

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:57 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	22	22	23	23	23

Schedule NS --- Optional Narrative Statement		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	N/A	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 13,220,257	\$ 10,864,961	\$ 9,745,014	\$ 8,872,492	\$ 9,832,914
Cash and Non-Interest-Earning Deposits	SC110	\$ 946,572	\$ 623,423	\$ 987,957	\$ 975,578	\$ 935,776
Interest-Earning Deposits in FHLBs	SC112	\$ 467,882	\$ 664,288	\$ 762,439	\$ 300,055	\$ 410,687
Other Interest-Earning Deposits	SC118	\$ 81,761	\$ 44,692	\$ 34,078	\$ 32,453	\$ 32,209
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,519,647	\$ 8,802,292	\$ 6,868,623	\$ 7,306,334	\$ 8,225,058
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,127,949	\$ 643,623	\$ 1,020,069	\$ 179,714	\$ 165,868
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 36,292	\$ 45,916	\$ 37,999	\$ 46,452	\$ 33,809
State and Municipal Obligations	SC180	\$ 3,147	\$ 3,252	\$ 3,264	\$ 3,118	\$ 2,613
Securities Backed by Nonmortgage Loans	SC182	\$ 0	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 19,677	\$ 21,236	\$ 18,377	\$ 14,291	\$ 10,624
Accrued Interest Receivable	SC191	\$ 17,330	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 7,204,709	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 7,204,709	\$ 7,658,937	\$ 7,728,877	\$ 7,588,222	\$ 7,863,513
Pass-Through - Total	SUB0073	\$ 6,888,675	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,525,534	\$ 6,964,429	\$ 7,147,343	\$ 7,101,469	\$ 7,355,118
Other Pass-Through	SC215	\$ 363,141	\$ 392,122	\$ 329,679	\$ 174,483	\$ 120,367
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 287,449	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 39,245	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 248,204	N/A	N/A	N/A	N/A
Other	SC222	\$ 0	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 28,585	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 14,571,390	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 14,462,096	\$ 13,864,229	\$ 14,035,930	\$ 14,584,770	\$ 14,376,544
Construction Loans - Total	SUB0100	\$ 3,307,560	\$ 3,343,157	\$ 3,669,905	\$ 3,848,476	\$ 4,114,308
Residential - Total	SUB0110	\$ 2,440,808	\$ 2,444,744	\$ 2,658,545	\$ 2,683,508	\$ 2,662,164
1-4 Dwelling Units	SC230	\$ 842,808	\$ 823,970	\$ 924,331	\$ 911,118	\$ 886,153
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,598,000	\$ 1,620,774	\$ 1,734,214	\$ 1,772,390	\$ 1,776,011
Nonresidential Property	SC240	\$ 866,752	\$ 898,413	\$ 1,011,360	\$ 1,164,968	\$ 1,452,144
Permanent Loans - Total	SUB0121	\$ 11,199,311	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 10,425,707	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 10,105,788	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 1,780,370	\$ 1,540,756	\$ 1,393,470	\$ 1,329,454	\$ 1,250,336
All Other - First Liens	SC254	\$ 6,653,301	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 1,672,117	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 319,919	\$ 279,877	\$ 231,894	\$ 258,578	\$ 285,304
Nonresidential Property (Except Land)	SC260	\$ 457,339	\$ 502,450	\$ 546,367	\$ 552,840	\$ 614,024
Land	SC265	\$ 316,265	\$ 314,498	\$ 321,675	\$ 252,718	\$ 282,724
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 605,434	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 61,303	\$ 61,352	\$ 58,612	\$ 58,258	\$ 60,797
Advances for Taxes and Insurance	SC275	\$ 3,216	\$ 7,728	\$ 1,661	\$ 2,460	\$ 3,784
Allowance for Loan and Lease Losses	SC283	\$ 109,294	\$ 106,780	\$ 119,878	\$ 111,995	\$ 111,727
Nonmortgage Loans - Gross	SUB0162	\$ 11,120,730	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 10,969,109	\$ 11,841,181	\$ 10,687,795	\$ 12,071,754	\$ 11,523,148
Commercial Loans - Total	SC32	\$ 2,014,879	\$ 1,997,002	\$ 2,140,222	\$ 2,289,441	\$ 2,297,477
Secured	SC300	\$ 1,618,001	\$ 1,558,538	\$ 1,614,702	\$ 1,651,166	\$ 1,638,414
Unsecured	SC303	\$ 363,675	\$ 377,851	\$ 439,720	\$ 535,763	\$ 545,313
Lease Receivables	SC306	\$ 33,203	\$ 60,613	\$ 85,800	\$ 102,512	\$ 113,750
Consumer Loans - Total	SC35	\$ 9,067,520	\$ 9,955,627	\$ 8,664,095	\$ 9,899,428	\$ 9,345,384
Loans on Deposits	SC310	\$ 58,469	\$ 58,133	\$ 58,562	\$ 63,452	\$ 63,221
Home Improvement Loans (Not secured by real estate)	SC316	\$ 704	\$ 44,420	\$ 49,575	\$ 57,768	\$ 65,540
Education Loans	SC320	\$ 334	\$ 403	\$ 442	\$ 355	\$ 394
Auto Loans	SC323	\$ 2,264,563	\$ 3,301,278	\$ 2,619,782	\$ 3,942,760	\$ 3,521,144
Mobile Home Loans	SC326	\$ 1,084	\$ 1,265	\$ 1,316	\$ 1,398	\$ 1,525
Credit Cards	SC328	\$ 5,729,026	\$ 5,688,054	\$ 5,210,738	\$ 5,139,262	\$ 5,010,191

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,013,340	\$ 862,074	\$ 723,680	\$ 694,433	\$ 683,369
Accrued Interest Receivable	SC348	\$ 38,331	\$ 41,351	\$ 42,113	\$ 47,048	\$ 46,718
Allowance for Loan and Lease Losses	SC357	\$ 151,621	\$ 152,799	\$ 158,635	\$ 164,163	\$ 166,431
Reposessed Assets - Gross	SUB0201	\$ 40,518	\$ 42,281	\$ 31,066	\$ 28,388	\$ 17,318
Reposessed Assets - Total	SC40	\$ 40,485	\$ 42,248	\$ 30,927	\$ 28,182	\$ 17,169
Real Estate - Total	SUB0210	\$ 39,997	\$ 41,288	\$ 30,119	\$ 27,709	\$ 14,672
Construction	SC405	\$ 12,038	\$ 13,526	\$ 14,681	\$ 17,126	\$ 2,488
Residential - Total	SUB0225	\$ 7,537	\$ 7,572	\$ 7,621	\$ 8,342	\$ 7,808
1-4 Dwelling Units	SC415	\$ 7,537	\$ 7,514	\$ 7,570	\$ 8,342	\$ 7,565
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 58	\$ 51	\$ 0	\$ 243
Nonresidential (Except Land)	SC426	\$ 19,823	\$ 19,579	\$ 7,206	\$ 1,601	\$ 1,603
Land	SC428	\$ 599	\$ 611	\$ 611	\$ 640	\$ 2,773
Other Reposessed Assets	SC430	\$ 521	\$ 993	\$ 947	\$ 679	\$ 2,646
General Valuation Allowances	SC441	\$ 33	\$ 33	\$ 139	\$ 206	\$ 149
Real Estate Held for Investment	SC45	\$ 3,623	\$ 3,496	\$ 3,541	\$ 3,559	\$ 3,710
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 784,489	\$ 736,041	\$ 720,672	\$ 744,341	\$ 750,371
Federal Home Loan Bank Stock	SC510	\$ 784,187	\$ 735,438	\$ 719,970	\$ 743,546	\$ 749,305
Other	SC540	\$ 302	\$ 603	\$ 702	\$ 795	\$ 1,066
Office Premises and Equipment	SC55	\$ 203,100	\$ 198,193	\$ 323,280	\$ 330,451	\$ 330,144
Other Assets - Gross	SUB0262	\$ 795,400	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 795,400	\$ 765,013	\$ 744,669	\$ 719,703	\$ 702,328
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,155	N/A	N/A	N/A	N/A
Bank-Owned Life Insurance - Other	SC625	\$ 13,620	\$ 9,669	\$ 5,782	\$ 9,438	\$ 8,427
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 169,033	\$ 174,775	\$ 164,559	\$ 149,686	\$ 162,388
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 200,084	\$ 186,029	\$ 154,488	\$ 155,013	\$ 155,614
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 76,480	\$ 60,054	\$ 71,547	\$ 30,109	\$ 36,518
Other Assets	SC689	\$ 335,028	\$ 344,155	\$ 354,075	\$ 384,895	\$ 347,808
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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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 260,948	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 47,944,216	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 47,683,268	\$ 45,974,299	\$ 44,076,505	\$ 44,943,474	\$ 45,399,841
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 24,396,650	\$ 24,017,285	\$ 24,395,967	\$ 24,367,182	\$ 24,192,970
Deposits	SC710	\$ 23,935,058	\$ 23,537,975	\$ 23,796,769	\$ 23,717,393	\$ 23,633,285
Escrows	SC712	\$ 461,719	\$ 479,422	\$ 599,113	\$ 649,051	\$ 558,470
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 127	\$- 112	\$ 85	\$ 738	\$ 1,215
Borrowings - Total	SC72	\$ 19,449,761	\$ 17,790,474	\$ 14,823,854	\$ 16,098,821	\$ 16,936,136
Advances from FHLBank	SC720	\$ 16,513,479	\$ 14,539,956	\$ 10,862,299	\$ 11,460,820	\$ 12,131,714
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,454,265	\$ 1,417,725	\$ 2,483,708	\$ 2,896,959	\$ 3,361,819
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,107	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,176,910	\$ 1,832,793	\$ 1,477,847	\$ 1,741,042	\$ 1,442,603
Other Liabilities - Total	SC75	\$ 473,940	\$ 1,026,744	\$ 1,483,155	\$ 1,143,380	\$ 974,032
Accrued Interest Payable - Deposits	SC763	\$ 12,980	\$ 24,717	\$ 20,368	\$ 27,647	\$ 23,975
Accrued Interest Payable - Other	SC766	\$ 26,887	\$ 36,696	\$ 22,510	\$ 34,138	\$ 29,106
Accrued Taxes	SC776	\$ 43,758	\$ 33,566	\$ 51,159	\$ 41,755	\$ 52,514
Accounts Payable	SC780	\$ 98,183	\$ 114,727	\$ 125,429	\$ 106,542	\$ 69,049
Deferred Income Taxes	SC790	\$ 54,014	\$ 42,926	\$ 44,418	\$ 32,431	\$ 30,008
Other Liabilities and Deferred Income	SC796	\$ 238,118	\$ 774,112	\$ 1,219,271	\$ 900,867	\$ 769,380
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	\$ 44,320,351	\$ 42,834,503	\$ 40,702,976	\$ 41,609,383	\$ 42,103,138

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 5,589	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,357,328	\$ 3,134,369	\$ 3,368,260	\$ 3,329,526	\$ 3,292,058
Stock - Total	SUB0311	\$ 1,969,728	\$ 1,809,499	\$ 1,864,525	\$ 1,872,673	\$ 1,870,592
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 84,530	\$ 84,530	\$ 144,530	\$ 144,530	\$ 144,530
Common Stock - Par Value	SC820	\$ 30,095	\$ 30,094	\$ 30,096	\$ 30,097	\$ 30,038
Common Stock - Paid in Excess of Par	SC830	\$ 1,855,103	\$ 1,694,875	\$ 1,689,899	\$ 1,698,046	\$ 1,696,024
Accumulated Other Comprehensive Income - Total	SC86	\$ 13,507	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 13,507	\$ 13,136	\$ 17,408	\$ 27,213	\$ 56,818
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	N/A	N/A	N/A	N/A
Other	SC870	\$ 0	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 1,374,438	\$ 1,312,079	\$ 1,486,665	\$ 1,430,209	\$ 1,365,216
Other Components of Equity Capital	SC891	\$- 345	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 47,683,268	\$ 45,974,301	\$ 44,076,504	\$ 44,943,474	\$ 45,399,839

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 22,922
3	Federal, State, or other taxes receivable	2	\$ 1,136
4	Net deferred tax assets	6	\$ 6,214
6	Prepaid deposit insurance premiums	5	\$ 26
7	Prepaid expenses	16	\$ 65,690
8	Deposits for utilities and other services	1	\$ 2
9	Advances for loans serviced for others	1	\$ 24,793
10	Property leased to others, net of accumul. deprec.	1	\$ 51,049
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 574
14	Other noninterest-bearing short-term accounts recv	5	\$ 45,842
22	Unapplied loan disbursements	1	\$ 292
99	Other	14	\$ 36,373

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 5
4	Nonrefundable loan fees received prior to closing	2	\$ 37
7	Deferred gains from the sale of real estate	2	\$ 1,801
11	The liability recorded for post-retirement benefit	3	\$ 26,444
14	Unapplied loan payments received	2	\$ 12,651
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 395
18	Litigation reserves	1	\$ 200
99	Other	23	\$ 175,690

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 465,256	\$ 465,567	\$ 480,266	\$ 503,248	\$ 512,258
Deposits and Investment Securities	SO115	\$ 32,903	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 70,965	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 180,121	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 181,267	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 25,490	\$ 31,113	\$ 32,278	\$ 29,053	\$ 29,274
Consumer Loans and Leases	SO171	\$ 155,777	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,766	\$ 3,623	\$ 3,728	\$ 4,616	\$ 4,496
Federal Home Loan Bank Stock	SO181	\$ 2,765	\$ 3,623	\$ 3,728	\$ 4,616	\$ 4,496
Other	SO185	\$ 1	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 179,277	\$ 179,152	\$ 186,032	\$ 204,839	\$ 217,078
Deposits	SO215	\$ 91,231	\$ 95,056	\$ 102,314	\$ 113,661	\$ 120,308
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Advances from FHLBank	SO230	\$ 67,791	\$ 59,857	\$ 57,562	\$ 64,421	\$ 68,738
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 2,751	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 17,504	\$ 24,239	\$ 26,156	\$ 26,760	\$ 28,035
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 3	\$ 4
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 288,745	\$ 290,038	\$ 297,962	\$ 303,025	\$ 299,676
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 29,210	\$ 25,862	\$ 32,674	\$ 53,770	\$ 42,603
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 259,535	\$ 264,176	\$ 265,288	\$ 249,255	\$ 257,073
Noninterest Income - Total	SO42	\$ 204,167	\$ 204,440	\$ 262,614	\$ 249,772	\$ 184,576
Mortgage Loan Serving Fees	SO410	\$ 1,372	\$ 10,471	\$- 3,401	\$- 19,935	\$- 10,360
Other Fees and Charges	SO420	\$ 165,795	\$ 156,148	\$ 181,051	\$ 171,413	\$ 146,323
Net Income (Loss) from Other - Total	SUB0451	\$ 30,786	\$ 22,184	\$ 89,735	\$ 91,143	\$ 44,892
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 20,547	\$ 23,305	\$ 94,159	\$ 67,370	\$ 46,921
Operations & Sale of Repossessed Assets	SO461	\$- 1,086	\$- 765	\$- 710	\$- 2,263	\$- 1,362
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 60	\$- 3,239	\$- 4,297	\$ 25,221	\$- 2,489
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 747	\$ 378	\$ 22	\$ 112	\$ 119

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Sale of Other Assets Held for Investment	SO477	\$ 10,518	\$ 2,505	\$ 561	\$ 703	\$ 1,700
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Other Noninterest Income	SO488	\$ 6,214	\$ 15,637	\$ - 4,771	\$ 7,151	\$ 3,721
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	\$ 328,075	\$ 306,836	\$ 313,240	\$ 324,541	\$ 293,556
All Personnel Compensation and Expense	SO510	\$ 145,359	\$ 147,980	\$ 153,338	\$ 168,667	\$ 147,975
Legal Expense	SO520	\$ 2,858	\$ 4,320	\$ 2,362	\$ 4,507	\$ 3,183
Office Occupancy and Equipment Expense	SO530	\$ 52,868	\$ 57,596	\$ 55,215	\$ 55,744	\$ 53,729
Marketing and Other Professional Services	SO540	\$ 36,716	\$ 26,044	\$ 21,817	\$ 21,581	\$ 21,666
Loan Servicing Fees	SO550	\$ 569	\$ 625	\$ 1,005	\$ 1,904	\$ 3,638
Goodwill and Other Intangibles Expense	SO560	\$ 3,052	\$ 2,737	\$ 679	\$ 679	\$ 679
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ - 115	\$ 1	\$ 453	\$ 341	\$ - 32
Other Noninterest Expense	SO580	\$ 86,768	\$ 67,533	\$ 78,371	\$ 71,118	\$ 62,718
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 - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #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	\$ 135,627	\$ 161,780	\$ 214,662	\$ 174,486	\$ 148,093
Income Taxes - Total	SO71	\$ 46,471	\$ 52,892	\$ 71,960	\$ 58,445	\$ 49,188
Federal	SO710	\$ 47,375	\$ 51,539	\$ 70,626	\$ 57,850	\$ 47,549
State, Local & Other	SO720	\$ - 904	\$ 1,353	\$ 1,334	\$ 595	\$ 1,639
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 89,156	\$ 108,888	\$ 142,702	\$ 116,041	\$ 98,905
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 89,156	\$ 108,888	\$ 142,702	\$ 116,041	\$ 98,905
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 39
5	Net income(loss) from real estate held for invest	1	\$ 3
7	Net income(loss) from leased property	3	\$ 1,172
15	Income from corporate-owned life insurance	5	\$ 106
99	Other	20	\$ 3,590

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 124
2	OTS assessments	2	\$ 9
6	Supervisory examination fees	5	\$ 67
7	Office supplies, printing, and postage	15	\$ 12,085
8	Telephone, including data lines	8	\$ 2,079
10	ATM expense	2	\$ 15,518
13	Misc taxes other than income & real estate	2	\$ 14
15	Foreclosure expenses	1	\$ 96
17	Charitable contributions	3	\$ 1,710
99	Other	20	\$ 14,905

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YTD - Interest Income - Total	Y_SO11	\$ 465,256	\$ 1,938,830	\$ 1,495,772	\$ 1,015,506	\$ 512,258
YTD - Deposits and Investment Securities	Y_SO115	\$ 32,903	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 70,965	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 180,121	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 25,490	\$ 121,718	\$ 90,605	\$ 58,327	\$ 29,274
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 155,777	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,766	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,765	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 1	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 179,277	\$ 782,383	\$ 607,949	\$ 421,917	\$ 217,078
YTD - Deposits	Y_SO215	\$ 91,231	\$ 428,786	\$ 336,283	\$ 233,969	\$ 120,308
YTD - Escrows	Y_SO225	\$ 0	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 67,791	\$ 250,554	\$ 190,721	\$ 133,159	\$ 68,738
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,751	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 17,504	\$ 103,050	\$ 80,951	\$ 54,795	\$ 28,035
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 7	\$ 7	\$ 7	\$ 4
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 288,745	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 29,210	\$ 154,355	\$ 129,047	\$ 96,373	\$ 42,603
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 259,535	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 204,167	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,372	\$- 23,298	\$- 33,696	\$- 30,295	\$- 10,360
YTD - Other Fees and Charges	Y_SO420	\$ 165,795	\$ 654,882	\$ 498,787	\$ 317,736	\$ 146,323
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 30,786	\$ 228,935	\$ 225,770	\$ 136,035	\$ 44,892
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 20,547	\$ 231,867	\$ 208,450	\$ 114,291	\$ 46,921
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,086	\$- 5,122	\$- 4,335	\$- 3,625	\$- 1,362
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 60	\$- 3,913	\$ 18,435	\$ 22,732	\$- 2,489
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 747	\$ 631	\$ 253	\$ 231	\$ 119
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 10,518	\$ 5,469	\$ 2,964	\$ 2,403	\$ 1,700
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 3	\$ 3	\$ 3	\$ 3
YTD - Other Noninterest Income	Y_SO488	\$ 6,214	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 328,075	\$ 1,214,712	\$ 931,337	\$ 618,097	\$ 293,556
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 145,359	\$ 601,636	\$ 469,980	\$ 316,642	\$ 147,975
YTD - Legal Expense	Y_SO520	\$ 2,858	\$ 10,856	\$ 10,052	\$ 7,690	\$ 3,183
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 52,868	\$ 220,418	\$ 164,688	\$ 109,473	\$ 53,729
YTD - Marketing and Other Professional Services	Y_SO540	\$ 36,716	\$ 90,719	\$ 65,064	\$ 43,247	\$ 21,666
YTD - Loan Servicing Fees	Y_SO550	\$ 569	\$ 6,994	\$ 6,547	\$ 5,542	\$ 3,638
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,052	\$ 4,774	\$ 2,037	\$ 1,358	\$ 679
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 115	\$ 756	\$ 762	\$ 309	\$- 32
YTD - Other Noninterest Expense	Y_SO580	\$ 86,768	\$ 278,559	\$ 212,207	\$ 133,836	\$ 62,718
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 135,627	\$ 685,381	\$ 537,241	\$ 322,579	\$ 148,093
YTD - Income Taxes - Total	Y_SO71	\$ 46,471	\$ 227,746	\$ 179,593	\$ 107,633	\$ 49,188
YTD - Federal	Y_SO710	\$ 47,375	\$ 222,825	\$ 176,025	\$ 105,399	\$ 47,549
YTD - State, Local, and Other	Y_SO720	\$- 904	\$ 4,921	\$ 3,568	\$ 2,234	\$ 1,639
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 89,156	\$ 457,635	\$ 357,648	\$ 214,946	\$ 98,905
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 89,156	\$ 457,635	\$ 357,648	\$ 214,946	\$ 98,905

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 259,610	\$ 278,650	\$ 276,363	\$ 278,308	\$ 286,153
Net Provision for Loss	VA115	\$ 29,044	\$ 25,155	\$ 28,388	\$ 53,460	\$ 41,719
Transfers	VA125	\$ 733	\$- 523	\$- 921	\$- 1,846	\$- 1,602
Recoveries	VA135	\$ 9,680	\$ 8,005	\$ 9,263	\$ 9,686	\$ 5,815
Adjustments	VA145	\$ 2,121	\$ 2,203	\$ 2,020	\$ 2,465	\$ 2,810
Charge-offs	VA155	\$ 40,238	\$ 53,880	\$ 36,463	\$ 65,710	\$ 56,587
General Valuation Allowances - Ending Balance	VA165	\$ 260,950	\$ 259,610	\$ 278,650	\$ 276,363	\$ 278,308
Specific Valuation Allowances - Beginning Balance	VA108	\$ 6,099	\$ 10,891	\$ 6,043	\$ 4,552	\$ 3,252
Net Provision for Loss	VA118	\$ 51	\$ 708	\$ 4,739	\$ 651	\$ 852
Transfers	VA128	\$- 733	\$ 523	\$ 921	\$ 1,846	\$ 1,602
Adjustments	VA148	\$ 0	\$ 13	\$- 320	\$ 121	\$- 142
Charge-offs	VA158	\$ 291	\$ 6,036	\$ 463	\$ 1,127	\$ 1,011

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,126	\$ 6,099	\$ 10,920	\$ 6,043	\$ 4,553
Total Valuation Allowances - Beginning Balance	VA110	\$ 265,709	\$ 289,541	\$ 282,406	\$ 282,860	\$ 289,405
Net Provision for Loss	VA120	\$ 29,095	\$ 25,863	\$ 33,127	\$ 54,111	\$ 42,571
Recoveries	VA140	\$ 9,680	\$ 8,005	\$ 9,263	\$ 9,686	\$ 5,815
Adjustments	VA150	\$ 2,121	\$ 2,216	\$ 1,700	\$ 2,586	\$ 2,668
Charge-offs	VA160	\$ 40,529	\$ 59,916	\$ 36,926	\$ 66,837	\$ 57,598
Total Valuation Allowances - Ending Balance	VA170	\$ 266,076	\$ 265,709	\$ 289,570	\$ 282,406	\$ 282,861
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 40,238	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 1,267	\$ 5,521	\$ 1,419	\$ 8,964	\$ 1,083
Construction - Total	SUB2030	\$ 0	\$ 1,145	\$ 64	\$ 7,537	\$ 30
1-4 Dwelling Units	VA420	\$ 0	\$ 45	\$ 64	\$ 70	\$ 30
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1,100	\$ 0	\$ 7,467	\$ 0
Permanent - Total	SUB2041	\$ 1,267	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 77	\$ 90	\$ 49	\$ 237
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 710	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 530	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 27	\$ 2,741	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 27	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 38,871	\$ 48,225	\$ 35,038	\$ 56,720	\$ 55,478
Commercial Loans	VA520	\$ 6,145	\$ 15,320	\$ 1,994	\$ 20,589	\$ 20,883
Consumer Loans - Total	SUB2061	\$ 32,726	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 7	\$ 0	\$ 1	\$ 2	\$ 39
Home Improvement Loans	VA516	\$ 0	\$ 64	\$ 287	\$ 229	\$ 244
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 5,098	\$ 5,129	\$ 4,885	\$ 5,756	\$ 5,049
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Credit Cards	VA556	\$ 27,547	\$ 27,588	\$ 27,598	\$ 30,073	\$ 29,173
Other	VA560	\$ 74	\$ 124	\$ 273	\$ 67	\$ 90
Repossessed Assets - Total	VA60	\$ 100	\$ 38	\$ 6	\$ 26	\$ 26

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 80	\$ 26	\$ 0	\$ 22	\$ 24
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 4	\$ 2
Other Repossessed Assets	VA630	\$ 20	\$ 12	\$ 6	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 96	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 9,680	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 361	\$ 318	\$ 441	\$ 313	\$ 384
Construction - Total	SUB2130	\$ 1	\$ 78	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 78	\$ 0	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 360	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 246	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 113	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 1	\$ 1	\$ 0	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 9,319	\$ 7,687	\$ 8,822	\$ 9,373	\$ 5,431
Commercial Loans	VA521	\$ 3,499	\$ 1,576	\$ 2,859	\$ 4,204	\$ 136
Consumer Loans - Total	SUB2161	\$ 5,820	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 3	\$ 0	\$ 2	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 18	\$ 22	\$ 4	\$ 8
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,101	\$ 2,606	\$ 2,637	\$ 2,292	\$ 2,448
Mobile Home Loans	VA551	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 3,631	\$ 3,327	\$ 3,267	\$ 2,805	\$ 2,796
Other	VA561	\$ 85	\$ 150	\$ 35	\$ 68	\$ 43

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
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	\$- 682	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$- 91	\$ 74	\$ 2,686	\$ 319	\$ 82
Construction - Total	SUB2230	\$ 0	\$- 2	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 2	\$ 0	\$ 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	\$- 91	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 111	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 20	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 50	\$ 0
Land	VA492	\$ 0	\$ 74	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 398	\$ 1,216	\$ 2,843	\$ 1,747	\$ 1,874
Commercial Loans	VA522	\$- 755	\$ 922	\$ 2,274	\$ 1,384	\$ 1,502
Consumer Loans - Total	SUB2261	\$ 357	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 3	\$ 0	\$ 3	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 96	\$ 141	\$ 176	\$ 40	\$ 35
Mobile Home Loans	VA552	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 24	\$ 3	\$ 2	\$ 0	\$ 0
Other	VA562	\$ 225	\$ 150	\$ 388	\$ 323	\$ 337
Reposessed Assets - Total	VA62	\$- 193	\$ 37	\$ 130	\$ 426	\$ 42
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 193	\$ 17	\$ 130	\$ 395	\$ 38
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$- 4	\$ 4
Other Reposessed Assets	VA632	\$ 0	\$ 20	\$ 0	\$ 35	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate Held for Investment	VA72	\$ 0	\$- 96	\$ 0	\$ 0	\$- 71
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 1	\$ 4	\$- 8
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 29,876	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 815	\$ 5,277	\$ 3,664	\$ 8,970	\$ 781
Construction - Total	SUB2330	\$- 1	\$ 1,065	\$ 64	\$ 7,536	\$ 30
1-4 Dwelling Units	VA425	\$- 1	\$- 35	\$ 64	\$ 69	\$ 30
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,100	\$ 0	\$ 7,467	\$ 0
Permanent - Total	SUB2341	\$ 816	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 112	\$ 76	\$ 89	\$ 48	\$ 236
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 484	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 417	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 27	\$ 2,740	\$- 1	\$ 50	\$- 1
Land	VA495	\$ 0	\$ 101	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 29,154	\$ 41,754	\$ 29,059	\$ 49,094	\$ 51,921
Commercial Loans	VA525	\$ 1,891	\$ 14,666	\$ 1,409	\$ 17,769	\$ 22,249
Consumer Loans - Total	SUB2361	\$ 27,263	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 7	\$ 0	\$ 2	\$ 2	\$ 39
Home Improvement Loans	VA519	\$ 0	\$ 46	\$ 265	\$ 225	\$ 236
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 3,093	\$ 2,664	\$ 2,424	\$ 3,504	\$ 2,636
Mobile Home Loans	VA555	\$ 9	\$- 10	\$ 0	\$ 4	\$ 0
Credit Cards	VA559	\$ 23,940	\$ 24,264	\$ 24,333	\$ 27,268	\$ 26,377
Other	VA565	\$ 214	\$ 124	\$ 626	\$ 322	\$ 384
Repossessed Assets - Total	VA65	\$- 93	\$ 75	\$ 136	\$ 452	\$ 68
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$- 113	\$ 43	\$ 130	\$ 417	\$ 62
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 20	\$ 32	\$ 6	\$ 35	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$- 71
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 1	\$ 4	\$- 8
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 7,024	\$ 24,471	\$ 10,980	\$ 33,959	\$ 7,461
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 47,396	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,275	\$ 20,954	\$ 4,303	\$ 17,989	\$ 2,549
Construction	VA951	\$ 940	\$ 2,510	\$ 990	\$ 14,916	\$ 319
Permanent - 1-4 Dwelling Units	VA952	\$ 4,210	\$ 3,825	\$ 3,053	\$ 2,869	\$ 1,962
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 268
Permanent - Nonresidential (Except Land)	VA954	\$ 125	\$ 14,619	\$ 260	\$ 158	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 449,066	\$ 446,379	\$ 500,219	\$ 561,200	\$ 520,838
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 486,223	\$ 502,363	\$ 680,843	\$ 542,939	\$ 551,814
Substandard	VA965	\$ 480,976	\$ 495,835	\$ 662,573	\$ 533,087	\$ 514,541
Doubtful	VA970	\$ 5,247	\$ 6,528	\$ 18,270	\$ 9,852	\$ 37,273
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 355,736	\$ 322,935	\$ 333,995	\$ 307,915	\$ 438,997
Mortgages - Total	SUB2421	\$ 248,563	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 39,471	\$ 48,489	\$ 57,366	\$ 29,313	\$ 108,511
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 126,415	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 84,545	\$ 19,368	\$ 21,131	\$ 24,731	\$ 26,654
Nonmortgages - Total	SUB2461	\$ 107,173	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 222,442	\$ 224,630	\$ 211,304	\$ 192,463	\$ 264,184
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 156,279	\$ 190,504	\$ 175,041	\$ 158,599	\$ 209,690
Mortgage Loans - Total	SUB2481	\$ 106,448	N/A	N/A	N/A	N/A
Construction	PD115	\$ 14,608	\$ 23,738	\$ 26,260	\$ 6,265	\$ 47,156

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 2,091	\$ 95,514	\$ 82,768	\$ 87,621	\$ 94,559
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 71,475	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 10,225	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 4,472	\$ 131	\$ 1,242	\$ 1,458	\$ 2,707
Permanent - Nonresidential Property (Except Land)	PD135	\$ 2,448	\$ 3,792	\$ 3,086	\$ 3,204	\$ 2,216
Permanent - Land	PD138	\$ 1,129	\$ 1,586	\$ 4,120	\$ 2,509	\$ 1,658
Nonmortgage Loans - Commercial Loans	PD140	\$ 2,706	\$ 6,812	\$ 5,643	\$ 6,067	\$ 9,534
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 47,125	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 886	\$ 1,390	\$ 528	\$ 474	\$ 620
Home Improvement Loans	PD163	\$ 0	\$ 1,339	\$ 596	\$ 778	\$ 780
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 11,030	\$ 13,953	\$ 12,300	\$ 13,535	\$ 13,529
Mobile Home Loans	PD169	\$ 29	\$ 29	\$ 47	\$ 36	\$ 41
Credit Cards	PD171	\$ 32,645	\$ 39,568	\$ 35,874	\$ 34,084	\$ 34,180
Other	PD180	\$ 2,535	\$ 2,652	\$ 2,577	\$ 2,568	\$ 2,710
Memo - Troubled Debt Restructured Included Above	PD190	\$ 295	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 999	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 66,163	\$ 34,126	\$ 36,263	\$ 33,864	\$ 54,494
Mortgage Loans - Total	SUB2491	\$ 38,966	N/A	N/A	N/A	N/A
Construction	PD215	\$ 625	\$ 598	\$ 2,402	\$ 2,042	\$ 16,827
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 3,857	\$ 2,921	\$ 1,333	\$ 2,279
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 3,449	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 40	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 34,603	\$ 865	\$ 33	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 291	\$ 1,546	\$ 3,019	\$ 2,788
Permanent - Land	PD238	\$ 249	\$ 55	\$ 635	\$ 106	\$ 197
Nonmortgage Loans - Commercial Loans	PD240	\$ 369	\$ 759	\$ 1,451	\$ 660	\$ 2,402
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 26,828	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 21	\$ 9	\$ 3	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 390	\$ 638	\$ 653	\$ 626	\$ 927
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 14	\$ 0	\$ 5

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 26,046	\$ 26,697	\$ 26,365	\$ 25,876	\$ 28,693
Other	PD280	\$ 371	\$ 357	\$ 240	\$ 202	\$ 376
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 693	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 133,294	\$ 98,305	\$ 122,691	\$ 115,452	\$ 174,813
Mortgage Loans - Total	SUB2501	\$ 103,149	N/A	N/A	N/A	N/A
Construction	PD315	\$ 22,370	\$ 21,825	\$ 23,645	\$ 17,719	\$ 40,894
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 266	\$ 33,486	\$ 31,402	\$ 37,251	\$ 40,731
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 36,613	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 2,256	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 854	\$ 909	\$ 149	\$ 1,835	\$ 2,586
Permanent - Nonresidential Property (Except Land)	PD335	\$ 40,300	\$ 11,052	\$ 10,016	\$ 11,928	\$ 12,723
Permanent - Land	PD338	\$ 490	\$ 687	\$ 304	\$ 672	\$ 1,779
Nonmortgage Loans - Commercial Loans	PD340	\$ 23,595	\$ 23,164	\$ 49,817	\$ 38,292	\$ 69,200
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 6,550	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 29	\$ 1	\$ 26	\$ 0	\$ 4
Home Improvement Loans	PD363	\$ 0	\$ 145	\$ 170	\$ 172	\$ 134
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,552	\$ 2,089	\$ 2,322	\$ 2,291	\$ 1,429
Mobile Home Loans	PD369	\$ 14	\$ 17	\$ 5	\$ 4	\$ 6
Credit Cards	PD371	\$ 4,802	\$ 4,525	\$ 4,493	\$ 4,631	\$ 4,659
Other	PD380	\$ 153	\$ 405	\$ 342	\$ 657	\$ 668
Memo - Troubled Debt Restructured Included Above	PD390	\$ 9,286	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 1,753	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 351,524	\$ 357,922	\$ 419,770	\$ 426,314	\$ 481,205
90% up to 100% LTV	LD110	\$ 310,170	\$ 337,469	\$ 394,729	\$ 405,270	\$ 463,085
100% and greater LTV	LD120	\$ 41,354	\$ 20,453	\$ 25,041	\$ 21,044	\$ 18,120
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 7,465	\$ 5,349	\$ 5,297	\$ 5,468	\$ 7,487

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 3,999	\$ 2,994	\$ 3,498	\$ 3,292	\$ 5,205
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,860	\$ 2,624	\$ 3,207	\$ 3,292	\$ 5,205
90% up to 100% LTV	LD210	\$ 3,148	\$ 2,274	\$ 3,207	\$ 3,267	\$ 5,018
100% and greater LTV	LD220	\$ 712	\$ 350	\$ 0	\$ 25	\$ 187
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 139	\$ 370	\$ 291	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 370	\$ 291	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 139	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,466	\$ 2,355	\$ 1,799	\$ 2,176	\$ 2,282
90% up to 100% LTV	LD250	\$ 861	\$ 2,355	\$ 1,762	\$ 1,971	\$ 2,224
100% and greater LTV	LD260	\$ 2,605	\$ 0	\$ 37	\$ 205	\$ 58
Net Charge-offs - Total	SUB5300	\$ 206	\$ 0	\$ 270	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 179	\$ 0	\$ 270	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 27	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 1,037	\$ 313	\$ 5,275	\$ 3,465	\$ 4,368
90% up to 100% LTV	LD410	\$ 587	\$ 313	\$ 5,109	\$ 3,465	\$ 4,368
100% and greater LTV	LD420	\$ 450	\$ 0	\$ 166	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 39,070	\$ 52,374	\$ 137,439	\$ 157,287	\$ 262,186
90% up to 100% LTV	LD430	\$ 30,030	\$ 38,338	\$ 116,358	\$ 139,651	\$ 245,875
100% and greater LTV	LD440	\$ 9,040	\$ 14,036	\$ 21,081	\$ 17,636	\$ 16,311
Sales - Total	SUB5340	\$ 44,067	\$ 47,389	\$ 114,750	\$ 43,569	\$ 186,103
90% up to 100% LTV	LD450	\$ 39,054	\$ 30,376	\$ 91,951	\$ 30,027	\$ 169,629
100% and greater LTV	LD460	\$ 5,013	\$ 17,013	\$ 22,799	\$ 13,542	\$ 16,474

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 3,040,791	\$ 2,940,523	\$ 2,806,448	\$ 3,467,596	\$ 3,637,917
Mortgage Construction Loans	CC105	\$ 2,013,318	\$ 2,009,797	\$ 1,892,622	\$ 1,958,815	\$ 2,001,802
Other Mortgage Loans	CC115	\$ 1,027,473	\$ 930,726	\$ 913,826	\$ 1,508,781	\$ 1,636,115
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 33,648	\$ 30,453	\$ 28,241	\$ 33,869	\$ 21,488
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,472,239	\$ 1,982,289	\$ 2,904,573	\$ 5,076,146	\$ 4,704,567
1-4 Dwelling Units	CC280	\$ 3,196,708	\$ 1,799,669	\$ 2,730,868	\$ 4,868,921	\$ 4,550,995
Multifamily (5 or more) Dwelling Units	CC290	\$ 158,811	\$ 107,367	\$ 56,870	\$ 90,071	\$ 2,741
All Other Real Estate	CC300	\$ 116,720	\$ 75,253	\$ 116,835	\$ 117,154	\$ 150,831
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 614,972	\$ 514,732	\$ 522,624	\$ 470,421	\$ 429,513

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 18,897	\$ 18,947	\$ 19,050	\$ 19,141	\$ 19,275
Commitments Outstanding to Sell Loans	CC330	\$ 1,184,600	\$ 813,591	\$ 1,154,456	\$ 3,989,578	\$ 1,959,866
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 367,094	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 22,065,636	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,914,949	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 1,794,795	\$ 1,707,604	\$ 1,580,638	\$ 1,468,611	\$ 1,598,545
Open-End Consumer Lines - Credit Cards	CC423	\$ 18,345,306	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 10,586	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 199,485	\$ 177,199	\$ 181,176	\$ 180,264	\$ 201,920
Commercial	CC430	\$ 1,431	\$ 4,582	\$ 4,655	\$ 2,882	\$ 3,398
Standby, Not Included on CC465 or CC468	CC435	\$ 198,054	\$ 172,617	\$ 176,521	\$ 177,382	\$ 198,522
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7,732,221	\$ 6,147,802	\$ 6,437,698	\$ 4,457,480	\$ 4,197,475
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 147,787	\$ 156,930	\$ 154,324	\$ 138,558	\$ 132,541
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 85,531	\$ 71,279	\$ 149,044	\$ 49,013	\$ 42,745
Other Contingent Liabilities	CC480	\$ 2	\$ 2	\$ 4,502	\$ 4,502	\$ 4
Contingent Assets	CC490	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 151,342	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 122,635	\$ 1,035,853	\$ 1,436,714	\$ 1,089,273	\$ 951,033
Other Mortgage-Backed Securities	CF153	\$ 28,707	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 111,412	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 111,412	\$ 150,164	\$ 88,654	\$ 306,345	\$ 35,112
Other Mortgage-Backed Securities	CF155	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 39,930	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 477,991	\$ 614,402	\$ 1,120,537	\$ 963,159	\$ 671,663
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,442	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,969,630	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 891,470	\$ 888,260	\$ 802,541	\$ 806,457	\$ 672,607
1-4 Dwelling Units	CF190	\$ 627,868	\$ 669,156	\$ 635,590	\$ 642,901	\$ 478,489
Multifamily (5 or more) Dwelling Units	CF200	\$ 203,667	\$ 165,312	\$ 144,724	\$ 122,105	\$ 131,847
Nonresidential	CF210	\$ 59,935	\$ 53,792	\$ 22,227	\$ 41,451	\$ 62,271
Permanent Loans - Total	SUB3851	\$ 5,078,160	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 4,887,024	\$ 4,732,862	\$ 8,454,803	\$ 8,787,262	\$ 6,795,435
Multifamily (5 or more) Dwelling Units	CF245	\$ 72,788	\$ 52,425	\$ 20,232	\$ 24,414	\$ 0
Nonresidential (Except Land)	CF260	\$ 58,731	\$ 42,655	\$ 59,390	\$ 35,068	\$ 29,759
Land	CF270	\$ 59,617	\$ 47,608	\$ 91,153	\$ 41,641	\$ 44,957
Loans and Participations Purchased - Total	SUB3880	\$ 770,740	\$ 925,659	\$ 1,525,218	\$ 1,378,083	\$ 1,254,540
Secured by 1-4 Dwelling Units	CF280	\$ 718,599	\$ 909,655	\$ 1,512,924	\$ 1,365,962	\$ 1,197,736
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 45,527	\$ 5,421	\$ 7,609	\$ 1,343	\$ 50,836
Secured by Nonresidential	CF300	\$ 6,614	\$ 10,583	\$ 4,685	\$ 10,778	\$ 5,968
Loans and Participations Sold - Total	SUB3890	\$ 3,125,437	\$ 3,600,039	\$ 7,243,885	\$ 6,866,600	\$ 5,699,385
Secured by 1-4 Dwelling Units	CF310	\$ 3,106,254	\$ 3,590,217	\$ 7,237,541	\$ 6,863,029	\$ 5,695,672
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 10,213	\$ 4,609	\$ 5,466	\$ 2,981	\$ 2,213
Secured by Nonresidential	CF330	\$ 8,970	\$ 5,213	\$ 878	\$ 590	\$ 1,500
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,354,697	\$- 2,674,380	\$- 5,718,667	\$- 5,488,517	\$- 4,444,845
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,112,368	\$ 3,325,508	\$ 4,105,209	\$ 3,963,982	\$ 3,139,040
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 101,586	\$ 29,523	\$- 144,953	\$- 30,434	\$ 29,510
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,465,592	\$ 73,322	\$ 309,728	\$ 128,478	\$ 97,719
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 604,151	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 7,659,718	\$ 7,919,618	\$ 6,830,563	\$ 7,047,067	\$ 5,995,909
Commercial	CF390	\$ 2,403,234	\$ 2,545,901	\$ 1,989,242	\$ 2,373,839	\$ 2,003,175
Consumer	CF400	\$ 5,256,484	\$ 5,373,717	\$ 4,841,321	\$ 4,673,228	\$ 3,992,734
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,236,949	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 345,520	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 1,891,429	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 5,422,769	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 584,715	\$ 102,002	\$ 194,088	\$ 84,295	\$ 982,346
New Deposits Received less Deposits Withdrawn	CF420	\$ 495,369	\$ 24,695	\$ 100,396	\$- 8,231	\$ 878,658
Interest Credited to Deposits	CF430	\$ 89,346	\$ 77,307	\$ 93,692	\$ 92,526	\$ 103,688

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 187,632	\$- 360,796	\$- 114,450	\$ 0	\$- 22,262

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 889,901	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 715,031	\$ 753,851	\$ 808,983	\$ 337,768	\$ 463,902
Other	DI110	\$ 174,870	\$ 161,007	\$ 164,658	\$ 142,379	\$ 130,443
Deposits with Balances - \$100,000 or Less	DI120	\$ 16,262,557	\$ 16,111,230	\$ 16,422,021	\$ 16,306,644	\$ 16,455,502
Deposits with Balances - Greater than \$100,000	DI130	\$ 8,134,218	\$ 7,426,745	\$ 7,374,749	\$ 7,410,755	\$ 7,177,783
Number of Deposit Accounts - Total	SUB4062	2,456,105	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	2,414,863	2,448,076	2,380,446	2,271,845	2,286,521
Balances Greater than \$100,000	DI160	41,242	41,077	40,817	39,192	38,311
IRA/Keogh Accounts	DI200	\$ 1,404,677	\$ 1,437,520	\$ 1,484,745	\$ 1,499,090	\$ 1,515,863
Uninsured Deposits	DI210	\$ 4,023,438	\$ 3,802,991	\$ 3,764,892	\$ 3,618,444	\$ 3,490,121
Preferred Deposits	DI220	\$ 6,249	\$ 6,249	\$ 5,971	\$ 6,195	\$ 5,966
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,213,043	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 10,060,859	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 351,562	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 7,771,313	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 734,049	\$ 783,680	\$ 825,388	\$ 971,559	\$ 911,342
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 619	\$ 2,024	\$ 1,855	\$ 4,334	\$ 3,055
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 48,190	\$ 63,090	\$ 30,908	\$ 44,248	\$ 28,741
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 10	\$ 18,430	\$ 7,166	\$ 7,642	\$ 7,425
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 32,555	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 39,190	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,184	8,248	8,244	8,284	8,085
Assets Held in Trading Accounts	SI375	\$ 76,480	\$ 60,054	\$ 71,547	\$ 30,109	\$ 0
Available-for-Sale Securities	SI385	\$ 1,528,195	\$ 1,717,801	\$ 2,568,211	\$ 2,895,329	\$ 3,185,541
Assets Held for Sale	SI387	\$ 1,109,727	\$ 1,001,997	\$ 1,512,481	\$ 3,908,660	\$ 1,699,517
Loans Serviced for Others	SI390	\$ 20,768,653	\$ 19,234,883	\$ 19,175,267	\$ 16,633,391	\$ 17,119,635
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 76,480	\$ 60,054	\$ 71,547	\$ 30,109	\$ 36,518
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.02%	87.99%	89.92%	89.57%	89.05%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.29%	87.98%	89.19%	89.51%	89.32%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	78.25%	87.86%	88.51%	89.33%	89.70%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	72.62%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 156,604	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 14,500	\$ 15,809	\$ 13,682	\$ 17,423	\$ 18,038
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	27	12	18	18	21
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 3,134,372	\$ 3,145,951	\$ 3,329,526	\$ 3,292,056	\$ 3,191,718
Net Income (Loss) (SO91)	SI610	\$ 89,156	\$ 108,888	\$ 142,702	\$ 116,041	\$ 98,905
Dividends Declared - Preferred Stock	SI620	\$ 32	\$ 126,409	\$ 32,832	\$ 3,510	\$ 11,831
Dividends Declared - Common Stock	SI630	\$ 26,757	\$ 54,818	\$ 53,812	\$ 47,634	\$ 39,734
Stock Issued	SI640	\$ 0	\$ 13	\$ 0	\$ 81	\$ 1,000

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 160,228	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$- 12,947	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 259	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 9	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 625	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 3,357,324	\$ 3,134,369	\$ 3,368,258	\$ 3,329,526	\$ 3,292,056
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 77,357	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,066,853	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 3,236	\$ 2,181	\$ 2,829	\$ 2,771	\$ 2,447
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 45,781,510	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 10,773,848	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 21,592,403	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 11,778,982	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 23,043,648	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 18,531,148	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	17	13	15	19	22
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 562	\$ 1,680	\$ 753	\$ 2,051	\$ 645
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.11%	5.67%	4.22%	5.48%	5.63%
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.07%	6.35%	6.10%	7.44%	7.81%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
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

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
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	11	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,002,208	\$ 748,313	\$ 652,211	\$ 623,051	\$ 556,040
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 539,775	\$ 337,174	\$ 307,250	\$ 301,087	\$ 279,301
Personal Trust and Agency Accounts	FS210	\$ 160,635	\$ 178,458	\$ 169,370	\$ 167,926	\$ 158,211
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 50,847	\$ 47,350	\$ 43,940	\$ 42,601	\$ 38,676
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 50,847	\$ 47,350	\$ 43,940	\$ 42,601	\$ 38,676
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 328,293	\$ 111,366	\$ 93,940	\$ 90,560	\$ 82,414
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		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 176,256	\$ 173,085	\$ 137,041	\$ 134,131	\$ 118,107
Personal Trust and Agency Accounts	FS211	\$ 176,189	\$ 173,019	\$ 136,981	\$ 134,073	\$ 117,834
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 67	\$ 66	\$ 60	\$ 58	\$ 273
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 67	\$ 66	\$ 60	\$ 58	\$ 273
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	\$ 286,177	\$ 238,054	\$ 207,920	\$ 187,833	\$ 158,632
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,169	930	931	911	903
Personal Trust and Agency Accounts	FS212	626	597	598	597	610
Retirement-related Trust and Agency Accounts - Total	SUB6120	138	103	104	96	90
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	138	103	104	96	90
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,405	230	229	218	203
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	10	8	8	9	9
Personal Trust and Agency Accounts	FS213	9	7	7	7	7
Retirement-related Trust and Agency Accounts - Total	SUB6130	1	1	1	2	2
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	1	1	2	2
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	7	766	766	683	637
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,233	\$ 3,370	\$ 2,479	\$ 1,558	\$ 742
Personal Trust and Agency Accounts	FS310	\$ 427	\$ 1,665	\$ 1,210	\$ 747	\$ 375
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 97	\$ 332	\$ 245	\$ 156	\$ 73
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 97	\$ 332	\$ 245	\$ 156	\$ 73
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 684	\$ 844	\$ 634	\$ 417	\$ 205
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 11	\$ 407	\$ 285	\$ 150	\$ 65
Other Fiduciary and Related Services	FS390	\$ 14	\$ 122	\$ 105	\$ 88	\$ 24
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,074	\$ 3,284	\$ 2,164	\$ 1,494	\$ 713
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 9	\$ 10	\$ 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	\$ 158	\$ 77	\$ 305	\$ 64	\$ 29
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 160,635	\$ 178,458	\$ 169,370	\$ 167,926	\$ 158,211
Non-Interest-Bearing Deposits	FS410	\$- 21	\$ 26	\$ 17	\$ 41	\$ 0
Interest-Bearing Deposits	FS415	\$ 1,128	\$ 935	\$ 878	\$ 288	\$ 285
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,169	\$ 14,266	\$ 9,119	\$ 8,799	\$ 9,273
State, County and Municipal Obligations	FS425	\$ 7,679	\$ 7,581	\$ 7,938	\$ 8,532	\$ 8,459
Money Market Mutual Funds	FS430	\$ 10,560	\$ 8,903	\$ 12,804	\$ 17,157	\$ 20,136
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,332	\$ 10,028	\$ 10,703	\$ 9,301	\$ 8,889
Common and Preferred Stock	FS445	\$ 123,551	\$ 127,994	\$ 120,209	\$ 117,393	\$ 105,478
Real Estate Mortgages	FS450	\$ 378	\$ 39	\$ 279	\$ 288	\$ 290
Real Estate	FS455	\$ 1,855	\$ 1,032	\$ 575	\$ 587	\$ 998
Miscellaneous Assets	FS460	\$ 8,004	\$ 7,654	\$ 6,848	\$ 5,540	\$ 4,403
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 1	\$ 9	\$ 10	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 1	\$ 1	\$ 2	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 8	\$ 8	\$ 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	Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 3,357,328	\$ 3,134,369	\$ 3,368,260	\$ 3,329,526	\$ 3,292,058
Equity Capital Deductions - Total	SUB1631	\$ 210,269	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,906	\$ 3,615	\$ 8,841	\$ 7,443	\$ 6,467
Goodwill and Certain Other Intangible Assets	CCR115	\$ 192,732	\$ 177,745	\$ 154,488	\$ 155,013	\$ 155,614
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 13,631	\$ 13,266	\$ 6,318	\$ 5,368	\$ 11,210
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 255,361	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 13,592	\$- 13,275	\$- 17,415	\$- 27,187	\$- 56,789
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 268,953	\$ 271,528	\$ 274,952	\$ 281,585	\$ 283,161
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,402,420	\$ 3,197,996	\$ 3,456,150	\$ 3,416,100	\$ 3,345,139
Total Assets (SC60)	CCR205	\$ 47,683,268	\$ 45,974,299	\$ 44,076,505	\$ 44,943,474	\$ 45,399,841
Asset Deductions - Total	SUB1651	\$ 208,761	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,398	\$ 3,920	\$ 9,229	\$ 6,653	\$ 7,143
Goodwill and Certain Other Intangible Assets	CCR265	\$ 192,732	\$ 177,745	\$ 154,488	\$ 155,013	\$ 155,614
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 13,631	\$ 13,266	\$ 6,318	\$ 5,368	\$ 11,210
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 18,737	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 18,737	\$- 18,368	\$- 24,396	\$- 39,039	\$- 71,766
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 47,455,770	\$ 45,761,000	\$ 43,882,074	\$ 44,737,401	\$ 45,154,108
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,898,844	\$ 1,830,426	\$ 1,755,611	\$ 1,789,895	\$ 1,806,177
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,402,420	\$ 3,197,996	\$ 3,456,150	\$ 3,416,100	\$ 3,345,139
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 50	\$ 19	\$ 17	\$ 16	\$ 205
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 38,336	\$ 35,517	\$ 31,967	\$ 25,159	\$ 23,376

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 259,962	\$ 258,307	\$ 277,053	\$ 275,062	\$ 277,044
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 298,348	\$ 293,843	\$ 309,037	\$ 300,237	\$ 300,625
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 298,348	\$ 293,843	\$ 309,037	\$ 300,237	\$ 300,625
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 12,601	\$ 12,217	\$ 14,037	\$ 10,008	\$ 10,809
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 59,560	\$ 43,834	\$ 51,261	\$ 24,608	\$ 28,161
Total Risk-Based Capital	CCR39	\$ 3,628,607	\$ 3,435,788	\$ 3,699,889	\$ 3,681,721	\$ 3,606,794
0% R/W Category - Cash	CCR400	\$ 92,064	\$ 95,849	\$ 92,248	\$ 102,147	\$ 95,321
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,280,507	\$ 728,372	\$ 1,183,917	\$ 375,681	\$ 397,266
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2	\$ 2	\$ 495	\$ 2	\$ 2
0% R/W Category - Other	CCR415	\$ 688,711	\$ 355,971	\$ 714,110	\$ 552,533	\$ 544,266
0% R/W Category - Assets Total	CCR420	\$ 2,061,284	\$ 1,180,194	\$ 1,990,770	\$ 1,030,363	\$ 1,036,855
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	\$ 6,912,982	\$ 7,398,957	\$ 7,450,169	\$ 7,192,549	\$ 7,396,262
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,377,451	\$ 1,495,332	\$ 1,543,597	\$ 1,124,388	\$ 1,240,371
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,800	\$ 13,365	\$ 2,849	\$ 2,714	\$ 2,290
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 10,877,050	\$ 9,096,736	\$ 7,201,273	\$ 7,689,987	\$ 8,596,464
20% R/W Category - Other	CCR450	\$ 576,596	\$ 531,628	\$ 631,023	\$ 742,350	\$ 667,767
20% R/W Category - Assets Total	CCR455	\$ 19,746,879	\$ 18,536,018	\$ 16,828,911	\$ 16,751,988	\$ 17,903,154
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,949,375	\$ 3,707,203	\$ 3,365,782	\$ 3,350,399	\$ 3,580,632
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,836,592	\$ 6,471,945	\$ 6,483,366	\$ 6,737,044	\$ 6,203,821
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 37,234	\$ 31,479	\$ 31,165	\$ 41,848	\$ 41,956
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,318	\$ 2,468	\$ 2,725	\$ 3,199	\$ 600
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 177	\$ 179	\$ 178	\$ 179	\$ 70
50% R/W Category - Other	CCR480	\$ 43,217	\$ 44,676	\$ 41,769	\$ 41,734	\$ 38,445
50% R/W Category - Assets Total	CCR485	\$ 6,919,538	\$ 6,550,747	\$ 6,559,203	\$ 6,824,004	\$ 6,284,892
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,459,775	\$ 3,275,375	\$ 3,279,601	\$ 3,412,000	\$ 3,142,448
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 23,059	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 20,536,379	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 20,559,438	\$ 21,252,221	\$ 20,263,298	\$ 21,753,578	\$ 21,577,007
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 20,559,438	\$ 21,252,221	\$ 20,263,298	\$ 21,753,578	\$ 21,577,007
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	\$ 49,287,139	\$ 47,519,180	\$ 45,642,182	\$ 46,359,933	\$ 46,801,908
Subtotal Risk-Weighted Assets	CCR75	\$ 27,968,585	\$ 28,234,796	\$ 26,908,682	\$ 28,515,978	\$ 28,300,082
Excess Allowances for Loan and Lease Losses	CCR530	\$ 951	\$ 1,273	\$ 1,253	\$ 1,096	\$ 1,111
Total Risk-Weighted Assets	CCR78	\$ 27,967,634	\$ 28,233,523	\$ 26,907,429	\$ 28,514,882	\$ 28,298,971
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,238,091	\$ 2,259,402	\$ 2,153,325	\$ 2,282,049	\$ 2,264,497
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.17%	6.99%	7.88%	7.64%	7.41%
Total Risk-Based Capital Ratio	CCR820	12.97%	12.17%	13.75%	12.91%	12.75%
Tier 1 Risk-Based Capital Ratio	CCR830	11.95%	11.17%	12.65%	11.89%	11.72%
Tangible Equity Ratio	CCR840	7.17%	6.99%	7.88%	7.64%	7.41%

*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.