TFR Industry Aggregate Report

Office of Thrift Supervision	**TFR Industry Aggregate Report**	**Frozen Aggregated Data**
Financial Reporting System	**93051 - OTS-Regulated: Virginia**	**($Thousands)**
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	16	16	16	16	15

Schedule NS --- Optional Narrative Statement Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
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	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 5,320,112**	**$ 4,935,574**	**$ 5,296,281**	**$ 4,988,242**	**$ 4,694,059**
Cash and Non-Interest-Earning Deposits	SC110	$ 1,840,203	$ 1,396,316	$ 1,606,910	$ 1,810,307	$ 1,640,970
Interest-Earning Deposits in FHLBs	SC112	$ 123,863	$ 170,333	$ 205,051	$ 114,286	$ 162,864
Other Interest-Earning Deposits	SC118	$ 74,326	$ 65,834	$ 68,511	$ 63,872	$ 65,232
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 77,375	$ 398,696	$ 619,249	$ 188,068	$ 118,462
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 1,535,418	$ 1,538,545	$ 1,545,480	$ 1,560,731	$ 1,542,853
Equity Securities Subject to FASB Statement No. 115	SC140	$ 425,211	$ 422,180	$ 427,924	$ 419,947	$ 422,656
State and Municipal Obligations	SC180	$ 177,735	$ 137,831	$ 140,039	$ 149,548	$ 142,767
Securities Backed by Nonmortgage Loans	SC182	$ 678,738	$ 381,808	$ 241,405	$ 106,463	$ 71,816
Other Investment Securities	SC185	$ 361,224	$ 402,162	$ 422,304	$ 555,650	$ 507,067
Accrued Interest Receivable	SC191	$ 26,019	$ 21,869	$ 19,408	$ 19,370	$ 19,372
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 15,556,095**	**$ 14,436,692**	**$ 14,128,049**	**$ 14,808,937**	**$ 16,053,831**
Mortgage-Backed Securities - Total	**SC22**	**$ 15,556,095**	**$ 14,436,692**	**$ 14,128,049**	**$ 14,808,937**	**$ 16,053,831**
Pass-Through - Total	SUB0073	$ 11,514,808	$ 10,658,104	$ 9,762,908	$ 9,312,710	$ 9,838,390
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 11,510,095	$ 10,653,088	$ 9,757,747	$ 9,306,626	$ 9,804,242
Other Pass-Through	SC215	$ 4,713	$ 5,016	$ 5,161	$ 6,084	$ 34,148
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 3,976,697	$ 3,723,814	$ 4,304,090	$ 5,444,349	$ 6,158,486
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 1,024,624	$ 1,068,874	$ 1,318,796	$ 1,279,059	$ 1,418,851
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 12,201	$ 18,386	$ 20,903	$ 21,016	$ 26,340
Other	SC222	$ 2,939,872	$ 2,636,554	$ 2,964,391	$ 4,144,274	$ 4,713,295
Accrued Interest Receivable	SC228	$ 64,590	$ 54,774	$ 61,051	$ 51,878	$ 56,955

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 55,799,424**	**$ 52,029,785**	**$ 48,953,589**	**$ 44,718,393**	**$ 40,669,193**
Mortgage Loans - Total	**SC26**	**$ 55,712,759**	**$ 51,949,866**	**$ 48,878,822**	**$ 44,647,887**	**$ 40,605,512**
Construction Loans - Total	SUB0100	$ 776,686	$ 601,732	$ 572,708	$ 512,567	$ 429,429
Residential - Total	SUB0110	$ 548,327	$ 467,726	$ 451,259	$ 385,790	$ 336,705
1-4 Dwelling Units	SC230	$ 443,148	$ 384,024	$ 351,058	$ 315,771	$ 241,514
Multifamily (5 or more) Dwelling Units	SC235	$ 105,179	$ 83,702	$ 100,201	$ 70,019	$ 95,191
Nonresidential Property	SC240	$ 228,359	$ 134,006	$ 121,449	$ 126,777	$ 92,724
Permanent Loans - Total	SUB0121	$ 54,716,308	$ 51,160,496	$ 48,144,212	$ 44,007,482	$ 40,072,688
Residential - Total	SUB0131	$ 52,962,856	$ 49,608,003	$ 46,682,333	$ 42,632,851	$ 38,957,695
1-4 Dwelling Units - Total	SUB0141	$ 50,805,979	$ 47,653,639	$ 44,837,811	$ 40,844,990	$ 37,260,251
Revolving Open-End Loans	SC251	$ 17,013,636	$ 14,219,724	$ 13,064,687	$ 12,622,163	$ 11,130,028
All Other - First Liens	SC254	$ 29,728,549	$ 29,540,588	$ 28,734,418	$ 26,096,393	$ 24,852,593
All Other - Junior Liens	SC255	$ 4,063,794	$ 3,893,327	$ 3,038,706	$ 2,126,434	$ 1,277,630
Multifamily (5 or more) Dwelling Units	SC256	$ 2,156,877	$ 1,954,364	$ 1,844,522	$ 1,787,861	$ 1,697,444
Nonresidential Property (Except Land)	SC260	$ 1,349,250	$ 1,188,765	$ 1,117,848	$ 1,081,377	$ 918,713
Land	SC265	$ 404,202	$ 363,728	$ 344,031	$ 293,254	$ 196,280
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 3,730,766	$ 3,045,308	$ 4,196,871	$ 3,565,404	$ 2,958,219
Accrued Interest Receivable	SC272	$ 299,664	$ 263,293	$ 232,427	$ 191,488	$ 160,848
Advances for Taxes and Insurance	SC275	$ 6,766	$ 4,264	$ 4,242	$ 6,856	$ 6,228
Allowance for Loan and Lease Losses	SC283	$ 86,665	$ 79,919	$ 74,767	$ 70,506	$ 63,681
Nonmortgage Loans - Gross	**SUB0162**	**$ 20,350,058**	**$ 19,922,414**	**$ 19,984,454**	**$ 19,725,428**	**$ 19,351,914**
Nonmortgage Loans - Total	**SC31**	**$ 19,874,930**	**$ 19,437,949**	**$ 19,497,559**	**$ 19,252,948**	**$ 18,841,624**
Commercial Loans - Total	SC32	$ 5,074,231	$ 4,879,703	$ 4,783,431	$ 4,515,533	$ 4,331,007
Secured	SC300	$ 2,089,568	$ 2,000,196	$ 1,950,523	$ 1,855,257	$ 1,636,425
Unsecured	SC303	$ 2,984,663	$ 2,879,507	$ 2,832,908	$ 2,660,276	$ 2,694,582
Lease Receivables	SC306	$ 0	$ 0	$ 0	$ 0	$ 0
Consumer Loans - Total	SC35	$ 15,189,434	$ 14,961,299	$ 15,122,616	$ 15,121,386	$ 14,935,247
Loans on Deposits	SC310	$ 9,619	$ 9,610	$ 9,682	$ 13,622	$ 10,893
Home Improvement Loans (Not secured by real estate)	SC316	$ 32,221	$ 30,253	$ 29,590	$ 28,272	$ 29,940
Education Loans	SC320	$ 64	$ 68	$ 89	$ 94	$ 99
Auto Loans	SC323	$ 586,698	$ 685,955	$ 787,183	$ 915,562	$ 920,780
Mobile Home Loans	SC326	$ 142	$ 155	$ 177	$ 187	$ 171
Credit Cards	SC328	$ 3,272,829	$ 3,255,408	$ 3,311,189	$ 3,382,688	$ 3,532,118

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 11,287,861	$ 10,979,850	$ 10,984,706	$ 10,780,961	$ 10,441,246
Accrued Interest Receivable	SC348	$ 86,393	$ 81,412	$ 78,407	$ 88,509	$ 85,660
Allowance for Loan and Lease Losses	SC357	$ 475,128	$ 484,465	$ 486,895	$ 472,480	$ 510,290
Repossessed Assets - Gross	**SUB0201**	**$ 31,076**	**$ 26,951**	**$ 29,138**	**$ 28,614**	**$ 30,149**
Repossessed Assets - Total	**SC40**	**$ 31,076**	**$ 26,951**	**$ 29,138**	**$ 28,614**	**$ 30,149**
Real Estate - Total	SUB0210	$ 24,516	$ 23,672	$ 26,041	$ 24,097	$ 24,964
Construction	SC405	$ 0	$ 0	$ 0	$ 0	$ 21
Residential - Total	SUB0225	$ 6,283	$ 6,776	$ 5,057	$ 3,355	$ 4,388
1-4 Dwelling Units	SC415	$ 6,248	$ 6,614	$ 4,895	$ 3,320	$ 4,355
Multifamily (5 or more) Dwelling Units	SC425	$ 35	$ 162	$ 162	$ 35	$ 33
Nonresidential (Except Land)	SC426	$ 0	$ 0	$ 0	$ 0	$ 223
Land	SC428	$ 18,233	$ 16,896	$ 20,984	$ 20,742	$ 20,332
Other Repossessed Assets	SC430	$ 6,560	$ 3,279	$ 3,097	$ 4,517	$ 5,185
General Valuation Allowances	SC441	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**SC45**	**$ 45**	**$ 45**	**$ 970**	**$ 970**	**$ 970**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 632,203**	**$ 657,946**	**$ 643,389**	**$ 544,583**	**$ 515,733**
Federal Home Loan Bank Stock	SC510	$ 528,222	$ 563,587	$ 548,778	$ 456,823	$ 427,638
Other	SC540	$ 103,981	$ 94,359	$ 94,611	$ 87,760	$ 88,095
Office Premises and Equipment	**SC55**	**$ 663,687**	**$ 663,236**	**$ 640,822**	**$ 634,455**	**$ 646,387**
Other Assets - Gross	**SUB0262**	**$ 2,853,097**	**$ 2,967,962**	**$ 3,134,236**	**$ 3,060,297**	**$ 2,500,740**
Other Assets - Total	**SC59**	**$ 2,853,097**	**$ 2,967,962**	**$ 3,134,236**	**$ 3,060,297**	**$ 2,500,740**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 1,583	$ 1,559	$ 1,529	$ 1,498	$ 6,634
Bank-Owned Life Insurance - Other	SC625	$ 37,625	$ 37,055	$ 36,648	$ 36,252	$ 18,693
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 212,100	$ 217,433	$ 218,041	$ 189,896	$ 180,867
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 58	$ 5,355	$ 5,920	$ 6,192	$ 6,943
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 548,021	$ 549,029	$ 546,884	$ 551,158	$ 233,901
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 534,630	$ 554,453	$ 524,924	$ 476,804	$ 461,321
Other Assets	SC689	$ 1,519,080	$ 1,603,078	$ 1,800,290	$ 1,798,497	$ 1,592,381
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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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**	**$ 561,793**	**$ 564,384**	**$ 561,662**	**$ 542,986**	**$ 573,971**
Total Assets - Gross	**SUB0283**	**$ 101,205,797**	**$ 95,640,605**	**$ 92,810,928**	**$ 88,509,919**	**$ 84,462,976**
Total Assets	**SC60**	**$ 100,644,004**	**$ 95,076,221**	**$ 92,249,266**	**$ 87,966,933**	**$ 83,889,005**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 62,993,292**	**$ 60,794,325**	**$ 58,880,299**	**$ 57,352,214**	**$ 55,409,879**
Deposits	SC710	$ 62,901,553	$ 60,593,838	$ 58,670,771	$ 57,179,300	$ 55,274,629
Escrows	SC712	$ 98,973	$ 207,305	$ 214,012	$ 181,076	$ 134,703
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 7,234	$- 6,818	$- 4,484	$- 8,162	$ 547
Borrowings - Total	**SC72**	**$ 26,920,928**	**$ 23,486,508**	**$ 23,013,038**	**$ 20,841,229**	**$ 19,265,938**
Advances from FHLBank	SC720	$ 9,255,867	$ 10,036,728	$ 9,713,103	$ 7,756,293	$ 7,129,331
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 13,509,150	$ 12,201,811	$ 11,951,159	$ 11,743,258	$ 11,767,353
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 775,000	$ 175,000	$ 175,000	$ 175,000	$ 175,000
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	$ 3,380,911	$ 1,072,969	$ 1,173,776	$ 1,166,678	$ 194,254
Other Liabilities - Total	**SC75**	**$ 2,567,745**	**$ 2,475,994**	**$ 2,465,709**	**$ 2,052,686**	**$ 2,078,246**
Accrued Interest Payable - Deposits	SC763	$ 85,450	$ 81,636	$ 81,179	$ 70,153	$ 76,435
Accrued Interest Payable - Other	SC766	$ 112,534	$ 85,534	$ 66,818	$ 62,011	$ 86,221
Accrued Taxes	SC776	$ 349,440	$ 464,721	$ 330,960	$ 384,020	$ 197,132
Accounts Payable	SC780	$ 838,664	$ 786,406	$ 599,922	$ 497,134	$ 496,452
Deferred Income Taxes	SC790	$ 183,685	$ 173,123	$ 186,933	$ 181,552	$ 229,525
Other Liabilities and Deferred Income	SC796	$ 997,972	$ 884,574	$ 1,199,897	$ 857,816	$ 992,481
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**	**$ 92,481,965**	**$ 86,756,827**	**$ 84,359,046**	**$ 80,246,129**	**$ 76,754,063**

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Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 175,391**	**$ 175,391**	**$ 175,391**	**$ 175,391**	**$ 175,391**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 7,986,647**	**$ 8,144,000**	**$ 7,714,828**	**$ 7,545,413**	**$ 6,959,550**
Stock - Total	SUB0311	$ 5,035,339	$ 4,936,702	$ 4,788,207	$ 4,749,543	$ 4,441,137
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 120,622	$ 120,622	$ 120,622	$ 120,622	$ 120,622
Common Stock - Par Value	SC820	$ 18,043	$ 18,043	$ 18,043	$ 18,043	$ 18,043
Common Stock - Paid in Excess of Par	SC830	$ 4,896,674	$ 4,798,037	$ 4,649,542	$ 4,610,878	$ 4,302,472
Accumulated Other Comprehensive Income - Total	SC86	$- 313,885	$- 292,147	$- 312,213	$- 283,004	$- 224,669
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 247,261	$- 194,900	$- 121,534	$- 213,584	$- 106,740
Gains (Losses) on Cash Flow Hedges	SC865	$- 66,624	$- 97,345	$- 190,781	$- 69,521	$- 118,029
Other	SC870	$ 0	$ 98	$ 102	$ 101	$ 100
Retained Earnings	SC880	$ 3,265,193	$ 3,499,445	$ 3,238,834	$ 3,078,874	$ 2,743,082
Other Components of Equity Capital	SC891	$ 0	$ 0	$ 0	$ 0	$ 0
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 100,644,003**	**$ 95,076,218**	**$ 92,249,265**	**$ 87,966,933**	**$ 83,889,004**

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Other Codes As of Dec 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	$ 45
3	Federal, State, or other taxes receivable	2	$ 50,981
4	Net deferred tax assets	7	$ 344,907
6	Prepaid deposit insurance premiums	1	$ 46
7	Prepaid expenses	11	$ 25,316
8	Deposits for utilities and other services	1	$ 23
10	Property leased to others, net of accumul. deprec.	1	$ 152,799
11	Deferred issuance costs	1	$ 613
14	Other noninterest-bearing short-term accounts recv	4	$ 156,250
19	Receivables fr a broker for unsettled transactions	1	$ 877
20	F/V of all derivative instru. reportable as assets	3	$ 153,158
22	Unapplied loan disbursements	1	$ 124,062
99	Other	11	$ 147,666

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	$ 3,891
4	Nonrefundable loan fees received prior to closing	2	$ 255
6	Balances in U.S. Treasury tax and loan accounts	1	$ 5,000
11	The liability recorded for post-retirement benefit	4	$ 7,175
17	Noninterest-bearing payables to Hold Co/Affiliates	2	$ 226,859
18	Litigation reserves	1	$ 50
20	F/V of all derivative instru. reportable as liab.	1	$ 38,072
99	Other	17	$ 419,473

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 1,377,162**	**$ 1,288,310**	**$ 1,201,527**	**$ 1,112,542**	**$ 1,023,615**
Deposits and Investment Securities	SO115	$ 47,221	$ 41,969	$ 40,130	$ 36,432	$ 42,582
Mortgage-Backed Securities	SO125	$ 168,593	$ 152,637	$ 166,332	$ 163,059	$ 151,788
Mortgage Loans	SO141	$ 747,984	$ 684,645	$ 602,629	$ 518,042	$ 455,339
Nonmortgage Loans - Total	SUB0950	$ 413,364	$ 409,059	$ 392,436	$ 395,009	$ 373,906
Commercial Loans and Leases	SO160	$ 99,107	$ 96,627	$ 98,749	$ 90,061	$ 83,601
Consumer Loans and Leases	SO171	$ 314,257	$ 312,432	$ 293,687	$ 304,948	$ 290,305
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 5,273**	**$ 5,403**	**$ 5,785**	**$ 4,811**	**$ 4,178**
Federal Home Loan Bank Stock	SO181	$ 5,251	$ 5,381	$ 5,763	$ 4,789	$ 4,156
Other	SO185	$ 22	$ 22	$ 22	$ 22	$ 22
Interest Expense - Total	**SO21**	**$ 617,295**	**$ 554,390**	**$ 493,365**	**$ 422,012**	**$ 391,138**
Deposits	SO215	$ 359,630	$ 326,363	$ 290,485	$ 251,288	$ 241,393
Escrows	SO225	$ 7	$ 4	$ 6	$ 8	$ 10
Advances from FHLBank	SO230	$ 97,406	$ 101,629	$ 82,136	$ 65,128	$ 60,609
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 3,325	$ 3,080	$ 3,079	$ 3,077	$ 3,076
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 156,959	$ 123,399	$ 117,659	$ 102,511	$ 86,050
Capitalized Interest	SO271	$ 32	$ 85	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 765,140**	**$ 739,323**	**$ 713,947**	**$ 695,341**	**$ 636,655**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 135,149**	**$ 127,313**	**$ 169,598**	**$ 85,767**	**$ 118,207**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 629,991**	**$ 612,010**	**$ 544,349**	**$ 609,574**	**$ 518,448**
Noninterest Income - Total	**SO42**	**$ 440,335**	**$ 407,754**	**$ 420,853**	**$ 436,939**	**$ 404,078**
Mortgage Loan Serving Fees	SO410	$ 9,442	$- 10,852	$- 19,744	$ 1,692	$- 2,905
Other Fees and Charges	SO420	$ 314,456	$ 346,342	$ 350,939	$ 329,244	$ 301,709
Net Income (Loss) from Other - Total	SUB0451	$ 65,634	$ 91,891	$ 107,938	$ 89,605	$ 89,856
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 58,210	$ 74,042	$ 119,030	$ 82,932	$ 88,031
Operations & Sale of Repossessed Assets	SO461	$ 371	$ 291	$ 1,174	$ 70	$ 115
LOCOM Adjustments Made to Assets Held for Sale	SO465	$- 4	$- 5	$ 0	$ 0	$ 0
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 6	$- 1,307	$- 3,287	$ 0	$ 0

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Sale of Other Assets Held for Investment	SO477	$ 39	$- 75	$ 212	$ 390	$- 298
Trading Assets (Realized and Unrealized)	SO485	$ 7,012	$ 18,945	$- 9,191	$ 6,213	$ 2,008
Other Noninterest Income	SO488	$ 50,803	$- 19,627	$- 18,280	$ 16,398	$ 15,418
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**	**$ 597,354**	**$ 592,906**	**$ 582,233**	**$ 541,320**	**$ 562,780**
All Personnel Compensation and Expense	SO510	$ 164,182	$ 167,739	$ 161,592	$ 148,849	$ 144,920
Legal Expense	SO520	$ 2,815	$ 2,521	$ 2,547	$ 2,459	$ 2,570
Office Occupancy and Equipment Expense	SO530	$ 76,612	$ 67,681	$ 65,459	$ 67,678	$ 60,553
Marketing and Other Professional Services	SO540	$ 240,138	$ 241,859	$ 244,596	$ 222,141	$ 250,424
Loan Servicing Fees	SO550	$ 19,522	$ 15,126	$ 13,219	$ 12,693	$ 13,246
Goodwill and Other Intangibles Expense	SO560	$ 6,534	$ 4,391	$ 4,474	$ 5,099	$ 3,302
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 1,482	$ 941	$ 866	$- 3	$- 140
Other Noninterest Expense	SO580	$ 86,069	$ 92,648	$ 89,480	$ 82,404	$ 87,905
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**	**$ 472,972**	**$ 426,858**	**$ 382,969**	**$ 505,193**	**$ 359,746**
Income Taxes - Total	**SO71**	**$ 169,881**	**$ 150,454**	**$ 137,860**	**$ 184,300**	**$ 131,652**
Federal	SO710	$ 165,243	$ 143,170	$ 132,828	$ 170,659	$ 115,588
State, Local & Other	SO720	$ 4,638	$ 7,284	$ 5,032	$ 13,641	$ 16,064
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 303,091**	**$ 276,404**	**$ 245,109**	**$ 320,893**	**$ 228,094**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 5,359**	**$- 2,780**	**$- 2,893**	**$ 0**	**$- 74**
Net Income (Loss)	**SO91**	**$ 308,450**	**$ 273,624**	**$ 242,216**	**$ 320,893**	**$ 228,020**

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Other Codes As of Dec 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	$ 5,018
5	Net income(loss) from real estate held for invest	1	$- 13
6	Net income(loss)-equity invest in uncons sub org	1	$- 4,243
7	Net income(loss) from leased property	3	$ 1,061
14	Interest Income from CNFIs reported on SC655	1	$- 5,808
15	Income from corporate-owned life insurance	2	$ 511
19	Realized/unrealized gains on derivatives	1	$ 71
99	Other	9	$ 51,315

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	$ 1,105
2	OTS assessments	4	$ 44
6	Supervisory examination fees	3	$ 93
7	Office supplies, printing, and postage	9	$ 6,209
8	Telephone, including data lines	4	$ 6,551
9	Loan origination expense	6	$ 934
10	ATM expense	2	$ 49
14	Losses from fraud	2	$ 1,296
16	Web site expenses	1	$ 17
17	Charitable contributions	2	$ 73
18	Minority Interest	1	$ 4,772
99	Other	11	$ 43,163

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 4,979,541**	**$ 3,602,379**	**$ 2,314,069**	**$ 1,112,542**	**$ 3,784,873**
YTD - Deposits and Investment Securities	Y_SO115	$ 165,752	$ 118,531	$ 76,562	$ 36,432	$ 154,202
YTD - Mortgage-Backed Securities	Y_SO125	$ 650,621	$ 482,028	$ 329,391	$ 163,059	$ 578,534
YTD - Mortgage Loans	Y_SO141	$ 2,553,300	$ 1,805,316	$ 1,120,671	$ 518,042	$ 1,567,397
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 384,544	$ 285,437	$ 188,810	$ 90,061	$ 311,294
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 1,225,324	$ 911,067	$ 598,635	$ 304,948	$ 1,173,446
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 21,272**	**$ 15,999**	**$ 10,596**	**$ 4,811**	**$ 16,076**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 21,184	$ 15,933	$ 10,552	$ 4,789	$ 15,527
YTD - Other	Y_SO185	$ 88	$ 66	$ 44	$ 22	$ 549
YTD - Interest Expense - Total	**Y_SO21**	**$ 2,087,062**	**$ 1,469,767**	**$ 915,377**	**$ 422,012**	**$ 1,444,605**
YTD - Deposits	Y_SO215	$ 1,227,766	$ 868,136	$ 541,773	$ 251,288	$ 927,674
YTD - Escrows	Y_SO225	$ 25	$ 18	$ 14	$ 8	$ 33
YTD - Advances from FHLBank	Y_SO230	$ 346,299	$ 248,893	$ 147,264	$ 65,128	$ 209,312
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 12,561	$ 9,236	$ 6,156	$ 3,077	$ 12,329
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 500,528	$ 343,569	$ 220,170	$ 102,511	$ 295,257
YTD - Capitalized Interest	Y_SO271	$ 117	$ 85	$ 0	$ 0	$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 2,913,751**	**$ 2,148,611**	**$ 1,409,288**	**$ 695,341**	**$ 2,356,344**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 517,827**	**$ 382,678**	**$ 255,365**	**$ 85,767**	**$ 393,985**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 2,395,924**	**$ 1,765,933**	**$ 1,153,923**	**$ 609,574**	**$ 1,962,359**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 1,705,881**	**$ 1,265,546**	**$ 857,792**	**$ 436,939**	**$ 1,689,864**
YTD - Mortgage Loan Serving Fees	Y_SO410	$- 19,462	$- 28,904	$- 18,052	$ 1,692	$- 11,703
YTD - Other Fees and Charges	Y_SO420	$ 1,340,981	$ 1,026,525	$ 680,183	$ 329,244	$ 1,230,492
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 355,068	$ 289,434	$ 197,543	$ 89,605	$ 395,829
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 334,214	$ 276,004	$ 201,962	$ 82,932	$ 389,320
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 1,906	$ 1,535	$ 1,244	$ 70	$ 1,791
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$- 9	$- 5	$ 0	$ 0	$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 0	$ 0	$ 0	$- 7
YTD - Sale of Loans Held for Investment	Y_SO475	$- 4,588	$- 4,594	$- 3,287	$ 0	$ 7,275

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 566	$ 527	$ 602	$ 390	$- 321
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 22,979	$ 15,967	$- 2,978	$ 6,213	$- 2,229
YTD - Other Noninterest Income	Y_SO488	$ 29,294	$- 21,509	$- 1,882	$ 16,398	$ 75,246
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 2,313,813**	**$ 1,716,459**	**$ 1,123,553**	**$ 541,320**	**$ 2,132,952**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 642,362	$ 478,180	$ 310,441	$ 148,849	$ 545,979
YTD - Legal Expense	Y_SO520	$ 10,342	$ 7,527	$ 5,006	$ 2,459	$ 8,073
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 277,430	$ 200,818	$ 133,137	$ 67,678	$ 244,327
YTD - Marketing and Other Professional Services	Y_SO540	$ 948,734	$ 708,596	$ 466,737	$ 222,141	$ 902,368
YTD - Loan Servicing Fees	Y_SO550	$ 60,560	$ 41,038	$ 25,912	$ 12,693	$ 50,675
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 20,498	$ 13,964	$ 9,573	$ 5,099	$ 12,278
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 3,286	$ 1,804	$ 863	$- 3	$- 139
YTD - Other Noninterest Expense	Y_SO580	$ 350,601	$ 264,532	$ 171,884	$ 82,404	$ 369,391
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 1,787,992**	**$ 1,315,020**	**$ 888,162**	**$ 505,193**	**$ 1,519,271**
YTD - Income Taxes - Total	**Y_SO71**	**$ 642,495**	**$ 472,614**	**$ 322,160**	**$ 184,300**	**$ 554,855**
YTD - Federal	Y_SO710	$ 611,900	$ 446,657	$ 303,487	$ 170,659	$ 502,400
YTD - State, Local, and Other	Y_SO720	$ 30,595	$ 25,957	$ 18,673	$ 13,641	$ 52,455
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 1,145,497**	**$ 842,406**	**$ 566,002**	**$ 320,893**	**$ 964,416**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$- 314**	**$- 5,673**	**$- 2,893**	**$ 0**	**$ 30,664**
YTD - Net Income (Loss)	**Y_SO91**	**$ 1,145,183**	**$ 836,733**	**$ 563,109**	**$ 320,893**	**$ 995,080**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 564,385**	**$ 561,664**	**$ 542,989**	**$ 583,157**	**$ 573,662**
Net Provision for Loss	VA115	$ 136,287	$ 128,106	$ 170,438	$ 85,712	$ 118,110
Transfers	VA125	$- 76	$- 178	$- 1,049	$- 1,277	$ 52
Recoveries	VA135	$ 48,011	$ 52,206	$ 54,081	$ 41,692	$ 53,525
Adjustments	VA145	$ 23,766	$ 21,006	$ 24,870	$ 45,175	$ 33,911
Charge-offs	VA155	$ 210,579	$ 198,419	$ 229,665	$ 211,470	$ 205,288
General Valuation Allowances - Ending Balance	**VA165**	**$ 561,794**	**$ 564,385**	**$ 561,664**	**$ 542,989**	**$ 573,972**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 4,269**	**$ 4,553**	**$ 3,576**	**$ 2,784**	**$ 4,667**
Net Provision for Loss	VA118	$ 344	$ 148	$ 26	$ 52	$- 43

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$ 76	$ 178	$ 1,049	$ 1,277	$- 52
Adjustments	VA148	$ 0	$ 0	$ 0	$- 170	$ 0
Charge-offs	VA158	$ 49	$ 610	$ 98	$ 367	$ 1,788
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 4,640**	**$ 4,269**	**$ 4,553**	**$ 3,576**	**$ 2,784**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 568,654**	**$ 566,217**	**$ 546,565**	**$ 585,941**	**$ 578,329**
Net Provision for Loss	VA120	$ 136,631	$ 128,254	$ 170,464	$ 85,764	$ 118,067
Recoveries	VA140	$ 48,011	$ 52,206	$ 54,081	$ 41,692	$ 53,525
Adjustments	VA150	$ 23,766	$ 21,006	$ 24,870	$ 45,005	$ 33,911
Charge-offs	VA160	$ 210,628	$ 199,029	$ 229,763	$ 211,837	$ 207,076
Total Valuation Allowances - Ending Balance	**VA170**	**$ 566,434**	**$ 568,654**	**$ 566,217**	**$ 546,565**	**$ 576,756**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 210,579**	**$ 198,419**	**$ 229,665**	**$ 211,470**	**$ 205,288**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 7,393**	**$ 30,818**	**$ 132**	**$ 416**
Mortgage Loans - Total	**VA46**	**$ 3,502**	**$ 3,719**	**$ 3,122**	**$ 2,305**	**$ 2,205**
Construction - Total	SUB2030	$ 0	$ 0	$ 0	$ 0	$ 5
1-4 Dwelling Units	VA420	$ 0	$ 0	$ 0	$ 0	$ 5
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 3,502	$ 3,719	$ 3,122	$ 2,305	$ 2,200
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 2,442	$ 2,692	$ 2,058	$ 1,308	$ 1,601
1-4 Dwelling Units - Secured by First Liens	VA456	$ 192	$ 520	$ 885	$ 615	$ 468
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 754	$ 346	$ 179	$ 382	$ 102
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 114	$ 161	$ 0	$ 0	$ 29
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 205,338**	**$ 186,079**	**$ 194,539**	**$ 209,018**	**$ 202,428**
Commercial Loans	VA520	$ 36,587	$ 34,678	$ 35,199	$ 36,533	$ 31,141
Consumer Loans - Total	SUB2061	$ 168,751	$ 151,401	$ 159,340	$ 172,485	$ 171,287
Loans on Deposits	VA510	$ 1	$ 1	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 169	$ 169	$ 196	$ 356	$ 347
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 2,656	$ 3,754	$ 3,455	$ 5,481	$ 6,633
Mobile Home Loans	VA550	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 110,092	$ 99,519	$ 111,528	$ 126,404	$ 127,940
Other	VA560	$ 55,833	$ 47,958	$ 44,161	$ 40,244	$ 36,367
Repossessed Assets - Total	**VA60**	**$ 45**	**$ 61**	**$ 18**	**$ 15**	**$ 239**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 20	$ 40	$ 0	$ 0	$ 5
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	$ 222
Other Repossessed Assets	VA630	$ 25	$ 21	$ 18	$ 15	$ 12
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**	**$ 1,694**	**$ 1,167**	**$ 1,168**	**$ 0**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 48,011**	**$ 52,206**	**$ 54,081**	**$ 41,692**	**$ 53,525**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 1,613**	**$ 1,016**	**$ 439**	**$ 297**	**$ 436**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 32	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 32	$ 0
Permanent - Total	SUB2141	$ 1,613	$ 1,016	$ 439	$ 265	$ 436
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 1,035	$ 357	$ 250	$ 139	$ 199
1-4 Dwelling Units - Secured by First Liens	VA457	$ 118	$ 448	$ 76	$ 5	$ 45
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 455	$ 211	$ 113	$ 121	$ 48
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 10
Nonresidential Property (Except Land)	VA481	$ 5	$ 0	$ 0	$ 0	$ 134
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 46,187**	**$ 50,967**	**$ 53,350**	**$ 41,395**	**$ 53,089**
Commercial Loans	VA521	$ 4,592	$ 5,197	$ 5,317	$ 3,920	$ 6,537
Consumer Loans - Total	SUB2161	$ 41,595	$ 45,770	$ 48,033	$ 37,475	$ 46,552
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 503	$ 454	$ 605	$ 509	$ 594
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 3,371	$ 3,889	$ 5,718	$ 5,675	$ 5,853

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 31,030	$ 34,487	$ 35,342	$ 25,232	$ 34,353
Other	VA561	$ 6,691	$ 6,940	$ 6,368	$ 6,059	$ 5,752
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 211**	**$ 223**	**$ 292**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 420**	**$ 326**	**$ 1,075**	**$ 1,334**	**$- 95**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 396**	**$ 347**	**$ 298**	**$- 5**	**$ 0**
Construction - Total	SUB2230	$ 0	$ 0	$ 0	$ 46	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 0	$ 0	$ 46	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 396	$ 347	$ 298	$- 51	$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 353	$ 135	$- 2	$- 51	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA472	$- 7	$ 100	$ 300	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 50	$ 112	$ 0	$ 0	$ 0
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 60**	**$ 56**	**$ 612**	**$ 1,145**	**$ 57**
Commercial Loans	VA522	$ 35	$- 22	$ 499	$ 983	$- 15
Consumer Loans - Total	SUB2261	$ 25	$ 78	$ 113	$ 162	$ 72
Loans on Deposits	VA512	$ 0	$ 1	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 16	$ 16	$ 53	$ 53	$ 11
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 4	$ 39	$ 41	$ 64	$ 41
Other	VA562	$ 5	$ 22	$ 19	$ 45	$ 20
Repossessed Assets - Total	**VA62**	**$- 36**	**$- 77**	**$ 165**	**$ 194**	**$- 152**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$- 76	$ 26	$ 166	$ 91	$- 116
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 6

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$- 180	$ 0	$ 100	$- 100
Other Repossessed Assets	VA632	$ 40	$ 77	$- 1	$ 3	$ 58
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**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 162,988**	**$ 146,539**	**$ 176,659**	**$ 171,112**	**$ 151,668**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 7,393**	**$ 30,818**	**$ 132**	**$ 416**
Mortgage Loans - Total	**VA49**	**$ 2,285**	**$ 3,050**	**$ 2,981**	**$ 2,003**	**$ 1,769**
Construction - Total	SUB2330	$ 0	$ 0	$ 0	$ 14	$ 5
1-4 Dwelling Units	VA425	$ 0	$ 0	$ 0	$ 46	$ 5
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$- 32	$ 0
Permanent - Total	SUB2341	$ 2,285	$ 3,050	$ 2,981	$ 1,989	$ 1,764
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 1,407	$ 2,335	$ 1,808	$ 1,169	$ 1,402
1-4 Dwelling Units - Secured by First Liens	VA459	$ 427	$ 207	$ 807	$ 559	$ 423
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 299	$ 135	$ 66	$ 261	$ 54
Multifamily (5 or more) Dwelling Units	VA475	$- 7	$ 100	$ 300	$ 0	$- 10
Nonresidential Property (Except Land)	VA485	$ 159	$ 273	$ 0	$ 0	$- 105
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 159,211**	**$ 135,168**	**$ 141,801**	**$ 168,768**	**$ 149,396**
Commercial Loans	VA525	$ 32,030	$ 29,459	$ 30,381	$ 33,596	$ 24,589
Consumer Loans - Total	SUB2361	$ 127,181	$ 105,709	$ 111,420	$ 135,172	$ 124,807
Loans on Deposits	VA515	$ 1	$ 2	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$- 334	$- 285	$- 409	$- 153	$- 247
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$- 699	$- 119	$- 2,210	$- 141	$ 791
Mobile Home Loans	VA555	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA559	$ 79,066	$ 65,071	$ 76,227	$ 101,236	$ 93,628
Other	VA565	$ 49,147	$ 41,040	$ 37,812	$ 34,230	$ 30,635
Repossessed Assets - Total	**VA65**	**$ 9**	**$- 16**	**$ 183**	**$ 209**	**$ 87**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$- 56	$ 66	$ 166	$ 91	$- 111

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 0	$ 0	$ 6
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$- 180	$ 0	$ 100	$ 122
Other Repossessed Assets	VA633	$ 65	$ 98	$ 17	$ 18	$ 70
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**	**$ 1,483**	**$ 944**	**$ 876**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 18,582**	**$ 15,637**	**$ 17,349**	**$ 15,803**	**$ 11,654**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 64,396**	**$ 63,288**	**$ 69,823**	**$ 74,805**	**$ 31,125**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 3,804**	**$ 3,935**	**$ 3,452**	**$ 1,497**	**$ 1,165**
Construction	VA951	$ 0	$ 0	$ 0	$ 68	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 3,759	$ 3,935	$ 3,452	$ 1,429	$ 319
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 37
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Land	VA955	$ 45	$ 0	$ 0	$ 0	$ 809
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 164,701**	**$ 163,708**	**$ 140,391**	**$ 123,620**	**$ 105,464**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 339,029**	**$ 282,157**	**$ 279,342**	**$ 299,804**	**$ 312,336**
Substandard	VA965	$ 280,012	$ 248,559	$ 236,735	$ 258,873	$ 263,778
Doubtful	VA970	$ 59,017	$ 33,598	$ 42,607	$ 40,931	$ 48,558
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	$ 0	$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 0	$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 0	$ 0	N/A	N/A	N/A

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 751,328**	**$ 738,345**	**$ 628,537**	**$ 622,773**	**$ 657,300**
Mortgages - Total	SUB2421	$ 435,825	$ 383,544	$ 296,505	$ 283,904	$ 268,025
Construction and Land Loans	SUB2430	$ 11,429	$ 3,288	$ 3,186	$ 2,654	$ 14,374

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	$ 414,970	$ 373,093	$ 287,465	$ 278,328	$ 250,840
Permanent Loans Secured by All Other Property	SUB2450	$ 16,245	$ 10,147	$ 8,786	$ 3,472	$ 2,879
Nonmortgages - Total	SUB2461	$ 315,503	$ 354,801	$ 332,032	$ 338,869	$ 389,275
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 616,224**	**$ 640,725**	**$ 555,993**	**$ 545,877**	**$ 581,931**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 514,484**	**$ 527,576**	**$ 449,547**	**$ 429,821**	**$ 449,080**
Mortgage Loans - Total	SUB2481	$ 319,799	$ 304,624	$ 242,511	$ 222,480	$ 212,424
Construction	PD115	$ 4,532	$ 0	$ 118	$ 1,800	$ 13,281
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 69,060	$ 63,759	$ 29,126	$ 31,753	$ 24,744
Secured by First Liens	PD123	$ 224,960	$ 222,398	$ 201,058	$ 182,354	$ 164,717
Secured by Junior Liens	PD124	$ 14,406	$ 8,612	$ 3,581	$ 3,964	$ 6,890
Multifamily (5 or more) Dwelling Units	PD125	$ 2,490	$ 920	$ 1,720	$ 220	$ 267
Nonresidential Property (Except Land)	PD135	$ 3,515	$ 6,070	$ 4,007	$ 1,870	$ 2,488
Land	PD138	$ 836	$ 2,865	$ 2,901	$ 519	$ 37
Nonmortgage Loans:						
Commercial Loans	PD140	$ 55,337	$ 75,022	$ 66,069	$ 67,699	$ 66,929
Consumer Loans - Total	SUB2511	$ 139,348	$ 147,930	$ 140,967	$ 139,642	$ 169,727
Loans on Deposits	PD161	$ 41	$ 99	$ 56	$ 68	$ 17
Home Improvement Loans	PD163	$ 945	$ 1,326	$ 1,426	$ 1,932	$ 2,700
Education Loans	PD165	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 11,637	$ 12,409	$ 13,945	$ 13,049	$ 20,048
Mobile Home Loans	PD169	$ 20	$ 2	$ 0	$ 13	$ 4
Credit Cards	PD171	$ 80,074	$ 93,293	$ 89,956	$ 88,566	$ 107,950
Other	PD180	$ 46,631	$ 40,801	$ 35,584	$ 36,014	$ 39,008
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 4,700	$ 5,534	$ 5,745	$ 6,772	$ 0
Held for Sale Included in PD115:PD180	PD192	$ 1,604	$ 1,737	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 6,663	$ 4,937	$ 4,617	$ 3,611	$ 7,544
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 112	$ 120	N/A	N/A	N/A
Rebooked GNMAs Incl in PD195	PD197	$ 0	$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 101,740**	**$ 113,149**	**$ 106,446**	**$ 116,056**	**$ 132,851**

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	$ 182	$ 288	$ 272	$ 249	$ 222
Construction	PD215	$ 0	$ 0	$ 0	$ 0	$ 65
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	$ 0	$ 0	$ 0	$ 20	$ 0
Secured by First Liens	PD223	$ 182	$ 288	$ 272	$ 229	$ 154
Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 3
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 0	$ 0	$ 0	$ 0	$ 0
Land	PD238	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	$ 26,562	$ 33,238	$ 34,179	$ 30,496	$ 33,669
Consumer Loans - Total	SUB2521	$ 74,996	$ 79,623	$ 71,995	$ 85,311	$ 98,960
Loans on Deposits	PD261	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 74	$ 65	$ 47	$ 27	$ 45
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 67,216	$ 71,849	$ 65,325	$ 78,165	$ 92,572
Other	PD280	$ 7,706	$ 7,709	$ 6,623	$ 7,119	$ 6,343
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 2,214	$ 2,896	$ 3,442	$ 4,064	$ 0
Held for Sale Included in PD215:PD280	PD292	$ 0	$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 1,735	$ 5,755	$ 6,099	$ 876	$ 1,036
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 0	$ 212	N/A	N/A	N/A
Rebooked GNMAs Incl in PD295	PD297	$ 0	$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 135,104**	**$ 97,620**	**$ 72,544**	**$ 76,896**	**$ 75,369**
Mortgage Loans - Total	SUB2501	$ 115,844	$ 78,632	$ 53,722	$ 61,175	$ 55,379
Construction	PD315	$ 78	$ 304	$ 136	$ 304	$ 960
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Revolving Open-End Loans	PD321	$ 24,809	$ 19,086	$ 12,241	$ 10,485	$ 6,600
Secured by First Liens	PD323	$ 76,977	$ 55,850	$ 38,978	$ 47,609	$ 45,122
Secured by Junior Liens	PD324	$ 4,576	$ 3,100	$ 2,209	$ 1,914	$ 2,610
Multifamily (5 or more) Dwelling Units	PD325	$ 681	$ 0	$ 0	$ 47	$ 0
Nonresidential Property (Except Land)	PD335	$ 2,740	$ 173	$ 127	$ 785	$ 56
Land	PD338	$ 5,983	$ 119	$ 31	$ 31	$ 31
Nonmortgage Loans:						
Commercial Loans	PD340	$ 8,430	$ 9,271	$ 9,738	$ 6,227	$ 9,553
Consumer Loans - Total	SUB2531	$ 10,830	$ 9,717	$ 9,084	$ 9,494	$ 10,437
Loans on Deposits	PD361	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD363	$ 124	$ 73	$ 172	$ 153	$ 223
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 2,296	$ 2,326	$ 1,943	$ 2,089	$ 2,984
Mobile Home Loans	PD369	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD371	$ 2,858	$ 3,672	$ 3,719	$ 3,629	$ 3,034
Other	PD380	$ 5,552	$ 3,646	$ 3,250	$ 3,623	$ 4,196
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 572	$ 1,295	$ 879	$ 1,135	$ 841
Held for Sale Included in PD315:PD380	PD392	$ 674	$ 110	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 246	$ 200	$ 200	$ 327	$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 46	$ 0	N/A	N/A	N/A
Rebooked GNMAs Incl in PD395	PD397	$ 0	$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 3,937,232**	**$ 3,490,393**	**$ 3,406,130**	**$ 4,051,676**	**$ 1,967,303**
90% up to 100% LTV	LD110	$ 3,242,062	$ 2,814,458	$ 2,820,101	$ 3,648,234	$ 1,902,265
100% and greater LTV	LD120	$ 695,170	$ 675,935	$ 586,029	$ 403,442	$ 65,038
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 37,302**	**$ 34,417**	**$ 23,264**	**$ 22,421**	**$ 8,515**
Past Due and Still Accruing - Total	**SUB5240**	**$ 25,111**	**$ 25,405**	**$ 18,050**	**$ 17,153**	**$ 6,375**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 25,111	$ 25,405	$ 18,050	$ 17,153	$ 6,375
90% up to 100% LTV	LD210	$ 19,607	$ 18,539	$ 14,355	$ 13,273	$ 5,840
100% and greater LTV	LD220	$ 5,504	$ 6,866	$ 3,695	$ 3,880	$ 535
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule LD --- Loan Data Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
90% up to 100% LTV	LD230	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 12,191**	**$ 9,012**	**$ 5,214**	**$ 5,268**	**$ 2,140**
90% up to 100% LTV	LD250	$ 8,732	$ 6,366	$ 4,036	$ 3,585	$ 1,312
100% and greater LTV	LD260	$ 3,459	$ 2,646	$ 1,178	$ 1,683	$ 828
Net Charge-offs - Total	**SUB5300**	**$ 2,256**	**$ 2,038**	**$ 1,364**	**$ 1,074**	**$ 584**
90% up to 100% LTV	LD310	$ 1,856	$ 1,885	$ 1,181	$ 894	$ 591
100% and greater LTV	LD320	$ 400	$ 153	$ 183	$ 180	$- 7
Purchases - Total	**SUB5320**	**$ 441,740**	**$ 445,314**	**$ 450,790**	**$ 315,361**	**$ 7,909**
90% up to 100% LTV	LD410	$ 344,088	$ 282,664	$ 376,301	$ 280,391	$ 7,337
100% and greater LTV	LD420	$ 97,652	$ 162,650	$ 74,489	$ 34,970	$ 572
Originations - Total	**SUB5330**	**$ 633,077**	**$ 974,586**	**$ 730,021**	**$ 712,640**	**$ 416,323**
90% up to 100% LTV	LD430	$ 574,353	$ 897,568	$ 667,024	$ 661,997	$ 410,388
100% and greater LTV	LD440	$ 58,724	$ 77,018	$ 62,997	$ 50,643	$ 5,935
Sales - Total	**SUB5340**	**$ 115,381**	**$ 475,259**	**$ 1,353,998**	**$ 35,034**	**$ 25,493**
90% up to 100% LTV	LD450	$ 83,719	$ 431,046	$ 1,264,913	$ 22,657	$ 24,037
100% and greater LTV	LD460	$ 31,662	$ 44,213	$ 89,085	$ 12,377	$ 1,456

Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 978,393**	**$ 784,592**	**$ 670,701**	**$ 647,133**	**$ 582,954**
Mortgage Construction Loans	CC105	$ 863,939	$ 702,274	$ 605,567	$ 600,210	$ 543,202
Other Mortgage Loans	CC115	$ 114,454	$ 82,318	$ 65,134	$ 46,923	$ 39,752
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 848,660	$ 762,136	$ 678,632	$ 722,696	$ 675,976
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 777,714**	**$ 1,049,384**	**$ 1,091,622**	**$ 938,116**	**$ 786,184**
1-4 Dwelling Units	CC280	$ 573,156	$ 888,532	$ 937,065	$ 783,749	$ 682,809
Multifamily (5 or more) Dwelling Units	CC290	$ 89,556	$ 62,749	$ 60,628	$ 71,354	$ 28,205
All Other Real Estate	CC300	$ 115,002	$ 98,103	$ 93,929	$ 83,013	$ 75,170
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 201,449	$ 493,450	$ 821,407	$ 617,547	$ 387,916
Commitments Outstanding to Purchase Loans	CC320	$ 572,078	$ 361,001	$ 1,735,095	$ 835,857	$ 604,136
Commitments Outstanding to Sell Loans	CC330	$ 88,572	$ 182,280	$ 472,662	$ 509,616	$ 472,110
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 949,135	$ 1,568,303	$ 2,740,262	$ 764,376	$ 591,243
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 1,256,762	$ 1,334,728	$ 2,968,240	$ 957,745	$ 973,907

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 33,824,501**	**$ 30,137,617**	**$ 28,425,854**	**$ 26,960,587**	**$ 25,441,113**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 14,201,203	$ 10,776,573	$ 9,258,129	$ 8,023,616	$ 6,854,428
Commercial Lines	CC420	$ 9,655,073	$ 9,658,855	$ 9,579,766	$ 9,532,924	$ 9,744,015
Open-End Consumer Lines - Credit Cards	CC423	$ 9,163,889	$ 8,896,608	$ 8,785,070	$ 8,610,725	$ 8,083,617
Open-End Consumer Lines - Other	CC425	$ 804,336	$ 805,581	$ 802,889	$ 793,322	$ 759,053
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 464,895**	**$ 436,627**	**$ 308,111**	**$ 386,241**	**$ 294,186**
Commercial	CC430	$ 2,321	$ 3,553	$ 3,547	$ 4,036	$ 1,976
Standby, Not Included on CC465 or CC468	CC435	$ 462,574	$ 433,074	$ 304,564	$ 382,205	$ 292,210
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 5,073,796	$ 5,047,617	$ 4,369,826	$ 4,118,716	$ 3,932,733
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 94,256	$ 93,252	$ 85,325	$ 83,041	$ 83,030
Amount of Recourse Obligations on Assets in CC455	CC468	$ 501,025	$ 530,448	$ 478,313	$ 411,239	$ 391,076
Other Contingent Liabilities	CC480	$ 300,000	$ 10	$ 26	$ 41	$ 56,100
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 3,258,400**	**$ 6,097,366**	**$ 6,752,201**	**$ 3,229,448**	**$ 6,341,547**
Pass-Through Securities	CF143	$ 2,654,036	$ 5,910,686	$ 6,405,778	$ 2,758,848	$ 5,800,365
Other Mortgage-Backed Securities	CF153	$ 604,364	$ 186,680	$ 346,423	$ 470,600	$ 541,182
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 1,582,983**	**$ 4,740,806**	**$ 6,888,907**	**$ 3,818,031**	**$ 5,044,433**
Pass-Through Securities	CF145	$ 1,408,895	$ 4,273,257	$ 5,816,037	$ 2,871,925	$ 4,527,288
Other Mortgage-Backed Securities	CF155	$ 174,088	$ 467,549	$ 1,072,870	$ 946,106	$ 517,145
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 1,675,417**	**$ 1,356,560**	**$- 136,706**	**$- 588,583**	**$ 1,297,114**
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 387,692	$- 741,918	$- 139,830	$- 512,368	$- 302,938
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 176,727	$- 298,855	$- 414,047	$- 320,271	$- 251,191
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 7,889,439**	**$ 7,259,495**	**$ 7,466,265**	**$ 5,562,085**	**$ 5,354,153**
Construction Loans - Total	SUB3840	$ 340,105	$ 196,665	$ 241,929	$ 152,579	$ 151,749
1-4 Dwelling Units	CF190	$ 282,068	$ 164,996	$ 202,001	$ 120,232	$ 110,808
Multifamily (5 or more) Dwelling Units	CF200	$ 8,400	$ 6,466	$ 3,057	$ 10,254	$ 5,104

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	$ 49,637	$ 25,203	$ 36,871	$ 22,093	$ 35,837
Permanent Loans - Total	SUB3851	$ 7,549,334	$ 7,062,830	$ 7,224,336	$ 5,409,506	$ 5,202,404
1-4 Dwelling Units	CF225	$ 7,007,422	$ 6,701,873	$ 6,899,865	$ 5,142,503	$ 4,871,831
Multifamily (5 or more) Dwelling Units	CF245	$ 276,822	$ 158,336	$ 122,194	$ 116,279	$ 173,527
Nonresidential (Except Land)	CF260	$ 198,451	$ 122,341	$ 124,810	$ 62,587	$ 89,946
Land	CF270	$ 66,639	$ 80,280	$ 77,467	$ 88,137	$ 67,100
Loans and Participations Purchased - Total	**SUB3880**	**$ 3,132,479**	**$ 4,742,722**	**$ 5,307,666**	**$ 3,601,504**	**$ 3,828,422**
Secured by 1-4 Dwelling Units	CF280	$ 3,128,219	$ 4,738,662	$ 5,300,624	$ 3,599,499	$ 3,827,080
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 714	$ 1,657	$ 2,189	$ 0	$ 0
Secured by Nonresidential	CF300	$ 3,546	$ 2,403	$ 4,853	$ 2,005	$ 1,342
Loans and Participations Sold - Total	**SUB3890**	**$ 2,748,401**	**$ 4,215,468**	**$ 4,612,674**	**$ 2,613,154**	**$ 3,509,998**
Secured by 1-4 Dwelling Units	CF310	$ 2,747,034	$ 4,209,854	$ 4,592,876	$ 2,611,486	$ 3,509,998
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 0	$ 349	$ 0	$ 0
Secured by Nonresidential	CF330	$ 1,367	$ 5,614	$ 19,449	$ 1,668	$ 0
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$ 384,078**	**$ 527,254**	**$ 694,992**	**$ 988,350**	**$ 318,424**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 4,636,786**	**$ 4,709,431**	**$ 3,943,147**	**$ 3,017,232**	**$ 2,706,120**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$ 74,655**	**$- 32,652**	**$ 11,526**	**$ 32,268**	**$- 9,119**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 2,003,047**	**$ 2,342,455**	**$ 2,082,062**	**$ 1,688,217**	**$ 206,922**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 3,711,386**	**$ 3,044,666**	**$ 4,229,636**	**$ 3,565,471**	**$ 2,957,338**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 6,444,673**	**$ 6,964,342**	**$ 6,847,372**	**$ 6,113,304**	**$ 6,163,190**
Commercial	CF390	$ 3,524,089	$ 3,484,491	$ 3,689,162	$ 3,261,313	$ 3,212,107
Consumer	CF400	$ 2,920,584	$ 3,479,851	$ 3,158,210	$ 2,851,991	$ 2,951,083
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 208,501**	**$ 1,072,342**	**$ 652,922**	**$ 536,061**	**$ 684,084**
Commercial	CF395	$ 207,254	$ 207,254	$ 150,181	$ 201,068	$ 0
Consumer	CF405	$ 1,247	$ 865,088	$ 502,741	$ 334,993	$ 684,084
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 6,236,172**	**$ 5,892,000**	**$ 6,194,450**	**$ 5,577,243**	**$ 5,479,106**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 2,307,716**	**$ 1,923,067**	**$ 1,491,471**	**$ 988,177**	**$ 531,394**
New Deposits Received less Deposits Withdrawn	CF420	$ 1,955,192	$ 1,602,757	$ 1,207,608	$ 744,153	$ 302,449
Interest Credited to Deposits	CF430	$ 352,524	$ 320,310	$ 283,863	$ 244,024	$ 228,945
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker -Originated Deposits - Total	SUB4061	$ 7,600,581	$ 7,300,763	$ 6,876,210	$ 6,831,323	$ 7,148,595
Fully Insured	DI100	$ 7,017,330	$ 6,848,267	$ 6,545,870	$ 6,574,452	$ 6,924,304
Other	DI110	$ 583,251	$ 452,496	$ 330,340	$ 256,871	$ 224,291
Deposits with Balances - $100,000 or Less	DI120	$ 40,845,963	$ 40,347,861	$ 39,281,445	$ 38,902,055	$ 37,899,778
Deposits with Balances - Greater than $100,000	DI130	$ 22,154,567	$ 20,453,278	$ 19,603,337	$ 18,458,321	$ 17,509,553
Number of Deposit Accounts - Total	SUB4062	7,575,262	7,453,594	7,080,058	7,093,717	6,693,471
Balances of $100,000 or Less	DI150	7,487,627	7,367,842	6,997,691	7,014,291	6,618,410
Balances Greater than $100,000	DI160	87,635	85,752	82,367	79,426	75,061
IRA/Keogh Accounts	DI200	$ 1,912,689	$ 1,921,819	$ 1,860,830	$ 1,851,879	$ 1,808,755
Uninsured Deposits	DI210	$ 13,859,184	$ 12,783,069	$ 12,192,458	$ 11,503,289	$ 10,735,071
Preferred Deposits	DI220	$ 143,284	$ 64,280	$ 16,839	$ 10,639	$ 12,081
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 3,720,434	$ 6,139,030	$ 9,099,322	$ 9,286,332	$ 8,530,899
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 37,860,126	$ 33,490,499	$ 28,814,772	$ 27,530,693	$ 26,651,029
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 3,208,731	$ 3,398,319	$ 3,580,838	$ 3,742,012	$ 3,761,044
Deposits & Escrows - Time Deposits	DI340	$ 18,211,237	$ 17,773,297	$ 17,389,853	$ 16,801,338	$ 16,466,359
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 2,951,691	$ 2,882,780	$ 5,537,246	$ 5,582,577	$ 5,020,424
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 1,669	$ 4,757	$ 6,010	$ 4,309	$ 3,463
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 9,319	$ 8,049	$ 2,804	$ 3,484	$ 4,734
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 584,527	$ 455,289	$ 321,639	$ 431,008	$ 384,270
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	$ 0	$ 0	$ 0
Adjustments to Demand Deposits (including escrows)	DI720	$ 49,198	$ 38,207	$ 64,742	$ 58,618	$ 59,322
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 0	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 13,127

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	11,839	11,844	11,661	11,491	11,020
Assets Held in Trading Accounts	SI375	$ 388,703	$ 489,733	$ 502,508	$ 529,092	$ 965,650
Available-for-Sale Securities	SI385	$ 17,127,007	$ 15,598,779	$ 15,516,065	$ 16,164,128	$ 16,880,536
Assets Held for Sale	SI387	$ 1,789,171	$ 2,068,485	$ 2,088,154	$ 1,570,695	$ 1,764,605
Loans Serviced for Others	SI390	$ 19,571,969	$ 22,132,278	$ 20,763,194	$ 18,741,803	$ 18,262,243
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 122,950	$ 139,334	$ 141,754	$ 111,527	$ 93,470
Other Residual Interests	SI404	$ 358,440	$ 360,087	$ 316,330	$ 285,619	$ 285,284
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.67%	87.03%	86.77%	85.96%	86.75%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.61%	87.28%	86.69%	86.33%	86.58%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.98%	87.22%	86.49%	86.27%	86.89%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	84.32%	84.91%	84.91%	85.02%	85.01%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 38,520**	**$ 40,221**	**$ 36,592**	**$ 36,964**	**$ 40,615**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 36,542	$ 32,810	$ 29,039	$ 27,184	$ 26,394
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	29	26	27	25	25
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	**SI600**	**$ 8,144,992**	**$ 7,714,831**	**$ 7,545,416**	**$ 7,035,520**	**$ 6,605,588**
Net Income (Loss) (SO91)	SI610	$ 308,450	$ 273,624	$ 242,216	$ 320,893	$ 228,020
Dividends Declared - Preferred Stock	SI620	$ 2,700	$ 2,500	$ 2,500	$ 2,500	$ 2,500
Dividends Declared - Common Stock	SI630	$ 540,001	$ 10,517	$ 79,150	$ 14,251	$ 89,200
Stock Issued	SI640	$ 0	$ 0	$ 26	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 36	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 97,677	$ 146,116	$ 38,558	$ 262,961	$ 204,723
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 21,737	$ 20,067	$- 29,208	$- 57,675	$ 12,894

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	$- 992	$ 0	$- 607	$ 23	$ 0
Other Adjustments	SI671	$ 959	$ 2,415	$ 81	$ 445	$ 23
Ending Equity Capital (SC80)	**SI680**	**$ 7,986,648**	**$ 8,144,000**	**$ 7,714,832**	**$ 7,545,416**	**$ 6,959,548**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 2,127	$ 2,082	$ 130,945	$ 131,113	$ 2,372
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 7,831,103	$ 6,770,600	$ 6,700,431	$ 6,123,193	$ 5,131,474
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 21,945	$ 31,309	$ 48,468	$ 76,968	$ 59,790
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 4,111	$ 4,495	$ 4,560	$ 4,621	$ 4,479
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 97,561,961	$ 93,436,170	$ 91,638,890	$ 86,579,515	$ 83,329,342
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 3,563,793	$ 3,373,546	$ 3,488,964	$ 3,220,736	$ 3,732,256
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 69,838,570	$ 65,409,201	$ 62,625,055	$ 58,009,996	$ 55,074,564
Nonmortgage Loans	SI885	$ 19,935,697	$ 20,106,118	$ 19,852,300	$ 19,553,120	$ 19,372,828
Deposits and Excrows	SI890	$ 61,459,076	$ 59,547,488	$ 57,779,356	$ 56,052,271	$ 55,071,991
Total Borrowings	SI895	$ 25,071,866	$ 23,949,497	$ 23,581,544	$ 20,976,936	$ 19,327,714
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	5	5	10	2	3
Total Dollar Amount of Loans Made During Quarter	SI910	$ 392	$ 3,090	$ 1,904	$ 653	$ 136
Interest Charged on Loans Made During Quarter - Minimum	SI920	9.48	9.12	6.00	5.50	7.84
Interest Charged on Loans Made During Quarter - Maximum	SI930	10.00	11.06	7.45	5.50	7.84

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	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

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
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	10	10	9	9	7

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 10,807,984**	**$ 10,218,008**	**$ 9,386,643**	**$ 8,759,676**	**$ 8,607,404**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 2,088,482**	**$ 986,950**	**$ 846,853**	**$ 747,161**	**$ 641,949**
Personal Trust and Agency Accounts	FS210	$ 235,958	$ 229,644	$ 161,792	$ 122,065	$ 78,568
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 283,851	$ 193,194	$ 183,429	$ 174,053	$ 154,404
Employee Benefit - Defined Contribution	FS220	$ 37,007	$ 36,114	$ 34,255	$ 31,839	$ 28,023
Employee Benefit - Defined Benefit	FS230	$ 6,338	$ 6,918	$ 6,583	$ 6,724	$ 6,879
Other Retirement Accounts	FS240	$ 240,506	$ 150,162	$ 142,591	$ 135,490	$ 119,502
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 1,562,482	$ 557,880	$ 497,060	$ 446,488	$ 404,382
Other Fiduciary Accounts	FS270	$ 6,191	$ 6,232	$ 4,572	$ 4,555	$ 4,595
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) -Total Fiduciary Accounts	**FS21**	**$ 5,513,290**	**$ 5,479,773**	**$ 4,987,378**	**$ 4,890,700**	**$ 4,981,810**
Personal Trust and Agency Accounts	FS211	$ 49,401	$ 51,212	$ 49,640	$ 49,741	$ 50,578
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 5,423,797	$ 5,390,072	$ 4,896,297	$ 4,800,872	$ 4,890,364
Employee Benefit - Defined Contribution	FS221	$ 1,550	$ 1,480	$ 1,436	$ 1,370	$ 1,342

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	$ 5,157,850	$ 5,061,142	$ 4,578,524	$ 4,496,706	$ 4,598,430
Other Retirement Accounts	FS241	$ 264,397	$ 327,450	$ 316,337	$ 302,796	$ 290,592
Corporate Trust and Agency Accounts	FS251	$ 2,017	$ 405	$ 610	$ 504	$ 859
Other Fiduciary Accounts	FS271	$ 38,075	$ 38,084	$ 40,831	$ 39,583	$ 40,009
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 3,206,212**	**$ 3,751,285**	**$ 3,552,412**	**$ 3,121,815**	**$ 2,983,645**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**1,768**	**1,002**	**965**	**935**	**699**
Personal Trust and Agency Accounts	FS212	188	181	172	171	96
Retirement-related Trust and Agency Accounts - Total	SUB6120	478	328	319	313	250
Employee Benefit - Defined Contribution	FS222	34	34	34	35	29
Employee Benefit - Defined Benefit	FS232	4	4	5	5	6
Other Retirement Accounts	FS242	440	290	280	273	215
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,097	488	470	447	349
Other Fiduciary Accounts	FS272	5	5	4	4	4
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**442**	**556**	**564**	**550**	**497**
Personal Trust and Agency Accounts	FS213	18	17	20	20	17
Retirement-related Trust and Agency Accounts - Total	SUB6130	411	523	525	510	465
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	112	116	126	126	123
Other Retirement Accounts	FS243	298	406	398	383	341
Corporate Trust and Agency Accounts	FS253	4	4	7	9	4
Other Fiduciary Accounts	FS273	9	12	12	11	11
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**1,079**	**1,594**	**1,557**	**1,480**	**1,406**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 10,685**	**$ 7,247**	**$ 4,644**	**$ 2,163**	**$ 6,916**
Personal Trust and Agency Accounts	FS310	$ 1,810	$ 1,380	$ 942	$ 408	$ 906
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 2,615	$ 1,878	$ 1,181	$ 534	$ 1,697
Employee Benefit - Defined Contribution	FS320	$ 337	$ 249	$ 160	$ 82	$ 243
Employee Benefit - Defined Benefit	FS330	$ 707	$ 510	$ 299	$ 90	$ 343
Other Retirement Accounts	FS340	$ 1,571	$ 1,119	$ 722	$ 362	$ 1,111
Corporate Trust and Agency Accounts	FS350	$ 9	$ 8	$ 5	$ 3	$ 19
Investment Management Agency Accounts	FS360	$ 4,610	$ 2,682	$ 1,712	$ 832	$ 2,251

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Other Fiduciary Accounts	FS370	$ 87	$ 76	$ 53	$ 23	$ 78
Custody and Safekeeping Accounts	FS380	$ 1,497	$ 1,176	$ 741	$ 363	$ 1,167
Other Fiduciary and Related Services	FS390	$ 57	$ 47	$ 10	$ 0	$ 798
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 12,321**	**$ 680**	**$ 420**	**$ 203**	**$ 9,232**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 4**	**$ 0**	**$ 0**	**$ 0**	**$ 18**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$- 1,640**	**$ 6,567**	**$ 4,224**	**$ 1,960**	**$- 2,334**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 235,958**	**$ 45,065**	**$ 44,494**	**$ 43,364**	**$ 78,567**
Non-Interest-Bearing Deposits	FS410	$ 68	$ 0	$ 0	$- 6	$ 0
Interest-Bearing Deposits	FS415	$ 163	$ 0	$ 7	$ 7	$ 389
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 20,830	$ 2,521	$ 2,412	$ 2,620	$ 8,913
State, County and Municipal Obligations	FS425	$ 19,529	$ 6,475	$ 5,774	$ 5,565	$ 11,669
Money Market Mutual Funds	FS430	$ 8,663	$ 2,139	$ 2,010	$ 1,915	$ 6,941
Other Short-term Obligations	FS435	$ 400	$ 106	$ 606	$ 500	$ 0
Other Notes and Bonds	FS440	$ 27,943	$ 69	$ 70	$ 70	$ 1,750
Common and Prefered Stock	FS445	$ 155,362	$ 31,289	$ 31,200	$ 30,261	$ 47,439
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 1,291	$ 1,300	$ 1,271	$ 1,271	$ 1,455
Miscellaneous Assets	FS460	$ 1,709	$ 1,166	$ 1,144	$ 1,161	$ 11
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 Agncy	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**	**2**	**0**	**0**	**0**	**2**
Domestic Equity	FS610	1	0	0	0	1
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

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	1	0	0	0	1
Market Value - Total Collective Investment Funds	**FS65**	**$ 5,406,125**	**$ 0**	**$ 0**	**$ 0**	**$ 4,622,295**
Domestic Equity	FS615	$ 4,799,590	$ 0	$ 0	$ 0	$ 4,273,489
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	$ 606,535	$ 0	$ 0	$ 0	$ 348,806
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 4**	**$ 0**	**$ 0**	**$ 0**	**$ 15**
Personal Trust and Agency Accounts	FS710	$ 3	$ 0	$ 0	$ 0	$ 12
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 1	$ 0	$ 0	$ 0	$ 3
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**	**$ 3**
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	$ 3
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 Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 7,986,647	$ 8,144,000	$ 7,714,828	$ 7,545,413	$ 6,959,550
Equity Capital Deductions - Total	SUB1631	$ 640,779	$ 677,787	$ 691,676	$ 707,250	$ 323,934
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 1,365	$ 12,523	$ 19,842	$ 14,246	$ 11,321

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	$ 518,190	$ 523,504	$ 520,379	$ 523,684	$ 233,901
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 119,186	$ 139,354	$ 148,928	$ 166,664	$ 75,916
Other	CCR134	$ 2,038	$ 2,406	$ 2,527	$ 2,656	$ 2,796
Equity Capital Additions - Total	SUB1641	$ 476,605	$ 458,662	$ 480,179	$ 452,012	$ 394,998
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 312,497	$ 290,876	$ 311,181	$ 281,720	$ 223,307
Qualifying Intangible Assets	CCR185	$ 20,108	$ 23,786	$ 24,998	$ 26,292	$ 27,691
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 144,000	$ 144,000	$ 144,000	$ 144,000	$ 144,000
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 7,822,473**	**$ 7,924,875**	**$ 7,503,331**	**$ 7,290,175**	**$ 7,030,614**
Total Assets (SC60)	**CCR205**	**$ 100,644,004**	**$ 95,076,221**	**$ 92,249,266**	**$ 87,966,933**	**$ 83,889,005**
Asset Deductions - Total	SUB1651	$ 637,085	$ 672,625	$ 689,075	$ 703,173	$ 321,149
Assets of "Nonincludable" Subsidiaries	CCR260	$ 726	$ 10,236	$ 20,349	$ 14,222	$ 11,348
Goodwill and Certain Other Intangible Assets	CCR265	$ 515,135	$ 520,629	$ 517,271	$ 519,631	$ 231,089
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 119,186	$ 139,354	$ 148,928	$ 166,664	$ 75,916
Other	CCR275	$ 2,038	$ 2,406	$ 2,527	$ 2,656	$ 2,796
Asset Additions - Total	SUB1661	$ 278,182	$ 227,716	$ 148,961	$ 249,973	$ 133,075
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 258,074	$ 203,930	$ 123,962	$ 223,681	$ 105,384
Qualifying Intangible Assets	CCR285	$ 20,108	$ 23,786	$ 24,998	$ 26,292	$ 27,691
Other	CCR290	$ 0	$ 0	$ 1	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 100,285,101**	**$ 94,631,312**	**$ 91,709,152**	**$ 87,513,733**	**$ 83,700,931**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 4,002,522**	**$ 3,776,526**	**$ 3,668,411**	**$ 3,491,881**	**$ 3,348,036**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 7,822,473**	**$ 7,924,875**	**$ 7,503,331**	**$ 7,290,175**	**$ 7,030,614**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 1,355	$ 1,296	$ 1,847	$ 1,587	$ 2,505
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 775,000	$ 175,000	$ 175,000	$ 175,000	$ 175,000
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 337,128	$ 313,218	$ 299,003	$ 292,527	$ 284,251
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 61	$ 60
Tier 2 (Supplementary) Capital	**CCR33**	**$ 1,113,483**	**$ 489,514**	**$ 475,850**	**$ 469,175**	**$ 461,816**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 1,113,483**	**$ 489,514**	**$ 475,850**	**$ 469,175**	**$ 461,816**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 2,886	$ 2,702	$ 2,664	$ 3,196	$ 2,618
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 344,144	$ 367,744	$ 330,878	$ 300,795	$ 264,103
Total Risk-Based Capital	**CCR39**	**$ 8,588,926**	**$ 8,043,943**	**$ 7,645,639**	**$ 7,455,359**	**$ 7,225,709**
0% R/W Category - Cash	CCR400	$ 673,402	$ 555,778	$ 690,267	$ 618,067	$ 555,927
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 2,870,929	$ 2,970,415	$ 3,161,690	$ 3,384,924	$ 3,393,280
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 99	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 407,110	$ 237,616	$ 365,708	$ 281,247	$ 318,113
0% R/W Category - Assets Total	CCR420	$ 3,951,441	$ 3,763,809	$ 4,217,764	$ 4,284,238	$ 4,267,320
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	$ 13,446,893	$ 12,063,298	$ 10,857,350	$ 10,967,868	$ 11,630,003
20% R/W Category - Claims on FHLBs	CCR435	$ 927,758	$ 1,012,512	$ 1,030,612	$ 848,471	$ 868,786
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 59,560	$ 61,034	$ 62,317	$ 60,282	$ 53,258
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 3,227,820	$ 3,393,352	$ 3,317,052	$ 3,473,600	$ 3,265,961
20% R/W Category - Other	CCR450	$ 1,128,809	$ 1,118,215	$ 1,361,510	$ 1,067,858	$ 935,222
20% R/W Category - Assets Total	CCR455	$ 18,790,840	$ 17,648,411	$ 16,628,841	$ 16,418,079	$ 16,753,230
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 3,758,169**	**$ 3,529,683**	**$ 3,325,768**	**$ 3,283,617**	**$ 3,350,646**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 35,357,513	$ 31,621,949	$ 30,072,418	$ 27,287,629	$ 24,738,723
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 396,028	$ 1,002,972	$ 894,202	$ 813,648	$ 767,403
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 473,236	$ 378,012	$ 504,610	$ 1,115,085	$ 1,218,264
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 119,285	$ 79,591	$ 81,810	$ 92,514	$ 92,434
50% R/W Category - Other	CCR480	$ 221,998	$ 195,028	$ 142,497	$ 173,737	$ 118,035
50% R/W Category - Assets Total	CCR485	$ 36,568,060	$ 33,277,552	$ 31,695,537	$ 29,482,613	$ 26,934,859
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 18,284,034**	**$ 16,638,780**	**$ 15,847,774**	**$ 14,741,308**	**$ 13,467,433**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 1,308,038	$ 1,514,759	$ 1,655,216	$ 1,699,926	$ 1,846,476
100% R/W Category - All Other Assets	CCR506	$ 45,803,583	$ 43,903,837	$ 42,208,429	$ 39,823,723	$ 37,581,843
100% R/W Category - Assets Total	CCR510	$ 47,111,621	$ 45,418,596	$ 43,863,645	$ 41,523,649	$ 39,428,319
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 47,111,621**	**$ 45,418,596**	**$ 43,863,645**	**$ 41,523,649**	**$ 39,428,319**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	$ 0	$ 0	$ 0	$ 0	$ 0
Assets to Risk-Weight	CCR64	$ 106,421,962	$ 100,108,368	$ 96,405,787	$ 91,708,579	$ 87,383,728
Subtotal Risk-Weighted Assets	CCR75	$ 69,153,822	$ 65,587,055	$ 63,037,183	$ 59,548,573	$ 56,246,396
Excess Allowances for Loan and Lease Losses	CCR530	$ 224,665	$ 251,167	$ 262,659	$ 250,398	$ 289,661
Total Risk-Weighted Assets	CCR78	$ 68,929,157	$ 65,335,888	$ 62,774,524	$ 59,298,175	$ 55,956,735
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	$ 5,514,332	$ 5,226,871	$ 5,021,960	$ 4,743,851	$ 4,476,537
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.80%	8.37%	8.18%	8.33%	8.40%
Total Risk-Based Capital Ratio	CCR820	12.46%	12.31%	12.18%	12.57%	12.91%
Tier 1 Risk-Based Capital Ratio	CCR830	10.85%	11.57%	11.43%	11.79%	12.09%
Tangible Equity Ratio	CCR840	7.78%	8.35%	8.15%	8.30%	8.36%

*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.