3,856,993	\$ 3,501,690	\$ 3,370,432	\$ 3,292,525
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,641,904	\$ 2,267,969	\$ 2,209,132	\$ 1,742,947	\$ 1,395,583
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 57,707,921	\$ 62,965,942	\$ 60,106,348	\$ 78,471,286	\$ 46,853,607
1-4 Dwelling Units	CC280	\$ 51,355,883	\$ 56,492,377	\$ 53,573,686	\$ 73,091,346	\$ 41,889,573

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,895,668	\$ 2,292,236	\$ 2,378,607	\$ 1,800,381	\$ 1,974,113
All Other Real Estate	CC300	\$ 4,456,370	\$ 4,181,329	\$ 4,154,055	\$ 3,579,559	\$ 2,989,921
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,368,629	\$ 3,395,429	\$ 3,686,922	\$ 3,723,200	\$ 3,671,786
Commitments Outstanding to Purchase Loans	CC320	\$ 13,962,428	\$ 18,406,904	\$ 17,426,345	\$ 23,092,243	\$ 13,805,730
Commitments Outstanding to Sell Loans	CC330	\$ 37,286,409	\$ 39,603,129	\$ 43,344,752	\$ 50,268,506	\$ 33,341,168
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 49,142,795	\$ 54,578,105	\$ 29,743,451	\$ 50,280,014	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 30,657,859	\$ 26,464,341	\$ 16,581,178	\$ 44,549,211	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 364,651	\$ 645,157	\$ 311,310	\$ 713,023	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 188,838	\$ 319,208	\$ 213,857	\$ 357,926	N/A
Unused Lines of Credit - Total	SUB3361	\$ 590,429,615	\$ 484,378,458	\$ 470,214,507	\$ 379,903,222	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 72,081,449	\$ 63,439,649	\$ 60,204,751	\$ 57,218,675	N/A
Commercial Lines	CC420	\$ 57,010,175	\$ 54,158,085	\$ 52,477,238	\$ 33,396,212	\$ 31,174,256
Open-End Consumer Lines - Credit Cards	CC423	\$ 458,224,149	\$ 363,810,711	\$ 354,557,555	\$ 287,248,949	N/A
Open-End Consumer Lines - Other	CC425	\$ 3,113,842	\$ 2,970,013	\$ 2,974,963	\$ 2,039,386	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,497,693	\$ 4,921,712	\$ 4,334,837	\$ 4,090,116	\$ 4,225,416
Commercial	CC430	\$ 717,185	\$ 536,514	\$ 411,124	\$ 427,944	\$ 733,706
Standby, Not Included on CC465 or CC468	CC435	\$ 4,780,508	\$ 4,385,198	\$ 3,923,713	\$ 3,662,172	\$ 3,491,710
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 79,133,440	\$ 58,941,955	\$ 53,817,964	\$ 38,931,411	\$ 36,566,683
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 583,129	\$ 585,510	\$ 630,301	\$ 649,901	\$ 593,730
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 14,897,142	\$ 12,824,790	\$ 12,307,094	\$ 10,848,815	\$ 9,713,828
Other Contingent Liabilities	CC480	\$ 3,972,580	\$ 3,580,183	\$ 5,113,756	\$ 607,612	\$ 631,655
Contingent Assets	CC490	\$ 231,690	\$ 169,253	\$ 124,928	\$ 202,412	\$ 194,722

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 35,328,966	\$ 23,171,931	\$ 33,527,544	\$ 36,842,044	N/A
Pass-Through Securities	CF143	\$ 24,874,670	\$ 13,492,992	\$ 24,559,028	\$ 26,273,977	\$ 31,352,449
Other Mortgage-Backed Securities	CF153	\$ 10,454,296	\$ 9,678,939	\$ 8,968,516	\$ 10,568,067	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 16,927,905	\$ 13,964,918	\$ 15,053,334	\$ 19,171,233	N/A
Pass-Through Securities	CF145	\$ 14,026,487	\$ 10,835,937	\$ 13,472,505	\$ 16,893,969	\$ 20,331,018
Other Mortgage-Backed Securities	CF155	\$ 2,901,418	\$ 3,128,981	\$ 1,580,829	\$ 2,277,264	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 18,401,061	\$ 9,207,013	\$ 18,474,210	\$ 17,670,811	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 5,626,668	\$- 4,871,695	\$- 9,392,814	\$- 4,700,357	\$ 8,437,549
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 3,868,386	\$- 3,832,562	\$- 7,298,969	\$- 2,850,387	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 176,625,400	\$ 167,067,621	\$ 196,533,958	\$ 148,843,456	N/A
Construction Loans - Total	SUB3840	\$ 9,130,444	\$ 9,571,474	\$ 9,567,168	\$ 7,954,394	\$ 8,290,987
1-4 Dwelling Units	CF190	\$ 7,178,370	\$ 7,695,334	\$ 7,753,910	\$ 6,281,818	\$ 6,576,188
Multifamily (5 or more) Dwelling Units	CF200	\$ 791,323	\$ 780,459	\$ 833,542	\$ 752,957	\$ 833,602
Nonresidential	CF210	\$ 1,160,751	\$ 1,095,681	\$ 979,716	\$ 919,619	\$ 881,197
Permanent Loans - Total	SUB3851	\$ 167,494,956	\$ 157,496,147	\$ 186,966,790	\$ 140,889,062	N/A
1-4 Dwelling Units	CF225	\$ 154,089,569	\$ 145,424,808	\$ 173,450,182	\$ 130,263,912	\$ 143,891,530
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,248,741	\$ 5,026,430	\$ 5,494,150	\$ 4,281,615	\$ 5,046,018
Nonresidential (Except Land)	CF260	\$ 5,626,449	\$ 4,885,519	\$ 5,848,354	\$ 4,825,951	\$ 5,089,433
Land	CF270	\$ 2,530,197	\$ 2,159,390	\$ 2,174,104	\$ 1,517,584	\$ 1,619,084
Loans and Participations Purchased - Total	SUB3880	\$ 79,088,998	\$ 78,345,105	\$ 80,860,326	\$ 64,147,013	\$ 62,766,028
Secured by 1-4 Dwelling Units	CF280	\$ 77,859,650	\$ 77,560,476	\$ 79,253,061	\$ 61,788,394	\$ 60,911,396
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 488,874	\$ 334,588	\$ 772,993	\$ 1,679,079	\$ 1,143,327
Secured by Nonresidential	CF300	\$ 740,474	\$ 450,041	\$ 834,272	\$ 679,540	\$ 711,305
Loans and Participations Sold - Total	SUB3890	\$ 125,209,935	\$ 124,433,554	\$ 144,786,147	\$ 92,561,225	\$ 145,008,717
Secured by 1-4 Dwelling Units	CF310	\$ 122,524,147	\$ 122,749,325	\$ 141,334,686	\$ 91,094,193	\$ 141,057,058
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 941,491	\$ 408,565	\$ 1,463,748	\$ 416,276	\$ 869,196
Secured by Nonresidential	CF330	\$ 1,744,297	\$ 1,275,664	\$ 1,987,713	\$ 1,050,756	\$ 3,082,463
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 46,120,937	\$- 46,088,449	\$- 63,925,821	\$- 28,414,212	\$- 82,242,689
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 80,496,705	\$ 78,490,404	\$ 90,506,458	\$ 65,413,435	\$ 68,470,544
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,590,461	\$- 1,276,331	\$- 4,549,216	\$- 2,653,334	\$ 2,049,568
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 63,281,901	\$ 51,774,591	\$ 71,818,615	\$ 53,918,338	\$ 42,460,753
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 46,417,297	\$ 41,212,437	\$ 37,552,463	\$ 52,362,475	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 65,315,434	\$ 59,147,312	\$ 57,261,770	\$ 36,458,569	\$ 41,151,001
Commercial	CF390	\$ 30,577,666	\$ 26,266,273	\$ 24,139,881	\$ 17,709,005	\$ 17,222,038
Consumer	CF400	\$ 34,737,768	\$ 32,881,039	\$ 33,121,889	\$ 18,749,564	\$ 23,928,963
Nonmortgage Loans - Sales - Total	SUB3915	\$ 5,205,402	\$ 4,332,570	\$ 3,888,504	\$ 6,796,402	N/A
Commercial	CF395	\$ 796,481	\$ 772,415	\$ 832,957	\$ 625,471	N/A
Consumer	CF405	\$ 4,408,921	\$ 3,560,155	\$ 3,055,547	\$ 6,170,931	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 60,110,032	\$ 54,814,742	\$ 53,373,266	\$ 29,662,167	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 17,186,180	\$ 21,918,269	\$ 19,348,493	\$ 13,024,261	\$ 7,715,030
New Deposits Received less Deposits Withdrawn	CF420	\$ 14,349,046	\$ 19,380,409	\$ 16,961,459	\$ 10,706,230	\$ 5,199,138
Interest Credited to Deposits	CF430	\$ 2,837,134	\$ 2,537,860	\$ 2,387,034	\$ 2,318,031	\$ 2,515,892
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ - 35,455	\$ 5,521,345	\$ 3,337,804	\$ 2,278,911	\$ 1,062,986

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 59,174,657	\$ 51,465,990	\$ 43,060,941	\$ 34,700,859	N/A
Fully Insured	DI100	\$ 34,730,140	\$ 33,788,935	\$ 30,742,158	\$ 28,038,018	\$ 27,635,396
Other	DI110	\$ 24,444,517	\$ 17,677,055	\$ 12,318,783	\$ 6,662,841	\$ 4,145,817
Deposits with Balances - \$100,000 or Less	DI120	\$ 459,349,898	\$ 442,745,298	\$ 433,901,546	\$ 436,579,206	\$ 419,101,587
Deposits with Balances - Greater than \$100,000	DI130	\$ 298,438,498	\$ 277,677,857	\$ 261,583,249	\$ 256,327,883	\$ 217,524,854
Number of Deposit Accounts - Total	SUB4062	70,654,374	66,759,692	63,464,884	61,950,086	N/A
Balances of \$100,000 or Less	DI150	69,481,704	65,640,308	62,392,167	60,893,196	59,113,537
Balances Greater than \$100,000	DI160	1,172,670	1,119,384	1,072,717	1,056,890	1,016,935
IRA/Keogh Accounts	DI200	\$ 37,086,860	\$ 36,585,567	\$ 36,432,755	\$ 37,169,512	\$ 36,430,336
Uninsured Deposits	DI210	\$ 185,749,190	\$ 169,202,878	\$ 152,485,640	\$ 148,161,938	\$ 136,868,988
Preferred Deposits	DI220	\$ 7,784,336	\$ 7,342,000	\$ 6,830,681	\$ 6,850,055	\$ 6,511,216
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 113,838,611	\$ 109,813,547	\$ 109,655,634	\$ 112,441,702	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 251,716,675	\$ 240,480,469	\$ 254,486,631	\$ 258,698,723	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 117,262,486	\$ 112,739,951	\$ 85,005,718	\$ 80,094,626	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 274,960,645	\$ 257,389,276	\$ 246,336,840	\$ 241,672,040	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 47,537,067	\$ 44,647,319	\$ 46,195,674	\$ 47,348,746	\$ 40,926,807
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 158,019	\$ 146,818	\$ 182,529	\$ 178,581	\$ 159,324
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,302,976	\$ 3,509,712	\$ 10,788,374	\$ 6,956,009	\$ 3,225,148
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 19,409,242	\$ 11,756,326	\$ 9,462,376	\$ 7,497,734	\$ 6,821,984
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 593,865	\$ 372,409	\$ 2,404	\$ 2,410	\$ 2,331

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Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 100	\$ 22,774	\$ 15,346	\$ 17,566	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 354,692	\$ 290,516	\$ 293,948	\$ 234,678	\$ 110,254
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 7,418	\$ 28,567	\$ 20,824	\$ 27,955	\$ 1,545
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 935,743	\$ 6,110,109	\$ 2,044,582	\$ 4,235,442	\$ 3,004,088
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 589,928	\$ 3,808,437	\$ 598,787	\$ 2,281,321	\$ 753,976
Total deposits sold or transferred during the quarter	DI760	\$ 18,538	\$ 51,191	\$ 261,806	\$ 50,820	\$ 126,009

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	217,406	210,492	207,431	202,921	207,130
Assets Held in Trading Accounts	SI375	\$ 5,235,513	\$ 2,960,625	\$ 1,490,972	\$ 1,436,844	\$ 1,276,524
Available-for-Sale Securities	SI385	\$ 145,860,260	\$ 142,171,092	\$ 145,378,767	\$ 153,158,541	\$ 158,039,607
Assets Held for Sale	SI387	\$ 83,069,693	\$ 69,510,542	\$ 70,802,487	\$ 74,661,185	\$ 56,970,852
Loans Serviced for Others	SI390	\$ 1,266,316,160	\$ 1,260,547,570	\$ 1,127,014,761	\$ 1,050,888,285	\$ 1,050,985,394
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 479,248	\$ 422,101	\$ 394,700	\$ 293,961	\$ 308,384
Other Residual Interests	SI404	\$ 664,857	\$ 568,292	\$ 511,155	\$ 353,929	\$ 367,790
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.69%	84.79%	85.27%	84.99%	85.78%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.70%	85.02%	85.24%	84.98%	85.72%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.33%	85.13%	85.07%	84.76%	85.50%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	76.45%	75.88%	78.69%	78.18%	N/A
Do you meet the DBLA business operations test?	SI586	33 [Yes]	33 [Yes]	35 [Yes]	38 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 10,311,423	\$ 10,337,030	\$ 10,254,899	\$ 10,909,162	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,245,202	\$ 1,233,012	\$ 1,172,607	\$ 1,133,528	\$ 1,130,817
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	2,925	4,909	2,117	6,602	1,561
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 115,367,921	\$ 108,733,191	\$ 103,791,733	\$ 100,116,584	\$ 96,269,819
Net Income (Loss) (SO91)	SI610	\$ 3,756,724	\$ 3,499,868	\$ 3,365,667	\$ 3,337,764	\$ 3,443,251
Dividends Declared - Preferred Stock	SI620	\$ 12,997	\$ 15,991	\$ 10,305	\$ 6,773	\$ 146,253
Dividends Declared - Common Stock	SI630	\$ 2,374,536	\$ 1,643,015	\$ 1,111,056	\$ 1,765,486	\$ 3,987,497
Stock Issued	SI640	\$ 30,688	\$ 73,338	\$ 40,210	\$ 194,682	\$ 449,526
Stock Retired	SI650	\$ 135,920	\$ 25,388	\$ 972	\$ 2,908	\$ 71,875
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,404,484	\$ 579,252	\$ 4,187,744	\$ 2,979,999	N/A
New Basis Accounting Adjustments	SI660	\$ 69,994	\$ 85,018	\$ 542,811	\$ 351,937	\$ 12,630
Other Comprehensive Income	SI662	\$ 120,548	\$ 840,285	\$ - 1,609,845	\$ 974,861	N/A
Prior Period Adjustments	SI668	\$ 2,049	\$ - 5,113	\$ - 4,078	\$ - 14,893	N/A
Other Adjustments	SI671	\$ 467,707	\$ 1,722,088	\$ 72,018	\$ 121,958	N/A
Ending Equity Capital (SC80)	SI680	\$ 118,696,662	\$ 113,843,533	\$ 109,263,927	\$ 106,287,725	\$ 99,358,027
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 3,719,201	\$ 2,106,474	\$ 2,264,574	\$ 2,826,232	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 55,885,782	\$ 48,482,863	\$ 70,624,145	\$ 44,995,899	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	177 [Yes]	172 [Yes]	153 [Yes]	165 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 908,559	\$ 806,590	\$ 8,718,790	\$ 28,261,458	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 229,412	\$ 204,133	\$ 108,519	\$ 187,538	\$ 101,612
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,281,915,414	\$ 1,212,992,204	\$ 1,164,739,339	\$ 1,123,863,656	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 63,093,272	\$ 69,111,935	\$ 74,527,923	\$ 90,108,822	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,004,079,757	\$ 941,032,455	\$ 889,639,453	\$ 841,188,968	N/A
Nonmortgage Loans	SI885	\$ 118,787,065	\$ 114,713,552	\$ 109,733,115	\$ 104,617,405	N/A
Deposits and Excrows	SI890	\$ 735,439,572	\$ 696,087,063	\$ 672,292,972	\$ 660,566,418	N/A
Total Borrowings	SI895	\$ 390,152,980	\$ 368,389,018	\$ 346,411,310	\$ 325,330,186	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	376	410	486	430	427
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 42,548	\$ 172,786	\$ 55,059	\$ 54,532	\$ 64,182
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.40	5.34	5.03	4.96	4.92
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.86	6.87	7.43	6.70	6.27

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	6	9	4	8	6
1st time incl asset/liab from branch/bulk dep purch?	SQ110	9	11	8	7	6
Change in Control of Association?	SQ130	8	13	7	9	11
Merger Accounted for under the Purchase Method?	SQ160	8	9	6	9	7
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	19	29	22	18	13
Any Outstanding Futures or Options Positions?	SQ310	16	17	19	17	14
Does Association Have Subchapter S in effect this year?	SQ320	71	71	69	68	60
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	424	415	400	398	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	122 [Yes]	121 [Yes]	123 [Yes]	127 [Yes]	121 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	93 [Yes]	93 [Yes]	95 [Yes]	103 [Yes]	101 [Yes]
Do you have any activity to report on this schedule?	FS130	89 [Yes]	89 [Yes]	90 [Yes]	93 [Yes]	89 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 571,611,754	\$ 524,484,541	\$ 593,859,757	\$ 592,262,041	\$ 563,753,549
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 61,423,277	\$ 57,655,163	\$ 56,935,972	\$ 58,548,228	\$ 55,060,230
Personal Trust and Agency Accounts	FS210	\$ 23,342,593	\$ 21,557,658	\$ 21,102,174	\$ 21,741,181	\$ 20,554,079
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,888,921	\$ 4,495,043	\$ 4,343,071	\$ 4,654,395	\$ 4,239,151
Employee Benefit - Defined Contribution	FS220	\$ 1,156,588	\$ 1,104,278	\$ 1,026,067	\$ 1,094,257	\$ 1,079,145
Employee Benefit - Defined Benefit	FS230	\$ 710,229	\$ 667,743	\$ 629,364	\$ 931,604	\$ 837,373
Other Retirement Accounts	FS240	\$ 3,022,104	\$ 2,723,022	\$ 2,687,640	\$ 2,628,534	\$ 2,322,633
Corporate Trust and Agency Accounts	FS250	\$ 32,605	\$ 31,279	\$ 42,868	\$ 29,252	\$ 31,666
Investment Management Agency Accounts	FS260	\$ 30,013,031	\$ 27,556,104	\$ 27,219,095	\$ 27,659,855	\$ 26,005,008
Other Fiduciary Accounts	FS270	\$ 3,146,127	\$ 4,015,079	\$ 4,228,764	\$ 4,463,545	\$ 4,230,326

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 745,845	\$ 738,373	\$ 0	\$ 778,636	\$ 835,151
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 177,256,315	\$ 162,985,911	\$ 159,822,467	\$ 157,764,279	\$ 151,063,248
Personal Trust and Agency Accounts	FS211	\$ 7,505,147	\$ 5,937,277	\$ 6,370,351	\$ 6,873,214	\$ 7,057,075
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 169,378,255	\$ 156,913,310	\$ 153,356,488	\$ 150,805,444	\$ 143,915,612
Employee Benefit - Defined Contribution	FS221	\$ 143,725,996	\$ 131,071,136	\$ 129,289,153	\$ 129,349,569	\$ 123,568,059
Employee Benefit - Defined Benefit	FS231	\$ 22,048,150	\$ 19,986,474	\$ 19,381,061	\$ 19,122,439	\$ 17,936,563
Other Retirement Accounts	FS241	\$ 3,604,109	\$ 5,855,700	\$ 4,686,274	\$ 2,333,436	\$ 2,410,990
Corporate Trust and Agency Accounts	FS251	\$ 195,306	\$ 25,494	\$ 28,255	\$ 31,872	\$ 32,749
Other Fiduciary Accounts	FS271	\$ 177,607	\$ 109,830	\$ 67,373	\$ 53,749	\$ 57,812
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 332,932,162	\$ 303,843,467	\$ 377,101,318	\$ 375,949,534	\$ 357,630,071
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	60,587	59,077	57,667	59,858	57,209
Personal Trust and Agency Accounts	FS212	35,559	35,543	35,337	37,703	37,425
Retirement-related Trust and Agency Accounts - Total	SUB6120	8,746	8,176	7,645	6,864	6,312
Employee Benefit - Defined Contribution	FS222	767	753	572	600	586
Employee Benefit - Defined Benefit	FS232	156	150	150	171	160
Other Retirement Accounts	FS242	7,823	7,273	6,923	6,093	5,566
Corporate Trust and Agency Accounts	FS252	44	45	43	26	29
Investment Management Agency Accounts	FS262	15,976	15,089	14,409	15,040	13,246
Other Fiduciary Accounts	FS272	262	224	233	225	197
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	341,947	333,364	311,453	313,700	279,559
Personal Trust and Agency Accounts	FS213	129,937	125,220	118,663	111,804	89,272
Retirement-related Trust and Agency Accounts - Total	SUB6130	211,704	207,816	192,526	201,268	189,649
Employee Benefit - Defined Contribution	FS223	157,345	151,510	134,983	130,818	116,689
Employee Benefit - Defined Benefit	FS233	2,450	2,662	2,639	2,463	2,394
Other Retirement Accounts	FS243	51,909	53,644	54,904	67,987	70,566
Corporate Trust and Agency Accounts	FS253	131	145	137	224	243
Other Fiduciary Accounts	FS273	175	183	127	404	395
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	10,032,784	9,741,833	9,955,362	9,559,802	9,128,518
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 679,622	\$ 483,918	\$ 320,576	\$ 161,208	\$ 592,128
Personal Trust and Agency Accounts	FS310	\$ 212,553	\$ 152,498	\$ 103,031	\$ 52,780	\$ 212,751

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 94,007	\$ 69,583	\$ 45,751	\$ 22,033	\$ 74,971
Employee Benefit - Defined Contribution	FS320	\$ 62,237	\$ 46,341	\$ 30,760	\$ 15,142	\$ 49,704
Employee Benefit - Defined Benefit	FS330	\$ 10,898	\$ 7,820	\$ 5,329	\$ 2,640	\$ 9,901
Other Retirement Accounts	FS340	\$ 20,872	\$ 15,422	\$ 9,662	\$ 4,251	\$ 15,366
Corporate Trust and Agency Accounts	FS350	\$ 1,259	\$ 814	\$ 491	\$ 256	\$ 2,639
Investment Management Agency Accounts	FS360	\$ 99,083	\$ 67,284	\$ 42,615	\$ 22,201	\$ 82,924
Other Fiduciary Accounts	FS370	\$ 6,079	\$ 4,359	\$ 2,785	\$ 1,641	\$ 5,448
Custody and Safekeeping Accounts	FS380	\$ 220,929	\$ 154,709	\$ 101,137	\$ 49,538	\$ 165,859
Other Fiduciary and Related Services	FS390	\$ 45,712	\$ 34,671	\$ 24,766	\$ 12,759	\$ 47,536
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 561,498	\$ 182,021	\$ 77,218	\$ 57,926	\$ 397,590
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3,967	\$ 1,147	\$ 1,006	\$ 692	\$ 2,929
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 10,198	\$ 6,882	\$ 4,447	\$ 3,686	\$ 3,778
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 124,355	\$ 307,632	\$ 246,799	\$ 106,276	\$ 195,387
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 23,342,589	\$ 10,039,299	\$ 11,242,486	\$ 18,619,710	\$ 20,554,076
Non-Interest-Bearing Deposits	FS410	\$ 12,300	\$ 29,710	\$ 29,261	\$ 13,228	\$ 6,097
Interest-Bearing Deposits	FS415	\$ 115,610	\$ 48,432	\$ 47,020	\$ 85,807	\$ 119,470
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,534,796	\$ 444,581	\$ 456,872	\$ 1,137,491	\$ 1,242,147
State, County and Municipal Obligations	FS425	\$ 2,648,482	\$ 1,248,805	\$ 1,229,881	\$ 2,078,805	\$ 2,348,798
Money Market Mutual Funds	FS430	\$ 1,761,793	\$ 796,968	\$ 752,753	\$ 1,342,871	\$ 1,487,200
Other Short-term Obligations	FS435	\$ 121,826	\$ 58,433	\$ 122,285	\$ 79,092	\$ 68,028
Other Notes and Bonds	FS440	\$ 1,204,333	\$ 485,354	\$ 499,704	\$ 937,753	\$ 1,057,112
Common and Preferred Stock	FS445	\$ 14,388,171	\$ 6,392,017	\$ 7,543,678	\$ 12,006,158	\$ 12,487,757
Real Estate Mortgages	FS450	\$ 22,492	\$ 13,294	\$ 14,888	\$ 21,576	\$ 22,507
Real Estate	FS455	\$ 774,699	\$ 289,461	\$ 300,008	\$ 393,413	\$ 457,078
Miscellaneous Assets	FS460	\$ 758,087	\$ 232,244	\$ 246,136	\$ 523,516	\$ 1,257,882
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	227	107	103	123	201
Corporate and Municipal Trusteeships	FS510	82	2	8	19	25
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	145	105	95	104	176
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 4,201,966	\$ 7,830	\$ 8,525	\$ 101,920	\$ 119,490

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	40	24	24	34	240,607
Domestic Equity	FS610	21	12	12	19	147,240
International/Global Equity	FS620	3	1	1	3	20,311
Stock/Bond Blend	FS630	1	1	1	1	882
Taxable Bond	FS640	9	6	6	7	69,034
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	3	3	3	3	3,138
Specialty/Other	FS670	2	0	0	0	1
Market Value - Total Collective Investment Funds	FS65	\$ 8,119,009	\$ 482,208	\$ 487,655	\$ 3,907,413	\$ 3,200,782
Domestic Equity	FS615	\$ 6,063,727	\$ 247,766	\$ 252,481	\$ 2,284,356	\$ 1,841,135
International/Global Equity	FS625	\$ 1,340,070	\$ 20,276	\$ 20,311	\$ 1,211,749	\$ 1,060,673
Stock/Bond Blend	FS635	\$ 869	\$ 810	\$ 836	\$ 834	\$ 1
Taxable Bond	FS645	\$ 333,464	\$ 181,348	\$ 181,564	\$ 374,823	\$ 281,267
Municipal Bond	FS655	\$ 15,978	\$ 16,464	\$ 16,768	\$ 17,372	\$ 17,507
Short-Term Investments/Money Market	FS665	\$ 15,920	\$ 15,544	\$ 15,695	\$ 18,279	\$ 2
Specialty/Other	FS675	\$ 348,981	\$ 0	\$ 0	\$ 0	\$ 197
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 3,839	\$ 1,129	\$ 995	\$ 691	\$ 2,828
Personal Trust and Agency Accounts	FS710	\$ 3,740	\$ 1,066	\$ 986	\$ 682	\$ 2,588
Retirement-Related Trust and Agency Accounts	FS720	\$ 69	\$ 62	\$ 9	\$ 9	\$ 26
Investment Management Agency Accounts	FS730	\$ 23	\$ 1	\$ 0	\$ 0	\$ 48
Other Fiduciary Accounts and Related Services	FS740	\$ 7	\$ 0	\$ 0	\$ 0	\$ 166
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 129	\$ 16	\$ 6	\$ 3	\$ 152
Personal Trust and Agency Accounts	FS711	\$ 55	\$ 3	\$ 0	\$ 3	\$ 89
Retirement-Related Trust and Agency Accounts	FS721	\$ 48	\$ 1	\$ 0	\$ 0	\$ 12
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS741	\$ 26	\$ 12	\$ 6	\$ 0	\$ 50
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 10	\$ 6	\$ 3	\$ 3	\$ 51
Personal Trust and Agency Accounts	FS712	\$ 6	\$ 3	\$ 0	\$ 3	\$ 47
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 1	\$ 0	\$ 0	\$ 0	\$ 4
Other Fiduciary Accounts and Related Services	FS742	\$ 3	\$ 3	\$ 3	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 118,696,708	\$ 113,843,563	\$ 109,263,953	\$ 106,287,891	\$ 99,358,053
Equity Capital Deductions - Total	SUB1631	\$ 19,332,511	\$ 18,909,476	\$ 17,512,703	\$ 16,997,493	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 603,529	\$ 541,011	\$ 528,511	\$ 484,461	\$ 468,696
Goodwill and Certain Other Intangible Assets	CCR115	\$ 17,828,435	\$ 17,437,069	\$ 16,007,701	\$ 15,725,715	\$ 15,032,276
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 897,126	\$ 928,413	\$ 974,991	\$ 787,281	\$ 935,853
Other	CCR134	\$ 3,421	\$ 2,983	\$ 1,500	\$ 36	\$ 34
Equity Capital Additions - Total	SUB1641	\$ 931,711	\$ 1,071,463	\$ 1,864,767	\$ 188,176	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 928	\$ 125,588	\$ 938,834	\$- 679,541	\$ 377,304
Qualifying Intangible Assets	CCR185	\$ 91,328	\$ 117,870	\$ 112,104	\$ 71,889	\$ 27,700
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 839,387	\$ 827,922	\$ 813,794	\$ 795,475	\$ 781,391
Other	CCR195	\$ 68	\$ 83	\$ 35	\$ 353	\$ 300
Tier 1 (Core) Capital	CCR20	\$ 100,295,908	\$ 96,005,550	\$ 93,616,017	\$ 89,478,574	\$ 84,107,995
Total Assets (SC60)	CCR205	\$ 1,306,804,098	\$ 1,227,954,505	\$ 1,188,298,822	\$ 1,157,356,020	\$ 1,092,611,720
Asset Deductions - Total	SUB1651	\$ 19,489,849	\$ 19,077,602	\$ 17,699,787	\$ 17,213,132	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 491,558	\$ 430,875	\$ 404,065	\$ 382,765	\$ 394,117
Goodwill and Certain Other Intangible Assets	CCR265	\$ 18,097,012	\$ 17,714,376	\$ 16,318,163	\$ 16,041,342	\$ 15,342,276
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 897,308	\$ 929,350	\$ 976,154	\$ 788,499	\$ 936,908
Other	CCR275	\$ 3,971	\$ 3,001	\$ 1,405	\$ 526	N/A
Asset Additions - Total	SUB1661	\$- 784,059	\$- 737,788	\$ 587,272	\$- 2,305,845	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 875,676	\$- 855,741	\$ 475,133	\$- 2,377,787	\$- 875,184
Qualifying Intangible Assets	CCR285	\$ 91,328	\$ 117,870	\$ 112,104	\$ 71,889	\$ 27,700
Other	CCR290	\$ 289	\$ 83	\$ 35	\$ 53	N/A
Adjusted Total Assets	CCR25	\$ 1,286,530,190	\$ 1,208,139,115	\$ 1,171,186,307	\$ 1,137,837,043	\$ 1,075,091,399
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 51,071,817	\$ 47,747,208	\$ 46,497,723	\$ 45,240,547	\$ 42,656,327
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 100,295,908	\$ 96,005,550	\$ 93,616,017	\$ 89,478,574	\$ 84,107,995
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 189,922	\$ 177,413	\$ 171,470	\$ 182,762	\$ 169,925
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 7,019,436	\$ 5,314,059	\$ 4,383,286	\$ 5,160,362	\$ 4,713,478

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 30,747	\$ 31,309	\$ 33,387	\$ 38,336	\$ 35,517
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 5,691,339	\$ 5,422,913	\$ 5,301,069	\$ 5,247,918	\$ 5,209,897
Tier 2 Capital - Other	CCR355	\$ 269	\$ 213	\$ 3,464	\$ 497	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 12,931,713	\$ 10,945,907	\$ 9,892,676	\$ 10,629,875	\$ 10,128,817
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 12,931,713	\$ 10,945,907	\$ 9,892,676	\$ 10,629,875	\$ 10,128,817
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 189,518	\$ 135,129	\$ 133,746	\$ 131,345	\$ 130,807
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 881,562	\$ 806,149	\$ 715,326	\$ 624,428	\$ 604,265
Total Risk-Based Capital	CCR39	\$ 112,156,541	\$ 106,010,179	\$ 102,659,621	\$ 99,352,676	\$ 93,501,740
0% R/W Category - Cash	CCR400	\$ 4,685,030	\$ 4,524,740	\$ 4,266,424	\$ 4,042,221	\$ 4,459,917
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 19,081,938	\$ 21,038,006	\$ 23,221,575	\$ 25,815,204	\$ 37,368,530
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 29,640	\$ 17,091	\$ 14,265	\$ 17,655	\$ 31,121
0% R/W Category - Other	CCR415	\$ 3,008,143	\$ 3,906,052	\$ 3,693,793	\$ 3,553,070	\$ 2,911,669
0% R/W Category - Assets Total	CCR420	\$ 26,804,751	\$ 29,485,889	\$ 31,196,057	\$ 33,428,150	\$ 44,771,237
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 122,702,243	\$ 114,273,581	\$ 115,704,174	\$ 121,020,984	\$ 109,491,513
20% R/W Category - Claims on FHLBs	CCR435	\$ 28,046,940	\$ 27,486,587	\$ 29,030,045	\$ 29,819,088	\$ 27,934,148
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,631,207	\$ 3,525,911	\$ 3,222,386	\$ 3,137,598	\$ 2,989,703
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 27,228,253	\$ 27,223,690	\$ 30,357,758	\$ 31,195,922	\$ 32,886,953
20% R/W Category - Other	CCR450	\$ 79,933,502	\$ 89,575,171	\$ 70,874,364	\$ 92,494,576	\$ 69,120,489
20% R/W Category - Assets Total	CCR455	\$ 261,542,145	\$ 262,084,940	\$ 249,188,727	\$ 277,668,168	\$ 242,422,806
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 52,308,426	\$ 52,416,971	\$ 49,837,735	\$ 55,533,615	\$ 48,484,564
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 636,834,037	\$ 589,934,326	\$ 557,966,918	\$ 531,816,679	\$ 481,337,184
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 21,529,173	\$ 24,453,433	\$ 23,851,699	\$ 22,956,030	\$ 21,010,546
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 14,132,186	\$ 11,141,566	\$ 9,151,318	\$ 8,724,915	\$ 2,192,703
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 716,194	\$ 656,193	\$ 666,223	\$ 681,019	\$ 636,046
50% R/W Category - Other	CCR480	\$ 17,917,376	\$ 14,004,061	\$ 11,703,770	\$ 11,333,506	\$ 14,704,514
50% R/W Category - Assets Total	CCR485	\$ 691,128,966	\$ 640,189,579	\$ 603,339,928	\$ 575,512,149	\$ 519,880,993
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 345,564,697	\$ 320,094,997	\$ 301,670,177	\$ 287,756,294	\$ 259,940,498

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 10,068,007	\$ 12,019,219	\$ 16,439,560	\$ 16,442,150	N/A
100% R/W Category - All Other Assets	CCR506	\$ 412,076,725	\$ 378,926,096	\$ 358,212,241	\$ 338,782,035	N/A
100% R/W Category - Assets Total	CCR510	\$ 422,144,732	\$ 390,945,315	\$ 374,651,801	\$ 355,224,185	\$ 349,417,250
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 422,144,732	\$ 390,945,315	\$ 374,651,801	\$ 355,224,185	\$ 349,417,250
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 36,285	\$ 35,865	\$ 38,603	\$ 38,175	\$ 35,303
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 453,567	\$ 448,318	\$ 482,540	\$ 460,002	\$ 441,293
Assets to Risk-Weight	CCR64	\$ 1,401,656,879	\$ 1,322,741,588	\$ 1,258,415,116	\$ 1,241,870,827	\$ 1,156,527,589
Subtotal Risk-Weighted Assets	CCR75	\$ 820,471,245	\$ 763,905,450	\$ 726,642,092	\$ 698,973,937	\$ 658,283,643
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,017,408	\$ 1,093,625	\$ 1,141,614	\$ 956,894	\$ 1,038,241
Total Risk-Weighted Assets	CCR78	\$ 819,453,837	\$ 762,811,825	\$ 725,500,478	\$ 698,017,043	\$ 657,245,402
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 65,592,387	\$ 61,024,975	\$ 58,078,375	\$ 55,842,026	\$ 52,580,344
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.80%	7.95%	7.99%	7.86%	7.82%
Total Risk-Based Capital Ratio	CCR820	13.69%	13.90%	14.15%	14.23%	14.23%
Tier 1 Risk-Based Capital Ratio	CCR830	12.13%	12.48%	12.81%	12.73%	12.71%
Tangible Equity Ratio	CCR840	7.79%	7.94%	7.98%	7.86%	7.82%

***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.