

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:46 PM	TFR Industry Aggregate Report 91300 - OTS-Regulated: U.S. Total December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	863	866	870	880	886
Number of Non-Responding Institutions	1	0	0	0	0

Schedule NS --- Optional Narrative Statement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	13	6	12	11	21
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 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 84,176,646	\$ 81,469,476	\$ 78,397,053	\$ 74,350,254	\$ 75,314,189
Cash and Non-Interest-Earning Deposits	SC110	\$ 19,361,500	\$ 18,426,649	\$ 18,239,159	\$ 18,661,031	\$ 17,778,717
Interest-Earning Deposits in FHLBs	SC112	\$ 5,235,895	\$ 5,114,712	\$ 5,048,095	\$ 4,926,807	\$ 5,317,783
Other Interest-Earning Deposits	SC118	\$ 2,732,506	\$ 2,902,970	\$ 2,806,000	\$ 2,837,286	\$ 3,232,848
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 6,785,571	\$ 8,918,473	\$ 4,912,865	\$ 5,273,486	\$ 6,496,790
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 32,814,314	\$ 30,945,450	\$ 32,640,580	\$ 28,372,668	\$ 28,309,553
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,466,531	\$ 5,290,482	\$ 5,404,983	\$ 5,626,127	\$ 5,808,893
State and Municipal Obligations	SC180	\$ 5,473,838	\$ 5,393,788	\$ 4,927,710	\$ 4,263,502	\$ 4,132,861
Securities Backed by Nonmortgage Loans	SC182	\$ 2,108,519	\$ 642,514	\$ 536,257	\$ 330,280	\$ 284,604
Other Investment Securities	SC185	\$ 3,733,992	\$ 3,433,813	\$ 3,499,272	\$ 3,679,229	\$ 3,591,860
Accrued Interest Receivable	SC191	\$ 463,978	\$ 400,625	\$ 382,132	\$ 379,838	\$ 360,281
Mortgage-Backed Securities - Gross	SUB0072	\$ 172,565,031	\$ 165,919,432	\$ 159,626,289	\$ 159,976,487	\$ 157,125,491
Mortgage-Backed Securities - Total	SC22	\$ 172,564,944	\$ 165,919,421	\$ 159,626,274	\$ 159,976,474	\$ 157,125,480
Pass-Through - Total	SUB0073	\$ 99,157,313	\$ 94,625,953	\$ 92,438,779	\$ 94,531,424	\$ 97,499,684
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 91,723,700	\$ 86,270,861	\$ 86,808,752	\$ 88,593,836	\$ 90,350,908
Other Pass-Through	SC215	\$ 7,433,613	\$ 8,355,092	\$ 5,630,027	\$ 5,937,588	\$ 7,148,776
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 72,478,202	\$ 70,548,269	\$ 66,450,357	\$ 64,695,577	\$ 58,935,561
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 18,706,296	\$ 22,118,191	\$ 24,289,990	\$ 24,924,273	\$ 23,365,671
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,949,296	\$ 6,944,444	\$ 7,082,974	\$ 7,396,393	\$ 8,922,571
Other	SC222	\$ 46,822,610	\$ 41,485,634	\$ 35,077,393	\$ 32,374,911	\$ 26,647,319
Accrued Interest Receivable	SC228	\$ 929,515	\$ 745,210	\$ 737,153	\$ 749,486	\$ 690,245

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 87	\$ 11	\$ 15	\$ 13	\$ 11
Mortgage Loans - Gross	SUB0092	\$ 983,813,548	\$ 976,670,453	\$ 951,719,593	\$ 912,908,714	\$ 882,526,811
Mortgage Loans - Total	SC26	\$ 980,022,755	\$ 972,811,948	\$ 947,907,400	\$ 909,054,578	\$ 878,715,057
Construction Loans - Total	SUB0100	\$ 29,023,721	\$ 27,967,054	\$ 27,031,206	\$ 25,892,193	\$ 24,847,493
Residential - Total	SUB0110	\$ 23,559,685	\$ 22,577,861	\$ 21,964,859	\$ 20,899,538	\$ 20,181,423
1-4 Dwelling Units	SC230	\$ 18,284,756	\$ 17,619,761	\$ 17,168,438	\$ 16,497,067	\$ 15,845,957
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,274,929	\$ 4,958,100	\$ 4,796,421	\$ 4,402,471	\$ 4,335,466
Nonresidential Property	SC240	\$ 5,464,036	\$ 5,389,193	\$ 5,066,347	\$ 4,992,655	\$ 4,666,070
Permanent Loans - Total	SUB0121	\$ 950,009,281	\$ 944,377,623	\$ 920,615,582	\$ 883,122,728	\$ 853,985,033
Residential - Total	SUB0131	\$ 881,092,601	\$ 877,239,386	\$ 854,482,892	\$ 817,992,809	\$ 790,433,127
1-4 Dwelling Units - Total	SUB0141	\$ 814,690,740	\$ 810,859,714	\$ 789,145,515	\$ 755,306,777	\$ 729,367,787
Revolving Open-End Loans	SC251	\$ 90,506,554	\$ 89,321,030	\$ 87,216,913	\$ 82,870,756	\$ 79,265,238
All Other - First Liens	SC254	\$ 682,692,915	\$ 685,412,977	\$ 671,296,374	\$ 645,571,280	\$ 626,075,368
All Other - Junior Liens	SC255	\$ 41,491,271	\$ 36,125,707	\$ 30,632,228	\$ 26,864,741	\$ 24,027,181
Multifamily (5 or more) Dwelling Units	SC256	\$ 66,401,861	\$ 66,379,672	\$ 65,337,377	\$ 62,686,032	\$ 61,065,340
Nonresidential Property (Except Land)	SC260	\$ 54,409,463	\$ 53,649,633	\$ 53,634,678	\$ 53,375,455	\$ 52,473,182
Land	SC265	\$ 14,507,217	\$ 13,488,604	\$ 12,498,012	\$ 11,754,464	\$ 11,078,724
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 13,502,349	\$ 28,423,027	\$ 40,036,596	\$ 57,012,055	\$ 67,954,544
Accrued Interest Receivable	SC272	\$ 4,379,000	\$ 4,087,190	\$ 3,820,806	\$ 3,560,487	\$ 3,358,849
Advances for Taxes and Insurance	SC275	\$ 401,548	\$ 238,587	\$ 251,999	\$ 333,306	\$ 335,436
Allowance for Loan and Lease Losses	SC283	\$ 3,790,793	\$ 3,858,505	\$ 3,812,193	\$ 3,854,136	\$ 3,811,754
Nonmortgage Loans - Gross	SUB0162	\$ 140,840,279	\$ 129,468,822	\$ 124,612,654	\$ 118,811,623	\$ 119,483,922
Nonmortgage Loans - Total	SC31	\$ 137,670,935	\$ 126,659,420	\$ 121,814,885	\$ 115,984,048	\$ 116,612,287
Commercial Loans - Total	SC32	\$ 43,327,570	\$ 42,257,614	\$ 43,929,489	\$ 40,556,057	\$ 40,660,351
Secured	SC300	\$ 27,152,586	\$ 26,457,663	\$ 28,581,214	\$ 26,051,617	\$ 26,008,710
Unsecured	SC303	\$ 14,873,138	\$ 14,569,630	\$ 14,234,660	\$ 13,411,377	\$ 13,548,214
Lease Receivables	SC306	\$ 1,301,846	\$ 1,230,321	\$ 1,113,615	\$ 1,093,063	\$ 1,103,427
Consumer Loans - Total	SC35	\$ 96,675,863	\$ 86,446,804	\$ 79,981,159	\$ 77,602,012	\$ 78,188,883
Loans on Deposits	SC310	\$ 617,537	\$ 608,357	\$ 608,951	\$ 614,823	\$ 617,653
Home Improvement Loans (Not secured by real estate)	SC316	\$ 685,734	\$ 695,095	\$ 664,216	\$ 253,870	\$ 268,272
Education Loans	SC320	\$ 900,635	\$ 787,993	\$ 584,028	\$ 748,908	\$ 889,636
Auto Loans	SC323	\$ 28,094,248	\$ 29,739,298	\$ 26,656,200	\$ 26,751,832	\$ 26,746,521
Mobile Home Loans	SC326	\$ 1,028,765	\$ 1,035,514	\$ 1,046,119	\$ 1,061,904	\$ 1,071,962
Credit Cards	SC328	\$ 39,198,304	\$ 28,312,330	\$ 26,901,649	\$ 25,897,014	\$ 26,612,864

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 26,150,641	\$ 25,268,217	\$ 23,519,996	\$ 22,273,661	\$ 21,981,976
Accrued Interest Receivable	SC348	\$ 836,846	\$ 764,404	\$ 702,006	\$ 653,554	\$ 634,688
Allowance for Loan and Lease Losses	SC357	\$ 3,169,344	\$ 2,809,402	\$ 2,797,769	\$ 2,827,575	\$ 2,871,635
Reposessed Assets - Gross	SUB0201	\$ 737,626	\$ 714,083	\$ 721,010	\$ 724,943	\$ 729,431
Reposessed Assets - Total	SC40	\$ 732,773	\$ 709,725	\$ 715,552	\$ 721,194	\$ 724,961
Real Estate - Total	SUB0210	\$ 700,067	\$ 678,623	\$ 689,487	\$ 694,467	\$ 694,335
Construction	SC405	\$ 31,526	\$ 20,219	\$ 28,173	\$ 16,307	\$ 22,774
Residential - Total	SUB0225	\$ 551,637	\$ 537,158	\$ 533,674	\$ 545,512	\$ 547,509
1-4 Dwelling Units	SC415	\$ 543,682	\$ 526,751	\$ 525,410	\$ 529,775	\$ 529,293
Multifamily (5 or more) Dwelling Units	SC425	\$ 7,955	\$ 10,407	\$ 8,264	\$ 15,737	\$ 18,216
Nonresidential (Except Land)	SC426	\$ 80,348	\$ 86,544	\$ 87,659	\$ 93,104	\$ 82,507
Land	SC428	\$ 36,556	\$ 34,702	\$ 39,981	\$ 39,544	\$ 41,545
Other Repossessed Assets	SC430	\$ 37,558	\$ 35,461	\$ 31,523	\$ 30,476	\$ 35,096
General Valuation Allowances	SC441	\$ 4,853	\$ 4,358	\$ 5,458	\$ 3,749	\$ 4,470
Real Estate Held for Investment	SC45	\$ 183,911	\$ 211,114	\$ 245,124	\$ 247,119	\$ 246,569
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 17,312,457	\$ 17,078,065	\$ 16,673,737	\$ 15,631,141	\$ 15,794,629
Federal Home Loan Bank Stock	SC510	\$ 16,433,573	\$ 16,298,819	\$ 15,903,283	\$ 14,876,167	\$ 15,106,292
Other	SC540	\$ 878,884	\$ 779,246	\$ 770,454	\$ 754,974	\$ 688,337
Office Premises and Equipment	SC55	\$ 11,089,015	\$ 10,851,061	\$ 10,743,656	\$ 10,549,354	\$ 10,625,612
Other Assets - Gross	SUB0262	\$ 60,229,650	\$ 53,873,016	\$ 51,927,887	\$ 54,312,093	\$ 51,680,510
Other Assets - Total	SC59	\$ 60,191,828	\$ 53,842,847	\$ 51,895,770	\$ 54,262,119	\$ 51,631,380
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 773,072	\$ 780,275	\$ 883,217	\$ 840,728	\$ 940,501
Bank-Owned Life Insurance - Other	SC625	\$ 6,484,176	\$ 6,264,828	\$ 6,137,705	\$ 6,031,022	\$ 5,847,119
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 11,019,802	\$ 9,957,264	\$ 8,267,588	\$ 9,417,355	\$ 8,507,753
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 2,058	\$ 7,137	\$ 7,158	\$ 8,120	\$ 9,163
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 22,270,445	\$ 19,304,873	\$ 19,310,417	\$ 19,323,202	\$ 18,306,356
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,106,893	\$ 813,352	\$ 781,066	\$ 703,089	\$ 700,862
Other Assets	SC689	\$ 18,573,204	\$ 16,745,287	\$ 16,540,736	\$ 17,988,577	\$ 17,368,756
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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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 37,822	\$ 30,169	\$ 32,117	\$ 49,974	\$ 49,130
General Valuation Allowances - Total	SUB2092	\$ 7,002,899	\$ 6,702,445	\$ 6,647,552	\$ 6,735,447	\$ 6,737,000
Total Assets - Gross	SUB0283	\$ 1,470,948,160	\$ 1,436,255,524	\$ 1,394,667,003	\$ 1,347,511,728	\$ 1,313,527,163
Total Assets	SC60	\$ 1,463,945,261	\$ 1,429,553,079	\$ 1,388,019,451	\$ 1,340,776,281	\$ 1,306,790,163
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 835,672,420	\$ 822,030,532	\$ 800,674,036	\$ 784,655,386	\$ 757,875,158
Deposits	SC710	\$ 812,823,170	\$ 792,107,187	\$ 771,025,049	\$ 754,795,696	\$ 730,450,462
Escrows	SC712	\$ 22,909,279	\$ 29,951,705	\$ 29,635,969	\$ 29,838,374	\$ 27,314,375
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 60,029	\$- 28,360	\$ 13,018	\$ 21,316	\$ 110,321
Borrowings - Total	SC72	\$ 461,410,749	\$ 450,636,128	\$ 432,751,393	\$ 407,628,243	\$ 406,192,092
Advances from FHLBank	SC720	\$ 274,014,517	\$ 269,254,064	\$ 266,445,064	\$ 241,582,422	\$ 244,818,756
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 76,124,269	\$ 76,651,062	\$ 68,419,619	\$ 67,318,751	\$ 69,966,561
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 8,649,758	\$ 7,548,376	\$ 7,689,225	\$ 7,513,482	\$ 7,617,733
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 168	\$ 173	\$ 284	\$ 304	\$ 327
CMOs (Including REMICs)	SC740	\$ 168	\$ 173	\$ 284	\$ 304	\$ 327
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 102,622,037	\$ 97,182,454	\$ 90,197,201	\$ 91,213,284	\$ 83,788,715
Other Liabilities - Total	SC75	\$ 27,807,858	\$ 24,853,950	\$ 24,333,602	\$ 24,768,684	\$ 23,386,830
Accrued Interest Payable - Deposits	SC763	\$ 1,381,197	\$ 1,216,281	\$ 1,075,653	\$ 937,186	\$ 736,516
Accrued Interest Payable - Other	SC766	\$ 2,450,678	\$ 1,944,630	\$ 1,630,223	\$ 1,620,590	\$ 1,557,671
Accrued Taxes	SC776	\$ 3,536,719	\$ 3,727,177	\$ 3,770,211	\$ 3,771,404	\$ 3,249,297
Accounts Payable	SC780	\$ 5,103,086	\$ 4,658,280	\$ 4,313,792	\$ 3,494,227	\$ 7,177,732
Deferred Income Taxes	SC790	\$ 4,032,779	\$ 2,022,469	\$ 1,811,808	\$ 1,804,941	\$ 1,947,952
Other Liabilities and Deferred Income	SC796	\$ 11,303,399	\$ 11,285,114	\$ 11,731,915	\$ 13,140,336	\$ 8,717,662
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	\$ 1,324,891,027	\$ 1,297,520,610	\$ 1,257,759,031	\$ 1,217,052,313	\$ 1,187,454,079

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 646,135	\$ 632,819	\$ 608,626	\$ 600,414	\$ 640,612
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 138,408,083	\$ 131,399,665	\$ 129,651,790	\$ 123,123,556	\$ 118,695,488
Stock - Total	SUB0311	\$ 81,522,559	\$ 74,762,953	\$ 74,221,170	\$ 70,408,788	\$ 66,793,950
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 447,898	\$ 414,704	\$ 532,303	\$ 537,803	\$ 537,803
Common Stock - Par Value	SC820	\$ 553,721	\$ 550,153	\$ 563,360	\$ 562,789	\$ 576,439
Common Stock - Paid in Excess of Par	SC830	\$ 80,520,940	\$ 73,798,096	\$ 73,125,507	\$ 69,308,196	\$ 65,679,708
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,141,593	\$- 802,692	\$- 117,989	\$- 711,352	\$- 36,170
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 955,171	\$- 544,562	\$ 327,603	\$- 391,223	\$ 506,820
Gains (Losses) on Cash Flow Hedges	SC865	\$- 195,245	\$- 269,776	\$- 458,765	\$- 299,503	\$- 520,621
Other	SC870	\$ 8,823	\$ 11,646	\$ 13,173	\$- 20,626	\$- 22,369
Retained Earnings	SC880	\$ 58,490,252	\$ 57,897,564	\$ 55,852,667	\$ 53,707,617	\$ 52,207,807
Other Components of Equity Capital	SC891	\$- 463,134	\$- 458,159	\$- 304,058	\$- 281,497	\$- 270,098
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,463,945,245	\$ 1,429,553,094	\$ 1,388,019,447	\$ 1,340,776,283	\$ 1,306,790,179

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	82	\$ 21,741
3	Federal, State, or other taxes receivable	197	\$ 2,188,692
4	Net deferred tax assets	379	\$ 2,278,242
5	Insured portion of real estate acquired by forecls	7	\$ 89,850
6	Prepaid deposit insurance premiums	54	\$ 2,965
7	Prepaid expenses	716	\$ 841,332
8	Deposits for utilities and other services	23	\$ 2,500
9	Advances for loans serviced for others	34	\$ 389,068
10	Property leased to others, net of accumul. deprec.	4	\$ 188,849
11	Deferred issuance costs	3	\$ 1,548
12	Amounts receivable under interest rate swap agreem	2	\$ 11,509
13	Noninterest-bearing accts recv from Hold Co/Affl	39	\$ 771,751
14	Other noninterest-bearing short-term accounts recv	224	\$ 2,229,141
19	Receivables fr a broker for unsettled transactions	14	\$ 117,147
20	F/V of all derivative instru. reportable as assets	22	\$ 1,175,688
22	Unapplied loan disbursements	23	\$ 1,006,967
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	15	\$ 2,187
99	Other	470	\$ 1,577,916

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	22	\$ 87,588
4	Nonrefundable loan fees received prior to closing	51	\$ 4,979
6	Balances in U.S. Treasury tax and loan accounts	11	\$ 7,823
7	Deferred gains from the sale of real estate	34	\$ 2,038
8	Negative equity investments in uncons service corp	1	\$ 796
9	Fees received for standby contracts and other	4	\$ 1,047
10	Amounts due brokers for unsettled transactions	11	\$ 318,249
11	The liability recorded for post-retirement benefit	317	\$ 531,504
13	Amounts payable under interest-rate-swap agreement	8	\$ 61,418
14	Unapplied loan payments received	54	\$ 208,737
16	Recourse loan liability	12	\$ 41,129
17	Noninterest-bearing payables to Hold Co/Affiliates	74	\$ 3,357,100
18	Litigation reserves	8	\$ 2,414
19	Nonrefundable stock subscriptions	1	\$ 521
20	F/V of all derivative instru. reportable as liab.	25	\$ 1,345,145
21	Liabilities for credit losses on OBS credit exposures	10	\$ 13,937
99	Other	823	\$ 3,184,989

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 19,971,894	\$ 18,428,428	\$ 17,332,927	\$ 15,949,033	\$ 15,207,348
Deposits and Investment Securities	SO115	\$ 687,905	\$ 621,821	\$ 549,510	\$ 504,336	\$ 522,999
Mortgage-Backed Securities	SO125	\$ 2,036,616	\$ 1,803,916	\$ 1,718,913	\$ 1,674,016	\$ 1,549,129
Mortgage Loans	SO141	\$ 14,249,759	\$ 13,385,621	\$ 12,562,606	\$ 11,580,713	\$ 10,972,826
Nonmortgage Loans - Total	SUB0950	\$ 2,997,614	\$ 2,617,071	\$ 2,501,898	\$ 2,189,968	\$ 2,162,395
Commercial Loans and Leases	SO160	\$ 875,690	\$ 851,556	\$ 798,100	\$ 718,880	\$ 686,912
Consumer Loans and Leases	SO171	\$ 2,121,924	\$ 1,765,515	\$ 1,703,798	\$ 1,471,088	\$ 1,475,483
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 161,911	\$ 151,658	\$ 154,969	\$ 137,273	\$ 122,795
Federal Home Loan Bank Stock	SO181	\$ 161,727	\$ 151,104	\$ 153,793	\$ 137,101	\$ 121,736
Other	SO185	\$ 184	\$ 554	\$ 1,176	\$ 172	\$ 1,059
Interest Expense - Total	SO21	\$ 10,139,211	\$ 8,872,996	\$ 7,767,740	\$ 6,684,205	\$ 6,048,341
Deposits	SO215	\$ 5,358,500	\$ 4,684,478	\$ 4,096,798	\$ 3,474,561	\$ 3,170,144
Escrows	SO225	\$ 65,101	\$ 58,412	\$ 6,137	\$ 6,618	\$ 25,386
Advances from FHLBank	SO230	\$ 2,806,514	\$ 2,496,966	\$ 2,207,653	\$ 1,886,887	\$ 1,681,302
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 107,856	\$ 105,952	\$ 104,520	\$ 103,325	\$ 93,552
Mortgage Collateralized Securities Issued	SO250	\$ 5	\$ 5	\$ 7	\$ 7	\$ 8
Other Borrowed Money	SO260	\$ 1,801,932	\$ 1,527,933	\$ 1,353,140	\$ 1,213,333	\$ 1,078,374
Capitalized Interest	SO271	\$ 697	\$ 750	\$ 515	\$ 526	\$ 426
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,994,594	\$ 9,707,090	\$ 9,720,156	\$ 9,402,101	\$ 9,281,802
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 849,621	\$ 700,577	\$ 675,763	\$ 631,066	\$ 830,802
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 9,144,973	\$ 9,006,513	\$ 9,044,393	\$ 8,771,035	\$ 8,451,000
Noninterest Income - Total	SO42	\$ 6,849,139	\$ 5,753,006	\$ 5,708,390	\$ 5,533,987	\$ 5,479,836
Mortgage Loan Serving Fees	SO410	\$ 362,434	\$ 575,008	\$- 47,633	\$ 741,822	\$ 405,130
Other Fees and Charges	SO420	\$ 4,654,862	\$ 3,745,809	\$ 3,570,191	\$ 3,251,497	\$ 3,367,192
Net Income (Loss) from Other - Total	SUB0451	\$ 1,340,162	\$ 1,026,406	\$ 1,625,236	\$ 890,433	\$ 1,065,235
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,481,269	\$ 1,144,534	\$ 1,396,589	\$ 939,056	\$ 984,495
Operations & Sale of Repossessed Assets	SO461	\$- 11,738	\$- 9,661	\$- 4,137	\$- 13,886	\$- 5,656
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,041	\$- 14,002	\$ 5,110	\$- 5,022	\$- 9,716
Sale of Securities Held-to-Maturity	SO467	\$- 344	\$ 87	\$ 412	\$- 677	\$- 312
Sale of Loans Held for Investment	SO475	\$ 38,913	\$ 16,072	\$ 22,369	\$ 13,813	\$ 11,101

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 69,936	\$ 40,766	\$- 1,794	\$ 29,943	\$ 35,660
Trading Assets (Realized and Unrealized)	SO485	\$- 235,833	\$- 151,390	\$ 206,687	\$- 72,794	\$ 49,663
Other Noninterest Income	SO488	\$ 491,681	\$ 405,784	\$ 560,596	\$ 650,235	\$ 642,279
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	\$ 9,217,346	\$ 8,524,148	\$ 8,495,132	\$ 8,079,412	\$ 8,151,035
All Personnel Compensation and Expense	SO510	\$ 3,766,349	\$ 3,612,497	\$ 3,545,354	\$ 3,491,159	\$ 3,495,494
Legal Expense	SO520	\$ 64,531	\$ 60,725	\$ 58,287	\$ 58,131	\$ 76,841
Office Occupancy and Equipment Expense	SO530	\$ 1,345,313	\$ 1,242,149	\$ 1,203,888	\$ 1,236,778	\$ 1,255,558
Marketing and Other Professional Services	SO540	\$ 1,078,680	\$ 1,019,458	\$ 976,143	\$ 869,770	\$ 1,139,255
Loan Servicing Fees	SO550	\$ 331,296	\$ 298,092	\$ 195,024	\$ 303,070	\$ 227,526
Goodwill and Other Intangibles Expense	SO560	\$ 135,992	\$ 107,701	\$ 99,649	\$ 112,460	\$ 97,178
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 26,528	\$ 14,760	\$ 8,011	\$ 17,565	\$ 21,028
Other Noninterest Expense	SO580	\$ 2,468,656	\$ 2,168,766	\$ 2,408,776	\$ 1,990,479	\$ 1,838,155
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 6,776,768	\$ 6,235,371	\$ 6,257,651	\$ 6,225,610	\$ 5,779,801
Income Taxes - Total	SO71	\$ 2,445,257	\$ 2,193,535	\$ 2,221,044	\$ 2,219,230	\$ 2,019,026
Federal	SO710	\$ 2,086,633	\$ 1,879,044	\$ 1,965,005	\$ 1,939,044	\$ 1,794,449
State, Local & Other	SO720	\$ 358,624	\$ 314,491	\$ 256,039	\$ 280,186	\$ 224,577
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 4,331,510	\$ 4,041,836	\$ 4,036,607	\$ 4,006,380	\$ 3,760,776
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 4,735	\$- 2,742	\$- 2,548	\$ 0	\$- 690
Net Income (Loss)	SO91	\$ 4,336,245	\$ 4,039,094	\$ 4,034,059	\$ 4,006,380	\$ 3,760,086

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Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	212	\$ 11,284
5	Net income(loss) from real estate held for invest	25	\$ 7,605
6	Net income(loss)-equity invest in uncons sub org	19	\$- 3,525
7	Net income(loss) from leased property	53	\$ 4,298
9	Net income from data processing lease/services	15	\$ 3,299
11	Adjustments to prior periods	7	\$ 289
12	Income on FHA/VA REO pending conveyance	2	\$ 230
14	Interest Income from CNFIs reported on SC655	6	\$- 5,323
15	Income from corporate-owned life insurance	239	\$ 39,640
19	Realized/unrealized gains on derivatives	18	\$ 162,409
99	Other	606	\$ 169,757

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	127	\$ 5,256
2	OTS assessments	234	\$ 7,813
3	Interest expense on income taxes	2	\$ 1,356
5	Forfeited commitment fees on FHLBank advances	2	\$ 3
6	Supervisory examination fees	111	\$ 2,618
7	Office supplies, printing, and postage	638	\$ 244,354
8	Telephone, including data lines	265	\$ 75,739
9	Loan origination expense	143	\$ 122,348
10	ATM expense	134	\$ 26,048
11	Adjustments to prior periods	4	\$ 882
12	Acquisition and organization costs	10	\$ 3,822
13	Misc taxes other than income & real estate	86	\$ 4,891
14	Losses from fraud	10	\$ 3,604
15	Foreclosure expenses	9	\$ 425
16	Web site expenses	7	\$ 182
17	Charitable contributions	83	\$ 3,444
18	Minority Interest	6	\$ 21,375
19	Realized/unrealized losses on derivatives	5	\$ 428,091
99	Other	618	\$ 771,315

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 70,997,376	\$ 51,449,722	\$ 33,248,393	\$ 15,949,033	\$ 54,754,337
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,331,996	\$ 1,669,677	\$ 1,050,412	\$ 504,336	\$ 2,101,195
YTD - Mortgage-Backed Securities	Y_SO125	\$ 7,152,904	\$ 5,141,232	\$ 3,389,353	\$ 1,674,016	\$ 5,909,727
YTD - Mortgage Loans	Y_SO141	\$ 51,332,994	\$ 37,384,621	\$ 24,121,449	\$ 11,580,713	\$ 38,835,546
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,171,394	\$ 2,323,862	\$ 1,515,083	\$ 718,880	\$ 2,378,965
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,008,089	\$ 4,930,331	\$ 3,172,096	\$ 1,471,088	\$ 5,528,906
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 598,396	\$ 442,694	\$ 291,896	\$ 137,273	\$ 457,003
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 596,333	\$ 440,815	\$ 290,571	\$ 137,101	\$ 452,645
YTD - Other	Y_SO185	\$ 2,063	\$ 1,879	\$ 1,325	\$ 172	\$ 4,358
YTD - Interest Expense - Total	Y_SO21	\$ 33,124,228	\$ 23,213,010	\$ 14,435,086	\$ 6,684,205	\$ 21,049,730
YTD - Deposits	Y_SO215	\$ 17,451,798	\$ 12,197,477	\$ 7,561,542	\$ 3,474,561	\$ 11,165,723
YTD - Escrows	Y_SO225	\$ 136,136	\$ 71,038	\$ 12,651	\$ 6,618	\$ 75,271
YTD - Advances from FHLBank	Y_SO230	\$ 9,255,418	\$ 6,554,223	\$ 4,089,882	\$ 1,886,887	\$ 5,719,784
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 418,965	\$ 313,797	\$ 207,845	\$ 103,325	\$ 293,706
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 24	\$ 19	\$ 14	\$ 7	\$ 38
YTD - Other Borrowed Money	Y_SO260	\$ 5,864,375	\$ 4,078,247	\$ 2,564,193	\$ 1,213,333	\$ 3,796,780
YTD - Capitalized Interest	Y_SO271	\$ 2,488	\$ 1,791	\$ 1,041	\$ 526	\$ 1,573
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 38,471,544	\$ 28,679,406	\$ 19,105,203	\$ 9,402,101	\$ 34,161,610
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,828,192	\$ 1,999,166	\$ 1,306,501	\$ 631,066	\$ 2,582,428
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 35,643,352	\$ 26,680,240	\$ 17,798,702	\$ 8,771,035	\$ 31,579,182
YTD - Noninterest Income - Total	Y_SO42	\$ 23,695,983	\$ 16,909,535	\$ 11,191,599	\$ 5,533,987	\$ 20,020,664
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,597,039	\$ 1,243,605	\$ 668,826	\$ 741,822	\$- 63,087
YTD - Other Fees and Charges	Y_SO420	\$ 15,087,676	\$ 10,524,556	\$ 6,803,181	\$ 3,251,497	\$ 12,371,498
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,885,748	\$ 3,533,428	\$ 2,515,397	\$ 890,433	\$ 4,143,517
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,970,653	\$ 3,479,192	\$ 2,335,486	\$ 939,056	\$ 3,803,259
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 37,295	\$- 27,913	\$- 17,874	\$- 13,886	\$- 32,068
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 15,955	\$- 13,914	\$ 88	\$- 5,022	\$- 16,427
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 524	\$- 180	\$- 267	\$- 677	\$ 1,409
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 84,134	\$ 45,221	\$ 36,182	\$ 13,813	\$ 30,781

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 138,087	\$ 68,541	\$ 27,911	\$ 29,943	\$ 243,701
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 253,352	\$- 17,519	\$ 133,871	\$- 72,794	\$ 112,862
YTD - Other Noninterest Income	Y_SO488	\$ 2,125,521	\$ 1,607,947	\$ 1,204,195	\$ 650,235	\$ 3,568,737
YTD - Noninterest Expense - Total	Y_SO51	\$ 33,898,234	\$ 24,952,609	\$ 16,521,127	\$ 8,079,412	\$ 30,184,124
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 14,224,557	\$ 10,573,488	\$ 7,012,969	\$ 3,491,159	\$ 12,581,444
YTD - Legal Expense	Y_SO520	\$ 237,415	\$ 173,812	\$ 114,578	\$ 58,131	\$ 248,577
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 4,953,514	\$ 3,656,124	\$ 2,433,081	\$ 1,236,778	\$ 4,464,871
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,919,209	\$ 2,857,695	\$ 1,844,458	\$ 869,770	\$ 3,970,899
YTD - Loan Servicing Fees	Y_SO550	\$ 1,127,445	\$ 796,168	\$ 498,094	\$ 303,070	\$ 939,365
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 447,043	\$ 317,792	\$ 211,347	\$ 112,460	\$ 355,047
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 61,492	\$ 38,189	\$ 23,443	\$ 17,565	\$ 43,236
YTD - Other Noninterest Expense	Y_SO580	\$ 8,927,558	\$ 6,539,341	\$ 4,383,157	\$ 1,990,479	\$ 7,580,684
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 25,441,103	\$ 18,637,166	\$ 12,469,174	\$ 6,225,610	\$ 21,415,722
YTD - Income Taxes - Total	Y_SO71	\$ 9,059,692	\$ 6,600,530	\$ 4,431,809	\$ 2,219,230	\$ 7,560,172
YTD - Federal	Y_SO710	\$ 7,853,534	\$ 5,753,380	\$ 3,895,584	\$ 1,939,044	\$ 6,644,544
YTD - State, Local, and Other	Y_SO720	\$ 1,206,158	\$ 847,150	\$ 536,225	\$ 280,186	\$ 915,628
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 16,381,410	\$ 12,036,636	\$ 8,037,365	\$ 4,006,380	\$ 13,855,551
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 555	\$- 5,290	\$- 2,548	\$ 0	\$ 18,503
YTD - Net Income (Loss)	Y_SO91	\$ 16,380,855	\$ 12,031,346	\$ 8,034,817	\$ 4,006,380	\$ 13,874,054

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,629,753	\$ 6,586,261	\$ 6,702,454	\$ 6,670,617	\$ 6,741,022
Net Provision for Loss	VA115	\$ 852,543	\$ 700,400	\$ 665,464	\$ 630,784	\$ 819,694
Transfers	VA125	\$- 30,542	\$- 12,669	\$- 6,861	\$- 17,592	\$- 34,278
Recoveries	VA135	\$ 237,401	\$ 214,064	\$ 207,327	\$ 186,143	\$ 193,871
Adjustments	VA145	\$ 547,321	\$ 28,309	\$- 32,042	\$ 106,967	\$- 33,902
Charge-offs	VA155	\$ 1,233,573	\$ 813,920	\$ 888,799	\$ 841,510	\$ 949,448
General Valuation Allowances - Ending Balance	VA165	\$ 7,002,903	\$ 6,702,445	\$ 6,647,543	\$ 6,735,409	\$ 6,736,959
Specific Valuation Allowances - Beginning Balance	VA108	\$ 228,652	\$ 240,631	\$ 250,171	\$ 220,303	\$ 231,455
Net Provision for Loss	VA118	\$ 23,606	\$ 14,937	\$ 18,310	\$ 17,828	\$ 32,136

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 30,542	\$ 12,669	\$ 6,861	\$ 17,592	\$ 34,278
Adjustments	VA148	\$- 1,244	\$- 96	\$- 6,558	\$ 21,128	\$- 2,155
Charge-offs	VA158	\$ 38,371	\$ 31,311	\$ 23,664	\$ 26,314	\$ 72,080
Specific Valuation Allowances - Ending Balance	VA168	\$ 243,185	\$ 236,829	\$ 245,119	\$ 250,536	\$ 223,634
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,858,405	\$ 6,826,891	\$ 6,952,624	\$ 6,890,919	\$ 6,972,477
Net Provision for Loss	VA120	\$ 876,149	\$ 715,337	\$ 683,774	\$ 648,631	\$ 851,830
Recoveries	VA140	\$ 237,401	\$ 214,064	\$ 207,327	\$ 186,143	\$ 193,871
Adjustments	VA150	\$ 546,077	\$ 28,213	\$- 38,600	\$ 128,095	\$- 36,057
Charge-offs	VA160	\$ 1,271,944	\$ 845,231	\$ 912,463	\$ 867,824	\$ 1,021,528
Total Valuation Allowances - Ending Balance	VA170	\$ 7,246,088	\$ 6,939,274	\$ 6,892,662	\$ 6,985,945	\$ 6,960,593
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,233,573	\$ 813,920	\$ 888,799	\$ 841,510	\$ 949,448
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 175	\$ 7,531	\$ 30,862	\$ 763	\$ 578
Mortgage Loans - Total	VA46	\$ 87,673	\$ 84,663	\$ 126,890	\$ 78,379	\$ 106,006
Construction - Total	SUB2030	\$ 3,273	\$ 4,569	\$ 8,745	\$ 2,082	\$ 6,891
1-4 Dwelling Units	VA420	\$ 3,179	\$ 1,900	\$ 5,358	\$ 1,509	\$ 3,295
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 2,563	\$ 1,847	\$ 567	\$ 1,739
Nonresidential Property	VA440	\$ 94	\$ 106	\$ 1,540	\$ 6	\$ 1,857
Permanent - Total	SUB2041	\$ 84,400	\$ 80,094	\$ 118,145	\$ 76,297	\$ 99,115
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 7,811	\$ 12,797	\$ 11,871	\$ 8,854	\$ 6,960
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 49,289	\$ 48,553	\$ 85,268	\$ 47,696	\$ 66,880
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 19,734	\$ 14,148	\$ 16,865	\$ 12,996	\$ 11,751
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,198	\$ 481	\$ 1,155	\$ 2,432	\$ 1,041
Nonresidential Property (Except Land)	VA480	\$ 6,280	\$ 3,948	\$ 2,538	\$ 4,198	\$ 11,293
Land	VA490	\$ 88	\$ 167	\$ 448	\$ 121	\$ 1,190
Nonmortgage Loans - Total	VA56	\$ 1,123,277	\$ 704,276	\$ 709,745	\$ 750,322	\$ 830,327
Commercial Loans	VA520	\$ 203,387	\$ 184,291	\$ 198,598	\$ 171,069	\$ 225,459
Consumer Loans - Total	SUB2061	\$ 919,890	\$ 519,985	\$ 511,147	\$ 579,253	\$ 604,868
Loans on Deposits	VA510	\$ 405	\$ 103	\$ 321	\$ 401	\$ 628
Home Improvement Loans	VA516	\$ 8,247	\$ 6,369	\$ 13,960	\$ 665	\$ 918
Education Loans	VA530	\$ 32	\$ 12	\$ 121	\$ 6	\$ 142
Auto Loans	VA540	\$ 147,791	\$ 137,634	\$ 116,011	\$ 142,341	\$ 164,738
Mobile Home Loans	VA550	\$ 7,712	\$ 7,241	\$ 6,961	\$ 10,038	\$ 13,002

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 673,488	\$ 298,529	\$ 299,371	\$ 358,570	\$ 362,484
Other	VA560	\$ 82,215	\$ 70,097	\$ 74,402	\$ 67,232	\$ 62,956
Repossessed Assets - Total	VA60	\$ 11,473	\$ 6,353	\$ 11,462	\$ 6,014	\$ 7,064
Real Estate - Construction	VA605	\$ 2,285	\$ 12	\$ 8	\$ 5	\$ 21
Real Estate - 1-4 Dwelling Units	VA613	\$ 2,374	\$ 5,376	\$ 5,261	\$ 4,437	\$ 3,969
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 47	\$ 111	\$ 68	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 78	\$ 107	\$ 71	\$ 875	\$ 1,498
Real Estate - Land	VA628	\$ 0	\$ 7	\$ 3	\$ 2	\$ 796
Other Repossessed Assets	VA630	\$ 6,736	\$ 804	\$ 6,008	\$ 627	\$ 780
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 10,975	\$ 11,097	\$ 9,840	\$ 6,032	\$ 5,473
GVA Recoveries - Assets - Total	SUB2126	\$ 237,401	\$ 214,064	\$ 207,327	\$ 186,143	\$ 193,870
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 19,928	\$ 27,854	\$ 20,034	\$ 13,395	\$ 21,063
Construction - Total	SUB2130	\$ 635	\$ 6,093	\$ 897	\$ 466	\$ 1,594
1-4 Dwelling Units	VA421	\$ 572	\$ 1,026	\$ 800	\$ 326	\$ 1,587
Multifamily (5 or more) Dwelling Units	VA431	\$ 4	\$ 4,103	\$ 21	\$ 81	\$ 0
Nonresidential Property	VA441	\$ 59	\$ 964	\$ 76	\$ 59	\$ 7
Permanent - Total	SUB2141	\$ 19,293	\$ 21,761	\$ 19,137	\$ 12,929	\$ 19,469
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,466	\$ 1,911	\$ 2,039	\$ 924	\$ 1,633
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 7,132	\$ 6,914	\$ 7,847	\$ 6,026	\$ 6,374
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 7,548	\$ 3,829	\$ 4,714	\$ 2,723	\$ 4,244
Multifamily (5 or more) Dwelling Units	VA471	\$ 370	\$ 7,086	\$ 839	\$ 446	\$ 140
Nonresidential Property (Except Land)	VA481	\$ 1,513	\$ 1,973	\$ 3,626	\$ 2,733	\$ 6,889
Land	VA491	\$ 264	\$ 48	\$ 72	\$ 77	\$ 189
Nonmortgage Loans - Total	VA57	\$ 215,999	\$ 183,671	\$ 185,686	\$ 171,821	\$ 170,239
Commercial Loans	VA521	\$ 38,176	\$ 42,479	\$ 40,573	\$ 33,994	\$ 39,473
Consumer Loans - Total	SUB2161	\$ 177,823	\$ 141,193	\$ 145,113	\$ 137,827	\$ 130,767
Loans on Deposits	VA511	\$ 19	\$ 195	\$ 207	\$ 602	\$ 145
Home Improvement Loans	VA517	\$ 1,213	\$ 1,289	\$ 1,844	\$ 560	\$ 1,106
Education Loans	VA531	\$ 28	\$ 10	\$ 68	\$ 20	\$ 6
Auto Loans	VA541	\$ 40,721	\$ 44,688	\$ 43,570	\$ 43,717	\$ 40,731

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 2,405	\$ 3,717	\$ 4,072	\$ 2,842	\$ 2,231
Credit Cards	VA557	\$ 119,693	\$ 77,244	\$ 80,881	\$ 78,670	\$ 75,172
Other	VA561	\$ 13,744	\$ 14,050	\$ 14,471	\$ 11,416	\$ 11,376
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1,459	\$ 2,539	\$ 1,607	\$ 927	\$ 2,568
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 54,129	\$ 27,594	\$ 25,152	\$ 35,430	\$ 66,392
Deposits and Investment Securities	VA38	\$ 2,030	\$- 1,596	\$ 1,760	\$ 67	\$ 37,519
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 27,641	\$ 8,707	\$ 6,587	\$ 8,674	\$ 9,273
Construction - Total	SUB2230	\$- 2,345	\$- 1,665	\$- 1,373	\$ 1,476	\$ 2,736
1-4 Dwelling Units	VA422	\$- 2,384	\$- 3,380	\$- 829	\$ 2,016	\$ 2,969
Multifamily (5 or more) Dwelling Units	VA432	\$ 14	\$ 0	\$- 680	\$- 552	\$- 110
Nonresidential Property	VA442	\$ 25	\$ 1,715	\$ 136	\$ 12	\$- 123
Permanent - Total	SUB2241	\$ 29,986	\$ 10,372	\$ 7,960	\$ 7,198	\$ 6,537
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 854	\$ 835	\$ 965	\$ 1,505	\$ 1,413
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 16,027	\$ 9,099	\$ 849	\$ 3,519	\$- 78
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 2,635	\$ 2,673	\$ 1,301	\$ 2,522	\$ 1,622
Multifamily (5 or more) Dwelling Units	VA472	\$ 2,218	\$ 109	\$- 45	\$- 1,469	\$ 1,397
Nonresidential Property (Except Land)	VA482	\$ 8,389	\$- 2,433	\$ 3,282	\$ 863	\$ 2,524
Land	VA492	\$- 137	\$ 89	\$ 1,608	\$ 258	\$- 341
Nonmortgage Loans - Total	VA58	\$ 14,964	\$ 13,578	\$ 8,666	\$ 15,696	\$ 2,108
Commercial Loans	VA522	\$ 1,826	\$ 10,531	\$ 5,065	\$ 11,322	\$- 1,799
Consumer Loans - Total	SUB2261	\$ 13,138	\$ 3,047	\$ 3,601	\$ 4,374	\$ 3,907
Loans on Deposits	VA512	\$ 0	\$ 21	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 2	\$ 12	\$- 19	\$ 0	\$- 1
Education Loans	VA532	\$ 27	\$ 5	\$ 0	\$- 1	\$ 1
Auto Loans	VA542	\$ 12,352	\$ 1,323	\$ 882	\$- 3,549	\$ 1,221
Mobile Home Loans	VA552	\$- 150	\$- 90	\$- 45	\$ 456	\$- 109
Credit Cards	VA558	\$ 158	\$ 785	\$ 1,022	\$ 6,578	\$ 353
Other	VA562	\$ 749	\$ 991	\$ 1,761	\$ 890	\$ 2,442
Reposessed Assets - Total	VA62	\$ 8,524	\$ 8,305	\$ 6,519	\$ 9,473	\$ 17,679
Real Estate - Construction	VA606	\$ 147	\$ 406	\$ 41	\$ 125	\$ 480
Real Estate - 1-4 Dwelling Units	VA614	\$ 7,407	\$ 6,669	\$ 5,900	\$ 8,596	\$ 11,424
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 36	\$ 19	\$ 0	\$ 747

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 182	\$ 742	\$ 527	\$ 864	\$ 5,096
Real Estate - Land	VA629	\$ 0	\$- 180	\$ 3	\$ 151	\$- 105
Other Repossessed Assets	VA632	\$ 788	\$ 632	\$ 29	\$- 263	\$ 37
Real Estate Held for Investment	VA72	\$ 7	\$- 1,328	\$ 3	\$ 0	\$ 23
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 8	\$ 8	\$ 168	\$ 8
Other Assets	VA932	\$ 955	\$- 80	\$ 1,609	\$ 1,352	\$- 218
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,050,301	\$ 627,450	\$ 706,624	\$ 690,797	\$ 821,969
Deposits and Investment Securities	VA39	\$ 2,030	\$- 1,596	\$ 1,760	\$ 67	\$ 37,519
Mortgage-Backed Securities	VA375	\$ 160	\$ 7,531	\$ 30,862	\$ 763	\$ 578
Mortgage Loans - Total	VA49	\$ 95,386	\$ 65,516	\$ 113,443	\$ 73,658	\$ 94,216
Construction - Total	SUB2330	\$ 293	\$- 3,189	\$ 6,475	\$ 3,092	\$ 8,033
1-4 Dwelling Units	VA425	\$ 223	\$- 2,506	\$ 3,729	\$ 3,199	\$ 4,677
Multifamily (5 or more) Dwelling Units	VA435	\$ 10	\$- 1,540	\$ 1,146	\$- 66	\$ 1,629
Nonresidential Property	VA445	\$ 60	\$ 857	\$ 1,600	\$- 41	\$ 1,727
Permanent - Total	SUB2341	\$ 95,093	\$ 68,705	\$ 106,968	\$ 70,566	\$ 86,183
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 6,199	\$ 11,721	\$ 10,797	\$ 9,435	\$ 6,740
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 58,184	\$ 50,738	\$ 78,270	\$ 45,189	\$ 60,428
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 14,821	\$ 12,992	\$ 13,452	\$ 12,795	\$ 9,129
Multifamily (5 or more) Dwelling Units	VA475	\$ 3,046	\$- 6,496	\$ 271	\$ 517	\$ 2,298
Nonresidential Property (Except Land)	VA485	\$ 13,156	\$- 458	\$ 2,194	\$ 2,328	\$ 6,928
Land	VA495	\$- 313	\$ 208	\$ 1,984	\$ 302	\$ 660
Nonmortgage Loans - Total	VA59	\$ 922,242	\$ 534,183	\$ 532,725	\$ 594,197	\$ 662,195
Commercial Loans	VA525	\$ 167,037	\$ 152,343	\$ 163,090	\$ 148,397	\$ 184,187
Consumer Loans - Total	SUB2361	\$ 755,205	\$ 381,839	\$ 369,635	\$ 445,800	\$ 478,009
Loans on Deposits	VA515	\$ 386	\$- 71	\$ 114	\$- 201	\$ 483
Home Improvement Loans	VA519	\$ 7,036	\$ 5,092	\$ 12,097	\$ 105	\$- 189
Education Loans	VA535	\$ 31	\$ 7	\$ 53	\$- 15	\$ 137
Auto Loans	VA545	\$ 119,422	\$ 94,269	\$ 73,323	\$ 95,075	\$ 125,229
Mobile Home Loans	VA555	\$ 5,157	\$ 3,434	\$ 2,844	\$ 7,652	\$ 10,662
Credit Cards	VA559	\$ 553,953	\$ 222,070	\$ 219,512	\$ 286,478	\$ 287,665
Other	VA565	\$ 69,220	\$ 57,038	\$ 61,692	\$ 56,706	\$ 54,022
Reposessed Assets - Total	VA65	\$ 19,997	\$ 14,658	\$ 17,981	\$ 15,487	\$ 24,743
Real Estate - Construction	VA607	\$ 2,432	\$ 418	\$ 49	\$ 130	\$ 501
Real Estate - 1-4 Dwelling Units	VA615	\$ 9,781	\$ 12,045	\$ 11,161	\$ 13,033	\$ 15,393

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 83	\$ 130	\$ 68	\$ 747
Real Estate - Nonresidential (Except Land)	VA627	\$ 260	\$ 849	\$ 598	\$ 1,739	\$ 6,594
Real Estate - Land	VA631	\$ 0	\$ - 173	\$ 6	\$ 153	\$ 691
Other Repossessed Assets	VA633	\$ 7,524	\$ 1,436	\$ 6,037	\$ 364	\$ 817
Real Estate Held for Investment	VA75	\$ 7	\$- 1,328	\$ 3	\$ 0	\$ 23
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 8	\$ 8	\$ 168	\$ 8
Other Assets	VA935	\$ 10,471	\$ 8,478	\$ 9,842	\$ 6,457	\$ 2,687
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,479,790	\$ 829,057	\$ 726,327	\$ 672,624	\$ 732,501
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,409,633	\$ 2,131,453	\$ 1,971,465	\$ 1,816,637	\$ 1,654,183
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 335,485	\$ 388,849	\$ 390,508	\$ 365,794	\$ 375,480
Construction	VA951	\$ 22,642	\$ 12,953	\$ 5,803	\$ 4,311	\$ 8,493
Permanent - 1-4 Dwelling Units	VA952	\$ 294,401	\$ 352,200	\$ 354,165	\$ 335,639	\$ 341,219
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,211	\$ 2,328	\$ 2,572	\$ 1,743	\$ 8,248
Permanent - Nonresidential (Except Land)	VA954	\$ 13,585	\$ 20,335	\$ 13,388	\$ 23,800	\$ 15,056
Permanent - Land	VA955	\$ 1,646	\$ 1,033	\$ 14,580	\$ 301	\$ 2,464
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,532,525	\$ 4,507,419	\$ 4,199,421	\$ 4,107,216	\$ 4,311,035
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 9,093,667	\$ 8,061,688	\$ 8,002,296	\$ 8,186,495	\$ 8,334,830
Substandard	VA965	\$ 8,425,225	\$ 7,521,712	\$ 7,450,468	\$ 7,724,731	\$ 7,911,309
Doubtful	VA970	\$ 667,799	\$ 539,359	\$ 551,367	\$ 461,047	\$ 423,011
Loss	VA975	\$ 643	\$ 617	\$ 461	\$ 717	\$ 510
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 404,974	\$ 111,362	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 385,279	\$ 93,481	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 443	\$ 341	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 18,429,825	\$ 16,840,037	\$ 12,531,500	\$ 12,586,615	\$ 12,936,971
Mortgages - Total	SUB2421	\$ 15,648,867	\$ 14,287,901	\$ 10,069,323	\$ 10,024,834	\$ 10,221,614
Construction and Land Loans	SUB2430	\$ 498,081	\$ 446,369	\$ 501,581	\$ 559,372	\$ 513,833

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 14,360,369	\$ 13,150,093	\$ 8,826,213	\$ 8,734,096	\$ 8,918,444
Permanent Loans Secured by All Other Property	SUB2450	\$ 933,958	\$ 802,300	\$ 876,873	\$ 907,823	\$ 922,585
Nonmortgages - Total	SUB2461	\$ 2,780,957	\$ 2,552,133	\$ 2,462,177	\$ 2,561,781	\$ 2,715,355
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 13,619,360	\$ 12,357,943	\$ 8,222,771	\$ 7,876,632	\$ 8,225,545
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 9,775,730	\$ 8,702,583	\$ 7,445,212	\$ 7,067,448	\$ 7,335,672
Mortgage Loans - Total	SUB2481	\$ 8,077,800	\$ 7,186,329	\$ 5,981,757	\$ 5,616,917	\$ 5,681,216
Construction	PD115	\$ 226,980	\$ 177,608	\$ 215,083	\$ 173,695	\$ 188,777
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 427,645	\$ 364,507	\$ 254,860	\$ 232,462	\$ 229,164
Secured by First Liens	PD123	\$ 6,542,429	\$ 5,993,513	\$ 4,864,523	\$ 4,605,458	\$ 4,677,936
Secured by Junior Liens	PD124	\$ 407,173	\$ 278,980	\$ 212,950	\$ 182,849	\$ 219,283
Multifamily (5 or more) Dwelling Units	PD125	\$ 123,664	\$ 83,782	\$ 90,231	\$ 78,592	\$ 62,148
Nonresidential Property (Except Land)	PD135	\$ 256,535	\$ 230,121	\$ 252,323	\$ 241,244	\$ 234,196
Land	PD138	\$ 93,374	\$ 57,818	\$ 91,787	\$ 102,617	\$ 69,712
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 421,839	\$ 420,445	\$ 401,576	\$ 420,529	\$ 387,012
Consumer Loans - Total	SUB2511	\$ 1,276,090	\$ 1,095,807	\$ 1,061,879	\$ 1,030,002	\$ 1,267,443
Loans on Deposits	PD161	\$ 7,179	\$ 7,053	\$ 5,056	\$ 9,484	\$ 10,009
Home Improvement Loans	PD163	\$ 3,080	\$ 3,734	\$ 3,305	\$ 4,783	\$ 5,802
Education Loans	PD165	\$ 16,876	\$ 19,444	\$ 21,879	\$ 20,466	\$ 21,723
Auto Loans	PD167	\$ 438,485	\$ 386,172	\$ 340,346	\$ 290,955	\$ 414,313
Mobile Home Loans	PD169	\$ 27,168	\$ 29,425	\$ 24,773	\$ 28,737	\$ 33,346
Credit Cards	PD171	\$ 656,653	\$ 532,351	\$ 566,876	\$ 574,242	\$ 670,507
Other	PD180	\$ 126,649	\$ 117,628	\$ 99,644	\$ 101,335	\$ 111,743
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 138,652	\$ 88,524	\$ 107,521	\$ 76,173	\$ 63,165
Held for Sale Included in PD115:PD180	PD192	\$ 468,797	\$ 411,285	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,457,126	\$ 1,456,012	\$ 351,631	\$ 207,146	\$ 356,720
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 225,673	\$ 224,924	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 1,138,234	\$ 1,138,937	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,843,630	\$ 3,655,360	\$ 777,559	\$ 809,184	\$ 889,873

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 3,420,586	\$ 3,321,445	\$ 480,831	\$ 500,312	\$ 567,352
Construction	PD215	\$ 27,066	\$ 28,533	\$ 11,028	\$ 35,942	\$ 27,831
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 7,009	\$ 7,867	\$ 5,398	\$ 6,123	\$ 10,600
Secured by First Liens	PD223	\$ 3,317,420	\$ 3,235,797	\$ 422,791	\$ 421,427	\$ 495,578
Secured by Junior Liens	PD224	\$ 25,008	\$ 10,190	\$ 8,194	\$ 8,352	\$ 7,167
Multifamily (5 or more) Dwelling Units	PD225	\$ 2,297	\$ 3,291	\$ 3,533	\$ 4,465	\$ 5,269
Nonresidential Property (Except Land)	PD235	\$ 34,009	\$ 20,778	\$ 24,235	\$ 18,615	\$ 11,945
Land	PD238	\$ 7,777	\$ 14,989	\$ 5,652	\$ 5,388	\$ 8,962
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 132,721	\$ 154,624	\$ 138,589	\$ 134,763	\$ 122,813
Consumer Loans - Total	SUB2521	\$ 290,323	\$ 179,290	\$ 158,139	\$ 174,109	\$ 199,707
Loans on Deposits	PD261	\$ 1,173	\$ 1,090	\$ 1,311	\$ 706	\$ 1,496
Home Improvement Loans	PD263	\$ 158	\$ 176	\$ 144	\$ 113	\$ 617
Education Loans	PD265	\$ 910	\$ 885	\$ 990	\$ 1,196	\$ 1,203
Auto Loans	PD267	\$ 32,197	\$ 24,196	\$ 18,644	\$ 17,264	\$ 23,069
Mobile Home Loans	PD269	\$ 434	\$ 290	\$ 433	\$ 805	\$ 3,298
Credit Cards	PD271	\$ 240,606	\$ 138,156	\$ 122,051	\$ 138,808	\$ 153,822
Other	PD280	\$ 14,845	\$ 14,497	\$ 14,566	\$ 15,217	\$ 16,202
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 11,226	\$ 10,528	\$ 12,045	\$ 10,355	\$ 7,804
Held for Sale Included in PD215:PD280	PD292	\$ 1,105,233	\$ 1,067,229	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 3,178,354	\$ 3,099,871	\$ 277,047	\$ 287,709	\$ 316,735
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 239,870	\$ 234,247	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 2,925,399	\$ 2,229,762	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,810,465	\$ 4,482,094	\$ 4,308,729	\$ 4,709,983	\$ 4,711,426
Mortgage Loans - Total	SUB2501	\$ 4,150,481	\$ 3,780,127	\$ 3,606,735	\$ 3,907,605	\$ 3,973,046
Construction	PD315	\$ 100,494	\$ 129,367	\$ 140,126	\$ 173,278	\$ 163,977
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 168,782	\$ 130,083	\$ 110,545	\$ 109,097	\$ 101,714
Secured by First Liens	PD323	\$ 3,319,761	\$ 3,024,755	\$ 2,852,416	\$ 3,055,064	\$ 3,066,350
Secured by Junior Liens	PD324	\$ 145,142	\$ 104,401	\$ 94,536	\$ 113,264	\$ 110,652
Multifamily (5 or more) Dwelling Units	PD325	\$ 101,273	\$ 86,717	\$ 54,217	\$ 46,709	\$ 73,452
Nonresidential Property (Except Land)	PD335	\$ 272,639	\$ 266,750	\$ 316,990	\$ 341,741	\$ 402,327
Land	PD338	\$ 42,390	\$ 38,054	\$ 37,905	\$ 68,452	\$ 54,574
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 341,982	\$ 358,244	\$ 368,658	\$ 392,424	\$ 329,995
Consumer Loans - Total	SUB2531	\$ 318,002	\$ 343,723	\$ 333,336	\$ 409,954	\$ 408,385
Loans on Deposits	PD361	\$ 872	\$ 1,011	\$ 1,433	\$ 501	\$ 972
Home Improvement Loans	PD363	\$ 1,305	\$ 1,185	\$ 779	\$ 1,258	\$ 1,500
Education Loans	PD365	\$ 20,061	\$ 25,088	\$ 23,614	\$ 23,401	\$ 23,947
Auto Loans	PD367	\$ 71,005	\$ 69,830	\$ 64,704	\$ 66,598	\$ 71,937
Mobile Home Loans	PD369	\$ 12,496	\$ 12,514	\$ 12,678	\$ 15,336	\$ 13,271
Credit Cards	PD371	\$ 183,709	\$ 206,967	\$ 205,386	\$ 281,582	\$ 272,734
Other	PD380	\$ 28,554	\$ 27,128	\$ 24,742	\$ 21,278	\$ 24,024
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 132,602	\$ 119,629	\$ 173,124	\$ 215,484	\$ 210,471
Held for Sale Included in PD315:PD380	PD392	\$ 338,321	\$ 380,657	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 213,713	\$ 251,351	\$ 119,206	\$ 23,119	\$ 61,072
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 27,067	\$ 44,404	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 8,791	\$ 8,388	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 32,232,523	\$ 31,430,390	\$ 27,184,598	\$ 24,090,935	\$ 20,460,568
90% up to 100% LTV	LD110	\$ 23,698,537	\$ 23,267,583	\$ 20,238,048	\$ 19,431,960	\$ 16,441,129
100% and greater LTV	LD120	\$ 8,533,986	\$ 8,162,807	\$ 6,946,550	\$ 4,658,975	\$ 4,019,439
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 700,781	\$ 663,433	\$ 573,341	\$ 408,948	\$ 437,553
Past Due and Still Accruing - Total	SUB5240	\$ 384,450	\$ 368,118	\$ 299,384	\$ 175,327	\$ 182,370
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 370,940	\$ 357,920	\$ 288,117	\$ 165,302	\$ 170,240
90% up to 100% LTV	LD210	\$ 278,111	\$ 239,091	\$ 203,471	\$ 126,097	\$ 130,747
100% and greater LTV	LD220	\$ 92,829	\$ 118,829	\$ 84,646	\$ 39,205	\$ 39,493
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 13,510	\$ 10,198	\$ 11,267	\$ 10,025	\$ 12,130

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 11,200	\$ 6,789	\$ 8,015	\$ 7,964	\$ 7,805
100% and greater LTV	LD240	\$ 2,310	\$ 3,409	\$ 3,252	\$ 2,061	\$ 4,325
Nonaccrual - Total	SUB5230	\$ 316,331	\$ 295,315	\$ 273,957	\$ 233,621	\$ 255,183
90% up to 100% LTV	LD250	\$ 180,015	\$ 158,935	\$ 150,934	\$ 124,956	\$ 137,413
100% and greater LTV	LD260	\$ 136,316	\$ 136,380	\$ 123,023	\$ 108,665	\$ 117,770
Net Charge-offs - Total	SUB5300	\$ 10,917	\$ 8,452	\$ 9,972	\$ 9,697	\$ 8,762
90% up to 100% LTV	LD310	\$ 7,336	\$ 5,962	\$ 5,748	\$ 6,100	\$ 4,771
100% and greater LTV	LD320	\$ 3,581	\$ 2,490	\$ 4,224	\$ 3,597	\$ 3,991
Purchases - Total	SUB5320	\$ 4,394,607	\$ 6,476,717	\$ 4,288,080	\$ 2,978,125	\$ 2,959,659
90% up to 100% LTV	LD410	\$ 3,310,866	\$ 4,597,312	\$ 2,846,465	\$ 2,278,919	\$ 2,637,465
100% and greater LTV	LD420	\$ 1,083,741	\$ 1,879,405	\$ 1,441,615	\$ 699,206	\$ 322,194
Originations - Total	SUB5330	\$ 8,551,646	\$ 10,790,163	\$ 9,842,299	\$ 7,110,620	\$ 7,683,258
90% up to 100% LTV	LD430	\$ 6,393,667	\$ 8,241,922	\$ 7,205,237	\$ 5,330,158	\$ 5,435,523
100% and greater LTV	LD440	\$ 2,157,979	\$ 2,548,241	\$ 2,637,062	\$ 1,780,462	\$ 2,247,735
Sales - Total	SUB5340	\$ 7,745,595	\$ 6,595,864	\$ 7,646,231	\$ 4,516,693	\$ 3,241,236
90% up to 100% LTV	LD450	\$ 5,090,397	\$ 4,163,928	\$ 4,761,647	\$ 2,766,203	\$ 2,135,535
100% and greater LTV	LD460	\$ 2,655,198	\$ 2,431,936	\$ 2,884,584	\$ 1,750,490	\$ 1,105,701

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 28,755,629	\$ 27,567,917	\$ 26,550,157	\$ 25,101,055	\$ 24,794,370
Mortgage Construction Loans	CC105	\$ 23,414,597	\$ 22,866,447	\$ 22,075,637	\$ 20,657,223	\$ 20,497,296
Other Mortgage Loans	CC115	\$ 5,341,032	\$ 4,701,470	\$ 4,474,520	\$ 4,443,832	\$ 4,297,074
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,695,549	\$ 2,422,460	\$ 2,665,430	\$ 2,658,607	\$ 2,627,445
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 63,632,648	\$ 76,151,713	\$ 76,436,670	\$ 70,683,122	\$ 57,688,744
1-4 Dwelling Units	CC280	\$ 56,685,959	\$ 68,883,393	\$ 69,109,438	\$ 63,513,994	\$ 51,338,604
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,117,184	\$ 2,181,036	\$ 2,133,300	\$ 2,271,087	\$ 1,894,368
All Other Real Estate	CC300	\$ 4,829,505	\$ 5,087,284	\$ 5,193,932	\$ 4,898,041	\$ 4,455,772
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,665,152	\$ 3,931,633	\$ 4,361,731	\$ 4,277,798	\$ 3,369,129
Commitments Outstanding to Purchase Loans	CC320	\$ 27,553,888	\$ 30,487,084	\$ 33,383,310	\$ 26,739,469	\$ 13,965,511
Commitments Outstanding to Sell Loans	CC330	\$ 42,461,188	\$ 49,553,345	\$ 53,771,745	\$ 49,871,476	\$ 37,265,155
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 69,650,313	\$ 94,366,446	\$ 61,712,368	\$ 49,174,770	\$ 49,142,795
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 55,373,216	\$ 73,912,072	\$ 46,052,985	\$ 47,369,140	\$ 30,656,859

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 557,202	\$ 598,213	\$ 1,054,303	\$ 1,104,634	\$ 364,651
Commitments Outstanding to Sell Investment Securities	CC375	\$ 117,053	\$ 14,219	\$ 404,964	\$ 374,004	\$ 188,838
Unused Lines of Credit - Total	SUB3361	\$ 743,928,911	\$ 705,738,666	\$ 652,351,312	\$ 618,340,983	\$ 546,239,031
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 100,340,491	\$ 93,616,723	\$ 85,601,013	\$ 76,861,847	\$ 72,106,222
Commercial Lines	CC420	\$ 67,379,509	\$ 62,930,493	\$ 60,278,099	\$ 59,593,529	\$ 57,000,305
Open-End Consumer Lines - Credit Cards	CC423	\$ 572,368,994	\$ 545,408,447	\$ 502,811,083	\$ 478,692,430	\$ 414,020,540
Open-End Consumer Lines - Other	CC425	\$ 3,839,917	\$ 3,783,003	\$ 3,661,117	\$ 3,193,177	\$ 3,111,964
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,108,277	\$ 6,553,185	\$ 5,937,863	\$ 5,517,769	\$ 5,507,963
Commercial	CC430	\$ 809,179	\$ 1,117,410	\$ 900,484	\$ 744,475	\$ 718,572
Standby, Not Included on CC465 or CC468	CC435	\$ 6,299,098	\$ 5,435,775	\$ 5,037,379	\$ 4,773,294	\$ 4,789,391
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 108,437,223	\$ 75,964,898	\$ 70,029,832	\$ 81,544,535	\$ 79,376,499
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 549,937	\$ 587,335	\$ 538,222	\$ 492,469	\$ 583,129
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 21,049,705	\$ 16,058,174	\$ 12,544,067	\$ 12,321,191	\$ 14,894,419
Other Contingent Liabilities	CC480	\$ 8,402,731	\$ 7,823,181	\$ 5,224,664	\$ 6,720,876	\$ 3,972,580
Contingent Assets	CC490	\$ 355,898	\$ 331,457	\$ 270,536	\$ 261,254	\$ 231,690

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 160,920,625	\$ 98,271,715	\$ 30,109,011	\$ 27,675,734	\$ 35,334,589
Pass-Through Securities	CF143	\$ 54,191,287	\$ 52,748,640	\$ 21,998,933	\$ 14,362,350	\$ 24,879,493
Other Mortgage-Backed Securities	CF153	\$ 106,729,338	\$ 45,523,075	\$ 8,110,078	\$ 13,313,384	\$ 10,455,096
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 142,223,926	\$ 73,386,995	\$ 14,485,183	\$ 14,579,796	\$ 16,923,905
Pass-Through Securities	CF145	\$ 41,032,072	\$ 37,753,033	\$ 12,535,637	\$ 10,735,638	\$ 14,022,487
Other Mortgage-Backed Securities	CF155	\$ 101,191,854	\$ 35,633,962	\$ 1,949,546	\$ 3,844,158	\$ 2,901,418
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 18,696,699	\$ 24,884,720	\$ 15,623,828	\$ 13,095,938	\$ 18,410,684
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 8,411,641	\$- 11,154,962	\$- 11,393,352	\$- 5,658,223	\$- 5,655,966
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,972,028	\$- 5,930,322	\$- 4,390,230	\$- 3,919,557	\$- 3,868,916
Mortgage Loans Disbursed - Total	SUB3831	\$ 187,120,496	\$ 204,180,141	\$ 191,835,763	\$ 160,982,981	\$ 176,643,896
Construction Loans - Total	SUB3840	\$ 9,841,727	\$ 9,894,431	\$ 9,701,204	\$ 8,241,136	\$ 9,131,495
1-4 Dwelling Units	CF190	\$ 7,305,301	\$ 7,298,966	\$ 7,421,747	\$ 6,457,436	\$ 7,178,530
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,093,787	\$ 1,230,347	\$ 907,044	\$ 716,790	\$ 792,214

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 1,442,639	\$ 1,365,118	\$ 1,372,413	\$ 1,066,910	\$ 1,160,751
Permanent Loans - Total	SUB3851	\$ 177,278,769	\$ 194,285,710	\$ 182,134,559	\$ 152,741,845	\$ 167,512,401
1-4 Dwelling Units	CF225	\$ 163,955,918	\$ 181,276,988	\$ 169,377,337	\$ 141,497,781	\$ 154,095,830
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,383,364	\$ 5,369,960	\$ 5,079,770	\$ 4,760,005	\$ 5,248,741
Nonresidential (Except Land)	CF260	\$ 5,105,894	\$ 4,786,533	\$ 4,981,795	\$ 3,955,770	\$ 5,627,633
Land	CF270	\$ 2,833,593	\$ 2,852,229	\$ 2,695,657	\$ 2,528,289	\$ 2,540,197
Loans and Participations Purchased - Total	SUB3880	\$ 91,612,241	\$ 97,858,312	\$ 96,614,731	\$ 80,748,061	\$ 79,080,917
Secured by 1-4 Dwelling Units	CF280	\$ 88,771,920	\$ 94,987,916	\$ 93,872,076	\$ 78,521,769	\$ 77,859,650
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 412,370	\$ 462,507	\$ 529,594	\$ 188,709	\$ 488,874
Secured by Nonresidential	CF300	\$ 2,427,951	\$ 2,407,889	\$ 2,213,061	\$ 2,037,583	\$ 732,393
Loans and Participations Sold - Total	SUB3890	\$ 159,093,698	\$ 167,832,189	\$ 155,037,789	\$ 128,928,941	\$ 125,235,013
Secured by 1-4 Dwelling Units	CF310	\$ 155,796,664	\$ 164,830,206	\$ 151,244,195	\$ 127,605,384	\$ 122,524,604
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,137,462	\$ 482,499	\$ 476,765	\$ 455,321	\$ 966,126
Secured by Nonresidential	CF330	\$ 2,159,572	\$ 2,519,484	\$ 3,316,829	\$ 868,236	\$ 1,744,283
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 67,481,457	\$- 69,973,877	\$- 58,423,058	\$- 48,180,880	\$- 46,154,096
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 103,930,804	\$ 103,495,389	\$ 91,259,988	\$ 76,893,809	\$ 80,459,862
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,975,732	\$- 2,984,745	\$- 2,260,128	\$- 3,167,839	\$- 3,592,479
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 64,114,740	\$ 68,158,277	\$ 58,200,229	\$ 59,707,989	\$ 63,295,638
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 12,732,503	\$ 27,726,130	\$ 39,892,589	\$ 32,740,453	\$ 46,437,459
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 83,186,192	\$ 85,863,577	\$ 76,710,986	\$ 60,245,596	\$ 65,367,285
Commercial	CF390	\$ 39,797,525	\$ 42,144,339	\$ 37,091,618	\$ 28,794,946	\$ 30,615,039
Consumer	CF400	\$ 43,388,667	\$ 43,719,238	\$ 39,619,368	\$ 31,450,650	\$ 34,752,246
Nonmortgage Loans - Sales - Total	SUB3915	\$ 12,645,873	\$ 12,008,304	\$ 7,071,542	\$ 3,889,253	\$ 5,208,567
Commercial	CF395	\$ 5,848,067	\$ 5,304,545	\$ 585,135	\$ 942,559	\$ 799,646
Consumer	CF405	\$ 6,797,806	\$ 6,703,759	\$ 6,486,407	\$ 2,946,694	\$ 4,408,921
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 70,540,319	\$ 73,855,273	\$ 69,639,444	\$ 56,356,343	\$ 60,158,718
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 16,298,627	\$ 25,357,680	\$ 17,804,681	\$ 25,784,835	\$ 17,169,346
New Deposits Received less Deposits Withdrawn	CF420	\$ 11,977,169	\$ 21,480,286	\$ 14,322,608	\$ 22,874,552	\$ 14,331,090
Interest Credited to Deposits	CF430	\$ 4,321,458	\$ 3,877,394	\$ 3,482,073	\$ 2,910,283	\$ 2,838,256
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 9,283,440	\$ 456,773	\$ 231,722	\$ 3,026,774	\$- 35,455
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 85,891,529	\$ 75,320,954	\$ 70,044,262	\$ 66,580,342	\$ 59,177,760
Fully Insured	DI100	\$ 54,888,179	\$ 45,758,463	\$ 39,894,725	\$ 36,997,652	\$ 34,846,188
Other	DI110	\$ 31,003,350	\$ 29,562,491	\$ 30,149,537	\$ 29,582,690	\$ 24,331,572
Deposits with Balances - \$100,000 or Less	DI120	\$ 506,774,427	\$ 489,922,525	\$ 477,453,372	\$ 475,068,009	\$ 459,302,195
Deposits with Balances - Greater than \$100,000	DI130	\$ 328,957,536	\$ 332,136,281	\$ 323,207,600	\$ 309,566,033	\$ 298,462,574
Number of Deposit Accounts - Total	SUB4062	79,605,208	78,593,277	76,126,818	73,549,369	70,652,616
Balances of \$100,000 or Less	DI150	78,313,265	77,330,773	74,901,380	72,365,288	69,479,912
Balances Greater than \$100,000	DI160	1,291,943	1,262,504	1,225,438	1,184,081	1,172,704
IRA/Keogh Accounts	DI200	\$ 38,645,378	\$ 39,004,476	\$ 38,514,907	\$ 37,732,286	\$ 37,086,860
Uninsured Deposits	DI210	\$ 205,949,664	\$ 211,863,117	\$ 206,201,083	\$ 199,245,836	\$ 185,783,823
Preferred Deposits	DI220	\$ 11,069,054	\$ 10,689,574	\$ 9,695,480	\$ 7,974,222	\$ 7,784,336
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 64,397,882	\$ 78,607,698	\$ 100,695,339	\$ 114,473,452	\$ 113,506,550
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 288,727,867	\$ 282,655,908	\$ 262,952,394	\$ 253,156,623	\$ 251,533,462
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 104,356,293	\$ 109,472,196	\$ 104,242,007	\$ 108,559,714	\$ 117,518,777
Deposits & Escrows - Time Deposits	DI340	\$ 378,329,146	\$ 351,323,078	\$ 332,771,254	\$ 308,444,272	\$ 275,206,006
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 41,452,779	\$ 43,915,869	\$ 49,512,652	\$ 49,397,499	\$ 47,424,768
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 262,238	\$ 112,707	\$ 110,938	\$ 155,975	\$ 159,141
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 3,382,135	\$ 7,351,449	\$ 9,544,715	\$ 5,037,647	\$ 3,302,997
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 23,604,243	\$ 23,883,169	\$ 19,074,499	\$ 21,549,205	\$ 19,409,242
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 573,152	\$ 288,178	\$ 488,195	\$ 763,703	\$ 593,865
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 3,840	\$ 9,634	\$ 100
Adjustments to Demand Deposits (including escrows)	DI720	\$ 187,592	\$ 164,154	\$ 171,372	\$ 357,418	\$ 354,692
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 7,715	\$ 31,717	\$ 22,715	\$ 15,097	\$ 6,846
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 9,360,469	\$ 555,259	\$ 548,636	\$ 32,608,201	\$ 939,580
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 9,360,469	\$ 77,590	\$ 303,905	\$ 12,903,242	\$ 593,765

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 124,142	\$ 18,677	\$ 18,538

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	223,332	222,664	221,504	219,399	217,406
Assets Held in Trading Accounts	SI375	\$ 11,826,741	\$ 8,283,970	\$ 5,489,562	\$ 5,341,729	\$ 5,235,513
Available-for-Sale Securities	SI385	\$ 160,816,922	\$ 154,390,863	\$ 153,931,095	\$ 149,197,994	\$ 145,864,462
Assets Held for Sale	SI387	\$ 84,759,603	\$ 100,658,382	\$ 101,654,378	\$ 86,405,068	\$ 83,081,260
Loans Serviced for Others	SI390	\$ 1,332,465,727	\$ 1,296,647,161	\$ 1,287,602,496	\$ 1,295,597,440	\$ 1,266,399,979
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 861,833	\$ 509,579	\$ 494,626	\$ 592,818	\$ 478,980
Other Residual Interests	SI404	\$ 2,585,966	\$ 747,176	\$ 629,418	\$ 662,258	\$ 664,857
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.10%	86.21%	86.37%	85.35%	85.91%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.04%	86.26%	86.32%	85.50%	85.92%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.83%	86.08%	86.14%	85.49%	85.55%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.53%	78.96%	78.42%	78.63%	76.51%
Do you meet the DBLA business operations test?	SI586	31 [Yes]	28 [Yes]	30 [Yes]	32 [Yes]	33 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 13,811,365	\$ 13,698,552	\$ 11,322,203	\$ 11,590,620	\$ 10,311,423
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,369,764	\$ 1,288,607	\$ 1,253,076	\$ 1,221,966	\$ 1,244,510
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	972	1,231	1,888	18,942	2,926
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 130,564,878	\$ 128,919,564	\$ 122,657,238	\$ 117,396,291	\$ 115,367,921
Net Income (Loss) (SO91)	SI610	\$ 4,336,245	\$ 4,039,094	\$ 4,034,060	\$ 4,006,380	\$ 3,760,086
Dividends Declared - Preferred Stock	SI620	\$ 9,034	\$ 6,987	\$ 12,447	\$ 9,909	\$ 12,997
Dividends Declared - Common Stock	SI630	\$ 3,316,787	\$ 1,736,017	\$ 1,675,778	\$ 1,273,093	\$ 2,374,667
Stock Issued	SI640	\$ 357,151	\$ 137,511	\$ 31,849	\$ 1,001,410	\$ 30,688
Stock Retired	SI650	\$ 25,948	\$ 36	\$ 660	\$ 0	\$ 135,920
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,884,334	\$ 955,399	\$ 3,988,289	\$ 3,097,490	\$ 1,406,551
New Basis Accounting Adjustments	SI660	\$- 22,778	\$ 26,727	\$ 34,903	\$ 539,359	\$ 69,994
Other Comprehensive Income	SI662	\$- 331,038	\$- 696,745	\$ 589,363	\$- 676,674	\$ 122,466

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$- 8,444	\$- 118	\$ 126	\$- 88,730	\$- 5,401
Other Adjustments	SI671	\$- 20,513	\$- 238,781	\$ 4,830	\$- 869,010	\$ 466,720
Ending Equity Capital (SC80)	SI680	\$ 138,408,066	\$ 131,399,611	\$ 129,651,773	\$ 123,123,514	\$ 118,695,441
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,268,988	\$ 4,413,816	\$ 4,805,909	\$ 4,103,366	\$ 3,719,201
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 51,211,973	\$ 59,133,729	\$ 69,411,666	\$ 60,300,717	\$ 55,942,306
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	176 [Yes]	177 [Yes]	179 [Yes]	176 [Yes]	178 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 913,852	\$ 1,103,757	\$ 1,121,973	\$ 1,215,674	\$ 908,559
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 107,765	\$ 121,590	\$ 112,957	\$ 114,052	\$ 229,412
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,449,754,695	\$ 1,406,964,004	\$ 1,365,813,874	\$ 1,312,526,401	\$ 1,281,875,071
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 64,915,480	\$ 61,878,926	\$ 58,067,896	\$ 56,767,252	\$ 63,083,534
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,146,999,566	\$ 1,122,210,576	\$ 1,089,766,496	\$ 1,041,469,208	\$ 1,004,080,870
Nonmortgage Loans	SI885	\$ 135,053,658	\$ 126,872,657	\$ 121,965,888	\$ 117,192,494	\$ 118,803,019
Deposits and Excrows	SI890	\$ 809,835,732	\$ 792,672,470	\$ 775,630,610	\$ 743,718,582	\$ 735,430,252
Total Borrowings	SI895	\$ 459,724,353	\$ 442,965,773	\$ 425,284,723	\$ 406,598,635	\$ 390,141,345
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	389	433	463	397	380
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 825,098	\$ 51,367	\$ 111,961	\$ 528,920	\$ 43,014
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.29	5.78	5.76	5.71	5.40
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.61	10.06	7.07	7.01	6.85

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	6	2	7	8	6
1st time incl asset/liab from branch/bulk dep purch?	SQ110	6	4	5	7	9
Change in Control of Association?	SQ130	7	3	12	5	8
Merger Accounted for under the Purchase Method?	SQ160	5	3	5	6	8
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	15	19	14	19	19
Any Outstanding Futures or Options Positions?	SQ310	12	14	16	14	16
Does Association Have Subchapter S in effect this year?	SQ320	78	79	77	76	72
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	457	455	458	440	426

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	117 [Yes]	119 [Yes]	120 [Yes]	121 [Yes]	121 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	93 [Yes]	93 [Yes]	93 [Yes]	94 [Yes]	92 [Yes]
Do you have any activity to report on this schedule?	FS130	89 [Yes]	89 [Yes]	89 [Yes]	90 [Yes]	88 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 667,291,836	\$ 632,494,367	\$ 575,787,360	\$ 574,088,876	\$ 571,621,932
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 64,885,715	\$ 67,551,040	\$ 65,106,324	\$ 63,747,455	\$ 61,423,277
Personal Trust and Agency Accounts	FS210	\$ 24,984,935	\$ 24,479,815	\$ 25,745,198	\$ 25,252,544	\$ 23,342,593
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 5,325,937	\$ 4,998,750	\$ 5,136,317	\$ 4,966,941	\$ 4,888,921
Employee Benefit - Defined Contribution	FS220	\$ 1,140,387	\$ 1,135,806	\$ 1,175,236	\$ 1,164,919	\$ 1,156,588
Employee Benefit - Defined Benefit	FS230	\$ 756,644	\$ 797,349	\$ 712,527	\$ 720,220	\$ 710,229
Other Retirement Accounts	FS240	\$ 3,428,906	\$ 3,065,595	\$ 3,248,554	\$ 3,081,802	\$ 3,022,104
Corporate Trust and Agency Accounts	FS250	\$ 190,290	\$ 182,450	\$ 182,373	\$ 147,401	\$ 32,605
Investment Management Agency Accounts	FS260	\$ 31,607,479	\$ 35,123,037	\$ 31,320,403	\$ 30,310,009	\$ 30,013,031
Other Fiduciary Accounts	FS270	\$ 2,777,074	\$ 2,766,988	\$ 2,722,033	\$ 3,070,560	\$ 3,146,127
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 690,735	\$ 789,109	\$ 719,695	\$ 745,845
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 187,447,045	\$ 186,646,396	\$ 178,388,596	\$ 179,017,242	\$ 177,266,493
Personal Trust and Agency Accounts	FS211	\$ 7,262,582	\$ 7,494,038	\$ 7,603,065	\$ 7,448,808	\$ 7,505,147
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 179,860,697	\$ 178,846,066	\$ 170,416,651	\$ 171,206,478	\$ 169,388,433
Employee Benefit - Defined Contribution	FS221	\$ 152,327,876	\$ 151,291,236	\$ 144,261,276	\$ 145,636,199	\$ 143,736,348

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 24,396,947	\$ 23,757,723	\$ 22,306,818	\$ 21,922,314	\$ 22,048,150
Other Retirement Accounts	FS241	\$ 3,135,874	\$ 3,797,107	\$ 3,848,557	\$ 3,647,965	\$ 3,603,935
Corporate Trust and Agency Accounts	FS251	\$ 101,908	\$ 99,289	\$ 89,518	\$ 65,859	\$ 195,306
Other Fiduciary Accounts	FS271	\$ 221,858	\$ 207,003	\$ 279,362	\$ 296,097	\$ 177,607
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 414,959,076	\$ 378,296,931	\$ 332,292,440	\$ 331,324,179	\$ 332,932,162
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	67,171	66,768	68,707	65,724	60,587
Personal Trust and Agency Accounts	FS212	38,415	38,537	39,507	39,065	35,559
Retirement-related Trust and Agency Accounts - Total	SUB6120	9,089	8,430	10,388	9,470	8,746
Employee Benefit - Defined Contribution	FS222	786	781	810	782	767
Employee Benefit - Defined Benefit	FS232	157	157	158	219	156
Other Retirement Accounts	FS242	8,146	7,492	9,420	8,469	7,823
Corporate Trust and Agency Accounts	FS252	89	93	91	96	44
Investment Management Agency Accounts	FS262	19,344	19,478	18,489	16,850	15,976
Other Fiduciary Accounts	FS272	234	230	232	243	262
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	237,314	233,105	359,753	347,392	341,946
Personal Trust and Agency Accounts	FS213	147,705	141,614	138,335	128,981	129,937
Retirement-related Trust and Agency Accounts - Total	SUB6130	89,280	91,168	221,100	218,123	211,703
Employee Benefit - Defined Contribution	FS223	34,092	34,485	163,155	164,674	157,345
Employee Benefit - Defined Benefit	FS233	2,440	2,416	2,503	2,456	2,450
Other Retirement Accounts	FS243	52,748	54,267	55,442	50,993	51,908
Corporate Trust and Agency Accounts	FS253	154	161	152	142	131
Other Fiduciary Accounts	FS273	175	162	166	146	175
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	5,710,249	5,623,562	10,970,884	10,545,434	10,032,784
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 774,287	\$ 571,812	\$ 379,541	\$ 184,668	\$ 681,748
Personal Trust and Agency Accounts	FS310	\$ 221,504	\$ 169,690	\$ 115,789	\$ 56,553	\$ 212,534
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 72,506	\$ 53,544	\$ 37,305	\$ 26,532	\$ 93,860
Employee Benefit - Defined Contribution	FS320	\$ 38,954	\$ 28,521	\$ 19,405	\$ 17,458	\$ 62,237
Employee Benefit - Defined Benefit	FS330	\$ 11,080	\$ 8,726	\$ 6,174	\$ 3,061	\$ 10,898
Other Retirement Accounts	FS340	\$ 22,472	\$ 16,297	\$ 11,726	\$ 6,013	\$ 20,725
Corporate Trust and Agency Accounts	FS350	\$ 1,434	\$ 945	\$ 668	\$ 321	\$ 1,259
Investment Management Agency Accounts	FS360	\$ 115,697	\$ 87,933	\$ 59,963	\$ 27,869	\$ 98,894

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 8,331	\$ 5,518	\$ 3,794	\$ 1,937	\$ 8,318
Custody and Safekeeping Accounts	FS380	\$ 338,434	\$ 239,940	\$ 151,113	\$ 66,610	\$ 221,171
Other Fiduciary and Related Services	FS390	\$ 16,381	\$ 14,242	\$ 10,909	\$ 4,846	\$ 45,712
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 617,491	\$ 460,805	\$ 298,611	\$ 49,030	\$ 560,788
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3,897	\$ 281	\$ 283	\$ 239	\$ 5,420
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 4,425	\$ 3,492	\$ 13,350	\$ 6,374	\$ 10,198
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 157,324	\$ 114,218	\$ 93,997	\$ 141,773	\$ 125,738
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 24,984,930	\$ 11,354,427	\$ 11,264,874	\$ 11,205,607	\$ 23,342,589
Non-Interest-Bearing Deposits	FS410	\$ 24,372	\$ 31,186	\$ 30,492	\$ 32,214	\$ 12,300
Interest-Bearing Deposits	FS415	\$ 210,878	\$ 123,529	\$ 46,802	\$ 24,075	\$ 115,610
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,968,172	\$ 452,038	\$ 430,382	\$ 438,416	\$ 1,534,796
State, County and Municipal Obligations	FS425	\$ 2,573,709	\$ 1,259,052	\$ 1,319,394	\$ 1,330,333	\$ 2,648,482
Money Market Mutual Funds	FS430	\$ 1,904,466	\$ 866,160	\$ 917,785	\$ 927,440	\$ 1,761,793
Other Short-term Obligations	FS435	\$ 24,382	\$ 33,760	\$ 76,592	\$ 130,463	\$ 121,826
Other Notes and Bonds	FS440	\$ 1,250,451	\$ 505,142	\$ 498,145	\$ 522,748	\$ 1,204,333
Common and Preferred Stock	FS445	\$ 14,859,125	\$ 7,072,619	\$ 6,979,216	\$ 6,944,628	\$ 14,388,171
Real Estate Mortgages	FS450	\$ 25,651	\$ 13,202	\$ 13,843	\$ 13,746	\$ 22,492
Real Estate	FS455	\$ 953,210	\$ 341,175	\$ 364,309	\$ 337,940	\$ 774,699
Miscellaneous Assets	FS460	\$ 1,190,514	\$ 656,564	\$ 587,914	\$ 503,604	\$ 758,087
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	159	80	77	93	227
Corporate and Municipal Trusteeships	FS510	61	6	2	7	82
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	98	74	75	86	145
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 3,234,153	\$ 40,655	\$ 535	\$ 7,830	\$ 4,201,966
Number of Funds - Total Collective Investment Funds	FS60	56	24	24	24	40
Domestic Equity	FS610	30	12	12	12	21
International/Global Equity	FS620	4	1	1	1	3
Stock/Bond Blend	FS630	2	1	1	1	1
Taxable Bond	FS640	14	6	6	6	9
Municipal Bond	FS650	1	1	1	1	1

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	3	3	3	3	3
Specialty/Other	FS670	2	0	0	0	2
Market Value - Total Collective Investment Funds	FS65	\$ 10,353,333	\$ 664,300	\$ 498,752	\$ 492,483	\$ 8,118,834
Domestic Equity	FS615	\$ 7,914,699	\$ 263,079	\$ 257,467	\$ 254,724	\$ 6,063,727
International/Global Equity	FS625	\$ 292,141	\$ 23,490	\$ 21,803	\$ 21,979	\$ 1,340,070
Stock/Bond Blend	FS635	\$ 325,455	\$ 862	\$ 824	\$ 853	\$ 869
Taxable Bond	FS645	\$ 1,183,099	\$ 288,829	\$ 190,102	\$ 187,263	\$ 333,464
Municipal Bond	FS655	\$ 16,511	\$ 15,756	\$ 15,797	\$ 15,584	\$ 15,978
Short-Term Investments/Money Market	FS665	\$ 14,164	\$ 72,284	\$ 12,759	\$ 12,080	\$ 15,920
Specialty/Other	FS675	\$ 607,264	\$ 0	\$ 0	\$ 0	\$ 348,806
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 3,821	\$ 275	\$ 279	\$ 227	\$ 3,839
Personal Trust and Agency Accounts	FS710	\$ 2,694	\$ 236	\$ 256	\$ 226	\$ 3,740
Retirement-Related Trust and Agency Accounts	FS720	\$ 47	\$ 7	\$ 7	\$ 1	\$ 69
Investment Management Agency Accounts	FS730	\$ 1,061	\$ 10	\$ 9	\$ 0	\$ 23
Other Fiduciary Accounts and Related Services	FS740	\$ 19	\$ 22	\$ 7	\$ 0	\$ 7
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 125	\$ 6	\$ 6	\$ 6	\$ 1,582
Personal Trust and Agency Accounts	FS711	\$ 108	\$ 0	\$ 1	\$ 0	\$ 55
Retirement-Related Trust and Agency Accounts	FS721	\$ 2	\$ 0	\$ 0	\$ 0	\$ 1,501
Investment Management Agency Accounts	FS731	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 9	\$ 6	\$ 5	\$ 6	\$ 26
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 46	\$ 0	\$ 0	\$ 0	\$ 10
Personal Trust and Agency Accounts	FS712	\$ 29	\$ 0	\$ 0	\$ 0	\$ 6
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 5	\$ 0	\$ 0	\$ 0	\$ 1
Other Fiduciary Accounts and Related Services	FS742	\$ 12	\$ 0	\$ 0	\$ 0	\$ 3
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 138,408,083	\$ 131,399,665	\$ 129,651,790	\$ 123,123,556	\$ 118,695,488
Equity Capital Deductions - Total	SUB1631	\$ 23,412,632	\$ 20,478,404	\$ 20,333,564	\$ 20,446,932	\$ 19,336,024
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 587,573	\$ 605,575	\$ 597,748	\$ 583,695	\$ 603,529

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 21,733,991	\$ 18,801,631	\$ 18,826,204	\$ 18,783,675	\$ 17,830,848
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,084,669	\$ 1,063,847	\$ 903,667	\$ 1,075,968	\$ 898,226
Other	CCR134	\$ 6,399	\$ 7,351	\$ 5,945	\$ 3,594	\$ 3,421
Equity Capital Additions - Total	SUB1641	\$ 2,597,546	\$ 1,719,535	\$ 1,029,336	\$ 1,576,119	\$ 928,749
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,113,970	\$ 771,373	\$ 109,624	\$ 657,638	\$ - 2,030
Qualifying Intangible Assets	CCR185	\$ 574,721	\$ 64,160	\$ 73,282	\$ 82,371	\$ 91,328
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 908,771	\$ 884,002	\$ 846,393	\$ 836,058	\$ 839,383
Other	CCR195	\$ 84	\$ 0	\$ 37	\$ 52	\$ 68
Tier 1 (Core) Capital	CCR20	\$ 117,592,997	\$ 112,640,796	\$ 110,347,562	\$ 104,252,743	\$ 100,288,213
Total Assets (SC60)	CCR205	\$ 1,463,945,261	\$ 1,429,553,079	\$ 1,388,019,451	\$ 1,340,776,281	\$ 1,306,790,163
Asset Deductions - Total	SUB1651	\$ 23,616,231	\$ 20,681,574	\$ 20,563,882	\$ 20,381,144	\$ 19,532,542
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 482,787	\$ 530,043	\$ 536,710	\$ 504,941	\$ 491,558
Goodwill and Certain Other Intangible Assets	CCR265	\$ 22,042,658	\$ 19,081,086	\$ 19,118,191	\$ 18,796,753	\$ 18,138,605
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,084,985	\$ 1,064,034	\$ 903,849	\$ 1,076,151	\$ 898,408
Other	CCR275	\$ 5,801	\$ 6,411	\$ 5,132	\$ 3,299	\$ 3,971
Asset Additions - Total	SUB1661	\$ 1,661,914	\$ 575,272	\$ - 604,371	\$ 349,955	\$ - 785,988
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,086,536	\$ 510,337	\$ - 678,162	\$ 267,329	\$ - 877,605
Qualifying Intangible Assets	CCR285	\$ 574,721	\$ 64,160	\$ 73,282	\$ 82,371	\$ 91,328
Other	CCR290	\$ 657	\$ 775	\$ 509	\$ 255	\$ 289
Adjusted Total Assets	CCR25	\$ 1,441,990,944	\$ 1,409,446,777	\$ 1,366,851,198	\$ 1,320,745,092	\$ 1,286,471,633
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 57,339,602	\$ 56,010,117	\$ 54,382,977	\$ 52,535,256	\$ 51,066,888
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 117,592,997	\$ 112,640,796	\$ 110,347,562	\$ 104,252,743	\$ 100,288,213
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 153,152	\$ 145,285	\$ 174,506	\$ 165,038	\$ 190,284
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 8,105,548	\$ 6,952,719	\$ 6,972,322	\$ 6,970,793	\$ 7,019,436
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,923	\$ 13,401	\$ 25,924	\$ 27,239	\$ 28,455
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 6,112,235	\$ 5,705,503	\$ 5,654,488	\$ 5,661,908	\$ 5,692,353
Tier 2 Capital - Other	CCR355	\$ 233	\$ 1,532	\$ 158	\$ 271	\$ 269
Tier 2 (Supplementary) Capital	CCR33	\$ 14,373,091	\$ 12,818,440	\$ 12,827,398	\$ 12,825,249	\$ 12,930,797
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 14,372,327	\$ 12,818,438	\$ 12,827,398	\$ 12,825,249	\$ 12,930,797

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 109,688	\$ 118,919	\$ 118,085	\$ 123,186	\$ 189,518
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,397,008	\$ 1,058,164	\$ 923,860	\$ 1,026,456	\$ 878,846
Total Risk-Based Capital	CCR39	\$ 129,458,628	\$ 124,282,151	\$ 122,133,015	\$ 115,928,350	\$ 112,150,646
0% R/W Category - Cash	CCR400	\$ 5,372,967	\$ 4,721,636	\$ 5,123,742	\$ 4,747,129	\$ 4,685,031
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 22,233,903	\$ 20,247,561	\$ 20,199,905	\$ 19,100,758	\$ 19,081,243
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 24,436	\$ 25,309	\$ 35,044	\$ 28,771	\$ 29,640
0% R/W Category - Other	CCR415	\$ 3,461,836	\$ 4,170,280	\$ 3,835,453	\$ 3,617,256	\$ 3,002,143
0% R/W Category - Assets Total	CCR420	\$ 31,093,142	\$ 29,164,786	\$ 29,194,144	\$ 27,493,914	\$ 26,798,057
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 152,639,364	\$ 146,262,456	\$ 139,086,628	\$ 122,898,959	\$ 122,704,100
20% R/W Category - Claims on FHLBs	CCR435	\$ 29,691,590	\$ 29,537,627	\$ 28,816,355	\$ 27,957,591	\$ 28,046,645
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 5,007,491	\$ 4,863,071	\$ 4,358,946	\$ 3,693,794	\$ 3,633,356
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 26,537,060	\$ 27,182,937	\$ 23,789,074	\$ 25,214,129	\$ 27,232,345
20% R/W Category - Other	CCR450	\$ 38,602,787	\$ 40,398,149	\$ 40,134,898	\$ 39,247,077	\$ 38,023,898
20% R/W Category - Assets Total	CCR455	\$ 252,478,292	\$ 248,244,240	\$ 236,185,901	\$ 219,011,550	\$ 219,640,344
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 50,495,656	\$ 49,648,846	\$ 47,237,165	\$ 43,802,319	\$ 43,928,065
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 696,132,885	\$ 687,221,670	\$ 680,178,255	\$ 660,848,017	\$ 636,801,798
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 18,500,859	\$ 24,589,931	\$ 23,932,704	\$ 23,108,921	\$ 21,670,074
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,155,962	\$ 1,086,990	\$ 1,402,896	\$ 18,152,501	\$ 13,951,454
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 642,480	\$ 648,884	\$ 654,490	\$ 655,345	\$ 714,328
50% R/W Category - Other	CCR480	\$ 17,975,247	\$ 17,129,941	\$ 17,260,993	\$ 15,589,620	\$ 14,919,952
50% R/W Category - Assets Total	CCR485	\$ 734,407,433	\$ 730,677,416	\$ 723,429,338	\$ 718,354,404	\$ 688,057,606
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 367,203,919	\$ 365,338,920	\$ 361,714,880	\$ 359,177,406	\$ 344,029,019
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 10,574,302	\$ 7,606,911	\$ 8,185,682	\$ 10,163,682	\$ 8,990,102
100% R/W Category - All Other Assets	CCR506	\$ 498,570,296	\$ 475,064,651	\$ 447,504,372	\$ 418,618,044	\$ 413,174,454
100% R/W Category - Assets Total	CCR510	\$ 509,144,598	\$ 482,671,562	\$ 455,690,054	\$ 428,781,726	\$ 422,164,556
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 509,144,598	\$ 482,671,562	\$ 455,690,054	\$ 428,781,726	\$ 422,164,556
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 15,151	\$ 15,173	\$ 19,487	\$ 36,213	\$ 36,285

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:46 PM	TFR Industry Aggregate Report 91300 - OTS-Regulated: U.S. Total December 2005	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 189,390	\$ 189,665	\$ 243,591	\$ 452,667	\$ 453,567
Assets to Risk-Weight	CCR64	\$ 1,527,138,616	\$ 1,490,773,177	\$ 1,444,518,924	\$ 1,393,677,807	\$ 1,356,696,848

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