

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:39 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		80	83	84	86	86
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	3	5	3	2
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,162,546	\$ 3,610,934	\$ 3,564,502	\$ 3,747,117	\$ 3,787,512
Cash and Non-Interest-Earning Deposits	SC110	\$ 403,587	\$ 781,754	\$ 720,953	\$ 600,626	\$ 556,034
Interest-Earning Deposits in FHLBs	SC112	\$ 367,117	\$ 421,731	\$ 448,770	\$ 490,111	\$ 554,321
Other Interest-Earning Deposits	SC118	\$ 456,412	\$ 562,223	\$ 544,160	\$ 574,258	\$ 590,825
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 330,934	\$ 218,882	\$ 220,237	\$ 236,034	\$ 324,489
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,098,626	\$ 1,062,900	\$ 1,075,735	\$ 1,273,391	\$ 1,192,748
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 186,260	\$ 213,385	\$ 208,774	\$ 213,061	\$ 228,634
State and Municipal Obligations	SC180	\$ 186,827	\$ 184,256	\$ 178,966	\$ 163,575	\$ 122,643
Securities Backed by Nonmortgage Loans	SC182	\$ 21,858	\$ 30,413	\$ 26,019	\$ 22,657	\$ 28,520
Other Investment Securities	SC185	\$ 95,353	\$ 121,194	\$ 125,489	\$ 157,041	\$ 172,825
Accrued Interest Receivable	SC191	\$ 15,572	\$ 14,196	\$ 15,399	\$ 16,363	\$ 16,473
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,438,719	\$ 1,504,153	\$ 1,617,642	\$ 1,668,732	\$ 1,659,401
Mortgage-Backed Securities - Total	SC22	\$ 1,438,719	\$ 1,504,153	\$ 1,617,642	\$ 1,668,732	\$ 1,659,401
Pass-Through - Total	SUB0073	\$ 849,643	\$ 891,812	\$ 1,002,741	\$ 1,000,768	\$ 980,368
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 849,643	\$ 891,812	\$ 1,002,741	\$ 1,000,768	\$ 980,368
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 584,376	\$ 607,526	\$ 609,739	\$ 662,369	\$ 673,635
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 229,098	\$ 240,715	\$ 250,143	\$ 252,480	\$ 291,032
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 350,168	\$ 358,523	\$ 350,459	\$ 384,387	\$ 369,219
Other	SC222	\$ 5,110	\$ 8,288	\$ 9,137	\$ 25,502	\$ 13,384
Accrued Interest Receivable	SC228	\$ 4,700	\$ 4,815	\$ 5,162	\$ 5,595	\$ 5,398

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 33,399,513	\$ 32,910,272	\$ 31,760,109	\$ 30,983,681	\$ 29,777,641
Mortgage Loans - Total	SC26	\$ 33,192,306	\$ 32,707,144	\$ 31,561,585	\$ 30,789,869	\$ 29,583,152
Construction Loans - Total	SUB0100	\$ 1,898,052	\$ 1,855,495	\$ 1,739,106	\$ 1,588,541	\$ 1,526,605
Residential - Total	SUB0110	\$ 1,746,019	\$ 1,705,391	\$ 1,615,604	\$ 1,494,771	\$ 1,429,334
1-4 Dwelling Units	SC230	\$ 1,441,258	\$ 1,362,309	\$ 1,328,898	\$ 1,228,950	\$ 1,185,268
Multifamily (5 or more) Dwelling Units	SC235	\$ 304,761	\$ 343,082	\$ 286,706	\$ 265,821	\$ 244,066
Nonresidential Property	SC240	\$ 152,033	\$ 150,104	\$ 123,502	\$ 93,770	\$ 97,271
Permanent Loans - Total	SUB0121	\$ 31,361,088	\$ 30,919,014	\$ 29,891,367	\$ 29,266,866	\$ 28,129,858
Residential - Total	SUB0131	\$ 27,104,207	\$ 26,913,510	\$ 26,232,616	\$ 25,943,821	\$ 24,972,142
1-4 Dwelling Units - Total	SUB0141	\$ 26,117,849	\$ 25,758,784	\$ 25,057,487	\$ 24,906,314	\$ 23,940,780
Revolving Open-End Loans	SC251	\$ 3,800,804	\$ 4,047,083	\$ 4,143,963	\$ 4,080,922	\$ 3,923,111
All Other - First Liens	SC254	\$ 21,924,136	\$ 21,348,991	\$ 20,569,041	\$ 20,511,387	\$ 19,761,532
All Other - Junior Liens	SC255	\$ 392,909	\$ 362,710	\$ 344,483	\$ 314,005	\$ 256,137
Multifamily (5 or more) Dwelling Units	SC256	\$ 986,358	\$ 1,154,726	\$ 1,175,129	\$ 1,037,507	\$ 1,031,362
Nonresidential Property (Except Land)	SC260	\$ 2,175,211	\$ 2,227,703	\$ 2,116,577	\$ 1,952,787	\$ 1,843,482
Land	SC265	\$ 2,081,670	\$ 1,777,801	\$ 1,542,174	\$ 1,370,258	\$ 1,314,234
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,124,859	\$ 1,308,212	\$ 2,045,975	\$ 1,198,944	N/A
Accrued Interest Receivable	SC272	\$ 130,099	\$ 124,767	\$ 121,193	\$ 116,052	\$ 111,916
Advances for Taxes and Insurance	SC275	\$ 10,274	\$ 10,996	\$ 8,443	\$ 12,222	\$ 9,262
Allowance for Loan and Lease Losses	SC283	\$ 207,207	\$ 203,128	\$ 198,524	\$ 193,812	\$ 194,489
Nonmortgage Loans - Gross	SUB0162	\$ 2,290,875	\$ 9,334,828	\$ 8,802,928	\$ 8,504,813	\$ 8,439,283
Nonmortgage Loans - Total	SC31	\$ 2,250,550	\$ 9,013,926	\$ 8,486,576	\$ 8,183,369	\$ 8,104,856
Commercial Loans - Total	SC32	\$ 868,862	\$ 797,323	\$ 930,115	\$ 798,335	\$ 751,928
Secured	SC300	\$ 652,702	\$ 583,647	\$ 742,533	\$ 617,222	\$ 545,580
Unsecured	SC303	\$ 212,885	\$ 210,791	\$ 184,546	\$ 179,361	\$ 204,036
Lease Receivables	SC306	\$ 3,275	\$ 2,885	\$ 3,036	\$ 1,752	\$ 2,312
Consumer Loans - Total	SC35	\$ 1,409,719	\$ 8,480,199	\$ 7,796,620	\$ 7,642,181	\$ 7,619,983
Loans on Deposits	SC310	\$ 25,221	\$ 26,374	\$ 27,391	\$ 27,098	\$ 26,728
Home Improvement Loans (Not secured by real estate)	SC316	\$ 31,446	\$ 86,097	\$ 71,142	\$ 502,763	\$ 430,022
Education Loans	SC320	\$ 882	\$ 766	\$ 737	\$ 562	\$ 1,159
Auto Loans	SC323	\$ 1,173,394	\$ 1,157,156	\$ 1,190,307	\$ 1,155,229	\$ 1,114,532
Mobile Home Loans	SC326	\$ 3,427	\$ 3,322	\$ 10,590	\$ 15,666	\$ 16,230
Credit Cards	SC328	\$ 48,153	\$ 6,331,747	\$ 5,713,070	\$ 5,270,850	\$ 5,544,658

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 127,196	\$ 874,737	\$ 783,383	\$ 670,013	\$ 486,654
Accrued Interest Receivable	SC348	\$ 12,294	\$ 57,306	\$ 76,193	\$ 64,297	\$ 67,372
Allowance for Loan and Lease Losses	SC357	\$ 40,325	\$ 320,902	\$ 316,352	\$ 321,444	\$ 334,427
Repossessed Assets - Gross	SUB0201	\$ 44,116	\$ 50,583	\$ 51,594	\$ 45,346	\$ 45,979
Repossessed Assets - Total	SC40	\$ 44,019	\$ 50,534	\$ 51,544	\$ 45,294	\$ 45,913
Real Estate - Total	SUB0210	\$ 42,616	\$ 47,483	\$ 48,779	\$ 42,335	\$ 42,380
Construction	SC405	\$ 2,098	\$ 7,158	\$ 4,864	\$ 6,117	\$ 5,984
Residential - Total	SUB0225	\$ 37,025	\$ 34,238	\$ 35,972	\$ 32,837	\$ 33,576
1-4 Dwelling Units	SC415	\$ 35,684	\$ 31,935	\$ 34,089	\$ 32,401	\$ 32,993
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,341	\$ 2,303	\$ 1,883	\$ 436	\$ 583
Nonresidential (Except Land)	SC426	\$ 3,333	\$ 5,918	\$ 7,548	\$ 2,819	\$ 2,452
Land	SC428	\$ 160	\$ 169	\$ 395	\$ 562	\$ 368
Other Repossessed Assets	SC430	\$ 1,500	\$ 3,100	\$ 2,815	\$ 3,011	\$ 3,599
General Valuation Allowances	SC441	\$ 97	\$ 49	\$ 50	\$ 52	\$ 66
Real Estate Held for Investment	SC45	\$ 1,869	\$ 2,495	\$ 2,304	\$ 2,280	\$ 2,259
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 486,142	\$ 489,562	\$ 488,357	\$ 488,541	\$ 486,215
Federal Home Loan Bank Stock	SC510	\$ 480,712	\$ 483,911	\$ 482,705	\$ 482,867	\$ 480,639
Other	SC540	\$ 5,430	\$ 5,651	\$ 5,652	\$ 5,674	\$ 5,576
Office Premises and Equipment	SC55	\$ 396,004	\$ 402,929	\$ 402,919	\$ 403,168	\$ 397,998
Other Assets - Gross	SUB0262	\$ 902,167	\$ 1,228,344	\$ 1,194,095	\$ 1,121,160	\$ 1,244,004
Other Assets - Total	SC59	\$ 902,167	\$ 1,228,344	\$ 1,194,095	\$ 1,121,160	\$ 1,244,004
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 46,511	\$ 43,214	\$ 40,184	\$ 48,748	\$ 64,202
Bank-Owned Life Insurance - Other	SC625	\$ 229,886	\$ 227,683	\$ 225,148	\$ 206,992	\$ 183,516
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 176,688	\$ 216,970	\$ 196,234	\$ 215,745	\$ 169,504
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 163,243	\$ 488,362	\$ 440,886	\$ 346,576	\$ 362,805
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 382	\$ 599	\$ 683	\$ 934	\$ 613
Other Assets	SC689	\$ 285,457	\$ 251,516	\$ 290,960	\$ 302,165	\$ 463,364
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 247,629	\$ 524,079	\$ 514,926	\$ 515,308	\$ 528,982
Total Assets - Gross	SUB0283	\$ 42,121,951	\$ 49,534,100	\$ 47,884,450	\$ 46,964,838	\$ 45,840,292
Total Assets	SC60	\$ 41,874,322	\$ 49,010,021	\$ 47,369,524	\$ 46,449,530	\$ 45,311,310
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 31,220,131	\$ 31,649,930	\$ 31,801,313	\$ 32,104,833	\$ 32,434,344
Deposits	SC710	\$ 30,422,788	\$ 30,932,420	\$ 31,146,390	\$ 31,405,217	\$ 31,543,864
Escrows	SC712	\$ 797,478	\$ 717,316	\$ 654,456	\$ 698,934	\$ 889,649
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 135	\$ 194	\$ 467	\$ 682	\$ 831
Borrowings - Total	SC72	\$ 6,225,963	\$ 6,958,987	\$ 6,379,551	\$ 5,397,348	\$ 5,896,153
Advances from FHLBank	SC720	\$ 6,074,159	\$ 6,261,811	\$ 5,612,341	\$ 4,825,301	\$ 3,564,324
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 54,412	\$ 41,948	\$ 44,097	\$ 44,876	\$ 45,383
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 3,800	\$ 1,800	\$ 1,800	\$ 1,800	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 93,592	\$ 653,428	\$ 721,313	\$ 525,371	\$ 2,286,446
Other Liabilities - Total	SC75	\$ 413,439	\$ 3,597,472	\$ 2,589,094	\$ 2,648,603	\$ 993,080
Accrued Interest Payable - Deposits	SC763	\$ 40,181	\$ 146,552	\$ 160,332	\$ 161,405	\$ 168,764
Accrued Interest Payable - Other	SC766	\$ 11,145	\$ 11,645	\$ 11,407	\$ 10,328	\$ 10,826
Accrued Taxes	SC776	\$ 58,153	\$ 54,954	\$ 73,052	\$ 29,402	\$ 42,608
Accounts Payable	SC780	\$ 108,105	\$ 2,743,426	\$ 1,778,597	\$ 1,845,493	\$ 283,511
Deferred Income Taxes	SC790	\$ 59,941	\$ 67,070	\$ 49,383	\$ 43,866	\$ 49,422
Other Liabilities and Deferred Income	SC796	\$ 135,914	\$ 573,825	\$ 516,323	\$ 558,109	\$ 437,949
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	\$ 37,859,533	\$ 42,206,389	\$ 40,769,958	\$ 40,150,784	\$ 39,323,577

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 171	\$ 153	\$ 153	\$ 155	\$ 159
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,014,612	\$ 6,803,477	\$ 6,599,413	\$ 6,298,592	\$ 5,987,572
Stock - Total	SUB0311	\$ 984,361	\$ 3,072,821	\$ 3,063,013	\$ 2,997,745	\$ 2,853,495
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 4,260	\$ 4,260	\$ 4,260	\$ 4,260	\$ 4,260
Common Stock - Par Value	SC820	\$ 43,192	\$ 48,098	\$ 48,098	\$ 44,488	\$ 44,488
Common Stock - Paid in Excess of Par	SC830	\$ 936,909	\$ 3,020,463	\$ 3,010,655	\$ 2,948,997	\$ 2,804,747
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,494	\$ 20,268	\$ 23,845	\$- 3,295	\$ 44,290
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,241	\$ 26,643	\$ 26,246	\$- 231	\$ 47,355
Gains (Losses) on Cash Flow Hedges	SC865	\$- 3,569	\$- 3,922	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 2,166	\$- 2,453	\$- 2,401	\$- 3,064	\$- 3,065
Retained Earnings	SC880	\$ 3,050,314	\$ 3,730,852	\$ 3,537,366	\$ 3,330,885	\$ 3,118,674
Other Components of Equity Capital	SC891	\$- 15,569	\$- 20,464	\$- 24,811	\$- 26,743	\$- 28,887
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 41,874,316	\$ 49,010,019	\$ 47,369,524	\$ 46,449,531	\$ 45,311,308

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 15
3	Federal, State, or other taxes receivable	33	\$ 9,895
4	Net deferred tax assets	17	\$ 11,724
5	Insured portion of real estate acquired by forecls	1	\$ 5
6	Prepaid deposit insurance premiums	14	\$ 169
7	Prepaid expenses	66	\$ 28,219
9	Advances for loans serviced for others	3	\$ 14,152
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 18,915
14	Other noninterest-bearing short-term accounts recv	22	\$ 105,678
20	F/V of all derivative instru. reportable as assets	2	\$ 1,543
99	Other	46	\$ 43,359

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 1,993
4	Nonrefundable loan fees received prior to closing	4	\$ 54
7	Deferred gains from the sale of real estate	4	\$ 106
9	Fees received for standby contracts and other	1	\$ 8
10	Amounts due brokers for unsettled transactions	1	\$ 975
11	The liability recorded for post-retirement benefit	27	\$ 17,382
14	Unapplied loan payments received	3	\$ 40,773
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 1,233
18	Litigation reserves	1	\$ 4,028
20	F/V of all derivative instru. reportable as liab.	1	\$ 696
99	Other	73	\$ 43,334

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 526,384	\$ 602,511	\$ 522,322	\$ 581,876	\$ 525,193
Deposits and Investment Securities	SO115	\$ 20,737	\$ 20,013	\$ 19,292	\$ 18,624	\$ 20,109
Mortgage-Backed Securities	SO125	\$ 20,785	\$ 22,745	\$ 23,028	\$ 22,740	\$ 21,706
Mortgage Loans	SO141	\$ 433,921	\$ 425,097	\$ 418,393	\$ 389,574	\$ 377,333
Nonmortgage Loans - Total	SUB0950	\$ 50,941	\$ 134,656	\$ 61,609	\$ 150,938	\$ 106,045
Commercial Loans and Leases	SO160	\$ 12,495	\$ 11,986	\$ 11,902	\$ 10,384	\$ 9,648
Consumer Loans and Leases	SO171	\$ 38,446	\$ 122,670	\$ 49,707	\$ 140,554	\$ 96,397
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 5,259	\$ 5,107	\$ 5,122	\$ 4,746	\$ 4,714
Federal Home Loan Bank Stock	SO181	\$ 5,239	\$ 5,080	\$ 5,077	\$ 4,746	\$ 4,714
Other	SO185	\$ 20	\$ 27	\$ 45	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 233,311	\$ 237,860	\$ 226,609	\$ 223,014	\$ 227,559
Deposits	SO215	\$ 181,307	\$ 177,034	\$ 174,787	\$ 175,073	\$ 180,821
Escrows	SO225	\$ 98	\$ 184	\$ 16	\$ 81	\$ 78
Advances from FHLBank	SO230	\$ 49,565	\$ 48,764	\$ 41,184	\$ 36,313	\$ 35,227
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 33	\$ 23	\$ 57	\$ 23	\$ 24
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,312	\$ 11,855	\$ 10,565	\$ 11,572	\$ 11,426
Capitalized Interest	SO271	\$ 4	\$ 0	\$ 0	\$ 48	\$ 17
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 298,332	\$ 369,758	\$ 300,835	\$ 363,608	\$ 302,348
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 18,999	\$ 187,846	\$ 120,119	\$ 127,152	\$ 131,085
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 279,333	\$ 181,912	\$ 180,716	\$ 236,456	\$ 171,263
Noninterest Income - Total	SO42	\$ 140,987	\$ 726,522	\$ 728,425	\$ 659,721	\$ 707,876
Mortgage Loan Serving Fees	SO410	\$ 3,877	\$ 62,543	\$ 67,885	\$ 76,130	\$ 42,835
Other Fees and Charges	SO420	\$ 107,088	\$ 241,385	\$ 351,105	\$ 330,818	\$ 360,686
Net Income (Loss) from Other - Total	SUB0451	\$ 37,849	\$ 435,124	\$ 260,518	\$ 388,043	\$ 250,640
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 22,195	\$ 417,144	\$ 291,816	\$ 274,681	\$ 269,824
Operations & Sale of Repossessed Assets	SO461	\$ 69	\$ 627	\$ 315	\$ 562	\$ - 765
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 562	\$ - 4,672	\$ - 1,794	\$ - 1,017	\$ 1,480
Sale of Securities Held-to-Maturity	SO467	\$ - 9	\$ 12	\$ 3	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 522	\$ 4,622	\$ 1,887	\$ 908	\$ 1,685

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 5,548	\$ 790	\$ 10,223	\$- 3	\$ 12,313
Trading Assets (Realized and Unrealized)	SO485	\$ 8,962	\$ 16,601	\$- 41,932	\$ 112,912	\$- 33,897
Other Noninterest Income	SO488	\$- 7,827	\$- 12,530	\$ 48,917	\$- 135,270	\$ 53,715
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	\$ 275,216	\$ 529,693	\$ 526,124	\$ 460,835	\$ 455,702
All Personnel Compensation and Expense	SO510	\$ 124,281	\$ 173,670	\$ 140,618	\$ 125,531	\$ 119,508
Legal Expense	SO520	\$ 1,681	\$ 2,637	\$ 1,905	\$ 2,192	\$ 2,015
Office Occupancy and Equipment Expense	SO530	\$ 34,647	\$ 35,418	\$ 34,478	\$ 34,487	\$ 35,211
Marketing and Other Professional Services	SO540	\$ 32,459	\$ 50,044	\$ 93,427	\$ 28,070	\$ 23,774
Loan Servicing Fees	SO550	\$ 35,013	\$ 168,562	\$ 149,087	\$ 194,762	\$ 188,721
Goodwill and Other Intangibles Expense	SO560	\$ 5,696	\$ 14,305	\$ 11,305	\$ 10,769	\$ 9,047
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 257	\$- 213	\$ 205	\$- 56	\$- 60
Other Noninterest Expense	SO580	\$ 41,182	\$ 85,270	\$ 95,099	\$ 65,080	\$ 77,486
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	\$ 145,104	\$ 378,741	\$ 383,017	\$ 435,342	\$ 423,437
Income Taxes - Total	SO71	\$ 44,684	\$ 131,875	\$ 129,896	\$ 159,488	\$ 144,126
Federal	SO710	\$ 42,173	\$ 129,792	\$ 122,870	\$ 157,272	\$ 142,344
State, Local & Other	SO720	\$ 2,511	\$ 2,083	\$ 7,026	\$ 2,216	\$ 1,782
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 100,420	\$ 246,866	\$ 253,121	\$ 275,854	\$ 279,311
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 292
Net Income (Loss)	SO91	\$ 100,420	\$ 246,866	\$ 253,121	\$ 275,854	\$ 279,603

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	21	\$ 441
5	Net income(loss) from real estate held for invest	2	\$ 17
6	Net income(loss)-equity invest in uncons sub org	2	\$ 21
7	Net income(loss) from leased property	5	\$ 56
9	Net income from data processing lease/services	1	\$ 191
11	Adjustments to prior periods	1	\$ 3
15	Income from corporate-owned life insurance	28	\$ 3,113
99	Other	54	\$- 13,929

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 195
2	OTS assessments	15	\$ 213
3	Interest expense on income taxes	2	\$ 1,155
6	Supervisory examination fees	14	\$ 332
7	Office supplies, printing, and postage	50	\$ 4,857
8	Telephone, including data lines	7	\$ 214
9	Loan origination expense	9	\$ 961
10	ATM expense	13	\$ 626
12	Acquisition and organization costs	1	\$ 884
13	Misc taxes other than income & real estate	53	\$ 4,435
14	Losses from fraud	2	\$ 133
15	Foreclosure expenses	1	\$ 10
17	Charitable contributions	4	\$ 123
99	Other	50	\$ 8,137

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 526,384	\$ 2,173,042	\$ 1,580,635	\$ 1,107,069	\$ 525,193
YTD - Deposits and Investment Securities	Y_SO115	\$ 20,737	\$ 74,368	\$ 54,511	\$ 38,733	\$ 20,109
YTD - Mortgage-Backed Securities	Y_SO125	\$ 20,785	\$ 87,497	\$ 64,762	\$ 44,446	\$ 21,706
YTD - Mortgage Loans	Y_SO141	\$ 433,921	\$ 1,565,032	\$ 1,146,735	\$ 766,907	\$ 377,333
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 12,495	\$ 42,642	\$ 31,034	\$ 20,032	\$ 9,648
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 38,446	\$ 403,503	\$ 283,593	\$ 236,951	\$ 96,397
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 5,259	\$ 18,961	\$ 14,004	\$ 9,460	\$ 4,714
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 5,239	\$ 18,880	\$ 13,950	\$ 9,460	\$ 4,714
YTD - Other	Y_SO185	\$ 20	\$ 81	\$ 54	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 233,311	\$ 888,000	\$ 653,938	\$ 450,573	\$ 227,559
YTD - Deposits	Y_SO215	\$ 181,307	\$ 690,503	\$ 515,736	\$ 355,894	\$ 180,821
YTD - Escrows	Y_SO225	\$ 98	\$ 359	\$ 175	\$ 159	\$ 78
YTD - Advances from FHLBank	Y_SO230	\$ 49,565	\$ 152,277	\$ 105,044	\$ 71,540	\$ 35,227
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 33	\$ 233	\$ 210	\$ 47	\$ 24
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,312	\$ 44,693	\$ 32,838	\$ 22,998	\$ 11,426
YTD - Capitalized Interest	Y_SO271	\$ 4	\$ 65	\$ 65	\$ 65	\$ 17
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 298,332	\$ 1,304,003	\$ 940,701	\$ 665,956	\$ 302,348
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 18,999	\$ 567,067	\$ 379,764	\$ 258,237	\$ 131,085
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 279,333	\$ 736,936	\$ 560,937	\$ 407,719	\$ 171,263
YTD - Noninterest Income - Total	Y_SO42	\$ 140,987	\$ 2,813,945	\$ 2,088,762	\$ 1,367,597	\$ 707,876
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 3,877	\$ 249,551	\$ 187,337	\$ 118,965	\$ 42,835
YTD - Other Fees and Charges	Y_SO420	\$ 107,088	\$ 1,279,350	\$ 1,038,954	\$ 691,504	\$ 360,686
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 37,849	\$ 1,330,994	\$ 895,887	\$ 638,683	\$ 250,640
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 22,195	\$ 1,250,519	\$ 833,400	\$ 544,505	\$ 269,824
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 69	\$ 712	\$ 77	\$ - 203	\$ - 765
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 562	\$ - 5,784	\$ - 1,112	\$ 463	\$ 1,480
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 9	\$ 15	\$ 3	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 522	\$ 8,500	\$ 3,878	\$ 2,593	\$ 1,685

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 5,548	\$ 23,348	\$ 22,558	\$ 12,310	\$ 12,313
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 8,962	\$ 53,684	\$ 37,083	\$ 79,015	\$- 33,897
YTD - Other Noninterest Income	Y_SO488	\$- 7,827	\$- 45,950	\$- 33,416	\$- 81,555	\$ 53,715
YTD - Noninterest Expense - Total	Y_SO51	\$ 275,216	\$ 1,952,228	\$ 1,427,368	\$ 916,537	\$ 455,702
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 124,281	\$ 548,322	\$ 377,014	\$ 245,039	\$ 119,508
YTD - Legal Expense	Y_SO520	\$ 1,681	\$ 8,790	\$ 6,191	\$ 4,207	\$ 2,015
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 34,647	\$ 135,586	\$ 101,504	\$ 69,698	\$ 35,211
YTD - Marketing and Other Professional Services	Y_SO540	\$ 32,459	\$ 194,438	\$ 144,708	\$ 51,844	\$ 23,774
YTD - Loan Servicing Fees	Y_SO550	\$ 35,013	\$ 701,024	\$ 532,462	\$ 383,483	\$ 188,721
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,696	\$ 45,238	\$ 30,933	\$ 19,816	\$ 9,047
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 257	\$- 124	\$ 89	\$- 116	\$- 60
YTD - Other Noninterest Expense	Y_SO580	\$ 41,182	\$ 318,954	\$ 234,467	\$ 142,566	\$ 77,486
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 145,104	\$ 1,598,653	\$ 1,222,331	\$ 858,779	\$ 423,437
YTD - Income Taxes - Total	Y_SO71	\$ 44,684	\$ 558,458	\$ 427,537	\$ 303,614	\$ 144,126
YTD - Federal	Y_SO710	\$ 42,173	\$ 545,532	\$ 416,513	\$ 299,616	\$ 142,344
YTD - State, Local, and Other	Y_SO720	\$ 2,511	\$ 12,926	\$ 11,024	\$ 3,998	\$ 1,782
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 100,420	\$ 1,040,195	\$ 794,794	\$ 555,165	\$ 279,311
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 292	\$ 292	\$ 292	\$ 292
YTD - Net Income (Loss)	Y_SO91	\$ 100,420	\$ 1,040,487	\$ 795,086	\$ 555,457	\$ 279,603

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 236,328	\$ 513,299	\$ 508,113	\$ 528,973	\$ 545,123
Net Provision for Loss	VA115	\$ 17,662	\$ 188,006	\$ 120,214	\$ 126,970	\$ 129,776
Transfers	VA125	\$- 1,431	\$- 2,115	\$- 464	\$ 627	\$- 2,787
Recoveries	VA135	\$ 1,316	\$ 32,065	\$ 31,609	\$ 39,493	\$ 28,137
Adjustments	VA145	\$ 2,684	\$- 54,833	\$- 23,705	\$- 37,349	\$- 17,194
Charge-offs	VA155	\$ 8,933	\$ 152,349	\$ 120,847	\$ 143,414	\$ 154,083
General Valuation Allowances - Ending Balance	VA165	\$ 247,626	\$ 524,073	\$ 514,920	\$ 515,300	\$ 528,972
Specific Valuation Allowances - Beginning Balance	VA108	\$ 14,704	\$ 13,079	\$ 14,190	\$ 15,314	\$ 12,177
Net Provision for Loss	VA118	\$ 1,575	\$- 373	\$ 110	\$ 126	\$ 1,249

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,431	\$ 2,115	\$ 464	\$- 627	\$ 2,787
Adjustments	VA148	\$ 0	\$ 403	\$- 416	\$- 1	\$- 2
Charge-offs	VA158	\$ 2,770	\$ 520	\$ 924	\$ 506	\$ 897
Specific Valuation Allowances - Ending Balance	VA168	\$ 14,940	\$ 14,704	\$ 13,424	\$ 14,306	\$ 15,314
Total Valuation Allowances - Beginning Balance	VA110	\$ 251,032	\$ 526,378	\$ 522,303	\$ 544,287	\$ 557,300
Net Provision for Loss	VA120	\$ 19,256	\$ 187,633	\$ 120,324	\$ 127,096	\$ 131,025
Recoveries	VA140	\$ 1,316	\$ 32,065	\$ 31,609	\$ 39,493	\$ 28,137
Adjustments	VA150	\$ 2,684	\$- 54,430	\$- 24,121	\$- 37,350	\$- 17,196
Charge-offs	VA160	\$ 11,703	\$ 152,869	\$ 121,771	\$ 143,920	\$ 154,980
Total Valuation Allowances - Ending Balance	VA170	\$ 262,566	\$ 538,777	\$ 528,344	\$ 529,606	\$ 544,286
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 8,933	\$ 152,349	\$ 120,847	\$ 143,414	\$ 154,083
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 2,966	\$ 6,057	\$ 5,573	\$ 6,379	\$ 3,276
Construction - Total	SUB2030	\$ 93	\$ 95	\$ 174	\$ 334	\$ 348
1-4 Dwelling Units	VA420	\$ 93	\$ 95	\$ 138	\$ 334	\$ 332
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 36	\$ 0	\$ 16
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,873	\$ 5,962	\$ 5,399	\$ 6,045	\$ 2,928
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 518	\$ 783	\$ 1,358	\$ 263	\$ 217
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,321	\$ 4,502	\$ 3,901	\$ 4,324	\$ 2,572
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5	\$ 70	\$ 22	\$ 27	\$ 69
Multifamily (5 or more) Dwelling Units	VA470	\$ 18	\$ 255	\$ 1	\$ 1,431	\$ 6
Nonresidential Property (Except Land)	VA480	\$ 5	\$ 342	\$ 91	\$ 0	\$ 64
Land	VA490	\$ 6	\$ 10	\$ 26	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,776	\$ 146,048	\$ 114,962	\$ 136,852	\$ 150,637
Commercial Loans	VA520	\$ 1,069	\$ 583	\$ 325	\$ 704	\$ 408
Consumer Loans - Total	SUB2061	\$ 4,707	\$ 145,465	\$ 114,637	\$ 136,148	\$ 150,229
Loans on Deposits	VA510	\$ 1	\$ 2	\$ 7	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 25	\$ 115	\$ 34	\$ 10	\$ 22
Education Loans	VA530	\$ 0	\$ 0	\$ 1	\$ 0	\$ 3
Auto Loans	VA540	\$ 4,050	\$ 3,941	\$ 4,419	\$ 3,685	\$ 4,416
Mobile Home Loans	VA550	\$ 59	\$ 95	\$ 173	\$ 120	\$ 141

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 107	\$ 140,599	\$ 109,450	\$ 131,722	\$ 144,955
Other	VA560	\$ 465	\$ 713	\$ 553	\$ 611	\$ 692
Repossessed Assets - Total	VA60	\$ 191	\$ 244	\$ 304	\$ 183	\$ 170
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 191	\$ 120	\$ 190	\$ 169	\$ 110
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Other Repossessed Assets	VA630	\$ 0	\$ 124	\$ 114	\$ 14	\$ 17
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	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,316	\$ 32,065	\$ 31,609	\$ 39,493	\$ 28,137
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 621	\$ 502	\$ 1,651	\$ 561	\$ 592
Construction - Total	SUB2130	\$ 23	\$ 2	\$ 31	\$ 0	\$ 174
1-4 Dwelling Units	VA421	\$ 0	\$ 2	\$ 31	\$ 0	\$ 174
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 598	\$ 500	\$ 1,620	\$ 561	\$ 418
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 81	\$ 2	\$ 6	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 247	\$ 473	\$ 1,117	\$ 550	\$ 413
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 9	\$ 14	\$ 4	\$ 2	\$ 3
Multifamily (5 or more) Dwelling Units	VA471	\$ 215	\$ 11	\$ 48	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 46	\$ 0	\$ 445	\$ 9	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 695	\$ 31,563	\$ 29,958	\$ 38,932	\$ 27,545
Commercial Loans	VA521	\$ 303	\$ 645	\$ 26	\$ 69	\$ 315
Consumer Loans - Total	SUB2161	\$ 392	\$ 30,918	\$ 29,932	\$ 38,863	\$ 27,230
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 1	\$ 1	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 402	\$ 28	\$ 75	\$ 462
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 228	\$ 216	\$ 187	\$ 241	\$ 189

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 0	\$ 0	\$ 1
Credit Cards	VA557	\$ 14	\$ 30,092	\$ 29,555	\$ 38,423	\$ 25,833
Other	VA561	\$ 149	\$ 207	\$ 161	\$ 123	\$ 745
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,020	\$ 1,744	\$ 578	\$- 502	\$ 4,033
Deposits and Investment Securities	VA38	\$ 2	\$ 7	\$ 0	\$ 0	\$- 5
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,553	\$ 825	\$ 452	\$- 1,787	\$ 3,196
Construction - Total	SUB2230	\$ 547	\$ 75	\$ 312	\$- 292	\$ 1,239
1-4 Dwelling Units	VA422	\$ 477	\$ 75	\$ 217	\$- 292	\$- 411
Multifamily (5 or more) Dwelling Units	VA432	\$ 15	\$ 0	\$ 0	\$ 0	\$- 22
Nonresidential Property	VA442	\$ 55	\$ 0	\$ 95	\$ 0	\$ 1,672
Permanent - Total	SUB2241	\$ 1,006	\$ 750	\$ 140	\$- 1,495	\$ 1,957
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 945	\$ 1,020	\$- 457	\$ 336	\$ 258
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 63	\$ 35	\$- 97	\$- 552	\$ 134
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 10	\$- 11	\$ 21	\$ 25	\$ 34
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 31	\$ 881	\$- 1,306	\$ 1,431
Nonresidential Property (Except Land)	VA482	\$- 272	\$- 185	\$- 208	\$ 2	\$ 100
Land	VA492	\$ 260	\$- 78	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,210	\$ 8	\$ 32	\$ 1,157	\$ 768
Commercial Loans	VA522	\$ 438	\$ 129	\$ 170	\$ 663	\$ 378
Consumer Loans - Total	SUB2261	\$ 772	\$- 121	\$- 138	\$ 494	\$ 390
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 14	\$- 57	\$ 168	\$ 336
Education Loans	VA532	\$- 1	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 801	\$ 2	\$ 46	\$ 4	\$ 28
Mobile Home Loans	VA552	\$- 19	\$- 166	\$- 62	\$ 108	\$- 108
Credit Cards	VA558	\$- 20	\$ 57	\$ 7	\$ 0	\$ 0
Other	VA562	\$ 11	\$- 29	\$- 72	\$ 214	\$ 134
Reposessed Assets - Total	VA62	\$ 152	\$ 904	\$ 94	\$ 70	\$ 16
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 2	\$ 113	\$- 24	\$ 25	\$ 16
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 741	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 150	\$ 50	\$ 118	\$ 40	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 103	\$ 0	\$ 0	\$ 58	\$ 58
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 10,637	\$ 122,028	\$ 89,816	\$ 103,419	\$ 129,979
Deposits and Investment Securities	VA39	\$ 2	\$ 7	\$ 0	\$ 0	\$- 5
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 3,898	\$ 6,380	\$ 4,374	\$ 4,031	\$ 5,880
Construction - Total	SUB2330	\$ 617	\$ 168	\$ 455	\$ 42	\$ 1,413
1-4 Dwelling Units	VA425	\$ 570	\$ 168	\$ 324	\$ 42	\$- 253
Multifamily (5 or more) Dwelling Units	VA435	\$ 15	\$ 0	\$ 36	\$ 0	\$- 6
Nonresidential Property	VA445	\$ 32	\$ 0	\$ 95	\$ 0	\$ 1,672
Permanent - Total	SUB2341	\$ 3,281	\$ 6,212	\$ 3,919	\$ 3,989	\$ 4,467
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,382	\$ 1,801	\$ 895	\$ 599	\$ 474
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,137	\$ 4,064	\$ 2,687	\$ 3,222	\$ 2,293
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 6	\$ 45	\$ 39	\$ 50	\$ 100
Multifamily (5 or more) Dwelling Units	VA475	\$- 197	\$ 213	\$ 834	\$ 125	\$ 1,437
Nonresidential Property (Except Land)	VA485	\$- 313	\$ 157	\$- 562	\$- 7	\$ 163
Land	VA495	\$ 266	\$- 68	\$ 26	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 6,291	\$ 114,493	\$ 85,036	\$ 99,077	\$ 123,860
Commercial Loans	VA525	\$ 1,204	\$ 67	\$ 469	\$ 1,298	\$ 471
Consumer Loans - Total	SUB2361	\$ 5,087	\$ 114,426	\$ 84,567	\$ 97,779	\$ 123,389
Loans on Deposits	VA515	\$ 1	\$ 1	\$ 6	\$- 1	\$ 0
Home Improvement Loans	VA519	\$ 25	\$- 273	\$- 51	\$ 103	\$- 104
Education Loans	VA535	\$- 1	\$ 1	\$ 1	\$ 0	\$ 3
Auto Loans	VA545	\$ 4,623	\$ 3,727	\$ 4,278	\$ 3,448	\$ 4,255
Mobile Home Loans	VA555	\$ 39	\$- 71	\$ 111	\$ 228	\$ 32
Credit Cards	VA559	\$ 73	\$ 110,564	\$ 79,902	\$ 93,299	\$ 119,122
Other	VA565	\$ 327	\$ 477	\$ 320	\$ 702	\$ 81
Repossessed Assets - Total	VA65	\$ 343	\$ 1,148	\$ 398	\$ 253	\$ 186
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 193	\$ 233	\$ 166	\$ 194	\$ 126

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 741	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 150	\$ 50	\$ 118	\$ 40	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Other Repossessed Assets	VA633	\$ 0	\$ 124	\$ 114	\$ 19	\$ 17
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 103	\$ 0	\$ 8	\$ 58	\$ 58
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 26,345	\$ 21,157	\$ 29,841	\$ 22,363	\$ 21,500
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 62,151	\$ 62,281	\$ 69,221	\$ 60,309	\$ 71,511
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 18,653	\$ 19,901	\$ 24,919	\$ 17,546	\$ 16,276
Construction	VA951	\$ 102	\$ 396	\$ 1,315	\$ 706	\$ 1,365
Permanent - 1-4 Dwelling Units	VA952	\$ 17,945	\$ 18,353	\$ 16,802	\$ 16,458	\$ 14,235
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 117	\$ 386	\$ 338	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 489	\$ 756	\$ 6,464	\$ 380	\$ 291
Permanent - Land	VA955	\$ 0	\$ 10	\$ 0	\$ 2	\$ 385
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 266,586	\$ 301,207	\$ 285,692	\$ 269,215	\$ 240,040
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 463,684	\$ 661,988	\$ 620,949	\$ 610,169	\$ 600,567
Substandard	VA965	\$ 450,284	\$ 650,530	\$ 608,132	\$ 598,988	\$ 589,518
Doubtful	VA970	\$ 13,398	\$ 11,456	\$ 12,453	\$ 11,181	\$ 11,049
Loss	VA975	\$ 2	\$ 2	\$ 364	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 550,928	\$ 1,183,047	\$ 1,025,820	\$ 1,006,346	\$ 856,531
Mortgages - Total	SUB2421	\$ 517,580	\$ 524,431	\$ 507,588	\$ 511,174	\$ 493,836
Construction and Land Loans	SUB2430	\$ 127,892	\$ 91,872	\$ 84,165	\$ 76,601	\$ 56,082
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 353,320	\$ 390,686	\$ 389,712	\$ 389,547	\$ 393,250
Permanent Loans Secured by All Other Property	SUB2450	\$ 111,842	\$ 91,820	\$ 74,639	\$ 83,221	\$ 66,292
Nonmortgages - Total	SUB2461	\$ 33,348	\$ 658,616	\$ 518,232	\$ 495,172	\$ 362,695
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 305,676	\$ 713,064	\$ 597,015	\$ 575,245	\$ 463,091

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 277,290	\$ 679,465	\$ 558,562	\$ 546,799	\$ 427,991
Mortgage Loans - Total	SUB2481	\$ 254,536	\$ 253,722	\$ 222,169	\$ 223,288	\$ 198,037
Construction	PD115	\$ 29,201	\$ 24,628	\$ 14,396	\$ 18,282	\$ 15,529
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 20,863	\$ 26,382	\$ 19,145	\$ 15,910	\$ 15,538
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 119,617	\$ 146,632	\$ 151,386	\$ 145,072	\$ 137,814
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,827	\$ 2,076	\$ 1,842	\$ 1,514	\$ 2,227
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 6,221	\$ 6,563	\$ 3,347	\$ 5,021	\$ 4,133
Permanent - Nonresidential Property (Except Land)	PD135	\$ 15,569	\$ 10,995	\$ 8,197	\$ 12,652	\$ 14,308
Permanent - Land	PD138	\$ 60,238	\$ 36,446	\$ 23,856	\$ 24,837	\$ 8,488
Nonmortgage Loans - Commercial Loans	PD140	\$ 9,029	\$ 4,962	\$ 6,026	\$ 6,983	\$ 9,316
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 13,725	\$ 420,781	\$ 330,367	\$ 316,528	\$ 220,638
Loans on Deposits	PD161	\$ 121	\$ 95	\$ 243	\$ 292	\$ 112
Home Improvement Loans	PD163	\$ 516	\$ 299	\$ 522	\$ 450	\$ 397
Education Loans	PD165	\$ 0	\$ 4	\$ 4	\$ 5	\$ 11
Auto Loans	PD167	\$ 11,184	\$ 14,198	\$ 11,719	\$ 11,095	\$ 14,000
Mobile Home Loans	PD169	\$ 79	\$ 86	\$ 654	\$ 1,109	\$ 854
Credit Cards	PD171	\$ 461	\$ 394,717	\$ 310,342	\$ 299,898	\$ 201,844
Other	PD180	\$ 1,364	\$ 11,382	\$ 6,883	\$ 3,679	\$ 3,420
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,444	\$ 982	\$ 2,388	\$ 1,487	\$ 1,812
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 132	\$ 318	\$ 116	\$ 196	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 28,386	\$ 33,599	\$ 38,453	\$ 28,446	\$ 35,100
Mortgage Loans - Total	SUB2491	\$ 24,905	\$ 30,089	\$ 34,450	\$ 25,540	\$ 31,512
Construction	PD215	\$ 7,789	\$ 3,977	\$ 6,969	\$ 1,709	\$ 5,299
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 238	\$ 269	\$ 528	\$ 537	\$ 350
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 11,282	\$ 16,308	\$ 17,815	\$ 19,073	\$ 18,908
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 52	\$ 95	\$ 170	\$ 396	\$ 395
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,611	\$ 1,902	\$ 1,580	\$ 1,474	\$ 1,082
Permanent - Nonresidential Property (Except Land)	PD235	\$ 44	\$ 601	\$ 1,576	\$ 1,344	\$ 2,012
Permanent - Land	PD238	\$ 3,889	\$ 6,937	\$ 5,812	\$ 1,007	\$ 3,466
Nonmortgage Loans - Commercial Loans	PD240	\$ 2,453	\$ 2,173	\$ 2,220	\$ 1,485	\$ 1,411
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 1,028	\$ 1,337	\$ 1,783	\$ 1,421	\$ 2,177
Loans on Deposits	PD261	\$ 51	\$ 53	\$ 297	\$ 75	\$ 329
Home Improvement Loans	PD263	\$ 48	\$ 121	\$ 130	\$ 21	\$ 76

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 7	\$ 15	\$ 7	\$ 8	\$ 22
Auto Loans	PD267	\$ 252	\$ 321	\$ 221	\$ 332	\$ 393
Mobile Home Loans	PD269	\$ 0	\$ 1	\$ 273	\$ 493	\$ 476
Credit Cards	PD271	\$ 86	\$ 82	\$ 168	\$ 139	\$ 88
Other	PD280	\$ 584	\$ 744	\$ 687	\$ 353	\$ 793
Memo - Troubled Debt Restructured Included Above	PD290	\$ 852	\$ 674	\$ 21	\$ 19	\$ 20
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 82	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 245,252	\$ 469,983	\$ 428,805	\$ 431,101	\$ 393,440
Mortgage Loans - Total	SUB2501	\$ 238,139	\$ 240,620	\$ 250,969	\$ 262,346	\$ 264,287
Construction	PD315	\$ 15,428	\$ 13,320	\$ 21,872	\$ 18,415	\$ 13,466
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 16,704	\$ 15,370	\$ 13,657	\$ 13,098	\$ 17,251
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 180,778	\$ 182,725	\$ 184,202	\$ 192,951	\$ 200,023
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 959	\$ 829	\$ 967	\$ 996	\$ 744
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 2,151	\$ 10,615	\$ 6,963	\$ 6,692	\$ 7,390
Permanent - Nonresidential Property (Except Land)	PD335	\$ 10,772	\$ 11,197	\$ 12,048	\$ 17,843	\$ 15,579
Permanent - Land	PD338	\$ 11,347	\$ 6,564	\$ 11,260	\$ 12,351	\$ 9,834
Nonmortgage Loans - Commercial Loans	PD340	\$ 4,510	\$ 3,841	\$ 4,642	\$ 5,876	\$ 4,884
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 2,603	\$ 225,522	\$ 173,194	\$ 162,879	\$ 124,269
Loans on Deposits	PD361	\$ 1	\$ 28	\$ 85	\$ 41	\$ 48
Home Improvement Loans	PD363	\$ 150	\$ 324	\$ 261	\$ 118	\$ 104
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,057	\$ 2,490	\$ 2,726	\$ 3,305	\$ 3,056
Mobile Home Loans	PD369	\$ 103	\$ 199	\$ 101	\$ 48	\$ 28
Credit Cards	PD371	\$ 29	\$ 221,345	\$ 169,061	\$ 158,943	\$ 120,318
Other	PD380	\$ 263	\$ 1,136	\$ 960	\$ 424	\$ 715
Memo - Troubled Debt Restructured Included Above	PD390	\$ 2,858	\$ 2,671	\$ 4,304	\$ 5,173	\$ 3,220
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 505	\$ 326	\$ 221	\$ 281	\$ 119
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 946,219	\$ 1,159,499	\$ 906,456	\$ 731,360	\$ 626,764

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 696,877	\$ 833,591	\$ 660,580	\$ 536,612	\$ 497,165
100% and greater LTV	LD120	\$ 249,342	\$ 325,908	\$ 245,876	\$ 194,748	\$ 129,599
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 29,896	\$ 30,512	\$ 22,981	\$ 37,963	\$ 17,404
Past Due and Still Accruing - Total	SUB5240	\$ 11,184	\$ 12,948	\$ 10,821	\$ 7,759	\$ 8,643
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 10,520	\$ 11,593	\$ 9,994	\$ 6,736	\$ 7,734
90% up to 100% LTV	LD210	\$ 8,187	\$ 8,762	\$ 8,495	\$ 4,823	\$ 6,272
100% and greater LTV	LD220	\$ 2,333	\$ 2,831	\$ 1,499	\$ 1,913	\$ 1,462
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 664	\$ 1,355	\$ 827	\$ 1,023	\$ 909
90% up to 100% LTV	LD230	\$ 530	\$ 1,164	\$ 515	\$ 677	\$ 729
100% and greater LTV	LD240	\$ 134	\$ 191	\$ 312	\$ 346	\$ 180
Nonaccrual - Total	SUB5230	\$ 18,712	\$ 17,564	\$ 12,160	\$ 30,204	\$ 8,761
90% up to 100% LTV	LD250	\$ 10,733	\$ 10,088	\$ 8,056	\$ 12,013	\$ 6,530
100% and greater LTV	LD260	\$ 7,979	\$ 7,476	\$ 4,104	\$ 18,191	\$ 2,231
Net Charge-offs - Total	SUB5300	\$ 166	\$ 231	\$ 416	\$ 222	\$ 57
90% up to 100% LTV	LD310	\$ 103	\$ 124	\$ 26	\$ 132	\$ 57
100% and greater LTV	LD320	\$ 63	\$ 107	\$ 390	\$ 90	\$ 0
Purchases - Total	SUB5320	\$ 209,986	\$ 194,693	\$ 132,977	\$ 70,193	\$ 34,621
90% up to 100% LTV	LD410	\$ 130,838	\$ 124,277	\$ 84,430	\$ 33,087	\$ 22,374
100% and greater LTV	LD420	\$ 79,148	\$ 70,416	\$ 48,547	\$ 37,106	\$ 12,247
Originations - Total	SUB5330	\$ 99,491	\$ 115,123	\$ 101,818	\$ 89,986	\$ 60,282
90% up to 100% LTV	LD430	\$ 75,806	\$ 84,660	\$ 74,958	\$ 65,085	\$ 48,353
100% and greater LTV	LD440	\$ 23,685	\$ 30,463	\$ 26,860	\$ 24,901	\$ 11,929
Sales - Total	SUB5340	\$ 124,415	\$ 541	\$ 664	\$ 2,081	\$ 6,904
90% up to 100% LTV	LD450	\$ 118,864	\$ 360	\$ 534	\$ 1,156	\$ 4,986
100% and greater LTV	LD460	\$ 5,551	\$ 181	\$ 130	\$ 925	\$ 1,918

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 2,109,339	\$ 2,016,841	\$ 1,847,108	\$ 1,682,305	\$ 1,486,636
Mortgage Construction Loans	CC105	\$ 1,429,802	\$ 1,414,180	\$ 1,353,616	\$ 1,273,853	\$ 1,086,585
Other Mortgage Loans	CC115	\$ 679,537	\$ 602,661	\$ 493,492	\$ 408,452	\$ 400,051
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 39,615	\$ 42,727	\$ 27,749	\$ 27,344	\$ 23,861
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,388,504	\$ 2,052,894	\$ 2,059,476	\$ 1,934,434	\$ 2,019,113
1-4 Dwelling Units	CC280	\$ 1,544,210	\$ 1,152,280	\$ 1,148,084	\$ 1,141,996	\$ 1,496,712

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 213,404	\$ 206,342	\$ 249,081	\$ 287,458	\$ 220,722
All Other Real Estate	CC300	\$ 630,890	\$ 694,272	\$ 662,311	\$ 504,980	\$ 301,679
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 163,559	\$ 70,480	\$ 72,613	\$ 86,863	\$ 77,855
Commitments Outstanding to Purchase Loans	CC320	\$ 2,686,594	\$ 2,265,390	\$ 2,871,230	\$ 2,730,056	\$ 3,483,754
Commitments Outstanding to Sell Loans	CC330	\$ 483,621	\$ 343,868	\$ 678,080	\$ 398,966	\$ 1,211,657
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 24,000	\$ 500	\$ 80,209	\$ 483,250	\$ 75,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,014,843	\$ 2,566,627	\$ 2,905,000	\$ 3,421,315	\$ 4,042,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 4,505	\$ 718	\$ 7,220	\$ 7,045	\$ 8,610
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 40,112,861	\$ 255,091,641	\$ 213,181,096	\$ 216,251,259	\$ 199,062,397
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,105,003	\$ 3,108,067	\$ 3,461,574	\$ 3,495,599	\$ 3,298,729
Commercial Lines	CC420	\$ 1,353,438	\$ 1,390,081	\$ 1,666,329	\$ 1,549,871	\$ 1,180,365
Open-End Consumer Lines - Credit Cards	CC423	\$ 35,641,699	\$ 250,580,279	\$ 208,037,160	\$ 211,190,773	\$ 194,567,921
Open-End Consumer Lines - Other	CC425	\$ 12,721	\$ 13,214	\$ 16,033	\$ 15,016	\$ 15,382
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 168,150	\$ 188,112	\$ 125,575	\$ 113,576	\$ 110,789
Commercial	CC430	\$ 127,611	\$ 153,126	\$ 104,618	\$ 94,174	\$ 97,173
Standby, Not Included on CC465 or CC468	CC435	\$ 40,539	\$ 34,986	\$ 20,957	\$ 19,402	\$ 13,616
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 500,015	\$ 451,593	\$ 273,906	\$ 262,792	\$ 277,221
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 438
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 493,624	\$ 445,912	\$ 269,115	\$ 258,122	\$ 272,937
Other Contingent Liabilities	CC480	\$ 19,657	\$ 20,555	\$ 29,843	\$ 26,983	\$ 24,329
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 3,916,603	\$ 3,757,115	\$ 3,678,575	\$ 4,203,184	\$ 3,055,249
Pass-Through Securities	CF143	\$ 3,878,190	\$ 3,699,558	\$ 3,668,170	\$ 4,102,278	\$ 2,934,916
Other Mortgage-Backed Securities	CF153	\$ 38,413	\$ 57,557	\$ 10,405	\$ 100,906	\$ 120,333
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,844,532	\$ 3,765,495	\$ 3,599,433	\$ 3,987,382	\$ 3,010,443
Pass-Through Securities	CF145	\$ 3,842,856	\$ 3,755,123	\$ 3,597,433	\$ 3,984,214	\$ 3,003,902
Other Mortgage-Backed Securities	CF155	\$ 1,676	\$ 10,372	\$ 2,000	\$ 3,168	\$ 6,541
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 72,071	\$- 8,380	\$ 79,142	\$ 215,802	\$ 44,806

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 55,028	\$- 53,822	\$- 58,505	\$- 90,773	\$- 51,987
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 57,704	\$- 47,557	\$- 59,873	\$- 105,777	\$- 60,938
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,587,119	\$ 4,090,617	\$ 3,965,947	\$ 4,445,228	\$ 3,393,584
Construction Loans - Total	SUB3840	\$ 753,845	\$ 784,494	\$ 740,664	\$ 726,473	\$ 536,378
1-4 Dwelling Units	CF190	\$ 662,934	\$ 655,162	\$ 624,181	\$ 643,084	\$ 463,035
Multifamily (5 or more) Dwelling Units	CF200	\$ 69,924	\$ 74,217	\$ 84,961	\$ 56,113	\$ 54,802
Nonresidential	CF210	\$ 20,987	\$ 55,115	\$ 31,522	\$ 27,276	\$ 18,541
Permanent Loans - Total	SUB3851	\$ 2,833,274	\$ 3,306,123	\$ 3,225,283	\$ 3,718,755	\$ 2,857,206
1-4 Dwelling Units	CF225	\$ 1,997,144	\$ 2,426,432	\$ 2,478,332	\$ 3,065,721	\$ 2,293,632
Multifamily (5 or more) Dwelling Units	CF245	\$ 156,849	\$ 226,183	\$ 180,240	\$ 198,031	\$ 140,784
Nonresidential (Except Land)	CF260	\$ 159,206	\$ 202,384	\$ 189,743	\$ 156,902	\$ 129,325
Land	CF270	\$ 520,075	\$ 451,124	\$ 376,968	\$ 298,101	\$ 293,465
Loans and Participations Purchased - Total	SUB3880	\$ 5,200,979	\$ 5,139,215	\$ 4,463,947	\$ 5,510,705	\$ 4,280,482
Secured by 1-4 Dwelling Units	CF280	\$ 5,192,418	\$ 5,125,311	\$ 4,456,892	\$ 5,502,539	\$ 4,273,367
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 2,000	\$ 2,799	\$ 734	\$ 867	\$ 5,908
Secured by Nonresidential	CF300	\$ 6,561	\$ 11,105	\$ 6,321	\$ 7,299	\$ 1,207
Loans and Participations Sold - Total	SUB3890	\$ 5,179,746	\$ 5,236,780	\$ 4,968,621	\$ 6,149,539	\$ 4,587,655
Secured by 1-4 Dwelling Units	CF310	\$ 4,983,205	\$ 5,041,093	\$ 4,961,055	\$ 5,983,513	\$ 4,401,476
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 172,606	\$ 169,712	\$ 0	\$ 136,542	\$ 176,683
Secured by Nonresidential	CF330	\$ 23,935	\$ 25,975	\$ 7,566	\$ 29,484	\$ 9,496
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 21,233	\$- 97,565	\$- 504,674	\$- 638,834	\$- 307,173
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,533,525	\$ 2,681,328	\$ 2,581,060	\$ 2,643,812	\$ 2,057,072
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 12,413	\$- 2,973	\$ 35,144	\$ 30,867	\$ 180,650
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 337,515	\$ 372,758	\$ 322,318	\$ 1,013,136	\$ 751,947
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,087,240	\$ 1,308,751	\$ 915,357	\$ 1,193,449	\$ 1,209,989
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 2,375,567	\$ 4,142,043	\$ 3,343,334	\$ 3,102,909	\$ 2,950,378
Commercial	CF390	\$ 265,144	\$ 284,808	\$ 446,324	\$ 424,041	\$ 412,611
Consumer	CF400	\$ 2,110,423	\$ 3,857,235	\$ 2,897,010	\$ 2,678,868	\$ 2,537,767
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,987,376	\$ 3,043,417	\$ 2,205,009	\$ 2,290,538	\$ 1,960,915
Commercial	CF395	\$ 13,754	\$ 15,751	\$ 12,113	\$ 4,477	\$ 9,988
Consumer	CF405	\$ 1,973,622	\$ 3,027,666	\$ 2,192,896	\$ 2,286,061	\$ 1,950,927

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 388,191	\$ 1,098,626	\$ 1,138,325	\$ 812,371	\$ 989,463
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 738,253	\$ 489,957	\$- 341,291	\$- 129,045	\$- 2,471,459
New Deposits Received less Deposits Withdrawn	CF420	\$ 579,887	\$ 327,625	\$- 505,823	\$- 295,031	\$- 2,638,409
Interest Credited to Deposits	CF430	\$ 158,366	\$ 162,332	\$ 164,532	\$ 165,986	\$ 166,950
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 145,681	\$- 522,476	\$ 0	\$ 25,718	\$ 12,714

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	\$ 430,628	\$ 546,502	\$ 1,014,061	\$ 1,083,689	\$ 1,388,848
Fully Insured	DI100	\$ 330,609	\$ 450,168	\$ 924,293	\$ 994,820	\$ 1,290,573
Other	DI110	\$ 100,019	\$ 96,334	\$ 89,768	\$ 88,869	\$ 98,275
Deposits with Balances - \$100,000 or Less	DI120	\$ 22,873,509	\$ 22,542,490	\$ 22,768,639	\$ 23,325,332	\$ 24,091,952
Deposits with Balances - Greater than \$100,000	DI130	\$ 8,346,756	\$ 9,107,227	\$ 9,032,194	\$ 8,778,798	\$ 8,341,558
Number of Deposit Accounts - Total	SUB4062	2,043,502	2,876,605	2,811,630	2,836,351	2,866,942
Balances of \$100,000 or Less	DI150	1,999,114	2,830,845	2,764,614	2,790,596	2,821,617
Balances Greater than \$100,000	DI160	44,388	45,760	47,016	45,755	45,325
IRA/Keogh Accounts	DI200	\$ 2,912,796	\$ 2,998,927	\$ 3,040,811	\$ 3,056,773	\$ 3,056,813
Uninsured Deposits	DI210	\$ 5,486,556	\$ 4,109,745	\$ 4,081,284	\$ 3,837,397	\$ 3,510,136
Preferred Deposits	DI220	\$ 309,480	\$ 288,210	\$ 293,090	\$ 309,230	\$ 228,546
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,676,199	\$ 6,850,066	\$ 7,423,361	\$ 8,192,612	\$ 8,047,712
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 2,320,683	\$ 2,335,949	\$ 2,408,802	\$ 2,137,552	\$ 2,130,209
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,567,394	\$ 3,693,948	\$ 3,615,165	\$ 3,526,110	\$ 3,562,099
Deposits & Escrows - Time Deposits	DI340	\$ 18,655,989	\$ 18,769,764	\$ 18,353,521	\$ 18,247,871	\$ 18,693,490
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 995,952	\$ 1,019,333	\$ 1,138,417	\$ 1,054,776	\$ 1,029,204
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 3,663	\$ 6,299	\$ 5,539	\$ 6,488	\$ 10,107
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 11,520	\$ 529,476	\$ 908,706	\$ 641,537	\$ 750,868
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 722	\$ 719	\$ 716	\$ 710	\$ 1,482
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 7	\$ 7	\$ 153	\$ 63	\$ 56
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 58	\$ 143	\$ 72	\$ 124	\$ 38
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 163,346	\$ 0	\$ 0	\$ 25,728	\$ 12,714
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 163,346	\$ 0	\$ 0	\$ 25,728	\$ 12,714
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,993	11,788	11,316	8,325	8,323
Assets Held in Trading Accounts	SI375	\$ 1,023	\$ 1,187	\$ 1,687	\$ 1,861	\$ 1,817
Available-for-Sale Securities	SI385	\$ 2,382,776	\$ 2,461,252	\$ 2,605,630	\$ 2,826,803	\$ 2,746,839
Assets Held for Sale	SI387	\$ 3,183,097	\$ 2,709,610	\$ 2,596,930	\$ 2,994,982	\$ 3,314,087
Loans Serviced for Others	SI390	\$ 36,836,917	\$ 52,750,850	\$ 52,341,465	\$ 48,916,329	\$ 53,326,574
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Other Residual Interests	SI404	\$ 40	\$ 32	\$ 26	\$ 4	\$ 6
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.13%	86.68%	85.99%	85.27%	86.91%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.41%	86.59%	85.80%	85.36%	86.80%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.42%	86.30%	85.86%	84.98%	86.73%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	85.79%	85.60%	87.84%	92.35%	92.35%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 15,358	\$ 15,365	\$ 15,242	\$ 15,670	\$ 15,763
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 79,353	\$ 77,176	\$ 61,722	\$ 71,876	\$ 70,935
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	89	317	3,028	361	102
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 3,934,624	\$ 6,580,567	\$ 6,162,164	\$ 5,987,559	\$ 5,006,561
Net Income (Loss) (SO91)	SI610	\$ 100,420	\$ 246,866	\$ 253,121	\$ 275,854	\$ 279,603
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 42	\$ 122	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 49,260	\$ 35,808	\$ 36,785	\$ 38,524	\$ 20,034
Stock Issued	SI640	\$ 33	\$ 1,798	\$ 21	\$ 190	\$ 18,291
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,583
Capital Contributions (Where No Stock is Issued)	SI655	\$ 53,063	\$ 9,067	\$ 43,725	\$ 121,562	\$ 683,165
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 24,780	\$- 3,564	\$ 26,872	\$- 47,510	\$ 14,034
Prior Period Adjustments	SI668	\$ 912	\$ 81	\$- 9	\$- 145	\$ 720
Other Adjustments	SI671	\$- 409	\$ 4,508	\$ 150,416	\$- 405	\$ 6,804
Ending Equity Capital (SC80)	SI680	\$ 4,014,603	\$ 6,803,473	\$ 6,599,403	\$ 6,298,581	\$ 5,987,561
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 4,850	\$ 2,000	\$ 4,891	\$ 4,476
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 45,288	\$ 189,328	\$ 138,533	\$ 405,105	\$ 196,890
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	8 [Yes]	9 [Yes]	10 [Yes]	9 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 38,785	\$ 25,921	\$ 3,446	\$ 6,774	\$ 35,820
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 25,241	\$ 22,789	\$ 20,088	\$ 18,640	\$ 16,710
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 41,120,920	\$ 48,483,378	\$ 47,259,737	\$ 46,536,943	\$ 45,260,558
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,757,730	\$ 2,909,063	\$ 3,293,507	\$ 3,307,623	\$ 3,903,047
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 34,223,477	\$ 33,868,859	\$ 32,786,988	\$ 32,145,500	\$ 30,319,032
Nonmortgage Loans	SI885	\$ 2,193,997	\$ 9,321,440	\$ 8,962,970	\$ 8,793,472	\$ 8,774,891
Deposits and Excrows	SI890	\$ 29,305,253	\$ 30,261,066	\$ 30,130,522	\$ 30,656,405	\$ 30,406,987
Total Borrowings	SI895	\$ 5,907,552	\$ 7,071,890	\$ 6,360,265	\$ 6,029,016	\$ 5,414,283
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	58	65	66	70	58
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 485,976	\$ 9,777	\$ 3,309	\$ 6,489	\$ 4,687
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.74	5.76	5.86	4.93	5.43
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.90	7.25	7.38	6.19	6.29

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	1	0	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	0	1
Change in Control of Association?	SQ130	1	1	0	0	2
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	1	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	2	2	0	0
Any Outstanding Futures or Options Positions?	SQ310	3	3	3	3	3
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4	4	4
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	26	24	24	25	22

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 26,526,622	\$ 25,435,169	\$ 19,486,189	\$ 18,705,315	\$ 17,466,100
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 93,251	\$ 79,737	\$ 79,116	\$ 83,650	\$ 84,531
Personal Trust and Agency Accounts	FS210	\$ 24,383	\$ 22,793	\$ 23,527	\$ 24,547	\$ 24,754
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,424	\$ 3,402	\$ 3,136	\$ 2,898	\$ 2,830
Employee Benefit - Defined Contribution	FS220	\$ 1,480	\$ 1,475	\$ 1,404	\$ 1,343	\$ 1,384
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 2,944	\$ 1,927	\$ 1,732	\$ 1,555	\$ 1,446
Corporate Trust and Agency Accounts	FS250	\$ 20,236	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 44,208	\$ 53,542	\$ 52,453	\$ 56,205	\$ 56,947
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 12,694,040	\$ 12,400,364	\$ 8,587,668	\$ 8,453,073	\$ 8,320,964
Personal Trust and Agency Accounts	FS211	\$ 14,337	\$ 17,574	\$ 11,656	\$ 11,159	\$ 11,036
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 12,642,007	\$ 12,349,838	\$ 8,553,190	\$ 8,419,122	\$ 8,288,749
Employee Benefit - Defined Contribution	FS221	\$ 12,577,284	\$ 12,339,851	\$ 8,544,958	\$ 8,411,431	\$ 8,282,193
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 64,723	\$ 9,987	\$ 8,232	\$ 7,691	\$ 6,556
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 37,696	\$ 32,952	\$ 22,822	\$ 22,792	\$ 21,179
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 13,739,331	\$ 12,955,068	\$ 10,819,405	\$ 10,168,592	\$ 9,060,605
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	254	283	286	287	310
Personal Trust and Agency Accounts	FS212	109	108	110	112	110
Retirement-related Trust and Agency Accounts - Total	SUB6120	23	21	19	15	14
Employee Benefit - Defined Contribution	FS222	3	3	4	3	3
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	20	18	15	12	11
Corporate Trust and Agency Accounts	FS252	3	0	0	0	0
Investment Management Agency Accounts	FS262	119	154	157	160	186
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	821	808	789	765	731
Personal Trust and Agency Accounts	FS213	14	13	12	12	12
Retirement-related Trust and Agency Accounts - Total	SUB6130	802	792	774	750	716
Employee Benefit - Defined Contribution	FS223	760	768	752	739	706
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	42	24	22	11	10
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	5	3	3	3	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	11,864	10,598	9,789	8,991	8,184
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 35,900	\$ 109,218	\$ 76,561	\$ 48,616	\$ 23,186
Personal Trust and Agency Accounts	FS310	\$ 92	\$ 148	\$ 35	\$ 117	\$ 293

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 9,862	\$ 32,577	\$ 23,872	\$ 15,842	\$ 7,757
Employee Benefit - Defined Contribution	FS320	\$ 9,764	\$ 32,416	\$ 23,774	\$ 15,775	\$ 7,722
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 98	\$ 161	\$ 98	\$ 67	\$ 35
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 79	\$ 160	\$ 75	\$ 136	\$ 69
Other Fiduciary Accounts	FS370	\$ 7	\$ 22	\$ 16	\$ 11	\$ 6
Custody and Safekeeping Accounts	FS380	\$ 25,860	\$ 76,311	\$ 52,563	\$ 32,510	\$ 15,061
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 99,080	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 35,900	\$ 10,138	\$ 76,561	\$ 48,616	\$ 23,186
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 18,578	\$ 22,792	\$ 182	\$ 54,465	\$ 19,352
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 469	\$ 281	\$ 0	\$ 3	\$ 19
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 3,373	\$ 3,328	\$ 0	\$ 4,326	\$ 4,880
State, County and Municipal Obligations	FS425	\$ 402	\$ 692	\$ 0	\$ 5,122	\$ 489
Money Market Mutual Funds	FS430	\$ 2,086	\$ 2,982	\$ 4	\$ 7,159	\$ 3,939
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 223	\$ 385	\$ 0	\$ 720	\$ 777
Common and Preferred Stock	FS445	\$ 11,659	\$ 14,736	\$ 167	\$ 35,460	\$ 7,865
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 282	\$ 305	\$ 0	\$ 1,582	\$ 1,300
Miscellaneous Assets	FS460	\$ 83	\$ 83	\$ 11	\$ 93	\$ 83
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,014,612	\$ 6,803,477	\$ 6,599,413	\$ 6,298,592	\$ 5,987,572
Equity Capital Deductions - Total	SUB1631	\$ 174,198	\$ 499,904	\$ 453,475	\$ 358,899	\$ 369,606
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 175	\$ 176	\$ 265	\$ 301	\$ 302
Goodwill and Certain Other Intangible Assets	CCR115	\$ 161,920	\$ 487,005	\$ 439,352	\$ 342,380	\$ 360,810
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 12,103	\$ 12,723	\$ 13,858	\$ 16,218	\$ 8,494
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 1,471	\$- 23,619	\$- 25,118	\$ 1,883	\$- 44,421
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,300	\$- 23,772	\$- 25,271	\$ 1,728	\$- 44,580
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 171	\$ 153	\$ 153	\$ 155	\$ 159
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,841,885	\$ 6,279,954	\$ 6,120,820	\$ 5,941,576	\$ 5,573,545
Total Assets (SC60)	CCR205	\$ 41,874,322	\$ 49,010,021	\$ 47,369,524	\$ 46,449,530	\$ 45,311,310
Asset Deductions - Total	SUB1651	\$ 174,035	\$ 499,742	\$ 453,311	\$ 358,700	\$ 371,323
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 15	\$ 15	\$ 104	\$ 106	\$ 108
Goodwill and Certain Other Intangible Assets	CCR265	\$ 161,917	\$ 487,004	\$ 439,349	\$ 342,376	\$ 362,721
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 12,103	\$ 12,723	\$ 13,858	\$ 16,218	\$ 8,494
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 7,705	\$- 40,762	\$- 41,962	\$- 10,372	\$- 67,884
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 7,705	\$- 40,762	\$- 41,962	\$- 10,372	\$- 67,884
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 41,692,582	\$ 48,469,517	\$ 46,874,251	\$ 46,080,458	\$ 44,872,103
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,659,142	\$ 1,930,106	\$ 1,868,205	\$ 1,839,844	\$ 1,786,287
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,841,885	\$ 6,279,954	\$ 6,120,820	\$ 5,941,576	\$ 5,573,545
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 13,510	\$ 17,484	\$ 15,568	\$ 15,289	\$ 15,018
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 3,800	\$ 1,800	\$ 1,800	\$ 1,800	\$ 1,800

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 243,096	\$ 326,044	\$ 311,527	\$ 292,137	\$ 284,188
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 200
Tier 2 (Supplementary) Capital	CCR33	\$ 260,406	\$ 345,328	\$ 328,895	\$ 309,226	\$ 301,206
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 260,406	\$ 345,328	\$ 328,895	\$ 309,226	\$ 301,206
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,019	\$ 1,213	\$ 67	\$ 64	\$ 158
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 201	\$ 194	\$ 189	\$ 191	\$ 218
Total Risk-Based Capital	CCR39	\$ 4,101,071	\$ 6,623,875	\$ 6,449,459	\$ 6,250,547	\$ 5,874,375
0% R/W Category - Cash	CCR400	\$ 138,493	\$ 382,494	\$ 291,598	\$ 341,777	\$ 293,560
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 348,614	\$ 323,433	\$ 348,428	\$ 309,796	\$ 255,357
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 542	\$ 0	\$ 0	\$ 0	\$ 3,639
0% R/W Category - Other	CCR415	\$ 106,681	\$ 133,345	\$ 248,059	\$ 87,249	\$ 88,652
0% R/W Category - Assets Total	CCR420	\$ 594,330	\$ 839,272	\$ 888,085	\$ 738,822	\$ 641,208
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	\$ 1,227,444	\$ 1,272,427	\$ 1,354,415	\$ 1,462,808	\$ 1,491,477
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,158,739	\$ 1,220,521	\$ 1,255,213	\$ 1,308,274	\$ 1,381,113
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 171,211	\$ 165,854	\$ 153,774	\$ 140,575	\$ 99,544
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 910,024	\$ 1,017,402	\$ 937,374	\$ 976,342	\$ 1,057,808
20% R/W Category - Other	CCR450	\$ 971,776	\$ 919,084	\$ 930,450	\$ 1,101,300	\$ 1,078,742
20% R/W Category - Assets Total	CCR455	\$ 4,439,194	\$ 4,595,288	\$ 4,631,226	\$ 4,989,299	\$ 5,108,684
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 887,839	\$ 919,057	\$ 926,244	\$ 997,856	\$ 1,021,730
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 22,784,608	\$ 21,957,846	\$ 21,294,346	\$ 21,167,539	\$ 20,467,958
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 182,162	\$ 198,977	\$ 252,091	\$ 179,974	\$ 194,817
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 7,120	\$ 30,422	\$ 32,063	\$ 36,505	\$ 34,415
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 16,952	\$ 15,930	\$ 20,566	\$ 34,716	\$ 35,039
50% R/W Category - Other	CCR480	\$ 65,178	\$ 49,057	\$ 28,010	\$ 24,151	\$ 57,561
50% R/W Category - Assets Total	CCR485	\$ 23,056,020	\$ 22,252,232	\$ 21,627,076	\$ 21,442,885	\$ 20,789,790
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 11,528,031	\$ 11,126,136	\$ 10,813,556	\$ 10,721,465	\$ 10,394,920

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 548,855	\$ 571,089	\$ 1,548,603	\$ 6,215,316	\$ 5,412,903
100% R/W Category - All Other Assets	CCR506	\$ 15,810,454	\$ 23,215,166	\$ 21,227,716	\$ 15,098,780	\$ 15,234,198
100% R/W Category - Assets Total	CCR510	\$ 16,359,309	\$ 23,786,255	\$ 22,776,319	\$ 21,314,096	\$ 20,647,101
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 16,359,309	\$ 23,786,255	\$ 22,776,319	\$ 21,314,096	\$ 20,647,101
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 3	\$ 3	\$ 3	\$ 4	\$ 6
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 38	\$ 38	\$ 38	\$ 50	\$ 75
Assets to Risk-Weight	CCR64	\$ 44,448,856	\$ 51,473,050	\$ 49,922,709	\$ 48,485,106	\$ 47,186,789
Subtotal Risk-Weighted Assets	CCR75	\$ 28,775,203	\$ 35,831,472	\$ 34,516,142	\$ 33,033,454	\$ 32,063,813
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,210	\$ 197,902	\$ 203,349	\$ 222,979	\$ 244,580
Total Risk-Weighted Assets	CCR78	\$ 28,770,993	\$ 35,633,570	\$ 34,312,793	\$ 32,810,475	\$ 31,819,233
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,301,674	\$ 2,850,686	\$ 2,745,022	\$ 2,624,836	\$ 2,545,533
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.21%	12.96%	13.06%	12.89%	12.42%
Total Risk-Based Capital Ratio	CCR820	14.25%	18.59%	18.80%	19.05%	18.46%
Tier 1 Risk-Based Capital Ratio	CCR830	13.35%	17.62%	17.84%	18.11%	17.52%
Tangible Equity Ratio	CCR840	9.21%	12.96%	13.06%	12.89%	12.42%

*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.