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Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions	18	18	19	19	20

Schedule NS --- Optional Narrative Statement Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	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 Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 969,836**	**$ 991,482**	**$ 1,032,767**	**$ 1,230,128**	**$ 1,156,134**
Cash and Non-Interest-Earning Deposits	SC110	$ 148,077	$ 175,691	$ 141,031	$ 243,846	$ 76,413
Interest-Earning Deposits in FHLBs	SC112	$ 140,709	$ 112,567	$ 105,498	$ 123,954	$ 163,223
Other Interest-Earning Deposits	SC118	$ 63,994	$ 63,397	$ 62,255	$ 86,996	$ 68,126
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 90,791	$ 45,322	$ 108,721	$ 65,181	$ 45,495
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 256,982	$ 328,427	$ 300,444	$ 415,523	$ 509,449
Equity Securities Subject to FASB Statement No. 115	SC140	$ 197,605	$ 192,042	$ 229,800	$ 207,143	$ 203,582
State and Municipal Obligations	SC180	$ 20,509	$ 22,803	$ 31,843	$ 33,268	$ 33,807
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 46,314	$ 45,815	$ 48,345	$ 49,646	$ 50,021
Accrued Interest Receivable	SC191	$ 4,855	$ 5,418	$ 4,830	$ 4,571	$ 6,018
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 1,041,613**	**$ 1,045,294**	**$ 1,077,166**	**$ 537,546**	**$ 595,796**
Mortgage-Backed Securities - Total	**SC22**	**$ 1,041,613**	**$ 1,045,294**	**$ 1,077,166**	**$ 537,546**	**$ 595,796**
Pass-Through - Total	SUB0073	$ 749,188	$ 794,321	$ 801,259	$ 264,610	$ 288,760
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 741,248	$ 786,118	$ 793,881	$ 262,038	$ 286,019
Other Pass-Through	SC215	$ 7,940	$ 8,203	$ 7,378	$ 2,572	$ 2,741
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 290,153	$ 248,822	$ 273,584	$ 270,885	$ 304,813
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 134,118	$ 141,735	$ 165,738	$ 178,917	$ 202,500
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 1,458	$ 626	$ 652	$ 297	$ 313
Other	SC222	$ 154,577	$ 106,461	$ 107,194	$ 91,671	$ 102,000
Accrued Interest Receivable	SC228	$ 2,272	$ 2,151	$ 2,323	$ 2,051	$ 2,223

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 4,851,109**	**$ 4,593,299**	**$ 4,761,314**	**$ 4,886,017**	**$ 5,379,225**
Mortgage Loans - Total	**SC26**	**$ 4,824,571**	**$ 4,567,821**	**$ 4,737,279**	**$ 4,862,293**	**$ 5,353,488**
Construction Loans - Total	SUB0100	$ 262,453	$ 241,056	$ 225,384	$ 240,742	$ 245,996
Residential - Total	SUB0110	$ 225,879	$ 213,647	$ 198,771	$ 212,229	$ 211,596
1-4 Dwelling Units	SC230	$ 222,433	$ 210,319	$ 196,770	$ 202,669	$ 201,856
Multifamily (5 or more) Dwelling Units	SC235	$ 3,446	$ 3,328	$ 2,001	$ 9,560	$ 9,740
Nonresidential Property	SC240	$ 36,574	$ 27,409	$ 26,613	$ 28,513	$ 34,400
Permanent Loans - Total	SUB0121	$ 4,553,731	$ 4,317,614	$ 4,498,323	$ 4,610,174	$ 5,099,094
Residential - Total	SUB0131	$ 4,013,463	$ 3,790,746	$ 3,956,436	$ 4,079,560	$ 4,568,982
1-4 Dwelling Units - Total	SUB0141	$ 3,952,372	$ 3,728,391	$ 3,879,677	$ 4,014,946	$ 4,505,496
Revolving Open-End Loans	SC251	$ 328,869	$ 274,877	$ 253,015	$ 222,514	$ 195,442
All Other - First Liens	SC254	$ 3,355,645	$ 3,227,114	$ 3,317,511	$ 3,565,177	$ 4,123,422
All Other - Junior Liens	SC255	$ 267,858	$ 226,400	$ 309,151	$ 227,255	$ 186,632
Multifamily (5 or more) Dwelling Units	SC256	$ 61,091	$ 62,355	$ 76,759	$ 64,614	$ 63,486
Nonresidential Property (Except Land)	SC260	$ 372,571	$ 369,792	$ 392,910	$ 384,405	$ 395,064
Land	SC265	$ 167,697	$ 157,076	$ 148,977	$ 146,209	$ 135,048
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 257,514	$- 12,742	$- 127,209	$- 476,009	$ 569,634
Accrued Interest Receivable	SC272	$ 17,374	$ 15,731	$ 16,170	$ 16,802	$ 17,791
Advances for Taxes and Insurance	SC275	$ 17,551	$ 18,898	$ 21,437	$ 18,299	$ 16,344
Allowance for Loan and Lease Losses	SC283	$ 26,538	$ 25,478	$ 24,035	$ 23,724	$ 25,737
Nonmortgage Loans - Gross	**SUB0162**	**$ 1,186,108**	**$ 1,062,582**	**$ 1,089,991**	**$ 1,072,309**	**$ 993,442**
Nonmortgage Loans - Total	**SC31**	**$ 1,162,720**	**$ 1,040,436**	**$ 1,064,305**	**$ 1,025,882**	**$ 947,178**
Commercial Loans - Total	SC32	$ 491,815	$ 466,846	$ 486,410	$ 523,363	$ 506,867
Secured	SC300	$ 212,743	$ 183,928	$ 196,335	$ 182,544	$ 172,635
Unsecured	SC303	$ 49,056	$ 44,212	$ 49,888	$ 47,773	$ 46,744
Lease Receivables	SC306	$ 230,016	$ 238,706	$ 240,187	$ 293,046	$ 287,488
Consumer Loans - Total	SC35	$ 689,686	$ 591,873	$ 599,661	$ 545,383	$ 483,232
Loans on Deposits	SC310	$ 21,635	$ 20,772	$ 21,793	$ 21,297	$ 20,446
Home Improvement Loans (Not secured by real estate)	SC316	$ 6,797	$ 6,165	$ 8,976	$ 7,939	$ 8,305
Education Loans	SC320	$ 378	$ 398	$ 1,647	$ 1,695	$ 1,756
Auto Loans	SC323	$ 595,114	$ 507,531	$ 504,718	$ 454,568	$ 390,816
Mobile Home Loans	SC326	$ 10,966	$ 8,672	$ 6,735	$ 4,717	$ 4,772
Credit Cards	SC328	$ 0	$ 0	$ 0	$ 18	$ 1,011

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 54,796	$ 48,335	$ 55,792	$ 55,149	$ 56,126
Accrued Interest Receivable	SC348	$ 4,607	$ 3,863	$ 3,920	$ 3,563	$ 3,343
Allowance for Loan and Lease Losses	SC357	$ 23,388	$ 22,146	$ 25,686	$ 46,427	$ 46,264
Repossessed Assets - Gross	**SUB0201**	**$ 11,740**	**$ 11,310**	**$ 10,288**	**$ 11,280**	**$ 7,893**
Repossessed Assets - Total	**SC40**	**$ 11,695**	**$ 11,265**	**$ 10,243**	**$ 11,176**	**$ 7,893**
Real Estate - Total	SUB0210	$ 11,400	$ 10,932	$ 9,784	$ 10,889	$ 7,510
Construction	SC405	$ 743	$ 406	$ 0	$ 0	$ 0
Residential - Total	SUB0225	$ 8,357	$ 8,252	$ 7,282	$ 8,885	$ 6,573
1-4 Dwelling Units	SC415	$ 8,274	$ 8,168	$ 7,282	$ 8,885	$ 6,573
Multifamily (5 or more) Dwelling Units	SC425	$ 83	$ 84	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 2,103	$ 1,934	$ 1,921	$ 1,726	$ 510
Land	SC428	$ 197	$ 340	$ 581	$ 278	$ 427
Other Repossessed Assets	SC430	$ 340	$ 378	$ 504	$ 391	$ 383
General Valuation Allowances	SC441	$ 45	$ 45	$ 45	$ 104	$ 0
Real Estate Held for Investment	**SC45**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 98,108**	**$ 103,283**	**$ 93,863**	**$ 92,880**	**$ 119,299**
Federal Home Loan Bank Stock	SC510	$ 98,016	$ 103,099	$ 93,779	$ 92,796	$ 119,230
Other	SC540	$ 92	$ 184	$ 84	$ 84	$ 69
Office Premises and Equipment	**SC55**	**$ 110,948**	**$ 83,375**	**$ 91,763**	**$ 90,408**	**$ 91,117**
Other Assets - Gross	**SUB0262**	**$ 439,262**	**$ 512,197**	**$ 427,961**	**$ 500,211**	**$ 427,831**
Other Assets - Total	**SC59**	**$ 439,262**	**$ 512,197**	**$ 427,961**	**$ 500,211**	**$ 427,831**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 0	$ 0	$ 7,690	$ 7,613	$ 7,536
Bank-Owned Life Insurance - Other	SC625	$ 45,339	$ 44,929	$ 34,591	$ 34,253	$ 33,957
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 176,649	$ 210,335	$ 172,918	$ 172,112	$ 200,463
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 90,375	$ 118,017	$ 119,155	$ 119,017	$ 110,519
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 126,899	$ 138,916	$ 93,607	$ 167,216	$ 75,356
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 0	$ 0	$ 0	$ 0	$ 0
General Valuation Allowances - Total	**SUB2092**	**$ 49,971**	**$ 47,669**	**$ 49,766**	**$ 70,255**	**$ 72,001**
Total Assets - Gross	**SUB0283**	**$ 8,708,724**	**$ 8,402,822**	**$ 8,585,113**	**$ 8,420,779**	**$ 8,770,737**
Total Assets	**SC60**	**$ 8,658,753**	**$ 8,355,153**	**$ 8,535,347**	**$ 8,350,524**	**$ 8,698,736**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 5,283,753**	**$ 5,007,602**	**$ 5,236,961**	**$ 5,397,200**	**$ 5,102,864**
Deposits	SC710	$ 4,945,523	$ 4,680,063	$ 4,947,876	$ 5,134,162	$ 4,841,286
Escrows	SC712	$ 339,741	$ 328,958	$ 290,348	$ 264,240	$ 261,367
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 1,511	$- 1,419	$- 1,263	$- 1,202	$ 211
Borrowings - Total	**SC72**	**$ 2,153,088**	**$ 2,191,708**	**$ 2,036,195**	**$ 1,734,999**	**$ 2,397,275**
Advances from FHLBank	SC720	$ 1,809,914	$ 1,926,662	$ 1,740,514	$ 1,506,364	$ 2,068,196
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 167,047	$ 162,326	$ 209,676	$ 110,739	$ 129,951
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 500	$ 500	$ 500	$ 500	$ 500
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	$ 175,627	$ 102,220	$ 85,505	$ 117,396	$ 198,628
Other Liabilities - Total	**SC75**	**$ 329,381**	**$ 289,665**	**$ 334,349**	**$ 317,835**	**$ 310,226**
Accrued Interest Payable - Deposits	SC763	$ 9,645	$ 6,390	$ 7,678	$ 7,762	$ 7,045
Accrued Interest Payable - Other	SC766	$ 7,628	$ 7,014	$ 6,363	$ 6,127	$ 6,492
Accrued Taxes	SC776	$ 4,941	$ 3,474	$ 2,230	$ 39,683	$ 39,394
Accounts Payable	SC780	$ 42,520	$ 33,025	$ 48,308	$ 49,012	$ 54,642
Deferred Income Taxes	SC790	$ 116,448	$ 107,814	$ 128,315	$ 98,210	$ 91,133
Other Liabilities and Deferred Income	SC796	$ 148,199	$ 131,948	$ 141,455	$ 117,041	$ 111,520
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**	**$ 7,766,222**	**$ 7,488,975**	**$ 7,607,505**	**$ 7,450,034**	**$ 7,810,365**

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 294**	**$ 248**	**$ 275**	**$ 332**	**$ 389**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 892,241**	**$ 865,931**	**$ 927,565**	**$ 900,157**	**$ 887,983**
Stock - Total	SUB0311	$ 476,130	$ 473,111	$ 471,973	$ 443,063	$ 447,171
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 0	$ 0	$ 0	$ 0	$ 1,550
Common Stock - Par Value	SC820	$ 13,670	$ 11,670	$ 11,670	$ 11,670	$ 13,051
Common Stock - Paid in Excess of Par	SC830	$ 462,460	$ 461,441	$ 460,303	$ 431,393	$ 432,570
Accumulated Other Comprehensive Income - Total	SC86	$ 102,663	$ 88,613	$ 115,921	$ 105,563	$ 92,258
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$ 102,477	$ 88,216	$ 116,890	$ 105,568	$ 92,045
Gains (Losses) on Cash Flow Hedges	SC865	$ 186	$ 397	$ 112	$- 6	$ 213
Other	SC870	$ 0	$ 0	$- 1,081	$ 1	$ 0
Retained Earnings	SC880	$ 317,456	$ 308,334	$ 339,756	$ 351,618	$ 349,428
Other Components of Equity Capital	SC891	$- 4,008	$- 4,127	$- 85	$- 87	$- 874
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 8,658,757**	**$ 8,355,154**	**$ 8,535,345**	**$ 8,350,523**	**$ 8,698,737**

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	$ 27
3	Federal, State, or other taxes receivable	6	$ 11,879
4	Net deferred tax assets	7	$ 2,303
6	Prepaid deposit insurance premiums	3	$ 53
7	Prepaid expenses	13	$ 3,000
14	Other noninterest-bearing short-term accounts recv	3	$ 105
19	Receivables fr a broker for unsettled transactions	1	$ 26,171
20	F/V of all derivative instru. reportable as assets	3	$ 27,762
99	Other	8	$ 640

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	$ 62
7	Deferred gains from the sale of real estate	1	$ 53
10	Amounts due brokers for unsettled transactions	1	$ 27,975
11	The liability recorded for post-retirement benefit	6	$ 7,066
14	Unapplied loan payments received	1	$ 9
16	Recourse loan liability	1	$ 17,605
17	Noninterest-bearing payables to Hold Co/Affiliates	1	$ 107
20	F/V of all derivative instru. reportable as liab.	2	$ 188
99	Other	15	$ 55,460

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 109,826**	**$ 101,851**	**$ 106,022**	**$ 108,564**	**$ 97,340**
Deposits and Investment Securities	SO115	$ 7,508	$ 6,904	$ 7,782	$ 9,836	$ 7,708
Mortgage-Backed Securities	SO125	$ 11,287	$ 11,311	$ 9,239	$ 5,085	$ 4,794
Mortgage Loans	SO141	$ 72,491	$ 66,155	$ 71,087	$ 76,663	$ 69,181
Nonmortgage Loans - Total	SUB0950	$ 18,540	$ 17,481	$ 17,914	$ 16,980	$ 15,657
Commercial Loans and Leases	SO160	$ 9,095	$ 9,022	$ 8,936	$ 8,611	$ 8,151
Consumer Loans and Leases	SO171	$ 9,445	$ 8,459	$ 8,978	$ 8,369	$ 7,506
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 823**	**$ 659**	**$ 655**	**$ 564**	**$ 424**
Federal Home Loan Bank Stock	SO181	$ 814	$ 659	$ 655	$ 564	$ 270
Other	SO185	$ 9	$ 0	$ 0	$ 0	$ 154
Interest Expense - Total	**SO21**	**$ 52,705**	**$ 45,428**	**$ 44,372**	**$ 43,618**	**$ 38,513**
Deposits	SO215	$ 30,194	$ 26,324	$ 26,218	$ 24,966	$ 23,672
Escrows	SO225	$ 140	$ 0	$ 0	$ 1	$ 2
Advances from FHLBank	SO230	$ 18,483	$ 16,085	$ 15,737	$ 15,910	$ 13,401
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 4	$ 6	$ 6	$ 6	$ 6
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 3,884	$ 3,013	$ 2,411	$ 2,735	$ 1,432
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 57,944**	**$ 57,082**	**$ 62,305**	**$ 65,510**	**$ 59,251**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 3,743**	**$ 4,175**	**$ 32,770**	**$ 4,910**	**$ 5,002**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 54,201**	**$ 52,907**	**$ 29,535**	**$ 60,600**	**$ 54,249**
Noninterest Income - Total	**SO42**	**$ 44,682**	**$ 41,773**	**$ 52,938**	**$ 35,431**	**$ 48,349**
Mortgage Loan Serving Fees	SO410	$ 284	$ 2,502	$ 5,369	$- 12,902	$ 9,649
Other Fees and Charges	SO420	$ 10,565	$ 9,471	$ 10,755	$ 11,090	$ 10,619
Net Income (Loss) from Other - Total	SUB0451	$ 31,696	$ 27,553	$ 24,300	$ 25,974	$ 22,789
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 31,370	$ 27,229	$ 24,163	$ 23,520	$ 22,625
Operations & Sale of Repossessed Assets	SO461	$ 31	$ 4	$ 7	$- 166	$- 9
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 295	$ 326	$ 196	$ 2,620	$ 201

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Sale of Other Assets Held for Investment	SO477	$ 0	$- 6	$- 66	$ 0	$- 28
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 2,137	$ 2,247	$ 12,514	$ 11,269	$ 5,292
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**	**$ 83,596**	**$ 88,277**	**$ 101,747**	**$ 86,706**	**$ 83,173**
All Personnel Compensation and Expense	SO510	$ 41,286	$ 43,273	$ 45,472	$ 44,628	$ 39,758
Legal Expense	SO520	$ 2,104	$ 1,977	$ 2,569	$ 2,734	$ 4,762
Office Occupancy and Equipment Expense	SO530	$ 15,731	$ 14,724	$ 15,678	$ 15,485	$ 13,630
Marketing and Other Professional Services	SO540	$ 8,033	$ 8,037	$ 8,540	$ 5,912	$ 4,784
Loan Servicing Fees	SO550	$ 1,019	$ 893	$ 769	$ 798	$ 701
Goodwill and Other Intangibles Expense	SO560	$ 3,686	$ 3,793	$ 3,436	$ 3,178	$ 2,723
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 4	$ 0	$ 45	$ 21	$ 0
Other Noninterest Expense	SO580	$ 11,733	$ 15,580	$ 25,238	$ 13,950	$ 16,815
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**	**$ 15,287**	**$ 6,403**	**$- 19,274**	**$ 9,325**	**$ 19,425**
Income Taxes - Total	**SO71**	**$ 4,773**	**$ 1,799**	**$- 8,163**	**$ 3,869**	**$ 7,098**
Federal	SO710	$ 4,313	$ 1,589	$- 6,758	$ 2,957	$ 6,333
State, Local & Other	SO720	$ 460	$ 210	$- 1,405	$ 912	$ 765
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 10,514**	**$ 4,604**	**$- 11,111**	**$ 5,456**	**$ 12,327**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 10,514**	**$ 4,604**	**$- 11,111**	**$ 5,456**	**$ 12,327**

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	$ 16
15	Income from corporate-owned life insurance	5	$ 258
99	Other	11	$ 1,266

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	$ 31
2	OTS assessments	2	$ 32
6	Supervisory examination fees	2	$ 12
7	Office supplies, printing, and postage	13	$ 1,468
8	Telephone, including data lines	7	$ 304
9	Loan origination expense	2	$ 86
10	ATM expense	6	$ 246
13	Misc taxes other than income & real estate	4	$ 60
14	Losses from fraud	1	$ 79
17	Charitable contributions	1	$ 20
19	Realized/unrealized losses on derivatives	1	$ 1,849
99	Other	14	$ 1,813

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 211,677**	**$ 101,851**	**$ 403,469**	**$ 297,447**	**$ 189,841**
YTD - Deposits and Investment Securities	Y_SO115	$ 14,412	$ 6,904	$ 32,585	$ 24,803	$ 15,047
YTD - Mortgage-Backed Securities	Y_SO125	$ 22,598	$ 11,311	$ 24,056	$ 14,817	$ 9,829
YTD - Mortgage Loans	Y_SO141	$ 138,646	$ 66,155	$ 281,835	$ 210,748	$ 134,757
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 18,117	$ 9,022	$ 33,607	$ 24,671	$ 16,109
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 17,904	$ 8,459	$ 31,386	$ 22,408	$ 14,099
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 1,482**	**$ 659**	**$ 2,013**	**$ 1,358**	**$ 796**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 1,473	$ 659	$ 1,788	$ 1,133	$ 571
YTD - Other	Y_SO185	$ 9	$ 0	$ 225	$ 225	$ 225
YTD - Interest Expense - Total	**Y_SO21**	**$ 98,133**	**$ 45,428**	**$ 164,145**	**$ 119,773**	**$ 76,316**
YTD - Deposits	Y_SO215	$ 56,518	$ 26,324	$ 99,844	$ 73,626	$ 48,821
YTD - Escrows	Y_SO225	$ 140	$ 0	$ 3	$ 3	$ 2
YTD - Advances from FHLBank	Y_SO230	$ 34,568	$ 16,085	$ 56,347	$ 40,610	$ 24,700
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 10	$ 6	$ 24	$ 18	$ 12
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 6,897	$ 3,013	$ 7,927	$ 5,516	$ 2,781
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**	**$ 115,026**	**$ 57,082**	**$ 241,337**	**$ 179,032**	**$ 114,321**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 7,918**	**$ 4,175**	**$ 46,380**	**$ 13,610**	**$ 8,760**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 107,108**	**$ 52,907**	**$ 194,957**	**$ 165,422**	**$ 105,561**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 86,455**	**$ 41,773**	**$ 176,742**	**$ 123,804**	**$ 88,655**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 2,786	$ 2,502	$ 4,470	$- 899	$ 12,003
YTD - Other Fees and Charges	Y_SO420	$ 20,036	$ 9,471	$ 42,168	$ 31,413	$ 20,553
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 59,249	$ 27,553	$ 93,149	$ 68,849	$ 42,922
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 58,599	$ 27,229	$ 90,076	$ 65,913	$ 42,393
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 35	$ 4	$- 191	$- 198	$ 15
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 621	$ 326	$ 3,358	$ 3,162	$ 542

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$- 6	$- 6	$- 94	$- 28	$- 28
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 4,384	$ 2,247	$ 36,955	$ 24,441	$ 13,177
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 171,873**	**$ 88,277**	**$ 344,832**	**$ 243,085**	**$ 157,334**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 84,559	$ 43,273	$ 167,746	$ 122,274	$ 78,125
YTD - Legal Expense	Y_SO520	$ 4,081	$ 1,977	$ 12,650	$ 10,081	$ 7,380
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 30,455	$ 14,724	$ 57,598	$ 41,920	$ 26,654
YTD - Marketing and Other Professional Services	Y_SO540	$ 16,070	$ 8,037	$ 24,168	$ 15,628	$ 9,750
YTD - Loan Servicing Fees	Y_SO550	$ 1,912	$ 893	$ 2,834	$ 2,065	$ 1,267
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 7,479	$ 3,793	$ 12,037	$ 8,601	$ 5,485
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 4	$ 0	$ 66	$ 21	$ 0
YTD - Other Noninterest Expense	Y_SO580	$ 27,313	$ 15,580	$ 67,733	$ 42,495	$ 28,673
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 21,690**	**$ 6,403**	**$ 26,867**	**$ 46,141**	**$ 36,882**
YTD - Income Taxes - Total	**Y_SO71**	**$ 6,572**	**$ 1,799**	**$ 9,079**	**$ 17,242**	**$ 13,404**
YTD - Federal	Y_SO710	$ 5,902	$ 1,589	$ 8,055	$ 14,813	$ 11,879
YTD - State, Local, and Other	Y_SO720	$ 670	$ 210	$ 1,024	$ 2,429	$ 1,525
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 15,118**	**$ 4,604**	**$ 17,788**	**$ 28,899**	**$ 23,478**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 15,118**	**$ 4,604**	**$ 17,788**	**$ 28,899**	**$ 23,478**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 47,667**	**$ 46,801**	**$ 70,255**	**$ 71,215**	**$ 72,671**
Net Provision for Loss	VA115	$ 3,668	$ 4,143	$ 32,715	$ 4,722	$ 4,954
Transfers	VA125	$ 1,452	$- 686	$ 560	$- 1,212	$ 303
Recoveries	VA135	$ 1,272	$ 1,176	$ 1,632	$ 1,599	$ 1,725
Adjustments	VA145	$ 0	$ 136	$ 0	$ 0	$ 64
Charge-offs	VA155	$ 4,089	$ 3,903	$ 55,396	$ 6,069	$ 7,716
General Valuation Allowances - Ending Balance	**VA165**	**$ 49,970**	**$ 47,667**	**$ 49,766**	**$ 70,255**	**$ 72,001**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 2,450**	**$ 1,851**	**$ 2,313**	**$ 896**	**$ 1,151**
Net Provision for Loss	VA118	$ 79	$ 32	$ 100	$ 209	$ 48

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$- 1,452	$ 686	$- 560	$ 1,212	$- 303
Adjustments	VA148	$ 0	$- 100	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 11	$ 19	$ 2	$ 4	$ 0
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 1,066**	**$ 2,450**	**$ 1,851**	**$ 2,313**	**$ 896**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 50,117**	**$ 48,652**	**$ 72,568**	**$ 72,111**	**$ 73,822**
Net Provision for Loss	VA120	$ 3,747	$ 4,175	$ 32,815	$ 4,931	$ 5,002
Recoveries	VA140	$ 1,272	$ 1,176	$ 1,632	$ 1,599	$ 1,725
Adjustments	VA150	$ 0	$ 36	$ 0	$ 0	$ 64
Charge-offs	VA160	$ 4,100	$ 3,922	$ 55,398	$ 6,073	$ 7,716
Total Valuation Allowances - Ending Balance	**VA170**	**$ 51,036**	**$ 50,117**	**$ 51,617**	**$ 72,568**	**$ 72,897**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 4,089**	**$ 3,903**	**$ 55,396**	**$ 6,069**	**$ 7,716**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 1,436**	**$ 752**	**$ 1,488**	**$ 1,336**	**$ 853**
Construction - Total	SUB2030	$ 605	$ 83	$ 0	$ 16	$ 49
1-4 Dwelling Units	VA420	$ 0	$ 83	$ 0	$ 16	$ 49
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 605	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 831	$ 669	$ 1,488	$ 1,320	$ 804
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 42	$ 67	$ 6	$ 451
1-4 Dwelling Units - Secured by First Liens	VA456	$ 103	$ 463	$ 93	$ 263	$ 134
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 662	$ 67	$ 99	$ 772	$ 187
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 31	$ 97	$ 1,229	$ 279	$ 20
Land	VA490	$ 35	$ 0	$ 0	$ 0	$ 12
Nonmortgage Loans - Total	**VA56**	**$ 2,653**	**$ 3,121**	**$ 53,560**	**$ 4,695**	**$ 6,206**
Commercial Loans	VA520	$ 1,362	$ 1,793	$ 51,638	$ 2,685	$ 4,914
Consumer Loans - Total	SUB2061	$ 1,291	$ 1,328	$ 1,922	$ 2,010	$ 1,292
Loans on Deposits	VA510	$ 49	$ 27	$ 0	$ 28	$ 25
Home Improvement Loans	VA516	$ 0	$ 0	$ 1	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 885	$ 1,044	$ 1,549	$ 1,107	$ 795
Mobile Home Loans	VA550	$ 8	$ 5	$ 7	$ 0	$ 28

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA560	$ 349	$ 252	$ 365	$ 875	$ 444
Repossessed Assets - Total	**VA60**	**$ 0**	**$ 30**	**$ 322**	**$ 17**	**$ 657**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 0	$ 30	$ 18	$ 17	$ 443
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 208	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 91	$ 0	$ 178
Other Repossessed Assets	VA630	$ 0	$ 0	$ 5	$ 0	$ 36
Real Estate Held for Investment	**VA70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA820**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA930**	**$ 0**	**$ 0**	**$ 26**	**$ 21**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 1,272**	**$ 1,176**	**$ 1,632**	**$ 1,599**	**$ 1,725**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 315**	**$ 152**	**$ 273**	**$ 275**	**$ 317**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 0	$ 3
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 0	$ 3
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 315	$ 152	$ 273	$ 275	$ 314
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 1	$ 2	$ 68	$ 0	$ 138
1-4 Dwelling Units - Secured by First Liens	VA457	$ 7	$ 47	$ 93	$ 85	$ 72
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 307	$ 43	$ 112	$ 190	$ 104
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 0	$ 60	$ 0	$ 0	$ 0
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 957**	**$ 1,024**	**$ 1,359**	**$ 1,324**	**$ 1,408**
Commercial Loans	VA521	$ 439	$ 491	$ 530	$ 688	$ 726
Consumer Loans - Total	SUB2161	$ 518	$ 533	$ 829	$ 636	$ 682
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 385	$ 372	$ 681	$ 496	$ 552

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Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 29	$ 0	$ 1
Credit Cards	VA557	$ 26	$ 30	$ 25	$ 36	$ 43
Other	VA561	$ 107	$ 131	$ 94	$ 104	$ 86
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$- 1,373**	**$ 717**	**$- 462**	**$ 1,423**	**$- 255**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$- 1,096**	**$ 396**	**$- 550**	**$ 1,246**	**$- 273**
Construction - Total	SUB2230	$ 0	$ 0	$ 21	$ 1,119	$- 319
1-4 Dwelling Units	VA422	$ 0	$ 0	$ 21	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 1,119	$- 319
Permanent - Total	SUB2241	$- 1,096	$ 396	$- 571	$ 127	$ 46
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 16	$- 15	$ 35	$ 110	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$- 44	$ 96	$ 37	$ 13	$ 46
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$- 1,068	$ 315	$- 643	$ 0	$ 0
Land	VA492	$ 0	$ 0	$ 0	$ 4	$ 0
Nonmortgage Loans - Total	**VA58**	**$- 277**	**$ 288**	**$ 88**	**$ 177**	**$ 18**
Commercial Loans	VA522	$- 250	$ 157	$ 63	$ 177	$ 18
Consumer Loans - Total	SUB2261	$- 27	$ 131	$ 25	$ 0	$ 0
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	$- 17	$ 88	$ 25	$ 0	$ 0
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$- 10	$ 43	$ 0	$ 0	$ 0
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 33**	**$ 0**	**$ 0**	**$ 0**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 0	$ 0
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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$ 33	$ 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**	**$ 1,444**	**$ 3,444**	**$ 53,302**	**$ 5,893**	**$ 5,736**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 25**	**$ 996**	**$ 665**	**$ 2,307**	**$ 263**
Construction - Total	SUB2330	$ 605	$ 83	$ 21	$ 1,135	$- 273
1-4 Dwelling Units	VA425	$ 0	$ 83	$ 21	$ 16	$ 46
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 605	$ 0	$ 0	$ 1,119	$- 319
Permanent - Total	SUB2341	$- 580	$ 913	$ 644	$ 1,172	$ 536
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 15	$ 25	$ 34	$ 116	$ 313
1-4 Dwelling Units - Secured by First Liens	VA459	$ 52	$ 512	$ 37	$ 191	$ 108
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 355	$ 24	$- 13	$ 582	$ 83
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$- 1,037	$ 352	$ 586	$ 279	$ 20
Land	VA495	$ 35	$ 0	$ 0	$ 4	$ 12
Nonmortgage Loans - Total	**VA59**	**$ 1,419**	**$ 2,385**	**$ 52,289**	**$ 3,548**	**$ 4,816**
Commercial Loans	VA525	$ 673	$ 1,459	$ 51,171	$ 2,174	$ 4,206
Consumer Loans - Total	SUB2361	$ 746	$ 926	$ 1,118	$ 1,374	$ 610
Loans on Deposits	VA515	$ 49	$ 27	$ 0	$ 28	$ 25
Home Improvement Loans	VA519	$ 0	$ 0	$ 1	$ 0	$ 0
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 483	$ 760	$ 893	$ 611	$ 243
Mobile Home Loans	VA555	$ 8	$ 5	$- 22	$ 0	$ 27
Credit Cards	VA559	$- 26	$- 30	$- 25	$- 36	$- 43
Other	VA565	$ 232	$ 164	$ 271	$ 771	$ 358
Repossessed Assets - Total	**VA65**	**$ 0**	**$ 63**	**$ 322**	**$ 17**	**$ 657**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 0	$ 30	$ 18	$ 17	$ 443

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	$ 0	$ 0	$ 208	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 91	$ 0	$ 178
Other Repossessed Assets	VA633	$ 0	$ 33	$ 5	$ 0	$ 36
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**	**$ 0**	**$ 0**	**$ 26**	**$ 21**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 541**	**$ 1,388**	**$ 6,463**	**$ 852**	**$ 1,490**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 11,697**	**$ 12,832**	**$ 11,575**	**$ 7,047**	**$ 7,168**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 2,190**	**$ 1,839**	**$ 1,554**	**$ 2,616**	**$ 1,885**
Construction	VA951	$ 131	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 1,848	$ 1,698	$ 945	$ 1,226	$ 1,885
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 192	$ 141	$ 411	$ 1,383	$ 0
Permanent - Land	VA955	$ 19	$ 0	$ 198	$ 7	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 74,493**	**$ 86,043**	**$ 78,880**	**$ 85,721**	**$ 101,364**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 100,538**	**$ 118,926**	**$ 131,172**	**$ 186,611**	**$ 175,616**
Substandard	VA965	$ 50,499	$ 63,064	$ 80,273	$ 72,239	$ 82,150
Doubtful	VA970	$ 49,665	$ 55,468	$ 50,799	$ 114,222	$ 92,362
Loss	VA975	$ 374	$ 394	$ 100	$ 150	$ 1,104

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 130,718**	**$ 155,601**	**$ 154,480**	**$ 222,365**	**$ 209,504**
Mortgages - Total	SUB2421	$ 86,239	$ 106,835	$ 103,236	$ 119,911	$ 105,400
Construction and Land Loans	SUB2430	$ 9,358	$ 6,427	$ 4,629	$ 4,247	$ 4,948
Permanent Loans Secured by 1-4 Property	SUB2441	$ 67,893	$ 84,970	$ 84,758	$ 102,457	$ 86,146
Permanent Loans Secured by All Other Property	SUB2450	$ 14,028	$ 18,090	$ 16,373	$ 15,684	$ 15,896
Nonmortgages - Total	SUB2461	$ 44,479	$ 48,766	$ 51,244	$ 102,454	$ 104,104
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 52,698**	**$ 57,227**	**$ 54,880**	**$ 67,126**	**$ 64,364**

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 51,250**	**$ 55,741**	**$ 52,754**	**$ 63,918**	**$ 63,324**
Mortgage Loans - Total	SUB2481	$ 42,370	$ 45,880	$ 41,342	$ 51,860	$ 51,209
Construction	PD115	$ 2,887	$ 3,263	$ 1,184	$ 1,128	$ 1,293
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 2,044	$ 1,288	$ 1,102	$ 2,998	$ 1,291
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 29,084	$ 31,724	$ 30,996	$ 42,293	$ 43,043
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 1,955	$ 1,907	$ 1,761	$ 1,930	$ 1,177
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 109	$ 2,868	$ 0	$ 19	$ 0
Permanent - Nonresidential Property (Except Land)	PD135	$ 2,391	$ 3,361	$ 4,707	$ 2,777	$ 4,096
Permanent - Land	PD138	$ 3,900	$ 1,469	$ 1,592	$ 715	$ 309
Nonmortgage Loans - Commercial Loans	PD140	$ 4,444	$ 5,158	$ 5,572	$ 6,547	$ 6,152
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 4,436	$ 4,703	$ 5,840	$ 5,511	$ 5,963
Loans on Deposits	PD161	$ 191	$ 249	$ 99	$ 294	$ 219
Home Improvement Loans	PD163	$ 211	$ 765	$ 246	$ 264	$ 700
Education Loans	PD165	$ 27	$ 0	$ 18	$ 29	$ 20
Auto Loans	PD167	$ 3,126	$ 2,901	$ 4,247	$ 3,942	$ 3,406
Mobile Home Loans	PD169	$ 103	$ 136	$ 106	$ 124	$ 142
Credit Cards	PD171	$ 0	$ 0	$ 0	$ 18	$ 0
Other	PD180	$ 778	$ 652	$ 1,124	$ 840	$ 1,476
Memo - Troubled Debt Restructured Included Above	PD190	$ 128	$ 3,350	$ 421	$ 267	$ 61
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 0	$ 215	$ 219	$ 0	$ 0
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 1,448**	**$ 1,486**	**$ 2,126**	**$ 3,208**	**$ 1,040**
Mortgage Loans - Total	SUB2491	$ 590	$ 617	$ 965	$ 1,711	$ 411
Construction	PD215	$ 0	$ 0	$ 126	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 0	$ 5	$ 0	$ 19	$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 290	$ 504	$ 498	$ 667	$ 373
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 0	$ 0	$ 265	$ 399	$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD235	$ 200	$ 0	$ 0	$ 626	$ 22
Permanent - Land	PD238	$ 100	$ 108	$ 76	$ 0	$ 16
Nonmortgage Loans - Commercial Loans	PD240	$ 229	$ 847	$ 300	$ 891	$ 426
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 629	$ 22	$ 861	$ 606	$ 203
Loans on Deposits	PD261	$ 460	$ 0	$ 464	$ 464	$ 0
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 16	$ 13	$ 68	$ 75	$ 90
Mobile Home Loans	PD269	$ 0	$ 0	$ 11	$ 4	$ 16
Credit Cards	PD271	$ 0	$ 0	$ 0	$ 0	$ 1
Other	PD280	$ 153	$ 9	$ 318	$ 63	$ 96
Memo - Troubled Debt Restructured Included Above	PD290	$ 0	$ 1	$ 0	$ 0	$ 97
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	$ 0	$ 0	$ 0	$ 0	$ 0
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 78,020**	**$ 98,374**	**$ 99,600**	**$ 155,239**	**$ 145,140**
Mortgage Loans - Total	SUB2501	$ 43,279	$ 60,338	$ 60,929	$ 66,340	$ 53,780
Construction	PD315	$ 1,431	$ 512	$ 795	$ 642	$ 2,065
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 919	$ 792	$ 1,273	$ 1,094	$ 393
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 29,709	$ 43,699	$ 43,955	$ 50,599	$ 36,946
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 3,892	$ 5,051	$ 4,908	$ 2,458	$ 2,923
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 730	$ 913	$ 913	$ 1,605	$ 684
Permanent - Nonresidential Property (Except Land)	PD335	$ 5,558	$ 8,296	$ 8,229	$ 8,180	$ 9,504
Permanent - Land	PD338	$ 1,040	$ 1,075	$ 856	$ 1,762	$ 1,265
Nonmortgage Loans - Commercial Loans	PD340	$ 32,312	$ 36,634	$ 36,845	$ 86,582	$ 88,931
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 2,429	$ 1,402	$ 1,826	$ 2,317	$ 2,429
Loans on Deposits	PD361	$ 785	$ 34	$ 41	$ 65	$ 36
Home Improvement Loans	PD363	$ 15	$ 40	$ 71	$ 37	$ 90
Education Loans	PD365	$ 41	$ 40	$ 35	$ 2	$ 47
Auto Loans	PD367	$ 1,005	$ 728	$ 1,065	$ 1,281	$ 1,267
Mobile Home Loans	PD369	$ 37	$ 53	$ 68	$ 70	$ 60
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 546	$ 507	$ 546	$ 862	$ 929
Memo - Troubled Debt Restructured Included Above	PD390	$ 1,308	$ 1,361	$ 967	$ 777	$ 827
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule LD --- Loan Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 341,112**	**$ 240,163**	**$ 259,809**	**$ 189,591**	**$ 188,580**

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Schedule LD --- Loan Data Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
90% up to 100% LTV	LD110	$ 214,546	$ 148,026	$ 176,059	$ 158,684	$ 138,394
100% and greater LTV	LD120	$ 126,566	$ 92,137	$ 83,750	$ 30,907	$ 50,186
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 16,730**	**$ 11,401**	**$ 25,292**	**$ 27,287**	**$ 9,745**
Past Due and Still Accruing - Total	**SUB5240**	**$ 4,734**	**$ 3,883**	**$ 3,972**	**$ 5,510**	**$ 5,153**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 4,734	$ 3,883	$ 3,972	$ 5,510	$ 5,153
90% up to 100% LTV	LD210	$ 2,147	$ 2,548	$ 2,814	$ 4,600	$ 3,946
100% and greater LTV	LD220	$ 2,587	$ 1,335	$ 1,158	$ 910	$ 1,207
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 0	$ 0	$ 0	$ 0	$ 0
90% up to 100% LTV	LD230	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 11,996**	**$ 7,518**	**$ 21,320**	**$ 21,777**	**$ 4,592**
90% up to 100% LTV	LD250	$ 2,560	$ 2,995	$ 11,239	$ 20,415	$ 2,928
100% and greater LTV	LD260	$ 9,436	$ 4,523	$ 10,081	$ 1,362	$ 1,664
Net Charge-offs - Total	**SUB5300**	**$ 62**	**$- 41**	**$ 178**	**$ 265**	**$ 483**
90% up to 100% LTV	LD310	$ 62	$- 41	$ 136	$ 24	$ 400
100% and greater LTV	LD320	$ 0	$ 0	$ 42	$ 241	$ 83
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD420	$ 0	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 15,204**	**$ 15,431**	**$ 3,110**	**$ 4,751**	**$ 4,773**
90% up to 100% LTV	LD430	$ 6,500	$ 7,403	$ 2,964	$ 4,180	$ 3,575
100% and greater LTV	LD440	$ 8,704	$ 8,028	$ 146	$ 571	$ 1,198
Sales - Total	**SUB5340**	**$ 95**	**$ 98**	**$ 557**	**$ 2,723**	**$ 1,876**
90% up to 100% LTV	LD450	$ 95	$ 0	$ 557	$ 2,308	$ 1,686
100% and greater LTV	LD460	$ 0	$ 98	$ 0	$ 415	$ 190

Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 192,574**	**$ 183,976**	**$ 177,950**	**$ 184,681**	**$ 177,444**
Mortgage Construction Loans	CC105	$ 184,715	$ 175,033	$ 170,685	$ 180,608	$ 173,479
Other Mortgage Loans	CC115	$ 7,859	$ 8,943	$ 7,265	$ 4,073	$ 3,965
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 4,979	$ 5,751	$ 6,956	$ 10,114	$ 10,788
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 811,274**	**$ 654,658**	**$ 502,825**	**$ 682,889**	**$ 697,468**
1-4 Dwelling Units	CC280	$ 795,636	$ 636,701	$ 488,749	$ 667,907	$ 684,139

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 702	$ 0	$ 1,363	$ 0	$ 70
All Other Real Estate	CC300	$ 14,936	$ 17,957	$ 12,713	$ 14,982	$ 13,259
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 4,235	$ 12,617	$ 1,153	$ 5,197	$ 2,392
Commitments Outstanding to Purchase Loans	CC320	$ 502,513	$ 407,934	$ 359,422	$ 497,668	$ 615,821
Commitments Outstanding to Sell Loans	CC330	$ 1,985,833	$ 1,944,460	$ 1,451,338	$ 2,275,407	$ 2,026,802
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 0	$ 0	$ 5,640
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	$ 595,000	$ 585,000	$ 158,000	$ 250,000	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 227,212**	**$ 214,984**	**$ 225,050**	**$ 221,511**	**$ 220,986**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 159,381	$ 153,896	$ 153,362	$ 145,636	$ 145,331
Commercial Lines	CC420	$ 37,176	$ 37,344	$ 44,461	$ 48,909	$ 47,604
Open-End Consumer Lines - Credit Cards	CC423	$ 0	$ 0	$ 0	$ 0	$ 0
Open-End Consumer Lines - Other	CC425	$ 30,655	$ 23,744	$ 27,227	$ 26,966	$ 28,051
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 3,913**	**$ 3,553**	**$ 4,177**	**$ 3,494**	**$ 3,084**
Commercial	CC430	$ 1,070	$ 1,099	$ 1,894	$ 2,439	$ 1,067
Standby, Not Included on CC465 or CC468	CC435	$ 2,843	$ 2,454	$ 2,283	$ 1,055	$ 2,017
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 74,602	$ 79,427	$ 2,189,628	$ 1,737,010	$ 1,192,347
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 1,029	$ 1,040	$ 1,277
Amount of Recourse Obligations on Assets in CC455	CC468	$ 74,602	$ 79,427	$ 2,188,599	$ 1,729,825	$ 1,191,070
Other Contingent Liabilities	CC480	$ 4	$ 4	$ 0	$ 4	$ 4
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 300,178**	**$ 121,556**	**$ 658,750**	**$ 28,826**	**$ 209,392**
Pass-Through Securities	CF143	$ 237,795	$ 103,490	$ 615,845	$ 1,130	$ 85,137
Other Mortgage-Backed Securities	CF153	$ 62,383	$ 18,066	$ 42,905	$ 27,696	$ 124,255
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 249,506**	**$ 57,153**	**$ 59,975**	**$ 32,494**	**$ 22,661**
Pass-Through Securities	CF145	$ 249,506	$ 57,153	$ 54,606	$ 1,763	$ 22,661
Other Mortgage-Backed Securities	CF155	$ 0	$ 0	$ 5,369	$ 30,731	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 50,672**	**$ 64,403**	**$ 598,775**	**$- 3,668**	**$ 186,731**

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 36,279	$- 38,191	$- 24,587	$- 17,419	$- 23,015
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 24,097	$- 24,201	$- 35,252	$- 34,373	$- 94,617
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 3,015,696**	**$ 2,387,018**	**$ 2,713,966**	**$ 2,857,427**	**$ 2,439,906**
Construction Loans - Total	SUB3840	$ 123,956	$ 114,295	$ 99,300	$ 119,109	$ 140,853
1-4 Dwelling Units	CF190	$ 109,762	$ 101,065	$ 88,223	$ 107,464	$ 123,029
Multifamily (5 or more) Dwelling Units	CF200	$ 124	$ 2,785	$ 2,290	$ 705	$ 2,366
Nonresidential	CF210	$ 14,070	$ 10,445	$ 8,787	$ 10,940	$ 15,458
Permanent Loans - Total	SUB3851	$ 2,891,740	$ 2,272,723	$ 2,614,666	$ 2,738,318	$ 2,299,053
1-4 Dwelling Units	CF225	$ 2,824,762	$ 2,200,452	$ 2,549,761	$ 2,678,356	$ 2,240,440
Multifamily (5 or more) Dwelling Units	CF245	$ 1,679	$ 5,055	$ 3,596	$ 7,285	$ 6,549
Nonresidential (Except Land)	CF260	$ 31,685	$ 40,569	$ 37,287	$ 24,787	$ 24,417
Land	CF270	$ 33,614	$ 26,647	$ 24,022	$ 27,890	$ 27,647
Loans and Participations Purchased - Total	**SUB3880**	**$ 731,802**	**$ 661,995**	**$ 669,353**	**$ 764,674**	**$ 961,211**
Secured by 1-4 Dwelling Units	CF280	$ 730,563	$ 660,632	$ 669,016	$ 756,321	$ 959,751
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 0	$ 34	$ 337	$ 0	$ 0
Secured by Nonresidential	CF300	$ 1,239	$ 1,329	$ 0	$ 8,353	$ 1,460
Loans and Participations Sold - Total	**SUB3890**	**$ 3,180,135**	**$ 2,788,254**	**$ 3,542,441**	**$ 4,182,847**	**$ 2,120,405**
Secured by 1-4 Dwelling Units	CF310	$ 3,167,212	$ 2,780,518	$ 3,538,640	$ 4,166,434	$ 2,110,830
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 4,286	$ 1,526	$ 1,235	$ 3,493	$ 0
Secured by Nonresidential	CF330	$ 8,637	$ 6,210	$ 2,566	$ 12,920	$ 9,575
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 2,448,333**	**$- 2,126,259**	**$- 2,873,088**	**$- 3,418,173**	**$- 1,159,194**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 217,559**	**$ 198,833**	**$ 244,753**	**$ 220,140**	**$ 721,324**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$- 91,680**	**$- 74,699**	**$ 279,440**	**$ 305,855**	**$ 8,710**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 31,483**	**$ 28,402**	**$ 36,661**	**$ 35,141**	**$ 56,588**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 258,124**	**$- 12,773**	**$- 124,435**	**$- 475,031**	**$ 568,098**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 324,215**	**$ 188,886**	**$ 225,722**	**$ 231,957**	**$ 315,824**
Commercial	CF390	$ 74,713	$ 66,881	$ 88,555	$ 96,309	$ 89,264
Consumer	CF400	$ 249,502	$ 122,005	$ 137,167	$ 135,648	$ 226,560
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 85,807**	**$ 1,658**	**$ 259**	**$ 1,837**	**$ 2,034**
Commercial	CF395	$ 1,075	$ 1,658	$ 259	$ 1,837	$ 1,617
Consumer	CF405	$ 84,732	$ 0	$ 0	$ 0	$ 417

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 238,408**	**$ 187,228**	**$ 225,463**	**$ 230,120**	**$ 313,790**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 265,452**	**$- 4,571**	**$- 186,755**	**$ 324,662**	**$- 163,789**
New Deposits Received less Deposits Withdrawn	CF420	$ 234,747	$- 27,583	$- 210,895	$ 300,830	$- 184,375
Interest Credited to Deposits	CF430	$ 30,705	$ 23,012	$ 24,140	$ 23,832	$ 20,586
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 468**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 814,028	$ 506,966	$ 475,161	$ 456,111	$ 115,017
Fully Insured	DI100	$ 719,290	$ 418,021	$ 419,421	$ 409,260	$ 53,950
Other	DI110	$ 94,738	$ 88,945	$ 55,740	$ 46,851	$ 61,067
Deposits with Balances - $100,000 or Less	DI120	$ 3,632,692	$ 3,403,054	$ 3,568,055	$ 3,739,339	$ 3,529,118
Deposits with Balances - Greater than $100,000	DI130	$ 1,652,571	$ 1,605,967	$ 1,670,172	$ 1,659,062	$ 1,573,528
Number of Deposit Accounts - Total	SUB4062	432,496	404,270	458,473	426,246	442,143
Balances of $100,000 or Less	DI150	425,912	397,767	451,365	419,224	435,005
Balances Greater than $100,000	DI160	6,584	6,503	7,108	7,022	7,138
IRA/Keogh Accounts	DI200	$ 321,938	$ 318,425	$ 335,916	$ 342,764	$ 353,448
Uninsured Deposits	DI210	$ 1,035,484	$ 991,171	$ 1,006,653	$ 997,220	$ 900,793
Preferred Deposits	DI220	$ 7,346	$ 8,815	$ 8,054	$ 6,915	$ 4,273
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 1,033,546	$ 1,035,953	$ 1,038,405	$ 1,095,620	$ 987,052
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 1,347,525	$ 1,409,172	$ 1,499,954	$ 1,559,207	$ 1,624,880
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 232,644	$ 240,629	$ 288,120	$ 304,534	$ 316,892
Deposits & Escrows - Time Deposits	DI340	$ 2,671,549	$ 2,323,273	$ 2,411,748	$ 2,439,042	$ 2,173,826
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 492,607	$ 487,850	$ 449,373	$ 527,818	$ 414,443
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 985	$ 1,153	$ 1,208	$ 1,813	$ 912
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 6,650	$ 4,869	$ 1,958	$ 784	$ 4,460
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 0	$ 0	$ 0	$ 0	$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	$ 0	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	3,372	3,338	3,369	3,338	3,346
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 1,440,889	$ 1,522,067	$ 1,578,462	$ 1,124,051	$ 1,255,905
Assets Held for Sale	SI387	$ 1,384,477	$ 1,118,666	$ 1,175,166	$ 1,289,486	$ 1,389,377
Loans Serviced for Others	SI390	$ 15,553,394	$ 16,230,713	$ 14,031,412	$ 14,131,159	$ 14,248,526
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	85.24%	84.38%	84.86%	84.16%	85.52%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.01%	85.23%	85.51%	83.47%	84.67%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.48%	84.66%	85.36%	84.00%	84.96%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	93.32%	93.87%	98.15%	95.75%	94.33%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 192**	**$ 184**	**$ 74**	**$ 686**	**$ 671**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 18,240	$ 14,251	$ 15,783	$ 14,679	$ 15,989
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	24	28	35	36	36
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Beginning Equity Capital	**SI600**	**$ 865,930**	**$ 893,820**	**$ 900,155**	**$ 881,070**	**$ 801,670**
Net Income (Loss) (SO91)	SI610	$ 10,514	$ 4,604	$- 11,111	$ 5,456	$ 12,327
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 1,356	$ 156	$ 662	$ 475	$ 975
Stock Issued	SI640	$ 2,000	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 1,019	$ 1,138	$ 28,910	$ 0	$ 83,737
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$ 14,050	$- 28,855	$ 10,358	$ 13,305	$- 8,621
Prior Period Adjustments	SI668	$ 0	$ 421	$ 0	$ 0	$- 50
Other Adjustments	SI671	$ 87	$- 5,042	$- 79	$ 796	$- 109
Ending Equity Capital (SC80)	**SI680**	**$ 892,244**	**$ 865,930**	**$ 927,571**	**$ 900,152**	**$ 887,979**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 1,757	$ 1,728	$ 211	$ 853	$ 363
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 468	$ 18,149	$ 4,058	$ 13,043	$ 1,400
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	1 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 185	$ 141	$ 115	$ 69	$ 99
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 8,624,063	$ 8,262,894	$ 8,707,004	$ 8,941,514	$ 8,739,939
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 789,659	$ 785,850	$ 937,813	$ 980,539	$ 948,285
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 7,024,842	$ 5,718,298	$ 5,947,420	$ 6,274,485	$ 6,178,723
Nonmortgage Loans	SI885	$ 1,105,482	$ 1,012,953	$ 1,070,670	$ 993,253	$ 881,120
Deposits and Excrows	SI890	$ 5,006,742	$ 4,839,162	$ 5,261,264	$ 5,237,836	$ 5,150,821
Total Borrowings	SI895	$ 2,476,776	$ 2,312,357	$ 2,270,833	$ 2,562,148	$ 2,465,557
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	50	45	24	27	37
Total Dollar Amount of Loans Made During Quarter	SI910	$ 52,828	$ 2,842	$ 766	$ 2,339	$ 846
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.76	4.99	4.56	4.44	6.19
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.35	6.16	6.80	5.37	6.74

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	1	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	0	0	0	3	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	9	7	9	7	7

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	18 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	17 [Yes]
Do you have any farm or agriculture loans?	SB100	7 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Are all your commercial loans $100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	39	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	1	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at $100,000 or less - Number	SB300	1,252	N/A	N/A	N/A	494
Nonfarm Mtges Orig. at $100,000 or less - Outstd Bal	SB310	$ 20,527	N/A	N/A	N/A	$ 21,684
Nonfarm Mortg Orig. at $100-250,000 - Number	SB320	2,034	N/A	N/A	N/A	415
Nonfarm Mortg Orig. at $100-250,000 - Outstd Bal	SB330	$ 45,686	N/A	N/A	N/A	$ 51,741
Nonfarm Mortg Orig. at $250,000 - $1 million - Number	SB340	10,906	N/A	N/A	N/A	353
Nonfarm Mortg Orig. at $250,000 - $1 mill. - Outstd Bal	SB350	$ 162,722	N/A	N/A	N/A	$ 155,316
Nonfarm Comml Lns Orig at $100,000 or Less - Number	SB400	11,534	N/A	N/A	N/A	11,767
Nonfarm Comml Lns Orig at $100,000 or Less - Outstd Bal	SB410	$ 229,695	N/A	N/A	N/A	$ 266,381
Nonfarm Comml Lns Orig at $100-250,000 - Number	SB420	2,332	N/A	N/A	N/A	1,115
Nonfarm Comml Lns Orig at $100-250,000 - Outstd Bal	SB430	$ 113,136	N/A	N/A	N/A	$ 118,168
Nonfarm Comml Lns Orig at $250,000 - $1 mill. - Number	SB440	1,221	N/A	N/A	N/A	245

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at $250,000 - $1 mill. - Outst Bal	SB450	$ 63,532	N/A	N/A	N/A	$ 78,811
Farm Mortgages Orig at $100,000 or Less - Number	SB500	66	N/A	N/A	N/A	48
Farm Mortgages Orig at $100,000 or Less - Outstd Bal	SB510	$ 2,113	N/A	N/A	N/A	$ 1,798
Farm Mortgages Orig at $100-250,000 - Number	SB520	21	N/A	N/A	N/A	16
Farm Mortgages Orig at $100-250,000 - Outstd Bal	SB530	$ 3,100	N/A	N/A	N/A	$ 2,454
Farm Mortgages Orig at $250,000 - $500,000 - Number	SB540	10	N/A	N/A	N/A	6
Farm Mortgages Orig at $250,000 - $500,000 - Outstd Bal	SB550	$ 3,722	N/A	N/A	N/A	$ 1,819
Farm Nonmtge Loans Orig at $100,000 or Less - Number	SB600	117	N/A	N/A	N/A	151
Farm Nonmtge Loans Orig at $100,000 or Less - Bal.	SB610	$ 2,276	N/A	N/A	N/A	$ 2,152
Farm Nonmtge Loans Orig at $100-250,000 - Number	SB620	1	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at $100-250,000 - Outstd Bal	SB630	$ 221	N/A	N/A	N/A	$ 97
Farm Nonmtge Loans Orig at $250,000 - $500,000 - No.	SB640	1	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at $250,000 - $500,000 - Bal.	SB650	$ 238	N/A	N/A	N/A	$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS210	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS220	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS270	$ 0	$ 0	$ 0	$ 0	$ 0
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS211	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS221	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS231	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS241	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
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**	**0**	**0**	**0**	**0**	**0**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS310	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS320	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Employee Benefit - Defined Benefit	FS330	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS340	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS370	$ 0	$ 0	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 0	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 0	$ 0	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 0	$ 0	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 0	$ 0	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 0	$ 0	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 0	$ 0	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 0	$ 0	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	**SUB6300**	**0**	**0**	**0**	**0**	**0**
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	**FS515**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Number of Funds - Total Collective Investment Funds	**FS60**	**0**	**0**	**0**	**0**	**0**
Domestic Equity	FS610	0	0	0	0	0

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

Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	$ 892,241	$ 865,931	$ 927,565	$ 900,157	$ 887,983
Equity Capital Deductions - Total	SUB1631	$ 108,109	$ 105,055	$ 101,574	$ 101,418	$ 95,432
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR115	$ 90,329	$ 89,548	$ 88,379	$ 88,309	$ 79,493
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 17,780	$ 15,507	$ 13,195	$ 13,109	$ 15,939
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions - Total	SUB1641	$- 102,368	$- 88,365	$- 116,728	$- 105,230	$- 92,366
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$- 102,662	$- 88,613	$- 117,003	$- 105,562	$- 92,755
Qualifying Intangible Assets	CCR185	$ 0	$ 0	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 294	$ 248	$ 275	$ 332	$ 389
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 681,764**	**$ 672,511**	**$ 709,263**	**$ 693,509**	**$ 700,185**
Total Assets (SC60)	**CCR205**	**$ 8,658,753**	**$ 8,355,153**	**$ 8,535,347**	**$ 8,350,524**	**$ 8,698,736**
Asset Deductions - Total	SUB1651	$ 108,109	$ 105,055	$ 101,574	$ 101,418	$ 95,432
Assets of "Nonincludable" Subsidiaries	CCR260	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR265	$ 90,329	$ 89,548	$ 88,379	$ 88,309	$ 79,493
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 17,780	$ 15,507	$ 13,195	$ 13,109	$ 15,939
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$- 167,148	$- 144,311	$- 190,166	$- 171,523	$- 151,166
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$- 167,148	$- 144,311	$- 190,166	$- 171,523	$- 151,166
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 8,383,496**	**$ 8,105,787**	**$ 8,243,607**	**$ 8,077,583**	**$ 8,452,138**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 335,458**	**$ 324,224**	**$ 325,271**	**$ 323,121**	**$ 338,071**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 681,764**	**$ 672,511**	**$ 709,263**	**$ 693,509**	**$ 700,185**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 75,568	$ 71,560	$ 69,869	$ 71,477	$ 68,342
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 500	$ 500	$ 500	$ 500	$ 500
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 44,638	$ 44,930	$ 45,914	$ 59,590	$ 58,553
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 45	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 120,706**	**$ 116,990**	**$ 116,328**	**$ 131,567**	**$ 127,395**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 120,706**	**$ 116,990**	**$ 116,328**	**$ 131,567**	**$ 127,395**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 225	$ 225	$ 225	$ 225	$ 225
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 338	$ 0	$ 0	$ 0	$ 0
Total Risk-Based Capital	**CCR39**	**$ 801,907**	**$ 789,276**	**$ 825,366**	**$ 824,851**	**$ 827,355**
0% R/W Category - Cash	CCR400	$ 26,148	$ 24,452	$ 21,973	$ 24,687	$ 24,338
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 1,084,319	$ 537,264	$ 230,102	$ 26,348	$ 25,659
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 3,967	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 82,427	$ 112,165	$ 80,403	$ 126,813	$ 15,491
0% R/W Category - Assets Total	CCR420	$ 1,196,861	$ 673,881	$ 332,478	$ 177,848	$ 65,488
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	$ 678,918	$ 1,154,609	$ 1,020,800	$ 481,143	$ 518,522
20% R/W Category - Claims on FHLBs	CCR435	$ 364,735	$ 330,141	$ 320,177	$ 331,673	$ 399,432
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 14,796	$ 17,000	$ 21,873	$ 23,020	$ 23,541
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 195,507	$ 151,455	$ 209,387	$ 244,060	$ 148,396
20% R/W Category - Other	CCR450	$ 183,995	$ 247,712	$ 311,048	$ 749,194	$ 583,799
20% R/W Category - Assets Total	CCR455	$ 1,437,951	$ 1,900,917	$ 1,883,285	$ 1,829,090	$ 1,673,690
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 287,588**	**$ 380,184**	**$ 376,658**	**$ 365,818**	**$ 334,737**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 2,885,174	$ 2,958,322	$ 3,029,428	$ 3,076,622	$ 3,914,309
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 18,437	$ 20,561	$ 16,927	$ 18,845	$ 17,840
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 5	$ 28,551	$ 31,731	$ 33,461	$ 62,482
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 7,494	$ 7,404	$ 11,612	$ 12,086	$ 12,525
50% R/W Category - Other	CCR480	$ 101,005	$ 74,256	$ 108,594	$ 178,098	$ 180,131
50% R/W Category - Assets Total	CCR485	$ 3,012,115	$ 3,089,094	$ 3,198,292	$ 3,319,112	$ 4,187,287
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 1,506,063**	**$ 1,544,550**	**$ 1,599,151**	**$ 1,659,562**	**$ 2,093,647**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 183,952	$ 71,812	$ 221,486	$ 242,379	$ 95,951

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	$ 3,484,036	$ 3,246,120	$ 3,196,975	$ 3,144,463	$ 2,848,627
100% R/W Category - Assets Total	CCR510	$ 3,667,988	$ 3,317,932	$ 3,418,461	$ 3,386,842	$ 2,944,578
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 3,667,988**	**$ 3,317,932**	**$ 3,418,461**	**$ 3,386,842**	**$ 2,944,578**
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**	**$ 9,314,915**	**$ 8,981,824**	**$ 8,832,516**	**$ 8,712,892**	**$ 8,871,043**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 5,461,637**	**$ 5,242,665**	**$ 5,394,268**	**$ 5,412,220**	**$ 5,372,959**
Excess Allowances for Loan and Lease Losses	CCR530	$ 5,188	$ 2,694	$ 2,329	$ 10,561	$ 12,387
Total Risk-Weighted Assets	**CCR78**	**$ 5,456,449**	**$ 5,239,971**	**$ 5,391,939**	**$ 5,401,659**	**$ 5,360,572**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 436,516**	**$ 419,197**	**$ 431,353**	**$ 432,135**	**$ 428,846**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**8.13%**	**8.30%**	**8.60%**	**8.59%**	**8.28%**
Total Risk-Based Capital Ratio	**CCR820**	**14.70%**	**15.06%**	**15.31%**	**15.27%**	**15.43%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**12.49%**	**12.83%**	**13.15%**	**12.84%**	**13.06%**
Tangible Equity Ratio	**CCR840**	**8.13%**	**8.30%**	**8.60%**	**8.59%**	**8.28%**

*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.