

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:49 AM	TFR Industry Aggregate Report 93042 - OTS-Regulated: Pennsylvania March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	48	51	53	54	57

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

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,629,046	\$ 7,061,913	\$ 7,953,376	\$ 8,312,891	\$ 7,373,366
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,078,679	\$ 1,232,577	\$ 1,321,484	\$ 1,576,172	\$ 1,245,255
Interest-Earning Deposits in FHLBs	SC112	\$ 491,460	\$ 486,602	\$ 584,643	\$ 864,052	\$ 796,057
Other Interest-Earning Deposits	SC118	\$ 172,631	\$ 164,547	\$ 178,850	\$ 314,958	\$ 360,832
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 203,676	\$ 11,714	\$ 50,253	\$ 287,987	\$ 103,851
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,358,659	\$ 1,429,266	\$ 1,490,364	\$ 1,454,575	\$ 1,284,789
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,419,001	\$ 1,345,462	\$ 1,335,110	\$ 1,379,314	\$ 1,234,243
State and Municipal Obligations	SC180	\$ 1,107,927	\$ 1,300,995	\$ 1,342,154	\$ 751,271	\$ 733,634
Securities Backed by Nonmortgage Loans	SC182	\$ 55,336	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 706,858	\$ 1,045,245	\$ 1,602,577	\$ 1,640,487	\$ 1,567,425
Accrued Interest Receivable	SC191	\$ 34,819	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 16,400,556	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 16,400,556	\$ 16,285,607	\$ 15,206,008	\$ 15,871,252	\$ 16,713,294
Pass-Through - Total	SUB0073	\$ 12,571,864	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,339,241	\$ 11,265,685	\$ 11,041,787	\$ 11,104,614	\$ 11,481,689
Other Pass-Through	SC215	\$ 2,232,623	\$ 2,147,386	\$ 1,448,002	\$ 1,390,194	\$ 1,100,517
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,762,113	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 663,721	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,253,490	N/A	N/A	N/A	N/A
Other	SC222	\$ 1,844,902	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 66,579	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 28,180,285	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 27,971,243	\$ 28,192,280	\$ 27,119,595	\$ 26,918,871	\$ 26,659,849
Construction Loans - Total	SUB0100	\$ 1,228,344	\$ 1,389,946	\$ 1,322,993	\$ 1,297,867	\$ 1,230,915
Residential - Total	SUB0110	\$ 610,083	\$ 683,545	\$ 623,233	\$ 658,022	\$ 622,322
1-4 Dwelling Units	SC230	\$ 428,125	\$ 493,130	\$ 464,949	\$ 530,819	\$ 554,085
Multifamily (5 or more) Dwelling Units	SC235	\$ 181,958	\$ 190,415	\$ 158,284	\$ 127,203	\$ 68,237
Nonresidential Property	SC240	\$ 618,261	\$ 706,401	\$ 699,760	\$ 639,845	\$ 608,593
Permanent Loans - Total	SUB0121	\$ 26,830,413	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 21,400,467	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 20,736,161	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 2,745,435	\$ 2,645,444	\$ 2,466,271	\$ 2,375,988	\$ 2,224,609
All Other - First Liens	SC254	\$ 15,146,941	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 2,843,785	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 664,306	\$ 742,177	\$ 746,131	\$ 715,585	\$ 581,820
Nonresidential Property (Except Land)	SC260	\$ 5,251,175	\$ 5,210,104	\$ 5,117,550	\$ 4,945,769	\$ 4,868,535
Land	SC265	\$ 178,771	\$ 201,148	\$ 190,646	\$ 193,101	\$ 202,169
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 1,054,506	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 115,612	\$ 120,133	\$ 114,370	\$ 108,021	\$ 108,339
Advances for Taxes and Insurance	SC275	\$ 5,916	\$ 4,479	\$ 4,651	\$ 3,566	\$ 4,063
Allowance for Loan and Lease Losses	SC283	\$ 209,042	\$ 186,582	\$ 187,141	\$ 185,736	\$ 176,423
Nonmortgage Loans - Gross	SUB0162	\$ 12,779,530	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 12,523,213	\$ 12,260,353	\$ 12,018,598	\$ 11,854,409	\$ 11,500,434
Commercial Loans - Total	SC32	\$ 7,671,227	\$ 7,343,735	\$ 7,086,509	\$ 7,100,969	\$ 6,950,109
Secured	SC300	\$ 6,581,762	\$ 6,203,744	\$ 5,989,771	\$ 5,911,930	\$ 5,906,845
Unsecured	SC303	\$ 778,019	\$ 827,828	\$ 781,272	\$ 885,448	\$ 733,120
Lease Receivables	SC306	\$ 311,446	\$ 312,163	\$ 315,466	\$ 303,591	\$ 310,144
Consumer Loans - Total	SC35	\$ 5,049,545	\$ 5,125,176	\$ 5,137,606	\$ 4,939,747	\$ 4,725,283
Loans on Deposits	SC310	\$ 30,108	\$ 32,344	\$ 32,719	\$ 33,833	\$ 34,385
Home Improvement Loans (Not secured by real estate)	SC316	\$ 16,704	\$ 567,529	\$ 558,955	\$ 436,859	\$ 367,998
Education Loans	SC320	\$ 136,853	\$ 129,342	\$ 136,623	\$ 128,763	\$ 140,391
Auto Loans	SC323	\$ 3,876,757	\$ 3,508,474	\$ 3,527,709	\$ 3,409,450	\$ 3,288,654
Mobile Home Loans	SC326	\$ 111,034	\$ 115,092	\$ 119,069	\$ 123,584	\$ 128,756
Credit Cards	SC328	\$ 11,753	\$ 259,513	\$ 256,045	\$ 295,617	\$ 279,392

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 866,336	\$ 512,882	\$ 506,486	\$ 511,641	\$ 485,707
Accrued Interest Receivable	SC348	\$ 58,758	\$ 59,014	\$ 58,093	\$ 70,335	\$ 76,469
Allowance for Loan and Lease Losses	SC357	\$ 256,317	\$ 267,572	\$ 263,610	\$ 256,642	\$ 251,427
Reposessed Assets - Gross	SUB0201	\$ 33,535	\$ 32,393	\$ 34,810	\$ 39,302	\$ 45,409
Reposessed Assets - Total	SC40	\$ 33,091	\$ 31,978	\$ 34,383	\$ 39,264	\$ 45,292
Real Estate - Total	SUB0210	\$ 27,639	\$ 24,358	\$ 25,995	\$ 29,325	\$ 35,068
Construction	SC405	\$ 92	\$ 0	\$ 365	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 17,632	\$ 14,151	\$ 14,507	\$ 19,756	\$ 21,650
1-4 Dwelling Units	SC415	\$ 17,632	\$ 14,151	\$ 14,250	\$ 18,933	\$ 20,567
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 257	\$ 823	\$ 1,083
Nonresidential (Except Land)	SC426	\$ 8,627	\$ 8,895	\$ 10,892	\$ 9,392	\$ 13,136
Land	SC428	\$ 1,288	\$ 1,312	\$ 231	\$ 177	\$ 282
Other Repossessed Assets	SC430	\$ 5,896	\$ 8,035	\$ 8,815	\$ 9,977	\$ 10,341
General Valuation Allowances	SC441	\$ 444	\$ 415	\$ 427	\$ 38	\$ 117
Real Estate Held for Investment	SC45	\$ 2,329	\$ 14,022	\$ 15,188	\$ 15,790	\$ 16,105
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 752,844	\$ 746,077	\$ 776,090	\$ 776,652	\$ 759,098
Federal Home Loan Bank Stock	SC510	\$ 630,658	\$ 634,439	\$ 675,560	\$ 678,106	\$ 668,103
Other	SC540	\$ 122,186	\$ 111,638	\$ 100,534	\$ 98,546	\$ 90,995
Office Premises and Equipment	SC55	\$ 514,750	\$ 539,612	\$ 541,370	\$ 541,657	\$ 541,259
Other Assets - Gross	SUB0262	\$ 4,518,546	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 4,518,546	\$ 3,893,377	\$ 3,905,574	\$ 3,916,862	\$ 3,884,328
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 187,382	\$ 109,004	\$ 100,804	\$ 122,079	\$ 120,511
Bank-Owned Life Insurance - Other	SC625	\$ 893,440	\$ 961,797	\$ 955,774	\$ 918,924	\$ 902,405
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 79,096	\$ 91,530	\$ 87,073	\$ 60,249	\$ 64,736
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 325	\$ 690	\$ 691	\$ 632	\$ 559
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,585,812	\$ 1,342,401	\$ 1,424,382	\$ 1,374,314	\$ 1,393,512
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 48,677	\$ 72,162	\$ 73,824	\$ 83,097	\$ 86,728
Other Assets	SC689	\$ 1,723,814	\$ 1,901,675	\$ 1,950,224	\$ 1,941,491	\$ 1,882,869
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 11	\$ 5	\$ 5
General Valuation Allowances - Total	SUB2092	\$ 465,803	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 69,811,421	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 69,345,618	\$ 69,045,392	\$ 67,692,512	\$ 68,258,456	\$ 67,503,121
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 44,221,452	\$ 44,381,505	\$ 45,070,049	\$ 45,335,324	\$ 44,031,865
Deposits	SC710	\$ 43,921,003	\$ 44,112,068	\$ 44,753,367	\$ 44,902,128	\$ 43,651,361
Escrows	SC712	\$ 298,257	\$ 269,695	\$ 317,021	\$ 433,626	\$ 380,433
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,192	\$ - 258	\$ - 339	\$ - 430	\$ 71
Borrowings - Total	SC72	\$ 17,527,184	\$ 17,571,150	\$ 15,147,063	\$ 15,516,269	\$ 16,107,560
Advances from FHLBank	SC720	\$ 10,635,650	\$ 11,353,461	\$ 11,007,451	\$ 10,685,291	\$ 10,467,163
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 4,212,897	\$ 3,683,772	\$ 2,331,249	\$ 3,316,048	\$ 4,119,323
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 793,724	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,884,913	\$ 1,758,652	\$ 1,023,341	\$ 1,019,628	\$ 1,025,864
Other Liabilities - Total	SC75	\$ 861,249	\$ 752,494	\$ 1,010,804	\$ 991,342	\$ 962,197
Accrued Interest Payable - Deposits	SC763	\$ 37,470	\$ 28,663	\$ 49,203	\$ 40,526	\$ 48,057
Accrued Interest Payable - Other	SC766	\$ 109,343	\$ 115,612	\$ 103,570	\$ 107,139	\$ 98,244
Accrued Taxes	SC776	\$ 44,014	\$ 49,562	\$ 43,258	\$ 45,454	\$ 107,684
Accounts Payable	SC780	\$ 151,635	\$ 163,235	\$ 188,555	\$ 141,976	\$ 132,006
Deferred Income Taxes	SC790	\$ 23,916	\$ 20,022	\$ 20,194	\$ 26,481	\$ 28,568
Other Liabilities and Deferred Income	SC796	\$ 494,871	\$ 375,400	\$ 606,024	\$ 629,766	\$ 547,638
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 62,609,885	\$ 62,705,149	\$ 61,227,916	\$ 61,842,935	\$ 61,101,622

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 138,449	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 6,597,284	\$ 6,201,418	\$ 6,326,332	\$ 6,277,663	\$ 6,264,045
Stock - Total	SUB0311	\$ 3,606,364	\$ 3,366,006	\$ 3,443,749	\$ 3,387,559	\$ 3,399,182
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 1,750	\$ 1,750	\$ 1,750	\$ 1,750
Common Stock - Par Value	SC820	\$ 5,019	\$ 9,841	\$ 9,842	\$ 9,742	\$ 14,052
Common Stock - Paid in Excess of Par	SC830	\$ 3,601,345	\$ 3,354,415	\$ 3,432,157	\$ 3,376,067	\$ 3,383,380
Accumulated Other Comprehensive Income - Total	SC86	\$ 59,819	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 152,477	\$ 73,514	\$ 142,176	\$ 280,328	\$ 283,421
Gains (Losses) on Cash Flow Hedges	SC865	\$- 92,652	N/A	N/A	N/A	N/A
Other	SC870	\$- 6	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 2,963,033	\$ 2,900,034	\$ 2,885,936	\$ 2,780,373	\$ 2,743,479
Other Components of Equity Capital	SC891	\$- 31,932	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 69,345,618	\$ 69,045,394	\$ 67,692,511	\$ 68,258,454	\$ 67,503,116

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 1
3	Federal, State, or other taxes receivable	14	\$ 10,996
4	Net deferred tax assets	17	\$ 9,821
5	Insured portion of real estate acquired by forecls	1	\$ 90
6	Prepaid deposit insurance premiums	6	\$ 45
7	Prepaid expenses	40	\$ 231,118
9	Advances for loans serviced for others	1	\$ 3
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 11
14	Other noninterest-bearing short-term accounts recv	9	\$ 16,980
19	Receivables fr a broker for unsettled transactions	3	\$ 90,378
20	F/V of all derivative instru. reportable as assets	2	\$ 7,501
22	Unapplied loan disbursements	3	\$ 292,723
99	Other	32	\$ 453,646

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 160
4	Nonrefundable loan fees received prior to closing	7	\$ 876
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 21
7	Deferred gains from the sale of real estate	1	\$ 81
10	Amounts due brokers for unsettled transactions	2	\$ 74,026
11	The liability recorded for post-retirement benefit	15	\$ 12,302
14	Unapplied loan payments received	5	\$ 51,088
17	Noninterest-bearing payables to Hold Co/Affiliates	6	\$ 118,691
20	F/V of all derivative instru. reportable as liab.	1	\$ 130,115
99	Other	40	\$ 23,932

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 747,285	\$ 764,781	\$ 758,691	\$ 798,422	\$ 821,983
Deposits and Investment Securities	SO115	\$ 56,605	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 176,295	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 361,728	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 152,657	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 86,165	\$ 85,772	\$ 87,133	\$ 90,510	\$ 90,020
Consumer Loans and Leases	SO171	\$ 66,492	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,411	\$ 1,889	\$ 3,551	\$ 3,821	\$ 5,225
Federal Home Loan Bank Stock	SO181	\$ 2,391	\$ 1,889	\$ 3,551	\$ 3,821	\$ 5,225
Other	SO185	\$ 20	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 270,685	\$ 288,051	\$ 313,137	\$ 330,159	\$ 344,854
Deposits	SO215	\$ 139,504	\$ 154,366	\$ 166,449	\$ 186,693	\$ 201,512
Escrows	SO225	\$ 108	\$ 121	\$ 162	\$ 178	\$ 243
Advances from FHLBank	SO230	\$ 113,785	\$ 115,381	\$ 129,742	\$ 129,000	\$ 128,038
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 6,096	\$ 6,207	\$ 4,822	\$ 6,513	\$ 1,513
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 11,192	\$ 11,976	\$ 11,962	\$ 7,775	\$ 13,548
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 479,011	\$ 478,619	\$ 449,105	\$ 472,084	\$ 482,354
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 48,299	\$ 45,344	\$ 47,639	\$ 49,691	\$ 50,333
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 430,712	\$ 433,275	\$ 401,466	\$ 422,393	\$ 432,021
Noninterest Income - Total	SO42	\$ 202,267	\$ 183,967	\$ 201,398	\$ 205,854	\$ 185,503
Mortgage Loan Serving Fees	SO410	\$- 11,704	\$- 401	\$ 16,141	\$- 14,527	\$- 9,910
Other Fees and Charges	SO420	\$ 122,097	\$ 126,789	\$ 121,032	\$ 118,986	\$ 108,363
Net Income (Loss) from Other - Total	SUB0451	\$ 44,629	\$ 33,901	\$ 50,073	\$ 43,999	\$ 36,464
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 45,297	\$ 32,044	\$ 54,940	\$ 53,801	\$ 45,517
Operations & Sale of Repossessed Assets	SO461	\$- 250	\$- 495	\$- 445	\$- 742	\$- 98
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 94	\$- 98	\$- 2,128	\$ 1,056	\$ 565
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 215	\$ 775	\$ 724	\$ 460	\$ 1,154

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 1,099	\$ 2,396	\$ 3,337	\$ 950	\$ 499
Trading Assets (Realized and Unrealized)	SO485	\$- 1,826	\$- 721	\$- 6,355	\$- 11,526	\$- 11,173
Other Noninterest Income	SO488	\$ 47,245	\$ 23,678	\$ 14,152	\$ 57,396	\$ 50,586
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 406,738	\$ 389,577	\$ 412,619	\$ 382,853	\$ 378,477
All Personnel Compensation and Expense	SO510	\$ 174,435	\$ 178,838	\$ 191,464	\$ 174,353	\$ 167,357
Legal Expense	SO520	\$ 3,478	\$ 3,498	\$ 3,006	\$ 4,075	\$ 4,075
Office Occupancy and Equipment Expense	SO530	\$ 97,558	\$ 100,739	\$ 99,079	\$ 96,776	\$ 99,745
Marketing and Other Professional Services	SO540	\$ 24,701	\$ 27,537	\$ 25,055	\$ 28,564	\$ 26,958
Loan Servicing Fees	SO550	\$ 945	\$ 1,224	\$ 923	\$ 908	\$ 1,058
Goodwill and Other Intangibles Expense	SO560	\$ 17,938	\$ 18,447	\$ 18,766	\$ 19,225	\$ 19,612
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 9	\$ 128	\$ 1,249	\$ 810	\$ 639
Other Noninterest Expense	SO580	\$ 87,674	\$ 59,166	\$ 73,077	\$ 58,142	\$ 59,033
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 226,241	\$ 227,665	\$ 190,245	\$ 245,394	\$ 239,047
Income Taxes - Total	SO71	\$ 69,649	\$ 64,696	\$ 50,817	\$ 72,367	\$ 72,086
Federal	SO710	\$ 53,897	\$ 53,532	\$ 50,406	\$ 68,075	\$ 69,489
State, Local & Other	SO720	\$ 15,752	\$ 11,164	\$ 411	\$ 4,292	\$ 2,597
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 156,592	\$ 162,969	\$ 139,428	\$ 173,027	\$ 166,961
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 108	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 156,592	\$ 162,969	\$ 139,536	\$ 173,027	\$ 166,961
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	14	\$ 159
5	Net income(loss) from real estate held for invest	1	\$ 30
6	Net income(loss)-equity invest in uncons sub org	2	\$- 311
7	Net income(loss) from leased property	2	\$ 5
9	Net income from data processing lease/services	1	\$ 30
15	Income from corporate-owned life insurance	15	\$ 11,850
19	Realized/unrealized gains on derivatives	1	\$- 1,510
99	Other	32	\$ 30,231

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 71
2	OTS assessments	15	\$ 613
6	Supervisory examination fees	6	\$ 75
7	Office supplies, printing, and postage	35	\$ 12,220
8	Telephone, including data lines	11	\$ 7,338
9	Loan origination expense	3	\$ 125
10	ATM expense	15	\$ 1,387
12	Acquisition and organization costs	1	\$ 23,587
17	Charitable contributions	3	\$ 217
99	Other	40	\$ 11,314

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YTD - Interest Income - Total	Y_SO11	\$ 747,285	\$ 3,107,144	\$ 2,373,962	\$ 1,618,758	\$ 821,983
YTD - Deposits and Investment Securities	Y_SO115	\$ 56,605	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 176,295	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 361,728	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 86,165	\$ 353,042	\$ 267,531	\$ 180,401	\$ 90,020
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 66,492	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,411	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,391	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 20	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 270,685	\$ 1,245,565	\$ 986,022	\$ 674,242	\$ 344,854
YTD - Deposits	Y_SO215	\$ 139,504	\$ 693,193	\$ 552,799	\$ 387,676	\$ 201,512
YTD - Escrows	Y_SO225	\$ 108	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 113,785	\$ 487,516	\$ 386,511	\$ 256,796	\$ 128,038
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6,096	\$ 19,055	\$ 12,848	\$ 8,026	\$ 1,513
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 11,192	\$ 45,145	\$ 33,281	\$ 21,323	\$ 13,548
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 479,011	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 48,299	\$ 192,980	\$ 147,651	\$ 100,014	\$ 50,333
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 430,712	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 202,267	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 11,704	\$- 8,707	\$- 8,306	\$- 24,447	\$- 9,910
YTD - Other Fees and Charges	Y_SO420	\$ 122,097	\$ 473,718	\$ 348,168	\$ 227,274	\$ 108,363
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 44,629	\$ 160,536	\$ 130,453	\$ 80,496	\$ 36,464
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 45,297	\$ 182,507	\$ 154,166	\$ 99,342	\$ 45,517
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 250	\$- 1,886	\$- 1,276	\$- 831	\$- 98
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 94	\$- 605	\$- 507	\$ 1,621	\$ 565
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 215	\$ 3,113	\$ 2,338	\$ 1,614	\$ 1,154
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,099	\$ 7,182	\$ 4,786	\$ 1,449	\$ 499
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 1,826	\$- 29,775	\$- 29,054	\$- 22,699	\$- 11,173
YTD - Other Noninterest Income	Y_SO488	\$ 47,245	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 406,738	\$ 1,539,205	\$ 1,171,188	\$ 760,352	\$ 378,477
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 174,435	\$ 692,424	\$ 531,842	\$ 341,334	\$ 167,357
YTD - Legal Expense	Y_SO520	\$ 3,478	\$ 14,530	\$ 11,106	\$ 8,120	\$ 4,075
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 97,558	\$ 394,245	\$ 294,868	\$ 196,292	\$ 99,745
YTD - Marketing and Other Professional Services	Y_SO540	\$ 24,701	\$ 107,835	\$ 80,453	\$ 55,492	\$ 26,958
YTD - Loan Servicing Fees	Y_SO550	\$ 945	\$ 4,087	\$ 2,863	\$ 1,940	\$ 1,058
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 17,938	\$ 76,050	\$ 57,603	\$ 38,837	\$ 19,612
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 9	\$ 2,826	\$ 2,698	\$ 1,449	\$ 639
YTD - Other Noninterest Expense	Y_SO580	\$ 87,674	\$ 247,208	\$ 189,755	\$ 116,888	\$ 59,033
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 226,241	\$ 914,059	\$ 674,057	\$ 484,473	\$ 239,047
YTD - Income Taxes - Total	Y_SO71	\$ 69,649	\$ 265,958	\$ 195,055	\$ 144,464	\$ 72,086
YTD - Federal	Y_SO710	\$ 53,897	\$ 246,337	\$ 187,810	\$ 137,594	\$ 69,489
YTD - State, Local, and Other	Y_SO720	\$ 15,752	\$ 19,621	\$ 7,245	\$ 6,870	\$ 2,597
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 156,592	\$ 648,101	\$ 479,002	\$ 340,009	\$ 166,961
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 108	\$ 108	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 156,592	\$ 648,209	\$ 479,110	\$ 340,009	\$ 166,961

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 440,939	\$ 449,358	\$ 442,181	\$ 427,566	\$ 406,092
Net Provision for Loss	VA115	\$ 48,257	\$ 45,359	\$ 48,054	\$ 49,640	\$ 50,275
Transfers	VA125	\$- 949	\$- 632	\$- 1,785	\$ 616	\$- 389
Recoveries	VA135	\$ 13,532	\$ 11,755	\$ 9,342	\$ 8,539	\$ 9,078
Adjustments	VA145	\$ 14,601	\$- 2,870	\$ 16	\$- 1	\$ 0
Charge-offs	VA155	\$ 50,529	\$ 48,376	\$ 46,598	\$ 43,907	\$ 37,051
General Valuation Allowances - Ending Balance	VA165	\$ 465,851	\$ 454,594	\$ 451,210	\$ 442,453	\$ 428,005
Specific Valuation Allowances - Beginning Balance	VA108	\$ 6,409	\$ 11,611	\$ 10,767	\$ 11,326	\$ 20,939
Net Provision for Loss	VA118	\$ 51	\$ 113	\$ 834	\$ 861	\$ 697
Transfers	VA128	\$ 949	\$ 632	\$ 1,785	\$- 616	\$ 389
Adjustments	VA148	\$ 0	\$ 0	\$- 2	\$ 1	\$ 667
Charge-offs	VA158	\$ 482	\$ 4,697	\$ 1,696	\$ 805	\$ 11,218

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 6,927	\$ 7,659	\$ 11,688	\$ 10,767	\$ 11,474
Total Valuation Allowances - Beginning Balance	VA110	\$ 447,348	\$ 460,969	\$ 452,948	\$ 438,892	\$ 427,031
Net Provision for Loss	VA120	\$ 48,308	\$ 45,472	\$ 48,888	\$ 50,501	\$ 50,972
Recoveries	VA140	\$ 13,532	\$ 11,755	\$ 9,342	\$ 8,539	\$ 9,078
Adjustments	VA150	\$ 14,601	\$ - 2,870	\$ 14	\$ 0	\$ 667
Charge-offs	VA160	\$ 51,011	\$ 53,073	\$ 48,294	\$ 44,712	\$ 48,269
Total Valuation Allowances - Ending Balance	VA170	\$ 472,778	\$ 462,253	\$ 462,898	\$ 453,220	\$ 439,479
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 50,529	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 7,810	\$ 2,183	\$ 5,744	\$ 5,470	\$ 6,111
Construction - Total	SUB2030	\$ 118	\$ 21	\$ 253	\$ 25	\$ 1
1-4 Dwelling Units	VA420	\$ 118	\$ 21	\$ 11	\$ 25	\$ 1
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 242	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 7,692	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 255	\$ 93	\$ 389	\$ 68	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,611	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,099	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 68	\$ 119	\$ 0	\$ 9	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 3,659	\$ 599	\$ 2,538	\$ 2,173	\$ 2,812
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 42,675	\$ 46,059	\$ 40,817	\$ 38,354	\$ 30,809
Commercial Loans	VA520	\$ 24,976	\$ 30,655	\$ 25,648	\$ 22,036	\$ 14,637
Consumer Loans - Total	SUB2061	\$ 17,699	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 69	\$ 2,221	\$ 1,389	\$ 2,163	\$ 1,893
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 14,619	\$ 10,249	\$ 10,502	\$ 11,095	\$ 11,154
Mobile Home Loans	VA550	\$ 62	\$ 66	\$ 89	\$ 29	\$ 14
Credit Cards	VA556	\$ 92	\$ 209	\$ 297	\$ 278	\$ 231
Other	VA560	\$ 2,857	\$ 2,658	\$ 2,892	\$ 2,753	\$ 2,880
Repossessed Assets - Total	VA60	\$ 44	\$ 133	\$ 37	\$ 82	\$ 128

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 44	\$ 19	\$ 12	\$ 75	\$ 109
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 101	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 13	\$ 0	\$ 7	\$ 19
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 1	\$ 0	\$ 1	\$ 3
GVA Recoveries - Assets - Total	SUB2126	\$ 13,532	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 2,088	\$ 4,605	\$ 1,361	\$ 1,017	\$ 1,226
Construction - Total	SUB2130	\$ 0	\$ 255	\$ 1	\$ 40	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 1	\$ 40	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 254	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2,088	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 3	\$ 173	\$ 4	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 366	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,505	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 187	\$ 2,594	\$ 225	\$ 61	\$ 223
Land	VA491	\$ 27	\$ 72	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 11,443	\$ 7,150	\$ 7,960	\$ 7,516	\$ 7,849
Commercial Loans	VA521	\$ 4,322	\$ 2,268	\$ 2,165	\$ 1,273	\$ 2,411
Consumer Loans - Total	SUB2161	\$ 7,121	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 5	\$ 283	\$ 655	\$ 1,180	\$ 166
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6,225	\$ 3,995	\$ 4,387	\$ 4,448	\$ 4,633
Mobile Home Loans	VA551	\$ 4	\$ 5	\$ 6	\$ 3	\$ 1
Credit Cards	VA557	\$ 29	\$ 21	\$ 53	\$ 20	\$ 38
Other	VA561	\$ 858	\$ 578	\$ 694	\$ 592	\$ 600

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 0	\$ 21	\$ 6	\$ 3
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,004	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 529	\$ 862	\$ 1,592	\$- 249	\$ 396
Construction - Total	SUB2230	\$- 1	\$ 27	\$ 18	\$ 44	\$ 55
1-4 Dwelling Units	VA422	\$- 1	\$- 1	\$- 4	\$ 50	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Nonresidential Property	VA442	\$ 0	\$ 28	\$ 22	\$- 6	\$ 45
Permanent - Total	SUB2241	\$ 530	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 93	\$ 8	\$- 996	\$- 22	\$- 44
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 11	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 404	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 50	\$ 0	\$ 0	\$ 0	\$ 756
Nonresidential Property (Except Land)	VA482	\$- 6	\$- 8	\$- 27	\$- 4	\$ 91
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 365	\$- 147	\$ 190	\$- 373	\$ 75
Commercial Loans	VA522	\$ 314	\$- 181	\$ 373	\$- 297	\$ 84
Consumer Loans - Total	SUB2261	\$ 51	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 1	\$ 42	\$- 274	\$ 47	\$- 110
Education Loans	VA532	\$ 0	\$ 1	\$- 4	\$ 0	\$ 0
Auto Loans	VA542	\$ 8	\$ 6	\$- 5	\$ 4	\$ 7
Mobile Home Loans	VA552	\$- 9	\$ 0	\$ 0	\$- 18	\$ 0
Credit Cards	VA558	\$ 4	\$- 45	\$ 42	\$- 58	\$ 71
Other	VA562	\$ 49	\$ 30	\$ 58	\$- 51	\$ 23
Reposessed Assets - Total	VA62	\$ 35	\$ 30	\$ 832	\$ 816	\$ 615
Real Estate - Construction	VA606	\$ 0	\$ 0	\$- 13	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 15	\$ 31	\$ 762	\$ 717	\$ 375
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 50	\$- 1	\$ 91	\$ 105	\$ 240
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$- 6	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$- 8	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 75	\$ 0	\$ 6	\$ 49	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 38,001	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 6,251	\$- 1,560	\$ 5,975	\$ 4,204	\$ 5,281
Construction - Total	SUB2330	\$ 117	\$- 207	\$ 270	\$ 29	\$ 56
1-4 Dwelling Units	VA425	\$ 117	\$ 19	\$ 6	\$ 35	\$ 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Nonresidential Property	VA445	\$ 0	\$- 226	\$ 264	\$- 6	\$ 45
Permanent - Total	SUB2341	\$ 6,134	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 345	\$ 98	\$- 780	\$ 42	\$- 45
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,234	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 998	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 118	\$ 119	\$ 0	\$ 9	\$ 756
Nonresidential Property (Except Land)	VA485	\$ 3,466	\$- 2,003	\$ 2,286	\$ 2,108	\$ 2,680
Land	VA495	\$- 27	\$- 72	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 31,597	\$ 38,762	\$ 33,047	\$ 30,465	\$ 23,035
Commercial Loans	VA525	\$ 20,968	\$ 28,206	\$ 23,856	\$ 20,466	\$ 12,310
Consumer Loans - Total	SUB2361	\$ 10,629	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 63	\$ 1,980	\$ 460	\$ 1,030	\$ 1,617
Education Loans	VA535	\$ 0	\$ 1	\$- 4	\$ 0	\$ 0
Auto Loans	VA545	\$ 8,402	\$ 6,260	\$ 6,110	\$ 6,651	\$ 6,528
Mobile Home Loans	VA555	\$ 49	\$ 61	\$ 83	\$ 8	\$ 13
Credit Cards	VA559	\$ 67	\$ 143	\$ 286	\$ 200	\$ 264
Other	VA565	\$ 2,048	\$ 2,110	\$ 2,256	\$ 2,110	\$ 2,303
Reposessed Assets - Total	VA65	\$ 79	\$ 163	\$ 869	\$ 898	\$ 743
Real Estate - Construction	VA607	\$ 0	\$ 0	\$- 13	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 29	\$ 50	\$ 774	\$ 792	\$ 484
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 50	\$ 100	\$ 91	\$ 105	\$ 240
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 25	\$- 6	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 0	\$ 13	\$- 8	\$ 7	\$ 19
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 74	\$ 1	\$- 15	\$ 44	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,482	\$ 3,732	\$ 4,829	\$ 1,961	\$ 6,256
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 10,989	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,935	\$ 7,780	\$ 9,508	\$ 6,531	\$ 13,933
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,873	\$ 5,161	\$ 7,607	\$ 5,809	\$ 9,628
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 199	\$ 704
Permanent - Nonresidential (Except Land)	VA954	\$ 62	\$ 1,621	\$ 1,661	\$ 523	\$ 3,601
Permanent - Land	VA955	\$ 0	\$ 998	\$ 240	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 399,252	\$ 371,869	\$ 448,168	\$ 451,742	\$ 383,858
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 609,694	\$ 614,199	\$ 666,084	\$ 688,322	\$ 683,850
Substandard	VA965	\$ 539,731	\$ 533,532	\$ 558,483	\$ 596,323	\$ 595,401
Doubtful	VA970	\$ 69,963	\$ 80,667	\$ 107,601	\$ 91,999	\$ 88,449
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 547,512	\$ 631,554	\$ 662,812	\$ 674,080	\$ 688,039
Mortgages - Total	SUB2421	\$ 369,891	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 10,864	\$ 8,564	\$ 14,681	\$ 6,242	\$ 10,375
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 284,084	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 75,289	\$ 77,234	\$ 67,075	\$ 73,699	\$ 73,144
Nonmortgages - Total	SUB2461	\$ 177,621	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 307,160	\$ 379,904	\$ 358,832	\$ 380,579	\$ 404,099
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 255,893	\$ 318,077	\$ 300,829	\$ 324,139	\$ 347,421
Mortgage Loans - Total	SUB2481	\$ 172,799	N/A	N/A	N/A	N/A
Construction	PD115	\$ 6,786	\$ 4,876	\$ 9,656	\$ 1,249	\$ 3,629

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 3,453	\$ 194,979	\$ 182,662	\$ 197,861	\$ 214,905
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 123,132	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 17,372	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 466	\$ 575	\$ 2,101	\$ 1,766	\$ 1,659
Permanent - Nonresidential Property (Except Land)	PD135	\$ 21,244	\$ 22,356	\$ 14,275	\$ 20,602	\$ 21,945
Permanent - Land	PD138	\$ 346	\$ 0	\$ 115	\$ 59	\$ 120
Nonmortgage Loans - Commercial Loans	PD140	\$ 39,918	\$ 38,157	\$ 46,876	\$ 58,142	\$ 60,959
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 43,176	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 528	\$ 512	\$ 269	\$ 441	\$ 321
Home Improvement Loans	PD163	\$ 39	\$ 1,846	\$ 1,501	\$ 700	\$ 1,088
Education Loans	PD165	\$ 465	\$ 412	\$ 280	\$ 2,819	\$ 309
Auto Loans	PD167	\$ 31,407	\$ 38,829	\$ 30,240	\$ 32,106	\$ 31,209
Mobile Home Loans	PD169	\$ 3,249	\$ 5,412	\$ 5,351	\$ 2,621	\$ 4,005
Credit Cards	PD171	\$ 184	\$ 2,390	\$ 1,912	\$ 1,398	\$ 1,567
Other	PD180	\$ 7,304	\$ 7,733	\$ 5,591	\$ 4,375	\$ 5,705
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 471	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 51,267	\$ 61,827	\$ 58,003	\$ 56,440	\$ 56,678
Mortgage Loans - Total	SUB2491	\$ 43,394	N/A	N/A	N/A	N/A
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 167
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 349	\$ 46,941	\$ 46,044	\$ 45,376	\$ 44,331
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 36,457	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 2,972	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 600	\$ 560	\$ 199	\$ 157	\$ 258
Permanent - Nonresidential Property (Except Land)	PD235	\$ 3,016	\$ 5,599	\$ 3,582	\$ 2,939	\$ 3,019
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 317	\$ 636	\$ 1,477	\$ 1,432	\$ 2,286
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 7,556	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 136	\$ 161	\$ 118	\$ 82	\$ 100
Home Improvement Loans	PD263	\$ 105	\$ 701	\$ 877	\$ 234	\$ 262
Education Loans	PD265	\$ 607	\$ 289	\$ 316	\$ 174	\$ 178
Auto Loans	PD267	\$ 1,963	\$ 2,002	\$ 1,691	\$ 1,844	\$ 2,108
Mobile Home Loans	PD269	\$ 2,251	\$ 2,529	\$ 1,905	\$ 2,011	\$ 1,749

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 132	\$ 436	\$ 549	\$ 375	\$ 563
Other	PD280	\$ 2,362	\$ 1,973	\$ 1,245	\$ 1,816	\$ 1,657
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 202	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 240,352	\$ 251,650	\$ 303,980	\$ 293,501	\$ 283,940
Mortgage Loans - Total	SUB2501	\$ 153,698	N/A	N/A	N/A	N/A
Construction	PD315	\$ 3,732	\$ 3,682	\$ 4,904	\$ 4,891	\$ 6,416
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 1,379	\$ 95,922	\$ 98,237	\$ 100,300	\$ 102,451
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 89,748	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 9,222	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,664	\$ 1,303	\$ 1,687	\$ 587	\$ 1,281
Permanent - Nonresidential Property (Except Land)	PD335	\$ 47,953	\$ 46,835	\$ 45,110	\$ 47,546	\$ 44,819
Permanent - Land	PD338	\$ 0	\$ 6	\$ 6	\$ 43	\$ 43
Nonmortgage Loans - Commercial Loans	PD340	\$ 84,434	\$ 101,171	\$ 150,926	\$ 136,529	\$ 124,198
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 2,220	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 36	\$ 40	\$ 38	\$ 118	\$ 79
Home Improvement Loans	PD363	\$ 37	\$ 23	\$ 38	\$ 140	\$ 198
Education Loans	PD365	\$ 33	\$ 363	\$ 237	\$ 364	\$ 569
Auto Loans	PD367	\$ 1,012	\$ 914	\$ 1,387	\$ 1,471	\$ 1,862
Mobile Home Loans	PD369	\$ 0	\$ 10	\$ 18	\$ 18	\$ 11
Credit Cards	PD371	\$ 37	\$ 282	\$ 339	\$ 368	\$ 623
Other	PD380	\$ 1,065	\$ 1,099	\$ 1,053	\$ 1,126	\$ 1,390
Memo - Troubled Debt Restructured Included Above	PD390	\$ 860	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 1,786	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 361,198	\$ 389,909	\$ 434,747	\$ 458,741	\$ 414,257
90% up to 100% LTV	LD110	\$ 291,701	\$ 310,695	\$ 341,619	\$ 350,892	\$ 300,612
100% and greater LTV	LD120	\$ 69,497	\$ 79,214	\$ 93,128	\$ 107,849	\$ 113,645
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 13,449	\$ 18,093	\$ 21,335	\$ 22,037	\$ 16,580

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 8,138	\$ 11,341	\$ 14,617	\$ 16,144	\$ 11,111
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 6,955	\$ 9,503	\$ 12,725	\$ 13,604	\$ 9,782
90% up to 100% LTV	LD210	\$ 4,926	\$ 7,402	\$ 9,143	\$ 10,186	\$ 6,370
100% and greater LTV	LD220	\$ 2,029	\$ 2,101	\$ 3,582	\$ 3,418	\$ 3,412
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,183	\$ 1,838	\$ 1,892	\$ 2,540	\$ 1,329
90% up to 100% LTV	LD230	\$ 862	\$ 986	\$ 1,167	\$ 2,117	\$ 773
100% and greater LTV	LD240	\$ 321	\$ 852	\$ 725	\$ 423	\$ 556
Nonaccrual - Total	SUB5230	\$ 5,311	\$ 6,752	\$ 6,718	\$ 5,893	\$ 5,469
90% up to 100% LTV	LD250	\$ 3,948	\$ 4,814	\$ 5,011	\$ 4,687	\$ 3,935
100% and greater LTV	LD260	\$ 1,363	\$ 1,938	\$ 1,707	\$ 1,206	\$ 1,534
Net Charge-offs - Total	SUB5300	\$ 1,185	\$ 2,462	\$ 1,515	\$ 760	\$ 2,302
90% up to 100% LTV	LD310	\$ 418	\$ 538	\$ 410	\$ 339	\$ 596
100% and greater LTV	LD320	\$ 767	\$ 1,924	\$ 1,105	\$ 421	\$ 1,706
Purchases - Total	SUB5320	\$ 10,421	\$ 12,838	\$ 30,974	\$ 11,225	\$ 15,565
90% up to 100% LTV	LD410	\$ 9,357	\$ 10,856	\$ 24,059	\$ 11,225	\$ 13,028
100% and greater LTV	LD420	\$ 1,064	\$ 1,982	\$ 6,915	\$ 0	\$ 2,537
Originations - Total	SUB5330	\$ 24,275	\$ 29,604	\$ 39,795	\$ 49,922	\$ 26,416
90% up to 100% LTV	LD430	\$ 22,489	\$ 22,512	\$ 29,635	\$ 35,066	\$ 23,812
100% and greater LTV	LD440	\$ 1,786	\$ 7,092	\$ 10,160	\$ 14,856	\$ 2,604
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 941	\$ 246	\$ 480
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 386	\$ 246	\$ 242
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 555	\$ 0	\$ 238

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 973,389	\$ 1,095,669	\$ 1,040,260	\$ 731,428	\$ 658,524
Mortgage Construction Loans	CC105	\$ 856,316	\$ 1,014,881	\$ 892,034	\$ 691,473	\$ 630,330
Other Mortgage Loans	CC115	\$ 117,073	\$ 80,788	\$ 148,226	\$ 39,955	\$ 28,194
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 707,505	\$ 573,698	\$ 443,142	\$ 107,590	\$ 26,485
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,301,365	\$ 1,178,985	\$ 1,504,829	\$ 1,778,835	\$ 1,298,063
1-4 Dwelling Units	CC280	\$ 905,597	\$ 804,534	\$ 1,056,187	\$ 1,473,995	\$ 1,107,271
Multifamily (5 or more) Dwelling Units	CC290	\$ 8,604	\$ 22,126	\$ 20,158	\$ 1,930	\$ 3,254
All Other Real Estate	CC300	\$ 387,164	\$ 352,325	\$ 428,484	\$ 302,910	\$ 187,538
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 948,432	\$ 755,280	\$ 814,132	\$ 1,067,119	\$ 944,417

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 2,170	\$ 5,596	\$ 1,069,113	\$ 42,187	\$ 101,172
Commitments Outstanding to Sell Loans	CC330	\$ 116,136	\$ 89,256	\$ 141,932	\$ 296,217	\$ 291,861
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 165,732	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 382,326	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 276,232	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 212,914	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 7,694,434	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 2,746,845	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 4,542,512	\$ 4,580,779	\$ 4,623,813	\$ 4,933,721	\$ 5,027,972
Open-End Consumer Lines - Credit Cards	CC423	\$ 41,653	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 363,424	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,598,376	\$ 1,546,835	\$ 1,404,864	\$ 1,319,474	\$ 1,253,167
Commercial	CC430	\$ 17,512	\$ 23,068	\$ 20,334	\$ 22,848	\$ 20,599
Standby, Not Included on CC465 or CC468	CC435	\$ 1,580,864	\$ 1,523,767	\$ 1,384,530	\$ 1,296,626	\$ 1,232,568
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,692,432	\$ 1,939,183	\$ 2,068,675	\$ 2,281,115	\$ 2,369,681
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 19,332	\$ 43,743	\$ 45,414	\$ 52,769	\$ 55,763
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 150,892	\$ 91,322	\$ 93,869	\$ 98,041	\$ 105,470
Other Contingent Liabilities	CC480	\$ 509,217	\$ 506,335	\$ 559,717	\$ 411,644	\$ 0
Contingent Assets	CC490	\$ 165,538	\$ 163,856	\$ 221,371	\$ 106,177	\$ 0
Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
		Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 2,679,026	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 1,666,390	\$ 2,994,370	\$ 2,973,002	\$ 2,080,847	\$ 2,905,263
Other Mortgage-Backed Securities	CF153	\$ 1,012,636	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 1,099,953	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 892,075	\$ 449,531	\$ 882,665	\$ 662,085	\$ 725,209
Other Mortgage-Backed Securities	CF155	\$ 207,878	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,579,073	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$ - 467,718	\$ 890,600	\$ 2,069,581	\$ 1,658,565	\$ 1,287,109
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ 153,253	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,759,055	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 294,988	\$ 351,302	\$ 379,498	\$ 349,409	\$ 222,616
1-4 Dwelling Units	CF190	\$ 161,603	\$ 213,861	\$ 207,526	\$ 178,319	\$ 131,841
Multifamily (5 or more) Dwelling Units	CF200	\$ 45,808	\$ 32,911	\$ 37,144	\$ 45,753	\$ 20,548
Nonresidential	CF210	\$ 87,577	\$ 104,530	\$ 134,828	\$ 125,337	\$ 70,227
Permanent Loans - Total	SUB3851	\$ 2,464,067	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 1,693,891	\$ 1,985,930	\$ 3,979,365	\$ 3,686,309	\$ 2,661,384
Multifamily (5 or more) Dwelling Units	CF245	\$ 59,260	\$ 67,026	\$ 79,638	\$ 94,311	\$ 56,324
Nonresidential (Except Land)	CF260	\$ 687,153	\$ 623,044	\$ 729,707	\$ 655,838	\$ 541,412
Land	CF270	\$ 23,763	\$ 26,422	\$ 23,793	\$ 21,895	\$ 19,890
Loans and Participations Purchased - Total	SUB3880	\$ 607,086	\$ 2,132,664	\$ 986,049	\$ 813,330	\$ 1,900,918
Secured by 1-4 Dwelling Units	CF280	\$ 602,991	\$ 2,127,685	\$ 969,616	\$ 782,160	\$ 1,893,464
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 583	\$ 14,232	\$ 25,770	\$ 0
Secured by Nonresidential	CF300	\$ 4,095	\$ 4,396	\$ 2,201	\$ 5,400	\$ 7,454
Loans and Participations Sold - Total	SUB3890	\$ 791,060	\$ 1,038,415	\$ 1,516,427	\$ 1,523,679	\$ 1,159,523
Secured by 1-4 Dwelling Units	CF310	\$ 790,240	\$ 1,031,365	\$ 1,511,680	\$ 1,513,888	\$ 1,154,638
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 1,838	\$ 2,697	\$ 4,446	\$ 4,334
Secured by Nonresidential	CF330	\$ 820	\$ 5,212	\$ 2,050	\$ 5,345	\$ 551
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 183,974	\$ 1,094,249	\$- 530,378	\$- 710,349	\$ 741,395
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,667,113	\$ 2,795,633	\$ 4,366,920	\$ 3,825,042	\$ 3,216,399
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 68,906	\$- 39,852	\$- 42,150	\$- 63,060	\$- 41,615
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 304,045	\$ 268,899	\$ 779,297	\$ 684,752	\$ 678,476
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 23,126	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 3,933,973	\$ 4,225,083	\$ 4,335,609	\$ 4,335,742	\$ 3,351,829
Commercial	CF390	\$ 3,051,114	\$ 3,565,339	\$ 3,344,150	\$ 3,415,551	\$ 2,600,661
Consumer	CF400	\$ 882,859	\$ 659,744	\$ 991,459	\$ 920,191	\$ 751,168
Nonmortgage Loans - Sales - Total	SUB3915	\$ 20,735	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 188	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 20,547	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 3,913,238	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 523,869	\$ 42,887	\$- 47,827	\$ 1,334,912	\$ 391,964
New Deposits Received less Deposits Withdrawn	CF420	\$ 401,962	\$- 122,683	\$- 196,208	\$ 1,152,011	\$ 209,498
Interest Credited to Deposits	CF430	\$ 121,907	\$ 165,570	\$ 148,381	\$ 182,901	\$ 182,466

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 1,252,159	\$- 22,267	\$ 29,193	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 850,801	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 744,965	\$ 670,754	\$ 556,646	\$ 545,256	\$ 471,578
Other	DI110	\$ 105,836	\$ 33,545	\$ 28,531	\$ 74,997	\$ 40,063
Deposits with Balances - \$100,000 or Less	DI120	\$ 29,736,722	\$ 30,550,450	\$ 31,239,759	\$ 32,009,523	\$ 31,994,005
Deposits with Balances - Greater than \$100,000	DI130	\$ 14,482,544	\$ 13,561,620	\$ 13,513,612	\$ 12,892,602	\$ 11,657,356
Number of Deposit Accounts - Total	SUB4062	3,819,381	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	3,762,365	3,898,704	4,015,585	4,069,102	4,117,706
Balances Greater than \$100,000	DI160	57,016	58,103	58,254	57,478	56,371
IRA/Keogh Accounts	DI200	\$ 2,611,970	\$ 2,728,096	\$ 2,825,309	\$ 2,864,636	\$ 2,875,940
Uninsured Deposits	DI210	\$ 8,848,959	\$ 7,805,548	\$ 7,729,656	\$ 7,168,411	\$ 6,063,197
Preferred Deposits	DI220	\$ 1,022,203	\$ 1,019,732	\$ 1,171,756	\$ 838,684	\$ 786,602
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 13,355,156	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,343,412	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 9,045,053	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 12,475,641	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,439,711	\$ 5,261,415	\$ 5,230,391	\$ 5,199,171	\$ 5,007,702
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 31,573	\$ 26,653	\$ 36,101	\$ 34,286	\$ 36,951
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 157,418	\$ 253,076	\$ 241,895	\$ 132,214	\$ 71,962
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 4,321	\$ 801	\$ 1,068	\$ 1,511	\$ 1,455
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 7,689	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 1,262,503	\$ 0	\$ 29,228	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 1,262,503	\$ 0	\$ 29,228	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 10,344	\$ 22,267	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	12,706	13,077	13,104	13,292	13,024
Assets Held in Trading Accounts	SI375	\$ 65,507	\$ 86,094	\$ 43,606	\$ 70,518	\$ 29,123
Available-for-Sale Securities	SI385	\$ 17,440,637	\$ 17,303,317	\$ 18,794,237	\$ 17,980,354	\$ 18,065,260
Assets Held for Sale	SI387	\$ 422,453	\$ 201,815	\$ 453,248	\$ 493,631	\$ 474,957
Loans Serviced for Others	SI390	\$ 9,339,639	\$ 9,809,732	\$ 7,287,035	\$ 7,127,676	\$ 6,922,657
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 22,916	\$ 46,387	\$ 48,152	\$ 57,426	\$ 61,059
Other Residual Interests	SI404	\$ 57,996	\$ 58,807	\$ 58,646	\$ 58,535	\$ 62,171
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.01%	84.83%	82.80%	83.61%	84.76%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.64%	85.18%	83.66%	83.30%	84.41%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.91%	85.22%	83.70%	82.88%	84.35%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	89.79%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 554,140	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 84,200	\$ 93,291	\$ 92,020	\$ 68,718	\$ 81,637
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	109	97	100	13,090	58
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 5,940,209	\$ 6,193,111	\$ 6,266,348	\$ 6,229,460	\$ 6,511,820
Net Income (Loss) (SO91)	SI610	\$ 156,592	\$ 162,969	\$ 139,536	\$ 173,027	\$ 166,961
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 10,570	\$ 107,634	\$ 19,932	\$ 114,686	\$ 440,986
Stock Issued	SI640	\$ 0	\$ 0	\$ 939	\$ 1,400	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 0	\$ 0	\$ 327	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 424,410	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 48,325	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 80,716	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 8	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 5,912	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 6,597,277	\$ 6,201,416	\$ 6,326,324	\$ 6,277,659	\$ 6,264,050
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,405	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,960	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 12,013	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,237	\$ 3,988	\$ 4,293	\$ 4,105	\$ 4,314
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 67,969,731	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 9,759,716	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 43,592,010	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 11,957,929	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 42,985,467	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 17,769,398	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	15	39	34	26
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,378	\$ 1,817	\$ 4,941	\$ 4,596	\$ 4,117
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.62%	4.47%	4.22%	4.99%	5.20%
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.85%	6.65%	5.68%	5.92%	5.87%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	0	0	2	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	1	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	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	2	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	18	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 133,330,809	\$ 129,090,323	\$ 109,276,001	\$ 104,527,520	\$ 87,660,666
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,035,600	\$ 1,871,720	\$ 1,634,071	\$ 623,282	\$ 564,425
Personal Trust and Agency Accounts	FS210	\$ 340,300	\$ 318,032	\$ 284,581	\$ 277,996	\$ 303,309
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 157,776	\$ 149,872	\$ 1,096,202	\$ 119,597	\$ 113,042
Employee Benefit - Defined Contribution	FS220	\$ 65,608	\$ 98,068	\$ 71,222	\$ 66,947	\$ 62,926
Employee Benefit - Defined Benefit	FS230	\$ 44,273	\$ 7,598	\$ 7,317	\$ 2,192	\$ 654
Other Retirement Accounts	FS240	\$ 47,895	\$ 44,206	\$ 1,017,663	\$ 50,458	\$ 49,462
Corporate Trust and Agency Accounts	FS250	\$ 8,112	\$ 8,406	\$ 8,025	\$ 15,551	\$ 15,670
Investment Management Agency Accounts	FS260	\$ 266,632	\$ 257,067	\$ 245,263	\$ 210,138	\$ 131,277
Other Fiduciary Accounts	FS270	\$ 1,262,780	\$ 1,138,343	\$ 0	\$ 0	\$ 1,127
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 10,931,363	\$ 11,534,691	\$ 10,303,846	\$ 9,478,052	\$ 8,452,268
Personal Trust and Agency Accounts	FS211	\$ 231,681	\$ 237,536	\$ 203,943	\$ 196,639	\$ 181,030
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 10,694,789	\$ 11,292,270	\$ 10,092,221	\$ 9,266,100	\$ 8,236,052
Employee Benefit - Defined Contribution	FS221	\$ 3,118,558	\$ 3,065,454	\$ 2,742,719	\$ 2,689,410	\$ 2,428,499
Employee Benefit - Defined Benefit	FS231	\$ 7,214,295	\$ 7,861,836	\$ 7,024,972	\$ 6,270,199	\$ 5,497,199
Other Retirement Accounts	FS241	\$ 361,936	\$ 364,980	\$ 324,530	\$ 306,491	\$ 310,354
Corporate Trust and Agency Accounts	FS251	\$ 4,242	\$ 4,235	\$ 4,828	\$ 14,010	\$ 33,884
Other Fiduciary Accounts	FS271	\$ 651	\$ 650	\$ 2,854	\$ 1,303	\$ 1,302
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 120,363,846	\$ 115,683,912	\$ 97,338,084	\$ 94,426,186	\$ 78,643,973
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,372	1,362	1,295	1,314	1,325
Personal Trust and Agency Accounts	FS212	849	829	773	784	843
Retirement-related Trust and Agency Accounts - Total	SUB6120	177	181	169	163	174
Employee Benefit - Defined Contribution	FS222	46	49	38	37	37
Employee Benefit - Defined Benefit	FS232	8	4	4	2	2
Other Retirement Accounts	FS242	123	128	127	124	135
Corporate Trust and Agency Accounts	FS252	6	6	4	21	22
Investment Management Agency Accounts	FS262	328	339	349	346	283
Other Fiduciary Accounts	FS272	12	7	0	0	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	12,193	12,045	11,681	11,474	14,997
Personal Trust and Agency Accounts	FS213	337	322	318	319	320
Retirement-related Trust and Agency Accounts - Total	SUB6130	11,853	11,720	11,356	11,135	14,647
Employee Benefit - Defined Contribution	FS223	8,433	8,304	8,142	8,021	7,772
Employee Benefit - Defined Benefit	FS233	1,867	1,853	1,821	1,701	1,670
Other Retirement Accounts	FS243	1,553	1,563	1,393	1,413	5,205
Corporate Trust and Agency Accounts	FS253	2	2	5	19	29
Other Fiduciary Accounts	FS273	1	1	2	1	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	231,753	232,737	234,180	241,917	243,723
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 24,106	\$ 88,607	\$ 60,163	\$ 39,114	\$ 19,118
Personal Trust and Agency Accounts	FS310	\$ 753	\$ 2,615	\$ 1,948	\$ 1,206	\$ 617
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,089	\$ 8,655	\$ 6,342	\$ 3,678	\$ 1,853
Employee Benefit - Defined Contribution	FS320	\$ 712	\$ 2,907	\$ 1,821	\$ 1,199	\$ 586

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 1,252	\$ 5,111	\$ 3,644	\$ 2,231	\$ 1,144
Other Retirement Accounts	FS340	\$ 125	\$ 637	\$ 877	\$ 248	\$ 123
Corporate Trust and Agency Accounts	FS350	\$ 6	\$ 45	\$ 39	\$ 23	\$ 17
Investment Management Agency Accounts	FS360	\$ 307	\$ 1,516	\$ 765	\$ 494	\$ 232
Other Fiduciary Accounts	FS370	\$ 217	\$ 783	\$ 24	\$ 2	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 20,624	\$ 74,744	\$ 50,885	\$ 33,605	\$ 35
Other Fiduciary and Related Services	FS390	\$ 110	\$ 249	\$ 160	\$ 106	\$ 16,363
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 221	\$ 81,763	\$ 55,337	\$ 35,770	\$ 17,321
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 162	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 13	\$ 48	\$ 36	\$ 25	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 23,898	\$ 6,730	\$ 4,862	\$ 3,369	\$ 1,797
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,586,428	\$ 318,032	\$ 86,536	\$ 78,058	\$ 58,957
Non-Interest-Bearing Deposits	FS410	\$ 671	\$ 507	\$ - 19	\$ - 147	\$ 2
Interest-Bearing Deposits	FS415	\$ 1,528	\$ 1,638	\$ 237	\$ 276	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 49,902	\$ 28,105	\$ 2,448	\$ 1,648	\$ 1,983
State, County and Municipal Obligations	FS425	\$ 37,892	\$ 38,240	\$ 9,787	\$ 9,852	\$ 9,879
Money Market Mutual Funds	FS430	\$ 96,806	\$ 36,957	\$ 8,483	\$ 8,743	\$ 3,862
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 19,990	\$ 11,062	\$ 1,988	\$ 1,931	\$ 1,558
Common and Preferred Stock	FS445	\$ 1,369,462	\$ 190,830	\$ 60,742	\$ 53,528	\$ 40,250
Real Estate Mortgages	FS450	\$ 2,769	\$ 1,722	\$ 1,653	\$ 1,203	\$ 1,203
Real Estate	FS455	\$ 3,580	\$ 3,668	\$ 842	\$ 677	\$ 79
Miscellaneous Assets	FS460	\$ 3,828	\$ 5,303	\$ 375	\$ 347	\$ 141
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	1	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	1	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 102	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 102	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 162	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 162	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 6,597,284	\$ 6,201,418	\$ 6,326,332	\$ 6,277,663	\$ 6,264,045
Equity Capital Deductions - Total	SUB1631	\$ 1,584,474	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,960	\$ 7,070	\$ 6,553	\$ 6,380	\$ 6,082
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,575,125	\$ 1,330,118	\$ 1,412,769	\$ 1,362,819	\$ 1,381,559
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 7,389	\$ 11,590	\$ 8,616	\$ 7,778	\$ 8,277
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 67,527	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 70,871	\$ 11,657	\$- 33,775	\$- 147,738	\$- 158,986
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 138,345	\$ 138,827	\$ 138,263	\$ 137,856	\$ 137,449
Other	CCR195	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 5,080,337	\$ 5,003,124	\$ 5,002,882	\$ 4,890,804	\$ 4,846,590
Total Assets (SC60)	CCR205	\$ 69,345,618	\$ 69,045,392	\$ 67,692,512	\$ 68,258,456	\$ 67,503,121
Asset Deductions - Total	SUB1651	\$ 1,584,474	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,960	\$ 15,738	\$ 17,095	\$ 17,759	\$ 17,264
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,575,125	\$ 1,330,118	\$ 1,412,769	\$ 1,362,819	\$ 1,381,559
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 7,389	\$ 11,590	\$ 8,616	\$ 7,778	\$ 8,277
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 251,876	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 251,929	\$- 134,654	\$- 219,099	\$- 424,779	\$- 433,588
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 53	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 67,509,268	\$ 67,553,292	\$ 66,034,933	\$ 66,445,321	\$ 65,662,433
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,606,131	\$ 2,641,570	\$ 2,547,604	\$ 2,595,714	\$ 2,566,673
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 5,080,337	\$ 5,003,124	\$ 5,002,882	\$ 4,890,804	\$ 4,846,590
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 12,903	\$ 12,624	\$ 14,589	\$ 12,678	\$ 14,080
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 795,352	\$ 795,235	\$ 795,119	\$ 495,302	\$ 495,210
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93042 - OTS-Regulated: Pennsylvania	(\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 460,740	\$ 449,826	\$ 446,701	\$ 441,652	\$ 426,883
Tier 2 Capital - Other	CCR355	\$ 51	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,269,046	\$ 1,257,685	\$ 1,256,409	\$ 949,632	\$ 936,173
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,269,046	\$ 1,257,685	\$ 1,256,409	\$ 949,632	\$ 936,173
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,308	\$ 1,309	\$ 1,310	\$ 811	\$ 912
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 58,753	\$ 83,211	\$ 61,028	\$ 69,115	\$ 81,428
Total Risk-Based Capital	CCR39	\$ 6,289,322	\$ 6,176,289	\$ 6,196,953	\$ 5,770,510	\$ 5,700,423
0% R/W Category - Cash	CCR400	\$ 409,721	\$ 499,937	\$ 430,525	\$ 408,308	\$ 412,291
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,773,601	\$ 1,948,291	\$ 2,096,039	\$ 2,202,480	\$ 2,619,855
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,497	\$ 1,795	\$ 1,696	\$ 903	\$ 799
0% R/W Category - Other	CCR415	\$ 138,179	\$ 155,661	\$ 292,119	\$ 398,404	\$ 120,289
0% R/W Category - Assets Total	CCR420	\$ 2,322,998	\$ 2,605,684	\$ 2,820,379	\$ 3,010,095	\$ 3,153,234
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 14,903,795	\$ 14,738,963	\$ 13,301,106	\$ 14,276,868	\$ 14,673,553
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,886,543	\$ 1,796,390	\$ 2,173,526	\$ 2,764,347	\$ 2,000,848
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,082,702	\$ 1,266,361	\$ 1,257,559	\$ 857,923	\$ 641,947
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 842,607	\$ 908,012	\$ 1,083,956	\$ 1,347,745	\$ 999,006
20% R/W Category - Other	CCR450	\$ 887,912	\$ 992,192	\$ 940,777	\$ 858,554	\$ 951,178
20% R/W Category - Assets Total	CCR455	\$ 19,603,559	\$ 19,701,918	\$ 18,756,924	\$ 20,105,437	\$ 19,266,532
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,920,710	\$ 3,940,386	\$ 3,751,381	\$ 4,021,086	\$ 3,853,308
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 16,055,200	\$ 16,618,062	\$ 16,645,986	\$ 15,561,611	\$ 15,476,144
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 589,101	\$ 638,108	\$ 662,503	\$ 561,365	\$ 506,673
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,317	\$ 486	\$ 536,719	\$ 45,177	\$ 21,814
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 37,018	\$ 63,391	\$ 116,441	\$ 87,337	\$ 81,014
50% R/W Category - Other	CCR480	\$ 543,848	\$ 516,866	\$ 537,027	\$ 601,862	\$ 286,052
50% R/W Category - Assets Total	CCR485	\$ 17,228,484	\$ 17,836,913	\$ 18,498,676	\$ 16,857,352	\$ 16,371,697
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 8,614,256	\$ 8,918,457	\$ 9,249,336	\$ 8,428,674	\$ 8,185,850
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 542,176	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:49 AM	TFR Industry Aggregate Report 93042 - OTS-Regulated: Pennsylvania March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 33,695,858	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 34,238,034	\$ 32,845,032	\$ 32,606,236	\$ 32,441,605	\$ 31,443,451
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 34,238,034	\$ 32,845,032	\$ 32,606,236	\$ 32,441,605	\$ 31,443,451
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 1,647	\$ 3,431	\$ 3,413
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 20,588	\$ 42,888	\$ 42,663
Assets to Risk-Weight	CCR64	\$ 73,393,075	\$ 72,989,547	\$ 72,683,862	\$ 72,417,920	\$ 70,238,327
Subtotal Risk-Weighted Assets	CCR75	\$ 46,772,990	\$ 45,703,876	\$ 45,627,548	\$ 44,934,260	\$ 43,525,275
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,493	\$ 4,202	\$ 721	\$ 709	\$ 913
Total Risk-Weighted Assets	CCR78	\$ 46,768,497	\$ 45,699,674	\$ 45,626,827	\$ 44,933,551	\$ 43,524,362
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,741,479	\$ 3,655,978	\$ 3,650,147	\$ 3,594,679	\$ 3,481,943
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.53%	7.41%	7.58%	7.36%	7.38%
Total Risk-Based Capital Ratio	CCR820	13.45%	13.51%	13.58%	12.84%	13.10%
Tier 1 Risk-Based Capital Ratio	CCR830	10.74%	10.77%	10.83%	10.73%	10.95%
Tangible Equity Ratio	CCR840	7.52%	7.41%	7.58%	7.36%	7.38%

*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.