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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	31	31	31	31	31

Schedule NS --- Optional Narrative Statement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 510,906**	**$ 530,854**	**$ 543,703**	**$ 633,452**	**$ 595,518**
Cash and Non-Interest-Earning Deposits	SC110	$ 74,970	$ 85,697	$ 73,327	$ 78,557	$ 77,894
Interest-Earning Deposits in FHLBs	SC112	$ 56,498	$ 90,914	$ 90,751	$ 116,759	$ 138,358
Other Interest-Earning Deposits	SC118	$ 50,249	$ 44,918	$ 46,536	$ 63,450	$ 55,140
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 17,896	$ 11,584	$ 19,653	$ 46,210	$ 21,249
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 201,516	$ 190,442	$ 206,211	$ 214,713	$ 209,165
Equity Securities Subject to FASB Statement No. 115	SC140	$ 51,266	$ 48,261	$ 49,982	$ 48,270	$ 48,082
State and Municipal Obligations	SC180	$ 49,264	$ 50,026	$ 49,432	$ 54,331	$ 32,821
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 7,182	$ 6,578	$ 5,687	$ 8,764	$ 10,932
Accrued Interest Receivable	SC191	$ 2,065	$ 2,434	$ 2,124	$ 2,398	$ 1,877
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 406,963**	**$ 448,437**	**$ 474,086**	**$ 494,709**	**$ 507,283**
Mortgage-Backed Securities - Total	**SC22**	**$ 406,963**	**$ 448,437**	**$ 474,086**	**$ 494,709**	**$ 507,283**
Pass-Through - Total	SUB0073	$ 309,000	$ 347,224	$ 368,882	$ 390,714	$ 396,173
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 309,000	$ 347,224	$ 368,882	$ 390,714	$ 396,173
Other Pass-Through	SC215	$ 0	$ 0	$ 0	$ 0	$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 96,176	$ 99,205	$ 103,089	$ 101,768	$ 108,836
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 36,315	$ 36,806	$ 38,564	$ 34,550	$ 38,050
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 58,289	$ 61,853	$ 63,942	$ 66,594	$ 70,087
Other	SC222	$ 1,572	$ 546	$ 583	$ 624	$ 699
Accrued Interest Receivable	SC228	$ 1,787	$ 2,008	$ 2,115	$ 2,227	$ 2,274

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 4,095,151**	**$ 3,976,065**	**$ 3,820,501**	**$ 3,627,353**	**$ 3,532,678**
Mortgage Loans - Total	**SC26**	**$ 4,068,211**	**$ 3,949,585**	**$ 3,794,992**	**$ 3,603,820**	**$ 3,510,723**
Construction Loans - Total	SUB0100	$ 439,169	$ 402,300	$ 365,384	$ 319,320	$ 285,096
Residential - Total	SUB0110	$ 395,485	$ 357,135	$ 326,505	$ 288,802	$ 254,904
1-4 Dwelling Units	SC230	$ 366,662	$ 329,531	$ 306,427	$ 273,436	$ 236,889
Multifamily (5 or more) Dwelling Units	SC235	$ 28,823	$ 27,604	$ 20,078	$ 15,366	$ 18,015
Nonresidential Property	SC240	$ 43,684	$ 45,165	$ 38,879	$ 30,518	$ 30,192
Permanent Loans - Total	SUB0121	$ 3,637,417	$ 3,555,461	$ 3,438,400	$ 3,292,536	$ 3,232,716
Residential - Total	SUB0131	$ 2,721,555	$ 2,700,770	$ 2,640,617	$ 2,506,810	$ 2,453,808
1-4 Dwelling Units - Total	SUB0141	$ 2,508,121	$ 2,485,594	$ 2,421,516	$ 2,287,485	$ 2,242,142
Revolving Open-End Loans	SC251	$ 325,485	$ 312,872	$ 298,163	$ 259,018	$ 229,737
All Other - First Liens	SC254	$ 2,093,781	$ 2,077,193	$ 2,029,486	$ 1,944,483	$ 1,933,452
All Other - Junior Liens	SC255	$ 88,855	$ 95,529	$ 93,867	$ 83,984	$ 78,953
Multifamily (5 or more) Dwelling Units	SC256	$ 213,434	$ 215,176	$ 219,101	$ 219,325	$ 211,666
Nonresidential Property (Except Land)	SC260	$ 679,965	$ 657,623	$ 637,317	$ 636,484	$ 603,361
Land	SC265	$ 235,897	$ 197,068	$ 160,466	$ 149,242	$ 175,547
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 118,825	$ 153,977	$ 191,928	$ 94,044	N/A
Accrued Interest Receivable	SC272	$ 18,130	$ 17,260	$ 16,390	$ 15,099	$ 14,223
Advances for Taxes and Insurance	SC275	$ 435	$ 1,044	$ 327	$ 398	$ 643
Allowance for Loan and Lease Losses	SC283	$ 26,940	$ 26,480	$ 25,509	$ 23,533	$ 21,955
Nonmortgage Loans - Gross	**SUB0162**	**$ 433,235**	**$ 425,985**	**$ 404,001**	**$ 361,557**	**$ 350,630**
Nonmortgage Loans - Total	**SC31**	**$ 427,077**	**$ 420,139**	**$ 398,141**	**$ 355,542**	**$ 343,641**
Commercial Loans - Total	SC32	$ 321,441	$ 313,098	$ 291,214	$ 253,885	$ 235,999
Secured	SC300	$ 263,519	$ 256,991	$ 235,717	$ 201,536	$ 181,037
Unsecured	SC303	$ 7,969	$ 7,125	$ 7,578	$ 4,636	$ 5,681
Lease Receivables	SC306	$ 49,953	$ 48,982	$ 47,919	$ 47,713	$ 49,281
Consumer Loans - Total	SC35	$ 109,900	$ 110,921	$ 110,997	$ 106,004	$ 112,933
Loans on Deposits	SC310	$ 13,538	$ 15,800	$ 11,292	$ 11,540	$ 11,368
Home Improvement Loans (Not secured by real estate)	SC316	$ 1,850	$ 1,851	$ 2,010	$ 2,037	$ 2,410
Education Loans	SC320	$ 409	$ 565	$ 753	$ 1,304	$ 5,071
Auto Loans	SC323	$ 65,519	$ 64,641	$ 64,679	$ 61,011	$ 63,340
Mobile Home Loans	SC326	$ 3,990	$ 3,865	$ 3,040	$ 2,970	$ 2,954
Credit Cards	SC328	$ 1,711	$ 2,703	$ 2,745	$ 2,608	$ 2,563

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 22,883	$ 21,496	$ 26,478	$ 24,534	$ 25,227
Accrued Interest Receivable	SC348	$ 1,894	$ 1,966	$ 1,790	$ 1,668	$ 1,698
Allowance for Loan and Lease Losses	SC357	$ 6,158	$ 5,846	$ 5,860	$ 6,015	$ 6,989
Repossessed Assets - Gross	**SUB0201**	**$ 13,132**	**$ 8,332**	**$ 11,585**	**$ 10,989**	**$ 15,108**
Repossessed Assets - Total	**SC40**	**$ 13,005**	**$ 7,282**	**$ 10,272**	**$ 9,622**	**$ 13,520**
Real Estate - Total	SUB0210	$ 13,042	$ 8,274	$ 11,484	$ 10,886	$ 14,638
Construction	SC405	$ 587	$ 130	$ 718	$ 130	$ 2,157
Residential - Total	SUB0225	$ 6,591	$ 6,211	$ 6,823	$ 7,033	$ 6,911
1-4 Dwelling Units	SC415	$ 5,680	$ 6,211	$ 6,276	$ 7,033	$ 6,911
Multifamily (5 or more) Dwelling Units	SC425	$ 911	$ 0	$ 547	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 5,102	$ 1,102	$ 3,107	$ 2,856	$ 2,036
Land	SC428	$ 762	$ 831	$ 836	$ 867	$ 3,534
Other Repossessed Assets	SC430	$ 90	$ 58	$ 101	$ 103	$ 470
General Valuation Allowances	SC441	$ 127	$ 1,050	$ 1,313	$ 1,367	$ 1,588
Real Estate Held for Investment	**SC45**	**$ 2,479**	**$ 2,587**	**$ 2,352**	**$ 2,260**	**$ 2,486**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 53,334**	**$ 53,443**	**$ 48,522**	**$ 43,660**	**$ 42,962**
Federal Home Loan Bank Stock	SC510	$ 51,059	$ 51,193	$ 46,080	$ 41,213	$ 41,786
Other	SC540	$ 2,275	$ 2,250	$ 2,442	$ 2,447	$ 1,176
Office Premises and Equipment	**SC55**	**$ 88,025**	**$ 83,439**	**$ 81,274**	**$ 80,986**	**$ 82,146**
Other Assets - Gross	**SUB0262**	**$ 98,530**	**$ 96,558**	**$ 95,691**	**$ 97,813**	**$ 89,217**
Other Assets - Total	**SC59**	**$ 98,504**	**$ 96,544**	**$ 95,669**	**$ 97,782**	**$ 89,123**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 24,241	$ 22,578	$ 22,345	$ 19,191	$ 14,488
Bank-Owned Life Insurance - Other	SC625	$ 12,920	$ 10,746	$ 10,639	$ 10,886	$ 10,056
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 18,760	$ 18,391	$ 18,495	$ 18,608	$ 18,652
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 9,940	$ 9,872	$ 10,159	$ 10,343	$ 9,307
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 32,669	$ 34,971	$ 34,053	$ 38,785	$ 36,714
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	$ 26	$ 14	$ 22	$ 31	$ 94
General Valuation Allowances - Total	**SUB2092**	**$ 33,251**	**$ 33,390**	**$ 32,704**	**$ 30,946**	**$ 30,626**
Total Assets - Gross	**SUB0283**	**$ 5,701,755**	**$ 5,625,700**	**$ 5,481,715**	**$ 5,352,779**	**$ 5,218,028**
Total Assets	**SC60**	**$ 5,668,504**	**$ 5,592,310**	**$ 5,449,011**	**$ 5,321,833**	**$ 5,187,402**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 4,001,317**	**$ 3,841,129**	**$ 3,819,545**	**$ 3,785,657**	**$ 3,623,906**
Deposits	SC710	$ 3,960,155	$ 3,811,397	$ 3,762,699	$ 3,740,710	$ 3,585,045
Escrows	SC712	$ 41,228	$ 29,412	$ 56,215	$ 44,154	$ 37,825
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 66	$ 320	$ 631	$ 793	$ 1,036
Borrowings - Total	**SC72**	**$ 1,010,331**	**$ 1,098,282**	**$ 996,492**	**$ 918,179**	**$ 944,566**
Advances from FHLBank	SC720	$ 844,317	$ 887,179	$ 805,030	$ 690,338	$ 737,469
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 161,989	$ 209,310	$ 189,563	$ 224,052	$ 201,732
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	$ 0	$ 0	$ 0	$ 0	$ 0
CMOs (Including REMICs)	SC740	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC745	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowings	SC760	$ 4,025	$ 1,793	$ 1,899	$ 3,789	$ 5,365
Other Liabilities - Total	**SC75**	**$ 45,031**	**$ 48,970**	**$ 42,558**	**$ 44,326**	**$ 47,170**
Accrued Interest Payable - Deposits	SC763	$ 3,790	$ 3,361	$ 3,181	$ 2,657	$ 2,412
Accrued Interest Payable - Other	SC766	$ 1,050	$ 570	$ 386	$ 435	$ 359
Accrued Taxes	SC776	$ 6,963	$ 10,890	$ 8,934	$ 4,652	$ 4,965
Accounts Payable	SC780	$ 14,721	$ 10,994	$ 13,156	$ 15,895	$ 17,049
Deferred Income Taxes	SC790	$ 2,582	$ 3,118	$ 3,134	$ 4,664	$ 7,631
Other Liabilities and Deferred Income	SC796	$ 15,925	$ 20,037	$ 13,767	$ 16,023	$ 14,754
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**	**$ 5,056,679**	**$ 4,988,381**	**$ 4,858,595**	**$ 4,748,162**	**$ 4,615,642**

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 0**	**$ 16**	**$ 13**	**$ 12**	**$ 20**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 611,824**	**$ 603,914**	**$ 590,404**	**$ 573,660**	**$ 571,740**
Stock - Total	SUB0311	$ 276,478	$ 274,903	$ 264,335	$ 263,194	$ 262,525
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 0	$ 0	$ 0	$ 0	$ 0
Common Stock - Par Value	SC820	$ 30,589	$ 30,589	$ 30,589	$ 30,585	$ 30,585
Common Stock - Paid in Excess of Par	SC830	$ 245,889	$ 244,314	$ 233,746	$ 232,609	$ 231,940
Accumulated Other Comprehensive Income - Total	SC86	$- 4,008	$ 165	$- 34	$- 4,215	$ 3,435
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 2,252	$ 1,921	$ 1,721	$- 2,574	$ 4,911
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$- 1,756	$- 1,756	$- 1,755	$- 1,641	$- 1,476
Retained Earnings	SC880	$ 342,409	$ 332,087	$ 329,699	$ 318,396	$ 309,380
Other Components of Equity Capital	SC891	$- 3,055	$- 3,241	$- 3,596	$- 3,715	$- 3,600
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 5,668,503**	**$ 5,592,311**	**$ 5,449,012**	**$ 5,321,834**	**$ 5,187,402**

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	$ 1
3	Federal, State, or other taxes receivable	4	$ 872
4	Net deferred tax assets	16	$ 12,835
6	Prepaid deposit insurance premiums	10	$ 76
7	Prepaid expenses	28	$ 3,815
8	Deposits for utilities and other services	1	$ 64
9	Advances for loans serviced for others	1	$ 61
10	Property leased to others, net of accumul. deprec.	1	$ 191
14	Other noninterest-bearing short-term accounts recv	8	$ 4,664
22	Unapplied loan disbursements	1	$ 4,261
99	Other	15	$ 2,798

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	$ 34
11	The liability recorded for post-retirement benefit	7	$ 2,502
14	Unapplied loan payments received	4	$ 913
16	Recourse loan liability	1	$ 389
17	Noninterest-bearing payables to Hold Co/Affiliates	2	$ 1,406
20	F/V of all derivative instru. reportable as liab.	1	$ 1,494
21	Liabilities for credit losses on OBS credit exposures	1	$ 440
99	Other	25	$ 6,044

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 73,472**	**$ 71,540**	**$ 68,572**	**$ 65,356**	**$ 63,864**
Deposits and Investment Securities	SO115	$ 3,512	$ 3,320	$ 3,471	$ 2,997	$ 2,898
Mortgage-Backed Securities	SO125	$ 3,991	$ 4,007	$ 4,124	$ 4,134	$ 3,945
Mortgage Loans	SO141	$ 59,083	$ 57,021	$ 54,542	$ 52,009	$ 50,682
Nonmortgage Loans - Total	SUB0950	$ 6,886	$ 7,192	$ 6,435	$ 6,216	$ 6,339
Commercial Loans and Leases	SO160	$ 4,968	$ 5,211	$ 4,395	$ 4,214	$ 4,069
Consumer Loans and Leases	SO171	$ 1,918	$ 1,981	$ 2,040	$ 2,002	$ 2,270
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 238**	**$ 211**	**$ 246**	**$ 110**	**$ 153**
Federal Home Loan Bank Stock	SO181	$ 237	$ 206	$ 243	$ 108	$ 151
Other	SO185	$ 1	$ 5	$ 3	$ 2	$ 2
Interest Expense - Total	**SO21**	**$ 26,864**	**$ 25,039**	**$ 22,994**	**$ 21,618**	**$ 21,278**
Deposits	SO215	$ 18,892	$ 17,853	$ 16,942	$ 16,201	$ 16,138
Escrows	SO225	$ 0	$ 0	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 6,788	$ 6,193	$ 5,303	$ 4,686	$ 4,581
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 1,184	$ 993	$ 749	$ 731	$ 559
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 46,846**	**$ 46,712**	**$ 45,824**	**$ 43,848**	**$ 42,739**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 1,609**	**$ 4,725**	**$ 2,741**	**$ 1,587**	**$ 1,298**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 45,237**	**$ 41,987**	**$ 43,083**	**$ 42,261**	**$ 41,441**
Noninterest Income - Total	**SO42**	**$ 29,103**	**$ 29,635**	**$ 31,237**	**$ 30,388**	**$ 29,155**
Mortgage Loan Serving Fees	SO410	$ 506	$ 516	$ 750	$ 570	$ 321
Other Fees and Charges	SO420	$ 20,267	$ 19,981	$ 20,357	$ 19,043	$ 18,015
Net Income (Loss) from Other - Total	SUB0451	$ 6,943	$ 7,607	$ 8,184	$ 9,934	$ 9,371
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 6,407	$ 7,717	$ 7,358	$ 9,666	$ 8,750
Operations & Sale of Repossessed Assets	SO461	$ 138	$- 165	$ 254	$ 273	$- 154
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 159	$- 351	$ 379	$- 11	$- 4
Sale of Securities Held-to-Maturity	SO467	$ 10	$- 6	$ 82	$ 6	$ 21
Sale of Loans Held for Investment	SO475	$ 197	$ 29	$ 0	$ 0	$ 0

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$ 32	$ 383	$ 111	$ 0	$ 758
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 1,387	$ 1,531	$ 1,946	$ 841	$ 1,448
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**	**$ 50,206**	**$ 49,151**	**$ 48,217**	**$ 49,880**	**$ 47,211**
All Personnel Compensation and Expense	SO510	$ 29,128	$ 29,836	$ 27,653	$ 27,705	$ 28,408
Legal Expense	SO520	$ 466	$ 485	$ 532	$ 432	$ 601
Office Occupancy and Equipment Expense	SO530	$ 7,782	$ 7,390	$ 7,650	$ 7,764	$ 7,832
Marketing and Other Professional Services	SO540	$ 6,014	$ 4,906	$ 5,630	$ 7,440	$ 4,479
Loan Servicing Fees	SO550	$ 101	$ 101	$ 108	$ 111	$ 122
Goodwill and Other Intangibles Expense	SO560	$ 283	$ 264	$ 268	$ 259	$ 232
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 65	$ 43	$ 116	$ 43	$ 17
Other Noninterest Expense	SO580	$ 6,367	$ 6,126	$ 6,260	$ 6,126	$ 5,520
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**	**$ 24,134**	**$ 22,471**	**$ 26,103**	**$ 22,769**	**$ 23,385**
Income Taxes - Total	**SO71**	**$ 8,529**	**$ 7,981**	**$ 9,069**	**$ 8,272**	**$ 8,422**
Federal	SO710	$ 7,288	$ 7,087	$ 7,729	$ 6,988	$ 7,042
State, Local & Other	SO720	$ 1,241	$ 894	$ 1,340	$ 1,284	$ 1,380
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 15,605**	**$ 14,490**	**$ 17,034**	**$ 14,497**	**$ 14,963**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 15,605**	**$ 14,490**	**$ 17,034**	**$ 14,497**	**$ 14,963**

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	$ 73
5	Net income(loss) from real estate held for invest	1	$ 1
6	Net income(loss)-equity invest in uncons sub org	1	$ 103
9	Net income from data processing lease/services	1	$ 36
15	Income from corporate-owned life insurance	5	$ 322
99	Other	15	$ 816

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	$ 8
2	OTS assessments	13	$ 109
3	Interest expense on income taxes	1	$ 14
6	Supervisory examination fees	2	$ 5
7	Office supplies, printing, and postage	23	$ 934
8	Telephone, including data lines	9	$ 637
9	Loan origination expense	8	$ 403
10	ATM expense	4	$ 192
17	Charitable contributions	2	$ 51
99	Other	24	$ 2,191

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 73,472**	**$ 269,332**	**$ 197,792**	**$ 129,220**	**$ 63,864**
YTD - Deposits and Investment Securities	Y_SO115	$ 3,512	$ 12,686	$ 9,366	$ 5,895	$ 2,898
YTD - Mortgage-Backed Securities	Y_SO125	$ 3,991	$ 16,210	$ 12,203	$ 8,079	$ 3,945
YTD - Mortgage Loans	Y_SO141	$ 59,083	$ 214,254	$ 157,233	$ 102,691	$ 50,682
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 4,968	$ 17,889	$ 12,678	$ 8,283	$ 4,069
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 1,918	$ 8,293	$ 6,312	$ 4,272	$ 2,270
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 238**	**$ 720**	**$ 509**	**$ 263**	**$ 153**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 237	$ 708	$ 502	$ 259	$ 151
YTD - Other	Y_SO185	$ 1	$ 12	$ 7	$ 4	$ 2
YTD - Interest Expense - Total	**Y_SO21**	**$ 26,864**	**$ 90,929**	**$ 65,890**	**$ 42,896**	**$ 21,278**
YTD - Deposits	Y_SO215	$ 18,892	$ 67,134	$ 49,281	$ 32,339	$ 16,138
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 6,788	$ 20,763	$ 14,570	$ 9,267	$ 4,581
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 1,184	$ 3,032	$ 2,039	$ 1,290	$ 559
YTD - Capitalized Interest	Y_SO271	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 46,846**	**$ 179,123**	**$ 132,411**	**$ 86,587**	**$ 42,739**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 1,609**	**$ 10,351**	**$ 5,626**	**$ 2,885**	**$ 1,298**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 45,237**	**$ 168,772**	**$ 126,785**	**$ 83,702**	**$ 41,441**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 29,103**	**$ 120,415**	**$ 90,780**	**$ 59,543**	**$ 29,155**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 506	$ 2,157	$ 1,641	$ 891	$ 321
YTD - Other Fees and Charges	Y_SO420	$ 20,267	$ 77,396	$ 57,415	$ 37,058	$ 18,015
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 6,943	$ 35,096	$ 27,489	$ 19,305	$ 9,371
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 6,407	$ 33,491	$ 25,774	$ 18,416	$ 8,750
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 138	$ 208	$ 373	$ 119	$- 154
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 159	$ 13	$ 364	$- 15	$- 4
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 10	$ 103	$ 109	$ 27	$ 21
YTD - Sale of Loans Held for Investment	Y_SO475	$ 197	$ 29	$ 0	$ 0	$ 0

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 32	$ 1,252	$ 869	$ 758	$ 758
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 1,387	$ 5,766	$ 4,235	$ 2,289	$ 1,448
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 50,206**	**$ 194,459**	**$ 145,308**	**$ 97,091**	**$ 47,211**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 29,128	$ 113,602	$ 83,766	$ 56,113	$ 28,408
YTD - Legal Expense	Y_SO520	$ 466	$ 2,050	$ 1,565	$ 1,033	$ 601
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 7,782	$ 30,636	$ 23,246	$ 15,596	$ 7,832
YTD - Marketing and Other Professional Services	Y_SO540	$ 6,014	$ 22,455	$ 17,549	$ 11,919	$ 4,479
YTD - Loan Servicing Fees	Y_SO550	$ 101	$ 442	$ 341	$ 233	$ 122
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 283	$ 1,023	$ 759	$ 491	$ 232
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 65	$ 219	$ 176	$ 60	$ 17
YTD - Other Noninterest Expense	Y_SO580	$ 6,367	$ 24,032	$ 17,906	$ 11,646	$ 5,520
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 24,134**	**$ 94,728**	**$ 72,257**	**$ 46,154**	**$ 23,385**
YTD - Income Taxes - Total	**Y_SO71**	**$ 8,529**	**$ 33,744**	**$ 25,763**	**$ 16,694**	**$ 8,422**
YTD - Federal	Y_SO710	$ 7,288	$ 28,846	$ 21,759	$ 14,030	$ 7,042
YTD - State, Local, and Other	Y_SO720	$ 1,241	$ 4,898	$ 4,004	$ 2,664	$ 1,380
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 15,605**	**$ 60,984**	**$ 46,494**	**$ 29,460**	**$ 14,963**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 15,605**	**$ 60,984**	**$ 46,494**	**$ 29,460**	**$ 14,963**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 33,389**	**$ 32,705**	**$ 30,950**	**$ 30,627**	**$ 29,757**
Net Provision for Loss	VA115	$ 1,646	$ 647	$ 2,689	$ 1,630	$ 1,514
Transfers	VA125	$ 1,157	$ 3,899	$- 341	$- 139	$ 745
Recoveries	VA135	$ 556	$ 1,158	$ 476	$ 393	$ 395
Adjustments	VA145	$ 0	$ 0	$- 7	$- 329	$- 96
Charge-offs	VA155	$ 3,496	$ 5,020	$ 1,062	$ 1,232	$ 1,688
General Valuation Allowances - Ending Balance	**VA165**	**$ 33,252**	**$ 33,389**	**$ 32,705**	**$ 30,950**	**$ 30,627**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 3,244**	**$ 3,457**	**$ 3,051**	**$ 2,990**	**$ 3,942**
Net Provision for Loss	VA118	$ 28	$ 4,121	$ 168	$ 0	$- 200

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$- 1,157	$- 3,899	$ 341	$ 139	$- 745
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 82	$ 435	$ 103	$ 78	$ 7
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 2,033**	**$ 3,244**	**$ 3,457**	**$ 3,051**	**$ 2,990**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 36,633**	**$ 36,162**	**$ 34,001**	**$ 33,617**	**$ 33,699**
Net Provision for Loss	VA120	$ 1,674	$ 4,768	$ 2,857	$ 1,630	$ 1,314
Recoveries	VA140	$ 556	$ 1,158	$ 476	$ 393	$ 395
Adjustments	VA150	$ 0	$ 0	$- 7	$- 329	$- 96
Charge-offs	VA160	$ 3,578	$ 5,455	$ 1,165	$ 1,310	$ 1,695
Total Valuation Allowances - Ending Balance	**VA170**	**$ 35,285**	**$ 36,633**	**$ 36,162**	**$ 34,001**	**$ 33,617**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 3,496**	**$ 5,020**	**$ 1,062**	**$ 1,232**	**$ 1,688**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 1,573**	**$ 231**	**$ 363**	**$ 95**	**$ 183**
Construction - Total	SUB2030	$ 0	$ 2	$ 87	$ 0	$ 0
1-4 Dwelling Units	VA420	$ 0	$ 2	$ 87	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 1,573	$ 229	$ 276	$ 95	$ 183
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 13	$ 26	$ 0	$ 11
1-4 Dwelling Units - Secured by First Liens	VA456	$ 179	$ 213	$ 203	$ 63	$ 115
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 100	$ 3	$ 20	$ 17	$ 36
Multifamily (5 or more) Dwelling Units	VA470	$ 22	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 1,272	$ 0	$ 27	$ 15	$ 21
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 1,025**	**$ 4,623**	**$ 534**	**$ 959**	**$ 1,178**
Commercial Loans	VA520	$ 661	$ 4,233	$ 270	$ 640	$ 857
Consumer Loans - Total	SUB2061	$ 364	$ 390	$ 264	$ 319	$ 321
Loans on Deposits	VA510	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 2	$ 19	$ 0	$ 2	$ 1
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 109	$ 107	$ 39	$ 106	$ 96
Mobile Home Loans	VA550	$ 12	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 65	$ 59	$ 44	$ 44	$ 95
Other	VA560	$ 176	$ 205	$ 181	$ 167	$ 129
Repossessed Assets - Total	**VA60**	**$ 882**	**$ 166**	**$ 148**	**$ 113**	**$ 321**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 36	$ 165	$ 139	$ 74	$ 87
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 838	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 8	$ 1	$ 9	$ 39	$ 234
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**	**$ 16**	**$ 0**	**$ 17**	**$ 65**	**$ 6**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 556**	**$ 1,158**	**$ 476**	**$ 393**	**$ 395**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 293**	**$ 944**	**$ 266**	**$ 180**	**$ 239**
Construction - Total	SUB2130	$ 0	$ 216	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 216	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 293	$ 728	$ 266	$ 180	$ 239
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 2	$ 0	$ 109	$ 6	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 285	$ 237	$ 51	$ 174	$ 235
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 0	$ 0	$ 6	$ 0	$ 3
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 1
Nonresidential Property (Except Land)	VA481	$ 0	$ 491	$ 0	$ 0	$ 0
Land	VA491	$ 6	$ 0	$ 100	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 263**	**$ 213**	**$ 208**	**$ 213**	**$ 156**
Commercial Loans	VA521	$ 16	$ 67	$ 60	$ 45	$ 42
Consumer Loans - Total	SUB2161	$ 247	$ 146	$ 148	$ 168	$ 114
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 6	$ 2	$ 0	$ 0	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 50	$ 31	$ 44	$ 96	$ 36

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 25	$ 37	$ 26	$ 42	$ 31
Other	VA561	$ 166	$ 76	$ 78	$ 30	$ 47
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 0**	**$ 1**	**$ 2**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$- 1,127**	**$ 215**	**$ 508**	**$ 140**	**$- 944**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$- 241**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$- 925**	**$ 47**	**$ 319**	**$- 20**	**$ 12**
Construction - Total	SUB2230	$ 50	$ 0	$ 95	$ 0	$ 0
1-4 Dwelling Units	VA422	$ 50	$ 0	$ 95	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$- 975	$ 47	$ 224	$- 20	$ 12
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 191	$ 29	$ 191	$ 10	$- 5
1-4 Dwelling Units - Secured by First Liens	VA458	$ 57	$ 18	$ 33	$- 29	$- 29
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$- 1	$- 4
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$- 1,222	$ 0	$ 0	$ 0	$ 60
Land	VA492	$- 1	$ 0	$ 0	$ 0	$- 10
Nonmortgage Loans - Total	**VA58**	**$- 234**	**$ 119**	**$ 39**	**$ 158**	**$- 726**
Commercial Loans	VA522	$- 313	$ 254	$- 52	$ 87	$- 307
Consumer Loans - Total	SUB2261	$ 79	$- 135	$ 91	$ 71	$- 419
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$- 8	$- 127	$ 15	$ 8	$- 328
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 87	$- 8	$ 76	$ 63	$- 91
Repossessed Assets - Total	**VA62**	**$ 32**	**$ 49**	**$ 150**	**$ 2**	**$ 11**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 31	$ 48	$ 149	$ 0	$ 10
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 1	$ 1	$ 1	$ 2	$ 1
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 1,813**	**$ 4,077**	**$ 1,094**	**$ 979**	**$ 349**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$- 241**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 355**	**$- 666**	**$ 416**	**$- 105**	**$- 44**
Construction - Total	SUB2330	$ 50	$- 214	$ 182	$ 0	$ 0
1-4 Dwelling Units	VA425	$ 50	$- 214	$ 182	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 305	$- 452	$ 234	$- 105	$- 44
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 189	$ 42	$ 108	$ 4	$ 6
1-4 Dwelling Units - Secured by First Liens	VA459	$- 49	$- 6	$ 185	$- 140	$- 149
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 100	$ 3	$ 14	$ 16	$ 29
Multifamily (5 or more) Dwelling Units	VA475	$ 22	$ 0	$ 0	$ 0	$- 1
Nonresidential Property (Except Land)	VA485	$ 50	$- 491	$ 27	$ 15	$ 81
Land	VA495	$- 7	$ 0	$- 100	$ 0	$- 10
Nonmortgage Loans - Total	**VA59**	**$ 528**	**$ 4,529**	**$ 365**	**$ 904**	**$ 296**
Commercial Loans	VA525	$ 332	$ 4,420	$ 158	$ 682	$ 508
Consumer Loans - Total	SUB2361	$ 196	$ 109	$ 207	$ 222	$- 212
Loans on Deposits	VA515	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$- 4	$ 17	$ 0	$ 2	$ 1
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 51	$- 51	$ 10	$ 18	$- 268
Mobile Home Loans	VA555	$ 12	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA559	$ 40	$ 22	$ 18	$ 2	$ 64
Other	VA565	$ 97	$ 121	$ 179	$ 200	$- 9
Repossessed Assets - Total	**VA65**	**$ 914**	**$ 215**	**$ 298**	**$ 115**	**$ 332**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 67	$ 213	$ 288	$ 74	$ 97

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 839	$ 1	$ 1	$ 2	$ 1
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 8	$ 1	$ 9	$ 39	$ 234
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**	**$ 16**	**$- 1**	**$ 15**	**$ 65**	**$ 6**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 7,678**	**$ 3,070**	**$ 1,798**	**$ 1,443**	**$ 2,954**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 11,583**	**$ 10,889**	**$ 4,796**	**$ 9,354**	**$ 12,445**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 8,529**	**$ 2,318**	**$ 4,587**	**$ 2,060**	**$ 3,249**
Construction	VA951	$ 281	$ 60	$ 713	$ 0	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 2,591	$ 2,089	$ 2,942	$ 1,916	$ 3,234
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 911	$ 0	$ 679	$ 83	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 4,746	$ 169	$ 253	$ 61	$ 0
Permanent - Land	VA955	$ 0	$ 0	$ 0	$ 0	$ 15
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 33,513**	**$ 35,073**	**$ 34,781**	**$ 31,513**	**$ 36,597**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 53,341**	**$ 55,294**	**$ 55,534**	**$ 58,060**	**$ 54,108**
Substandard	VA965	$ 49,532	$ 51,369	$ 51,716	$ 54,573	$ 52,211
Doubtful	VA970	$ 3,617	$ 3,925	$ 3,818	$ 3,487	$ 1,897
Loss	VA975	$ 192	$ 0	$ 0	$ 0	$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 70,136**	**$ 89,905**	**$ 79,618**	**$ 86,444**	**$ 69,524**
Mortgages - Total	SUB2421	$ 61,065	$ 79,916	$ 70,910	$ 76,446	$ 59,635
Construction and Land Loans	SUB2430	$ 4,349	$ 4,989	$ 3,636	$ 4,503	$ 3,568
Permanent Loans Secured by 1-4 Property	SUB2441	$ 43,024	$ 53,216	$ 46,513	$ 48,978	$ 44,845
Permanent Loans Secured by All Other Property	SUB2450	$ 14,271	$ 23,054	$ 22,379	$ 24,688	$ 12,489
Nonmortgages - Total	SUB2461	$ 9,071	$ 9,989	$ 8,708	$ 9,998	$ 9,889
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 43,482**	**$ 56,656**	**$ 50,346**	**$ 56,539**	**$ 48,581**

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 38,554**	**$ 51,608**	**$ 44,047**	**$ 51,301**	**$ 43,939**
Mortgage Loans - Total	SUB2481	$ 32,952	$ 46,216	$ 40,177	$ 44,940	$ 38,277
Construction	PD115	$ 2,378	$ 2,931	$ 2,000	$ 2,502	$ 2,105
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 313	$ 656	$ 292	$ 217	$ 352
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 26,921	$ 33,635	$ 28,740	$ 31,012	$ 28,617
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 408	$ 513	$ 298	$ 427	$ 671
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 556	$ 877	$ 3,874	$ 695	$ 21
Permanent - Nonresidential Property (Except Land)	PD135	$ 1,879	$ 6,339	$ 3,418	$ 8,426	$ 5,288
Permanent - Land	PD138	$ 497	$ 1,265	$ 1,555	$ 1,661	$ 1,223
Nonmortgage Loans - Commercial Loans	PD140	$ 3,915	$ 3,314	$ 1,896	$ 3,470	$ 3,864
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 1,687	$ 2,078	$ 1,974	$ 2,891	$ 1,798
Loans on Deposits	PD161	$ 122	$ 171	$ 66	$ 90	$ 162
Home Improvement Loans	PD163	$ 0	$ 102	$ 74	$ 53	$ 84
Education Loans	PD165	$ 0	$ 0	$ 33	$ 0	$ 0
Auto Loans	PD167	$ 1,122	$ 1,289	$ 1,352	$ 1,699	$ 1,181
Mobile Home Loans	PD169	$ 184	$ 51	$ 35	$ 45	$ 4
Credit Cards	PD171	$ 34	$ 58	$ 77	$ 41	$ 60
Other	PD180	$ 225	$ 407	$ 337	$ 963	$ 307
Memo - Troubled Debt Restructured Included Above	PD190	$ 0	$ 0	$ 1	$ 0	$ 26
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 485	$ 572	$ 35	$ 0	$ 0
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 4,928**	**$ 5,048**	**$ 6,299**	**$ 5,238**	**$ 4,642**
Mortgage Loans - Total	SUB2491	$ 4,739	$ 4,569	$ 5,809	$ 4,940	$ 3,787
Construction	PD215	$ 0	$ 0	$ 0	$ 0	$ 63
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 173	$ 294	$ 215	$ 257	$ 146
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 4,128	$ 4,022	$ 4,788	$ 4,122	$ 2,981
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 71	$ 107	$ 129	$ 167	$ 185
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD235	$ 367	$ 146	$ 651	$ 387	$ 368
Permanent - Land	PD238	$ 0	$ 0	$ 26	$ 7	$ 44
Nonmortgage Loans - Commercial Loans	PD240	$ 118	$ 261	$ 397	$ 196	$ 444
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 71	$ 218	$ 93	$ 102	$ 411
Loans on Deposits	PD261	$ 0	$ 22	$ 0	$ 0	$ 11
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 18	$ 139	$ 47	$ 62	$ 314
Mobile Home Loans	PD269	$ 0	$ 17	$ 16	$ 0	$ 20
Credit Cards	PD271	$ 11	$ 29	$ 21	$ 36	$ 22
Other	PD280	$ 42	$ 11	$ 9	$ 4	$ 44
Memo - Troubled Debt Restructured Included Above	PD290	$ 0	$ 0	$ 0	$ 0	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	$ 622	$ 1,091	$ 0	$ 0	$ 0
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 26,654**	**$ 33,249**	**$ 29,272**	**$ 29,905**	**$ 20,943**
Mortgage Loans - Total	SUB2501	$ 23,374	$ 29,131	$ 24,924	$ 26,566	$ 17,571
Construction	PD315	$ 1,392	$ 715	$ 18	$ 278	$ 133
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 104	$ 163	$ 69	$ 323	$ 68
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 10,880	$ 13,531	$ 11,876	$ 12,240	$ 11,562
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 26	$ 295	$ 106	$ 213	$ 263
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 2,388	$ 2,259	$ 958	$ 1,358	$ 1,359
Permanent - Nonresidential Property (Except Land)	PD335	$ 8,502	$ 12,090	$ 11,860	$ 12,099	$ 4,186
Permanent - Land	PD338	$ 82	$ 78	$ 37	$ 55	$ 0
Nonmortgage Loans - Commercial Loans	PD340	$ 2,579	$ 3,156	$ 3,650	$ 2,661	$ 2,839
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 701	$ 962	$ 698	$ 678	$ 533
Loans on Deposits	PD361	$ 2	$ 98	$ 0	$ 36	$ 24
Home Improvement Loans	PD363	$ 0	$ 0	$ 19	$ 0	$ 31
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 438	$ 606	$ 421	$ 467	$ 427
Mobile Home Loans	PD369	$ 78	$ 78	$ 10	$ 20	$ 8
Credit Cards	PD371	$ 3	$ 2	$ 12	$ 0	$ 4
Other	PD380	$ 180	$ 178	$ 236	$ 155	$ 39
Memo - Troubled Debt Restructured Included Above	PD390	$ 1,660	$ 2,529	$ 64	$ 68	$ 64
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 65	$ 3	$ 17	$ 51	$ 102

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 131,184**	**$ 133,819**	**$ 118,293**	**$ 112,368**	**$ 106,868**

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Schedule LD --- Loan Data Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
90% up to 100% LTV	LD110	$ 121,634	$ 120,502	$ 109,929	$ 102,075	$ 97,284
100% and greater LTV	LD120	$ 9,550	$ 13,317	$ 8,364	$ 10,293	$ 9,584
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 3,353**	**$ 2,408**	**$ 2,502**	**$ 3,313**	**$ 2,881**
Past Due and Still Accruing - Total	**SUB5240**	**$ 3,056**	**$ 1,842**	**$ 1,974**	**$ 2,771**	**$ 2,511**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 2,667	$ 1,207	$ 1,404	$ 1,865	$ 1,928
90% up to 100% LTV	LD210	$ 2,646	$ 892	$ 1,159	$ 1,569	$ 1,703
100% and greater LTV	LD220	$ 21	$ 315	$ 245	$ 296	$ 225
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 389	$ 635	$ 570	$ 906	$ 583
90% up to 100% LTV	LD230	$ 349	$ 635	$ 570	$ 879	$ 481
100% and greater LTV	LD240	$ 40	$ 0	$ 0	$ 27	$ 102
Nonaccrual - Total	**SUB5230**	**$ 297**	**$ 566**	**$ 528**	**$ 542**	**$ 370**
90% up to 100% LTV	LD250	$ 168	$ 399	$ 461	$ 308	$ 284
100% and greater LTV	LD260	$ 129	$ 167	$ 67	$ 234	$ 86
Net Charge-offs - Total	**SUB5300**	**$- 23**	**$ 10**	**$- 35**	**$- 11**	**$ 0**
90% up to 100% LTV	LD310	$- 25	$ 10	$- 35	$- 11	$ 0
100% and greater LTV	LD320	$ 2	$ 0	$ 0	$ 0	$ 0
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 249**	**$ 0**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 249	$ 0	$ 0
100% and greater LTV	LD420	$ 0	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 20,613**	**$ 30,675**	**$ 31,480**	**$ 35,527**	**$ 15,628**
90% up to 100% LTV	LD430	$ 16,807	$ 25,831	$ 25,408	$ 29,806	$ 11,729
100% and greater LTV	LD440	$ 3,806	$ 4,844	$ 6,072	$ 5,721	$ 3,899
Sales - Total	**SUB5340**	**$ 5,540**	**$ 10,433**	**$ 10,684**	**$ 9,357**	**$ 2,952**
90% up to 100% LTV	LD450	$ 4,188	$ 7,514	$ 7,643	$ 7,927	$ 2,952
100% and greater LTV	LD460	$ 1,352	$ 2,919	$ 3,041	$ 1,430	$ 0

Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 370,445**	**$ 336,869**	**$ 328,203**	**$ 338,244**	**$ 292,233**
Mortgage Construction Loans	CC105	$ 281,068	$ 251,236	$ 244,486	$ 229,744	$ 204,654
Other Mortgage Loans	CC115	$ 89,377	$ 85,633	$ 83,717	$ 108,500	$ 87,579
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 13,644	$ 16,651	$ 16,720	$ 13,806	$ 10,735
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 309,846**	**$ 284,339**	**$ 278,043**	**$ 291,025**	**$ 333,179**
1-4 Dwelling Units	CC280	$ 241,745	$ 217,126	$ 216,247	$ 240,454	$ 272,662

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 2,367	$ 1,075	$ 10,548	$ 8,684	$ 5,703
All Other Real Estate	CC300	$ 65,734	$ 66,138	$ 51,248	$ 41,887	$ 54,814
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 15,106	$ 21,052	$ 17,292	$ 37,072	$ 16,392
Commitments Outstanding to Purchase Loans	CC320	$ 4,266	$ 1,694	$ 2,008	$ 4,784	$ 2,271
Commitments Outstanding to Sell Loans	CC330	$ 168,796	$ 146,139	$ 151,341	$ 173,125	$ 208,682
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 494	$ 400	$ 3,200	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 41,677	$ 34,011	$ 101,069	$ 80,762	$ 139,043
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 500	$ 805	$ 8,115	$ 500
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 404,238**	**$ 382,882**	**$ 370,587**	**$ 337,772**	**$ 318,001**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 312,411	$ 297,465	$ 291,110	$ 275,155	$ 256,570
Commercial Lines	CC420	$ 77,206	$ 72,097	$ 68,121	$ 54,622	$ 53,131
Open-End Consumer Lines - Credit Cards	CC423	$ 2,864	$ 2,735	$ 2,881	$ 3,113	$ 3,110
Open-End Consumer Lines - Other	CC425	$ 11,757	$ 10,585	$ 8,475	$ 4,882	$ 5,190
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 12,646**	**$ 11,060**	**$ 17,089**	**$ 15,268**	**$ 13,758**
Commercial	CC430	$ 2,746	$ 3,238	$ 6,034	$ 4,940	$ 4,285
Standby, Not Included on CC465 or CC468	CC435	$ 9,900	$ 7,822	$ 11,055	$ 10,328	$ 9,473
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 281,361	$ 273,743	$ 378,404	$ 464,476	$ 308,300
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 351	$ 351	$ 351	$ 351	$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	$ 280,620	$ 273,215	$ 377,965	$ 464,125	$ 307,949
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 17,869**	**$ 23,827**	**$ 36,651**	**$ 100,203**	**$ 181,265**
Pass-Through Securities	CF143	$ 15,754	$ 20,058	$ 26,415	$ 91,673	$ 169,122
Other Mortgage-Backed Securities	CF153	$ 2,115	$ 3,769	$ 10,236	$ 8,530	$ 12,143
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 26,353**	**$ 16,433**	**$ 24,693**	**$ 60,566**	**$ 34,436**
Pass-Through Securities	CF145	$ 25,852	$ 16,433	$ 24,693	$ 60,566	$ 34,436
Other Mortgage-Backed Securities	CF155	$ 501	$ 0	$ 0	$ 0	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$- 8,484**	**$ 7,394**	**$ 11,958**	**$ 39,637**	**$ 146,829**

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 25,232	$- 24,674	$- 24,060	$- 35,267	$- 12,296
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 4,391	$- 7,453	$- 8,858	$- 15,191	$- 7,598
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 1,064,547**	**$ 1,168,917**	**$ 1,318,930**	**$ 1,503,614**	**$ 1,058,838**
Construction Loans - Total	SUB3840	$ 140,248	$ 150,025	$ 184,576	$ 159,311	$ 123,323
1-4 Dwelling Units	CF190	$ 127,118	$ 123,266	$ 145,862	$ 133,176	$ 110,533
Multifamily (5 or more) Dwelling Units	CF200	$ 3,686	$ 6,062	$ 5,126	$ 1,767	$ 6,453
Nonresidential	CF210	$ 9,444	$ 20,697	$ 33,588	$ 24,368	$ 6,337
Permanent Loans - Total	SUB3851	$ 924,299	$ 1,018,892	$ 1,134,354	$ 1,344,303	$ 935,515
1-4 Dwelling Units	CF225	$ 790,594	$ 875,474	$ 1,040,561	$ 1,237,947	$ 839,903
Multifamily (5 or more) Dwelling Units	CF245	$ 8,058	$ 19,819	$ 15,998	$ 11,642	$ 15,586
Nonresidential (Except Land)	CF260	$ 50,412	$ 52,443	$ 47,948	$ 70,286	$ 54,518
Land	CF270	$ 75,235	$ 71,156	$ 29,847	$ 24,428	$ 25,508
Loans and Participations Purchased - Total	**SUB3880**	**$ 17,415**	**$ 23,610**	**$ 16,267**	**$ 20,872**	**$ 15,834**
Secured by 1-4 Dwelling Units	CF280	$ 9,256	$ 16,980	$ 10,777	$ 19,051	$ 10,093
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 640	$ 2,100	$ 4,061	$ 44	$ 904
Secured by Nonresidential	CF300	$ 7,519	$ 4,530	$ 1,429	$ 1,777	$ 4,837
Loans and Participations Sold - Total	**SUB3890**	**$ 601,598**	**$ 641,465**	**$ 737,960**	**$ 914,131**	**$ 691,810**
Secured by 1-4 Dwelling Units	CF310	$ 592,438	$ 629,899	$ 726,242	$ 906,558	$ 690,100
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 613	$ 5,050	$ 4,182	$ 1,789	$ 90
Secured by Nonresidential	CF330	$ 8,547	$ 6,516	$ 7,536	$ 5,784	$ 1,620
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 584,183**	**$- 617,855**	**$- 721,693**	**$- 893,259**	**$- 675,976**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 360,498**	**$ 391,320**	**$ 400,863**	**$ 494,571**	**$ 262,825**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$- 9,849**	**$- 10,908**	**$- 5,662**	**$- 22,188**	**$- 14,457**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 142,228**	**$ 144,017**	**$ 110,068**	**$ 208,199**	**$ 187,332**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 110,017**	**$ 148,834**	**$ 190,712**	**$ 93,596**	**$ 105,580**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 92,927**	**$ 104,601**	**$ 110,904**	**$ 92,535**	**$ 79,732**
Commercial	CF390	$ 72,003	$ 86,200	$ 82,426	$ 69,262	$ 47,267
Consumer	CF400	$ 20,924	$ 18,401	$ 28,478	$ 23,273	$ 32,465
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 350**	**$ 872**	**$ 2,306**	**$ 8,467**	**$ 2,685**
Commercial	CF395	$ 50	$ 57	$ 0	$ 0	$ 0
Consumer	CF405	$ 300	$ 815	$ 2,306	$ 8,467	$ 2,685

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 92,577**	**$ 103,729**	**$ 108,598**	**$ 84,068**	**$ 77,047**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 148,757**	**$ 51,295**	**$ 22,698**	**$ 155,671**	**$ 50,391**
New Deposits Received less Deposits Withdrawn	CF420	$ 132,906	$ 36,895	$ 9,056	$ 142,349	$ 36,974
Interest Credited to Deposits	CF430	$ 15,851	$ 14,400	$ 13,642	$ 13,322	$ 13,417
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$- 2,597**	**$ 0**	**$ 0**	**$- 16,420**

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 279,321	$ 240,274	$ 155,807	$ 177,979	$ 56,320
Fully Insured	DI100	$ 116,042	$ 124,034	$ 73,182	$ 68,660	$ 19,041
Other	DI110	$ 163,279	$ 116,240	$ 82,625	$ 109,319	$ 37,279
Deposits with Balances - $100,000 or Less	DI120	$ 2,704,206	$ 2,737,169	$ 2,726,039	$ 2,749,909	$ 2,683,478
Deposits with Balances - Greater than $100,000	DI130	$ 1,297,180	$ 1,103,635	$ 1,092,870	$ 1,034,952	$ 939,390
Number of Deposit Accounts - Total	SUB4062	328,766	328,783	326,537	328,056	328,557
Balances of $100,000 or Less	DI150	323,989	324,063	321,832	323,485	324,096
Balances Greater than $100,000	DI160	4,777	4,720	4,705	4,571	4,461
IRA/Keogh Accounts	DI200	$ 297,401	$ 297,891	$ 303,367	$ 304,533	$ 303,902
Uninsured Deposits	DI210	$ 859,688	$ 671,243	$ 634,113	$ 614,330	$ 521,764
Preferred Deposits	DI220	$ 53,780	$ 57,553	$ 33,708	$ 40,092	$ 44,705
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 677,226	$ 673,303	$ 651,419	$ 648,463	$ 632,539
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 674,854	$ 604,815	$ 629,942	$ 602,346	$ 590,968
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 346,011	$ 340,798	$ 362,000	$ 360,573	$ 359,935
Deposits & Escrows - Time Deposits	DI340	$ 2,303,290	$ 2,221,887	$ 2,175,551	$ 2,173,479	$ 2,039,425
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 258,577	$ 253,753	$ 250,211	$ 248,894	$ 248,564
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 7,262	$ 18,578	$ 6,764	$ 12,444	$ 19,018
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 4,540	$ 3,890	$ 3,888	$ 9,625	$ 8,578
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 345	$ 779	$ 743	$ 756	$ 682
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustments to Demand Deposits (including escrows)	DI720	$ 0	$ 0	$ 0	$ 0	$ 0
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	$ 3,837	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 3,837	$ 0	$ 0	$ 0
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 16,420

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	2,026	1,985	1,990	2,008	2,041
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 510,236	$ 534,443	$ 581,749	$ 595,027	$ 573,564
Assets Held for Sale	SI387	$ 464,830	$ 456,628	$ 209,051	$ 373,302	$ 387,606
Loans Serviced for Others	SI390	$ 1,950,044	$ 1,944,589	$ 1,913,291	$ 1,942,116	$ 1,991,624
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 0	$ 0	$ 0	$ 0	$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	81.94%	81.28%	81.21%	82.19%	81.06%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	81.91%	81.66%	81.86%	82.02%	81.38%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.93%	81.14%	81.55%	82.04%	81.57%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 5,205**	**$ 4,772**	**$ 4,906**	**$ 4,879**	**$ 3,317**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 15,177	$ 14,427	$ 13,744	$ 15,377	$ 12,151
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	10	14	9	11	2,266
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	**SI600**	**$ 604,529**	**$ 590,402**	**$ 573,656**	**$ 571,737**	**$ 544,853**
Net Income (Loss) (SO91)	SI610	$ 15,605	$ 14,490	$ 17,034	$ 14,497	$ 14,963
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 3,035	$ 12,166	$ 5,730	$ 5,733	$ 1,855
Stock Issued	SI640	$ 0	$ 0	$ 84	$ 25	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 1,555	$ 10,564	$ 60	$ 30	$ 10,762
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 828
Other Comprehensive Income	SI662	$- 4,170	$ 199	$ 4,181	$- 7,649	$ 882
Prior Period Adjustments	SI668	$ 0	$ 0	$ 0	$- 7	$ 0
Other Adjustments	SI671	$- 2,659	$ 420	$ 1,117	$ 756	$ 1,304
Ending Equity Capital (SC80)	**SI680**	**$ 611,825**	**$ 603,909**	**$ 590,402**	**$ 573,656**	**$ 571,737**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 1,065	$ 500	$ 0	$ 740	$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 5,013	$ 363	$ 3,923	$ 5,946	$ 6,799
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 18,276	$ 18,276	$ 17,519
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 212	$ 179	$ 268	$ 361	$ 249
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 5,574,720	$ 5,532,955	$ 5,390,174	$ 5,309,656	$ 5,074,895
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 443,630	$ 463,122	$ 532,203	$ 512,080	$ 546,902
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 4,394,329	$ 4,350,391	$ 4,172,620	$ 4,062,526	$ 3,844,253
Nonmortgage Loans	SI885	$ 429,898	$ 411,209	$ 384,724	$ 357,338	$ 374,642
Deposits and Excrows	SI890	$ 3,855,748	$ 3,821,482	$ 3,783,943	$ 3,685,352	$ 3,547,707
Total Borrowings	SI895	$ 1,054,359	$ 1,036,593	$ 974,428	$ 984,516	$ 896,285
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	8	6	15	11
Total Dollar Amount of Loans Made During Quarter	SI910	$ 578	$ 1,080	$ 275	$ 2,208	$ 2,085
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.90	5.83	6.03	4.93	5.03
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.50	6.58	6.53	6.36	7.24

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	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
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	1	2	3	1	1
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	13	13	13	13	12

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 9,678,197**	**$ 9,812,039**	**$ 9,239,167**	**$ 9,186,324**	**$ 9,707,941**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 6,081,064**	**$ 6,150,964**	**$ 5,763,547**	**$ 5,616,666**	**$ 5,548,698**
Personal Trust and Agency Accounts	FS210	$ 3,184,297	$ 3,250,101	$ 3,043,340	$ 2,915,513	$ 2,888,205
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 1,057,702	$ 1,043,622	$ 968,424	$ 964,059	$ 976,545
Employee Benefit - Defined Contribution	FS220	$ 126,384	$ 126,586	$ 122,255	$ 123,474	$ 129,233
Employee Benefit - Defined Benefit	FS230	$ 199,422	$ 200,531	$ 188,071	$ 181,827	$ 193,709
Other Retirement Accounts	FS240	$ 731,896	$ 716,505	$ 658,098	$ 658,758	$ 653,603
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 1,831,962	$ 1,849,933	$ 1,744,826	$ 1,730,141	$ 1,676,776
Other Fiduciary Accounts	FS270	$ 7,103	$ 7,308	$ 6,957	$ 6,953	$ 7,172

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 2,446,838**	**$ 2,472,077**	**$ 2,298,791**	**$ 2,426,628**	**$ 3,109,225**
Personal Trust and Agency Accounts	FS211	$ 2,048,392	$ 2,057,858	$ 1,944,574	$ 2,180,437	$ 2,842,047
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 398,446	$ 414,219	$ 354,217	$ 246,191	$ 267,178
Employee Benefit - Defined Contribution	FS221	$ 105,958	$ 113,462	$ 105,952	$ 110,970	$ 115,442
Employee Benefit - Defined Benefit	FS231	$ 285,791	$ 293,489	$ 240,804	$ 127,400	$ 143,931
Other Retirement Accounts	FS241	$ 6,697	$ 7,268	$ 7,461	$ 7,821	$ 7,805
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 1,150,295**	**$ 1,188,998**	**$ 1,176,829**	**$ 1,143,030**	**$ 1,050,018**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**9,093**	**9,079**	**8,913**	**8,736**	**8,565**
Personal Trust and Agency Accounts	FS212	6,283	6,267	6,144	6,033	5,939
Retirement-related Trust and Agency Accounts - Total	SUB6120	982	965	947	928	909
Employee Benefit - Defined Contribution	FS222	56	56	57	62	62
Employee Benefit - Defined Benefit	FS232	47	47	50	48	45
Other Retirement Accounts	FS242	879	862	840	818	802
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,823	1,842	1,817	1,769	1,711
Other Fiduciary Accounts	FS272	5	5	5	6	6
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**207**	**207**	**214**	**222**	**254**
Personal Trust and Agency Accounts	FS213	118	116	119	126	145
Retirement-related Trust and Agency Accounts - Total	SUB6130	89	91	95	96	109
Employee Benefit - Defined Contribution	FS223	51	52	55	58	64
Employee Benefit - Defined Benefit	FS233	21	21	22	18	23
Other Retirement Accounts	FS243	17	18	18	20	22
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**253**	**273**	**260**	**265**	**257**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 13,371**	**$ 46,496**	**$ 34,181**	**$ 22,456**	**$ 11,017**
Personal Trust and Agency Accounts	FS310	$ 7,049	$ 25,731	$ 18,822	$ 12,246	$ 5,912

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 2,046	$ 6,278	$ 4,606	$ 2,985	$ 1,451
Employee Benefit - Defined Contribution	FS320	$ 397	$ 517	$ 389	$ 240	$ 111
Employee Benefit - Defined Benefit	FS330	$ 470	$ 1,637	$ 1,192	$ 778	$ 373
Other Retirement Accounts	FS340	$ 1,179	$ 4,124	$ 3,025	$ 1,967	$ 967
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 2,997	$ 10,533	$ 7,599	$ 4,902	$ 2,365
Other Fiduciary Accounts	FS370	$ 19	$ 77	$ 58	$ 40	$ 22
Custody and Safekeeping Accounts	FS380	$ 586	$ 2,296	$ 1,731	$ 1,182	$ 620
Other Fiduciary and Related Services	FS390	$ 674	$ 1,581	$ 1,365	$ 1,101	$ 647
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 4,467**	**$ 40,864**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 75**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 8,904**	**$ 5,557**	**$ 34,181**	**$ 22,456**	**$ 11,017**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 1,794,137**	**$ 3,250,101**	**$ 1,700,697**	**$ 1,683,670**	**$ 1,673,704**
Non-Interest-Bearing Deposits	FS410	$ 410	$ 1,586	$ 1,339	$ 510	$ 1,790
Interest-Bearing Deposits	FS415	$ 1,815	$ 8,356	$ 1,942	$ 1,843	$ 1,327
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 43,474	$ 96,207	$ 40,614	$ 32,010	$ 30,592
State, County and Municipal Obligations	FS425	$ 193,145	$ 323,665	$ 196,628	$ 196,710	$ 202,262
Money Market Mutual Funds	FS430	$ 171,157	$ 261,205	$ 148,770	$ 150,638	$ 157,800
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 106,973	$ 181,868	$ 103,907	$ 107,327	$ 108,077
Common and Prefered Stock	FS445	$ 1,217,633	$ 2,212,121	$ 1,164,164	$ 1,151,216	$ 1,129,675
Real Estate Mortgages	FS450	$ 33	$ 35	$ 37	$ 40	$ 42
Real Estate	FS455	$ 53,954	$ 71,295	$ 37,305	$ 36,219	$ 27,549
Miscellaneous Assets	FS460	$ 5,543	$ 93,763	$ 5,991	$ 7,157	$ 14,590
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**

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Funds - Total Collective Investment Funds	**FS60**	**11**	**11**	**11**	**11**	**11**
Domestic Equity	FS610	5	5	5	5	5
International/Global Equity	FS620	1	1	1	1	1
Stock/Bond Blend	FS630	1	1	1	1	1
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	2	2	2	2	2
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	**FS65**	**$ 270,416**	**$ 272,982**	**$ 256,847**	**$ 257,359**	**$ 279,461**
Domestic Equity	FS615	$ 150,203	$ 155,652	$ 143,187	$ 147,087	$ 160,675
International/Global Equity	FS625	$ 21,979	$ 22,752	$ 20,276	$ 20,311	$ 21,680
Stock/Bond Blend	FS635	$ 853	$ 869	$ 810	$ 836	$ 834
Taxable Bond	FS645	$ 85,404	$ 77,891	$ 77,132	$ 73,532	$ 78,095
Municipal Bond	FS655	$ 0	$ 0	$ 0	$ 0	$ 0
Short-Term Investments/Money Market	FS665	$ 11,977	$ 15,818	$ 15,442	$ 15,593	$ 18,177
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**	**$ 71**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS710	$ 0	$ 48	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 7	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 0	$ 16	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 0**	**$ 5**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS711	$ 0	$ 4	$ 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	$ 1	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 1**	**$ 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	$ 1	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

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Run Date: May 25, 2005, 10:22 AM	March 2005	

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 611,824	$ 603,914	$ 590,404	$ 573,660	$ 571,740
Equity Capital Deductions - Total	SUB1631	$ 13,732	$ 14,960	$ 16,187	$ 17,506	$ 14,857
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 1,267	$ 1,270	$ 1,277	$ 1,303	$ 1,308
Goodwill and Certain Other Intangible Assets	CCR115	$ 9,068	$ 9,218	$ 9,491	$ 10,115	$ 9,079
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 3,397	$ 4,472	$ 5,419	$ 6,088	$ 4,470
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 1,821	$- 2,138	$- 2,001	$ 2,702	$- 4,439
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 1,821	$- 2,138	$- 2,001	$ 2,157	$- 5,006
Qualifying Intangible Assets	CCR185	$ 0	$ 0	$ 0	$ 545	$ 567
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 599,913**	**$ 586,816**	**$ 572,216**	**$ 558,856**	**$ 552,444**
Total Assets (SC60)	**CCR205**	**$ 5,668,504**	**$ 5,592,310**	**$ 5,449,011**	**$ 5,321,833**	**$ 5,187,402**
Asset Deductions - Total	SUB1651	$ 13,771	$ 15,003	$ 16,257	$ 17,568	$ 14,919
Assets of "Nonincludable" Subsidiaries	CCR260	$ 1,280	$ 1,282	$ 1,311	$ 1,339	$ 1,340
Goodwill and Certain Other Intangible Assets	CCR265	$ 9,094	$ 9,249	$ 9,527	$ 10,141	$ 9,109
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 3,397	$ 4,472	$ 5,419	$ 6,088	$ 4,470
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 2,526	$- 3,239	$- 2,925	$ 3,726	$- 2,016
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 2,526	$- 3,239	$- 2,925	$ 3,181	$- 2,583
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 545	$ 567
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 5,657,259**	**$ 5,574,068**	**$ 5,429,829**	**$ 5,307,991**	**$ 5,170,467**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 225,643**	**$ 222,442**	**$ 216,626**	**$ 211,734**	**$ 206,292**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 599,913**	**$ 586,816**	**$ 572,216**	**$ 558,856**	**$ 552,444**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 1,613	$ 1,992	$ 1,515	$ 1,458	$ 1,363
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 31,714	$ 30,840	$ 29,942	$ 28,412	$ 27,757
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 33,327**	**$ 32,832**	**$ 31,457**	**$ 29,870**	**$ 29,120**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 33,327**	**$ 32,832**	**$ 31,457**	**$ 29,870**	**$ 29,120**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 191	$ 43	$ 78	$ 27	$ 260
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 4	$ 2	$ 1	$ 0	$ 0
Total Risk-Based Capital	**CCR39**	**$ 633,045**	**$ 619,603**	**$ 603,594**	**$ 588,699**	**$ 581,304**
0% R/W Category - Cash	CCR400	$ 35,664	$ 37,583	$ 36,397	$ 32,692	$ 34,945
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 50,558	$ 57,229	$ 60,784	$ 58,029	$ 53,040
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 5,111	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 5,896	$ 26,169	$ 18,810	$ 8,498	$ 20,716
0% R/W Category - Assets Total	CCR420	$ 92,118	$ 120,981	$ 121,102	$ 99,219	$ 108,701
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	$ 365,267	$ 400,062	$ 420,532	$ 448,858	$ 455,794
20% R/W Category - Claims on FHLBs	CCR435	$ 207,846	$ 232,250	$ 231,309	$ 257,544	$ 252,156
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 38,176	$ 38,822	$ 37,939	$ 45,741	$ 23,301
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 99,134	$ 92,997	$ 96,102	$ 148,732	$ 102,048
20% R/W Category - Other	CCR450	$ 167,614	$ 156,921	$ 168,865	$ 182,297	$ 174,206
20% R/W Category - Assets Total	CCR455	$ 878,037	$ 921,052	$ 954,747	$ 1,083,172	$ 1,007,505
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 175,608**	**$ 184,210**	**$ 190,949**	**$ 216,636**	**$ 201,499**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 2,067,072	$ 2,056,707	$ 2,063,378	$ 1,858,760	$ 1,869,973
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 41,309	$ 39,575	$ 36,923	$ 86,909	$ 25,732
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 4,631	$ 0	$ 0	$ 0	$ 4,814
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 5,634	$ 9,494	$ 9,258	$ 8,407	$ 8,116
50% R/W Category - Other	CCR480	$ 3,672	$ 2,486	$ 2,387	$ 1,381	$ 29,919
50% R/W Category - Assets Total	CCR485	$ 2,122,318	$ 2,108,262	$ 2,111,946	$ 1,955,457	$ 1,938,554
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 1,061,168**	**$ 1,054,139**	**$ 1,055,981**	**$ 977,736**	**$ 969,285**

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100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 217,889	$ 238,794	$ 1,008,057	$ 953,096	$ 973,232
100% R/W Category - All Other Assets	CCR506	$ 2,511,297	$ 2,358,787	$ 1,406,028	$ 1,353,122	$ 1,251,933
100% R/W Category - Assets Total	CCR510	$ 2,729,186	$ 2,597,581	$ 2,414,085	$ 2,306,218	$ 2,225,165
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 2,729,186**	**$ 2,597,581**	**$ 2,414,085**	**$ 2,306,218**	**$ 2,225,165**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 0	$ 0	$ 0	$ 0	$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Assets to Risk-Weight	**CCR64**	**$ 5,821,659**	**$ 5,747,876**	**$ 5,601,880**	**$ 5,444,066**	**$ 5,279,925**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 3,965,953**	**$ 3,835,925**	**$ 3,661,010**	**$ 3,500,584**	**$ 3,395,945**
Excess Allowances for Loan and Lease Losses	CCR530	$ 1,385	$ 1,485	$ 1,428	$ 1,136	$ 1,187
Total Risk-Weighted Assets	**CCR78**	**$ 3,964,568**	**$ 3,834,440**	**$ 3,659,582**	**$ 3,499,448**	**$ 3,394,758**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 317,167**	**$ 306,755**	**$ 292,766**	**$ 279,955**	**$ 271,583**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**10.60%**	**10.53%**	**10.54%**	**10.53%**	**10.68%**
Total Risk-Based Capital Ratio	**CCR820**	**15.97%**	**16.16%**	**16.49%**	**16.82%**	**17.12%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**15.13%**	**15.30%**	**15.64%**	**15.97%**	**16.27%**
Tangible Equity Ratio	**CCR840**	**10.60%**	**10.53%**	**10.54%**	**10.52%**	**10.67%**

*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.