

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 10:13 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2004

Frozen Aggregated Data
(\$Thousands)

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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	42	43	43	43	44

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 4,743,339	\$ 6,203,715	\$ 5,741,818	\$ 5,574,462	\$ 5,131,236
Cash and Non-Interest-Earning Deposits	SC110	\$ 397,297	\$ 497,541	\$ 470,114	\$ 451,412	\$ 441,496
Interest-Earning Deposits in FHLBs	SC112	\$ 399,252	\$ 514,017	\$ 540,221	\$ 641,246	\$ 665,009
Other Interest-Earning Deposits	SC118	\$ 185,692	\$ 208,072	\$ 176,768	\$ 187,015	\$ 157,315
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 774,339	\$ 1,452,220	\$ 849,619	\$ 1,052,554	\$ 983,447
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,904,832	\$ 2,378,865	\$ 2,837,468	\$ 2,344,405	\$ 1,852,025
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 291,964	\$ 271,228	\$ 251,682	\$ 282,348	\$ 296,271
State and Municipal Obligations	SC180	\$ 580,619	\$ 612,706	\$ 338,408	\$ 330,310	\$ 386,516
Securities Backed by Nonmortgage Loans	SC182	\$ 5,293	\$ 5,303	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 176,508	\$ 232,508	\$ 213,678	\$ 224,581	\$ 286,636
Accrued Interest Receivable	SC191	\$ 27,543	\$ 31,255	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 11,937,914	\$ 13,649,927	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 11,937,914	\$ 13,649,927	\$ 12,611,049	\$ 11,762,958	\$ 12,406,052
Pass-Through - Total	SUB0073	\$ 2,254,757	\$ 3,915,444	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,252,328	\$ 3,912,414	\$ 3,407,925	\$ 2,699,220	\$ 2,691,676
Other Pass-Through	SC215	\$ 2,429	\$ 3,030	\$ 33,862	\$ 31,433	\$ 35,830
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,639,641	\$ 9,685,114	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 7,977,593	\$ 7,760,691	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 807,465	\$ 823,137	N/A	N/A	N/A
Other	SC222	\$ 854,583	\$ 1,101,286	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 43,516	\$ 49,369	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 27,451,367	\$ 30,874,822	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 27,243,841	\$ 30,652,904	\$ 30,258,867	\$ 30,661,038	\$ 30,099,934
Construction Loans - Total	SUB0100	\$ 583,463	\$ 626,925	\$ 507,226	\$ 519,594	\$ 504,412
Residential - Total	SUB0110	\$ 452,892	\$ 463,205	\$ 385,008	\$ 384,053	\$ 375,795
1-4 Dwelling Units	SC230	\$ 184,447	\$ 256,431	\$ 203,285	\$ 214,457	\$ 209,699
Multifamily (5 or more) Dwelling Units	SC235	\$ 268,445	\$ 206,774	\$ 181,723	\$ 169,596	\$ 166,096
Nonresidential Property	SC240	\$ 130,571	\$ 163,720	\$ 122,218	\$ 135,541	\$ 128,617
Permanent Loans - Total	SUB0121	\$ 26,758,391	\$ 30,124,245	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 22,613,788	\$ 25,576,310	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 16,560,018	\$ 19,692,205	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 1,053,230	\$ 1,014,749	\$ 930,204	\$ 893,484	\$ 870,184
All Other - First Liens	SC254	\$ 15,284,284	\$ 18,451,400	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 222,504	\$ 226,056	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,053,770	\$ 5,884,105	\$ 5,632,762	\$ 5,495,787	\$ 5,188,994
Nonresidential Property (Except Land)	SC260	\$ 4,065,508	\$ 4,403,664	\$ 3,919,309	\$ 3,745,270	\$ 3,558,180
Land	SC265	\$ 79,095	\$ 144,271	\$ 134,696	\$ 123,700	\$ 104,955
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 535,082	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 101,843	\$ 115,973	\$ 110,924	\$ 116,725	\$ 121,611
Advances for Taxes and Insurance	SC275	\$ 7,670	\$ 7,679	\$ 12,046	\$ 10,676	\$ 14,637
Allowance for Loan and Lease Losses	SC283	\$ 207,526	\$ 221,918	\$ 213,042	\$ 212,490	\$ 213,298
Nonmortgage Loans - Gross	SUB0162	\$ 1,307,332	\$ 1,319,591	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 1,254,719	\$ 1,260,793	\$ 1,080,395	\$ 1,094,468	\$ 1,125,172
Commercial Loans - Total	SC32	\$ 783,661	\$ 785,482	\$ 544,504	\$ 549,904	\$ 559,755
Secured	SC300	\$ 473,887	\$ 439,863	\$ 290,647	\$ 299,535	\$ 329,286
Unsecured	SC303	\$ 223,027	\$ 258,204	\$ 173,779	\$ 176,371	\$ 164,133
Lease Receivables	SC306	\$ 86,747	\$ 87,415	\$ 80,078	\$ 73,998	\$ 66,336
Consumer Loans - Total	SC35	\$ 515,635	\$ 526,111	\$ 577,583	\$ 584,727	\$ 607,484
Loans on Deposits	SC310	\$ 23,658	\$ 30,925	\$ 30,784	\$ 30,681	\$ 30,995
Home Improvement Loans (Not secured by real estate)	SC316	\$ 22,096	\$ 21,476	\$ 28,449	\$ 29,078	\$ 29,500
Education Loans	SC320	\$ 19,547	\$ 24,330	\$ 20,226	\$ 22,015	\$ 19,841
Auto Loans	SC323	\$ 221,768	\$ 218,575	\$ 216,318	\$ 228,200	\$ 240,238
Mobile Home Loans	SC326	\$ 48,240	\$ 47,791	\$ 66,931	\$ 66,976	\$ 69,303
Credit Cards	SC328	\$ 10,466	\$ 10,407	\$ 59,369	\$ 50,498	\$ 55,583

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 169,860	\$ 172,607	\$ 155,506	\$ 157,279	\$ 162,024
Accrued Interest Receivable	SC348	\$ 8,036	\$ 7,998	\$ 7,846	\$ 7,739	\$ 7,697
Allowance for Loan and Lease Losses	SC357	\$ 52,613	\$ 58,798	\$ 49,538	\$ 47,902	\$ 49,764
Reposessed Assets - Gross	SUB0201	\$ 1,983	\$ 6,829	\$ 6,415	\$ 10,177	\$ 9,240
Reposessed Assets - Total	SC40	\$ 1,980	\$ 6,829	\$ 6,415	\$ 10,173	\$ 9,235
Real Estate - Total	SUB0210	\$ 1,861	\$ 6,729	\$ 5,935	\$ 9,747	\$ 8,835
Construction	SC405	\$ 0	\$ 0	\$ 20	\$ 0	\$ 116
Residential - Total	SUB0225	\$ 1,816	\$ 6,172	\$ 5,915	\$ 5,774	\$ 4,630
1-4 Dwelling Units	SC415	\$ 1,816	\$ 6,147	\$ 5,890	\$ 5,699	\$ 4,522
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 25	\$ 25	\$ 75	\$ 108
Nonresidential (Except Land)	SC426	\$ 0	\$ 512	\$ 0	\$ 3,743	\$ 3,809
Land	SC428	\$ 45	\$ 45	\$ 0	\$ 230	\$ 280
Other Reposessed Assets	SC430	\$ 122	\$ 100	\$ 480	\$ 430	\$ 405
General Valuation Allowances	SC441	\$ 3	\$ 0	\$ 0	\$ 4	\$ 5
Real Estate Held for Investment	SC45	\$ 20,686	\$ 18,387	\$ 1,626	\$ 1,192	\$ 1,197
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 332,670	\$ 457,303	\$ 499,919	\$ 513,885	\$ 501,490
Federal Home Loan Bank Stock	SC510	\$ 325,056	\$ 447,287	\$ 492,999	\$ 506,831	\$ 494,742
Other	SC540	\$ 7,614	\$ 10,016	\$ 6,920	\$ 7,054	\$ 6,748
Office Premises and Equipment	SC55	\$ 412,638	\$ 448,007	\$ 438,103	\$ 436,518	\$ 441,450
Other Assets - Gross	SUB0262	\$ 1,806,864	\$ 1,973,152	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 1,806,563	\$ 1,972,846	\$ 1,685,583	\$ 1,647,760	\$ 1,585,321
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 146,682	\$ 144,307	\$ 2,000	\$ 150	\$ 150
Bank-Owned Life Insurance - Other	SC625	\$ 451,348	\$ 581,670	\$ 704,305	\$ 675,895	\$ 662,146
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 34,272	\$ 32,790	\$ 34,979	\$ 32,171	\$ 27,526
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1	\$ 2	\$ 3	\$ 3	\$ 4
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 726,435	\$ 781,706	\$ 490,334	\$ 492,289	\$ 478,745
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 448,126	\$ 432,677	\$ 1,076,090	\$ 919,706	\$ 1,016,407
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 301	\$ 306	\$ 306	\$ 306	\$ 306
General Valuation Allowances - Total	SUB2092	\$ 260,443	\$ 281,022	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 48,014,793	\$ 54,951,733	N/A	N/A	N/A
Total Assets	SC60	\$ 47,754,350	\$ 54,670,711	\$ 52,323,775	\$ 51,702,454	\$ 51,301,087
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 30,967,321	\$ 33,935,428	\$ 31,882,150	\$ 31,889,033	\$ 31,711,677
Deposits	SC710	\$ 30,640,807	\$ 33,544,529	\$ 31,563,448	\$ 31,410,373	\$ 31,312,071
Escrows	SC712	\$ 325,606	\$ 389,482	\$ 318,305	\$ 478,063	\$ 398,809
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 908	\$ 1,417	\$ 397	\$ 597	\$ 797
Borrowings - Total	SC72	\$ 11,687,262	\$ 14,791,754	\$ 14,898,913	\$ 14,419,548	\$ 14,133,006
Advances from FHLBank	SC720	\$ 3,927,467	\$ 6,159,558	\$ 6,246,165	\$ 6,304,234	\$ 5,870,179
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,629,975	\$ 8,486,370	\$ 8,414,957	\$ 7,455,053	\$ 7,654,530
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 4	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	\$ 129,820	\$ 145,822	\$ 237,791	\$ 660,261	\$ 608,297
Other Liabilities - Total	SC75	\$ 364,129	\$ 578,568	\$ 719,323	\$ 558,242	\$ 581,735
Accrued Interest Payable - Deposits	SC763	\$ 4,607	\$ 7,554	\$ 7,094	\$ 7,100	\$ 6,850
Accrued Interest Payable - Other	SC766	\$ 44,533	\$ 54,411	\$ 65,261	\$ 73,171	\$ 70,527
Accrued Taxes	SC776	\$ 49,733	\$ 84,206	\$ 40,437	\$ 47,352	\$ 68,679
Accounts Payable	SC780	\$ 76,603	\$ 79,191	\$ 108,857	\$ 125,517	\$ 143,695
Deferred Income Taxes	SC790	\$ 4,136	\$ 3,686	\$ 3,494	\$ 3,481	\$ 4,058
Other Liabilities and Deferred Income	SC796	\$ 184,517	\$ 349,520	\$ 494,180	\$ 301,621	\$ 287,926
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	\$ 43,018,712	\$ 49,305,750	\$ 47,500,386	\$ 46,866,823	\$ 46,426,418

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 492	\$ 601	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,735,145	\$ 5,364,360	\$ 4,822,799	\$ 4,835,036	\$ 4,874,076
Stock - Total	SUB0311	\$ 2,349,777	\$ 2,735,389	\$ 2,214,975	\$ 2,182,655	\$ 2,161,061
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 75,633	\$ 75,535	\$ 75,536	\$ 70,536	\$ 70,533
Common Stock - Paid in Excess of Par	SC830	\$ 2,274,144	\$ 2,659,854	\$ 2,139,439	\$ 2,112,119	\$ 2,090,528
Accumulated Other Comprehensive Income - Total	SC86	\$- 112,456	\$ 35,207	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 111,893	\$ 36,151	\$- 28,471	\$ 2,830	\$ 71,041
Gains (Losses) on Cash Flow Hedges	SC865	\$ 380	\$ 0	N/A	N/A	N/A
Other	SC870	\$- 943	\$- 944	N/A	N/A	N/A
Retained Earnings	SC880	\$ 2,546,430	\$ 2,676,164	\$ 2,709,338	\$ 2,726,332	\$ 2,724,440
Other Components of Equity Capital	SC891	\$- 48,606	\$- 82,400	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 47,754,349	\$ 54,670,711	\$ 52,323,776	\$ 51,702,455	\$ 51,301,088

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 146
3	Federal, State, or other taxes receivable	8	\$ 10,658
4	Net deferred tax assets	21	\$ 174,531
6	Prepaid deposit insurance premiums	1	\$ 41
7	Prepaid expenses	34	\$ 37,197
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	1	\$ 47
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 2,842
14	Other noninterest-bearing short-term accounts recv	6	\$ 9,510
19	Receivables fr a broker for unsettled transactions	1	\$ 15,300
22	Unapplied loan disbursements	2	\$ 1,116
99	Other	33	\$ 109,917

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 1,059
7	Deferred gains from the sale of real estate	2	\$ 84
9	Fees received for standby contracts and other	1	\$ 19
10	Amounts due brokers for unsettled transactions	1	\$ 9,728
11	The liability recorded for post-retirement benefit	23	\$ 86,456
14	Unapplied loan payments received	3	\$ 342
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 25,002
18	Litigation reserves	1	\$ 500
99	Other	54	\$ 45,384

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 556,676	\$ 640,739	\$ 617,713	\$ 612,044	\$ 646,556
Deposits and Investment Securities	SO115	\$ 31,425	\$ 40,299	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 119,985	\$ 132,060	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 382,950	\$ 445,372	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 22,316	\$ 23,008	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 11,739	\$ 11,960	\$ 9,590	\$ 9,229	\$ 9,511
Consumer Loans and Leases	SO171	\$ 10,577	\$ 11,048	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,610	\$ 2,111	\$ 406	\$ 6,554	\$ 7,121
Federal Home Loan Bank Stock	SO181	\$ 1,572	\$ 2,082	\$ 406	\$ 6,554	\$ 7,121
Other	SO185	\$ 38	\$ 29	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 230,007	\$ 270,212	\$ 286,932	\$ 299,929	\$ 311,832
Deposits	SO215	\$ 126,344	\$ 133,206	\$ 133,572	\$ 137,195	\$ 146,445
Escrows	SO225	\$ 200	\$ 154	\$ 159	\$ 193	\$ 145
Advances from FHLBank	SO230	\$ 30,325	\$ 54,064	\$ 59,917	\$ 64,709	\$ 69,472
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 73,138	\$ 82,788	\$ 93,284	\$ 97,832	\$ 95,770
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 328,279	\$ 372,638	\$ 331,187	\$ 318,669	\$ 341,845
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 4,955	\$ 3,516	\$ 5,782	\$ 5,492	\$ 7,925
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 323,324	\$ 369,122	\$ 325,405	\$ 313,177	\$ 333,920
Noninterest Income - Total	SO42	\$ 73,944	\$ 48,993	\$ 21,302	\$ 209,504	\$ 217,049
Mortgage Loan Serving Fees	SO410	\$ 6,076	\$- 795	\$ 4,871	\$ 2,209	\$- 2,765
Other Fees and Charges	SO420	\$ 56,085	\$ 55,126	\$ 63,569	\$ 79,697	\$ 69,796
Net Income (Loss) from Other - Total	SUB0451	\$ 818	\$- 16,899	\$- 59,722	\$ 113,500	\$ 137,201
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 697	\$ 464	\$- 9,590	\$ 113,359	\$ 135,097
Operations & Sale of Repossessed Assets	SO461	\$ 1,315	\$- 104	\$- 612	\$ 351	\$- 23
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 9	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 4	\$ 10	\$ 0	\$ 2
Sale of Loans Held for Investment	SO475	\$ 2	\$ 97	\$ 1	\$ 8	\$- 807

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 207	\$- 17,360	\$- 49,488	\$ 94	\$ 2,227
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$- 43	\$- 312	\$ 705
Other Noninterest Income	SO488	\$ 10,965	\$ 11,561	\$ 12,584	\$ 14,098	\$ 12,817
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	\$ 191,661	\$ 213,747	\$ 205,655	\$ 325,411	\$ 312,707
All Personnel Compensation and Expense	SO510	\$ 104,505	\$ 118,728	\$ 112,556	\$ 219,251	\$ 203,272
Legal Expense	SO520	\$ 2,335	\$ 1,808	\$ 2,681	\$ 2,771	\$ 2,562
Office Occupancy and Equipment Expense	SO530	\$ 41,638	\$ 48,191	\$ 43,678	\$ 45,265	\$ 45,042
Marketing and Other Professional Services	SO540	\$ 11,591	\$ 11,611	\$ 10,847	\$ 15,310	\$ 16,386
Loan Servicing Fees	SO550	\$ 366	\$ 386	\$ 279	\$ 402	\$ 366
Goodwill and Other Intangibles Expense	SO560	\$ 2,904	\$ 2,952	\$ 1,674	\$ 1,741	\$ 1,265
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 6	\$- 6	\$ 3	\$ 105	\$- 1
Other Noninterest Expense	SO580	\$ 28,316	\$ 30,077	\$ 33,937	\$ 40,566	\$ 43,815
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	\$ 205,607	\$ 204,368	\$ 141,052	\$ 197,270	\$ 238,262
Income Taxes - Total	SO71	\$ 72,496	\$ 78,728	\$ 69,097	\$ 71,742	\$ 84,883
Federal	SO710	\$ 62,268	\$ 67,723	\$ 59,005	\$ 61,158	\$ 75,285
State, Local & Other	SO720	\$ 10,228	\$ 11,005	\$ 10,092	\$ 10,584	\$ 9,598
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 133,111	\$ 125,640	\$ 71,955	\$ 125,528	\$ 153,379
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 133,111	\$ 125,640	\$ 71,955	\$ 125,528	\$ 153,379
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Jun 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 1,026
5	Net income(loss) from real estate held for invest	2	\$ 406
7	Net income(loss) from leased property	4	\$ 233
9	Net income from data processing lease/services	1	\$ 2
15	Income from corporate-owned life insurance	10	\$ 6,333
19	Realized/unrealized gains on derivatives	1	\$- 65
99	Other	41	\$ 2,204

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 143
2	OTS assessments	9	\$ 850
6	Supervisory examination fees	5	\$ 154
7	Office supplies, printing, and postage	29	\$ 3,440
8	Telephone, including data lines	18	\$ 1,674
9	Loan origination expense	9	\$ 746
10	ATM expense	9	\$ 537
12	Acquisition and organization costs	1	\$ 562
13	Misc taxes other than income & real estate	6	\$ 241
14	Losses from fraud	1	\$ 59
17	Charitable contributions	1	\$ 66
99	Other	22	\$ 5,052

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 1,113,679	\$ 640,739	\$ 2,544,469	\$ 1,926,756	\$ 1,315,444
YTD - Deposits and Investment Securities	Y_SO115	\$ 63,806	\$ 40,299	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 238,788	\$ 132,060	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 767,994	\$ 445,372	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 22,157	\$ 11,960	\$ 37,358	\$ 27,768	\$ 18,556
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 20,934	\$ 11,048	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,325	\$ 2,111	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,258	\$ 2,082	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 67	\$ 29	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 463,830	\$ 270,212	\$ 1,216,546	\$ 929,614	\$ 630,016
YTD - Deposits	Y_SO215	\$ 247,871	\$ 133,206	\$ 569,035	\$ 435,463	\$ 298,583
YTD - Escrows	Y_SO225	\$ 348	\$ 154	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 63,694	\$ 54,064	\$ 264,424	\$ 204,507	\$ 139,814
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 151,917	\$ 82,788	\$ 382,456	\$ 289,172	\$ 191,340
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	\$ 653,174	\$ 372,638	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 7,912	\$ 3,516	\$ 24,971	\$ 19,189	\$ 13,703
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 645,262	\$ 369,122	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 138,576	\$ 48,993	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,071	\$ - 795	\$ 2,849	\$ - 2,022	\$ - 4,231
YTD - Other Fees and Charges	Y_SO420	\$ 106,452	\$ 55,126	\$ 276,561	\$ 212,992	\$ 133,309
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,501	\$ - 16,899	\$ 300,522	\$ 360,244	\$ 246,744
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,050	\$ 464	\$ 344,393	\$ 353,983	\$ 240,624
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,411	\$ - 104	\$ - 28	\$ 584	\$ 233
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 9	\$ 0	\$ - 32	\$ - 32	\$ - 32
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 4	\$ 4	\$ 12	\$ 2	\$ 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 99	\$ 97	\$ - 234	\$ - 235	\$ - 243
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 946	\$ - 17,360	\$ - 45,010	\$ 4,478	\$ 4,384

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 1,421	\$ 1,464	\$ 1,776
YTD - Other Noninterest Income	Y_SO488	\$ 20,552	\$ 11,561	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 382,071	\$ 213,747	\$ 1,133,385	\$ 927,730	\$ 602,760
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 210,368	\$ 118,728	\$ 720,673	\$ 608,117	\$ 389,094
YTD - Legal Expense	Y_SO520	\$ 3,705	\$ 1,808	\$ 10,374	\$ 7,693	\$ 4,974
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 83,684	\$ 48,191	\$ 178,865	\$ 135,187	\$ 89,988
YTD - Marketing and Other Professional Services	Y_SO540	\$ 22,172	\$ 11,611	\$ 58,263	\$ 47,416	\$ 32,114
YTD - Loan Servicing Fees	Y_SO550	\$ 749	\$ 386	\$ 1,386	\$ 1,107	\$ 705
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,726	\$ 2,952	\$ 6,021	\$ 4,347	\$ 2,606
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ - 6	\$ 92	\$ 89	\$ - 16
YTD - Other Noninterest Expense	Y_SO580	\$ 55,667	\$ 30,077	\$ 157,711	\$ 123,774	\$ 83,295
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 401,767	\$ 204,368	\$ 823,671	\$ 682,619	\$ 485,325
YTD - Income Taxes - Total	Y_SO71	\$ 140,489	\$ 78,728	\$ 315,434	\$ 246,337	\$ 174,534
YTD - Federal	Y_SO710	\$ 122,244	\$ 67,723	\$ 273,035	\$ 214,030	\$ 152,811
YTD - State, Local, and Other	Y_SO720	\$ 18,245	\$ 11,005	\$ 42,399	\$ 32,307	\$ 21,723
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 261,278	\$ 125,640	\$ 508,237	\$ 436,282	\$ 310,791
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 261,278	\$ 125,640	\$ 508,237	\$ 436,282	\$ 310,791

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 258,980	\$ 262,889	\$ 260,823	\$ 263,312	\$ 261,234
Net Provision for Loss	VA115	\$ 4,813	\$ 3,406	\$ 5,779	\$ 5,414	\$ 7,789
Transfers	VA125	\$ - 26	\$ 171	\$ - 423	\$ - 780	\$ - 658
Recoveries	VA135	\$ 2,954	\$ 2,865	\$ 2,106	\$ 2,916	\$ 3,210
Adjustments	VA145	\$ - 3	\$ 21,335	\$ 655	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,277	\$ 9,643	\$ 6,039	\$ 10,038	\$ 8,083
General Valuation Allowances - Ending Balance	VA165	\$ 260,441	\$ 281,023	\$ 262,901	\$ 260,824	\$ 263,492
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,112	\$ 4,287	\$ 4,990	\$ 4,457	\$ 4,366
Net Provision for Loss	VA118	\$ 148	\$ 104	\$ 6	\$ 183	\$ 135
Transfers	VA128	\$ 26	\$ - 171	\$ 423	\$ 780	\$ 658

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$ 1	\$ 749	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 951	\$ 847	\$ 1,132	\$ 430	\$ 501
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,336	\$ 4,122	\$ 4,287	\$ 4,990	\$ 4,658
Total Valuation Allowances - Beginning Balance	VA110	\$ 263,092	\$ 267,176	\$ 265,813	\$ 267,769	\$ 265,600
Net Provision for Loss	VA120	\$ 4,961	\$ 3,510	\$ 5,785	\$ 5,597	\$ 7,924
Recoveries	VA140	\$ 2,954	\$ 2,865	\$ 2,106	\$ 2,916	\$ 3,210
Adjustments	VA150	\$- 2	\$ 22,084	\$ 655	\$ 0	\$ 0
Charge-offs	VA160	\$ 7,228	\$ 10,490	\$ 7,171	\$ 10,468	\$ 8,584
Total Valuation Allowances - Ending Balance	VA170	\$ 263,777	\$ 285,145	\$ 267,188	\$ 265,814	\$ 268,150
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,277	\$ 9,643	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 2,207	\$ 4,321	\$ 2,111	\$ 2,306	\$ 4,737
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,207	\$ 4,321	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 35	\$ 128	\$ 276	\$ 198	\$ 510
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,733	\$ 1,933	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 166	\$ 125	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 67	\$ 1,171	\$ 50	\$ 0	\$ 1,000
Nonresidential Property (Except Land)	VA480	\$ 206	\$ 964	\$ 306	\$ 39	\$ 177
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 32
Nonmortgage Loans - Total	VA56	\$ 4,044	\$ 5,288	\$ 3,293	\$ 7,714	\$ 3,346
Commercial Loans	VA520	\$ 1,150	\$ 1,514	\$ 1,265	\$ 2,733	\$ 1,064
Consumer Loans - Total	SUB2061	\$ 2,894	\$ 3,774	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 4	\$ 0	\$ 21	\$ 2
Home Improvement Loans	VA516	\$ 10	\$ 27	\$ 21	\$ 22	\$ 15
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 1	\$ 2
Auto Loans	VA540	\$ 508	\$ 683	\$ 819	\$ 846	\$ 749
Mobile Home Loans	VA550	\$ 0	\$ 1,867	\$ 0	\$ 2,600	\$ 0
Credit Cards	VA556	\$ 119	\$ 144	\$ 684	\$ 696	\$ 823

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 2,257	\$ 1,049	\$ 504	\$ 795	\$ 691
Repossessed Assets - Total	VA60	\$ 26	\$ 34	\$ 635	\$ 18	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 31	\$ 514	\$ 18	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 26	\$ 3	\$ 121	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 2,954	\$ 2,865	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 1,881	\$ 1,302	\$ 1,105	\$ 1,720	\$ 1,970
Construction - Total	SUB2130	\$ 2	\$ 0	\$ 26	\$ 2	\$ 0
1-4 Dwelling Units	VA421	\$ 2	\$ 0	\$ 26	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,879	\$ 1,302	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 196	\$ 76	\$ 70	\$ 152	\$ 129
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,476	\$ 634	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 82	\$ 252	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 4	\$ 3	\$ 0	\$ 6	\$ 13
Nonresidential Property (Except Land)	VA481	\$ 121	\$ 337	\$ 274	\$ 899	\$ 277
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,073	\$ 1,563	\$ 1,001	\$ 1,196	\$ 1,240
Commercial Loans	VA521	\$ 358	\$ 764	\$ 236	\$ 289	\$ 155
Consumer Loans - Total	SUB2161	\$ 715	\$ 799	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
Home Improvement Loans	VA517	\$ 2	\$ 10	\$ 11	\$ 31	\$ 8
Education Loans	VA531	\$ 1	\$ 1	\$ 1	\$ 0	\$ 0
Auto Loans	VA541	\$ 254	\$ 229	\$ 185	\$ 185	\$ 340
Mobile Home Loans	VA551	\$ 3	\$ 8	\$ 2	\$ 8	\$ 3

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 15	\$ 34	\$ 200	\$ 200	\$ 191
Other	VA561	\$ 440	\$ 517	\$ 366	\$ 483	\$ 516
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	\$ 172	\$- 67	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 21	\$- 133	\$- 72	\$- 188	\$ 331
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$- 329	\$ 16
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$- 329	\$ 16
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 21	\$- 133	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 75	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 56	\$ 0	\$ 1	\$ 28
Nonresidential Property (Except Land)	VA482	\$ 21	\$- 2	\$- 14	\$- 8	\$ 162
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 149	\$ 99	\$ 470	\$ 1,061	\$ 462
Commercial Loans	VA522	\$ 104	\$ 356	\$ 702	\$ 1,041	\$ 477
Consumer Loans - Total	SUB2261	\$ 45	\$- 257	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 16	\$ 6	\$ 4	\$ 10
Mobile Home Loans	VA552	\$ 0	\$- 278	\$ 12	\$- 49	\$ 46
Credit Cards	VA558	\$- 1	\$ 0	\$ 12	\$ 49	\$ 67
Other	VA562	\$ 45	\$ 5	\$- 262	\$ 16	\$- 138
Repossessed Assets - Total	VA62	\$ 2	\$- 33	\$ 33	\$ 92	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 2	\$- 33	\$ 33	\$ 39	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,495	\$ 6,711	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 347	\$ 2,886	\$ 934	\$ 398	\$ 3,098
Construction - Total	SUB2330	\$- 2	\$ 0	\$- 26	\$- 331	\$ 33
1-4 Dwelling Units	VA425	\$- 2	\$ 0	\$- 26	\$- 331	\$ 33
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 349	\$ 2,886	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 161	\$ 52	\$ 206	\$ 46	\$ 381
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 257	\$ 1,224	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 84	\$- 127	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 63	\$ 1,112	\$ 50	\$- 5	\$ 1,015
Nonresidential Property (Except Land)	VA485	\$ 106	\$ 625	\$ 18	\$- 868	\$ 62
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 32
Nonmortgage Loans - Total	VA59	\$ 3,120	\$ 3,824	\$ 2,762	\$ 7,579	\$ 2,568
Commercial Loans	VA525	\$ 896	\$ 1,106	\$ 1,731	\$ 3,485	\$ 1,386
Consumer Loans - Total	SUB2361	\$ 2,224	\$ 2,718	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 4	\$ 0	\$ 21	\$- 25
Home Improvement Loans	VA519	\$ 9	\$ 17	\$ 10	\$- 9	\$ 7
Education Loans	VA535	\$- 1	\$- 1	\$- 1	\$ 1	\$ 2
Auto Loans	VA545	\$ 254	\$ 470	\$ 640	\$ 665	\$ 419
Mobile Home Loans	VA555	\$- 3	\$ 1,581	\$ 10	\$ 2,543	\$ 43
Credit Cards	VA559	\$ 103	\$ 110	\$ 496	\$ 545	\$ 699
Other	VA565	\$ 1,862	\$ 537	\$- 124	\$ 328	\$ 37
Reposessed Assets - Total	VA65	\$ 28	\$ 1	\$ 668	\$ 110	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 2	\$- 2	\$ 547	\$ 57	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 26	\$ 3	\$ 121	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 7,134	\$ 3,175	\$ 4,170	\$ 12,172	\$ 1,362
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 25,738	\$ 20,701	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,080	\$ 1,738	\$ 3,143	\$ 3,019	\$ 1,185
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,080	\$ 1,710	\$ 3,143	\$ 2,909	\$ 1,185
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 28	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 110	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 119,253	\$ 147,845	\$ 141,898	\$ 138,970	\$ 141,464
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 115,118	\$ 165,390	\$ 157,468	\$ 171,909	\$ 174,285
Substandard	VA965	\$ 111,893	\$ 158,845	\$ 145,563	\$ 160,204	\$ 163,903
Doubtful	VA970	\$ 3,225	\$ 6,545	\$ 11,904	\$ 11,705	\$ 10,357
Loss	VA975	\$ 0	\$ 0	\$ 1	\$ 0	\$ 25

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 166,961	\$ 221,198	\$ 234,446	\$ 242,921	\$ 233,969
Mortgages - Total	SUB2421	\$ 145,512	\$ 197,232	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 8,767	\$ 10,626	\$ 9,520	\$ 14,312	\$ 9,900
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 89,865	\$ 137,224	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 46,931	\$ 50,553	\$ 46,575	\$ 58,085	\$ 52,560
Nonmortgages - Total	SUB2461	\$ 21,449	\$ 23,966	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 92,346	\$ 122,622	\$ 120,472	\$ 130,097	\$ 123,894
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 85,568	\$ 113,725	\$ 111,291	\$ 122,225	\$ 111,635

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 71,628	\$ 100,012	N/A	N/A	N/A
Construction	PD115	\$ 5,941	\$ 4,028	\$ 6,673	\$ 9,445	\$ 1,610
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 2,230	\$ 3,723	\$ 70,516	\$ 66,181	\$ 67,032
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 42,966	\$ 72,710	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,060	\$ 1,191	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 8,120	\$ 3,391	\$ 5,347	\$ 6,097	\$ 9,781
Permanent - Nonresidential Property (Except Land)	PD135	\$ 10,311	\$ 14,090	\$ 12,265	\$ 18,901	\$ 15,980
Permanent - Land	PD138	\$ 0	\$ 879	\$ 92	\$ 635	\$ 558
Nonmortgage Loans - Commercial Loans	PD140	\$ 6,401	\$ 8,018	\$ 6,830	\$ 10,961	\$ 6,662
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 7,539	\$ 5,695	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 369	\$ 180	\$ 87	\$ 228	\$ 275
Home Improvement Loans	PD163	\$ 136	\$ 162	\$ 293	\$ 269	\$ 243
Education Loans	PD165	\$ 35	\$ 14	\$ 27	\$ 19	\$ 24
Auto Loans	PD167	\$ 4,349	\$ 2,925	\$ 4,725	\$ 4,528	\$ 4,483
Mobile Home Loans	PD169	\$ 450	\$ 268	\$ 1,908	\$ 1,910	\$ 2,002
Credit Cards	PD171	\$ 15	\$ 49	\$ 689	\$ 515	\$ 478
Other	PD180	\$ 2,185	\$ 2,097	\$ 1,839	\$ 2,536	\$ 2,507
Memo - Troubled Debt Restructured Included Above	PD190	\$ 193	\$ 120	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 2,453	\$ 1,654	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,778	\$ 8,897	\$ 9,181	\$ 7,872	\$ 12,259
Mortgage Loans - Total	SUB2491	\$ 6,403	\$ 8,062	N/A	N/A	N/A
Construction	PD215	\$ 1,926	\$ 238	\$ 75	\$ 0	\$ 4,641
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 498	\$ 590	\$ 6,612	\$ 4,761	\$ 4,754
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,179	\$ 4,818	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 48	\$ 9	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 375	\$ 347	\$ 949	\$ 734	\$ 72
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,377	\$ 2,060	\$ 193	\$ 1,132	\$ 1,094
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 71
Nonmortgage Loans - Commercial Loans	PD240	\$ 242	\$ 661	\$ 1,008	\$ 845	\$ 1,092
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 133	\$ 174	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 9	\$ 26	\$ 15	\$ 4	\$ 24
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 24	\$ 26
Education Loans	PD265	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 80	\$ 31	\$ 65	\$ 182	\$ 124
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 108	\$ 40	\$ 104
Credit Cards	PD271	\$ 0	\$ 0	\$ 61	\$ 47	\$ 180
Other	PD280	\$ 44	\$ 117	\$ 93	\$ 101	\$ 75
Memo - Troubled Debt Restructured Included Above	PD290	\$ 116	\$ 166	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 71	\$ 120	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 74,615	\$ 98,576	\$ 113,974	\$ 112,824	\$ 110,075
Mortgage Loans - Total	SUB2501	\$ 67,481	\$ 89,158	N/A	N/A	N/A
Construction	PD315	\$ 849	\$ 5,189	\$ 2,680	\$ 4,232	\$ 2,995
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 849	\$ 1,481	\$ 72,710	\$ 66,394	\$ 69,239
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 38,114	\$ 51,745	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 921	\$ 957	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 5,953	\$ 7,534	\$ 5,847	\$ 10,948	\$ 9,124
Permanent - Nonresidential Property (Except Land)	PD335	\$ 20,744	\$ 21,960	\$ 21,882	\$ 19,638	\$ 15,855
Permanent - Land	PD338	\$ 51	\$ 292	\$ 0	\$ 0	\$ 25
Nonmortgage Loans - Commercial Loans	PD340	\$ 5,455	\$ 7,560	\$ 8,446	\$ 7,976	\$ 9,138
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,679	\$ 1,858	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 81	\$ 521	\$ 523	\$ 619	\$ 536
Home Improvement Loans	PD363	\$ 125	\$ 133	\$ 160	\$ 228	\$ 177
Education Loans	PD365	\$ 2	\$ 2	\$ 0	\$ 0	\$ 4
Auto Loans	PD367	\$ 600	\$ 457	\$ 575	\$ 580	\$ 787
Mobile Home Loans	PD369	\$ 227	\$ 107	\$ 181	\$ 1,340	\$ 1,293
Credit Cards	PD371	\$ 9	\$ 12	\$ 357	\$ 299	\$ 380
Other	PD380	\$ 635	\$ 626	\$ 613	\$ 570	\$ 522
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1,571	\$ 1,030	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 1,682	\$ 2,193	N/A	N/A	N/A

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 94,666	\$ 153,160	\$ 195,298	\$ 196,800	\$ 195,808
90% up to 100% LTV	LD110	\$ 88,818	\$ 136,966	\$ 151,396	\$ 138,650	\$ 142,458

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Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 5,848	\$ 16,194	\$ 43,902	\$ 58,150	\$ 53,350
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 295	\$ 5,549	\$ 7,108	\$ 4,753	\$ 4,573
Past Due and Still Accruing - Total	SUB5240	\$ 250	\$ 3,398	\$ 4,515	\$ 3,508	\$ 3,265
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 250	\$ 3,098	\$ 4,300	\$ 3,358	\$ 3,133
90% up to 100% LTV	LD210	\$ 174	\$ 2,476	\$ 3,588	\$ 2,765	\$ 2,823
100% and greater LTV	LD220	\$ 76	\$ 622	\$ 712	\$ 593	\$ 310
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 300	\$ 215	\$ 150	\$ 132
90% up to 100% LTV	LD230	\$ 0	\$ 250	\$ 15	\$ 70	\$ 81
100% and greater LTV	LD240	\$ 0	\$ 50	\$ 200	\$ 80	\$ 51
Nonaccrual - Total	SUB5230	\$ 45	\$ 2,151	\$ 2,593	\$ 1,245	\$ 1,308
90% up to 100% LTV	LD250	\$ 16	\$ 1,399	\$ 2,042	\$ 1,130	\$ 814
100% and greater LTV	LD260	\$ 29	\$ 752	\$ 551	\$ 115	\$ 494
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 8	\$ 6	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 8	\$ 6	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 226	\$ 7,150	\$ 30,100	\$ 64,968	\$ 50,760
90% up to 100% LTV	LD410	\$ 226	\$ 3,743	\$ 13,405	\$ 30,167	\$ 27,566
100% and greater LTV	LD420	\$ 0	\$ 3,407	\$ 16,695	\$ 34,801	\$ 23,194
Originations - Total	SUB5330	\$ 77,817	\$ 129,006	\$ 107,960	\$ 204,399	\$ 177,828
90% up to 100% LTV	LD430	\$ 76,879	\$ 96,468	\$ 83,285	\$ 142,429	\$ 128,033
100% and greater LTV	LD440	\$ 938	\$ 32,538	\$ 24,675	\$ 61,970	\$ 49,795
Sales - Total	SUB5340	\$ 236	\$ 82,628	\$ 119,651	\$ 77,257	\$ 72,455
90% up to 100% LTV	LD450	\$ 236	\$ 50,258	\$ 64,554	\$ 36,903	\$ 43,114
100% and greater LTV	LD460	\$ 0	\$ 32,370	\$ 55,097	\$ 40,354	\$ 29,341

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 383,032	\$ 349,999	\$ 373,024	\$ 387,783	\$ 501,413
Mortgage Construction Loans	CC105	\$ 374,941	\$ 338,069	\$ 323,359	\$ 313,950	\$ 304,626
Other Mortgage Loans	CC115	\$ 8,091	\$ 11,930	\$ 49,665	\$ 73,833	\$ 196,787
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,904	\$ 4,636	\$ 27,115	\$ 18,488	\$ 1,610
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,381,070	\$ 1,378,791	\$ 2,125,088	\$ 3,293,576	\$ 4,036,874
1-4 Dwelling Units	CC280	\$ 630,943	\$ 746,054	\$ 1,415,166	\$ 2,469,864	\$ 3,182,509
Multifamily (5 or more) Dwelling Units	CC290	\$ 413,451	\$ 300,151	\$ 375,282	\$ 442,649	\$ 550,927

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 336,676	\$ 332,586	\$ 334,640	\$ 381,063	\$ 303,438
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 24,384	\$ 19,449	\$ 20,648	\$ 28,511	\$ 20,896
Commitments Outstanding to Purchase Loans	CC320	\$ 62,556	\$ 50,275	\$ 69,316	\$ 128,969	\$ 104,332
Commitments Outstanding to Sell Loans	CC330	\$ 161,354	\$ 422,149	\$ 535,427	\$ 3,249,936	\$ 4,626,075
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 61,728	\$ 219,308	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 19,884	\$ 1,249	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 50,500	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 1,370,390	\$ 1,469,104	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 788,634	\$ 767,324	N/A	N/A	N/A
Commercial Lines	CC420	\$ 422,525	\$ 503,064	\$ 365,297	\$ 334,325	\$ 295,273
Open-End Consumer Lines - Credit Cards	CC423	\$ 54,283	\$ 54,445	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 104,948	\$ 144,271	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 59,160	\$ 69,202	\$ 53,473	\$ 44,670	\$ 39,661
Commercial	CC430	\$ 2,903	\$ 3,109	\$ 6,537	\$ 2,414	\$ 2,154
Standby, Not Included on CC465 or CC468	CC435	\$ 56,257	\$ 66,093	\$ 46,936	\$ 42,256	\$ 37,507
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 684,411	\$ 950,911	\$ 926,201	\$ 874,333	\$ 831,899
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 269	\$ 308	\$ 355	\$ 433	\$ 514
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 56,194	\$ 274,404	\$ 236,001	\$ 198,681	\$ 213,080
Other Contingent Liabilities	CC480	\$ 440	\$ 439	\$ 436	\$ 436	\$ 436
Contingent Assets	CC490	\$ 1,253	\$ 1,310	\$ 1,346	\$ 1,343	\$ 771

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,547,322	\$ 1,867,832	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 220,537	\$ 827,064	\$ 979,355	\$ 576,276	\$ 827,940
Other Mortgage-Backed Securities	CF153	\$ 1,326,785	\$ 1,040,768	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 63,134	\$ 120,645	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 63,134	\$ 32,715	\$ 16,015	\$ 135,923	\$ 427,319
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 87,930	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,484,188	\$ 1,747,187	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 248,304	\$- 163,456	\$ 240,678	\$ 413,426	\$ 407,548

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,267,796	\$- 552,884	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,136,276	\$ 3,436,161	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 150,216	\$ 136,329	\$ 125,773	\$ 128,681	\$ 124,079
1-4 Dwelling Units	CF190	\$ 42,359	\$ 51,530	\$ 73,651	\$ 54,257	\$ 63,360
Multifamily (5 or more) Dwelling Units	CF200	\$ 60,842	\$ 36,025	\$ 38,955	\$ 41,049	\$ 35,285
Nonresidential	CF210	\$ 47,015	\$ 48,774	\$ 13,167	\$ 33,375	\$ 25,434
Permanent Loans - Total	SUB3851	\$ 1,986,060	\$ 3,299,832	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 1,244,622	\$ 2,581,657	\$ 3,958,657	\$ 7,169,520	\$ 6,365,228
Multifamily (5 or more) Dwelling Units	CF245	\$ 458,505	\$ 387,223	\$ 459,610	\$ 603,680	\$ 403,189
Nonresidential (Except Land)	CF260	\$ 268,327	\$ 316,952	\$ 392,227	\$ 346,549	\$ 293,691
Land	CF270	\$ 14,606	\$ 14,000	\$ 21,382	\$ 23,687	\$ 25,562
Loans and Participations Purchased - Total	SUB3880	\$ 341,334	\$ 546,068	\$ 734,467	\$ 960,765	\$ 880,776
Secured by 1-4 Dwelling Units	CF280	\$ 318,657	\$ 414,278	\$ 713,731	\$ 941,264	\$ 832,216
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 16,735	\$ 17,333	\$ 8,683	\$ 14,666	\$ 32,831
Secured by Nonresidential	CF300	\$ 5,942	\$ 114,457	\$ 12,053	\$ 4,835	\$ 15,729
Loans and Participations Sold - Total	SUB3890	\$ 247,354	\$ 2,583,933	\$ 3,881,125	\$ 5,488,606	\$ 4,520,377
Secured by 1-4 Dwelling Units	CF310	\$ 208,426	\$ 2,565,936	\$ 3,826,338	\$ 5,447,287	\$ 4,503,737
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 33,130	\$ 13,057	\$ 34,802	\$ 38,974	\$ 5,362
Secured by Nonresidential	CF330	\$ 5,798	\$ 4,940	\$ 19,985	\$ 2,345	\$ 11,278
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 93,980	\$- 2,037,865	\$- 3,146,658	\$- 4,527,841	\$- 3,639,601
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,899,341	\$ 1,639,651	\$ 2,228,549	\$ 3,209,121	\$ 2,944,181
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 41,349	\$ 52,606	\$ 19,131	\$ 43,910	\$ 44,564
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,112,481	\$ 446,343	\$ 767,254	\$ 1,290,057	\$ 1,007,382
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 372,264	\$- 188,749	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 237,366	\$ 277,833	\$ 210,808	\$ 191,068	\$ 216,853
Commercial	CF390	\$ 148,574	\$ 180,239	\$ 128,499	\$ 104,386	\$ 112,922
Consumer	CF400	\$ 88,792	\$ 97,594	\$ 82,309	\$ 86,682	\$ 103,931
Nonmortgage Loans - Sales - Total	SUB3915	\$ 6,105	\$ 3,462	N/A	N/A	N/A
Commercial	CF395	\$ 0	\$ 941	N/A	N/A	N/A
Consumer	CF405	\$ 6,105	\$ 2,521	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 231,261	\$ 274,371	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 771,682	\$ 738,632	\$ 153,446	\$ 122,956	\$ 383,701

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$ 646,455	\$ 608,483	\$ 22,060	\$ - 12,248	\$ 238,957
Interest Credited to Deposits	CF430	\$ 125,227	\$ 130,149	\$ 131,386	\$ 135,204	\$ 144,744
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 1,242,453	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 50,079	\$ 331,871	N/A	N/A	N/A
Fully Insured	DI100	\$ 42,050	\$ 323,963	\$ 368,101	\$ 357,051	\$ 254,623
Other	DI110	\$ 8,029	\$ 7,908	\$ 7,697	\$ 7,689	\$ 6,803
Deposits with Balances - \$100,000 or Less	DI120	\$ 23,430,665	\$ 25,442,648	\$ 24,117,952	\$ 23,646,088	\$ 23,460,985
Deposits with Balances - Greater than \$100,000	DI130	\$ 7,535,756	\$ 8,491,365	\$ 7,445,499	\$ 7,764,293	\$ 7,851,084
Number of Deposit Accounts - Total	SUB4062	2,801,239	3,050,385	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	2,758,040	3,002,564	2,862,920	2,899,300	2,911,282
Balances Greater than \$100,000	DI160	43,199	47,821	43,922	42,795	41,915
IRA/Keogh Accounts	DI200	\$ 2,733,551	\$ 2,820,551	\$ 2,737,747	\$ 2,762,296	\$ 2,756,047
Uninsured Deposits	DI210	\$ 3,722,358	\$ 4,193,848	\$ 3,748,281	\$ 4,233,958	\$ 4,196,084
Preferred Deposits	DI220	\$ 306,314	\$ 353,389	\$ 188,518	\$ 163,020	\$ 151,027
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 4,615,759	\$ 5,079,203	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 4,569,833	\$ 5,301,723	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 7,940,246	\$ 8,992,235	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 13,840,572	\$ 14,560,850	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,744,437	\$ 2,217,606	\$ 1,968,889	\$ 2,031,075	\$ 1,967,766
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 6,785	\$ 4,969	\$ 6,756	\$ 10,926	\$ 16,080
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 228,750	\$ 218,031	\$ 216,375	\$ 271,582	\$ 224,789
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 338,561	\$ 503,591	\$ 409,687	\$ 668,819	\$ 821,726
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	N/A	N/A	N/A

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Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 82	\$ 882	\$ 51	\$ 1,462	\$ 2,448
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	\$ 1,221,809	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 277,399	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 109,416

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,107	7,878	8,999	9,043	9,058
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51,285
Available-for-Sale Securities	SI385	\$ 8,204,815	\$ 10,612,271	\$ 9,562,622	\$ 9,167,641	\$ 8,759,946
Assets Held for Sale	SI387	\$ 159,894	\$ 539,578	\$ 1,348,150	\$ 2,298,629	\$ 2,136,937
Loans Serviced for Others	SI390	\$ 3,886,716	\$ 4,441,821	\$ 4,348,211	\$ 4,289,540	\$ 4,496,950
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 52	\$ 52	\$ 51	\$ 46	\$ 36
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.43%	85.90%	84.74%	85.35%	84.01%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.69%	86.06%	84.72%	85.10%	84.81%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.72%	85.60%	84.78%	84.78%	84.15%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	60.16%	64.09%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	4 [Yes]	5 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,281,888	\$ 5,271,228	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 46,418	\$ 48,951	\$ 44,895	\$ 44,773	\$ 46,230
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	43	37	32	30	38
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 4,857,788	\$ 4,822,794	\$ 4,835,034	\$ 4,871,293	\$ 4,750,890
Net Income (Loss) (SO91)	SI610	\$ 133,111	\$ 125,640	\$ 71,955	\$ 125,528	\$ 153,379

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Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 13	\$ 12	\$ 9	\$ 8	\$ 8
Dividends Declared - Common Stock	SI630	\$ 132,024	\$ 158,051	\$ 89,309	\$ 120,983	\$ 48,081
Stock Issued	SI640	\$ 100	\$ 5,618	\$ 11,815	\$ 0	\$ 5,094
Stock Retired	SI650	\$ 931	\$ 522	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 11,483	\$ 160,722	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 94	\$ 345,847	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 136,036	\$ 49,590	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 4	\$- 451	N/A	N/A	N/A
Other Adjustments	SI671	\$ 1,579	\$ 13,187	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 4,735,147	\$ 5,364,362	\$ 4,822,794	\$ 4,835,034	\$ 4,874,073
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,063	\$ 104,992	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 24,560	\$ 17,322	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	11 [Yes]	10 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 33,978	\$ 298	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 3,977	\$ 3,770	\$ 4,293	\$ 3,849	\$ 4,810
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 47,603,125	\$ 53,156,387	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,612,833	\$ 5,047,465	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 38,793,449	\$ 43,232,745	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 1,281,392	\$ 1,431,379	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 29,354,312	\$ 31,209,513	N/A	N/A	N/A
Total Borrowings	SI895	\$ 11,722,547	\$ 14,802,623	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	7	12	20	22
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 630	\$ 255	\$ 1,577	\$ 3,896	\$ 2,290
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.39	6.21	5.01	5.10	4.72
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.27	6.56	5.40	5.75	5.02
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
		Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	2	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	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	2	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	1	1	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	0	1	1
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	18	19	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	38 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	5 [Yes]
Number of Loans on SC260	SB200	26	N/A	N/A	N/A	76
Number of Loans on SC300, SC303, and SC306	SB210	34	N/A	N/A	N/A	43
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	1,610	N/A	N/A	N/A	1,628
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 61,908	N/A	N/A	N/A	\$ 67,658
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	1,707	N/A	N/A	N/A	1,968
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 231,493	N/A	N/A	N/A	\$ 284,017
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	2,490	N/A	N/A	N/A	2,353
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 1,160,712	N/A	N/A	N/A	\$ 1,131,531
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	7,540	N/A	N/A	N/A	8,005
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 166,157	N/A	N/A	N/A	\$ 140,867
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	959	N/A	N/A	N/A	847
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 101,442	N/A	N/A	N/A	\$ 80,100
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	611	N/A	N/A	N/A	563

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Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 175,189	N/A	N/A	N/A	\$ 124,872
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	5	N/A	N/A	N/A	7
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 138	N/A	N/A	N/A	\$ 262
Farm Mortgages Orig at \$100-250,000 - Number	SB520	4	N/A	N/A	N/A	2
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 453	N/A	N/A	N/A	\$ 255
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	2	N/A	N/A	N/A	2
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 748	N/A	N/A	N/A	\$ 767
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	6	N/A	N/A	N/A	7
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 152	N/A	N/A	N/A	\$ 405
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	2	N/A	N/A	N/A	4
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 188	N/A	N/A	N/A	\$ 423
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	3	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 830	N/A	N/A	N/A	\$ 70

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,885,877	\$ 2,296,895	\$ 1,833,999	\$ 1,652,961	\$ 1,449,734
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,191,872	\$ 1,469,780	\$ 1,288,768	\$ 1,134,860	\$ 960,583
Personal Trust and Agency Accounts	FS210	\$ 469,938	\$ 437,921	\$ 396,521	\$ 371,430	\$ 379,105
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 257,438	\$ 431,141	\$ 364,567	\$ 322,342	\$ 267,196
Employee Benefit - Defined Contribution	FS220	\$ 63,061	\$ 64,589	\$ 51,432	\$ 44,894	\$ 140,409
Employee Benefit - Defined Benefit	FS230	\$ 102,627	\$ 269,157	\$ 248,200	\$ 223,117	\$ 81,033
Other Retirement Accounts	FS240	\$ 91,750	\$ 97,395	\$ 64,935	\$ 54,331	\$ 45,754
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 464,168	\$ 600,652	\$ 527,680	\$ 441,083	\$ 314,252
Other Fiduciary Accounts	FS270	\$ 328	\$ 66	\$ 0	\$ 5	\$ 30
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 383,701	\$ 375,154	\$ 146,295	\$ 134,122	\$ 140,207
Personal Trust and Agency Accounts	FS211	\$ 57,028	\$ 38,000	\$ 62,156	\$ 57,292	\$ 62,746
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 326,673	\$ 337,153	\$ 84,139	\$ 76,830	\$ 76,996
Employee Benefit - Defined Contribution	FS221	\$ 58,255	\$ 62,834	\$ 48,702	\$ 48,210	\$ 50,619
Employee Benefit - Defined Benefit	FS231	\$ 257,372	\$ 261,408	\$ 1,173	\$ 1,134	\$ 1,187
Other Retirement Accounts	FS241	\$ 11,046	\$ 12,911	\$ 34,264	\$ 27,486	\$ 25,190
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 465
Other Fiduciary Accounts	FS271	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 310,304	\$ 451,961	\$ 398,936	\$ 383,979	\$ 348,944
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,627	2,820	2,328	2,066	1,970
Personal Trust and Agency Accounts	FS212	953	877	799	792	859
Retirement-related Trust and Agency Accounts - Total	SUB6120	622	643	418	366	318
Employee Benefit - Defined Contribution	FS222	101	102	71	71	64
Employee Benefit - Defined Benefit	FS232	7	12	11	11	6
Other Retirement Accounts	FS242	514	529	336	284	248
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,048	1,298	1,111	907	788
Other Fiduciary Accounts	FS272	4	2	0	1	2
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	456	436	575	499	513
Personal Trust and Agency Accounts	FS213	287	262	283	259	285
Retirement-related Trust and Agency Accounts - Total	SUB6130	169	161	292	240	227
Employee Benefit - Defined Contribution	FS223	33	38	26	26	25
Employee Benefit - Defined Benefit	FS233	28	29	1	1	1
Other Retirement Accounts	FS243	108	94	265	213	201
Corporate Trust and Agency Accounts	FS253	0	0	0	0	1
Other Fiduciary Accounts	FS273	0	13	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	159	315	305	311	355
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 5,160	\$ 1,878	\$ 9,731	\$ 5,334	\$ 1,908
Personal Trust and Agency Accounts	FS310	\$ 2,473	\$ 940	\$ 4,861	\$ 3,412	\$ 1,165
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 871	\$ 220	\$ 1,232	\$ 429	\$ 122
Employee Benefit - Defined Contribution	FS320	\$ 173	\$ 39	\$ 163	\$ 76	\$ 33

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 149	\$ 89	\$ 245	\$ 165	\$ 41
Other Retirement Accounts	FS340	\$ 549	\$ 92	\$ 824	\$ 188	\$ 48
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,743	\$ 681	\$ 3,207	\$ 1,239	\$ 468
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 73	\$ 37	\$ 424	\$ 247	\$ 128
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 7	\$ 7	\$ 25
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 229	\$ 2,283	\$ 610	\$ 422
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4	\$ 3	\$ 25	\$ 25	\$ 19
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 103	\$ 426	\$ 334	\$ 231
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 5,156	\$ 1,749	\$ 7,849	\$ 5,033	\$ 1,698
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 338,149	\$ 363,745	\$ 396,521	\$ 343,242	\$ 352,295
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 83	\$ 14	\$ 1,912
Interest-Bearing Deposits	FS415	\$ 0	\$ 4,432	\$ 3,860	\$ 3,595	\$ 4,743
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 61,318	\$ 73,469	\$ 71,677	\$ 60,978	\$ 55,019
State, County and Municipal Obligations	FS425	\$ 19,091	\$ 21,244	\$ 22,012	\$ 21,516	\$ 20,960
Money Market Mutual Funds	FS430	\$ 42,771	\$ 35,778	\$ 44,374	\$ 50,213	\$ 68,852
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,310	\$ 3,935	\$ 6,919	\$ 2,512	\$ 1,873
Common and Preferred Stock	FS445	\$ 210,147	\$ 219,157	\$ 241,487	\$ 199,520	\$ 195,258
Real Estate Mortgages	FS450	\$ 6	\$ 80	\$ 83	\$ 2,083	\$ 85
Real Estate	FS455	\$ 1,372	\$ 2,636	\$ 2,760	\$ 2,222	\$ 2,572
Miscellaneous Assets	FS460	\$ 134	\$ 3,014	\$ 3,266	\$ 589	\$ 1,021
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	6	6	6	6	6
Domestic Equity	FS610	3	3	3	3	3

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	1	1	1	1	1
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	\$ 189,862	\$ 194,962	\$ 195,693	\$ 189,436	\$ 198,685
Domestic Equity	FS615	\$ 79,659	\$ 83,172	\$ 83,144	\$ 83,752	\$ 89,023
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 93,435	\$ 94,418	\$ 95,042	\$ 88,091	\$ 90,716
Municipal Bond	FS655	\$ 16,768	\$ 17,372	\$ 17,507	\$ 17,593	\$ 18,946
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	\$ 4	\$ 3	\$ 25	\$ 25	\$ 19
Personal Trust and Agency Accounts	FS710	\$ 4	\$ 3	\$ 25	\$ 25	\$ 19
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		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 4,735,145	\$ 5,364,360	\$ 4,822,799	\$ 4,835,036	\$ 4,874,076
Equity Capital Deductions - Total	SUB1631	\$ 725,718	\$ 784,830	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,463	\$ 2,495	\$ 2,406	\$ 1,082	\$ 1,072
Goodwill and Certain Other Intangible Assets	CCR115	\$ 719,341	\$ 774,267	\$ 490,334	\$ 492,289	\$ 478,745
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,914	\$ 8,068	\$ 7,901	\$ 7,736	\$ 6,211
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 108,128	\$- 33,859	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 107,102	\$- 36,176	\$ 28,453	\$- 2,790	\$- 71,066
Qualifying Intangible Assets	CCR185	\$ 718	\$ 2,012	\$ 4,279	\$ 4,471	\$ 4,548
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 308	\$ 305	\$ 295	\$ 239	\$ 239
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,117,555	\$ 4,545,671	\$ 4,355,185	\$ 4,335,849	\$ 4,321,769
Total Assets (SC60)	CCR205	\$ 47,754,350	\$ 54,670,711	\$ 52,323,775	\$ 51,702,454	\$ 51,301,087
Asset Deductions - Total	SUB1651	\$ 725,061	\$ 784,212	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,806	\$ 1,877	\$ 1,917	\$ 990	\$ 980
Goodwill and Certain Other Intangible Assets	CCR265	\$ 719,341	\$ 774,267	\$ 490,334	\$ 492,289	\$ 478,745
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,914	\$ 8,068	\$ 7,901	\$ 7,736	\$ 6,211
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 166,917	\$- 38,012	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 166,199	\$- 40,024	\$ 54,152	\$ 4,606	\$- 98,424
Qualifying Intangible Assets	CCR285	\$ 718	\$ 2,012	\$ 4,279	\$ 4,471	\$ 4,548
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 47,196,206	\$ 53,848,487	\$ 51,882,054	\$ 51,210,516	\$ 50,721,275
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,873,849	\$ 2,150,028	\$ 2,074,335	\$ 2,047,531	\$ 2,028,042
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,117,555	\$ 4,545,671	\$ 4,355,185	\$ 4,335,849	\$ 4,321,769
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,628	\$ 1,830	\$ 1,531	\$ 1,279	\$ 2,553
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 222,634	\$ 242,769	\$ 225,640	\$ 222,936	\$ 223,953
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 224,262	\$ 244,599	\$ 227,171	\$ 224,215	\$ 226,506
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 224,262	\$ 244,599	\$ 227,171	\$ 224,215	\$ 226,506
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,469	\$ 82	\$ 82	\$ 656	\$ 656
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 6,422	\$ 6,243	\$ 6,105	\$ 5,473	\$ 4,012
Total Risk-Based Capital	CCR39	\$ 4,331,926	\$ 4,783,945	\$ 4,576,169	\$ 4,553,935	\$ 4,543,607
0% R/W Category - Cash	CCR400	\$ 190,988	\$ 203,116	\$ 212,585	\$ 187,924	\$ 168,565
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 538,216	\$ 465,733	\$ 589,690	\$ 662,753	\$ 669,642
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 6,798	\$ 7,196	\$ 5,435	\$ 5,645	\$ 4,754
0% R/W Category - Other	CCR415	\$ 76,801	\$ 95,567	\$ 73,885	\$ 104,549	\$ 74,199
0% R/W Category - Assets Total	CCR420	\$ 812,803	\$ 771,612	\$ 881,595	\$ 960,871	\$ 917,160
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	\$ 11,456,529	\$ 13,248,654	\$ 12,333,787	\$ 12,025,985	\$ 12,708,816
20% R/W Category - Claims on FHLBs	CCR435	\$ 981,956	\$ 1,752,413	\$ 1,613,691	\$ 1,771,416	\$ 1,543,342
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 498,386	\$ 522,858	\$ 288,748	\$ 282,930	\$ 328,036
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,123,699	\$ 1,886,084	\$ 1,206,938	\$ 1,330,090	\$ 1,212,519
20% R/W Category - Other	CCR450	\$ 2,001,556	\$ 1,968,894	\$ 2,199,953	\$ 1,706,699	\$ 1,496,249
20% R/W Category - Assets Total	CCR455	\$ 16,062,126	\$ 19,378,903	\$ 17,643,117	\$ 17,117,120	\$ 17,288,962
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,212,425	\$ 3,875,782	\$ 3,528,622	\$ 3,423,425	\$ 3,457,795
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 15,930,636	\$ 19,027,803	\$ 19,561,268	\$ 20,316,508	\$ 20,286,408
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,677,590	\$ 2,502,969	\$ 2,325,583	\$ 2,223,763	\$ 2,125,266
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,350	\$ 14,926	\$ 939	\$ 946	\$ 1,520
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 78,837	\$ 75,337	\$ 38,217	\$ 39,120	\$ 39,822
50% R/W Category - Other	CCR480	\$ 122,684	\$ 113,833	\$ 97,025	\$ 98,260	\$ 95,673
50% R/W Category - Assets Total	CCR485	\$ 18,812,097	\$ 21,734,868	\$ 22,023,032	\$ 22,678,597	\$ 22,548,689
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 9,406,060	\$ 10,867,444	\$ 11,011,510	\$ 11,339,303	\$ 11,274,341
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 832,286	\$ 138,259	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 12,243,802	\$ 13,916,349	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 13,076,088	\$ 14,054,608	\$ 12,990,437	\$ 12,700,333	\$ 12,364,646
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 13,076,088	\$ 14,054,608	\$ 12,990,437	\$ 12,700,333	\$ 12,364,646
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 780	\$ 1,007	\$ 710	\$ 324	\$ 181
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 9,750	\$ 12,588	\$ 8,876	\$ 4,050	\$ 2,263
Assets to Risk-Weight	CCR64	\$ 48,763,894	\$ 55,940,998	\$ 53,538,891	\$ 53,457,245	\$ 53,119,638
Subtotal Risk-Weighted Assets	CCR75	\$ 25,704,317	\$ 28,810,414	\$ 27,539,455	\$ 27,467,106	\$ 27,099,049
Excess Allowances for Loan and Lease Losses	CCR530	\$ 37,428	\$ 37,919	\$ 36,940	\$ 37,416	\$ 39,069
Total Risk-Weighted Assets	CCR78	\$ 25,666,889	\$ 28,772,495	\$ 27,502,515	\$ 27,429,690	\$ 27,059,980
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,053,346	\$ 2,301,798	\$ 2,200,202	\$ 2,194,376	\$ 2,164,801
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.72%	8.44%	8.39%	8.47%	8.52%
Total Risk-Based Capital Ratio	CCR820	16.88%	16.63%	16.64%	16.60%	16.79%
Tier 1 Risk-Based Capital Ratio	CCR830	16.02%	15.78%	15.81%	15.79%	15.96%
Tangible Equity Ratio	CCR840	8.72%	8.44%	8.39%	8.46%	8.51%

***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.