

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99115 - OTS-Regulated: West Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:49 AM	June 2004	

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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	97	98	98	98	100

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	2	3	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	\$ 25,784,502	\$ 32,174,237	\$ 45,298,813	\$ 40,530,070	\$ 38,377,490
Cash and Non-Interest-Earning Deposits	SC110	\$ 8,745,501	\$ 8,499,045	\$ 10,723,492	\$ 10,251,391	\$ 10,055,966
Interest-Earning Deposits in FHLBs	SC112	\$ 387,343	\$ 508,698	\$ 560,462	\$ 663,537	\$ 998,799
Other Interest-Earning Deposits	SC118	\$ 900,559	\$ 475,914	\$ 371,404	\$ 445,141	\$ 440,087
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,186,244	\$ 5,613,722	\$ 3,294,796	\$ 2,889,677	\$ 4,129,164
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 11,476,395	\$ 14,973,982	\$ 27,470,399	\$ 23,740,302	\$ 20,256,356
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,222,831	\$ 1,173,770	\$ 1,172,446	\$ 1,234,618	\$ 1,295,948
State and Municipal Obligations	SC180	\$ 252,253	\$ 262,045	\$ 257,434	\$ 280,315	\$ 287,553
Securities Backed by Nonmortgage Loans	SC182	\$ 21,309	\$ 22,042	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 472,158	\$ 490,619	\$ 1,027,421	\$ 814,953	\$ 621,484
Accrued Interest Receivable	SC191	\$ 119,909	\$ 154,400	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 33,326,005	\$ 34,656,322	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 33,325,995	\$ 34,656,312	\$ 34,574,897	\$ 38,465,359	\$ 49,387,394
Pass-Through - Total	SUB0073	\$ 23,011,204	\$ 24,177,023	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 20,706,715	\$ 21,628,867	\$ 21,118,066	\$ 23,961,744	\$ 27,989,514
Other Pass-Through	SC215	\$ 2,304,489	\$ 2,548,156	\$ 4,068,777	\$ 4,438,867	\$ 4,966,408
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,939,497	\$ 10,196,608	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 3,990,011	\$ 3,949,753	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 944,043	\$ 1,066,665	N/A	N/A	N/A
Other	SC222	\$ 5,005,443	\$ 5,180,190	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 375,304	\$ 282,691	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	\$ 10	\$ 10	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 423,340,584	\$ 403,500,141	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 421,599,664	\$ 401,742,518	\$ 360,932,663	\$ 351,965,271	\$ 340,246,406
Construction Loans - Total	SUB0100	\$ 6,570,572	\$ 6,166,431	\$ 6,220,487	\$ 5,604,668	\$ 5,643,285
Residential - Total	SUB0110	\$ 5,782,129	\$ 5,322,277	\$ 4,989,048	\$ 4,718,717	\$ 4,773,657
1-4 Dwelling Units	SC230	\$ 4,981,452	\$ 4,573,486	\$ 4,332,425	\$ 4,087,082	\$ 4,108,722
Multifamily (5 or more) Dwelling Units	SC235	\$ 800,677	\$ 748,791	\$ 656,623	\$ 631,635	\$ 664,935
Nonresidential Property	SC240	\$ 788,443	\$ 844,154	\$ 1,231,439	\$ 885,951	\$ 869,628
Permanent Loans - Total	SUB0121	\$ 415,162,838	\$ 395,725,081	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 399,285,731	\$ 380,446,806	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 358,393,567	\$ 340,198,131	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 29,686,316	\$ 25,172,788	\$ 21,464,560	\$ 17,998,654	\$ 15,349,339
All Other - First Liens	SC254	\$ 322,812,948	\$ 310,228,813	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 5,894,303	\$ 4,796,530	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 40,892,164	\$ 40,248,675	\$ 38,103,139	\$ 37,013,411	\$ 35,757,821
Nonresidential Property (Except Land)	SC260	\$ 13,480,290	\$ 13,008,907	\$ 12,681,152	\$ 12,784,876	\$ 12,901,320
Land	SC265	\$ 2,396,817	\$ 2,269,368	\$ 2,074,463	\$ 2,024,413	\$ 1,805,770
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 22,100,963	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,423,926	\$ 1,369,809	\$ 1,256,390	\$ 1,264,970	\$ 1,291,307
Advances for Taxes and Insurance	SC275	\$ 183,248	\$ 238,820	\$ 267,671	\$ 170,704	\$ 194,030
Allowance for Loan and Lease Losses	SC283	\$ 1,740,920	\$ 1,757,623	\$ 1,759,847	\$ 1,961,134	\$ 2,029,800
Nonmortgage Loans - Gross	SUB0162	\$ 35,200,362	\$ 24,075,127	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 34,304,774	\$ 23,573,297	\$ 25,566,192	\$ 27,101,990	\$ 20,233,083
Commercial Loans - Total	SC32	\$ 13,820,062	\$ 6,892,689	\$ 12,636,535	\$ 14,297,983	\$ 6,307,483
Secured	SC300	\$ 5,933,101	\$ 5,094,527	\$ 4,978,705	\$ 5,474,803	\$ 5,032,817
Unsecured	SC303	\$ 7,264,383	\$ 1,291,918	\$ 7,177,041	\$ 8,412,826	\$ 968,399
Lease Receivables	SC306	\$ 622,578	\$ 506,244	\$ 480,789	\$ 410,354	\$ 306,267
Consumer Loans - Total	SC35	\$ 21,215,222	\$ 17,075,382	\$ 13,368,999	\$ 13,180,794	\$ 14,379,692
Loans on Deposits	SC310	\$ 120,526	\$ 128,788	\$ 139,971	\$ 141,329	\$ 150,412
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,844	\$ 10,077	\$ 97,963	\$ 103,584	\$ 112,138
Education Loans	SC320	\$ 33,091	\$ 57,081	\$ 48,378	\$ 39,890	\$ 35,456
Auto Loans	SC323	\$ 11,091,497	\$ 10,464,598	\$ 11,477,582	\$ 11,207,793	\$ 12,366,149
Mobile Home Loans	SC326	\$ 238,575	\$ 250,443	\$ 261,456	\$ 273,926	\$ 289,276
Credit Cards	SC328	\$ 3,872,708	\$ 665,007	\$ 859,888	\$ 823,051	\$ 803,393

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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	\$ 5,849,981	\$ 5,499,388	\$ 483,757	\$ 591,221	\$ 622,868
Accrued Interest Receivable	SC348	\$ 165,078	\$ 107,056	\$ 118,475	\$ 226,180	\$ 131,177
Allowance for Loan and Lease Losses	SC357	\$ 895,588	\$ 501,830	\$ 563,515	\$ 602,967	\$ 585,269
Reposessed Assets - Gross	SUB0201	\$ 322,049	\$ 359,354	\$ 372,037	\$ 368,206	\$ 378,734
Reposessed Assets - Total	SC40	\$ 321,620	\$ 359,089	\$ 370,786	\$ 367,103	\$ 377,754
Real Estate - Total	SUB0210	\$ 313,740	\$ 349,540	\$ 358,037	\$ 349,198	\$ 361,357
Construction	SC405	\$ 11,391	\$ 9,826	\$ 11,437	\$ 38,462	\$ 45,582
Residential - Total	SUB0225	\$ 276,663	\$ 298,013	\$ 285,007	\$ 273,177	\$ 270,860
1-4 Dwelling Units	SC415	\$ 276,302	\$ 297,460	\$ 283,864	\$ 272,066	\$ 270,411
Multifamily (5 or more) Dwelling Units	SC425	\$ 361	\$ 553	\$ 1,143	\$ 1,111	\$ 449
Nonresidential (Except Land)	SC426	\$ 23,230	\$ 35,723	\$ 55,238	\$ 29,957	\$ 37,215
Land	SC428	\$ 2,456	\$ 5,978	\$ 6,355	\$ 7,602	\$ 7,700
Other Repossessed Assets	SC430	\$ 8,309	\$ 9,814	\$ 14,000	\$ 19,008	\$ 17,377
General Valuation Allowances	SC441	\$ 429	\$ 265	\$ 1,251	\$ 1,103	\$ 980
Real Estate Held for Investment	SC45	\$ 42,798	\$ 50,829	\$ 57,615	\$ 127,842	\$ 129,731
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,317,960	\$ 7,001,613	\$ 6,436,594	\$ 6,201,766	\$ 6,152,816
Federal Home Loan Bank Stock	SC510	\$ 6,982,648	\$ 6,673,582	\$ 6,131,608	\$ 6,014,201	\$ 5,972,319
Other	SC540	\$ 335,312	\$ 328,031	\$ 304,986	\$ 187,565	\$ 180,497
Office Premises and Equipment	SC55	\$ 4,286,051	\$ 4,270,154	\$ 4,254,767	\$ 4,125,085	\$ 4,030,051
Other Assets - Gross	SUB0262	\$ 30,192,456	\$ 28,183,083	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 30,190,966	\$ 28,181,182	\$ 28,143,567	\$ 45,752,898	\$ 32,585,385
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 169,766	\$ 169,544	\$ 16,884	\$ 28,831	\$ 30,323
Bank-Owned Life Insurance - Other	SC625	\$ 2,334,824	\$ 2,313,851	\$ 2,397,077	\$ 374,769	\$ 378,266
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,789,561	\$ 5,574,687	\$ 6,729,465	\$ 6,221,928	\$ 4,922,119
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 83	\$ 110	\$ 142	\$ 179	\$ 213
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,779,270	\$ 11,322,941	\$ 11,168,656	\$ 11,134,127	\$ 11,125,478
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 113,564	\$ 28,600	\$ 11,672	\$ 12,337	\$ 12,782
Other Assets	SC689	\$ 8,005,388	\$ 8,773,350	\$ 10,346,584	\$ 28,529,875	\$ 16,572,378
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	\$ 1,490	\$ 1,901	\$ 18,633	\$ 21,218	\$ 18,608
General Valuation Allowances - Total	SUB2092	\$ 2,638,437	\$ 2,261,629	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 559,812,767	\$ 534,270,859	N/A	N/A	N/A
Total Assets	SC60	\$ 557,174,330	\$ 532,009,230	\$ 505,779,636	\$ 514,774,756	\$ 491,558,140
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 294,455,305	\$ 286,035,802	\$ 275,821,512	\$ 288,317,088	\$ 280,000,434
Deposits	SC710	\$ 271,774,610	\$ 259,427,605	\$ 255,552,498	\$ 254,295,547	\$ 244,806,873
Escrows	SC712	\$ 22,676,175	\$ 26,604,767	\$ 20,274,182	\$ 34,014,648	\$ 35,187,556
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 4,520	\$ 3,430	\$ 4,832	\$ 6,893	\$ 6,005
Borrowings - Total	SC72	\$ 202,487,518	\$ 190,156,195	\$ 177,062,899	\$ 157,157,768	\$ 154,164,571
Advances from FHLBank	SC720	\$ 129,680,585	\$ 120,435,945	\$ 104,748,446	\$ 93,802,651	\$ 85,220,471
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 24,995,457	\$ 29,196,420	\$ 36,091,852	\$ 31,237,061	\$ 30,461,623
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 3,501,921	\$ 4,218,794	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 398	\$ 425	\$ 469	\$ 517	\$ 731
CMOs (Including REMICs)	SC740	\$ 398	\$ 425	\$ 469	\$ 517	\$ 731
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 44,309,157	\$ 36,304,611	\$ 32,809,679	\$ 28,667,844	\$ 34,963,076
Other Liabilities - Total	SC75	\$ 9,383,175	\$ 9,531,235	\$ 7,848,472	\$ 24,787,622	\$ 12,463,126
Accrued Interest Payable - Deposits	SC763	\$ 124,943	\$ 121,013	\$ 56,656	\$ 144,243	\$ 137,283
Accrued Interest Payable - Other	SC766	\$ 915,182	\$ 843,918	\$ 322,017	\$ 597,006	\$ 367,800
Accrued Taxes	SC776	\$ 1,409,833	\$ 1,719,141	\$ 988,604	\$ 1,716,104	\$ 713,850
Accounts Payable	SC780	\$ 2,214,981	\$ 1,967,200	\$ 1,742,140	\$ 3,314,964	\$ 4,287,174
Deferred Income Taxes	SC790	\$ 896,580	\$ 926,913	\$ 1,016,566	\$ 1,013,887	\$ 972,913
Other Liabilities and Deferred Income	SC796	\$ 3,821,656	\$ 3,953,050	\$ 3,722,489	\$ 18,001,418	\$ 5,984,106
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	\$ 506,325,998	\$ 485,723,232	\$ 460,742,883	\$ 470,262,478	\$ 446,628,131

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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	\$ 175,247	\$ 166,115	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 50,673,078	\$ 46,119,890	\$ 44,888,143	\$ 44,370,604	\$ 44,801,789
Stock - Total	SUB0311	\$ 32,293,069	\$ 28,634,198	\$ 28,312,415	\$ 28,262,522	\$ 28,071,049
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 430,951	\$ 430,951	\$ 425,583	\$ 425,583	\$ 425,584
Common Stock - Par Value	SC820	\$ 184,192	\$ 184,118	\$ 183,773	\$ 183,052	\$ 183,274
Common Stock - Paid in Excess of Par	SC830	\$ 31,677,926	\$ 28,019,129	\$ 27,703,059	\$ 27,653,887	\$ 27,462,191
Accumulated Other Comprehensive Income - Total	SC86	\$- 109,494	\$ 224,200	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 164,537	\$ 658,739	\$ 180,667	\$ 421,641	\$ 1,343,310
Gains (Losses) on Cash Flow Hedges	SC865	\$- 268,548	\$- 428,001	N/A	N/A	N/A
Other	SC870	\$- 5,483	\$- 6,538	N/A	N/A	N/A
Retained Earnings	SC880	\$ 18,505,443	\$ 17,276,460	\$ 16,939,971	\$ 16,410,356	\$ 16,272,422
Other Components of Equity Capital	SC891	\$- 15,940	\$- 14,968	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 557,174,323	\$ 532,009,237	\$ 505,779,637	\$ 514,774,752	\$ 491,558,137

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Other Codes As of Jun 2004			
Other Asset Codes			
Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 8,769
3	Federal, State, or other taxes receivable	22	\$ 724,217
4	Net deferred tax assets	46	\$ 227,371
5	Insured portion of real estate acquired by forecls	1	\$ 324
6	Prepaid deposit insurance premiums	7	\$ 241
7	Prepaid expenses	75	\$ 68,024
8	Deposits for utilities and other services	4	\$ 342
9	Advances for loans serviced for others	8	\$ 70,719
12	Amounts receivable under interest rate swap agreem	1	\$ 1,096
13	Noninterest-bearing accts recv from Hold Co/Affl	6	\$ 362,501
14	Other noninterest-bearing short-term accounts recv	39	\$ 1,674,970
19	Receivables fr a broker for unsettled transactions	2	\$ 6,413
20	F/V of all derivative instru. reportable as assets	5	\$ 1,033,623
22	Unapplied loan disbursements	1	\$ 1,169,196
99	Other	51	\$ 871,034
Other Liability Codes			
Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 17,663
4	Nonrefundable loan fees received prior to closing	7	\$ 851
5	Deferred gains from sale/leaseback	1	\$ 787
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 36
7	Deferred gains from the sale of real estate	3	\$ 41
10	Amounts due brokers for unsettled transactions	3	\$ 14,229
11	The liability recorded for post-retirement benefit	32	\$ 341,549
13	Amounts payable under interest-rate-swap agreement	3	\$ 246,116
14	Unapplied loan payments received	6	\$ 42,052
16	Recourse loan liability	5	\$ 35,088
17	Noninterest-bearing payables to Hold Co/Affiliates	6	\$ 730,203
20	F/V of all derivative instru. reportable as liab.	5	\$ 1,002,668
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,009
99	Other	114	\$ 795,938

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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	\$ 5,927,321	\$ 5,626,419	\$ 5,654,214	\$ 5,634,672	\$ 5,745,025
Deposits and Investment Securities	SO115	\$ 129,666	\$ 209,818	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 334,569	\$ 361,280	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 4,776,428	\$ 4,466,227	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 686,658	\$ 589,094	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 222,659	\$ 196,556	\$ 220,123	\$ 141,704	\$ 115,892
Consumer Loans and Leases	SO171	\$ 463,999	\$ 392,538	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 57,359	\$ 44,348	\$ 31,276	\$ 54,691	\$ 66,765
Federal Home Loan Bank Stock	SO181	\$ 57,133	\$ 44,100	\$ 31,276	\$ 54,691	\$ 66,765
Other	SO185	\$ 226	\$ 248	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 2,004,874	\$ 2,057,575	\$ 2,077,961	\$ 2,035,064	\$ 2,118,648
Deposits	SO215	\$ 942,394	\$ 905,451	\$ 962,096	\$ 1,030,570	\$ 1,078,133
Escrows	SO225	\$ 4,562	\$ 14,486	\$ 18,986	\$ 16,180	\$ 3,249
Advances from FHLBank	SO230	\$ 579,291	\$ 589,138	\$ 568,174	\$ 529,225	\$ 580,200
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 53,450	\$ 45,031	\$ 44,972	\$ 44,977	\$ 44,999
Mortgage Collateralized Securities Issued	SO250	\$ 9	\$ 13	\$ 8	\$ 13	\$ 14
Other Borrowed Money	SO260	\$ 425,175	\$ 503,463	\$ 483,731	\$ 414,105	\$ 412,059
Capitalized Interest	SO271	\$ 7	\$ 7	\$ 6	\$ 6	\$ 6
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 3,979,806	\$ 3,613,192	\$ 3,607,560	\$ 3,654,299	\$ 3,693,142
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 202,244	\$ 94,393	\$- 155,243	\$ 130,812	\$ 198,333
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,777,562	\$ 3,518,799	\$ 3,763,908	\$ 3,523,487	\$ 3,494,809
Noninterest Income - Total	SO42	\$ 2,152,655	\$ 1,778,203	\$ 1,805,508	\$ 2,111,966	\$ 2,114,531
Mortgage Loan Serving Fees	SO410	\$- 330,768	\$- 773,202	\$ 556,430	\$ 75,428	\$- 843,988
Other Fees and Charges	SO420	\$ 1,432,336	\$ 936,110	\$ 994,130	\$ 1,118,119	\$ 1,075,318
Net Income (Loss) from Other - Total	SUB0451	\$ 398,443	\$ 70,366	\$- 357,582	\$ 692,997	\$ 1,051,835
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 392,190	\$ 79,689	\$- 342,606	\$ 659,669	\$ 915,022
Operations & Sale of Repossessed Assets	SO461	\$- 5,054	\$- 5,687	\$ 4,170	\$- 15,233	\$- 6,209
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 654	\$ 382	\$ 570	\$- 1,409	\$ 713
Sale of Securities Held-to-Maturity	SO467	\$ 16	\$ 73	\$ 3	\$ 16	\$ 328
Sale of Loans Held for Investment	SO475	\$- 204	\$ 59	\$ 133	\$- 1,720	\$- 682

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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
Sale of Other Assets Held for Investment	SO477	\$ 13,943	\$ 1,281	\$- 11,854	\$ 77,963	\$ 146,778
Trading Assets (Realized and Unrealized)	SO485	\$- 1,794	\$- 5,431	\$- 7,998	\$- 26,289	\$- 4,115
Other Noninterest Income	SO488	\$ 652,644	\$ 1,544,929	\$ 612,518	\$ 225,422	\$ 831,366
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	\$ 3,583,557	\$ 2,879,066	\$ 2,923,235	\$ 2,714,207	\$ 2,724,579
All Personnel Compensation and Expense	SO510	\$ 1,306,336	\$ 1,336,724	\$ 1,295,951	\$ 1,270,658	\$ 1,267,410
Legal Expense	SO520	\$ 21,316	\$ 15,275	\$ 24,666	\$ 19,289	\$ 17,540
Office Occupancy and Equipment Expense	SO530	\$ 474,151	\$ 455,490	\$ 634,828	\$ 467,270	\$ 498,764
Marketing and Other Professional Services	SO540	\$ 413,898	\$ 298,202	\$ 346,023	\$ 344,337	\$ 293,868
Loan Servicing Fees	SO550	\$ 16,143	\$ 12,544	\$ 17,152	\$ 13,918	\$ 18,065
Goodwill and Other Intangibles Expense	SO560	\$ 33,726	\$ 27,523	\$ 22,525	\$ 21,653	\$ 18,877
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4,936	\$ 767	\$ 11,086	\$ 20,358	\$ 43,220
Other Noninterest Expense	SO580	\$ 1,313,051	\$ 732,541	\$ 571,004	\$ 556,724	\$ 566,835
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	\$ 2,346,660	\$ 2,417,936	\$ 2,645,033	\$ 2,921,246	\$ 2,884,761
Income Taxes - Total	SO71	\$ 899,601	\$ 906,581	\$ 975,640	\$ 1,113,305	\$ 1,098,724
Federal	SO710	\$ 750,219	\$ 801,032	\$ 862,292	\$ 954,959	\$ 945,500
State, Local & Other	SO720	\$ 149,382	\$ 105,549	\$ 113,348	\$ 158,346	\$ 153,224
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,447,059	\$ 1,511,355	\$ 1,669,393	\$ 1,807,941	\$ 1,786,037
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 203	\$- 8,571	\$- 58	\$- 320	\$- 771
Net Income (Loss)	SO91	\$ 1,446,856	\$ 1,502,784	\$ 1,669,335	\$ 1,807,621	\$ 1,785,266
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	37	\$ 1,983
5	Net income(loss) from real estate held for invest	1	\$ 30
6	Net income(loss)-equity invest in uncons sub org	8	\$- 89
7	Net income(loss) from leased property	2	\$ 1,044
9	Net income from data processing lease/services	1	\$ 21
14	Interest Income from CNFIs reported on SC655	2	\$- 2,285
15	Income from corporate-owned life insurance	24	\$ 20,730
19	Realized/unrealized gains on derivatives	2	\$ 503,579
99	Other	91	\$ 326,151
Other Noninterest Expense Codes			
Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 116
2	OTS assessments	21	\$ 960
3	Interest expense on income taxes	4	\$ 5,796
4	Interest expense on Treasury tax & loan accounts	1	\$ 2
5	Forfeited commitment fees on FHLBank advances	1	\$ 189
6	Supervisory examination fees	6	\$ 110
7	Office supplies, printing, and postage	82	\$ 81,032
8	Telephone, including data lines	43	\$ 31,537
9	Loan origination expense	21	\$ 13,756
10	ATM expense	12	\$ 1,131
12	Acquisition and organization costs	1	\$ 99
13	Misc taxes other than income & real estate	1	\$ 151
14	Losses from fraud	1	\$ 2,456
15	Foreclosure expenses	1	\$ 463
16	Web site expenses	1	\$ 7
17	Charitable contributions	10	\$ 597
18	Minority Interest	1	\$ 5,388
19	Realized/unrealized losses on derivatives	2	\$ 576,229
99	Other	74	\$ 370,885

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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	\$ 11,519,956	\$ 5,626,419	\$ 22,723,251	\$ 17,084,704	\$ 11,475,187
YTD - Deposits and Investment Securities	Y_SO115	\$ 339,471	\$ 209,818	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 692,483	\$ 361,280	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 9,212,343	\$ 4,466,227	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 419,144	\$ 196,556	\$ 557,095	\$ 338,954	\$ 197,774
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 856,515	\$ 392,538	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 101,373	\$ 44,348	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 100,899	\$ 44,100	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 474	\$ 248	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 4,050,015	\$ 2,057,575	\$ 8,409,805	\$ 6,337,507	\$ 4,311,336
YTD - Deposits	Y_SO215	\$ 1,840,246	\$ 905,451	\$ 4,215,333	\$ 3,256,290	\$ 2,233,238
YTD - Escrows	Y_SO225	\$ 19,048	\$ 14,486	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 1,163,594	\$ 589,138	\$ 2,310,850	\$ 1,745,286	\$ 1,217,399
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 98,481	\$ 45,031	\$ 180,021	\$ 135,049	\$ 90,072
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 22	\$ 13	\$ 386	\$ 378	\$ 365
YTD - Other Borrowed Money	Y_SO260	\$ 928,638	\$ 503,463	\$ 1,660,611	\$ 1,176,880	\$ 762,805
YTD - Capitalized Interest	Y_SO271	\$ 14	\$ 7	\$ 25	\$ 19	\$ 13
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 7,571,314	\$ 3,613,192	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 296,637	\$ 94,393	\$ 385,506	\$ 540,622	\$ 411,625
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 7,274,677	\$ 3,518,799	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 3,929,092	\$ 1,778,203	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 1,103,981	\$- 773,202	\$- 724,155	\$- 1,280,585	\$- 1,355,948
YTD - Other Fees and Charges	Y_SO420	\$ 2,366,997	\$ 936,110	\$ 4,206,936	\$ 3,214,987	\$ 2,097,914
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 468,885	\$ 70,366	\$ 2,100,982	\$ 2,458,506	\$ 1,767,120
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 471,910	\$ 79,689	\$ 1,872,423	\$ 2,215,199	\$ 1,556,942
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 10,696	\$- 5,687	\$- 30,866	\$- 35,264	\$- 19,832
YTD - LOCOC Adjustments Made to Assets Held for Sale	Y_SO465	\$- 272	\$ 382	\$ 277	\$- 293	\$ 1,116
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 89	\$ 73	\$ 347	\$ 344	\$ 328
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 145	\$ 59	\$- 3,323	\$- 3,456	\$- 1,736
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 15,224	\$ 1,281	\$ 293,379	\$ 305,233	\$ 227,270

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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	\$- 7,225	\$- 5,431	\$- 31,255	\$- 23,257	\$ 3,032
YTD - Other Noninterest Income	Y_SO488	\$ 2,197,191	\$ 1,544,929	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 6,451,482	\$ 2,879,066	\$ 10,816,878	\$ 7,901,748	\$ 5,203,615
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,636,673	\$ 1,336,724	\$ 4,959,746	\$ 3,669,253	\$ 2,404,088
YTD - Legal Expense	Y_SO520	\$ 36,521	\$ 15,275	\$ 77,945	\$ 53,303	\$ 34,089
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 927,851	\$ 455,490	\$ 2,036,636	\$ 1,402,900	\$ 937,128
YTD - Marketing and Other Professional Services	Y_SO540	\$ 711,471	\$ 298,202	\$ 1,278,236	\$ 932,543	\$ 588,671
YTD - Loan Servicing Fees	Y_SO550	\$ 28,687	\$ 12,544	\$ 55,581	\$ 38,429	\$ 24,511
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 61,145	\$ 27,523	\$ 81,995	\$ 59,476	\$ 38,163
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 5,392	\$ 767	\$ 101,627	\$ 90,541	\$ 70,183
YTD - Other Noninterest Expense	Y_SO580	\$ 2,043,742	\$ 732,541	\$ 2,225,112	\$ 1,655,303	\$ 1,106,782
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,752,287	\$ 2,417,936	\$ 11,053,048	\$ 8,413,111	\$ 5,493,676
YTD - Income Taxes - Total	Y_SO71	\$ 1,801,058	\$ 906,581	\$ 4,156,338	\$ 3,182,057	\$ 2,069,900
YTD - Federal	Y_SO710	\$ 1,547,357	\$ 801,032	\$ 3,597,838	\$ 2,736,580	\$ 1,782,787
YTD - State, Local, and Other	Y_SO720	\$ 253,701	\$ 105,549	\$ 558,500	\$ 445,477	\$ 287,113
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,951,229	\$ 1,511,355	\$ 6,896,710	\$ 5,231,054	\$ 3,423,776
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 8,774	\$- 8,571	\$- 1,301	\$- 1,243	\$- 923
YTD - Net Income (Loss)	Y_SO91	\$ 2,942,455	\$ 1,502,784	\$ 6,895,409	\$ 5,229,811	\$ 3,422,853

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	\$ 2,228,833	\$ 2,333,149	\$ 2,585,081	\$ 2,624,093	\$ 2,595,199
Net Provision for Loss	VA115	\$ 202,273	\$ 88,631	\$- 149,597	\$ 131,217	\$ 199,057
Transfers	VA125	\$- 588	\$- 10,517	\$ 81,950	\$ 39,813	\$ 20,851
Recoveries	VA135	\$ 51,428	\$ 39,571	\$ 42,014	\$ 61,832	\$ 34,772
Adjustments	VA145	\$ 404,121	\$ 5,726	\$- 3,902	\$ 6,007	\$- 179
Charge-offs	VA155	\$ 247,636	\$ 194,938	\$ 211,506	\$ 275,751	\$ 214,587
General Valuation Allowances - Ending Balance	VA165	\$ 2,638,431	\$ 2,261,622	\$ 2,344,040	\$ 2,587,211	\$ 2,635,113
Specific Valuation Allowances - Beginning Balance	VA108	\$ 108,014	\$ 94,245	\$ 221,948	\$ 276,648	\$ 301,018
Net Provision for Loss	VA118	\$ 4,907	\$ 6,526	\$ 5,440	\$ 19,953	\$ 42,496
Transfers	VA128	\$ 588	\$ 10,517	\$- 81,950	\$- 39,813	\$- 20,851

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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	\$- 8,529	\$ 6,679	\$ 3,209	\$- 10,014	\$ 3,815
Charge-offs	VA158	\$ 9,122	\$ 9,953	\$ 55,132	\$ 24,826	\$ 49,381
Specific Valuation Allowances - Ending Balance	VA168	\$ 95,858	\$ 108,016	\$ 93,515	\$ 221,948	\$ 277,097
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,336,847	\$ 2,427,394	\$ 2,807,029	\$ 2,900,741	\$ 2,896,217
Net Provision for Loss	VA120	\$ 207,180	\$ 95,157	\$- 144,157	\$ 151,170	\$ 241,553
Recoveries	VA140	\$ 51,428	\$ 39,571	\$ 42,014	\$ 61,832	\$ 34,772
Adjustments	VA150	\$ 395,592	\$ 12,405	\$- 693	\$- 4,007	\$ 3,636
Charge-offs	VA160	\$ 256,758	\$ 204,891	\$ 266,638	\$ 300,577	\$ 263,968
Total Valuation Allowances - Ending Balance	VA170	\$ 2,734,289	\$ 2,369,636	\$ 2,437,555	\$ 2,809,159	\$ 2,912,210
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 247,636	\$ 194,938	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 235	\$ 39	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 29,972	\$ 34,251	\$ 40,213	\$ 52,360	\$ 37,024
Construction - Total	SUB2030	\$ 709	\$ 29	\$ 3,277	\$ 8,946	\$ 783
1-4 Dwelling Units	VA420	\$ 297	\$ 29	\$ 1,407	\$ 1,227	\$ 654
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 2,800	\$ 129
Nonresidential Property	VA440	\$ 412	\$ 0	\$ 1,870	\$ 4,919	\$ 0
Permanent - Total	SUB2041	\$ 29,263	\$ 34,222	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,642	\$ 1,722	\$ 753	\$ 3,345	\$ 2,593
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 23,797	\$ 26,408	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,771	\$ 4,880	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 15	\$ 60	\$ 106	\$ 1,766	\$ 499
Nonresidential Property (Except Land)	VA480	\$ 29	\$ 1,151	\$ 2,838	\$ 2,208	\$ 4,648
Land	VA490	\$ 9	\$ 1	\$ 0	\$ 5	\$ 142
Nonmortgage Loans - Total	VA56	\$ 216,254	\$ 159,101	\$ 165,639	\$ 221,693	\$ 175,906
Commercial Loans	VA520	\$ 81,810	\$ 16,474	\$ 19,899	\$ 26,421	\$ 48,107
Consumer Loans - Total	SUB2061	\$ 134,444	\$ 142,627	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 211	\$ 270	\$ 76	\$ 58	\$ 1
Home Improvement Loans	VA516	\$ 106	\$ 241	\$ 259	\$ 179	\$ 82
Education Loans	VA530	\$ 0	\$ 16	\$ 59	\$ 17	\$ 11
Auto Loans	VA540	\$ 98,823	\$ 128,286	\$ 132,199	\$ 181,403	\$ 113,897
Mobile Home Loans	VA550	\$ 2,125	\$ 2,055	\$ 1,765	\$ 2,961	\$ 1,901
Credit Cards	VA556	\$ 23,681	\$ 7,087	\$ 9,590	\$ 7,082	\$ 8,129

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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	\$ 9,498	\$ 4,672	\$ 1,792	\$ 3,572	\$ 3,778
Reposessed Assets - Total	VA60	\$ 450	\$ 999	\$ 2,580	\$ 997	\$ 602
Real Estate - Construction	VA605	\$ 0	\$ 75	\$ 1,467	\$ 140	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 131	\$ 568	\$ 283	\$ 752	\$ 286
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 91
Real Estate - Nonresidential (Except Land)	VA625	\$ 280	\$ 210	\$ 532	\$ 9	\$ 1
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 67	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 39	\$ 146	\$ 231	\$ 96	\$ 224
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	\$ 725	\$ 548	\$ 2,920	\$ 589	\$ 562
GVA Recoveries - Assets - Total	SUB2126	\$ 51,428	\$ 39,571	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	\$ 8,194	\$ 7,120	\$ 5,077	\$ 30,081	\$ 5,809
Construction - Total	SUB2130	\$ 1,526	\$ 1,034	\$ 235	\$ 90	\$ 143
1-4 Dwelling Units	VA421	\$ 1,075	\$ 37	\$ 235	\$ 90	\$ 121
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 451	\$ 997	\$ 0	\$ 0	\$ 22
Permanent - Total	SUB2141	\$ 6,668	\$ 6,086	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 915	\$ 472	\$ 288	\$ 256	\$ 310
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,504	\$ 1,774	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 278	\$ 326	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 103	\$ 3,013	\$ 613	\$ 195	\$ 438
Nonresidential Property (Except Land)	VA481	\$ 2,868	\$ 501	\$ 211	\$ 2,163	\$ 1,295
Land	VA491	\$ 0	\$ 0	\$ 57	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 43,140	\$ 32,436	\$ 36,910	\$ 31,732	\$ 28,946
Commercial Loans	VA521	\$ 13,702	\$ 3,893	\$ 11,872	\$ 6,486	\$ 4,345
Consumer Loans - Total	SUB2161	\$ 29,438	\$ 28,543	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 131	\$ 134	\$ 18	\$ 29	\$ 130
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 49	\$ 101	\$ 50
Education Loans	VA531	\$ 5	\$ 5	\$ 17	\$ 2	\$ 8
Auto Loans	VA541	\$ 23,810	\$ 26,081	\$ 23,272	\$ 23,149	\$ 22,503
Mobile Home Loans	VA551	\$ 458	\$ 334	\$ 146	\$ 293	\$ 93

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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	\$ 2,961	\$ 763	\$ 1,093	\$ 887	\$ 1,137
Other	VA561	\$ 2,073	\$ 1,226	\$ 443	\$ 785	\$ 680
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 94	\$ 15	\$ 27	\$ 19	\$ 17
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 5,496	\$ 17,039	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 141	\$- 931	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$- 1,180	\$ 7,318	\$- 3,191	\$- 5,147	\$ 210
Construction - Total	SUB2230	\$- 1,267	\$ 1,035	\$ 762	\$- 3,912	\$- 1,935
1-4 Dwelling Units	VA422	\$- 12	\$- 194	\$ 1,361	\$- 380	\$- 3,649
Multifamily (5 or more) Dwelling Units	VA432	\$ 379	\$- 206	\$- 325	\$- 332	\$ 344
Nonresidential Property	VA442	\$- 1,634	\$ 1,435	\$- 274	\$- 3,200	\$ 1,370
Permanent - Total	SUB2241	\$ 87	\$ 6,283	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 49	\$- 30	\$ 212	\$- 327	\$ 257
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 871	\$ 2,768	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 147	\$ 252	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 388	\$- 174	\$- 388	\$- 830	\$ 708
Nonresidential Property (Except Land)	VA482	\$ 1,248	\$ 3,467	\$- 3,132	\$- 838	\$- 1,192
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$- 473
Nonmortgage Loans - Total	VA58	\$ 1,132	\$ 5,961	\$- 79,239	\$- 33,432	\$- 21,005
Commercial Loans	VA522	\$ 1,474	\$ 10,639	\$- 78,821	\$- 32,905	\$- 27,498
Consumer Loans - Total	SUB2261	\$- 342	\$- 4,678	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$- 17
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 885	\$- 4,683	\$- 1,048	\$- 1,255	\$ 5,601
Mobile Home Loans	VA552	\$ 475	\$ 331	\$ 358	\$ 232	\$ 602
Credit Cards	VA558	\$ 9	\$- 528	\$ 98	\$ 248	\$ 124
Other	VA562	\$ 59	\$ 202	\$ 174	\$ 248	\$ 183
Reposessed Assets - Total	VA62	\$ 5,697	\$ 4,217	\$ 5,373	\$ 18,937	\$ 42,171
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 235	\$ 196	\$ 6,288
Real Estate - 1-4 Dwelling Units	VA614	\$ 4,503	\$ 4,178	\$ 3,987	\$ 17,345	\$ 33,825
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 77
Real Estate - Nonresidential (Except Land)	VA626	\$ 378	\$ 39	\$ 598	\$ 36	\$ 1,861

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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	\$ 160	\$ 43	\$ 120
Other Repossessed Assets	VA632	\$ 816	\$ 0	\$ 393	\$ 1,317	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 36	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 294	\$ 438	\$ 114	\$- 228	\$ 258
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 201,704	\$ 172,406	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 141	\$- 931	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 235	\$ 39	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 20,598	\$ 34,449	\$ 31,945	\$ 17,132	\$ 31,425
Construction - Total	SUB2330	\$- 2,084	\$ 30	\$ 3,804	\$ 4,944	\$- 1,295
1-4 Dwelling Units	VA425	\$- 790	\$- 202	\$ 2,533	\$ 757	\$- 3,116
Multifamily (5 or more) Dwelling Units	VA435	\$ 379	\$- 206	\$- 325	\$ 2,468	\$ 473
Nonresidential Property	VA445	\$- 1,673	\$ 438	\$ 1,596	\$ 1,719	\$ 1,348
Permanent - Total	SUB2341	\$ 22,682	\$ 34,419	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,678	\$ 1,220	\$ 677	\$ 2,762	\$ 2,540
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 20,422	\$ 27,402	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 2,640	\$ 4,806	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 476	\$- 3,127	\$- 895	\$ 741	\$ 769
Nonresidential Property (Except Land)	VA485	\$- 1,591	\$ 4,117	\$- 505	\$- 793	\$ 2,161
Land	VA495	\$ 9	\$ 1	\$- 57	\$ 5	\$- 331
Nonmortgage Loans - Total	VA59	\$ 174,246	\$ 132,626	\$ 49,490	\$ 156,529	\$ 125,955
Commercial Loans	VA525	\$ 69,582	\$ 23,220	\$- 70,794	\$- 12,970	\$ 16,264
Consumer Loans - Total	SUB2361	\$ 104,664	\$ 109,406	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 80	\$ 136	\$ 58	\$ 29	\$- 129
Home Improvement Loans	VA519	\$ 106	\$ 241	\$ 210	\$ 78	\$ 15
Education Loans	VA535	\$- 5	\$ 11	\$ 42	\$ 15	\$ 3
Auto Loans	VA545	\$ 74,128	\$ 97,522	\$ 107,879	\$ 156,999	\$ 96,995
Mobile Home Loans	VA555	\$ 2,142	\$ 2,052	\$ 1,977	\$ 2,900	\$ 2,410
Credit Cards	VA559	\$ 20,729	\$ 5,796	\$ 8,595	\$ 6,443	\$ 7,116
Other	VA565	\$ 7,484	\$ 3,648	\$ 1,523	\$ 3,035	\$ 3,281
Reposessed Assets - Total	VA65	\$ 6,147	\$ 5,216	\$ 7,953	\$ 19,934	\$ 42,773
Real Estate - Construction	VA607	\$ 0	\$ 75	\$ 1,702	\$ 336	\$ 6,288
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,634	\$ 4,746	\$ 4,270	\$ 18,097	\$ 34,111
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 168

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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	\$ 658	\$ 249	\$ 1,130	\$ 45	\$ 1,862
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 227	\$ 43	\$ 120
Other Repossessed Assets	VA633	\$ 855	\$ 146	\$ 624	\$ 1,413	\$ 224
Real Estate Held for Investment	VA75	\$ 0	\$ 36	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 337	\$ 971	\$ 3,007	\$ 342	\$ 803
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 348,540	\$ 415,693	\$ 413,558	\$ 505,049	\$ 377,568
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 536,707	\$ 601,421	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 170,028	\$ 177,250	\$ 208,869	\$ 203,803	\$ 182,807
Construction	VA951	\$ 5,113	\$ 4,447	\$ 2,925	\$ 1,790	\$ 11,560
Permanent - 1-4 Dwelling Units	VA952	\$ 158,648	\$ 166,975	\$ 169,165	\$ 193,389	\$ 158,092
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 113	\$ 419	\$ 455	\$ 50	\$ 449
Permanent - Nonresidential (Except Land)	VA954	\$ 6,154	\$ 5,098	\$ 36,089	\$ 8,168	\$ 12,434
Permanent - Land	VA955	\$ 0	\$ 311	\$ 235	\$ 406	\$ 272
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,422,233	\$ 1,518,176	\$ 1,661,523	\$ 1,757,933	\$ 1,674,542
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,788,848	\$ 4,082,973	\$ 3,848,065	\$ 4,104,443	\$ 4,195,871
Substandard	VA965	\$ 3,626,879	\$ 3,922,892	\$ 3,683,656	\$ 3,935,632	\$ 4,013,904
Doubtful	VA970	\$ 161,902	\$ 159,832	\$ 164,409	\$ 168,811	\$ 181,967
Loss	VA975	\$ 67	\$ 249	\$ 0	\$ 0	\$ 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	\$ 5,704,120	\$ 5,594,196	\$ 6,666,353	\$ 6,706,043	\$ 6,844,687
Mortgages - Total	SUB2421	\$ 4,930,285	\$ 5,151,505	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 140,987	\$ 219,025	\$ 142,744	\$ 215,642	\$ 211,411
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,595,330	\$ 4,680,767	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 217,762	\$ 282,778	\$ 236,808	\$ 347,287	\$ 367,081
Nonmortgages - Total	SUB2461	\$ 773,835	\$ 442,691	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,583,247	\$ 3,287,074	\$ 4,330,364	\$ 4,258,132	\$ 4,319,464
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,351,320	\$ 3,097,451	\$ 3,595,396	\$ 3,535,859	\$ 3,606,693

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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	\$ 2,854,088	\$ 2,820,324	N/A	N/A	N/A
Construction	PD115	\$ 52,971	\$ 78,301	\$ 43,161	\$ 65,581	\$ 64,350
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 59,541	\$ 71,486	\$ 3,125,904	\$ 3,039,671	\$ 3,029,775
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,625,732	\$ 2,530,153	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 36,304	\$ 37,627	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 42,533	\$ 45,649	\$ 29,714	\$ 69,627	\$ 34,768
Permanent - Nonresidential Property (Except Land)	PD135	\$ 31,779	\$ 39,837	\$ 35,997	\$ 34,850	\$ 44,605
Permanent - Land	PD138	\$ 5,228	\$ 17,271	\$ 11,652	\$ 17,992	\$ 10,981
Nonmortgage Loans - Commercial Loans	PD140	\$ 223,070	\$ 74,050	\$ 62,833	\$ 50,306	\$ 66,911
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 274,162	\$ 203,077	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 961	\$ 916	\$ 8,548	\$ 574	\$ 1,535
Home Improvement Loans	PD163	\$ 164	\$ 74	\$ 906	\$ 708	\$ 919
Education Loans	PD165	\$ 114	\$ 281	\$ 238	\$ 348	\$ 484
Auto Loans	PD167	\$ 203,962	\$ 175,282	\$ 245,132	\$ 230,518	\$ 327,643
Mobile Home Loans	PD169	\$ 6,489	\$ 5,855	\$ 9,796	\$ 7,173	\$ 5,668
Credit Cards	PD171	\$ 43,146	\$ 12,094	\$ 15,620	\$ 13,551	\$ 13,666
Other	PD180	\$ 19,326	\$ 8,575	\$ 5,895	\$ 4,960	\$ 5,388
Memo - Troubled Debt Restructured Included Above	PD190	\$ 17,901	\$ 15,235	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 44,731	\$ 29,876	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 231,927	\$ 189,623	\$ 734,968	\$ 722,273	\$ 712,771
Mortgage Loans - Total	SUB2491	\$ 119,247	\$ 158,322	N/A	N/A	N/A
Construction	PD215	\$ 3,245	\$ 42,505	\$ 2,174	\$ 8,216	\$ 2,596
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,095	\$ 2,670	\$ 697,349	\$ 672,782	\$ 677,313
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 108,494	\$ 104,687	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 681	\$ 1,078	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 817	\$ 1,500	\$ 538	\$ 2,495
Permanent - Nonresidential Property (Except Land)	PD235	\$ 487	\$ 5,624	\$ 2,530	\$ 9,526	\$ 2,374
Permanent - Land	PD238	\$ 5,245	\$ 941	\$ 337	\$ 135	\$ 61
Nonmortgage Loans - Commercial Loans	PD240	\$ 69,495	\$ 3,629	\$ 3,801	\$ 3,437	\$ 2,938
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 43,185	\$ 27,672	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 28	\$ 629	\$ 224	\$ 56	\$ 9
Home Improvement Loans	PD263	\$ 0	\$ 6	\$ 0	\$ 3	\$ 0
Education Loans	PD265	\$ 35	\$ 27	\$ 44	\$ 5	\$ 49

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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	\$ 14,162	\$ 14,825	\$ 18,547	\$ 20,166	\$ 18,110
Mobile Home Loans	PD269	\$ 10	\$ 10	\$ 24	\$ 27	\$ 6
Credit Cards	PD271	\$ 23,714	\$ 11,063	\$ 7,502	\$ 6,983	\$ 6,310
Other	PD280	\$ 5,236	\$ 1,112	\$ 936	\$ 399	\$ 510
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,501	\$ 4,366	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 79,585	\$ 58,118	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,120,873	\$ 2,307,122	\$ 2,335,989	\$ 2,447,911	\$ 2,525,223
Mortgage Loans - Total	SUB2501	\$ 1,956,950	\$ 2,172,859	N/A	N/A	N/A
Construction	PD315	\$ 60,977	\$ 67,154	\$ 69,241	\$ 109,161	\$ 111,974
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 21,875	\$ 30,380	\$ 1,973,777	\$ 1,946,170	\$ 1,954,652
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,722,195	\$ 1,876,681	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 19,413	\$ 26,005	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 20,738	\$ 27,063	\$ 18,149	\$ 27,194	\$ 43,788
Permanent - Nonresidential Property (Except Land)	PD335	\$ 98,431	\$ 132,723	\$ 120,750	\$ 172,868	\$ 206,560
Permanent - Land	PD338	\$ 13,321	\$ 12,853	\$ 16,179	\$ 14,557	\$ 21,449
Nonmortgage Loans - Commercial Loans	PD340	\$ 102,805	\$ 82,883	\$ 86,943	\$ 127,928	\$ 126,759
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 61,118	\$ 51,380	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 369	\$ 537	\$ 172	\$ 100	\$ 77
Home Improvement Loans	PD363	\$ 17	\$ 35	\$ 1,086	\$ 1,132	\$ 1,213
Education Loans	PD365	\$ 11	\$ 1	\$ 15	\$ 26	\$ 44
Auto Loans	PD367	\$ 42,026	\$ 42,926	\$ 41,914	\$ 40,490	\$ 50,192
Mobile Home Loans	PD369	\$ 3,508	\$ 3,538	\$ 3,099	\$ 2,902	\$ 2,811
Credit Cards	PD371	\$ 11,493	\$ 938	\$ 3,007	\$ 3,771	\$ 3,754
Other	PD380	\$ 3,694	\$ 3,405	\$ 1,657	\$ 1,612	\$ 1,950
Memo - Troubled Debt Restructured Included Above	PD390	\$ 56,227	\$ 58,158	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 7,672	\$ 9,935	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	\$ 5,628,084	\$ 5,008,230	\$ 5,036,587	\$ 4,661,498	\$ 4,652,563
90% up to 100% LTV	LD110	\$ 4,335,839	\$ 3,857,152	\$ 3,919,366	\$ 3,508,334	\$ 3,526,078

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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	\$ 1,292,245	\$ 1,151,078	\$ 1,117,221	\$ 1,153,164	\$ 1,126,485
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 176,674	\$ 194,194	\$ 235,090	\$ 234,999	\$ 312,232
Past Due and Still Accruing - Total	SUB5240	\$ 73,662	\$ 72,609	\$ 88,587	\$ 91,092	\$ 171,901
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 65,711	\$ 67,959	\$ 88,180	\$ 86,556	\$ 118,586
90% up to 100% LTV	LD210	\$ 49,587	\$ 51,303	\$ 69,179	\$ 66,170	\$ 90,183
100% and greater LTV	LD220	\$ 16,124	\$ 16,656	\$ 19,001	\$ 20,386	\$ 28,403
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 7,951	\$ 4,650	\$ 407	\$ 4,536	\$ 53,315
90% up to 100% LTV	LD230	\$ 6,724	\$ 3,945	\$ 297	\$ 3,101	\$ 48,827
100% and greater LTV	LD240	\$ 1,227	\$ 705	\$ 110	\$ 1,435	\$ 4,488
Nonaccrual - Total	SUB5230	\$ 103,012	\$ 121,585	\$ 146,503	\$ 143,907	\$ 140,331
90% up to 100% LTV	LD250	\$ 61,371	\$ 74,374	\$ 84,997	\$ 90,132	\$ 79,438
100% and greater LTV	LD260	\$ 41,641	\$ 47,211	\$ 61,506	\$ 53,775	\$ 60,893
Net Charge-offs - Total	SUB5300	\$ 1,283	\$ 2,345	\$ 3,260	\$ 316	\$ 1,502
90% up to 100% LTV	LD310	\$ 642	\$ 1,045	\$ 779	\$ 397	\$ 1,129
100% and greater LTV	LD320	\$ 641	\$ 1,300	\$ 2,481	\$- 81	\$ 373
Purchases - Total	SUB5320	\$ 1,151,433	\$ 939,496	\$ 591,819	\$ 500,853	\$ 357,079
90% up to 100% LTV	LD410	\$ 1,095,985	\$ 934,288	\$ 588,765	\$ 485,389	\$ 342,551
100% and greater LTV	LD420	\$ 55,448	\$ 5,208	\$ 3,054	\$ 15,464	\$ 14,528
Originations - Total	SUB5330	\$ 2,318,937	\$ 1,701,627	\$ 1,784,125	\$ 2,148,760	\$ 1,597,346
90% up to 100% LTV	LD430	\$ 2,216,036	\$ 1,610,471	\$ 1,745,294	\$ 2,072,085	\$ 1,551,829
100% and greater LTV	LD440	\$ 102,901	\$ 91,156	\$ 38,831	\$ 76,675	\$ 45,517
Sales - Total	SUB5340	\$ 61,016	\$ 206,466	\$ 16,871	\$ 111,020	\$ 64,730
90% up to 100% LTV	LD450	\$ 54,828	\$ 193,064	\$ 11,867	\$ 106,193	\$ 56,626
100% and greater LTV	LD460	\$ 6,188	\$ 13,402	\$ 5,004	\$ 4,827	\$ 8,104

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	\$ 8,501,075	\$ 7,841,032	\$ 6,759,240	\$ 5,881,307	\$ 4,952,341
Mortgage Construction Loans	CC105	\$ 8,145,004	\$ 7,574,336	\$ 6,513,039	\$ 5,674,395	\$ 4,748,665
Other Mortgage Loans	CC115	\$ 356,071	\$ 266,696	\$ 246,201	\$ 206,912	\$ 203,676
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 374,278	\$ 62,003	\$ 50,723	\$ 61,005	\$ 60,071
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 40,956,504	\$ 49,978,050	\$ 29,785,595	\$ 44,171,503	\$ 67,160,735
1-4 Dwelling Units	CC280	\$ 39,362,824	\$ 48,711,583	\$ 28,433,397	\$ 42,627,182	\$ 65,819,154
Multifamily (5 or more) Dwelling Units	CC290	\$ 972,681	\$ 740,834	\$ 893,057	\$ 903,116	\$ 701,599

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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	\$ 620,999	\$ 525,633	\$ 459,141	\$ 641,205	\$ 639,982
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 755,387	\$ 842,753	\$ 813,527	\$ 565,601	\$ 558,683
Commitments Outstanding to Purchase Loans	CC320	\$ 8,966,486	\$ 11,373,661	\$ 7,332,834	\$ 12,919,365	\$ 26,171,997
Commitments Outstanding to Sell Loans	CC330	\$ 10,023,662	\$ 14,086,554	\$ 7,996,036	\$ 20,503,705	\$ 23,889,154
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 27,907,600	\$ 46,202,791	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 10,374,958	\$ 35,237,896	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 23,619	\$ 8,652	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 4,272	\$ 94,431	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 129,562,485	\$ 56,886,532	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 34,872,629	\$ 32,197,073	N/A	N/A	N/A
Commercial Lines	CC420	\$ 23,185,926	\$ 4,963,076	\$ 4,870,973	\$ 3,807,427	\$ 3,533,160
Open-End Consumer Lines - Credit Cards	CC423	\$ 70,280,086	\$ 19,487,949	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 1,223,844	\$ 238,434	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,158,838	\$ 1,003,374	\$ 1,034,344	\$ 931,390	\$ 910,979
Commercial	CC430	\$ 73,332	\$ 72,780	\$ 70,383	\$ 56,654	\$ 57,483
Standby, Not Included on CC465 or CC468	CC435	\$ 1,085,506	\$ 930,594	\$ 963,961	\$ 874,736	\$ 853,496
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 27,847,306	\$ 17,145,278	\$ 14,625,626	\$ 14,604,337	\$ 15,155,499
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 269,545	\$ 297,102	\$ 223,066	\$ 246,699	\$ 257,122
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 9,254,598	\$ 8,941,081	\$ 7,764,823	\$ 7,297,195	\$ 7,437,488
Other Contingent Liabilities	CC480	\$ 4,352,209	\$ 23,938	\$ 17,069	\$ 13,741	\$ 13,182
Contingent Assets	CC490	\$ 10,526	\$ 19,526	\$ 12,526	\$ 19,182	\$ 49,182

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	\$ 5,169,321	\$ 5,156,820	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 3,876,084	\$ 3,207,772	\$ 3,659,489	\$ 5,453,731	\$ 6,756,345
Other Mortgage-Backed Securities	CF153	\$ 1,293,237	\$ 1,949,048	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,542,902	\$ 3,027,803	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 2,228,998	\$ 2,184,538	\$ 3,405,209	\$ 5,263,327	\$ 3,314,941
Other Mortgage-Backed Securities	CF155	\$ 313,904	\$ 843,265	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 2,626,419	\$ 2,129,017	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 2,518,537	\$- 1,431,354	\$ 3,446,316	\$ 4,619,097	\$ 4,194,619

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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	\$- 1,135,655	\$- 745,662	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 110,126,393	\$ 85,170,193	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 3,489,528	\$ 2,737,765	\$ 2,796,786	\$ 2,612,796	\$ 2,538,248
1-4 Dwelling Units	CF190	\$ 3,174,976	\$ 2,488,170	\$ 2,457,078	\$ 2,346,018	\$ 2,275,297
Multifamily (5 or more) Dwelling Units	CF200	\$ 133,241	\$ 95,436	\$ 182,434	\$ 107,772	\$ 101,630
Nonresidential	CF210	\$ 181,311	\$ 154,159	\$ 157,274	\$ 159,006	\$ 161,321
Permanent Loans - Total	SUB3851	\$ 106,636,865	\$ 82,432,428	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 100,652,160	\$ 77,877,324	\$ 88,408,986	\$ 135,905,436	\$ 105,074,006
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,986,078	\$ 3,089,791	\$ 3,567,602	\$ 4,062,289	\$ 3,346,230
Nonresidential (Except Land)	CF260	\$ 1,426,141	\$ 1,056,892	\$ 1,339,233	\$ 1,026,627	\$ 1,136,257
Land	CF270	\$ 572,486	\$ 408,421	\$ 556,524	\$ 361,288	\$ 430,644
Loans and Participations Purchased - Total	SUB3880	\$ 41,191,330	\$ 31,996,742	\$ 27,199,831	\$ 54,039,881	\$ 53,271,137
Secured by 1-4 Dwelling Units	CF280	\$ 40,842,572	\$ 30,639,289	\$ 26,177,239	\$ 53,746,634	\$ 53,010,546
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 148,550	\$ 1,185,000	\$ 882,550	\$ 144,722	\$ 116,312
Secured by Nonresidential	CF300	\$ 200,208	\$ 172,453	\$ 140,042	\$ 148,525	\$ 144,279
Loans and Participations Sold - Total	SUB3890	\$ 73,293,822	\$ 34,753,037	\$ 78,628,894	\$ 124,952,035	\$ 116,381,569
Secured by 1-4 Dwelling Units	CF310	\$ 72,082,830	\$ 34,597,924	\$ 76,750,445	\$ 124,695,190	\$ 116,233,249
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 880,137	\$ 101,260	\$ 520,893	\$ 143,777	\$ 65,987
Secured by Nonresidential	CF330	\$ 330,855	\$ 53,853	\$ 1,357,556	\$ 113,068	\$ 82,333
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 32,102,492	\$- 2,756,295	\$- 51,429,063	\$- 70,912,154	\$- 63,110,432
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 54,511,876	\$ 38,199,228	\$ 39,170,196	\$ 58,382,976	\$ 44,466,873
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,387,995	\$- 3,042,258	\$ 2,638,470	\$- 2,566,023	\$- 1,192,519
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 51,565,254	\$ 41,008,343	\$ 36,390,268	\$ 87,673,349	\$ 99,487,191
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 22,124,030	\$ 41,172,412	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 24,943,133	\$ 6,274,707	\$ 6,203,914	\$ 15,267,495	\$ 7,801,807
Commercial	CF390	\$ 8,737,411	\$ 2,536,208	\$ 2,317,341	\$ 11,230,099	\$ 3,981,795
Consumer	CF400	\$ 16,205,722	\$ 3,738,499	\$ 3,886,573	\$ 4,037,396	\$ 3,820,012
Nonmortgage Loans - Sales - Total	SUB3915	\$ 203,433	\$ 1,690,969	N/A	N/A	N/A
Commercial	CF395	\$ 24,514	\$ 26,859	N/A	N/A	N/A
Consumer	CF405	\$ 178,919	\$ 1,664,110	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 24,739,700	\$ 4,583,738	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 11,055,741	\$ 4,527,092	\$ 1,585,412	\$ 9,870,342	\$ 413,552

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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	\$ 10,181,476	\$ 3,738,574	\$ 609,865	\$ 8,908,440	\$- 586,775
Interest Credited to Deposits	CF430	\$ 874,265	\$ 788,518	\$ 975,547	\$ 961,902	\$ 1,000,327
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 3,467,875	\$- 33,382	\$- 64,552	\$ 104,227	\$ 0

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	\$ 15,803,290	\$ 8,626,409	N/A	N/A	N/A
Fully Insured	DI100	\$ 5,037,129	\$ 3,290,149	\$ 3,120,283	\$ 3,273,996	\$ 2,609,533
Other	DI110	\$ 10,766,161	\$ 5,336,260	\$ 2,633,524	\$ 4,429,840	\$ 906,307
Deposits with Balances - \$100,000 or Less	DI120	\$ 158,591,362	\$ 154,676,745	\$ 151,525,634	\$ 152,612,518	\$ 139,107,263
Deposits with Balances - Greater than \$100,000	DI130	\$ 135,859,427	\$ 131,355,631	\$ 104,016,868	\$ 101,683,028	\$ 105,699,613
Number of Deposit Accounts - Total	SUB4062	20,793,294	19,727,735	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	20,274,985	19,227,146	18,603,524	18,569,184	18,396,092
Balances Greater than \$100,000	DI160	518,309	500,589	501,165	489,336	466,089
IRA/Keogh Accounts	DI200	\$ 12,268,169	\$ 12,307,607	\$ 12,501,753	\$ 12,769,214	\$ 12,859,383
Uninsured Deposits	DI210	\$ 83,712,620	\$ 80,460,000	\$ 75,537,163	\$ 99,898,642	\$ 89,408,658
Preferred Deposits	DI220	\$ 2,578,467	\$ 2,407,197	\$ 2,405,323	\$ 2,452,877	\$ 2,564,068
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 28,229,962	\$ 27,833,194	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 152,456,831	\$ 158,580,766	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 33,999,246	\$ 26,503,435	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 79,764,740	\$ 73,114,972	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 13,830,911	\$ 13,902,957	\$ 12,616,990	\$ 12,613,798	\$ 12,431,961
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 8,843	\$ 6,840	\$ 2,980	\$ 3,354	\$ 3,702
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 8,572,113	\$ 4,568,012	\$ 354,908	\$ 172,422	\$ 297,420
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 7,837,946	\$ 5,909,676	\$ 5,641,046	\$ 20,004,339	\$ 12,990,348
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,404	\$ 2,410	\$ 2,331	\$ 2,237	\$ 2,220
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	\$ 1,616	\$ 2,366	\$ 676	\$ 1,504	\$ 1,007
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 321	\$ 122	\$ 267	\$ 237	\$ 401
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 1,769,966	\$ 1,636,509	\$ 0	\$ 373,956	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 488,239	\$ 626,798	\$ 0	\$ 104,452	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 64,552	\$ 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	86,717	85,637	89,482	89,721	86,819
Assets Held in Trading Accounts	SI375	\$ 365,698	\$ 274,779	\$ 250,420	\$ 256,483	\$ 498,329
Available-for-Sale Securities	SI385	\$ 39,432,623	\$ 44,231,090	\$ 56,036,413	\$ 56,420,208	\$ 63,449,802
Assets Held for Sale	SI387	\$ 34,432,106	\$ 40,117,491	\$ 24,070,940	\$ 43,277,374	\$ 52,078,998
Loans Serviced for Others	SI390	\$ 754,130,975	\$ 753,852,407	\$ 765,572,722	\$ 743,866,448	\$ 763,640,666
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 183,716	\$ 55,464	\$ 53,365	\$ 49,921	\$ 58,026
Other Residual Interests	SI404	\$ 169,256	\$ 83,059	\$ 98,751	\$ 87,083	\$ 96,813
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.75%	85.70%	87.41%	87.24%	86.86%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.31%	85.85%	86.55%	87.19%	86.81%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.86%	85.85%	86.32%	87.35%	87.07%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	75.58%	76.26%	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	\$ 1,874,871	\$ 2,962,685	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 240,969	\$ 232,664	\$ 245,231	\$ 250,564	\$ 240,438
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	88	89	74	1,052	68
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 45,881,190	\$ 44,681,644	\$ 44,321,486	\$ 44,707,407	\$ 43,840,103
Net Income (Loss) (SO91)	SI610	\$ 1,446,856	\$ 1,502,784	\$ 1,669,335	\$ 1,807,621	\$ 1,785,266

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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	\$ 5,528	\$ 6,494	\$ 11,435	\$ 8,570	\$ 8,431
Dividends Declared - Common Stock	SI630	\$ 87,313	\$ 1,056,283	\$ 1,101,905	\$ 1,515,786	\$ 973,737
Stock Issued	SI640	\$ 10,999	\$ 80,050	\$ 8,997	\$ 33,680	\$ 2,594
Stock Retired	SI650	\$ 41	\$ 0	\$ 0	\$ 0	\$ 1,009
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,245,976	\$ 333,576	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 513,680	\$ 0	\$ 0	\$ 17,176	\$ 0
Other Comprehensive Income	SI662	\$- 333,430	\$ 564,818	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 22	\$- 102	N/A	N/A	N/A
Other Adjustments	SI671	\$ 666	\$ 19,899	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 50,673,077	\$ 46,119,892	\$ 44,888,152	\$ 44,370,612	\$ 44,801,789
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,608,064	\$ 1,701,146	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 52,722,114	\$ 34,061,832	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	18 [Yes]	21 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 59,072	\$ 19,524,685	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 57,201	\$ 63,917	\$ 68,966	\$ 77,964	\$ 78,248
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 551,526,445	\$ 512,539,628	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 21,872,719	\$ 30,048,398	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 445,987,555	\$ 407,793,487	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 32,649,633	\$ 25,445,640	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 291,742,640	\$ 274,835,583	N/A	N/A	N/A
Total Borrowings	SI895	\$ 198,656,335	\$ 180,667,887	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	40	35	40	59	61
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 4,799	\$ 5,182	\$ 14,305	\$ 11,242	\$ 7,180
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.22	4.53	4.52	4.73	4.73
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.40	6.34	6.18	6.12	7.11

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

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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	1	2	0	2	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	4	3	1	1	0
Change in Control of Association?	SQ130	0	1	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	1	0	2	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	2	1	1	2	2
Any Outstanding Futures or Options Positions?	SQ310	5	5	5	5	5
Does Association Have Subchapter S in effect this year?	SQ320	7	7	6	6	6
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	55	59	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	88 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	23 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	24 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Number of Loans on SC260	SB200	164	N/A	N/A	N/A	91
Number of Loans on SC300, SC303, and SC306	SB210	1,209,546	N/A	N/A	N/A	27,633
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	2,112	N/A	N/A	N/A	2,166
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 87,905	N/A	N/A	N/A	\$ 96,994
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	3,456	N/A	N/A	N/A	3,560
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 451,705	N/A	N/A	N/A	\$ 469,162
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	7,397	N/A	N/A	N/A	7,764
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 3,300,953	N/A	N/A	N/A	\$ 3,445,806
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	44,975	N/A	N/A	N/A	26,765
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 589,725	N/A	N/A	N/A	\$ 564,877
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	4,878	N/A	N/A	N/A	3,518
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 462,327	N/A	N/A	N/A	\$ 448,176
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	4,524	N/A	N/A	N/A	3,501

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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 Comm'l Lns Orig at \$250,000 - \$1 mill. - Outstd Bal	SB450	\$ 1,296,163	N/A	N/A	N/A	\$ 1,452,387
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	432	N/A	N/A	N/A	349
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 14,030	N/A	N/A	N/A	\$ 12,885
Farm Mortgages Orig at \$100-250,000 - Number	SB520	192	N/A	N/A	N/A	170
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 23,217	N/A	N/A	N/A	\$ 18,528
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	80	N/A	N/A	N/A	53
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 19,417	N/A	N/A	N/A	\$ 12,415
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	2,088	N/A	N/A	N/A	1,915
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 37,053	N/A	N/A	N/A	\$ 35,075
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	285	N/A	N/A	N/A	348
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 31,423	N/A	N/A	N/A	\$ 35,549
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	158	N/A	N/A	N/A	229
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 30,950	N/A	N/A	N/A	\$ 41,234

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	19 [Yes]	19 [Yes]	18 [Yes]	18 [Yes]	18 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	16 [Yes]	17 [Yes]	16 [Yes]	16 [Yes]	16 [Yes]
Do you have any activity to report on this schedule?	FS130	14 [Yes]	14 [Yes]	13 [Yes]	13 [Yes]	13 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 144,932,501	\$ 151,434,325	\$ 143,625,040	\$ 128,104,757	\$ 114,341,902
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,340,455	\$ 2,441,945	\$ 2,031,858	\$ 1,965,026	\$ 1,893,070
Personal Trust and Agency Accounts	FS210	\$ 1,193,323	\$ 1,193,847	\$ 1,047,097	\$ 994,372	\$ 847,526
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 389,509	\$ 396,549	\$ 387,805	\$ 372,489	\$ 375,541
Employee Benefit - Defined Contribution	FS220	\$ 97,621	\$ 105,573	\$ 104,197	\$ 100,088	\$ 98,902
Employee Benefit - Defined Benefit	FS230	\$ 176,814	\$ 174,076	\$ 172,686	\$ 169,200	\$ 170,984
Other Retirement Accounts	FS240	\$ 115,074	\$ 116,900	\$ 110,922	\$ 103,201	\$ 105,655
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 757,623	\$ 851,549	\$ 596,956	\$ 597,946	\$ 670,000
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 219	\$ 3
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	\$ 22,803,909	\$ 22,320,286	\$ 20,925,216	\$ 18,921,513	\$ 17,768,172
Personal Trust and Agency Accounts	FS211	\$ 1,017,850	\$ 943,626	\$ 851,259	\$ 825,462	\$ 770,446
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 21,786,058	\$ 21,376,617	\$ 20,069,556	\$ 18,091,692	\$ 16,968,321
Employee Benefit - Defined Contribution	FS221	\$ 21,587,312	\$ 21,174,799	\$ 19,874,835	\$ 17,907,737	\$ 16,784,368
Employee Benefit - Defined Benefit	FS231	\$ 91,621	\$ 94,764	\$ 92,076	\$ 81,623	\$ 81,765
Other Retirement Accounts	FS241	\$ 107,125	\$ 107,054	\$ 102,645	\$ 102,332	\$ 102,188
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 42	\$ 24	\$ 203	\$ 3,796
Other Fiduciary Accounts	FS271	\$ 1	\$ 1	\$ 4,377	\$ 4,156	\$ 25,608
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 119,788,137	\$ 126,672,094	\$ 120,667,966	\$ 107,218,218	\$ 94,680,660
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,381	4,051	3,415	3,428	3,425
Personal Trust and Agency Accounts	FS212	2,564	2,274	1,806	1,787	1,811
Retirement-related Trust and Agency Accounts - Total	SUB6120	537	527	527	517	514
Employee Benefit - Defined Contribution	FS222	69	70	75	75	73
Employee Benefit - Defined Benefit	FS232	10	8	8	8	10
Other Retirement Accounts	FS242	458	449	444	434	431
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,280	1,250	1,082	1,122	1,099
Other Fiduciary Accounts	FS272	0	0	0	2	1
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	123,681	119,882	105,906	103,527	96,784
Personal Trust and Agency Accounts	FS213	682	896	905	887	868
Retirement-related Trust and Agency Accounts - Total	SUB6130	122,988	118,888	104,896	102,537	95,794
Employee Benefit - Defined Contribution	FS223	122,467	118,375	104,386	102,028	95,274
Employee Benefit - Defined Benefit	FS233	129	125	122	117	119
Other Retirement Accounts	FS243	392	388	388	392	401
Corporate Trust and Agency Accounts	FS253	1	89	88	89	107
Other Fiduciary Accounts	FS273	10	9	17	14	15
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,415,033	9,020,777	8,589,373	8,323,015	8,121,640
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 35,661	\$ 17,676	\$ 67,436	\$ 46,594	\$ 29,181
Personal Trust and Agency Accounts	FS310	\$ 5,621	\$ 2,876	\$ 10,183	\$ 7,015	\$ 4,025
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 6,396	\$ 2,924	\$ 11,431	\$ 7,830	\$ 5,000
Employee Benefit - Defined Contribution	FS320	\$ 5,098	\$ 2,257	\$ 8,462	\$ 5,983	\$ 3,859

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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	\$ 720	\$ 363	\$ 1,459	\$ 1,017	\$ 655
Other Retirement Accounts	FS340	\$ 578	\$ 304	\$ 1,510	\$ 830	\$ 486
Corporate Trust and Agency Accounts	FS350	\$ 146	\$ 81	\$ 299	\$ 221	\$ 157
Investment Management Agency Accounts	FS360	\$ 2,595	\$ 1,350	\$ 4,341	\$ 2,947	\$ 2,193
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 20,463	\$ 10,211	\$ 40,372	\$ 28,140	\$ 17,566
Other Fiduciary and Related Services	FS390	\$ 440	\$ 234	\$ 810	\$ 441	\$ 240
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 13,217	\$ 5,170	\$ 18,762	\$ 10,184	\$ 6,815
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 6	\$ 0	\$ 43	\$ 20	\$ 6
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 472	\$ 231	\$ 776	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 22,910	\$ 12,737	\$ 49,407	\$ 36,390	\$ 22,360
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,133,642	\$ 1,135,372	\$ 1,047,095	\$ 939,922	\$ 795,071
Non-Interest-Bearing Deposits	FS410	\$ 27,933	\$ 28,212	\$ 24,628	\$ 21,581	\$ 15,637
Interest-Bearing Deposits	FS415	\$ 1,636	\$ 1,703	\$ 7,430	\$ 2,911	\$ 2,688
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 53,192	\$ 54,292	\$ 48,908	\$ 49,184	\$ 47,628
State, County and Municipal Obligations	FS425	\$ 129,837	\$ 146,431	\$ 155,849	\$ 148,443	\$ 120,644
Money Market Mutual Funds	FS430	\$ 88,531	\$ 88,914	\$ 78,590	\$ 76,643	\$ 72,661
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 57,521	\$ 58,260	\$ 66,569	\$ 58,875	\$ 58,051
Common and Preferred Stock	FS445	\$ 607,737	\$ 597,473	\$ 509,273	\$ 453,187	\$ 352,125
Real Estate Mortgages	FS450	\$ 4,816	\$ 5,252	\$ 4,776	\$ 5,096	\$ 6,229
Real Estate	FS455	\$ 132,210	\$ 122,449	\$ 119,942	\$ 104,054	\$ 98,303
Miscellaneous Assets	FS460	\$ 30,229	\$ 32,386	\$ 31,130	\$ 19,948	\$ 21,105
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	2	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	2	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	6	6	6	6	6
Domestic Equity	FS610	4	4	4	4	4

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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	2	2	2	2	2
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	\$ 40,332	\$ 42,647	\$ 38,541	\$ 27,354	\$ 21,176
Domestic Equity	FS615	\$ 25,735	\$ 25,851	\$ 23,930	\$ 16,143	\$ 9,869
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 14,597	\$ 16,796	\$ 14,611	\$ 11,211	\$ 11,307
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 30	\$ 21	\$ 7
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 29	\$ 20	\$ 7
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 6	\$ 3	\$ 15	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 10	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 0	\$ 5	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 3	\$ 2	\$ 1	\$ 1
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 3	\$ 2	\$ 1	\$ 1
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	\$ 3	\$ 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	\$ 50,673,078	\$ 46,119,890	\$ 44,888,143	\$ 44,370,604	\$ 44,801,789
Equity Capital Deductions - Total	SUB1631	\$ 12,642,816	\$ 11,938,206	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 437,518	\$ 390,404	\$ 375,130	\$ 357,402	\$ 369,209
Goodwill and Certain Other Intangible Assets	CCR115	\$ 11,424,130	\$ 10,975,991	\$ 10,845,330	\$ 11,115,063	\$ 10,827,140
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 781,168	\$ 571,811	\$ 660,567	\$ 617,775	\$ 494,028
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 100	\$ 100
Equity Capital Additions - Total	SUB1641	\$ 369,751	\$- 11,443	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 98,960	\$- 231,320	\$ 347,834	\$ 283,097	\$- 474,462
Qualifying Intangible Assets	CCR185	\$ 95,740	\$ 53,953	\$ 6,841	\$ 7,221	\$ 7,602
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 175,051	\$ 165,924	\$ 148,421	\$ 141,335	\$ 127,881
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 38,400,013	\$ 34,170,241	\$ 33,510,212	\$ 32,711,917	\$ 32,772,333
Total Assets (SC60)	CCR205	\$ 557,174,330	\$ 532,009,230	\$ 505,780,267	\$ 514,774,756	\$ 491,558,140
Asset Deductions - Total	SUB1651	\$ 12,751,499	\$ 12,105,618	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 281,830	\$ 257,219	\$ 258,098	\$ 361,734	\$ 373,378
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,688,501	\$ 11,276,590	\$ 11,140,149	\$ 11,115,108	\$ 11,124,981
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 781,168	\$ 571,809	\$ 660,461	\$ 617,775	\$ 494,028
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 228,956	\$- 977,285	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 324,696	\$- 1,031,238	\$- 310,124	\$- 713,086	\$- 2,289,204
Qualifying Intangible Assets	CCR285	\$ 95,740	\$ 53,953	\$ 6,841	\$ 7,221	\$ 7,602
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 544,193,875	\$ 518,926,327	\$ 493,417,484	\$ 501,974,274	\$ 477,284,151
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 21,666,996	\$ 20,736,472	\$ 19,633,539	\$ 20,050,169	\$ 19,414,413
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 38,400,013	\$ 34,170,241	\$ 33,510,212	\$ 32,711,917	\$ 32,772,333
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 28,619	\$ 26,295	\$ 25,964	\$ 23,771	\$ 25,390
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 3,120,967	\$ 3,705,910	\$ 3,009,143	\$ 3,026,977	\$ 3,073,447
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	\$ 2,282,705	\$ 2,148,498	\$ 2,188,989	\$ 2,461,493	\$ 2,430,478
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 5,432,291	\$ 5,880,703	\$ 5,224,096	\$ 5,512,241	\$ 5,529,315
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 5,432,291	\$ 5,880,703	\$ 5,224,096	\$ 5,512,241	\$ 5,529,315
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 9,839	\$ 11,573	\$ 12,628	\$ 13,826	\$ 14,326
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 260,143	\$ 163,334	\$ 136,260	\$ 125,646	\$ 140,282
Total Risk-Based Capital	CCR39	\$ 43,562,322	\$ 39,876,037	\$ 38,585,420	\$ 38,084,686	\$ 38,147,040
0% R/W Category - Cash	CCR400	\$ 1,349,650	\$ 1,239,542	\$ 1,343,399	\$ 1,187,721	\$ 1,190,671
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 8,218,144	\$ 11,005,729	\$ 23,131,175	\$ 27,706,319	\$ 13,740,822
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 199	\$ 100	\$ 10,404	\$ 8,507	\$ 7,689
0% R/W Category - Other	CCR415	\$ 796,729	\$ 696,919	\$ 659,676	\$ 946,945	\$ 607,169
0% R/W Category - Assets Total	CCR420	\$ 10,364,722	\$ 12,942,290	\$ 25,144,654	\$ 29,849,492	\$ 15,546,351
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	\$ 23,330,622	\$ 24,048,135	\$ 22,847,609	\$ 27,766,674	\$ 33,034,083
20% R/W Category - Claims on FHLBs	CCR435	\$ 9,132,829	\$ 8,880,293	\$ 7,952,852	\$ 7,736,990	\$ 7,626,406
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 146,689	\$ 134,674	\$ 110,611	\$ 122,610	\$ 119,965
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 14,040,666	\$ 15,302,050	\$ 18,017,669	\$ 11,001,149	\$ 11,175,955
20% R/W Category - Other	CCR450	\$ 45,189,696	\$ 67,233,143	\$ 46,617,949	\$ 71,421,759	\$ 50,769,712
20% R/W Category - Assets Total	CCR455	\$ 91,840,502	\$ 115,598,295	\$ 95,546,690	\$ 118,049,182	\$ 102,726,121
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 18,368,097	\$ 23,119,658	\$ 19,109,339	\$ 23,609,842	\$ 20,545,223
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 328,806,066	\$ 312,111,800	\$ 276,459,222	\$ 274,671,069	\$ 264,711,678
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 17,184,993	\$ 17,147,279	\$ 15,376,777	\$ 17,924,535	\$ 17,232,914
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,578,225	\$ 1,733,132	\$ 1,918,020	\$ 4,461,247	\$ 5,133,780
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 116,408	\$ 122,925	\$ 141,074	\$ 152,797	\$ 153,979
50% R/W Category - Other	CCR480	\$ 8,401,172	\$ 8,082,750	\$ 7,110,894	\$ 5,489,379	\$ 5,360,331
50% R/W Category - Assets Total	CCR485	\$ 356,086,864	\$ 339,197,886	\$ 301,005,987	\$ 302,699,027	\$ 292,592,682
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 178,043,452	\$ 169,598,966	\$ 150,502,995	\$ 151,349,515	\$ 146,296,342
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 832,052	\$ 350,587	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
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100% R/W Category - All Other Assets	CCR506	\$ 146,553,571	\$ 128,300,197	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 147,385,623	\$ 128,650,784	\$ 127,015,389	\$ 119,952,776	\$ 121,020,146
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 147,385,623	\$ 128,650,784	\$ 127,015,389	\$ 119,952,776	\$ 121,020,146
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 16,813	\$ 17,615	\$ 18,229	\$ 27,503	\$ 34,803
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 210,163	\$ 220,188	\$ 227,863	\$ 343,788	\$ 435,038
Assets to Risk-Weight	CCR64	\$ 605,694,524	\$ 596,406,870	\$ 548,730,949	\$ 570,577,980	\$ 531,920,104
Subtotal Risk-Weighted Assets	CCR75	\$ 344,007,323	\$ 321,589,579	\$ 296,855,589	\$ 295,255,916	\$ 288,296,752
Excess Allowances for Loan and Lease Losses	CCR530	\$ 384,650	\$ 141,781	\$ 159,732	\$ 161,820	\$ 183,377
Total Risk-Weighted Assets	CCR78	\$ 343,622,673	\$ 321,447,798	\$ 296,695,857	\$ 295,094,096	\$ 288,113,375
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 27,489,808	\$ 25,715,821	\$ 23,735,671	\$ 23,607,523	\$ 23,172,750
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.06%	6.58%	6.79%	6.52%	6.87%
Total Risk-Based Capital Ratio	CCR820	12.68%	12.41%	13.01%	12.91%	13.24%
Tier 1 Risk-Based Capital Ratio	CCR830	11.10%	10.58%	11.25%	11.04%	11.33%
Tangible Equity Ratio	CCR840	7.04%	6.58%	6.79%	6.52%	6.86%

*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.