

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:19 AM	TFR Industry Aggregate Report 93039 - OTS-Regulated: Ohio June 2004	Frozen Aggregated Data (\$Thousands)
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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	86	86	87	87	89

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	2	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,747,117	\$ 3,787,512	\$ 4,420,821	\$ 4,105,910	\$ 5,149,673
Cash and Non-Interest-Earning Deposits	SC110	\$ 600,626	\$ 556,034	\$ 676,539	\$ 562,266	\$ 805,007
Interest-Earning Deposits in FHLBs	SC112	\$ 490,111	\$ 554,321	\$ 574,635	\$ 710,017	\$ 1,241,834
Other Interest-Earning Deposits	SC118	\$ 574,893	\$ 590,825	\$ 514,067	\$ 333,660	\$ 407,657
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 236,034	\$ 324,489	\$ 691,308	\$ 628,996	\$ 1,022,360
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,273,391	\$ 1,192,748	\$ 1,299,666	\$ 1,232,783	\$ 1,004,191
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 212,426	\$ 228,634	\$ 220,205	\$ 213,033	\$ 211,866
State and Municipal Obligations	SC180	\$ 163,575	\$ 122,643	\$ 124,915	\$ 115,895	\$ 104,666
Securities Backed by Nonmortgage Loans	SC182	\$ 22,657	\$ 28,520	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 157,041	\$ 172,825	\$ 301,489	\$ 291,109	\$ 331,703
Accrued Interest Receivable	SC191	\$ 16,363	\$ 16,473	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,668,732	\$ 1,659,401	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 1,668,732	\$ 1,659,401	\$ 1,731,180	\$ 1,680,096	\$ 1,818,821
Pass-Through - Total	SUB0073	\$ 1,000,768	\$ 980,368	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,000,768	\$ 980,368	\$ 1,101,009	\$ 1,001,644	\$ 821,016
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 221
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 662,369	\$ 673,635	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 252,480	\$ 291,032	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 384,387	\$ 369,219	N/A	N/A	N/A
Other	SC222	\$ 25,502	\$ 13,384	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 5,595	\$ 5,398	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 30,983,159	\$ 29,777,641	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 30,789,347	\$ 29,583,152	\$ 28,508,162	\$ 29,709,327	\$ 31,459,189
Construction Loans - Total	SUB0100	\$ 1,598,405	\$ 1,526,605	\$ 1,537,720	\$ 1,499,338	\$ 1,761,228
Residential - Total	SUB0110	\$ 1,500,589	\$ 1,429,334	\$ 1,445,489	\$ 1,408,565	\$ 1,649,601
1-4 Dwelling Units	SC230	\$ 1,236,715	\$ 1,185,268	\$ 1,175,429	\$ 1,127,513	\$ 1,319,893
Multifamily (5 or more) Dwelling Units	SC235	\$ 263,874	\$ 244,066	\$ 270,060	\$ 281,052	\$ 329,708
Nonresidential Property	SC240	\$ 97,816	\$ 97,271	\$ 92,231	\$ 90,773	\$ 111,627
Permanent Loans - Total	SUB0121	\$ 29,256,480	\$ 28,129,858	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 25,935,681	\$ 24,972,142	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 24,898,921	\$ 23,940,780	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 4,080,930	\$ 3,923,111	\$ 3,734,373	\$ 3,498,542	\$ 3,431,650
All Other - First Liens	SC254	\$ 20,536,431	\$ 19,761,532	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 281,560	\$ 256,137	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,036,760	\$ 1,031,362	\$ 1,072,407	\$ 1,064,670	\$ 1,111,072
Nonresidential Property (Except Land)	SC260	\$ 1,951,646	\$ 1,843,482	\$ 1,792,111	\$ 1,701,145	\$ 1,883,189
Land	SC265	\$ 1,369,153	\$ 1,314,234	\$ 1,205,423	\$ 1,088,079	\$ 1,136,141
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,198,422	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 116,052	\$ 111,916	\$ 111,898	\$ 112,968	\$ 123,374
Advances for Taxes and Insurance	SC275	\$ 12,222	\$ 9,262	\$ 9,233	\$ 5,906	\$ 9,388
Allowance for Loan and Lease Losses	SC283	\$ 193,812	\$ 194,489	\$ 182,078	\$ 175,839	\$ 178,196
Nonmortgage Loans - Gross	SUB0162	\$ 8,504,784	\$ 8,439,283	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 8,183,340	\$ 8,104,856	\$ 8,283,651	\$ 4,627,398	\$ 4,612,151
Commercial Loans - Total	SC32	\$ 798,306	\$ 751,928	\$ 639,306	\$ 602,922	\$ 624,477
Secured	SC300	\$ 617,212	\$ 545,580	\$ 473,114	\$ 477,001	\$ 499,378
Unsecured	SC303	\$ 179,342	\$ 204,036	\$ 164,903	\$ 124,413	\$ 123,476
Lease Receivables	SC306	\$ 1,752	\$ 2,312	\$ 1,289	\$ 1,508	\$ 1,623
Consumer Loans - Total	SC35	\$ 7,642,181	\$ 7,619,983	\$ 7,923,488	\$ 4,229,040	\$ 4,189,726
Loans on Deposits	SC310	\$ 27,098	\$ 26,728	\$ 27,510	\$ 29,675	\$ 33,665
Home Improvement Loans (Not secured by real estate)	SC316	\$ 502,763	\$ 430,022	\$ 42,617	\$ 38,574	\$ 33,055
Education Loans	SC320	\$ 562	\$ 1,159	\$ 1,084	\$ 1,157	\$ 10,205
Auto Loans	SC323	\$ 1,155,229	\$ 1,114,532	\$ 1,074,842	\$ 1,031,142	\$ 998,028
Mobile Home Loans	SC326	\$ 15,666	\$ 16,230	\$ 17,261	\$ 18,276	\$ 19,505
Credit Cards	SC328	\$ 5,270,850	\$ 5,544,658	\$ 6,269,385	\$ 2,668,588	\$ 2,769,276

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 670,013	\$ 486,654	\$ 490,789	\$ 441,628	\$ 325,845
Accrued Interest Receivable	SC348	\$ 64,297	\$ 67,372	\$ 83,947	\$ 36,934	\$ 37,896
Allowance for Loan and Lease Losses	SC357	\$ 321,444	\$ 334,427	\$ 363,143	\$ 241,498	\$ 240,167
Repossessed Assets - Gross	SUB0201	\$ 45,346	\$ 45,979	\$ 43,361	\$ 40,771	\$ 32,115
Repossessed Assets - Total	SC40	\$ 45,294	\$ 45,913	\$ 43,361	\$ 40,771	\$ 32,115
Real Estate - Total	SUB0210	\$ 42,335	\$ 42,380	\$ 39,201	\$ 36,384	\$ 29,824
Construction	SC405	\$ 6,117	\$ 5,984	\$ 4,388	\$ 5,300	\$ 1,951
Residential - Total	SUB0225	\$ 32,837	\$ 33,576	\$ 32,642	\$ 28,827	\$ 24,868
1-4 Dwelling Units	SC415	\$ 32,401	\$ 32,993	\$ 31,962	\$ 28,341	\$ 24,414
Multifamily (5 or more) Dwelling Units	SC425	\$ 436	\$ 583	\$ 680	\$ 486	\$ 454
Nonresidential (Except Land)	SC426	\$ 2,819	\$ 2,452	\$ 1,860	\$ 2,077	\$ 2,614
Land	SC428	\$ 562	\$ 368	\$ 311	\$ 180	\$ 391
Other Repossessed Assets	SC430	\$ 3,011	\$ 3,599	\$ 4,160	\$ 4,387	\$ 2,291
General Valuation Allowances	SC441	\$ 52	\$ 66	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 2,280	\$ 2,259	\$ 2,408	\$ 2,951	\$ 4,421
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 488,541	\$ 486,215	\$ 484,022	\$ 473,342	\$ 496,806
Federal Home Loan Bank Stock	SC510	\$ 482,867	\$ 480,639	\$ 478,003	\$ 467,041	\$ 490,031
Other	SC540	\$ 5,674	\$ 5,576	\$ 6,234	\$ 6,514	\$ 7,000
Office Premises and Equipment	SC55	\$ 403,168	\$ 397,998	\$ 390,920	\$ 380,619	\$ 406,534
Other Assets - Gross	SUB0262	\$ 1,121,610	\$ 1,244,004	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 1,121,610	\$ 1,244,004	\$ 893,360	\$ 887,954	\$ 955,837
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 48,748	\$ 64,202	\$ 2,834	\$ 13,540	\$ 16,434
Bank-Owned Life Insurance - Other	SC625	\$ 206,992	\$ 183,516	\$ 219,242	\$ 200,646	\$ 210,571
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 216,083	\$ 169,504	\$ 170,339	\$ 148,902	\$ 181,287
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 346,576	\$ 362,805	\$ 339,137	\$ 235,444	\$ 247,773
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 934	\$ 613	\$ 846	\$ 1,522	\$ 1,234
Other Assets	SC689	\$ 302,277	\$ 463,364	\$ 619,334	\$ 645,970	\$ 658,098
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 515,308	\$ 528,982	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 46,964,737	\$ 45,840,292	N/A	N/A	N/A
Total Assets	SC60	\$ 46,449,429	\$ 45,311,310	\$ 46,335,318	\$ 42,120,295	\$ 45,175,769
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 32,104,833	\$ 32,434,344	\$ 34,758,782	\$ 32,274,305	\$ 34,833,951
Deposits	SC710	\$ 31,405,217	\$ 31,543,864	\$ 34,047,804	\$ 31,183,367	\$ 33,224,011
Escrows	SC712	\$ 698,934	\$ 889,649	\$ 710,770	\$ 1,090,678	\$ 1,502,637
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 682	\$ 831	\$ 208	\$ 260	\$ 375
Borrowings - Total	SC72	\$ 5,397,348	\$ 5,896,153	\$ 5,720,206	\$ 5,007,149	\$ 5,466,413
Advances from FHLBank	SC720	\$ 4,825,301	\$ 3,564,324	\$ 3,622,445	\$ 4,085,423	\$ 4,987,442
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 44,876	\$ 45,383	\$ 43,385	\$ 263,156	\$ 151,016
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,800	\$ 0	N/A	N/A	N/A
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	\$ 525,371	\$ 2,286,446	\$ 2,052,576	\$ 658,570	\$ 327,955
Other Liabilities - Total	SC75	\$ 2,648,112	\$ 993,080	\$ 845,472	\$ 664,478	\$ 622,188
Accrued Interest Payable - Deposits	SC763	\$ 161,405	\$ 168,764	\$ 173,020	\$ 40,534	\$ 40,954
Accrued Interest Payable - Other	SC766	\$ 10,328	\$ 10,826	\$ 12,180	\$ 12,445	\$ 13,443
Accrued Taxes	SC776	\$ 29,402	\$ 42,608	\$ 82,758	\$ 45,072	\$ 57,755
Accounts Payable	SC780	\$ 1,844,939	\$ 283,511	\$ 203,305	\$ 213,381	\$ 206,892
Deferred Income Taxes	SC790	\$ 43,929	\$ 49,422	\$ 53,820	\$ 40,995	\$ 44,850
Other Liabilities and Deferred Income	SC796	\$ 558,109	\$ 437,949	\$ 320,389	\$ 312,051	\$ 258,294
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	\$ 40,150,293	\$ 39,323,577	\$ 41,324,460	\$ 37,945,932	\$ 40,815,601

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 155	\$ 159	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 6,298,982	\$ 5,987,572	\$ 5,010,691	\$ 4,174,201	\$ 4,360,001
Stock - Total	SUB0311	\$ 2,997,745	\$ 2,853,495	\$ 2,170,832	\$ 1,317,640	\$ 1,351,555
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	\$ 44,488	\$ 44,488	\$ 44,516	\$ 44,448	\$ 42,497
Common Stock - Paid in Excess of Par	SC830	\$ 2,948,997	\$ 2,804,747	\$ 2,122,056	\$ 1,268,932	\$ 1,304,798
Accumulated Other Comprehensive Income - Total	SC86	\$- 3,295	\$ 44,290	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 231	\$ 47,355	\$ 28,001	\$ 30,845	\$ 38,856
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	N/A	N/A	N/A
Other	SC870	\$- 3,064	\$- 3,065	N/A	N/A	N/A
Retained Earnings	SC880	\$ 3,331,275	\$ 3,118,674	\$ 2,842,069	\$ 2,853,491	\$ 3,014,963
Other Components of Equity Capital	SC891	\$- 26,743	\$- 28,887	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 46,449,430	\$ 45,311,308	\$ 46,335,312	\$ 42,120,295	\$ 45,175,767

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 13
3	Federal, State, or other taxes receivable	36	\$ 50,443
4	Net deferred tax assets	18	\$ 26,933
5	Insured portion of real estate acquired by forecls	1	\$ 4
6	Prepaid deposit insurance premiums	16	\$ 175
7	Prepaid expenses	76	\$ 27,208
8	Deposits for utilities and other services	1	\$ 1
9	Advances for loans serviced for others	4	\$ 3,049
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 19,094
14	Other noninterest-bearing short-term accounts recv	20	\$ 35,004
19	Receivables fr a broker for unsettled transactions	1	\$ 34,408
20	F/V of all derivative instru. reportable as assets	1	\$ 1,076
22	Unapplied loan disbursements	2	\$ 469
99	Other	40	\$ 42,070

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 412
4	Nonrefundable loan fees received prior to closing	4	\$ 69
7	Deferred gains from the sale of real estate	2	\$ 40
9	Fees received for standby contracts and other	1	\$ 16
11	The liability recorded for post-retirement benefit	31	\$ 22,715
14	Unapplied loan payments received	4	\$ 29,036
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 25,354
18	Litigation reserves	1	\$ 4,028
20	F/V of all derivative instru. reportable as liab.	1	\$ 1,611
99	Other	83	\$ 446,974

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 581,876	\$ 525,193	\$ 609,993	\$ 591,431	\$ 596,023
Deposits and Investment Securities	SO115	\$ 18,624	\$ 20,109	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 22,740	\$ 21,706	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 389,574	\$ 377,333	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 150,938	\$ 106,045	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 10,384	\$ 9,648	\$ 8,483	\$ 8,739	\$ 9,841
Consumer Loans and Leases	SO171	\$ 140,554	\$ 96,397	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,746	\$ 4,714	\$ 6,249	\$ 5,223	\$ 4,831
Federal Home Loan Bank Stock	SO181	\$ 4,746	\$ 4,714	\$ 6,249	\$ 5,223	\$ 4,831
Other	SO185	\$ 0	\$ 0	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 222,849	\$ 227,559	\$ 244,499	\$ 236,008	\$ 256,224
Deposits	SO215	\$ 174,908	\$ 180,821	\$ 187,800	\$ 191,323	\$ 206,488
Escrows	SO225	\$ 81	\$ 78	\$ 90	\$ 9	\$ 76
Advances from FHLBank	SO230	\$ 36,313	\$ 35,227	\$ 37,069	\$ 39,092	\$ 43,528
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 23	\$ 24	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 11,572	\$ 11,426	\$ 19,553	\$ 5,608	\$ 6,133
Capitalized Interest	SO271	\$ 48	\$ 17	\$ 13	\$ 24	\$ 1
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 363,773	\$ 302,348	\$ 371,796	\$ 360,646	\$ 345,112
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 127,151	\$ 131,085	\$ 145,410	\$ 61,052	\$ 37,767
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 236,622	\$ 171,263	\$ 226,386	\$ 299,594	\$ 307,344
Noninterest Income - Total	SO42	\$ 661,472	\$ 707,876	\$ 892,397	\$ 104,203	\$ 225,960
Mortgage Loan Serving Fees	SO410	\$ 76,969	\$ 42,835	\$ 170,847	\$- 17,719	\$- 30,865
Other Fees and Charges	SO420	\$ 331,749	\$ 360,686	\$ 380,539	\$ 115,640	\$ 111,794
Net Income (Loss) from Other - Total	SUB0451	\$ 388,183	\$ 250,640	\$ 392,474	\$ 90,905	\$ 129,740
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 274,677	\$ 269,824	\$ 257,774	\$ 82,464	\$ 101,551
Operations & Sale of Repossessed Assets	SO461	\$ 562	\$- 765	\$- 1,409	\$ 800	\$- 976
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,017	\$ 1,480	\$- 1,964	\$ 6,096	\$- 6,127
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 184
Sale of Loans Held for Investment	SO475	\$ 908	\$ 1,685	\$ 671	\$ 507	\$ 4,557

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 141	\$ 12,313	\$ 4,328	\$ 9,830	\$ 1,256
Trading Assets (Realized and Unrealized)	SO485	\$ 112,912	\$- 33,897	\$ 133,074	\$- 8,792	\$ 29,295
Other Noninterest Income	SO488	\$- 135,429	\$ 53,715	\$- 51,463	\$- 84,623	\$ 14,807
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	\$ 462,411	\$ 455,702	\$ 430,203	\$ 305,478	\$ 289,383
All Personnel Compensation and Expense	SO510	\$ 125,538	\$ 119,508	\$ 121,461	\$ 120,969	\$ 123,291
Legal Expense	SO520	\$ 2,192	\$ 2,015	\$ 1,848	\$ 1,945	\$ 1,939
Office Occupancy and Equipment Expense	SO530	\$ 34,451	\$ 35,211	\$ 36,032	\$ 36,733	\$ 38,194
Marketing and Other Professional Services	SO540	\$ 28,111	\$ 23,774	\$ 22,513	\$ 20,233	\$ 20,757
Loan Servicing Fees	SO550	\$ 194,762	\$ 188,721	\$ 152,488	\$ 68,755	\$ 50,179
Goodwill and Other Intangibles Expense	SO560	\$ 10,769	\$ 9,047	\$ 10,314	\$ 3,074	\$ 2,276
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 56	\$- 60	\$ 431	\$- 28	\$ 1,490
Other Noninterest Expense	SO580	\$ 66,644	\$ 77,486	\$ 85,116	\$ 53,797	\$ 51,257
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	\$ 435,683	\$ 423,437	\$ 688,527	\$ 98,319	\$ 242,946
Income Taxes - Total	SO71	\$ 159,439	\$ 144,126	\$ 250,931	\$ 26,672	\$ 74,123
Federal	SO710	\$ 157,223	\$ 142,344	\$ 249,799	\$ 23,621	\$ 72,173
State, Local & Other	SO720	\$ 2,216	\$ 1,782	\$ 1,132	\$ 3,051	\$ 1,950
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 276,244	\$ 279,311	\$ 437,596	\$ 71,647	\$ 168,823
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 292	\$ 0	\$ 0	\$ 9
Net Income (Loss)	SO91	\$ 276,244	\$ 279,603	\$ 437,596	\$ 71,647	\$ 168,832
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Jun 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	20	\$ 405
5	Net income(loss) from real estate held for invest	1	\$ 12
6	Net income(loss)-equity invest in uncons sub org	2	\$ 8
7	Net income(loss) from leased property	5	\$ 50
9	Net income from data processing lease/services	1	\$ 39
11	Adjustments to prior periods	2	\$ 6
15	Income from corporate-owned life insurance	21	\$ 2,477
99	Other	59	\$- 138,537

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	15	\$ 217
2	OTS assessments	14	\$ 164
6	Supervisory examination fees	17	\$ 292
7	Office supplies, printing, and postage	48	\$ 3,219
8	Telephone, including data lines	12	\$ 569
9	Loan origination expense	15	\$ 10,644
10	ATM expense	14	\$ 371
11	Adjustments to prior periods	1	\$ 75
13	Misc taxes other than income & real estate	60	\$ 6,283
14	Losses from fraud	1	\$ 6
15	Foreclosure expenses	1	\$ 28
17	Charitable contributions	2	\$ 6
99	Other	53	\$ 28,345

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 1,107,069	\$ 525,193	\$ 2,313,945	\$ 1,703,952	\$ 1,169,112
YTD - Deposits and Investment Securities	Y_SO115	\$ 38,733	\$ 20,109	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 44,446	\$ 21,706	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 766,907	\$ 377,333	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 20,032	\$ 9,648	\$ 36,690	\$ 28,207	\$ 20,643
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 236,951	\$ 96,397	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 9,460	\$ 4,714	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 9,460	\$ 4,714	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 0	\$ 0	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 450,408	\$ 227,559	\$ 980,676	\$ 736,177	\$ 521,451
YTD - Deposits	Y_SO215	\$ 355,729	\$ 180,821	\$ 784,254	\$ 596,454	\$ 421,939
YTD - Escrows	Y_SO225	\$ 159	\$ 78	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 71,540	\$ 35,227	\$ 158,164	\$ 121,095	\$ 86,333
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 47	\$ 24	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 22,998	\$ 11,426	\$ 36,354	\$ 16,801	\$ 11,337
YTD - Capitalized Interest	Y_SO271	\$ 65	\$ 17	\$ 38	\$ 25	\$ 1
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 666,121	\$ 302,348	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 258,236	\$ 131,085	\$ 267,061	\$ 121,651	\$ 62,997
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 407,885	\$ 171,263	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 1,369,348	\$ 707,876	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 119,804	\$ 42,835	\$ 90,715	\$- 80,132	\$- 63,394
YTD - Other Fees and Charges	Y_SO420	\$ 692,435	\$ 360,686	\$ 702,350	\$ 321,811	\$ 209,575
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 638,823	\$ 250,640	\$ 701,315	\$ 308,841	\$ 226,804
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 544,501	\$ 269,824	\$ 507,821	\$ 250,047	\$ 172,316
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 203	\$- 765	\$- 2,086	\$- 677	\$- 1,542
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 463	\$ 1,480	\$- 2,108	\$- 144	\$- 6,240
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 201	\$ 201	\$ 201
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,593	\$ 1,685	\$ 3,078	\$ 2,407	\$ 6,103
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 12,454	\$ 12,313	\$ 24,731	\$ 20,403	\$ 10,570

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 79,015	\$- 33,897	\$ 169,678	\$ 36,604	\$ 45,396
YTD - Other Noninterest Income	Y_SO488	\$- 81,714	\$ 53,715	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 918,113	\$ 455,702	\$ 1,271,914	\$ 841,711	\$ 562,760
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 245,046	\$ 119,508	\$ 470,593	\$ 349,132	\$ 243,453
YTD - Legal Expense	Y_SO520	\$ 4,207	\$ 2,015	\$ 7,106	\$ 5,258	\$ 3,542
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 69,662	\$ 35,211	\$ 143,270	\$ 107,238	\$ 75,293
YTD - Marketing and Other Professional Services	Y_SO540	\$ 51,885	\$ 23,774	\$ 79,836	\$ 57,323	\$ 38,357
YTD - Loan Servicing Fees	Y_SO550	\$ 383,483	\$ 188,721	\$ 313,817	\$ 161,329	\$ 92,574
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 19,816	\$ 9,047	\$ 16,791	\$ 6,477	\$ 4,132
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 116	\$- 60	\$ 2,685	\$ 2,254	\$ 2,324
YTD - Other Noninterest Expense	Y_SO580	\$ 144,130	\$ 77,486	\$ 237,816	\$ 152,700	\$ 103,085
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 859,120	\$ 423,437	\$ 1,197,496	\$ 508,969	\$ 428,773
YTD - Income Taxes - Total	Y_SO71	\$ 303,565	\$ 144,126	\$ 402,240	\$ 151,309	\$ 130,961
YTD - Federal	Y_SO710	\$ 299,567	\$ 142,344	\$ 395,159	\$ 145,360	\$ 128,063
YTD - State, Local, and Other	Y_SO720	\$ 3,998	\$ 1,782	\$ 7,081	\$ 5,949	\$ 2,898
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 555,555	\$ 279,311	\$ 795,256	\$ 357,660	\$ 297,812
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 292	\$ 292	\$ 9	\$ 9	\$ 9
YTD - Net Income (Loss)	Y_SO91	\$ 555,847	\$ 279,603	\$ 795,265	\$ 357,669	\$ 297,821

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 528,973	\$ 545,123	\$ 417,359	\$ 403,543	\$ 234,042
Net Provision for Loss	VA115	\$ 126,970	\$ 129,776	\$ 143,259	\$ 61,136	\$ 36,742
Transfers	VA125	\$ 627	\$- 2,787	\$- 2,337	\$ 598	\$- 158
Recoveries	VA135	\$ 39,493	\$ 28,137	\$ 23,666	\$ 2,638	\$ 2,216
Adjustments	VA145	\$- 37,349	\$- 17,194	\$ 106,584	\$ 4,138	\$ 179,771
Charge-offs	VA155	\$ 143,414	\$ 154,083	\$ 143,291	\$ 54,694	\$ 34,226
General Valuation Allowances - Ending Balance	VA165	\$ 515,300	\$ 528,972	\$ 545,240	\$ 417,359	\$ 418,387
Specific Valuation Allowances - Beginning Balance	VA108	\$ 15,314	\$ 12,177	\$ 12,358	\$ 15,679	\$ 15,767
Net Provision for Loss	VA118	\$ 125	\$ 1,249	\$ 2,582	\$- 112	\$ 2,515
Transfers	VA128	\$- 627	\$ 2,787	\$ 2,337	\$- 598	\$ 158

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$- 1	\$- 2	\$- 5	\$- 41	\$ 48
Charge-offs	VA158	\$ 506	\$ 897	\$ 5,094	\$ 2,569	\$ 1,326
Specific Valuation Allowances - Ending Balance	VA168	\$ 14,305	\$ 15,314	\$ 12,178	\$ 12,359	\$ 17,162
Total Valuation Allowances - Beginning Balance	VA110	\$ 544,287	\$ 557,300	\$ 429,717	\$ 419,222	\$ 249,809
Net Provision for Loss	VA120	\$ 127,095	\$ 131,025	\$ 145,841	\$ 61,024	\$ 39,257
Recoveries	VA140	\$ 39,493	\$ 28,137	\$ 23,666	\$ 2,638	\$ 2,216
Adjustments	VA150	\$- 37,350	\$- 17,196	\$ 106,579	\$ 4,097	\$ 179,819
Charge-offs	VA160	\$ 143,920	\$ 154,980	\$ 148,385	\$ 57,263	\$ 35,552
Total Valuation Allowances - Ending Balance	VA170	\$ 529,605	\$ 544,286	\$ 557,418	\$ 429,718	\$ 435,549
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 143,414	\$ 154,083	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 6,288	\$ 3,276	\$ 4,359	\$ 3,752	\$ 6,148
Construction - Total	SUB2030	\$ 334	\$ 348	\$ 169	\$ 346	\$ 146
1-4 Dwelling Units	VA420	\$ 334	\$ 332	\$ 73	\$ 346	\$ 123
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 16	\$ 82	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 14	\$ 0	\$ 23
Permanent - Total	SUB2041	\$ 5,954	\$ 2,928	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 263	\$ 217	\$ 355	\$ 448	\$ 465
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,233	\$ 2,572	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 27	\$ 69	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,431	\$ 6	\$ 48	\$ 2	\$ 245
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 64	\$ 43	\$ 391	\$ 1,121
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,140
Nonmortgage Loans - Total	VA56	\$ 136,943	\$ 150,637	\$ 138,701	\$ 50,684	\$ 27,905
Commercial Loans	VA520	\$ 704	\$ 408	\$ 1,338	\$ 661	\$ 383
Consumer Loans - Total	SUB2061	\$ 136,239	\$ 150,229	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 16	\$ 1
Home Improvement Loans	VA516	\$ 181	\$ 22	\$ 347	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3,685	\$ 4,416	\$ 3,593	\$ 3,237	\$ 2,781
Mobile Home Loans	VA550	\$ 120	\$ 141	\$ 146	\$ 195	\$ 213
Credit Cards	VA556	\$ 131,737	\$ 144,955	\$ 132,710	\$ 46,007	\$ 23,738

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 516	\$ 692	\$ 567	\$ 568	\$ 789
Reposessed Assets - Total	VA60	\$ 183	\$ 170	\$ 231	\$ 258	\$ 177
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 169	\$ 110	\$ 128	\$ 178	\$ 56
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	\$ 43	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 14	\$ 17	\$ 103	\$ 80	\$ 121
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	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 39,493	\$ 28,137	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 561	\$ 592	\$ 719	\$ 1,191	\$ 402
Construction - Total	SUB2130	\$ 0	\$ 174	\$ 18	\$ 220	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 174	\$ 15	\$ 220	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 561	\$ 418	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 122	\$ 262	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 550	\$ 413	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 3	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 166	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 9	\$ 1	\$ 0	\$ 0	\$ 3
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 38,932	\$ 27,545	\$ 22,947	\$ 1,447	\$ 1,814
Commercial Loans	VA521	\$ 69	\$ 315	\$ 131	\$ 48	\$ 22
Consumer Loans - Total	SUB2161	\$ 38,863	\$ 27,230	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 75	\$ 462	\$ 2	\$ 3	\$ 4
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 241	\$ 189	\$ 227	\$ 183	\$ 190
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0	\$ 3	\$ 6

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 38,423	\$ 25,833	\$ 22,501	\$ 1,108	\$ 1,230
Other	VA561	\$ 123	\$ 745	\$ 86	\$ 102	\$ 362
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	\$- 502	\$ 4,033	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$- 5	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$- 1,787	\$ 3,196	\$ 1,936	\$- 166	\$- 365
Construction - Total	SUB2230	\$- 292	\$ 1,239	\$ 552	\$ 42	\$ 260
1-4 Dwelling Units	VA422	\$- 292	\$- 411	\$ 552	\$ 17	\$ 135
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 22	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 1,672	\$ 0	\$ 25	\$ 125
Permanent - Total	SUB2241	\$- 1,495	\$ 1,957	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 336	\$ 258	\$ 0	\$ 195	\$ 51
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 552	\$ 134	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 25	\$ 34	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 1,306	\$ 1,431	\$ 0	\$ 0	\$ 112
Nonresidential Property (Except Land)	VA482	\$ 2	\$ 100	\$- 364	\$ 123	\$- 653
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$- 40
Nonmortgage Loans - Total	VA58	\$ 1,157	\$ 768	\$ 2,992	\$- 640	\$ 1,918
Commercial Loans	VA522	\$ 663	\$ 378	\$- 1,524	\$- 839	\$ 371
Consumer Loans - Total	SUB2261	\$ 494	\$ 390	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	VA518	\$ 168	\$ 336	\$ 3,791	\$ 139	\$ 1,300
Education Loans	VA532	\$ 0	\$ 0	\$ 3	\$ 0	\$ 6
Auto Loans	VA542	\$ 4	\$ 28	\$ 181	\$ 66	\$ 195
Mobile Home Loans	VA552	\$ 108	\$- 108	\$ 19	\$ 4	\$- 73
Credit Cards	VA558	\$ 0	\$ 0	\$- 4	\$ 1	\$- 5
Other	VA562	\$ 214	\$ 134	\$ 526	\$- 15	\$ 124
Repossessed Assets - Total	VA62	\$ 70	\$ 16	\$- 63	\$ 133	\$ 83
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 12	\$ 91	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 25	\$ 16	\$- 75	\$ 42	\$ 88
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 40	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Other Repossessed Assets	VA632	\$ 5	\$ 0	\$ 0	\$ 0	\$- 12
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	\$ 58	\$ 58	\$ 49	\$- 39	\$ 1,038
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 103,419	\$ 129,979	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$- 5	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 3,940	\$ 5,880	\$ 5,576	\$ 2,395	\$ 5,381
Construction - Total	SUB2330	\$ 42	\$ 1,413	\$ 703	\$ 168	\$ 405
1-4 Dwelling Units	VA425	\$ 42	\$- 253	\$ 610	\$ 143	\$ 257
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 6	\$ 82	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,672	\$ 11	\$ 25	\$ 148
Permanent - Total	SUB2341	\$ 3,898	\$ 4,467	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 599	\$ 474	\$ 233	\$ 381	\$ 516
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3,131	\$ 2,293	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 50	\$ 100	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 125	\$ 1,437	\$ 48	\$- 164	\$ 357
Nonresidential Property (Except Land)	VA485	\$- 7	\$ 163	\$- 321	\$ 514	\$ 465
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,100
Nonmortgage Loans - Total	VA59	\$ 99,168	\$ 123,860	\$ 118,746	\$ 48,597	\$ 28,009
Commercial Loans	VA525	\$ 1,298	\$ 471	\$- 317	\$- 226	\$ 732
Consumer Loans - Total	SUB2361	\$ 97,870	\$ 123,389	N/A	N/A	N/A
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0	\$ 20	\$ 1
Home Improvement Loans	VA519	\$ 274	\$- 104	\$ 4,136	\$ 136	\$ 1,296
Education Loans	VA535	\$ 0	\$ 3	\$ 3	\$ 0	\$ 6
Auto Loans	VA545	\$ 3,448	\$ 4,255	\$ 3,547	\$ 3,120	\$ 2,786
Mobile Home Loans	VA555	\$ 228	\$ 32	\$ 165	\$ 196	\$ 134
Credit Cards	VA559	\$ 93,314	\$ 119,122	\$ 110,205	\$ 44,900	\$ 22,503
Other	VA565	\$ 607	\$ 81	\$ 1,007	\$ 451	\$ 551
Reposessed Assets - Total	VA65	\$ 253	\$ 186	\$ 168	\$ 391	\$ 260
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 12	\$ 91	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 194	\$ 126	\$ 53	\$ 220	\$ 144
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 40	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 43	\$ 0	\$ 0	\$ 7
Other Repossessed Assets	VA633	\$ 19	\$ 17	\$ 103	\$ 80	\$ 109
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	\$ 58	\$ 58	\$ 49	\$- 39	\$ 1,038
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 22,363	\$ 21,500	\$ 23,160	\$ 25,679	\$ 22,806
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 60,309	\$ 71,511	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 17,546	\$ 16,276	\$ 15,852	\$ 20,458	\$ 15,663
Construction	VA951	\$ 706	\$ 1,365	\$ 178	\$ 5,317	\$ 2,791
Permanent - 1-4 Dwelling Units	VA952	\$ 16,458	\$ 14,235	\$ 15,182	\$ 14,285	\$ 12,280
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 233	\$ 14	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 380	\$ 291	\$ 175	\$ 842	\$ 187
Permanent - Land	VA955	\$ 2	\$ 385	\$ 84	\$ 0	\$ 405
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 269,215	\$ 240,040	\$ 257,590	\$ 260,467	\$ 283,351
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 619,694	\$ 600,567	\$ 628,692	\$ 496,419	\$ 510,833
Substandard	VA965	\$ 608,513	\$ 589,518	\$ 617,685	\$ 483,163	\$ 501,781
Doubtful	VA970	\$ 11,181	\$ 11,049	\$ 11,007	\$ 13,248	\$ 9,052
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,035,581	\$ 856,531	\$ 1,136,611	\$ 677,719	\$ 762,279
Mortgages - Total	SUB2421	\$ 513,421	\$ 493,836	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 76,610	\$ 56,082	\$ 70,671	\$ 76,821	\$ 101,540
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 391,785	\$ 393,250	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 83,230	\$ 66,292	\$ 78,919	\$ 68,006	\$ 70,443
Nonmortgages - Total	SUB2461	\$ 522,160	\$ 362,695	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 592,914	\$ 463,091	\$ 671,306	\$ 366,138	\$ 449,297
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 564,468	\$ 427,991	\$ 636,425	\$ 326,903	\$ 408,867

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 223,560	\$ 198,037	N/A	N/A	N/A
Construction	PD115	\$ 18,282	\$ 15,529	\$ 19,804	\$ 23,625	\$ 52,232
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 17,900	\$ 15,538	\$ 185,538	\$ 170,789	\$ 184,068
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 143,354	\$ 137,814	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,514	\$ 2,227	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 5,021	\$ 4,133	\$ 5,481	\$ 5,217	\$ 7,904
Permanent - Nonresidential Property (Except Land)	PD135	\$ 12,652	\$ 14,308	\$ 14,324	\$ 14,438	\$ 8,764
Permanent - Land	PD138	\$ 24,837	\$ 8,488	\$ 23,467	\$ 11,087	\$ 13,801
Nonmortgage Loans - Commercial Loans	PD140	\$ 6,983	\$ 9,316	\$ 8,895	\$ 5,785	\$ 10,878
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 333,925	\$ 220,638	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 292	\$ 112	\$ 139	\$ 76	\$ 202
Home Improvement Loans	PD163	\$ 450	\$ 397	\$ 470	\$ 374	\$ 334
Education Loans	PD165	\$ 5	\$ 11	\$ 7	\$ 24	\$ 2
Auto Loans	PD167	\$ 11,095	\$ 14,000	\$ 22,140	\$ 18,894	\$ 15,199
Mobile Home Loans	PD169	\$ 1,109	\$ 854	\$ 1,294	\$ 1,173	\$ 1,224
Credit Cards	PD171	\$ 317,295	\$ 201,844	\$ 350,171	\$ 71,718	\$ 110,120
Other	PD180	\$ 3,679	\$ 3,420	\$ 4,439	\$ 3,703	\$ 4,563
Memo - Troubled Debt Restructured Included Above	PD190	\$ 1,487	\$ 1,812	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 196	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 28,446	\$ 35,100	\$ 34,881	\$ 39,235	\$ 40,430
Mortgage Loans - Total	SUB2491	\$ 25,540	\$ 31,512	N/A	N/A	N/A
Construction	PD215	\$ 1,709	\$ 5,299	\$ 5,614	\$ 7,099	\$ 6,655
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 537	\$ 350	\$ 20,745	\$ 24,288	\$ 24,255
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 19,073	\$ 18,908	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 396	\$ 395	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,474	\$ 1,082	\$ 832	\$ 651	\$ 79
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,344	\$ 2,012	\$ 901	\$ 556	\$ 886
Permanent - Land	PD238	\$ 1,007	\$ 3,466	\$ 2,530	\$ 3,140	\$ 4,631
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,485	\$ 1,411	\$ 2,064	\$ 1,412	\$ 1,750
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 1,421	\$ 2,177	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 75	\$ 329	\$ 114	\$ 32	\$ 54
Home Improvement Loans	PD263	\$ 21	\$ 76	\$ 133	\$ 99	\$ 143
Education Loans	PD265	\$ 8	\$ 22	\$ 20	\$ 6	\$ 14

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 332	\$ 393	\$ 479	\$ 687	\$ 763
Mobile Home Loans	PD269	\$ 493	\$ 476	\$ 602	\$ 549	\$ 360
Credit Cards	PD271	\$ 139	\$ 88	\$ 112	\$ 137	\$ 130
Other	PD280	\$ 353	\$ 793	\$ 735	\$ 579	\$ 710
Memo - Troubled Debt Restructured Included Above	PD290	\$ 19	\$ 20	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 442,667	\$ 393,440	\$ 465,305	\$ 311,581	\$ 312,982
Mortgage Loans - Total	SUB2501	\$ 264,321	\$ 264,287	N/A	N/A	N/A
Construction	PD315	\$ 18,415	\$ 13,466	\$ 11,360	\$ 24,844	\$ 17,423
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 16,824	\$ 17,251	\$ 205,026	\$ 190,881	\$ 194,294
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 191,191	\$ 200,023	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 996	\$ 744	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 6,692	\$ 7,390	\$ 8,860	\$ 9,985	\$ 4,695
Permanent - Nonresidential Property (Except Land)	PD335	\$ 17,843	\$ 15,579	\$ 14,628	\$ 15,906	\$ 22,885
Permanent - Land	PD338	\$ 12,360	\$ 9,834	\$ 7,896	\$ 7,026	\$ 6,798
Nonmortgage Loans - Commercial Loans	PD340	\$ 5,876	\$ 4,884	\$ 7,064	\$ 8,371	\$ 10,005
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 172,470	\$ 124,269	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 41	\$ 48	\$ 83	\$ 11	\$ 12
Home Improvement Loans	PD363	\$ 118	\$ 104	\$ 132	\$ 133	\$ 102
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 3,305	\$ 3,056	\$ 3,995	\$ 3,883	\$ 3,306
Mobile Home Loans	PD369	\$ 48	\$ 28	\$ 61	\$ 104	\$ 29
Credit Cards	PD371	\$ 168,534	\$ 120,318	\$ 204,527	\$ 48,645	\$ 52,809
Other	PD380	\$ 424	\$ 715	\$ 1,516	\$ 1,792	\$ 1,402
Memo - Troubled Debt Restructured Included Above	PD390	\$ 5,173	\$ 3,220	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 281	\$ 119	N/A	N/A	N/A

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 731,360	\$ 626,764	\$ 598,269	\$ 579,046	\$ 629,611
90% up to 100% LTV	LD110	\$ 536,612	\$ 497,165	\$ 465,024	\$ 446,395	\$ 506,739

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Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 194,748	\$ 129,599	\$ 133,245	\$ 132,651	\$ 122,872
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 37,963	\$ 17,404	\$ 16,529	\$ 18,518	\$ 17,259
Past Due and Still Accruing - Total	SUB5240	\$ 7,759	\$ 8,643	\$ 8,454	\$ 8,334	\$ 8,051
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 6,736	\$ 7,734	\$ 7,759	\$ 5,064	\$ 6,733
90% up to 100% LTV	LD210	\$ 4,823	\$ 6,272	\$ 6,319	\$ 4,194	\$ 5,113
100% and greater LTV	LD220	\$ 1,913	\$ 1,462	\$ 1,440	\$ 870	\$ 1,620
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,023	\$ 909	\$ 695	\$ 3,270	\$ 1,318
90% up to 100% LTV	LD230	\$ 677	\$ 729	\$ 570	\$ 2,556	\$ 851
100% and greater LTV	LD240	\$ 346	\$ 180	\$ 125	\$ 714	\$ 467
Nonaccrual - Total	SUB5230	\$ 30,204	\$ 8,761	\$ 8,075	\$ 10,184	\$ 9,208
90% up to 100% LTV	LD250	\$ 12,013	\$ 6,530	\$ 5,623	\$ 6,650	\$ 6,360
100% and greater LTV	LD260	\$ 18,191	\$ 2,231	\$ 2,452	\$ 3,534	\$ 2,848
Net Charge-offs - Total	SUB5300	\$ 222	\$ 57	\$ 192	\$ 291	\$ 288
90% up to 100% LTV	LD310	\$ 132	\$ 57	\$ 74	\$ 35	\$ 82
100% and greater LTV	LD320	\$ 90	\$ 0	\$ 118	\$ 256	\$ 206
Purchases - Total	SUB5320	\$ 70,193	\$ 34,621	\$ 46,336	\$ 30,927	\$ 25,780
90% up to 100% LTV	LD410	\$ 33,087	\$ 22,374	\$ 33,270	\$ 19,331	\$ 10,854
100% and greater LTV	LD420	\$ 37,106	\$ 12,247	\$ 13,066	\$ 11,596	\$ 14,926
Originations - Total	SUB5330	\$ 89,986	\$ 60,282	\$ 60,072	\$ 75,413	\$ 70,716
90% up to 100% LTV	LD430	\$ 65,085	\$ 48,353	\$ 49,118	\$ 61,308	\$ 54,421
100% and greater LTV	LD440	\$ 24,901	\$ 11,929	\$ 10,954	\$ 14,105	\$ 16,295
Sales - Total	SUB5340	\$ 2,081	\$ 6,904	\$ 2,290	\$ 7,001	\$ 1,372
90% up to 100% LTV	LD450	\$ 1,156	\$ 4,986	\$ 2,290	\$ 5,923	\$ 867
100% and greater LTV	LD460	\$ 925	\$ 1,918	\$ 0	\$ 1,078	\$ 505

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,682,305	\$ 1,486,636	\$ 1,513,768	\$ 1,449,525	\$ 1,539,296
Mortgage Construction Loans	CC105	\$ 1,273,853	\$ 1,086,585	\$ 1,112,623	\$ 1,042,244	\$ 1,089,483
Other Mortgage Loans	CC115	\$ 408,452	\$ 400,051	\$ 401,145	\$ 407,281	\$ 449,813
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 27,344	\$ 23,861	\$ 24,306	\$ 23,540	\$ 63,066
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,934,434	\$ 2,019,113	\$ 1,221,393	\$ 1,910,767	\$ 3,510,957
1-4 Dwelling Units	CC280	\$ 1,141,996	\$ 1,496,712	\$ 830,449	\$ 1,299,248	\$ 3,161,999
Multifamily (5 or more) Dwelling Units	CC290	\$ 287,458	\$ 220,722	\$ 178,323	\$ 216,871	\$ 190,536

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 504,980	\$ 301,679	\$ 212,621	\$ 394,648	\$ 158,422
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 86,863	\$ 77,855	\$ 77,902	\$ 76,647	\$ 102,175
Commitments Outstanding to Purchase Loans	CC320	\$ 2,730,056	\$ 3,483,754	\$ 2,079,399	\$ 3,550,505	\$ 5,178,426
Commitments Outstanding to Sell Loans	CC330	\$ 398,966	\$ 1,211,657	\$ 246,874	\$ 980,172	\$ 2,785,125
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 483,250	\$ 75,000	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,421,315	\$ 4,042,000	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,045	\$ 8,610	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 216,235,901	\$ 199,062,397	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,495,599	\$ 3,298,729	N/A	N/A	N/A
Commercial Lines	CC420	\$ 1,534,513	\$ 1,180,365	\$ 1,144,953	\$ 1,154,557	\$ 1,275,934
Open-End Consumer Lines - Credit Cards	CC423	\$ 211,190,773	\$ 194,567,921	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 15,016	\$ 15,382	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 128,934	\$ 110,789	\$ 105,245	\$ 88,685	\$ 97,206
Commercial	CC430	\$ 109,532	\$ 97,173	\$ 94,652	\$ 79,048	\$ 80,601
Standby, Not Included on CC465 or CC468	CC435	\$ 19,402	\$ 13,616	\$ 10,593	\$ 9,637	\$ 16,605
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 262,792	\$ 277,221	\$ 284,217	\$ 326,821	\$ 382,773
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 438	\$ 438	\$ 438	\$ 29,398
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 258,122	\$ 272,937	\$ 280,358	\$ 323,367	\$ 351,231
Other Contingent Liabilities	CC480	\$ 26,983	\$ 24,329	\$ 23,220	\$ 23,920	\$ 18,662
Contingent Assets	CC490	\$ 0	\$ 0	\$ 272	\$ 277	\$ 277

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 4,203,184	\$ 3,055,249	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 4,102,278	\$ 2,934,916	\$ 5,509,420	\$ 7,642,229	\$ 6,877,302
Other Mortgage-Backed Securities	CF153	\$ 100,906	\$ 120,333	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,987,382	\$ 3,010,443	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 3,984,214	\$ 3,003,902	\$ 5,339,335	\$ 7,241,728	\$ 6,883,016
Other Mortgage-Backed Securities	CF155	\$ 3,168	\$ 6,541	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 215,802	\$ 44,806	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 90,773	\$- 51,987	\$ 70,452	\$ 115,267	\$ 130,279

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 105,777	\$- 60,938	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 4,445,228	\$ 3,393,584	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 726,473	\$ 536,378	\$ 591,528	\$ 658,379	\$ 601,724
1-4 Dwelling Units	CF190	\$ 643,084	\$ 463,035	\$ 512,219	\$ 562,308	\$ 526,090
Multifamily (5 or more) Dwelling Units	CF200	\$ 56,113	\$ 54,802	\$ 52,964	\$ 51,922	\$ 54,928
Nonresidential	CF210	\$ 27,276	\$ 18,541	\$ 26,345	\$ 44,149	\$ 20,706
Permanent Loans - Total	SUB3851	\$ 3,718,755	\$ 2,857,206	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 3,065,721	\$ 2,293,632	\$ 2,443,034	\$ 5,288,207	\$ 5,007,383
Multifamily (5 or more) Dwelling Units	CF245	\$ 198,031	\$ 140,784	\$ 219,275	\$ 230,391	\$ 302,384
Nonresidential (Except Land)	CF260	\$ 156,902	\$ 129,325	\$ 95,424	\$ 107,758	\$ 144,712
Land	CF270	\$ 298,101	\$ 293,465	\$ 264,668	\$ 167,043	\$ 206,511
Loans and Participations Purchased - Total	SUB3880	\$ 5,510,705	\$ 4,280,482	\$ 4,432,038	\$ 7,480,667	\$ 7,528,332
Secured by 1-4 Dwelling Units	CF280	\$ 5,502,539	\$ 4,273,367	\$ 4,422,080	\$ 7,460,299	\$ 7,504,309
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 867	\$ 5,908	\$ 2,074	\$ 12,762	\$ 2,717
Secured by Nonresidential	CF300	\$ 7,299	\$ 1,207	\$ 7,884	\$ 7,606	\$ 21,306
Loans and Participations Sold - Total	SUB3890	\$ 6,149,539	\$ 4,587,655	\$ 7,033,342	\$ 11,293,978	\$ 10,875,885
Secured by 1-4 Dwelling Units	CF310	\$ 5,983,513	\$ 4,401,476	\$ 6,909,517	\$ 11,182,706	\$ 10,667,021
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 136,542	\$ 176,683	\$ 117,544	\$ 107,671	\$ 159,951
Secured by Nonresidential	CF330	\$ 29,484	\$ 9,496	\$ 6,281	\$ 3,601	\$ 48,913
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 638,834	\$- 307,173	\$- 2,601,304	\$- 3,813,311	\$- 3,347,553
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,644,334	\$ 2,057,072	\$ 2,349,492	\$ 2,869,053	\$ 2,858,936
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 30,867	\$ 180,650	\$ 99,325	\$- 107,740	\$ 92,807
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,013,136	\$ 751,947	\$ 563,978	\$ 2,842,179	\$ 2,637,101
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,192,927	\$ 1,209,989	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 3,102,909	\$ 2,950,378	\$ 7,078,849	\$ 2,706,409	\$ 2,664,078
Commercial	CF390	\$ 424,041	\$ 412,611	\$ 389,788	\$ 401,473	\$ 340,864
Consumer	CF400	\$ 2,678,868	\$ 2,537,767	\$ 6,689,061	\$ 2,304,936	\$ 2,323,214
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,290,538	\$ 1,960,915	N/A	N/A	N/A
Commercial	CF395	\$ 4,477	\$ 9,988	N/A	N/A	N/A
Consumer	CF405	\$ 2,286,061	\$ 1,950,927	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 812,371	\$ 989,463	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 129,045	\$- 2,471,459	\$ 2,202,952	\$- 656,163	\$ 89,753

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$- 295,031	\$- 2,638,409	\$ 2,025,680	\$- 834,413	\$- 111,096
Interest Credited to Deposits	CF430	\$ 165,986	\$ 166,950	\$ 177,272	\$ 178,250	\$ 200,849
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 25,718	\$ 12,714	\$ 661,919	\$ 55,611	\$ 2,484,670

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,083,689	\$ 1,388,848	N/A	N/A	N/A
Fully Insured	DI100	\$ 994,820	\$ 1,290,573	\$ 1,441,295	\$ 1,607,227	\$ 1,529,069
Other	DI110	\$ 88,869	\$ 98,275	\$ 75,288	\$ 53,568	\$ 37,535
Deposits with Balances - \$100,000 or Less	DI120	\$ 23,325,332	\$ 24,091,952	\$ 23,843,203	\$ 24,055,510	\$ 26,150,390
Deposits with Balances - Greater than \$100,000	DI130	\$ 8,778,798	\$ 8,341,558	\$ 10,204,600	\$ 7,127,853	\$ 7,180,559
Number of Deposit Accounts - Total	SUB4062	2,836,351	2,866,942	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	2,790,596	2,821,617	2,456,650	2,350,955	3,072,694
Balances Greater than \$100,000	DI160	45,755	45,325	43,228	41,936	41,859
IRA/Keogh Accounts	DI200	\$ 3,056,773	\$ 3,056,813	\$ 3,043,075	\$ 3,063,168	\$ 3,207,530
Uninsured Deposits	DI210	\$ 3,837,397	\$ 3,510,136	\$ 5,234,224	\$ 2,978,456	\$ 3,106,122
Preferred Deposits	DI220	\$ 309,230	\$ 228,546	\$ 215,613	\$ 177,223	\$ 155,767
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 8,192,612	\$ 8,047,712	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 2,137,552	\$ 2,130,209	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 3,526,110	\$ 3,562,099	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 18,247,871	\$ 18,693,490	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 1,054,630	\$ 1,029,204	\$ 1,026,705	\$ 1,032,744	\$ 1,360,354
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 6,488	\$ 10,107	\$ 7,333	\$ 5,788	\$ 6,235
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 641,537	\$ 750,868	\$ 1,006,361	\$ 1,125,547	\$ 634,139
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 710	\$ 1,482	\$ 1,233	\$ 1,226	\$ 3,149
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	N/A	N/A	N/A

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Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 63	\$ 56	\$ 23	\$ 22	\$ 287
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 124	\$ 38	\$ 126	\$ 69	\$ 37,400
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 12,714	\$ 653,813	\$ 10,009	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 12,714	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,325	8,323	8,514	8,435	8,789
Assets Held in Trading Accounts	SI375	\$ 1,861	\$ 1,817	\$ 1,877	\$ 2,055	\$ 2,066
Available-for-Sale Securities	SI385	\$ 2,826,803	\$ 2,746,839	\$ 2,941,649	\$ 2,646,290	\$ 2,517,064
Assets Held for Sale	SI387	\$ 2,994,982	\$ 3,314,087	\$ 2,865,194	\$ 5,359,124	\$ 6,156,066
Loans Serviced for Others	SI390	\$ 48,916,329	\$ 53,326,574	\$ 52,765,754	\$ 40,627,998	\$ 42,805,019
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 4	\$ 6	\$ 7	\$ 7	\$ 15
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.27%	86.91%	87.26%	86.79%	86.37%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.36%	86.80%	87.31%	86.95%	86.25%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.98%	86.73%	86.56%	86.73%	86.21%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	92.35%	92.35%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 15,670	\$ 15,763	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 71,802	\$ 70,935	\$ 72,705	\$ 70,163	\$ 125,517
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	361	102	68	70	1,427
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 5,987,559	\$ 5,006,561	\$ 4,174,190	\$ 4,160,766	\$ 3,781,457
Net Income (Loss) (SO91)	SI610	\$ 276,244	\$ 279,603	\$ 437,596	\$ 71,647	\$ 168,832

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Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 42	\$ 43	\$ 141
Dividends Declared - Common Stock	SI630	\$ 38,524	\$ 20,034	\$ 2,194,467	\$ 54,768	\$ 45,189
Stock Issued	SI640	\$ 190	\$ 18,291	\$ 0	\$ 261	\$ 203
Stock Retired	SI650	\$ 0	\$ 1,583	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 121,562	\$ 683,165	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 46	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 47,509	\$ 14,034	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 145	\$ 720	N/A	N/A	N/A
Other Adjustments	SI671	\$- 405	\$ 6,804	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 6,298,972	\$ 5,987,561	\$ 5,010,685	\$ 4,174,189	\$ 4,359,997
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,891	\$ 4,476	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 405,105	\$ 196,890	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	9 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 6,774	\$ 35,820	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 18,640	\$ 16,710	\$ 735	\$ 787	\$ 1,448
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 46,532,484	\$ 45,260,558	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 3,307,623	\$ 3,903,047	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 32,145,412	\$ 30,319,032	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 8,800,197	\$ 8,774,891	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 30,656,405	\$ 30,406,987	N/A	N/A	N/A
Total Borrowings	SI895	\$ 6,029,016	\$ 5,414,283	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	69	58	72	71	100
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 6,414	\$ 4,687	\$ 3,297	\$ 3,890	\$ 7,452
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.98	5.43	5.03	5.98	5.11
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.29	6.29	6.36	7.12	5.95
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
		Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	1	2	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	0	1	2
Change in Control of Association?	SQ130	0	2	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	1	1	1	1	0
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	0	0	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	3	3	2	2	2
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4	3	3
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	25	22	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	75 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	35 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	39 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	9 [Yes]
Number of Loans on SC260	SB200	143	N/A	N/A	N/A	242
Number of Loans on SC300, SC303, and SC306	SB210	120	N/A	N/A	N/A	157
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	1,923	N/A	N/A	N/A	2,122
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 89,127	N/A	N/A	N/A	\$ 104,983
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	1,722	N/A	N/A	N/A	1,752
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 236,732	N/A	N/A	N/A	\$ 246,539
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	1,787	N/A	N/A	N/A	1,614
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 782,771	N/A	N/A	N/A	\$ 752,709
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	4,412	N/A	N/A	N/A	3,972
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 119,746	N/A	N/A	N/A	\$ 104,419
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	672	N/A	N/A	N/A	609
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 77,225	N/A	N/A	N/A	\$ 80,762
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	560	N/A	N/A	N/A	415

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Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 184,641	N/A	N/A	N/A	\$ 179,690
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	495	N/A	N/A	N/A	479
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 20,899	N/A	N/A	N/A	\$ 20,583
Farm Mortgages Orig at \$100-250,000 - Number	SB520	282	N/A	N/A	N/A	242
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 35,364	N/A	N/A	N/A	\$ 32,372
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	89	N/A	N/A	N/A	66
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 29,414	N/A	N/A	N/A	\$ 22,593
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	186	N/A	N/A	N/A	175
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 4,209	N/A	N/A	N/A	\$ 3,569
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	20	N/A	N/A	N/A	15
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,215	N/A	N/A	N/A	\$ 1,857
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	6	N/A	N/A	N/A	5
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 1,789	N/A	N/A	N/A	\$ 1,333

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 18,705,315	\$ 17,466,100	\$ 15,452,847	\$ 13,326,932	\$ 11,699,898
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 83,650	\$ 84,531	\$ 86,743	\$ 87,707	\$ 87,131
Personal Trust and Agency Accounts	FS210	\$ 24,547	\$ 24,754	\$ 24,409	\$ 25,151	\$ 24,415
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,898	\$ 2,830	\$ 2,702	\$ 2,542	\$ 2,494
Employee Benefit - Defined Contribution	FS220	\$ 1,343	\$ 1,384	\$ 1,350	\$ 1,262	\$ 1,224
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 1,555	\$ 1,446	\$ 1,352	\$ 1,280	\$ 1,270
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 56,205	\$ 56,947	\$ 59,632	\$ 60,014	\$ 60,222
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 8,453,073	\$ 8,320,964	\$ 7,590,100	\$ 6,943,388	\$ 6,164,745
Personal Trust and Agency Accounts	FS211	\$ 11,159	\$ 11,036	\$ 11,102	\$ 10,930	\$ 10,822
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,419,122	\$ 8,288,749	\$ 7,556,634	\$ 6,908,947	\$ 6,132,167
Employee Benefit - Defined Contribution	FS221	\$ 8,411,431	\$ 8,282,193	\$ 7,548,360	\$ 6,902,049	\$ 6,126,387
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 7,691	\$ 6,556	\$ 8,274	\$ 6,898	\$ 5,780
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 22,792	\$ 21,179	\$ 22,364	\$ 23,511	\$ 21,756
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 10,168,592	\$ 9,060,605	\$ 7,776,004	\$ 6,295,837	\$ 5,448,022
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	287	310	315	348	351
Personal Trust and Agency Accounts	FS212	112	110	110	105	103
Retirement-related Trust and Agency Accounts - Total	SUB6120	15	14	15	16	16
Employee Benefit - Defined Contribution	FS222	3	3	4	4	4
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	12	11	11	12	12
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	160	186	190	227	232
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	765	731	687	668	657
Personal Trust and Agency Accounts	FS213	12	12	12	12	12
Retirement-related Trust and Agency Accounts - Total	SUB6130	750	716	672	653	642
Employee Benefit - Defined Contribution	FS223	739	706	662	644	633
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	11	10	10	9	9
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	3	3	3	3	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	8,991	8,184	6,959	6,207	5,433
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 48,616	\$ 23,186	\$ 60,044	\$ 56,816	\$ 24,446
Personal Trust and Agency Accounts	FS310	\$ 117	\$ 293	\$ 272	\$ 164	\$ 108
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 15,842	\$ 7,757	\$ 21,621	\$ 31,675	\$ 9,957
Employee Benefit - Defined Contribution	FS320	\$ 15,775	\$ 7,722	\$ 21,583	\$ 15,334	\$ 9,945

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 67	\$ 35	\$ 38	\$ 16,341	\$ 12
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 136	\$ 69	\$ 277	\$ 317	\$ 244
Other Fiduciary Accounts	FS370	\$ 11	\$ 6	\$ 17	\$ 12	\$ 8
Custody and Safekeeping Accounts	FS380	\$ 32,510	\$ 15,061	\$ 37,857	\$ 24,648	\$ 14,129
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 292	\$ 423	\$ 280
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	\$ 48,616	\$ 23,186	\$ 59,752	\$ 56,393	\$ 24,166
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 54,465	\$ 19,352	\$ 24,409	\$ 20,603	\$ 20,630
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Interest-Bearing Deposits	FS415	\$ 3	\$ 19	\$ 187	\$ 30	\$ 29
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,326	\$ 4,880	\$ 4,439	\$ 5,269	\$ 5,440
State, County and Municipal Obligations	FS425	\$ 5,122	\$ 489	\$ 583	\$ 490	\$ 503
Money Market Mutual Funds	FS430	\$ 7,159	\$ 3,939	\$ 3,938	\$ 3,004	\$ 3,385
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 720	\$ 777	\$ 578	\$ 591	\$ 565
Common and Preferred Stock	FS445	\$ 35,460	\$ 7,865	\$ 14,194	\$ 10,746	\$ 10,241
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 32	\$ 32	\$ 32
Real Estate	FS455	\$ 1,582	\$ 1,300	\$ 209	\$ 186	\$ 186
Miscellaneous Assets	FS460	\$ 93	\$ 83	\$ 249	\$ 249	\$ 249
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
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
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/Otr 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

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 6,298,982	\$ 5,987,572	\$ 5,010,691	\$ 4,174,201	\$ 4,360,001
Equity Capital Deductions - Total	SUB1631	\$ 358,899	\$ 369,606	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 301	\$ 302	\$ 301	\$ 322	\$ 324
Goodwill and Certain Other Intangible Assets	CCR115	\$ 342,380	\$ 360,810	\$ 327,345	\$ 223,624	\$ 247,773
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 16,218	\$ 8,494	\$ 4,612	\$ 6,050	\$ 25,935
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 1,883	\$- 44,421	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,728	\$- 44,580	\$- 25,307	\$- 27,375	\$- 34,958
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 155	\$ 159	\$ 161	\$ 162	\$ 165
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 5,941,966	\$ 5,573,545	\$ 4,653,287	\$ 3,916,992	\$ 4,051,270
Total Assets (SC60)	CCR205	\$ 46,449,429	\$ 45,311,310	\$ 46,335,353	\$ 42,120,295	\$ 45,296,886
Asset Deductions - Total	SUB1651	\$ 362,812	\$ 371,323	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 106	\$ 108	\$ 109	\$ 134	\$ 135
Goodwill and Certain Other Intangible Assets	CCR265	\$ 346,488	\$ 362,721	\$ 329,388	\$ 225,797	\$ 247,773
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 16,218	\$ 8,494	\$ 4,612	\$ 6,050	\$ 25,936
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 10,372	\$- 67,884	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 10,372	\$- 67,884	\$- 44,144	\$- 45,808	\$- 57,366
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 46,076,245	\$ 44,872,103	\$ 45,957,065	\$ 41,842,506	\$ 44,844,703
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,844,392	\$ 1,786,287	\$ 1,830,185	\$ 1,665,415	\$ 1,782,292
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 5,941,966	\$ 5,573,545	\$ 4,653,287	\$ 3,916,992	\$ 4,051,270
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 15,289	\$ 15,018	\$ 14,641	\$ 13,612	\$ 13,051
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,800	\$ 1,800	\$ 1,800	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 292,137	\$ 284,188	\$ 297,478	\$ 244,320	\$ 258,267
Tier 2 Capital - Other	CCR355	\$ 0	\$ 200	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 309,226	\$ 301,206	\$ 313,919	\$ 257,932	\$ 271,318
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 309,226	\$ 301,206	\$ 313,919	\$ 257,932	\$ 271,318
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 64	\$ 158	\$ 184	\$ 223	\$ 243
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 191	\$ 218	\$ 218	\$ 268	\$ 2,308
Total Risk-Based Capital	CCR39	\$ 6,250,937	\$ 5,874,375	\$ 4,966,804	\$ 4,174,433	\$ 4,320,037
0% R/W Category - Cash	CCR400	\$ 341,777	\$ 293,560	\$ 306,889	\$ 158,596	\$ 349,892
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 309,796	\$ 255,357	\$ 300,333	\$ 269,405	\$ 274,446
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 3,639	\$ 4,177	\$ 4,592	\$ 5,093
0% R/W Category - Other	CCR415	\$ 87,249	\$ 88,652	\$ 113,846	\$ 82,409	\$ 101,613
0% R/W Category - Assets Total	CCR420	\$ 738,822	\$ 641,208	\$ 725,245	\$ 515,002	\$ 731,044
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	\$ 1,462,808	\$ 1,491,477	\$ 1,593,514	\$ 1,540,397	\$ 1,635,809
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,308,274	\$ 1,381,113	\$ 1,380,851	\$ 1,512,641	\$ 2,185,817
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 140,575	\$ 99,544	\$ 103,377	\$ 96,435	\$ 87,198
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 976,342	\$ 1,057,808	\$ 1,442,856	\$ 1,237,106	\$ 1,546,659
20% R/W Category - Other	CCR450	\$ 1,101,300	\$ 1,078,742	\$ 1,172,735	\$ 1,175,064	\$ 950,902
20% R/W Category - Assets Total	CCR455	\$ 4,989,299	\$ 5,108,684	\$ 5,693,333	\$ 5,561,643	\$ 6,406,385
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 997,856	\$ 1,021,730	\$ 1,138,665	\$ 1,112,330	\$ 1,281,279
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 21,164,622	\$ 20,467,958	\$ 19,790,122	\$ 21,494,054	\$ 22,548,284
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 179,974	\$ 194,817	\$ 216,653	\$ 231,048	\$ 223,685
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 36,505	\$ 34,415	\$ 57,003	\$ 36,819	\$ 38,413
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 34,716	\$ 35,039	\$ 20,281	\$ 18,789	\$ 15,210
50% R/W Category - Other	CCR480	\$ 24,151	\$ 57,561	\$ 20,787	\$ 17,870	\$ 58,521
50% R/W Category - Assets Total	CCR485	\$ 21,439,968	\$ 20,789,790	\$ 20,104,846	\$ 21,798,580	\$ 22,884,113
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,720,006	\$ 10,394,920	\$ 10,052,422	\$ 10,899,289	\$ 11,442,050
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 6,215,316	\$ 5,412,903	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 15,096,259	\$ 15,234,198	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 21,311,575	\$ 20,647,101	\$ 21,771,786	\$ 16,429,273	\$ 17,623,613
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 21,311,575	\$ 20,647,101	\$ 21,771,786	\$ 16,429,273	\$ 17,623,613
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 4	\$ 6	\$ 7	\$ 7	\$ 135
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 50	\$ 75	\$ 88	\$ 88	\$ 1,688
Assets to Risk-Weight	CCR64	\$ 48,479,668	\$ 47,186,789	\$ 48,295,217	\$ 44,304,505	\$ 47,645,290
Subtotal Risk-Weighted Assets	CCR75	\$ 33,029,474	\$ 32,063,813	\$ 32,962,965	\$ 28,440,985	\$ 30,348,639
Excess Allowances for Loan and Lease Losses	CCR530	\$ 222,979	\$ 244,580	\$ 247,502	\$ 172,861	\$ 160,095
Total Risk-Weighted Assets	CCR78	\$ 32,806,495	\$ 31,819,233	\$ 32,715,463	\$ 28,268,124	\$ 30,188,544
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,624,517	\$ 2,545,533	\$ 2,617,235	\$ 2,261,448	\$ 2,415,077
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	12.90%	12.42%	10.13%	9.36%	9.03%
Total Risk-Based Capital Ratio	CCR820	19.05%	18.46%	15.18%	14.77%	14.31%
Tier 1 Risk-Based Capital Ratio	CCR830	18.11%	17.52%	14.22%	13.86%	13.41%
Tangible Equity Ratio	CCR840	12.90%	12.42%	10.13%	9.36%	9.03%

***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.