

<b>Office of Thrift Supervision Financial Reporting System Run Date: August 17, 2005, 11:40 AM</b>	<b>TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas June 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Number of Institutions</b>		19	20	21	20	20
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 13,976,936</b>	<b>\$ 13,021,026</b>	<b>\$ 13,309,652</b>	<b>\$ 13,203,138</b>	<b>\$ 12,918,956</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,333,596	\$ 1,151,287	\$ 581,357	\$ 1,092,063	\$ 974,584
Interest-Earning Deposits in FHLBs	SC112	\$ 454,028	\$ 196,421	\$ 458,123	\$ 432,210	\$ 313,945
Other Interest-Earning Deposits	SC118	\$ 37,742	\$ 38,067	\$ 59,994	\$ 46,232	\$ 76,293
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 11,664,384	\$ 11,369,488	\$ 11,929,234	\$ 11,360,436	\$ 10,820,363
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 170,010	\$ 171,194	\$ 191,254	\$ 140,644	\$ 630,996
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 47,430	\$ 28,583	\$ 28,283	\$ 81,000	\$ 60,632
State and Municipal Obligations	SC180	\$ 3,519	\$ 3,526	\$ 3,643	\$ 3,650	\$ 3,346
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 217,560	\$ 21,071	\$ 22,167	\$ 21,199	\$ 19,524
Accrued Interest Receivable	SC191	\$ 48,667	\$ 41,389	\$ 35,597	\$ 25,704	\$ 19,273
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 5,353,480</b>	<b>\$ 5,522,740</b>	<b>\$ 5,892,200</b>	<b>\$ 6,322,103</b>	<b>\$ 6,669,720</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 5,353,478</b>	<b>\$ 5,522,740</b>	<b>\$ 5,892,200</b>	<b>\$ 6,322,103</b>	<b>\$ 6,669,720</b>
Pass-Through - Total	SUB0073	\$ 5,001,908	\$ 5,167,033	\$ 5,559,781	\$ 5,990,203	\$ 6,326,833
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 4,631,397	\$ 4,765,826	\$ 5,131,808	\$ 5,524,848	\$ 6,032,420
Other Pass-Through	SC215	\$ 370,511	\$ 401,207	\$ 427,973	\$ 465,355	\$ 294,413
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 331,984	\$ 334,842	\$ 310,065	\$ 307,787	\$ 317,132
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 23,646	\$ 20,844	\$ 17,718	\$ 25,114	\$ 27,869
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 307,825	\$ 313,466	\$ 291,800	\$ 282,098	\$ 289,263
Other	SC222	\$ 513	\$ 532	\$ 547	\$ 575	\$ 0
Accrued Interest Receivable	SC228	\$ 19,588	\$ 20,865	\$ 22,354	\$ 24,113	\$ 25,755

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 19,564,297</b>	<b>\$ 18,167,926</b>	<b>\$ 17,195,089</b>	<b>\$ 16,219,121</b>	<b>\$ 15,245,657</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 19,482,621</b>	<b>\$ 18,087,624</b>	<b>\$ 17,110,568</b>	<b>\$ 16,126,778</b>	<b>\$ 15,149,234</b>
Construction Loans - Total	SUB0100	\$ 2,596,132	\$ 2,537,053	\$ 2,662,141	\$ 2,859,475	\$ 3,169,714
Residential - Total	SUB0110	\$ 2,119,899	\$ 2,040,120	\$ 2,139,184	\$ 2,355,248	\$ 2,426,261
1-4 Dwelling Units	SC230	\$ 1,214,116	\$ 1,173,162	\$ 1,070,674	\$ 991,082	\$ 935,568
Multifamily (5 or more) Dwelling Units	SC235	\$ 905,783	\$ 866,958	\$ 1,068,510	\$ 1,364,166	\$ 1,490,693
Nonresidential Property	SC240	\$ 476,233	\$ 496,933	\$ 522,957	\$ 504,227	\$ 743,453
Permanent Loans - Total	SUB0121	\$ 16,872,376	\$ 15,539,851	\$ 14,448,246	\$ 13,289,134	\$ 12,009,533
Residential - Total	SUB0131	\$ 15,632,442	\$ 14,444,924	\$ 13,384,586	\$ 12,333,521	\$ 11,181,896
1-4 Dwelling Units - Total	SUB0141	\$ 14,949,875	\$ 13,752,111	\$ 12,820,902	\$ 11,846,165	\$ 10,785,409
Revolving Open-End Loans	SC251	\$ 3,682,552	\$ 3,343,377	\$ 3,005,540	\$ 2,604,536	\$ 2,154,885
All Other - First Liens	SC254	\$ 9,033,181	\$ 8,442,005	\$ 7,987,663	\$ 7,486,113	\$ 6,944,543
All Other - Junior Liens	SC255	\$ 2,234,142	\$ 1,966,729	\$ 1,827,699	\$ 1,755,516	\$ 1,685,981
Multifamily (5 or more) Dwelling Units	SC256	\$ 682,567	\$ 692,813	\$ 563,684	\$ 487,356	\$ 396,487
Nonresidential Property (Except Land)	SC260	\$ 637,513	\$ 529,183	\$ 535,676	\$ 507,335	\$ 451,231
Land	SC265	\$ 602,421	\$ 565,744	\$ 527,984	\$ 448,278	\$ 376,406
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,403,434	\$ 1,075,452	\$ 961,778	\$ 986,682	\$ 672,884
Accrued Interest Receivable	SC272	\$ 93,987	\$ 88,415	\$ 79,360	\$ 68,997	\$ 64,121
Advances for Taxes and Insurance	SC275	\$ 1,802	\$ 2,607	\$ 5,342	\$ 1,515	\$ 2,289
Allowance for Loan and Lease Losses	SC283	\$ 81,676	\$ 80,302	\$ 84,521	\$ 92,343	\$ 96,423
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 13,400,675</b>	<b>\$ 12,750,775</b>	<b>\$ 12,958,109</b>	<b>\$ 12,407,677</b>	<b>\$ 12,543,036</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 13,241,444</b>	<b>\$ 12,592,141</b>	<b>\$ 12,802,680</b>	<b>\$ 12,251,576</b>	<b>\$ 12,387,149</b>
Commercial Loans - Total	SC32	\$ 2,389,173	\$ 2,326,661	\$ 2,267,870	\$ 2,243,470	\$ 2,120,449
Secured	SC300	\$ 1,835,700	\$ 1,790,931	\$ 1,801,786	\$ 1,729,849	\$ 1,687,121
Unsecured	SC303	\$ 533,518	\$ 512,397	\$ 437,834	\$ 483,251	\$ 401,969
Lease Receivables	SC306	\$ 19,955	\$ 23,333	\$ 28,250	\$ 30,370	\$ 31,359
Consumer Loans - Total	SC35	\$ 10,962,281	\$ 10,378,588	\$ 10,645,164	\$ 10,123,046	\$ 10,381,368
Loans on Deposits	SC310	\$ 61,100	\$ 58,795	\$ 57,989	\$ 56,526	\$ 57,419
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,174	\$ 1,138	\$ 1,090	\$ 717	\$ 725
Education Loans	SC320	\$ 352	\$ 477	\$ 619	\$ 733	\$ 225
Auto Loans	SC323	\$ 1,946,085	\$ 2,015,146	\$ 2,220,390	\$ 2,424,733	\$ 3,085,200
Mobile Home Loans	SC326	\$ 911	\$ 849	\$ 953	\$ 1,037	\$ 1,177
Credit Cards	SC328	\$ 7,566,973	\$ 6,981,604	\$ 7,143,046	\$ 6,483,299	\$ 6,135,712

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,385,686	\$ 1,320,579	\$ 1,221,077	\$ 1,156,001	\$ 1,100,910
Accrued Interest Receivable	SC348	\$ 49,221	\$ 45,526	\$ 45,075	\$ 41,161	\$ 41,219
Allowance for Loan and Lease Losses	SC357	\$ 159,231	\$ 158,634	\$ 155,429	\$ 156,101	\$ 155,887
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 14,361</b>	<b>\$ 12,919</b>	<b>\$ 12,920</b>	<b>\$ 25,185</b>	<b>\$ 37,881</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 14,296</b>	<b>\$ 12,857</b>	<b>\$ 12,884</b>	<b>\$ 25,149</b>	<b>\$ 37,846</b>
Real Estate - Total	SUB0210	\$ 13,921	\$ 12,375	\$ 12,079	\$ 24,484	\$ 37,382
Construction	SC405	\$ 2,832	\$ 2,753	\$ 2,478	\$ 2,777	\$ 3,938
Residential - Total	SUB0225	\$ 8,672	\$ 7,207	\$ 6,419	\$ 7,677	\$ 10,057
1-4 Dwelling Units	SC415	\$ 8,672	\$ 7,207	\$ 6,419	\$ 4,777	\$ 7,157
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 2,900	\$ 2,900
Nonresidential (Except Land)	SC426	\$ 1,868	\$ 1,857	\$ 2,633	\$ 13,481	\$ 22,838
Land	SC428	\$ 549	\$ 558	\$ 549	\$ 549	\$ 549
Other Repossessed Assets	SC430	\$ 440	\$ 544	\$ 841	\$ 701	\$ 499
General Valuation Allowances	SC441	\$ 65	\$ 62	\$ 36	\$ 36	\$ 35
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 3,748</b>	<b>\$ 4,002</b>	<b>\$ 4,019</b>	<b>\$ 3,597</b>	<b>\$ 3,605</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 886,067</b>	<b>\$ 878,268</b>	<b>\$ 850,920</b>	<b>\$ 817,675</b>	<b>\$ 792,229</b>
Federal Home Loan Bank Stock	SC510	\$ 884,006	\$ 876,207	\$ 846,375	\$ 813,362	\$ 788,103
Other	SC540	\$ 2,061	\$ 2,061	\$ 4,545	\$ 4,313	\$ 4,126
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 227,942</b>	<b>\$ 224,734</b>	<b>\$ 222,816</b>	<b>\$ 215,570</b>	<b>\$ 207,318</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 816,657</b>	<b>\$ 744,337</b>	<b>\$ 819,438</b>	<b>\$ 799,987</b>	<b>\$ 799,794</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 816,657</b>	<b>\$ 744,337</b>	<b>\$ 819,438</b>	<b>\$ 799,987</b>	<b>\$ 799,794</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,475	\$ 1,455	\$ 1,425	\$ 1,409	\$ 1,398
Bank-Owned Life Insurance - Other	SC625	\$ 27,114	\$ 26,864	\$ 26,631	\$ 13,912	\$ 13,759
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 97,690	\$ 93,726	\$ 93,159	\$ 160,105	\$ 177,193
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 234,425	\$ 231,750	\$ 195,895	\$ 198,684	\$ 203,175
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 97,707	\$ 73,122	\$ 68,852	\$ 64,773	\$ 59,640
Other Assets	SC689	\$ 358,246	\$ 317,420	\$ 433,476	\$ 361,104	\$ 344,629
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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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 240,974</b>	<b>\$ 238,998</b>	<b>\$ 239,986</b>	<b>\$ 248,480</b>	<b>\$ 252,345</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 54,244,163</b>	<b>\$ 51,326,727</b>	<b>\$ 51,265,163</b>	<b>\$ 50,014,053</b>	<b>\$ 49,218,196</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 54,003,189</b>	<b>\$ 51,087,729</b>	<b>\$ 51,025,177</b>	<b>\$ 49,765,573</b>	<b>\$ 48,965,851</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 28,620,741</b>	<b>\$ 27,499,318</b>	<b>\$ 26,542,614</b>	<b>\$ 26,024,841</b>	<b>\$ 25,251,135</b>
Deposits	SC710	\$ 28,314,914	\$ 27,242,724	\$ 26,076,755	\$ 25,549,948	\$ 24,788,599
Escrows	SC712	\$ 305,727	\$ 256,493	\$ 465,641	\$ 474,596	\$ 462,635
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 100	\$ 101	\$ 218	\$ 297	\$- 99
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 20,751,915</b>	<b>\$ 19,303,518</b>	<b>\$ 20,271,340</b>	<b>\$ 19,722,979</b>	<b>\$ 19,818,376</b>
Advances from FHLBank	SC720	\$ 17,502,697	\$ 16,334,291	\$ 17,237,846	\$ 16,815,853	\$ 16,025,134
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 188,386	\$ 737,247	\$ 812,737	\$ 1,187,499	\$ 1,667,796
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,107	\$ 305,107	\$ 305,106	\$ 305,108	\$ 305,107
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	\$ 2,755,725	\$ 1,926,873	\$ 1,915,651	\$ 1,414,519	\$ 1,820,339
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 776,970</b>	<b>\$ 517,294</b>	<b>\$ 535,415</b>	<b>\$ 482,137</b>	<b>\$ 495,926</b>
Accrued Interest Payable - Deposits	SC763	\$ 21,393	\$ 18,346	\$ 14,427	\$ 14,605	\$ 13,566
Accrued Interest Payable - Other	SC766	\$ 64,251	\$ 49,471	\$ 55,304	\$ 34,736	\$ 40,305
Accrued Taxes	SC776	\$ 18,565	\$ 58,233	\$ 34,412	\$ 45,529	\$ 46,125
Accounts Payable	SC780	\$ 153,333	\$ 113,820	\$ 153,081	\$ 124,405	\$ 112,162
Deferred Income Taxes	SC790	\$ 75,178	\$ 65,948	\$ 61,634	\$ 38,902	\$ 44,233
Other Liabilities and Deferred Income	SC796	\$ 444,250	\$ 211,476	\$ 216,557	\$ 223,960	\$ 239,535
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 50,149,626</b>	<b>\$ 47,320,130</b>	<b>\$ 47,349,369</b>	<b>\$ 46,229,957</b>	<b>\$ 45,565,437</b>

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 4,716</b>	<b>\$ 4,733</b>	<b>\$ 5,987</b>	<b>\$ 5,781</b>	<b>\$ 5,691</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 3,848,845</b>	<b>\$ 3,762,867</b>	<b>\$ 3,669,820</b>	<b>\$ 3,529,837</b>	<b>\$ 3,394,723</b>
Stock - Total	SUB0311	\$ 2,112,190	\$ 2,112,492	\$ 2,112,808	\$ 2,012,808	\$ 1,913,500
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 84,005	\$ 84,005	\$ 84,005	\$ 84,005	\$ 77,030
Common Stock - Par Value	SC820	\$ 25,957	\$ 26,208	\$ 26,478	\$ 26,479	\$ 27,659
Common Stock - Paid in Excess of Par	SC830	\$ 2,002,228	\$ 2,002,279	\$ 2,002,325	\$ 1,902,324	\$ 1,808,811
Accumulated Other Comprehensive Income - Total	SC86	\$ 5,227	\$ 2,011	\$ 7,289	\$ 9,464	\$ 7,387
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 5,227	\$ 2,011	\$ 7,289	\$ 9,464	\$ 7,387
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,731,427	\$ 1,648,364	\$ 1,549,722	\$ 1,507,581	\$ 1,474,105
Other Components of Equity Capital	SC891	\$ 1	\$ 0	\$ 1	\$- 16	\$- 269
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 54,003,187</b>	<b>\$ 51,087,730</b>	<b>\$ 51,025,176</b>	<b>\$ 49,765,575</b>	<b>\$ 48,965,851</b>

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### Other Codes As of Jun 2005

#### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 220
4	Net deferred tax assets	6	\$ 30,729
5	Insured portion of real estate acquired by forecls	1	\$ 1,374
6	Prepaid deposit insurance premiums	4	\$ 57
7	Prepaid expenses	13	\$ 117,999
8	Deposits for utilities and other services	1	\$ 2
10	Property leased to others, net of accumul. deprec.	1	\$ 38,500
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 2,626
14	Other noninterest-bearing short-term accounts recv	6	\$ 49,603
19	Receivables fr a broker for unsettled transactions	1	\$ 359
22	Unapplied loan disbursements	1	\$ 260
99	Other	12	\$ 35,602

#### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 30
7	Deferred gains from the sale of real estate	1	\$ 45
10	Amounts due brokers for unsettled transactions	1	\$ 204,000
11	The liability recorded for post-retirement benefit	2	\$ 26,462
14	Unapplied loan payments received	2	\$ 11,511
15	Liability on loan servicing contracts	1	\$ 14,396
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 254
21	Liabilities for credit losses on OBS credit exposures	1	\$ 6,447
99	Other	19	\$ 142,453

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 631,508</b>	<b>\$ 571,463</b>	<b>\$ 547,377</b>	<b>\$ 493,816</b>	<b>\$ 470,492</b>
Deposits and Investment Securities	SO115	\$ 95,912	\$ 78,211	\$ 64,394	\$ 47,334	\$ 37,550
Mortgage-Backed Securities	SO125	\$ 53,412	\$ 56,511	\$ 58,654	\$ 62,731	\$ 65,353
Mortgage Loans	SO141	\$ 266,550	\$ 232,062	\$ 232,116	\$ 203,589	\$ 191,877
Nonmortgage Loans - Total	SUB0950	\$ 215,634	\$ 204,679	\$ 192,213	\$ 180,162	\$ 175,712
Commercial Loans and Leases	SO160	\$ 37,669	\$ 33,116	\$ 30,413	\$ 27,408	\$ 25,180
Consumer Loans and Leases	SO171	\$ 177,965	\$ 171,563	\$ 161,800	\$ 152,754	\$ 150,532
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 7,515</b>	<b>\$ 6,305</b>	<b>\$ 5,120</b>	<b>\$ 3,829</b>	<b>\$ 2,924</b>
Federal Home Loan Bank Stock	SO181	\$ 7,514	\$ 6,304	\$ 5,119	\$ 3,828	\$ 2,923
Other	SO185	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 309,419</b>	<b>\$ 261,752</b>	<b>\$ 235,851</b>	<b>\$ 205,447</b>	<b>\$ 185,509</b>
Deposits	SO215	\$ 146,791	\$ 119,406	\$ 110,759	\$ 102,461	\$ 93,843
Escrows	SO225	\$ 2	\$ 26	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 136,144	\$ 116,107	\$ 101,949	\$ 81,818	\$ 70,268
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,029	\$ 3,645	\$ 3,335	\$ 3,065	\$ 2,721
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 22,453	\$ 22,568	\$ 19,808	\$ 18,103	\$ 18,677
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 329,604</b>	<b>\$ 316,016</b>	<b>\$ 316,646</b>	<b>\$ 292,198</b>	<b>\$ 287,907</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 43,911</b>	<b>\$ 31,404</b>	<b>\$ 22,839</b>	<b>\$ 22,282</b>	<b>\$ 24,404</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 285,693</b>	<b>\$ 284,612</b>	<b>\$ 293,807</b>	<b>\$ 269,916</b>	<b>\$ 263,503</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 244,069</b>	<b>\$ 197,428</b>	<b>\$ 219,242</b>	<b>\$ 207,067</b>	<b>\$ 230,264</b>
Mortgage Loan Serving Fees	SO410	\$ 4,379	\$ 2,966	\$ - 1,750	\$ - 16,041	\$ 5,450
Other Fees and Charges	SO420	\$ 215,595	\$ 179,430	\$ 194,210	\$ 200,831	\$ 196,373
Net Income (Loss) from Other - Total	SUB0451	\$ 17,028	\$ 6,062	\$ 21,601	\$ 14,345	\$ 27,623
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 15,938	\$ 6,922	\$ 21,223	\$ 14,019	\$ 31,185
Operations & Sale of Repossessed Assets	SO461	\$ - 304	\$ - 358	\$ 718	\$ - 450	\$ - 3,949
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,160	\$ - 1,410	\$ - 593	\$ 14	\$ - 14
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 1	\$ - 201	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 9	\$ 10	\$ 15	\$ 24	\$ 45

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 225	\$ 897	\$ 439	\$ 738	\$ 356
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 7,067	\$ 8,970	\$ 5,181	\$ 7,932	\$ 818
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 355,046</b>	<b>\$ 321,461</b>	<b>\$ 344,438</b>	<b>\$ 347,526</b>	<b>\$ 332,965</b>
All Personnel Compensation and Expense	SO510	\$ 136,634	\$ 129,454	\$ 149,555	\$ 148,410	\$ 153,722
Legal Expense	SO520	\$ 3,576	\$ 2,939	\$ 3,753	\$ 2,586	\$ 2,881
Office Occupancy and Equipment Expense	SO530	\$ 62,990	\$ 60,559	\$ 60,033	\$ 57,791	\$ 52,646
Marketing and Other Professional Services	SO540	\$ 37,109	\$ 34,799	\$ 39,991	\$ 38,425	\$ 34,472
Loan Servicing Fees	SO550	\$ 1,649	\$ 1,296	\$ 443	\$ 485	\$ 576
Goodwill and Other Intangibles Expense	SO560	\$ 4,263	\$ 3,428	\$ 3,250	\$ 10,641	\$ 3,083
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 25	\$ 39	\$ 46	\$ 15	\$ 205
Other Noninterest Expense	SO580	\$ 108,800	\$ 88,947	\$ 87,367	\$ 89,173	\$ 85,380
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 174,716</b>	<b>\$ 160,579</b>	<b>\$ 168,611</b>	<b>\$ 129,457</b>	<b>\$ 160,802</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 61,142</b>	<b>\$ 56,398</b>	<b>\$ 56,413</b>	<b>\$ 42,915</b>	<b>\$ 55,939</b>
Federal	SO710	\$ 58,883	\$ 53,676	\$ 54,586	\$ 41,128	\$ 54,053
State, Local & Other	SO720	\$ 2,259	\$ 2,722	\$ 1,827	\$ 1,787	\$ 1,886
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 113,574</b>	<b>\$ 104,181</b>	<b>\$ 112,198</b>	<b>\$ 86,542</b>	<b>\$ 104,863</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 113,574</b>	<b>\$ 104,181</b>	<b>\$ 112,198</b>	<b>\$ 86,542</b>	<b>\$ 104,863</b>



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### Other Codes As of Jun 2005

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 327
7	Net income(loss) from leased property	3	\$ 721
9	Net income from data processing lease/services	1	\$ 247
15	Income from corporate-owned life insurance	6	\$ 264
99	Other	12	\$ 4,022

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 80
2	OTS assessments	2	\$ 10
3	Interest expense on income taxes	1	\$ 11,785
6	Supervisory examination fees	2	\$ 15
7	Office supplies, printing, and postage	15	\$ 3,403
8	Telephone, including data lines	8	\$ 1,677
9	Loan origination expense	1	\$ 23
10	ATM expense	4	\$ 18,798
16	Web site expenses	1	\$ 84
17	Charitable contributions	1	\$ 100
99	Other	12	\$ 28,180

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:40 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93048 - OTS-Regulated: Texas</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 1,202,733</b>	<b>\$ 571,463</b>	<b>\$ 1,974,212</b>	<b>\$ 1,426,835</b>	<b>\$ 933,909</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 174,089	\$ 78,211	\$ 182,065	\$ 117,671	\$ 70,380
YTD - Mortgage-Backed Securities	Y_SO125	\$ 109,923	\$ 56,511	\$ 257,644	\$ 198,990	\$ 136,319
YTD - Mortgage Loans	Y_SO141	\$ 498,409	\$ 232,062	\$ 805,758	\$ 573,642	\$ 370,718
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 70,785	\$ 33,116	\$ 108,075	\$ 77,662	\$ 50,273
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 349,527	\$ 171,563	\$ 620,670	\$ 458,870	\$ 306,219
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 13,820</b>	<b>\$ 6,305</b>	<b>\$ 14,633</b>	<b>\$ 9,513</b>	<b>\$ 5,686</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13,818	\$ 6,304	\$ 14,629	\$ 9,510	\$ 5,684
YTD - Other	Y_SO185	\$ 2	\$ 1	\$ 4	\$ 3	\$ 2
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 571,122</b>	<b>\$ 261,752</b>	<b>\$ 805,112</b>	<b>\$ 569,261</b>	<b>\$ 364,057</b>
YTD - Deposits	Y_SO215	\$ 266,148	\$ 119,406	\$ 397,363	\$ 286,604	\$ 184,386
YTD - Escrows	Y_SO225	\$ 28	\$ 26	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 252,251	\$ 116,107	\$ 321,785	\$ 219,836	\$ 138,018
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 7,674	\$ 3,645	\$ 11,872	\$ 8,537	\$ 5,472
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 45,021	\$ 22,568	\$ 74,092	\$ 54,284	\$ 36,181
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 645,431</b>	<b>\$ 316,016</b>	<b>\$ 1,183,733</b>	<b>\$ 867,087</b>	<b>\$ 575,538</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 75,365</b>	<b>\$ 31,404</b>	<b>\$ 96,729</b>	<b>\$ 73,890</b>	<b>\$ 51,608</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 570,066</b>	<b>\$ 284,612</b>	<b>\$ 1,087,004</b>	<b>\$ 793,197</b>	<b>\$ 523,930</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 441,494</b>	<b>\$ 197,428</b>	<b>\$ 850,106</b>	<b>\$ 630,864</b>	<b>\$ 423,714</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 7,345	\$ 2,966	\$ - 10,652	\$ - 8,902	\$ 7,139
YTD - Other Fees and Charges	Y_SO420	\$ 395,022	\$ 179,430	\$ 756,396	\$ 562,186	\$ 361,435
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 23,090	\$ 6,062	\$ 84,149	\$ 62,548	\$ 48,168
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 22,860	\$ 6,922	\$ 86,968	\$ 65,745	\$ 51,729
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 662	\$ - 358	\$ - 4,699	\$ - 5,417	\$ - 5,005
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 250	\$ - 1,410	\$ - 533	\$ 60	\$ 46
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1	\$ 1	\$ - 201	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 19	\$ 10	\$ 563	\$ 548	\$ 524

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,122	\$ 897	\$ 2,051	\$ 1,612	\$ 874
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 16,037	\$ 8,970	\$ 20,213	\$ 15,032	\$ 6,972
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 676,366</b>	<b>\$ 321,461</b>	<b>\$ 1,346,130</b>	<b>\$ 1,001,692</b>	<b>\$ 654,703</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 265,997	\$ 129,454	\$ 595,086	\$ 445,531	\$ 297,308
YTD - Legal Expense	Y_SO520	\$ 6,513	\$ 2,939	\$ 11,814	\$ 8,061	\$ 5,509
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 123,523	\$ 60,559	\$ 222,564	\$ 162,531	\$ 104,852
YTD - Marketing and Other Professional Services	Y_SO540	\$ 71,902	\$ 34,799	\$ 149,127	\$ 109,136	\$ 70,729
YTD - Loan Servicing Fees	Y_SO550	\$ 2,945	\$ 1,296	\$ 2,073	\$ 1,630	\$ 1,145
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 7,691	\$ 3,428	\$ 20,026	\$ 16,776	\$ 6,135
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 64	\$ 39	\$ 104	\$ 58	\$ 43
YTD - Other Noninterest Expense	Y_SO580	\$ 197,731	\$ 88,947	\$ 345,336	\$ 257,969	\$ 168,982
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 335,194</b>	<b>\$ 160,579</b>	<b>\$ 590,980</b>	<b>\$ 422,369</b>	<b>\$ 292,941</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 117,503</b>	<b>\$ 56,398</b>	<b>\$ 200,551</b>	<b>\$ 144,138</b>	<b>\$ 101,223</b>
YTD - Federal	Y_SO710	\$ 112,526	\$ 53,676	\$ 195,955	\$ 141,369	\$ 100,241
YTD - State, Local, and Other	Y_SO720	\$ 4,977	\$ 2,722	\$ 4,596	\$ 2,769	\$ 982
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 217,691</b>	<b>\$ 104,181</b>	<b>\$ 390,429</b>	<b>\$ 278,231</b>	<b>\$ 191,718</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 217,691</b>	<b>\$ 104,181</b>	<b>\$ 390,429</b>	<b>\$ 278,231</b>	<b>\$ 191,718</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 238,973</b>	<b>\$ 239,072</b>	<b>\$ 248,990</b>	<b>\$ 251,561</b>	<b>\$ 260,817</b>
Net Provision for Loss	VA115	\$ 43,334	\$ 30,838	\$ 22,431	\$ 21,826	\$ 24,256
Transfers	VA125	\$- 249	\$- 697	\$- 337	\$- 45	\$- 81
Recoveries	VA135	\$ 7,578	\$ 8,615	\$ 7,666	\$ 7,443	\$ 8,321
Adjustments	VA145	\$ 2,674	\$ 2,390	\$- 4,551	\$ 2,481	\$ 2,452
Charge-offs	VA155	\$ 51,341	\$ 41,220	\$ 34,210	\$ 34,786	\$ 43,425
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 240,969</b>	<b>\$ 238,998</b>	<b>\$ 239,989</b>	<b>\$ 248,480</b>	<b>\$ 252,340</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 6,731</b>	<b>\$ 2,479</b>	<b>\$ 2,345</b>	<b>\$ 5,041</b>	<b>\$ 5,106</b>
Net Provision for Loss	VA118	\$ 602	\$ 605	\$ 454	\$ 471	\$ 353

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$ 249	\$ 697	\$ 337	\$ 45	\$ 81
Adjustments	VA148	\$ 771	\$ 3,820	\$ 50	\$ 0	\$ - 10
Charge-offs	VA158	\$ 2,924	\$ 870	\$ 701	\$ 3,212	\$ 489
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 5,429</b>	<b>\$ 6,731</b>	<b>\$ 2,485</b>	<b>\$ 2,345</b>	<b>\$ 5,041</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 245,704</b>	<b>\$ 241,551</b>	<b>\$ 251,335</b>	<b>\$ 256,602</b>	<b>\$ 265,923</b>
Net Provision for Loss	VA120	\$ 43,936	\$ 31,443	\$ 22,885	\$ 22,297	\$ 24,609
Recoveries	VA140	\$ 7,578	\$ 8,615	\$ 7,666	\$ 7,443	\$ 8,321
Adjustments	VA150	\$ 3,445	\$ 6,210	\$ - 4,501	\$ 2,481	\$ 2,442
Charge-offs	VA160	\$ 54,265	\$ 42,090	\$ 34,911	\$ 37,998	\$ 43,914
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 246,398</b>	<b>\$ 245,729</b>	<b>\$ 242,474</b>	<b>\$ 250,825</b>	<b>\$ 257,381</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 51,341</b>	<b>\$ 41,220</b>	<b>\$ 34,210</b>	<b>\$ 34,786</b>	<b>\$ 43,425</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 1,493</b>	<b>\$ 1,537</b>	<b>\$ 1,473</b>	<b>\$ 2,068</b>	<b>\$ 10,420</b>
Construction - Total	SUB2030	\$ 15	\$ 0	\$ 335	\$ 44	\$ 2,541
1-4 Dwelling Units	VA420	\$ 15	\$ 0	\$ 193	\$ 44	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 991
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 142	\$ 0	\$ 1,550
Permanent - Total	SUB2041	\$ 1,478	\$ 1,537	\$ 1,138	\$ 2,024	\$ 7,879
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 237	\$ 154	\$ 98	\$ 325	\$ 242
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 415	\$ 349	\$ 80	\$ 861	\$ 633
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 768	\$ 1,020	\$ 958	\$ 838	\$ 1,338
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,022
Nonresidential Property (Except Land)	VA480	\$ 58	\$ 0	\$ 0	\$ 0	\$ 2,644
Land	VA490	\$ 0	\$ 14	\$ 2	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 49,716</b>	<b>\$ 39,510</b>	<b>\$ 32,551</b>	<b>\$ 32,602</b>	<b>\$ 32,925</b>
Commercial Loans	VA520	\$ 10,920	\$ 6,094	\$ 795	\$ 864	\$ 491
Consumer Loans - Total	SUB2061	\$ 38,796	\$ 33,416	\$ 31,756	\$ 31,738	\$ 32,434
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Home Improvement Loans	VA516	\$ 0	\$ 154	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 5,434	\$ 5,010	\$ 3,980	\$ 4,820	\$ 3,920
Mobile Home Loans	VA550	\$ 14	\$ 5	\$ 0	\$ 0	\$ 0

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 32,517	\$ 27,592	\$ 27,432	\$ 26,604	\$ 28,128
Other	VA560	\$ 831	\$ 655	\$ 344	\$ 314	\$ 367
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 132</b>	<b>\$ 173</b>	<b>\$ 186</b>	<b>\$ 116</b>	<b>\$ 80</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 116	\$ 155	\$ 180	\$ 108	\$ 57
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 Reposessed Assets	VA630	\$ 16	\$ 18	\$ 6	\$ 8	\$ 23
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 7,578</b>	<b>\$ 8,615</b>	<b>\$ 7,666</b>	<b>\$ 7,443</b>	<b>\$ 8,321</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 759</b>	<b>\$ 620</b>	<b>\$ 437</b>	<b>\$ 429</b>	<b>\$ 621</b>
Construction - Total	SUB2130	\$ 1	\$ 1	\$ 9	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 1	\$ 9	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 758	\$ 619	\$ 428	\$ 429	\$ 621
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 9	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 625	\$ 591	\$ 331	\$ 295	\$ 453
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 108	\$ 18	\$ 96	\$ 133	\$ 167
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 16	\$ 9	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 6,819</b>	<b>\$ 7,995</b>	<b>\$ 7,229</b>	<b>\$ 7,014</b>	<b>\$ 7,700</b>
Commercial Loans	VA521	\$ 760	\$ 2,341	\$ 1,685	\$ 1,325	\$ 1,448
Consumer Loans - Total	SUB2161	\$ 6,059	\$ 5,654	\$ 5,544	\$ 5,689	\$ 6,252
Loans on Deposits	VA511	\$ 3	\$ 1	\$ 3	\$ 4	\$ 2
Home Improvement Loans	VA517	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,066	\$ 1,888	\$ 1,771	\$ 1,940	\$ 2,441

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 6	\$ 1	\$ 3	\$ 1
Credit Cards	VA557	\$ 3,705	\$ 3,549	\$ 3,592	\$ 3,564	\$ 3,588
Other	VA561	\$ 284	\$ 203	\$ 177	\$ 178	\$ 220
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 850</b>	<b>\$ 1,302</b>	<b>\$ 789</b>	<b>\$ 520</b>	<b>\$ 431</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 0</b>	<b>\$ 405</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction - Total	SUB2230	\$ 0	\$ - 14	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ - 14	\$ 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	\$ 0	\$ 419	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 419	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 813</b>	<b>\$ 897</b>	<b>\$ 789</b>	<b>\$ 520</b>	<b>\$ 174</b>
Commercial Loans	VA522	\$ 437	\$ 158	\$ 207	\$ 57	\$ - 230
Consumer Loans - Total	SUB2261	\$ 376	\$ 739	\$ 582	\$ 463	\$ 404
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ - 130	\$ 26	\$ 64	\$ 82	\$ 62
Mobile Home Loans	VA552	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 26	\$ 10	\$ 12	\$ 33	\$ 19
Other	VA562	\$ 480	\$ 697	\$ 506	\$ 348	\$ 323
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 257</b>
Real Estate - Construction	VA606	\$ 37	\$ 0	\$ 0	\$ 0	\$ 82
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 175
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 44,613</b>	<b>\$ 33,907</b>	<b>\$ 27,333</b>	<b>\$ 27,863</b>	<b>\$ 35,535</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 734</b>	<b>\$ 1,322</b>	<b>\$ 1,036</b>	<b>\$ 1,639</b>	<b>\$ 9,799</b>
Construction - Total	SUB2330	\$ 14	\$- 15	\$ 326	\$ 44	\$ 2,541
1-4 Dwelling Units	VA425	\$ 14	\$- 15	\$ 184	\$ 44	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 991
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 142	\$ 0	\$ 1,550
Permanent - Total	SUB2341	\$ 720	\$ 1,337	\$ 710	\$ 1,595	\$ 7,258
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 228	\$ 153	\$ 97	\$ 324	\$ 241
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 210	\$- 242	\$- 251	\$ 566	\$ 180
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 660	\$ 1,002	\$ 862	\$ 705	\$ 1,171
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,022
Nonresidential Property (Except Land)	VA485	\$ 42	\$ 410	\$ 0	\$ 0	\$ 2,644
Land	VA495	\$ 0	\$ 14	\$ 2	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 43,710</b>	<b>\$ 32,412</b>	<b>\$ 26,111</b>	<b>\$ 26,108</b>	<b>\$ 25,399</b>
Commercial Loans	VA525	\$ 10,597	\$ 3,911	\$- 683	\$- 404	\$- 1,187
Consumer Loans - Total	SUB2361	\$ 33,113	\$ 28,501	\$ 26,794	\$ 26,512	\$ 26,586
Loans on Deposits	VA515	\$- 3	\$- 1	\$- 3	\$- 4	\$ 17
Home Improvement Loans	VA519	\$ 0	\$ 147	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 3,238	\$ 3,148	\$ 2,273	\$ 2,962	\$ 1,541
Mobile Home Loans	VA555	\$ 13	\$ 5	\$- 1	\$- 3	\$- 1
Credit Cards	VA559	\$ 28,838	\$ 24,053	\$ 23,852	\$ 23,073	\$ 24,559
Other	VA565	\$ 1,027	\$ 1,149	\$ 673	\$ 484	\$ 470
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 169</b>	<b>\$ 173</b>	<b>\$ 186</b>	<b>\$ 116</b>	<b>\$ 337</b>
Real Estate - Construction	VA607	\$ 37	\$ 0	\$ 0	\$ 0	\$ 82
Real Estate - 1-4 Dwelling Units	VA615	\$ 116	\$ 155	\$ 180	\$ 108	\$ 57

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 175
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 16	\$ 18	\$ 6	\$ 8	\$ 23
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 8,343</b>	<b>\$ 6,766</b>	<b>\$ 8,522</b>	<b>\$ 6,562</b>	<b>\$ 43,482</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 20,746</b>	<b>\$ 19,368</b>	<b>\$ 20,265</b>	<b>\$ 31,159</b>	<b>\$ 46,792</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 4,908</b>	<b>\$ 4,316</b>	<b>\$ 4,793</b>	<b>\$ 4,321</b>	<b>\$ 41,654</b>
Construction	VA951	\$ 745	\$ 470	\$ 309	\$ 190	\$ 1,268
Permanent - 1-4 Dwelling Units	VA952	\$ 3,831	\$ 3,265	\$ 3,989	\$ 3,604	\$ 3,168
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 246	\$ 0	\$ 0	\$ 0	\$ 2,900
Permanent - Nonresidential (Except Land)	VA954	\$ 86	\$ 558	\$ 495	\$ 527	\$ 34,318
Permanent - Land	VA955	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 183,269</b>	<b>\$ 183,194</b>	<b>\$ 247,419</b>	<b>\$ 410,099</b>	<b>\$ 452,435</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 240,176</b>	<b>\$ 263,504</b>	<b>\$ 282,647</b>	<b>\$ 304,441</b>	<b>\$ 384,283</b>
Substandard	VA965	\$ 238,026	\$ 260,380	\$ 280,624	\$ 302,091	\$ 379,911
Doubtful	VA970	\$ 2,150	\$ 3,124	\$ 2,023	\$ 2,350	\$ 4,372
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 292,885</b>	<b>\$ 346,551</b>	<b>\$ 311,589</b>	<b>\$ 326,018</b>	<b>\$ 324,013</b>
Mortgages - Total	SUB2421	\$ 171,241	\$ 224,774	\$ 187,350	\$ 213,523	\$ 218,070
Construction and Land Loans	SUB2430	\$ 19,565	\$ 28,310	\$ 27,063	\$ 73,232	\$ 70,433
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 145,432	\$ 186,097	\$ 149,563	\$ 129,765	\$ 136,777
Permanent Loans Secured by All Other Property	SUB2450	\$ 7,200	\$ 12,224	\$ 11,485	\$ 11,798	\$ 11,656
Nonmortgages - Total	SUB2461	\$ 121,644	\$ 121,777	\$ 124,239	\$ 112,495	\$ 105,943
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 209,064</b>	<b>\$ 250,228</b>	<b>\$ 222,049</b>	<b>\$ 237,438</b>	<b>\$ 223,217</b>



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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 182,564</b>	<b>\$ 220,313</b>	<b>\$ 189,552</b>	<b>\$ 209,905</b>	<b>\$ 195,763</b>
Mortgage Loans - Total	SUB2481	\$ 116,417	\$ 163,841	\$ 122,573	\$ 151,018	\$ 141,837
Construction	PD115	\$ 8,071	\$ 13,901	\$ 11,498	\$ 56,348	\$ 43,595
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 9,470	\$ 13,001	\$ 5,064	\$ 3,656	\$ 3,058
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 86,820	\$ 117,668	\$ 89,779	\$ 77,420	\$ 81,988
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 8,632	\$ 13,296	\$ 11,792	\$ 8,850	\$ 9,184
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,176	\$ 428	\$ 552	\$ 1,077	\$ 125
Permanent - Nonresidential Property (Except Land)	PD135	\$ 1,668	\$ 3,861	\$ 3,629	\$ 2,511	\$ 3,562
Permanent - Land	PD138	\$ 580	\$ 1,686	\$ 259	\$ 1,156	\$ 325
Nonmortgage Loans - Commercial Loans	PD140	\$ 10,910	\$ 5,658	\$ 5,738	\$ 4,867	\$ 3,883
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 55,237	\$ 50,814	\$ 61,241	\$ 54,020	\$ 50,043
Loans on Deposits	PD161	\$ 648	\$ 891	\$ 1,169	\$ 840	\$ 663
Home Improvement Loans	PD163	\$ 12	\$ 0	\$ 0	\$ 16	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 14,912	\$ 12,270	\$ 20,717	\$ 12,244	\$ 12,369
Mobile Home Loans	PD169	\$ 15	\$ 23	\$ 26	\$ 20	\$ 21
Credit Cards	PD171	\$ 34,737	\$ 32,586	\$ 33,659	\$ 37,076	\$ 34,413
Other	PD180	\$ 4,913	\$ 5,044	\$ 5,670	\$ 3,824	\$ 2,577
Memo - Troubled Debt Restructured Included Above	PD190	\$ 169	\$ 203	\$ 331	\$ 521	\$ 475
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 712	\$ 444	\$ 3,412	\$ 1,167	\$ 737
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 26,500</b>	<b>\$ 29,915</b>	<b>\$ 32,497</b>	<b>\$ 27,533</b>	<b>\$ 27,454</b>
Mortgage Loans - Total	SUB2491	\$ 1,969	\$ 2,330	\$ 3,137	\$ 2,157	\$ 3,034
Construction	PD215	\$ 0	\$ 233	\$ 770	\$ 270	\$ 571
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,538	\$ 1,835	\$ 2,305	\$ 1,821	\$ 2,354
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 251	\$ 76	\$ 9	\$ 28	\$ 62
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 67	\$ 0	\$ 28	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 180	\$ 119	\$ 53	\$ 0	\$ 43
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 10	\$ 4
Nonmortgage Loans - Commercial Loans	PD240	\$ 328	\$ 1,094	\$ 2,286	\$ 233	\$ 745
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 24,203	\$ 26,491	\$ 27,074	\$ 25,143	\$ 23,675
Loans on Deposits	PD261	\$ 3	\$ 25	\$ 14	\$ 8	\$ 42
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 730	\$ 508	\$ 793	\$ 113	\$ 475
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 22	\$ 20
Credit Cards	PD271	\$ 22,809	\$ 25,317	\$ 25,518	\$ 24,601	\$ 22,759
Other	PD280	\$ 661	\$ 641	\$ 749	\$ 399	\$ 379
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 2	\$ 13	\$ 11	\$ 25
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 133	\$ 237	\$ 237
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 83,821</b>	<b>\$ 96,323</b>	<b>\$ 89,540</b>	<b>\$ 88,580</b>	<b>\$ 100,796</b>
Mortgage Loans - Total	SUB2501	\$ 52,855	\$ 58,603	\$ 61,640	\$ 60,348	\$ 73,199
Construction	PD315	\$ 10,538	\$ 12,319	\$ 14,034	\$ 15,342	\$ 25,471
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 96	\$ 0	\$ 216	\$ 105	\$ 182
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 37,099	\$ 37,509	\$ 38,135	\$ 36,169	\$ 38,002
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,526	\$ 2,712	\$ 2,263	\$ 1,716	\$ 1,947
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 713	\$ 984	\$ 737	\$ 754	\$ 773
Permanent - Nonresidential Property (Except Land)	PD335	\$ 2,507	\$ 4,908	\$ 5,753	\$ 6,156	\$ 6,357
Permanent - Land	PD338	\$ 376	\$ 171	\$ 502	\$ 106	\$ 467
Nonmortgage Loans - Commercial Loans	PD340	\$ 20,638	\$ 27,829	\$ 18,957	\$ 20,734	\$ 21,000
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 10,328	\$ 9,891	\$ 8,943	\$ 7,498	\$ 6,597
Loans on Deposits	PD361	\$ 0	\$ 1	\$ 30	\$ 30	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 3,798	\$ 3,792	\$ 3,268	\$ 2,277	\$ 1,791
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Credit Cards	PD371	\$ 6,346	\$ 5,892	\$ 5,411	\$ 4,912	\$ 4,584
Other	PD380	\$ 184	\$ 206	\$ 234	\$ 276	\$ 219
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1,306	\$ 8,515	\$ 8,851	\$ 8,994	\$ 9,106
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 249	\$ 4	\$ 650	\$ 934	\$ 1,475

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 828,870</b>	<b>\$ 712,238</b>	<b>\$ 659,412</b>	<b>\$ 480,586</b>	<b>\$ 415,219</b>

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<b>Schedule LD --- Loan Data</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD110	\$ 759,275	\$ 642,409	\$ 563,987	\$ 396,945	\$ 351,107
100% and greater LTV	LD120	\$ 69,595	\$ 69,829	\$ 95,425	\$ 83,641	\$ 64,112
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 20,655</b>	<b>\$ 30,894</b>	<b>\$ 19,917</b>	<b>\$ 13,765</b>	<b>\$ 13,645</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 9,078</b>	<b>\$ 19,271</b>	<b>\$ 8,082</b>	<b>\$ 2,264</b>	<b>\$ 2,091</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 8,961	\$ 19,119	\$ 7,976	\$ 2,264	\$ 2,091
90% up to 100% LTV	LD210	\$ 8,414	\$ 16,409	\$ 5,901	\$ 2,145	\$ 1,833
100% and greater LTV	LD220	\$ 547	\$ 2,710	\$ 2,075	\$ 119	\$ 258
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 117	\$ 152	\$ 106	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 117	\$ 152	\$ 29	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 77	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 11,577</b>	<b>\$ 11,623</b>	<b>\$ 11,835</b>	<b>\$ 11,501</b>	<b>\$ 11,554</b>
90% up to 100% LTV	LD250	\$ 3,346	\$ 3,165	\$ 2,757	\$ 1,590	\$ 1,475
100% and greater LTV	LD260	\$ 8,231	\$ 8,458	\$ 9,078	\$ 9,911	\$ 10,079
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 89</b>	<b>\$ 0</b>	<b>\$ 430</b>	<b>\$ 934</b>	<b>\$ 498</b>
90% up to 100% LTV	LD310	\$ 28	\$ 0	\$ 373	\$ 863	\$ 427
100% and greater LTV	LD320	\$ 61	\$ 0	\$ 57	\$ 71	\$ 71
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 76</b>	<b>\$ 296</b>	<b>\$ 128</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 76	\$ 296	\$ 128	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 461,902</b>	<b>\$ 117,524</b>	<b>\$ 201,765</b>	<b>\$ 114,491</b>	<b>\$ 93,757</b>
90% up to 100% LTV	LD430	\$ 442,771	\$ 106,880	\$ 172,648	\$ 79,086	\$ 69,740
100% and greater LTV	LD440	\$ 19,131	\$ 10,644	\$ 29,117	\$ 35,405	\$ 24,017
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 99,501</b>	<b>\$ 66,860</b>	<b>\$ 99,816</b>	<b>\$ 105,920</b>	<b>\$ 76,104</b>
90% up to 100% LTV	LD450	\$ 63,377	\$ 48,604	\$ 59,754	\$ 73,561	\$ 62,306
100% and greater LTV	LD460	\$ 36,124	\$ 18,256	\$ 40,062	\$ 32,359	\$ 13,798

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 3,489,739</b>	<b>\$ 3,495,524</b>	<b>\$ 3,386,931</b>	<b>\$ 3,059,096</b>	<b>\$ 2,913,229</b>
Mortgage Construction Loans	CC105	\$ 2,416,231	\$ 2,270,781	\$ 2,216,875	\$ 1,967,510	\$ 1,945,269
Other Mortgage Loans	CC115	\$ 1,073,508	\$ 1,224,743	\$ 1,170,056	\$ 1,091,586	\$ 967,960
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 49,608	\$ 14,920	\$ 19,445	\$ 21,274	\$ 43,433
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 2,765,393</b>	<b>\$ 3,199,769</b>	<b>\$ 2,452,444</b>	<b>\$ 3,153,530</b>	<b>\$ 3,123,910</b>
1-4 Dwelling Units	CC280	\$ 2,275,565	\$ 2,660,390	\$ 2,056,210	\$ 2,662,339	\$ 2,791,036

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 254,710	\$ 223,360	\$ 211,123	\$ 378,769	\$ 171,928
All Other Real Estate	CC300	\$ 235,118	\$ 316,019	\$ 185,111	\$ 112,422	\$ 160,946
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 752,220	\$ 891,613	\$ 884,778	\$ 793,988	\$ 701,610
Commitments Outstanding to Purchase Loans	CC320	\$ 27,851	\$ 18,369	\$ 20,588	\$ 21,868	\$ 19,704
Commitments Outstanding to Sell Loans	CC330	\$ 2,423,463	\$ 842,710	\$ 881,187	\$ 986,530	\$ 1,059,766
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 590,899	\$ 284,796	\$ 0	\$ 1,026	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 211,000	\$ 252,367	\$ 283,095
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 31,128,931</b>	<b>\$ 29,252,482</b>	<b>\$ 27,510,438</b>	<b>\$ 25,637,597</b>	<b>\$ 24,383,431</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,496,994	\$ 3,146,738	\$ 2,845,480	\$ 2,626,664	\$ 2,334,511
Commercial Lines	CC420	\$ 1,895,822	\$ 1,897,508	\$ 1,914,565	\$ 1,785,658	\$ 1,731,065
Open-End Consumer Lines - Credit Cards	CC423	\$ 25,689,891	\$ 24,161,134	\$ 22,712,694	\$ 21,190,252	\$ 20,282,728
Open-End Consumer Lines - Other	CC425	\$ 46,224	\$ 47,102	\$ 37,699	\$ 35,023	\$ 35,127
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 256,327</b>	<b>\$ 262,897</b>	<b>\$ 275,510</b>	<b>\$ 270,385</b>	<b>\$ 240,795</b>
Commercial	CC430	\$ 2,635	\$ 1,320	\$ 1,697	\$ 2,599	\$ 1,616
Standby, Not Included on CC465 or CC468	CC435	\$ 253,692	\$ 261,577	\$ 273,813	\$ 267,786	\$ 239,179
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 8,088,754	\$ 7,536,210	\$ 7,082,955	\$ 6,583,263	\$ 5,703,271
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 128,070	\$ 122,520	\$ 130,667	\$ 143,853	\$ 150,866
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 143,637	\$ 116,450	\$ 110,664	\$ 74,683	\$ 69,637
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4

<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 295,249</b>	<b>\$ 74,832</b>	<b>\$ 157,291</b>	<b>\$ 309,417</b>	<b>\$ 255,221</b>
Pass-Through Securities	CF143	\$ 276,158	\$ 32,201	\$ 82,394	\$ 299,046	\$ 204,119
Other Mortgage-Backed Securities	CF153	\$ 19,091	\$ 42,631	\$ 74,897	\$ 10,371	\$ 51,102
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 35,390</b>	<b>\$ 74,088</b>	<b>\$ 71,927</b>	<b>\$ 0</b>
Pass-Through Securities	CF145	\$ 0	\$ 35,390	\$ 13,778	\$ 71,927	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 60,310	\$ 0	\$ 0
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 295,249</b>	<b>\$ 39,442</b>	<b>\$ 83,203</b>	<b>\$ 237,490</b>	<b>\$ 255,221</b>

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 440,965	\$- 386,326	\$- 498,307	\$- 563,302	\$- 763,175
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 21,758	\$- 17,732	\$- 19,194	\$- 19,687	\$- 20,627
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 9,567,672</b>	<b>\$ 7,802,917</b>	<b>\$ 8,598,637</b>	<b>\$ 7,612,038</b>	<b>\$ 8,200,215</b>
Construction Loans - Total	SUB3840	\$ 994,255	\$ 903,701	\$ 1,102,501	\$ 941,004	\$ 978,560
1-4 Dwelling Units	CF190	\$ 737,628	\$ 720,144	\$ 815,292	\$ 733,822	\$ 788,517
Multifamily (5 or more) Dwelling Units	CF200	\$ 155,221	\$ 102,209	\$ 204,784	\$ 158,882	\$ 146,862
Nonresidential	CF210	\$ 101,406	\$ 81,348	\$ 82,425	\$ 48,300	\$ 43,181
Permanent Loans - Total	SUB3851	\$ 8,573,417	\$ 6,899,216	\$ 7,496,136	\$ 6,671,034	\$ 7,221,655
1-4 Dwelling Units	CF225	\$ 8,274,968	\$ 6,588,798	\$ 7,084,459	\$ 6,339,972	\$ 6,944,105
Multifamily (5 or more) Dwelling Units	CF245	\$ 46,923	\$ 131,338	\$ 140,375	\$ 95,167	\$ 116,298
Nonresidential (Except Land)	CF260	\$ 138,764	\$ 48,093	\$ 73,458	\$ 96,403	\$ 46,683
Land	CF270	\$ 112,762	\$ 130,987	\$ 197,844	\$ 139,492	\$ 114,569
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 1,307,501</b>	<b>\$ 1,085,382</b>	<b>\$ 812,986</b>	<b>\$ 872,488</b>	<b>\$ 905,294</b>
Secured by 1-4 Dwelling Units	CF280	\$ 1,292,401	\$ 1,071,415	\$ 793,742	\$ 857,706	\$ 875,340
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 6,080	\$ 4,096	\$ 10,187	\$ 7,529	\$ 7,859
Secured by Nonresidential	CF300	\$ 9,020	\$ 9,871	\$ 9,057	\$ 7,253	\$ 22,095
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 4,660,617</b>	<b>\$ 3,742,782</b>	<b>\$ 4,043,350</b>	<b>\$ 3,790,584</b>	<b>\$ 4,504,045</b>
Secured by 1-4 Dwelling Units	CF310	\$ 4,643,344	\$ 3,716,673	\$ 4,010,942	\$ 3,762,922	\$ 4,492,454
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 3,072	\$ 4,979	\$ 6,045	\$ 21,435	\$ 7,206
Secured by Nonresidential	CF330	\$ 14,201	\$ 21,130	\$ 26,363	\$ 6,227	\$ 4,385
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 3,353,116</b>	<b>\$- 2,657,400</b>	<b>\$- 3,230,364</b>	<b>\$- 2,918,096</b>	<b>\$- 3,598,751</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 4,771,109</b>	<b>\$ 4,042,506</b>	<b>\$ 4,463,314</b>	<b>\$ 3,662,327</b>	<b>\$ 3,885,179</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 40,414</b>	<b>\$- 27,145</b>	<b>\$- 42,839</b>	<b>\$- 47,856</b>	<b>\$- 42,879</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 1,489,111</b>	<b>\$ 1,339,390</b>	<b>\$ 1,688,432</b>	<b>\$ 1,144,045</b>	<b>\$ 2,008,160</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 1,403,033</b>	<b>\$ 1,075,866</b>	<b>\$ 862,120</b>	<b>\$ 983,759</b>	<b>\$ 673,406</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 10,182,434</b>	<b>\$ 8,806,109</b>	<b>\$ 9,504,800</b>	<b>\$ 8,930,978</b>	<b>\$ 8,692,108</b>
Commercial	CF390	\$ 3,341,703	\$ 3,035,518	\$ 3,277,497	\$ 3,122,098	\$ 2,925,886
Consumer	CF400	\$ 6,840,731	\$ 5,770,591	\$ 6,227,303	\$ 5,808,880	\$ 5,766,222
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 1,453,084</b>	<b>\$ 340,576</b>	<b>\$ 221,945</b>	<b>\$ 234,728</b>	<b>\$ 194,530</b>
Commercial	CF395	\$ 189,939	\$ 340,576	\$ 221,945	\$ 234,514	\$ 193,783
Consumer	CF405	\$ 1,263,145	\$ 0	\$ 0	\$ 214	\$ 747

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 8,729,350</b>	<b>\$ 8,465,533</b>	<b>\$ 9,282,855</b>	<b>\$ 8,696,250</b>	<b>\$ 8,497,578</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 1,087,145</b>	<b>\$ 1,329,681</b>	<b>\$ 377,517</b>	<b>\$ 633,552</b>	<b>\$ 854,040</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 959,174	\$ 1,222,885	\$ 279,526	\$ 544,187	\$ 771,914
Interest Credited to Deposits	CF430	\$ 127,971	\$ 106,796	\$ 97,991	\$ 89,365	\$ 82,126
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 152,528</b>	<b>\$ 0</b>

<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,127,903	\$ 924,329	\$ 904,746	\$ 901,675	\$ 913,541
Fully Insured	DI100	\$ 862,212	\$ 701,362	\$ 688,415	\$ 686,918	\$ 710,823
Other	DI110	\$ 265,691	\$ 222,967	\$ 216,331	\$ 214,757	\$ 202,718
Deposits with Balances - \$100,000 or Less	DI120	\$ 18,521,113	\$ 17,935,169	\$ 17,010,180	\$ 16,832,959	\$ 16,563,081
Deposits with Balances - Greater than \$100,000	DI130	\$ 10,099,527	\$ 9,564,050	\$ 9,532,215	\$ 9,191,587	\$ 8,688,154
Number of Deposit Accounts - Total	SUB4062	2,925,570	2,769,137	2,663,336	2,570,598	2,547,101
Balances of \$100,000 or Less	DI150	2,875,046	2,721,454	2,617,008	2,525,088	2,503,373
Balances Greater than \$100,000	DI160	50,524	47,683	46,328	45,510	43,728
IRA/Keogh Accounts	DI200	\$ 1,539,415	\$ 1,470,897	\$ 1,459,111	\$ 1,464,079	\$ 1,425,369
Uninsured Deposits	DI210	\$ 5,112,831	\$ 4,849,030	\$ 4,890,056	\$ 4,650,824	\$ 4,351,731
Preferred Deposits	DI220	\$ 4,942	\$ 6,718	\$ 6,974	\$ 6,842	\$ 6,503
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,223,998	\$ 6,709,481	\$ 6,515,705	\$ 6,502,037	\$ 6,298,937
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,330,240	\$ 9,740,870	\$ 9,890,634	\$ 10,308,145	\$ 10,287,302
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,008,037	\$ 1,125,149	\$ 1,336,705	\$ 577,556	\$ 344,632
Deposits & Escrows - Time Deposits	DI340	\$ 11,058,367	\$ 9,923,721	\$ 8,799,351	\$ 8,636,805	\$ 8,320,358
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 1,368,520	\$ 887,614	\$ 737,986	\$ 693,371	\$ 721,657
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 544	\$ 290	\$ 1,042	\$ 412	\$ 1,068
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 57,023	\$ 39,219	\$ 36,932	\$ 46,932	\$ 48,278
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 3,174	\$ 3,605	\$ 3,900	\$ 2,859	\$ 3,942
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 88,560	\$ 39,701	\$ 28,258	\$ 35,808	\$ 39,329
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 152,528	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	7,458	7,227	7,235	7,985	8,165
Assets Held in Trading Accounts	SI375	\$ 97,707	\$ 73,122	\$ 68,852	\$ 64,773	\$ 59,640
Available-for-Sale Securities	SI385	\$ 1,103,011	\$ 1,151,209	\$ 1,258,301	\$ 1,281,332	\$ 1,414,877
Assets Held for Sale	SI387	\$ 3,116,956	\$ 1,331,390	\$ 1,305,733	\$ 1,148,308	\$ 1,117,681
Loans Serviced for Others	SI390	\$ 15,093,860	\$ 14,399,299	\$ 13,837,030	\$ 21,490,728	\$ 20,536,245
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 97,707	\$ 73,122	\$ 68,852	\$ 64,773	\$ 59,640
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.94%	88.39%	81.57%	83.36%	82.57%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	90.44%	88.38%	75.99%	82.99%	82.15%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	90.32%	83.20%	76.17%	77.93%	82.40%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	69.27%	72.95%	67.98%	61.77%	67.40%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 152,517</b>	<b>\$ 157,552</b>	<b>\$ 145,291</b>	<b>\$ 153,898</b>	<b>\$ 158,529</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 19,406	\$ 19,101	\$ 18,975	\$ 16,530	\$ 14,897
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	22	26	24	24
<b>RECONCILIATION OF EQUITY CAPITAL</b>						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 3,760,641</b>	<b>\$ 3,655,919</b>	<b>\$ 3,547,315</b>	<b>\$ 3,392,040</b>	<b>\$ 3,341,203</b>
Net Income (Loss) (SO91)	SI610	\$ 113,574	\$ 104,181	\$ 112,198	\$ 86,542	\$ 104,863
Dividends Declared - Preferred Stock	SI620	\$ 1,816	\$ 32	\$ 1,695	\$ 32	\$ 1,696
Dividends Declared - Common Stock	SI630	\$ 26,759	\$ 14,923	\$ 85,840	\$ 436	\$ 43,533
Stock Issued	SI640	\$ 5	\$ 0	\$ 0	\$ 0	\$ 7
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 23,000	\$ 100,000	\$ 50,000	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 3,199	\$- 5,277	\$- 2,175	\$ 2,005	\$- 6,121
Prior Period Adjustments	SI668	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 3	\$- 1	\$ 20	\$- 284	\$ 1
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 3,848,841</b>	<b>\$ 3,762,868</b>	<b>\$ 3,669,823</b>	<b>\$ 3,529,835</b>	<b>\$ 3,394,724</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 16,923	\$ 21,224	\$ 20,074	\$ 19,436	\$ 56,925
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 21,142,260	\$ 12,632,127	\$ 15,571,569	\$ 13,559,606	\$ 11,754,881
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 9,120	\$ 7,873	\$ 6,157	\$ 7,480	\$ 6,849
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 52,079,642	\$ 50,541,378	\$ 50,270,601	\$ 48,441,872	\$ 48,059,389
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 12,477,743	\$ 12,496,934	\$ 12,700,656	\$ 12,275,733	\$ 12,243,646
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 23,958,542	\$ 22,915,419	\$ 22,742,577	\$ 21,977,320	\$ 21,881,677
Nonmortgage Loans	SI885	\$ 12,811,114	\$ 12,802,751	\$ 12,311,863	\$ 11,995,464	\$ 11,703,750
Deposits and Excrows	SI890	\$ 26,641,130	\$ 25,332,862	\$ 25,008,030	\$ 24,395,870	\$ 23,730,306
Total Borrowings	SI895	\$ 20,132,394	\$ 20,149,995	\$ 20,283,761	\$ 19,236,843	\$ 19,636,738
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	12	12	9	10	13
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 465	\$ 341	\$ 179	\$ 562	\$ 476
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.59	6.30	4.50	6.14	5.59
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.19	7.12	7.81	9.75	6.41



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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	0	0	0	1	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	3
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	12	13	12	12	11

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	15 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	18 [Yes]
Do you have any farm or agriculture loans?	SB100	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	6 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	3 [Yes]
Number of Loans on SC260	SB200	51	N/A	N/A	N/A	37
Number of Loans on SC300, SC303, and SC306	SB210	866	N/A	N/A	N/A	862
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	295	N/A	N/A	N/A	309
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 12,812	N/A	N/A	N/A	\$ 13,085
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	255	N/A	N/A	N/A	246
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 35,546	N/A	N/A	N/A	\$ 35,607
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	286	N/A	N/A	N/A	262
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 119,011	N/A	N/A	N/A	\$ 118,850
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	3,933	N/A	N/A	N/A	3,631
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 76,731	N/A	N/A	N/A	\$ 70,137
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	297	N/A	N/A	N/A	220
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 36,787	N/A	N/A	N/A	\$ 27,559
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	242	N/A	N/A	N/A	209

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 82,370	N/A	N/A	N/A	\$ 77,782
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	96	N/A	N/A	N/A	72
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 3,487	N/A	N/A	N/A	\$ 2,601
Farm Mortgages Orig at \$100-250,000 - Number	SB520	26	N/A	N/A	N/A	14
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 3,303	N/A	N/A	N/A	\$ 2,193
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	5	N/A	N/A	N/A	5
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 1,535	N/A	N/A	N/A	\$ 1,719
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	235	N/A	N/A	N/A	258
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 3,889	N/A	N/A	N/A	\$ 4,647
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	14	N/A	N/A	N/A	13
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 1,940	N/A	N/A	N/A	\$ 2,050
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	2	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 369	N/A	N/A	N/A	\$ 320

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 3,681,343</b>	<b>\$ 3,479,633</b>	<b>\$ 1,085,744</b>	<b>\$ 937,023</b>	<b>\$ 869,463</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 3,345,281</b>	<b>\$ 3,161,696</b>	<b>\$ 823,543</b>	<b>\$ 691,919</b>	<b>\$ 615,974</b>
Personal Trust and Agency Accounts	FS210	\$ 2,359,263	\$ 2,319,160	\$ 160,756	\$ 157,660	\$ 156,574
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 375,952	\$ 324,472	\$ 256,662	\$ 202,389	\$ 170,400
Employee Benefit - Defined Contribution	FS220	\$ 2,308	\$ 2,270	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 1,977	\$ 1,911	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 371,667	\$ 320,291	\$ 256,662	\$ 202,389	\$ 170,400
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 610,066	\$ 518,064	\$ 406,125	\$ 331,870	\$ 289,000
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 57,777</b>	<b>\$ 200,617</b>	<b>\$ 183,929</b>	<b>\$ 172,112</b>	<b>\$ 176,745</b>
Personal Trust and Agency Accounts	FS211	\$ 29,467	\$ 180,217	\$ 183,862	\$ 172,047	\$ 176,681
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 28,310	\$ 20,400	\$ 67	\$ 65	\$ 64
Employee Benefit - Defined Contribution	FS221	\$ 4,201	\$ 4,092	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 622	\$ 859	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 23,487	\$ 15,449	\$ 67	\$ 65	\$ 64
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 278,285</b>	<b>\$ 117,320</b>	<b>\$ 78,272</b>	<b>\$ 72,992</b>	<b>\$ 76,744</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>8,611</b>	<b>7,588</b>	<b>3,581</b>	<b>2,981</b>	<b>2,588</b>
Personal Trust and Agency Accounts	FS212	3,915	3,781	603	608	606
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,585	2,084	1,629	1,284	1,054
Employee Benefit - Defined Contribution	FS222	2	3	0	0	0
Employee Benefit - Defined Benefit	FS232	5	6	0	0	0
Other Retirement Accounts	FS242	2,578	2,075	1,629	1,284	1,054
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	2,111	1,723	1,349	1,089	928
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>83</b>	<b>60</b>	<b>9</b>	<b>10</b>	<b>10</b>
Personal Trust and Agency Accounts	FS213	27	14	8	9	9
Retirement-related Trust and Agency Accounts - Total	SUB6130	56	46	1	1	1
Employee Benefit - Defined Contribution	FS223	8	8	0	0	0
Employee Benefit - Defined Benefit	FS233	3	4	0	0	0
Other Retirement Accounts	FS243	45	34	1	1	1
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>48</b>	<b>38</b>	<b>6</b>	<b>7</b>	<b>7</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 6,647</b>	<b>\$ 2,084</b>	<b>\$ 5,960</b>	<b>\$ 3,730</b>	<b>\$ 2,413</b>
Personal Trust and Agency Accounts	FS310	\$ 3,485	\$ 444	\$ 1,693	\$ 1,241	\$ 865
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,125	\$ 604	\$ 1,605	\$ 824	\$ 499
Employee Benefit - Defined Contribution	FS320	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS330	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 1,117	\$ 604	\$ 1,605	\$ 824	\$ 499
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,920	\$ 1,009	\$ 2,515	\$ 1,545	\$ 952
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 43	\$ 12	\$ 42	\$ 35	\$ 22
Other Fiduciary and Related Services	FS390	\$ 74	\$ 15	\$ 105	\$ 85	\$ 75
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 3,362</b>	<b>\$ 1,784</b>	<b>\$ 5,869</b>	<b>\$ 4,315</b>	<b>\$ 1,882</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 3,285</b>	<b>\$ 300</b>	<b>\$ 90</b>	<b>\$- 586</b>	<b>\$ 530</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 167,030</b>	<b>\$ 160,869</b>	<b>\$ 160,756</b>	<b>\$ 347,119</b>	<b>\$ 282,283</b>
Non-Interest-Bearing Deposits	FS410	\$ 36	\$ 118	\$ 4	\$- 29	\$ 938
Interest-Bearing Deposits	FS415	\$ 1,753	\$ 692	\$ 726	\$ 11,440	\$ 7,875
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,967	\$ 5,519	\$ 5,409	\$ 4,572	\$ 4,388
State, County and Municipal Obligations	FS425	\$ 6,774	\$ 7,043	\$ 7,250	\$ 7,455	\$ 7,399
Money Market Mutual Funds	FS430	\$ 9,762	\$ 7,956	\$ 10,014	\$ 12,938	\$ 10,426
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 4,309	\$ 4,466	\$ 4,508	\$ 3,647	\$ 3,512
Common and Preferred Stock	FS445	\$ 127,268	\$ 123,590	\$ 121,899	\$ 296,386	\$ 237,380
Real Estate Mortgages	FS450	\$ 622	\$ 560	\$ 374	\$ 375	\$ 377
Real Estate	FS455	\$ 1,455	\$ 2,060	\$ 1,862	\$ 1,838	\$ 1,754
Miscellaneous Assets	FS460	\$ 9,084	\$ 8,865	\$ 8,710	\$ 8,497	\$ 8,234
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
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
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Otr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
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
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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

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

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: August 17, 2005, 11:40 AM</b>	<b>TFR Industry Aggregate Report</b> <b>93048 - OTS-Regulated: Texas</b> <b>June 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Capital (SC80)	CCR100	\$ 3,848,845	\$ 3,762,867	\$ 3,669,820	\$ 3,529,837	\$ 3,394,723
Equity Capital Deductions - Total	SUB1631	\$ 231,245	\$ 229,799	\$ 191,201	\$ 202,635	\$ 200,957
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 5,821	\$ 4,156	\$ 3,242	\$ 6,488	\$ 4,770
Goodwill and Certain Other Intangible Assets	CCR115	\$ 216,182	\$ 216,953	\$ 179,502	\$ 181,551	\$ 184,254
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 9,242	\$ 8,690	\$ 8,457	\$ 14,596	\$ 11,933
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 273,287	\$ 274,412	\$ 268,790	\$ 266,418	\$ 265,153
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 5,727	\$- 2,520	\$- 7,728	\$- 9,767	\$- 7,508
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 279,014	\$ 276,932	\$ 276,518	\$ 276,185	\$ 272,661
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 3,890,887</b>	<b>\$ 3,807,480</b>	<b>\$ 3,747,409</b>	<b>\$ 3,593,620</b>	<b>\$ 3,458,919</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 54,003,189</b>	<b>\$ 51,087,729</b>	<b>\$ 51,025,177</b>	<b>\$ 49,765,573</b>	<b>\$ 48,965,851</b>
Asset Deductions - Total	SUB1651	\$ 233,390	\$ 230,929	\$ 195,754	\$ 205,965	\$ 204,892
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 7,966	\$ 5,286	\$ 7,795	\$ 9,818	\$ 8,705
Goodwill and Certain Other Intangible Assets	CCR265	\$ 216,182	\$ 216,953	\$ 179,502	\$ 181,551	\$ 184,254
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 9,242	\$ 8,690	\$ 8,457	\$ 14,596	\$ 11,933
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 7,816	\$- 3,172	\$- 10,500	\$- 13,566	\$- 10,568
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 7,816	\$- 3,172	\$- 10,500	\$- 13,566	\$- 10,568
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 53,761,983</b>	<b>\$ 50,853,628</b>	<b>\$ 50,818,923</b>	<b>\$ 49,546,042</b>	<b>\$ 48,750,391</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 2,150,496</b>	<b>\$ 2,034,144</b>	<b>\$ 2,032,843</b>	<b>\$ 1,982,294</b>	<b>\$ 1,950,487</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 3,890,887</b>	<b>\$ 3,807,480</b>	<b>\$ 3,747,409</b>	<b>\$ 3,593,620</b>	<b>\$ 3,458,919</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 25,924	\$ 27,239	\$ 28,455	\$ 31,309	\$ 33,387

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>	<b>Sep 2004</b>	<b>Jun 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 240,626	\$ 238,570	\$ 239,562	\$ 248,131	\$ 251,404
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 266,550</b>	<b>\$ 265,809</b>	<b>\$ 268,025</b>	<b>\$ 279,440</b>	<b>\$ 284,791</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 266,550</b>	<b>\$ 265,809</b>	<b>\$ 268,025</b>	<b>\$ 279,440</b>	<b>\$ 284,791</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,383	\$ 14,012	\$ 13,729	\$ 13,509	\$ 13,132
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 77,330	\$ 57,000	\$ 52,776	\$ 52,084	\$ 45,302
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 4,068,724</b>	<b>\$ 4,002,277</b>	<b>\$ 3,948,929</b>	<b>\$ 3,807,467</b>	<b>\$ 3,685,276</b>
0% R/W Category - Cash	CCR400	\$ 109,213	\$ 92,644	\$ 104,570	\$ 93,691	\$ 93,009
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 294,890	\$ 315,026	\$ 364,962	\$ 377,884	\$ 928,138
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 7,418	\$ 34	\$ 2	\$ 2	\$ 2
0% R/W Category - Other	CCR415	\$ 940,297	\$ 907,538	\$ 313,145	\$ 812,663	\$ 737,247
0% R/W Category - Assets Total	CCR420	\$ 1,351,818	\$ 1,315,242	\$ 782,679	\$ 1,284,240	\$ 1,758,396
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 5,074,994	\$ 5,225,797	\$ 5,535,282	\$ 5,945,953	\$ 6,244,974
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,443,650	\$ 1,160,542	\$ 1,393,200	\$ 1,349,858	\$ 1,176,856
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,087	\$ 3,080	\$ 3,200	\$ 3,191	\$ 2,912
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 12,390,405	\$ 11,742,023	\$ 12,351,492	\$ 11,799,734	\$ 11,230,007
20% R/W Category - Other	CCR450	\$ 449,949	\$ 426,894	\$ 509,748	\$ 506,899	\$ 539,176
20% R/W Category - Assets Total	CCR455	\$ 19,362,085	\$ 18,558,336	\$ 19,792,922	\$ 19,605,635	\$ 19,193,925
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 3,872,418</b>	<b>\$ 3,711,668</b>	<b>\$ 3,958,584</b>	<b>\$ 3,921,126</b>	<b>\$ 3,838,784</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 9,469,312	\$ 8,918,584	\$ 8,091,654	\$ 7,631,107	\$ 6,962,673
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 48,122	\$ 45,148	\$ 40,912	\$ 41,754	\$ 111,878
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 1,995	\$ 2,179
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 177	\$ 177	\$ 178	\$ 177	\$ 178
50% R/W Category - Other	CCR480	\$ 165,254	\$ 167,253	\$ 146,251	\$ 142,101	\$ 45,523
50% R/W Category - Assets Total	CCR485	\$ 9,682,865	\$ 9,131,162	\$ 8,278,995	\$ 7,817,134	\$ 7,122,431
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 4,841,437</b>	<b>\$ 4,565,585</b>	<b>\$ 4,139,504</b>	<b>\$ 3,908,573</b>	<b>\$ 3,561,221</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 55,151	\$ 38,668	\$ 54,207	\$ 97,475	\$ 11,469

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 25,411,392	\$ 23,785,396	\$ 24,027,374	\$ 22,588,408	\$ 22,560,318
100% R/W Category - Assets Total	CCR510	\$ 25,466,543	\$ 23,824,064	\$ 24,081,581	\$ 22,685,883	\$ 22,571,787
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 25,466,543</b>	<b>\$ 23,824,064</b>	<b>\$ 24,081,581</b>	<b>\$ 22,685,883</b>	<b>\$ 22,571,787</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 55,863,311</b>	<b>\$ 52,828,804</b>	<b>\$ 52,936,177</b>	<b>\$ 51,392,892</b>	<b>\$ 50,646,539</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 34,180,395</b>	<b>\$ 32,101,313</b>	<b>\$ 32,179,665</b>	<b>\$ 30,515,579</b>	<b>\$ 29,971,790</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 281	\$ 261	\$ 388	\$ 313	\$ 905
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 34,180,114</b>	<b>\$ 32,101,052</b>	<b>\$ 32,179,277</b>	<b>\$ 30,515,266</b>	<b>\$ 29,970,885</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 2,734,409</b>	<b>\$ 2,568,083</b>	<b>\$ 2,574,341</b>	<b>\$ 2,441,222</b>	<b>\$ 2,398,315</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.24%</b>	<b>7.49%</b>	<b>7.37%</b>	<b>7.25%</b>	<b>7.10%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>11.90%</b>	<b>12.47%</b>	<b>12.27%</b>	<b>12.48%</b>	<b>12.30%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>11.16%</b>	<b>11.68%</b>	<b>11.48%</b>	<b>11.61%</b>	<b>11.39%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.24%</b>	<b>7.49%</b>	<b>7.37%</b>	<b>7.25%</b>	<b>7.10%</b>

## \*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.