

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:07 AM	TFR Industry Aggregate Report 93034 - OTS-Regulated: New Jersey June 2004	Frozen Aggregated Data (\$Thousands)
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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	41	41	41	41	42

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	2	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,336,966	\$ 6,161,437	\$ 3,243,627	\$ 3,512,199	\$ 3,517,988
Cash and Non-Interest-Earning Deposits	SC110	\$ 677,423	\$ 703,339	\$ 489,760	\$ 446,044	\$ 401,369
Interest-Earning Deposits in FHLBs	SC112	\$ 276,614	\$ 446,837	\$ 261,014	\$ 405,537	\$ 458,506
Other Interest-Earning Deposits	SC118	\$ 143,388	\$ 124,686	\$ 109,896	\$ 160,633	\$ 250,434
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 106,474	\$ 261,938	\$ 62,645	\$ 249,740	\$ 204,842
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 4,308,716	\$ 3,768,986	\$ 1,426,130	\$ 1,304,675	\$ 1,150,768
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 224,106	\$ 228,482	\$ 216,776	\$ 212,765	\$ 214,533
State and Municipal Obligations	SC180	\$ 252,783	\$ 238,447	\$ 232,023	\$ 221,297	\$ 221,328
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 295,523	\$ 351,484	\$ 424,804	\$ 491,703	\$ 598,573
Accrued Interest Receivable	SC191	\$ 51,939	\$ 37,238	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,662,004	\$ 10,733,141	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 10,662,004	\$ 10,733,141	\$ 4,983,248	\$ 4,888,670	\$ 4,769,771
Pass-Through - Total	SUB0073	\$ 8,911,990	\$ 8,545,469	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 8,569,836	\$ 8,297,153	\$ 4,025,406	\$ 3,948,987	\$ 3,830,770
Other Pass-Through	SC215	\$ 342,154	\$ 248,316	\$ 217,406	\$ 209,169	\$ 211,927
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,706,302	\$ 2,143,313	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 216,733	\$ 236,701	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,360,327	\$ 1,744,986	N/A	N/A	N/A
Other	SC222	\$ 129,242	\$ 161,626	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 43,712	\$ 44,359	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 20,399,912	\$ 19,401,211	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 20,301,922	\$ 19,304,274	\$ 9,701,366	\$ 9,490,386	\$ 9,415,603
Construction Loans - Total	SUB0100	\$ 215,012	\$ 206,217	\$ 193,510	\$ 187,571	\$ 192,965
Residential - Total	SUB0110	\$ 163,280	\$ 155,929	\$ 145,107	\$ 139,345	\$ 149,336
1-4 Dwelling Units	SC230	\$ 140,755	\$ 138,197	\$ 123,014	\$ 116,460	\$ 112,815
Multifamily (5 or more) Dwelling Units	SC235	\$ 22,525	\$ 17,732	\$ 22,093	\$ 22,885	\$ 36,521
Nonresidential Property	SC240	\$ 51,732	\$ 50,288	\$ 48,403	\$ 48,226	\$ 43,629
Permanent Loans - Total	SUB0121	\$ 20,101,860	\$ 19,114,218	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 18,751,678	\$ 17,846,369	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 18,351,477	\$ 17,450,024	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 476,169	\$ 449,997	\$ 403,785	\$ 387,448	\$ 380,518
All Other - First Liens	SC254	\$ 16,831,148	\$ 16,025,410	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 1,044,160	\$ 974,617	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 400,201	\$ 396,345	\$ 368,841	\$ 343,239	\$ 327,391
Nonresidential Property (Except Land)	SC260	\$ 1,338,565	\$ 1,255,569	\$ 1,194,176	\$ 1,161,129	\$ 1,120,930
Land	SC265	\$ 11,617	\$ 12,280	\$ 11,948	\$ 13,618	\$ 12,146
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 996,437	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 80,402	\$ 77,196	\$ 37,890	\$ 39,444	\$ 41,096
Advances for Taxes and Insurance	SC275	\$ 2,638	\$ 3,580	\$ 3,217	\$ 2,927	\$ 2,853
Allowance for Loan and Lease Losses	SC283	\$ 97,990	\$ 96,937	\$ 70,248	\$ 69,350	\$ 69,244
Nonmortgage Loans - Gross	SUB0162	\$ 491,195	\$ 484,472	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 482,633	\$ 476,348	\$ 474,692	\$ 464,266	\$ 451,136
Commercial Loans - Total	SC32	\$ 251,970	\$ 248,469	\$ 269,607	\$ 264,153	\$ 264,059
Secured	SC300	\$ 209,626	\$ 210,600	\$ 235,449	\$ 232,156	\$ 230,019
Unsecured	SC303	\$ 39,461	\$ 34,351	\$ 30,428	\$ 28,182	\$ 29,575
Lease Receivables	SC306	\$ 2,883	\$ 3,518	\$ 3,730	\$ 3,815	\$ 4,465
Consumer Loans - Total	SC35	\$ 237,100	\$ 233,805	\$ 210,152	\$ 204,198	\$ 191,696
Loans on Deposits	SC310	\$ 16,289	\$ 16,839	\$ 16,560	\$ 16,568	\$ 16,601
Home Improvement Loans (Not secured by real estate)	SC316	\$ 93	\$ 132	\$ 598	\$ 717	\$ 879
Education Loans	SC320	\$ 233	\$ 380	\$ 389	\$ 370	\$ 514
Auto Loans	SC323	\$ 167,096	\$ 162,519	\$ 156,410	\$ 150,191	\$ 136,069
Mobile Home Loans	SC326	\$ 37,189	\$ 37,731	\$ 22,097	\$ 22,272	\$ 22,548
Credit Cards	SC328	\$ 1,116	\$ 1,164	\$ 5,129	\$ 5,005	\$ 5,265

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 15,084	\$ 15,040	\$ 8,969	\$ 9,075	\$ 9,820
Accrued Interest Receivable	SC348	\$ 2,125	\$ 2,198	\$ 2,551	\$ 2,455	\$ 2,490
Allowance for Loan and Lease Losses	SC357	\$ 8,562	\$ 8,124	\$ 7,618	\$ 6,540	\$ 7,109
Repossessed Assets - Gross	SUB0201	\$ 10,590	\$ 10,779	\$ 9,861	\$ 64,830	\$ 64,985
Repossessed Assets - Total	SC40	\$ 9,464	\$ 9,655	\$ 8,727	\$ 55,185	\$ 55,313
Real Estate - Total	SUB0210	\$ 10,580	\$ 10,777	\$ 9,844	\$ 64,810	\$ 64,937
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,450	\$ 2,293	\$ 1,634	\$ 1,552	\$ 1,623
1-4 Dwelling Units	SC415	\$ 2,450	\$ 2,293	\$ 1,634	\$ 1,552	\$ 1,623
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 7,930	\$ 8,284	\$ 7,880	\$ 61,832	\$ 61,646
Land	SC428	\$ 200	\$ 200	\$ 330	\$ 1,426	\$ 1,668
Other Repossessed Assets	SC430	\$ 10	\$ 2	\$ 17	\$ 20	\$ 48
General Valuation Allowances	SC441	\$ 1,126	\$ 1,124	\$ 1,134	\$ 9,645	\$ 9,672
Real Estate Held for Investment	SC45	\$ 45,536	\$ 45,878	\$ 45,284	\$ 3,533	\$ 3,186
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 327,366	\$ 319,545	\$ 145,257	\$ 151,910	\$ 145,654
Federal Home Loan Bank Stock	SC510	\$ 319,766	\$ 313,334	\$ 144,951	\$ 151,632	\$ 145,405
Other	SC540	\$ 7,600	\$ 6,211	\$ 6,346	\$ 6,862	\$ 9,790
Office Premises and Equipment	SC55	\$ 342,532	\$ 338,892	\$ 306,031	\$ 299,987	\$ 298,156
Other Assets - Gross	SUB0262	\$ 1,176,310	\$ 1,157,606	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 1,174,389	\$ 1,155,495	\$ 404,589	\$ 419,012	\$ 340,175
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 91,321	\$ 85,196	\$ 46,991	\$ 46,235	\$ 40,879
Bank-Owned Life Insurance - Other	SC625	\$ 97,560	\$ 96,478	\$ 131,652	\$ 125,732	\$ 117,190
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 109,421	\$ 120,916	\$ 124,708	\$ 125,668	\$ 115,797
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,419	\$ 1,622	\$ 1,892	\$ 2,095	\$ 2,298
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 102,811	\$ 105,387	\$ 106,284	\$ 104,717	\$ 51,542
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 773,778	\$ 748,007	\$ 249,411	\$ 258,302	\$ 237,342
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	\$ 1,921	\$ 2,111	\$ 1,908	\$ 2,202	\$ 2,661
General Valuation Allowances - Total	SUB2092	\$ 109,599	\$ 108,296	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 39,792,411	\$ 38,652,961	N/A	N/A	N/A
Total Assets	SC60	\$ 39,682,812	\$ 38,544,665	\$ 20,042,837	\$ 19,994,221	\$ 19,646,841
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 26,306,108	\$ 25,872,911	\$ 14,766,978	\$ 14,896,393	\$ 14,641,734
Deposits	SC710	\$ 25,760,104	\$ 25,333,021	\$ 14,334,152	\$ 14,341,933	\$ 14,143,176
Escrows	SC712	\$ 548,591	\$ 540,166	\$ 433,189	\$ 554,952	\$ 499,169
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,587	\$- 276	\$- 363	\$- 492	\$- 611
Borrowings - Total	SC72	\$ 9,438,746	\$ 8,638,888	\$ 2,841,223	\$ 2,699,740	\$ 2,646,278
Advances from FHLBank	SC720	\$ 3,853,641	\$ 3,656,941	\$ 1,595,885	\$ 1,482,934	\$ 1,350,254
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 5,315,454	\$ 4,685,350	\$ 975,450	\$ 920,550	\$ 968,550
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	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	\$ 269,651	\$ 296,597	\$ 269,888	\$ 296,256	\$ 294,409
Other Liabilities - Total	SC75	\$ 378,901	\$ 414,010	\$ 257,931	\$ 273,796	\$ 316,050
Accrued Interest Payable - Deposits	SC763	\$ 7,799	\$ 6,724	\$ 3,733	\$ 6,207	\$ 5,925
Accrued Interest Payable - Other	SC766	\$ 36,703	\$ 34,482	\$ 12,244	\$ 12,749	\$ 12,692
Accrued Taxes	SC776	\$ 30,559	\$ 56,228	\$ 26,553	\$ 22,719	\$ 37,095
Accounts Payable	SC780	\$ 47,771	\$ 53,331	\$ 48,318	\$ 55,561	\$ 45,537
Deferred Income Taxes	SC790	\$ 2,180	\$ 5,154	\$ 5,451	\$ 5,033	\$ 7,753
Other Liabilities and Deferred Income	SC796	\$ 253,889	\$ 258,091	\$ 161,632	\$ 171,527	\$ 207,048
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	\$ 36,123,755	\$ 34,925,809	\$ 17,866,132	\$ 17,869,929	\$ 17,604,062

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 176	\$ 176	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,558,879	\$ 3,618,681	\$ 2,176,705	\$ 2,124,288	\$ 2,042,779
Stock - Total	SUB0311	\$ 953,635	\$ 950,474	\$ 519,306	\$ 489,961	\$ 482,176
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 5,000	\$ 5,000	\$ 5,059	\$ 5,060	\$ 5,060
Common Stock - Par Value	SC820	\$ 7,271	\$ 7,270	\$ 7,099	\$ 7,099	\$ 7,098
Common Stock - Paid in Excess of Par	SC830	\$ 941,364	\$ 938,204	\$ 507,148	\$ 477,802	\$ 470,018
Accumulated Other Comprehensive Income - Total	SC86	\$- 61,667	\$ 40,566	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 61,554	\$ 40,678	\$ 9,988	\$ 9,101	\$ 25,399
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	N/A	N/A	N/A
Other	SC870	\$- 113	\$- 112	N/A	N/A	N/A
Retained Earnings	SC880	\$ 2,748,537	\$ 2,710,347	\$ 1,658,918	\$ 1,635,705	\$ 1,546,705
Other Components of Equity Capital	SC891	\$- 81,626	\$- 82,706	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 39,682,810	\$ 38,544,666	\$ 20,042,837	\$ 19,994,217	\$ 19,646,841

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 15
3	Federal, State, or other taxes receivable	12	\$ 10,414
4	Net deferred tax assets	26	\$ 62,278
5	Insured portion of real estate acquired by forecls	1	\$ 1,623
6	Prepaid deposit insurance premiums	2	\$ 69
7	Prepaid expenses	31	\$ 11,355
9	Advances for loans serviced for others	2	\$ 449,599
11	Deferred issuance costs	1	\$ 154
13	Noninterest-bearing accts recv from Hold Co/Affl	5	\$ 2,226
14	Other noninterest-bearing short-term accounts recv	8	\$ 50,676
19	Receivables fr a broker for unsettled transactions	1	\$ 629
22	Unapplied loan disbursements	2	\$ 1,258
99	Other	21	\$ 149,467

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 12,742
4	Nonrefundable loan fees received prior to closing	7	\$ 612
11	The liability recorded for post-retirement benefit	18	\$ 13,684
14	Unapplied loan payments received	5	\$ 362
16	Recourse loan liability	1	\$ 134
17	Noninterest-bearing payables to Hold Co/Affiliates	7	\$ 54,483
18	Litigation reserves	2	\$ 1,344
99	Other	46	\$ 154,882

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 444,379	\$ 435,979	\$ 224,166	\$ 216,514	\$ 226,231
Deposits and Investment Securities	SO115	\$ 54,008	\$ 48,807	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 111,670	\$ 113,885	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 271,312	\$ 265,930	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 7,389	\$ 7,357	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 3,631	\$ 3,868	\$ 4,172	\$ 4,208	\$ 4,140
Consumer Loans and Leases	SO171	\$ 3,758	\$ 3,489	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,333	\$ 1,267	\$ 228	\$ 1,715	\$ 1,986
Federal Home Loan Bank Stock	SO181	\$ 1,326	\$ 1,266	\$ 228	\$ 1,715	\$ 1,986
Other	SO185	\$ 7	\$ 1	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 193,412	\$ 189,771	\$ 96,169	\$ 98,630	\$ 105,043
Deposits	SO215	\$ 110,830	\$ 110,079	\$ 64,137	\$ 67,256	\$ 73,617
Escrows	SO225	\$ 48	\$ 255	\$ 150	\$ 94	\$ 190
Advances from FHLBank	SO230	\$ 37,609	\$ 37,236	\$ 18,403	\$ 17,280	\$ 16,944
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 992	\$ 1,002
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 44,929	\$ 42,203	\$ 13,481	\$ 13,013	\$ 13,293
Capitalized Interest	SO271	\$ 4	\$ 2	\$ 2	\$ 5	\$ 3
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 252,300	\$ 247,475	\$ 128,225	\$ 119,599	\$ 123,174
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,661	\$ 2,365	\$ 2,685	\$ 2,685	\$- 1,006
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 250,639	\$ 245,110	\$ 125,540	\$ 116,914	\$ 124,180
Noninterest Income - Total	SO42	\$ 150,242	\$ 157,626	\$ 149,246	\$ 142,506	\$ 134,649
Mortgage Loan Serving Fees	SO410	\$ 24,334	\$ 22,169	\$ 21,226	\$ 16,623	\$ 16,419
Other Fees and Charges	SO420	\$ 101,410	\$ 103,244	\$ 104,885	\$ 105,575	\$ 97,577
Net Income (Loss) from Other - Total	SUB0451	\$ 5,569	\$ 10,846	\$ 2,764	\$ 6,839	\$ 7,852
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 5,270	\$ 7,013	\$ 3,987	\$ 5,446	\$ 7,612
Operations & Sale of Repossessed Assets	SO461	\$ 87	\$- 27	\$- 1,360	\$ 1,197	\$- 333
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$- 52	\$ 2	\$- 244	\$ 0	\$- 2
Sale of Loans Held for Investment	SO475	\$ 0	\$ 96	\$ 0	\$ 4	\$ 6

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 268	\$ 3,752	\$ 384	\$ 178	\$ 537
Trading Assets (Realized and Unrealized)	SO485	\$- 4	\$ 10	\$- 3	\$ 14	\$ 32
Other Noninterest Income	SO488	\$ 18,929	\$ 21,367	\$ 20,371	\$ 13,469	\$ 12,801
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	\$ 216,017	\$ 211,594	\$ 173,745	\$ 171,936	\$ 169,262
All Personnel Compensation and Expense	SO510	\$ 118,612	\$ 118,329	\$ 94,934	\$ 88,511	\$ 87,415
Legal Expense	SO520	\$ 10,350	\$ 2,345	\$ 3,434	\$ 2,151	\$ 2,206
Office Occupancy and Equipment Expense	SO530	\$ 32,609	\$ 32,924	\$ 27,008	\$ 24,995	\$ 25,617
Marketing and Other Professional Services	SO540	\$ 10,186	\$ 9,960	\$ 7,886	\$ 10,942	\$ 10,332
Loan Servicing Fees	SO550	\$ 226	\$ 138	\$ 208	\$ 111	\$ 151
Goodwill and Other Intangibles Expense	SO560	\$ 914	\$ 1,196	\$ 1,483	\$ 1,003	\$ 719
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 222	\$ 458	\$- 3,133	\$ 915	\$ 14
Other Noninterest Expense	SO580	\$ 42,898	\$ 46,244	\$ 41,925	\$ 43,308	\$ 42,808
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 184,864	\$ 191,142	\$ 101,041	\$ 87,484	\$ 89,567
Income Taxes - Total	SO71	\$ 68,663	\$ 70,005	\$ 34,448	\$ 28,410	\$ 32,035
Federal	SO710	\$ 61,347	\$ 62,671	\$ 28,971	\$ 26,296	\$ 25,866
State, Local & Other	SO720	\$ 7,316	\$ 7,334	\$ 5,477	\$ 2,114	\$ 6,169
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 116,201	\$ 121,137	\$ 66,593	\$ 59,074	\$ 57,532
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 116,201	\$ 121,137	\$ 66,593	\$ 59,074	\$ 57,532
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Jun 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 890
4	Net income(loss) from leasing or subleasing space	5	\$ 196
6	Net income(loss)-equity invest in uncons sub org	1	\$ 14
7	Net income(loss) from leased property	4	\$ 32
9	Net income from data processing lease/services	1	\$ 5
11	Adjustments to prior periods	2	\$ 12
15	Income from corporate-owned life insurance	13	\$ 1,574
99	Other	33	\$ 14,314

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 522
2	OTS assessments	12	\$ 331
6	Supervisory examination fees	5	\$ 159
7	Office supplies, printing, and postage	28	\$ 4,284
8	Telephone, including data lines	8	\$ 1,636
9	Loan origination expense	7	\$ 431
10	ATM expense	9	\$ 624
13	Misc taxes other than income & real estate	1	\$ 186
17	Charitable contributions	2	\$ 107
99	Other	38	\$ 23,847

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 880,358	\$ 435,979	\$ 890,954	\$ 666,788	\$ 459,107
YTD - Deposits and Investment Securities	Y_SO115	\$ 102,815	\$ 48,807	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 225,555	\$ 113,885	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 537,242	\$ 265,930	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 7,499	\$ 3,868	\$ 16,766	\$ 12,594	\$ 8,387
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,247	\$ 3,489	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,600	\$ 1,267	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,592	\$ 1,266	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 8	\$ 1	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 383,183	\$ 189,771	\$ 404,239	\$ 308,070	\$ 213,972
YTD - Deposits	Y_SO215	\$ 220,909	\$ 110,079	\$ 280,589	\$ 216,452	\$ 151,911
YTD - Escrows	Y_SO225	\$ 303	\$ 255	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 74,845	\$ 37,236	\$ 67,442	\$ 49,039	\$ 33,536
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 2,999	\$ 2,999	\$ 2,007
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 87,132	\$ 42,203	\$ 52,647	\$ 39,166	\$ 26,193
YTD - Capitalized Interest	Y_SO271	\$ 6	\$ 2	\$ 13	\$ 11	\$ 6
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 499,775	\$ 247,475	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,026	\$ 2,365	\$ 7,857	\$ 5,172	\$ 2,487
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 495,749	\$ 245,110	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 307,868	\$ 157,626	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 46,503	\$ 22,169	\$ 72,646	\$ 51,420	\$ 34,797
YTD - Other Fees and Charges	Y_SO420	\$ 204,654	\$ 103,244	\$ 403,011	\$ 298,126	\$ 192,565
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 16,415	\$ 10,846	\$ 25,206	\$ 22,442	\$ 15,603
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 12,283	\$ 7,013	\$ 23,652	\$ 19,665	\$ 14,219
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 60	\$ - 27	\$ - 298	\$ 1,062	\$ - 135
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 50	\$ 2	\$ - 241	\$ 3	\$ 3
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 96	\$ 96	\$ 28	\$ 28	\$ 24
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 4,020	\$ 3,752	\$ 1,903	\$ 1,519	\$ 1,341

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 6	\$ 10	\$ 162	\$ 165	\$ 151
YTD - Other Noninterest Income	Y_SO488	\$ 40,296	\$ 21,367	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 427,611	\$ 211,594	\$ 665,912	\$ 492,167	\$ 333,556
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 236,941	\$ 118,329	\$ 358,357	\$ 263,423	\$ 177,037
YTD - Legal Expense	Y_SO520	\$ 12,695	\$ 2,345	\$ 10,597	\$ 7,163	\$ 5,028
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 65,533	\$ 32,924	\$ 103,629	\$ 76,621	\$ 52,436
YTD - Marketing and Other Professional Services	Y_SO540	\$ 20,146	\$ 9,960	\$ 39,184	\$ 31,298	\$ 20,415
YTD - Loan Servicing Fees	Y_SO550	\$ 364	\$ 138	\$ 619	\$ 411	\$ 300
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,110	\$ 1,196	\$ 3,566	\$ 2,083	\$ 1,376
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 680	\$ 458	\$ - 2,642	\$ 491	\$ - 424
YTD - Other Noninterest Expense	Y_SO580	\$ 89,142	\$ 46,244	\$ 152,602	\$ 110,677	\$ 77,388
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 376,006	\$ 191,142	\$ 377,312	\$ 276,271	\$ 180,172
YTD - Income Taxes - Total	Y_SO71	\$ 138,668	\$ 70,005	\$ 130,343	\$ 95,895	\$ 65,948
YTD - Federal	Y_SO710	\$ 124,018	\$ 62,671	\$ 110,571	\$ 81,600	\$ 53,755
YTD - State, Local, and Other	Y_SO720	\$ 14,650	\$ 7,334	\$ 19,772	\$ 14,295	\$ 12,193
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 237,338	\$ 121,137	\$ 246,969	\$ 180,376	\$ 114,224
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 237,338	\$ 121,137	\$ 246,969	\$ 180,376	\$ 114,224

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 108,293	\$ 107,357	\$ 87,740	\$ 88,689	\$ 99,395
Net Provision for Loss	VA115	\$ 1,878	\$ 2,847	\$ 1,215	\$ 2,819	\$ - 1,365
Transfers	VA125	\$ - 128	\$ - 248	\$ - 316	\$ - 854	\$ 144
Recoveries	VA135	\$ 424	\$ 664	\$ 467	\$ 186	\$ 510
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 149	\$ - 459
Charge-offs	VA155	\$ 869	\$ 2,327	\$ 8,153	\$ 3,249	\$ 9,536
General Valuation Allowances - Ending Balance	VA165	\$ 109,598	\$ 108,293	\$ 80,953	\$ 87,740	\$ 88,689
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,641	\$ 2,493	\$ 17,998	\$ 24,237	\$ 24,366
Net Provision for Loss	VA118	\$ 5	\$ - 24	\$ - 1,663	\$ 781	\$ 373
Transfers	VA128	\$ 128	\$ 248	\$ 316	\$ 854	\$ - 144

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$- 1	\$- 1
Charge-offs	VA158	\$ 259	\$ 76	\$ 14,146	\$ 7,873	\$ 357
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,515	\$ 2,641	\$ 2,505	\$ 17,998	\$ 24,237
Total Valuation Allowances - Beginning Balance	VA110	\$ 110,934	\$ 109,850	\$ 105,738	\$ 112,926	\$ 123,761
Net Provision for Loss	VA120	\$ 1,883	\$ 2,823	\$- 448	\$ 3,600	\$- 992
Recoveries	VA140	\$ 424	\$ 664	\$ 467	\$ 186	\$ 510
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 148	\$- 460
Charge-offs	VA160	\$ 1,128	\$ 2,403	\$ 22,299	\$ 11,122	\$ 9,893
Total Valuation Allowances - Ending Balance	VA170	\$ 112,113	\$ 110,934	\$ 83,458	\$ 105,738	\$ 112,926
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 869	\$ 2,327	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 5	\$ 1,508	\$ 109	\$ 1,050	\$ 8,577
Construction - Total	SUB2030	\$ 0	\$ 9	\$ 1	\$ 179	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 1	\$ 179	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 5	\$ 1,499	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 5	\$ 13	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 5	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 67	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 1,481	\$ 0	\$ 781	\$ 8,512
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 363	\$ 377	\$ 388	\$ 1,350	\$ 756
Commercial Loans	VA520	\$ 108	\$ 19	\$ 45	\$ 885	\$ 248
Consumer Loans - Total	SUB2061	\$ 255	\$ 358	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Auto Loans	VA540	\$ 112	\$ 263	\$ 266	\$ 290	\$ 314
Mobile Home Loans	VA550	\$ 112	\$ 44	\$ 11	\$ 95	\$ 18
Credit Cards	VA556	\$ 0	\$ 2	\$ 16	\$ 16	\$ 20

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 31	\$ 49	\$ 48	\$ 64	\$ 156
Reposessed Assets - Total	VA60	\$ 1	\$ 11	\$ 7,226	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 1	\$ 11	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 7,226	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 500	\$ 431	\$ 430	\$ 849	\$ 203
GVA Recoveries - Assets - Total	SUB2126	\$ 424	\$ 664	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 93	\$ 22	\$ 39	\$ 6	\$ 26
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 2	\$ 0	\$ 3
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 93	\$ 22	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6	\$ 18	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 87	\$ 3	\$ 24	\$ 3	\$ 23
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 233	\$ 472	\$ 147	\$ 173	\$ 407
Commercial Loans	VA521	\$ 46	\$ 331	\$ 19	\$ 21	\$ 278
Consumer Loans - Total	SUB2161	\$ 187	\$ 141	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 3	\$ 1	\$ 0
Auto Loans	VA541	\$ 113	\$ 101	\$ 83	\$ 85	\$ 84
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 6	\$ 7	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 2	\$ 7	\$ 11	\$ 4	\$ 6
Other	VA561	\$ 72	\$ 32	\$ 25	\$ 55	\$ 39
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 98	\$ 170	\$ 281	\$ 7	\$ 77
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 137	\$ 227	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ - 37	\$ 3	\$ 94	\$ 54	\$ 38
Construction - Total	SUB2230	\$ 0	\$ 0	\$ - 2	\$ 0	\$ 5
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ - 2	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ - 37	\$ 3	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ - 12	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 8	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ - 21	\$ - 5	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ - 4	\$ 0	\$ 30	\$ - 59	\$ - 4
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 166	\$ 219	\$ 260	\$ 874	\$ - 31
Commercial Loans	VA522	\$ 53	\$ 159	\$ 193	\$ 854	\$ - 33
Consumer Loans - Total	SUB2261	\$ 113	\$ 60	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 81	\$ 53	\$ 49	\$ 20	\$ - 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ - 1	\$ 0	\$ 10	\$ - 3	\$ - 1
Other	VA562	\$ 12	\$ 7	\$ 8	\$ 3	\$ 4
Repossessed Assets - Total	VA62	\$ 8	\$ 3	\$ - 1,702	\$ 704	\$ 229
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 8	\$ 3	\$ - 1	\$ 84	\$ 24
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ - 1,701	\$ 620	\$ 205

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 2	\$ 1	\$ 2	\$ 2
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 582	\$ 1,890	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$- 125	\$ 1,489	\$ 164	\$ 1,098	\$ 8,589
Construction - Total	SUB2330	\$ 0	\$ 9	\$- 3	\$ 179	\$ 2
1-4 Dwelling Units	VA425	\$ 0	\$ 9	\$ 0	\$ 0	\$ 2
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$- 1	\$ 179	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 2	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 125	\$ 1,480	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 12	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 1	\$ 3	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 21	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 1	\$ 67	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 91	\$ 1,478	\$ 6	\$ 719	\$ 8,485
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 296	\$ 124	\$ 501	\$ 2,051	\$ 318
Commercial Loans	VA525	\$ 115	\$- 153	\$ 219	\$ 1,718	\$- 63
Consumer Loans - Total	SUB2361	\$ 181	\$ 277	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$- 1	\$- 1	\$ 0
Auto Loans	VA545	\$ 80	\$ 215	\$ 232	\$ 225	\$ 229
Mobile Home Loans	VA555	\$ 112	\$ 43	\$ 5	\$ 88	\$ 18
Credit Cards	VA559	\$- 3	\$- 5	\$ 15	\$ 9	\$ 13
Other	VA565	\$- 29	\$ 24	\$ 31	\$ 12	\$ 121
Reposessed Assets - Total	VA65	\$ 9	\$ 14	\$ 5,524	\$ 704	\$ 229
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 9	\$ 14	\$- 1	\$ 84	\$ 24
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 5,525	\$ 620	\$ 205
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 402	\$ 263	\$ 150	\$ 844	\$ 128
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,057	\$ 2,881	\$ 791	\$ 665	\$ 202
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 58,349	\$ 61,192	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 546	\$ 1,636	\$ 580	\$ 710	\$ 242
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 546	\$ 985	\$ 580	\$ 467	\$ 242
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 651	\$ 0	\$ 243	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 49,508	\$ 38,028	\$ 33,191	\$ 36,813	\$ 53,078
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 124,494	\$ 127,126	\$ 134,365	\$ 135,703	\$ 141,311
Substandard	VA965	\$ 120,549	\$ 124,405	\$ 131,020	\$ 132,277	\$ 136,187
Doubtful	VA970	\$ 3,945	\$ 2,721	\$ 3,340	\$ 3,421	\$ 5,124
Loss	VA975	\$ 0	\$ 0	\$ 5	\$ 5	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 156,195	\$ 154,586	\$ 136,505	\$ 146,693	\$ 152,789
Mortgages - Total	SUB2421	\$ 145,602	\$ 144,322	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 8,278	\$ 8,054	\$ 11,758	\$ 11,457	\$ 11,451
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 121,318	\$ 123,566	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 16,213	\$ 12,710	\$ 14,886	\$ 24,234	\$ 24,842
Nonmortgages - Total	SUB2461	\$ 10,593	\$ 10,264	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 122,691	\$ 118,258	\$ 99,351	\$ 103,791	\$ 106,715
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 74,683	\$ 69,863	\$ 59,654	\$ 60,668	\$ 63,616

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 69,737	\$ 64,035	N/A	N/A	N/A
Construction	PD115	\$ 0	\$ 0	\$ 685	\$ 572	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 780	\$ 955	\$ 46,406	\$ 46,459	\$ 49,940
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 58,903	\$ 54,525	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,332	\$ 807	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 2,642	\$ 2,788	\$ 3,036	\$ 4,393	\$ 3,939
Permanent - Nonresidential Property (Except Land)	PD135	\$ 6,080	\$ 4,960	\$ 3,556	\$ 3,256	\$ 4,006
Permanent - Land	PD138	\$ 0	\$ 0	\$ 0	\$ 8	\$ 603
Nonmortgage Loans - Commercial Loans	PD140	\$ 1,946	\$ 2,501	\$ 2,400	\$ 2,134	\$ 1,806
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,000	\$ 3,327	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 507	\$ 639	\$ 572	\$ 547	\$ 496
Home Improvement Loans	PD163	\$ 21	\$ 21	\$ 33	\$ 42	\$ 44
Education Loans	PD165	\$ 0	\$ 1	\$ 2	\$ 0	\$ 11
Auto Loans	PD167	\$ 1,574	\$ 1,490	\$ 2,201	\$ 2,416	\$ 2,138
Mobile Home Loans	PD169	\$ 727	\$ 972	\$ 616	\$ 675	\$ 443
Credit Cards	PD171	\$ 4	\$ 7	\$ 32	\$ 29	\$ 31
Other	PD180	\$ 167	\$ 197	\$ 115	\$ 137	\$ 159
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 103	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 13,351	\$ 10,788	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 48,008	\$ 48,395	\$ 39,697	\$ 43,123	\$ 43,099
Mortgage Loans - Total	SUB2491	\$ 46,763	\$ 47,133	N/A	N/A	N/A
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 148	\$ 67	\$ 36,954	\$ 40,198	\$ 40,374
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 42,679	\$ 45,614	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 208	\$ 195	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 786	\$ 227	\$ 319	\$ 533	\$ 65
Permanent - Nonresidential Property (Except Land)	PD235	\$ 2,743	\$ 1,030	\$ 236	\$ 998	\$ 1,332
Permanent - Land	PD238	\$ 199	\$ 0	\$ 58	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 1,080	\$ 807	\$ 1,943	\$ 1,186	\$ 986
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 165	\$ 455	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 122	\$ 52	\$ 137	\$ 164	\$ 172
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Education Loans	PD265	\$ 2	\$ 0	\$ 3	\$ 19	\$ 6

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 27	\$ 99	\$ 22	\$ 15	\$ 49
Mobile Home Loans	PD269	\$ 6	\$ 65	\$ 0	\$ 0	\$ 60
Credit Cards	PD271	\$ 0	\$ 0	\$ 10	\$ 5	\$ 2
Other	PD280	\$ 8	\$ 239	\$ 8	\$ 5	\$ 53
Memo - Troubled Debt Restructured Included Above	PD290	\$ 228	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 31,397	\$ 36,758	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 33,504	\$ 36,328	\$ 37,154	\$ 42,902	\$ 46,074
Mortgage Loans - Total	SUB2501	\$ 29,102	\$ 33,154	N/A	N/A	N/A
Construction	PD315	\$ 8,071	\$ 8,046	\$ 11,007	\$ 10,877	\$ 10,848
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 538	\$ 600	\$ 15,392	\$ 14,099	\$ 15,401
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 16,316	\$ 20,309	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 414	\$ 494	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 145	\$ 182	\$ 5,200	\$ 4,313
Permanent - Nonresidential Property (Except Land)	PD335	\$ 3,755	\$ 3,552	\$ 7,491	\$ 9,846	\$ 10,584
Permanent - Land	PD338	\$ 8	\$ 8	\$ 8	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 3,941	\$ 2,859	\$ 2,344	\$ 2,166	\$ 3,998
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 461	\$ 315	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 6	\$ 20	\$ 70	\$ 37	\$ 88
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 17	\$ 17
Education Loans	PD365	\$ 3	\$ 0	\$ 0	\$ 4	\$ 0
Auto Loans	PD367	\$ 245	\$ 158	\$ 432	\$ 465	\$ 580
Mobile Home Loans	PD369	\$ 193	\$ 114	\$ 180	\$ 155	\$ 196
Credit Cards	PD371	\$ 3	\$ 1	\$ 2	\$ 0	\$ 14
Other	PD380	\$ 11	\$ 22	\$ 46	\$ 36	\$ 35
Memo - Troubled Debt Restructured Included Above	PD390	\$ 1,088	\$ 66	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 957	\$ 834	N/A	N/A	N/A

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,984	\$ 1,296	\$ 2,592	\$ 4,000	\$ 5,655
90% up to 100% LTV	LD110	\$ 1,465	\$ 759	\$ 1,819	\$ 2,919	\$ 3,942

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Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 519	\$ 537	\$ 773	\$ 1,081	\$ 1,713
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 220	\$ 0	\$ 141	\$ 207	\$ 379
Past Due and Still Accruing - Total	SUB5240	\$ 46	\$ 0	\$ 141	\$ 207	\$ 95
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 46	\$ 0	\$ 141	\$ 207	\$ 95
90% up to 100% LTV	LD210	\$ 46	\$ 0	\$ 46	\$ 112	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 95	\$ 95	\$ 95
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 174	\$ 0	\$ 0	\$ 0	\$ 284
90% up to 100% LTV	LD250	\$ 174	\$ 0	\$ 0	\$ 0	\$ 20
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 264
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 44	\$ 0	\$ 0	\$ 0	\$ 20
90% up to 100% LTV	LD410	\$ 44	\$ 0	\$ 0	\$ 0	\$ 20
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 266	\$ 305	\$ 55	\$ 55	\$ 142
90% up to 100% LTV	LD430	\$ 266	\$ 305	\$ 55	\$ 55	\$ 142
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 174,132	\$ 176,342	\$ 165,516	\$ 140,769	\$ 119,352
Mortgage Construction Loans	CC105	\$ 172,235	\$ 172,587	\$ 159,473	\$ 130,257	\$ 115,987
Other Mortgage Loans	CC115	\$ 1,897	\$ 3,755	\$ 6,043	\$ 10,512	\$ 3,365
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 7,345	\$ 3,935	\$ 2,837	\$ 2,349	\$ 3,390
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 919,843	\$ 609,173	\$ 479,355	\$ 590,188	\$ 743,250
1-4 Dwelling Units	CC280	\$ 784,573	\$ 495,457	\$ 339,962	\$ 461,971	\$ 592,393
Multifamily (5 or more) Dwelling Units	CC290	\$ 34,095	\$ 20,186	\$ 35,594	\$ 38,993	\$ 19,266

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 101,175	\$ 93,530	\$ 103,799	\$ 89,224	\$ 131,591
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 46,241	\$ 52,209	\$ 48,352	\$ 41,848	\$ 43,120
Commitments Outstanding to Purchase Loans	CC320	\$ 517,723	\$ 415,040	\$ 11,260	\$ 3,418	\$ 2,779
Commitments Outstanding to Sell Loans	CC330	\$ 63,319	\$ 51,426	\$ 44,552	\$ 101,131	\$ 135,230
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 287,653	\$ 318,780	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 2,000	\$ 94,682	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 837,661	\$ 826,738	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 693,822	\$ 675,744	N/A	N/A	N/A
Commercial Lines	CC420	\$ 128,762	\$ 135,677	\$ 134,503	\$ 126,065	\$ 184,334
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 15,077	\$ 15,317	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,287	\$ 25,009	\$ 22,626	\$ 19,670	\$ 18,868
Commercial	CC430	\$ 1,211	\$ 1,248	\$ 1,076	\$ 1,459	\$ 1,038
Standby, Not Included on CC465 or CC468	CC435	\$ 20,076	\$ 23,761	\$ 21,550	\$ 18,211	\$ 17,830
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7,146	\$ 7,482	\$ 8,356	\$ 6,742	\$ 7,508
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 4,133	\$ 4,575	\$ 5,069	\$ 5,560	\$ 6,304
Other Contingent Liabilities	CC480	\$ 338	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,343,361	\$ 1,168,310	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 1,210,680	\$ 1,079,753	\$ 519,296	\$ 919,376	\$ 635,893
Other Mortgage-Backed Securities	CF153	\$ 132,681	\$ 88,557	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 108,942	\$ 250,976	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 102,109	\$ 220,538	\$ 41,067	\$ 88,708	\$ 48,085
Other Mortgage-Backed Securities	CF155	\$ 6,833	\$ 30,438	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,234,419	\$ 917,334	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 791,110	\$- 414,358	\$ 387,580	\$ 696,270	\$ 587,330

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 498,529	\$- 202,297	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,776,538	\$ 1,037,977	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 67,681	\$ 59,648	\$ 67,800	\$ 54,641	\$ 47,047
1-4 Dwelling Units	CF190	\$ 44,692	\$ 39,543	\$ 39,665	\$ 37,689	\$ 32,502
Multifamily (5 or more) Dwelling Units	CF200	\$ 4,541	\$ 1,601	\$ 5,440	\$ 1,100	\$ 2,244
Nonresidential	CF210	\$ 18,448	\$ 18,504	\$ 22,695	\$ 15,852	\$ 12,301
Permanent Loans - Total	SUB3851	\$ 1,708,857	\$ 978,329	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 1,573,520	\$ 826,064	\$ 768,898	\$ 1,253,245	\$ 1,163,230
Multifamily (5 or more) Dwelling Units	CF245	\$ 24,995	\$ 37,240	\$ 33,991	\$ 26,408	\$ 20,839
Nonresidential (Except Land)	CF260	\$ 109,651	\$ 113,721	\$ 86,493	\$ 108,794	\$ 102,275
Land	CF270	\$ 691	\$ 1,304	\$ 339	\$ 2,690	\$ 226
Loans and Participations Purchased - Total	SUB3880	\$ 922,224	\$ 819,809	\$ 99,324	\$ 20,943	\$ 37,783
Secured by 1-4 Dwelling Units	CF280	\$ 910,858	\$ 816,405	\$ 85,204	\$ 17,401	\$ 28,500
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 3,739	\$ 404	\$ 8,077	\$ 2,674	\$ 2,783
Secured by Nonresidential	CF300	\$ 7,627	\$ 3,000	\$ 6,043	\$ 868	\$ 6,500
Loans and Participations Sold - Total	SUB3890	\$ 193,694	\$ 178,309	\$ 180,079	\$ 239,630	\$ 280,920
Secured by 1-4 Dwelling Units	CF310	\$ 193,142	\$ 177,259	\$ 173,439	\$ 232,562	\$ 242,780
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 352	\$ 0	\$ 425	\$ 0	\$ 232
Secured by Nonresidential	CF330	\$ 200	\$ 1,050	\$ 6,215	\$ 7,068	\$ 37,908
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 728,530	\$ 641,500	\$- 80,755	\$- 218,687	\$- 243,137
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,498,687	\$ 895,041	\$ 643,778	\$ 1,080,297	\$ 1,070,712
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 23,204	\$ 28,756	\$- 21,443	\$- 61,532	\$- 46,636
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 396,603	\$ 238,141	\$ 266,481	\$ 565,540	\$ 480,022
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 983,177	\$ 813,192	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 85,458	\$ 104,427	\$ 98,757	\$ 99,131	\$ 117,085
Commercial	CF390	\$ 50,797	\$ 50,597	\$ 55,489	\$ 49,160	\$ 55,011
Consumer	CF400	\$ 34,661	\$ 53,830	\$ 43,268	\$ 49,971	\$ 62,074
Nonmortgage Loans - Sales - Total	SUB3915	\$ 170	\$ 73	N/A	N/A	N/A
Commercial	CF395	\$ 0	\$ 0	N/A	N/A	N/A
Consumer	CF405	\$ 170	\$ 73	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 85,288	\$ 104,354	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 427,083	\$ 542,904	\$- 30,048	\$ 457,239	\$ 168,762

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Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$ 321,047	\$ 438,044	\$- 86,993	\$ 391,811	\$ 101,405
Interest Credited to Deposits	CF430	\$ 106,036	\$ 104,860	\$ 56,945	\$ 65,428	\$ 67,357
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 22,267	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 137,107	\$ 119,873	N/A	N/A	N/A
Fully Insured	DI100	\$ 129,734	\$ 108,243	\$ 127,162	\$ 164,028	\$ 175,045
Other	DI110	\$ 7,373	\$ 11,630	\$ 15,191	\$ 12,510	\$ 16,201
Deposits with Balances - \$100,000 or Less	DI120	\$ 18,822,912	\$ 18,795,146	\$ 10,950,915	\$ 10,864,811	\$ 10,961,308
Deposits with Balances - Greater than \$100,000	DI130	\$ 7,485,787	\$ 7,078,040	\$ 3,383,237	\$ 3,477,126	\$ 3,181,870
Number of Deposit Accounts - Total	SUB4062	1,837,379	1,828,634	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	1,797,809	1,791,039	1,192,362	1,194,811	1,213,268
Balances Greater than \$100,000	DI160	39,570	37,595	18,718	18,348	17,703
IRA/Keogh Accounts	DI200	\$ 1,999,779	\$ 1,980,186	\$ 1,177,996	\$ 1,186,024	\$ 1,187,337
Uninsured Deposits	DI210	\$ 5,057,911	\$ 4,614,935	\$ 1,518,640	\$ 1,559,028	\$ 1,376,670
Preferred Deposits	DI220	\$ 354,550	\$ 356,280	\$ 392,186	\$ 374,871	\$ 301,635
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 7,416,447	\$ 6,836,106	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,867,950	\$ 2,016,728	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,672,231	\$ 4,512,914	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 12,352,066	\$ 12,507,435	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,955,201	\$ 1,619,723	\$ 1,344,374	\$ 1,459,399	\$ 1,375,882
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 37,346	\$ 42,368	\$ 43,315	\$ 31,379	\$ 32,630
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 39,815	\$ 36,626	\$ 21,780	\$ 390,281	\$ 28,818
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 501,170	\$ 253,142	\$ 2,405	\$ 2,521	\$ 2,521
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	N/A	N/A	N/A

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Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 161,234	\$ 130,949	\$ 102,468	\$ 97,342	\$ 110,473
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 20	\$ 19	\$ 19	\$ 26	\$ 123
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 22,267	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	6,865	6,766	5,676	5,613	5,742
Assets Held in Trading Accounts	SI375	\$ 4,005	\$ 4,020	\$ 6,130	\$ 6,148	\$ 8,829
Available-for-Sale Securities	SI385	\$ 5,968,375	\$ 4,554,606	\$ 2,622,329	\$ 2,579,240	\$ 2,541,701
Assets Held for Sale	SI387	\$ 68,328	\$ 57,722	\$ 46,722	\$ 107,598	\$ 108,806
Loans Serviced for Others	SI390	\$ 64,853,859	\$ 62,094,579	\$ 61,038,897	\$ 63,165,485	\$ 57,145,542
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.60%	83.00%	86.56%	84.77%	85.72%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.27%	83.40%	87.48%	84.93%	85.43%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.52%	82.56%	87.89%	85.58%	85.98%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 101,777	\$ 102,033	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 48,548	\$ 42,293	\$ 40,678	\$ 38,895	\$ 37,228
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	88	60	45	47	46
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 3,618,678	\$ 3,402,709	\$ 2,124,288	\$ 2,042,780	\$ 2,071,950
Net Income (Loss) (SO91)	SI610	\$ 116,201	\$ 121,137	\$ 66,593	\$ 59,074	\$ 57,532

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Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 78,248	\$ 75,607	\$ 31,796	\$ 30,157	\$ 30,973
Stock Issued	SI640	\$ 28	\$ 75,111	\$ 0	\$ 2,526	\$ 2,844
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Capital Contributions (Where No Stock is Issued)	SI655	\$ 50	\$ 59,000	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 102,193	\$ 33,008	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 34	\$- 4,567	N/A	N/A	N/A
Other Adjustments	SI671	\$ 4,395	\$ 7,889	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 3,558,877	\$ 3,618,680	\$ 2,176,705	\$ 2,124,288	\$ 2,042,780
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,241	\$ 10,197	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 127,249	\$ 103,088	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	8 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 389	\$ 340	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 678	\$ 595	\$ 450	\$ 503	\$ 635
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 39,149,122	\$ 37,893,178	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,867,930	\$ 5,760,541	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 30,193,120	\$ 29,636,900	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 484,354	\$ 477,866	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 25,641,501	\$ 25,145,099	N/A	N/A	N/A
Total Borrowings	SI895	\$ 8,886,774	\$ 8,306,313	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	22	12	12	19	135
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 3,196	\$ 1,079	\$ 2,830	\$ 4,158	\$ 2,509
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.21	4.30	4.71	4.29	4.17
Interest Charged on Loans Made During Quarter - Maximum	SI930	14.76	19.73	5.10	5.32	5.66
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
		Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	0	0	1	0	1
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	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
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	21	21	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	37 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	49
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	53
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	524	N/A	N/A	N/A	655
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 23,196	N/A	N/A	N/A	\$ 30,934
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	832	N/A	N/A	N/A	886
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 128,902	N/A	N/A	N/A	\$ 138,630
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	988	N/A	N/A	N/A	895
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 442,025	N/A	N/A	N/A	\$ 456,139
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,550	N/A	N/A	N/A	1,299
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 39,399	N/A	N/A	N/A	\$ 34,364
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	349	N/A	N/A	N/A	333
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 42,670	N/A	N/A	N/A	\$ 44,454
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	241	N/A	N/A	N/A	263

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Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 91,243	N/A	N/A	N/A	\$ 134,680
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	1
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 300
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	1	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 37	N/A	N/A	N/A	\$ 55
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 94,531,018	\$ 95,043,109	\$ 92,569,065	\$ 81,854,697	\$ 78,771,266
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 12,945,539	\$ 13,021,622	\$ 12,085,517	\$ 11,901,155	\$ 10,902,582
Personal Trust and Agency Accounts	FS210	\$ 8,189,256	\$ 8,140,872	\$ 7,360,772	\$ 7,586,436	\$ 7,471,389
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 401,931	\$ 426,488	\$ 271,957	\$ 360,855	\$ 341,478
Employee Benefit - Defined Contribution	FS220	\$ 742	\$ 733	\$ 726	\$ 678	\$ 681
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 401,189	\$ 425,755	\$ 271,231	\$ 360,177	\$ 340,797
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,332,603	\$ 1,390,745	\$ 1,490,367	\$ 1,347,821	\$ 1,335,369
Other Fiduciary Accounts	FS270	\$ 3,021,749	\$ 3,063,517	\$ 2,962,421	\$ 2,606,043	\$ 1,754,346
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 78,173,232	\$ 78,426,756	\$ 76,599,250	\$ 66,690,583	\$ 65,048,859
Personal Trust and Agency Accounts	FS211	\$ 835,895	\$ 819,927	\$ 1,769,814	\$ 1,067,794	\$ 1,136,412
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 77,337,337	\$ 77,606,829	\$ 74,829,436	\$ 65,622,789	\$ 63,912,447
Employee Benefit - Defined Contribution	FS221	\$ 75,523,179	\$ 75,798,291	\$ 72,977,814	\$ 64,149,396	\$ 62,463,144
Employee Benefit - Defined Benefit	FS231	\$ 1,294,394	\$ 1,276,231	\$ 1,224,968	\$ 989,821	\$ 966,594
Other Retirement Accounts	FS241	\$ 519,764	\$ 532,307	\$ 626,654	\$ 483,572	\$ 482,709
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,412,247	\$ 3,594,731	\$ 3,884,298	\$ 3,262,959	\$ 2,819,825
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	14,309	14,645	15,516	19,516	19,772
Personal Trust and Agency Accounts	FS212	12,495	12,680	13,407	16,682	16,842
Retirement-related Trust and Agency Accounts - Total	SUB6120	623	683	647	900	925
Employee Benefit - Defined Contribution	FS222	1	1	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	622	682	646	899	924
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,181	1,272	1,452	1,924	1,996
Other Fiduciary Accounts	FS272	10	10	10	10	9
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	50,178	51,424	52,179	54,279	55,375
Personal Trust and Agency Accounts	FS213	1,916	1,901	1,493	1,794	1,795
Retirement-related Trust and Agency Accounts - Total	SUB6130	48,262	49,523	50,686	52,485	53,580
Employee Benefit - Defined Contribution	FS223	1,684	1,690	1,709	2,194	2,253
Employee Benefit - Defined Benefit	FS233	118	114	111	115	120
Other Retirement Accounts	FS243	46,460	47,719	48,866	50,176	51,207
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	974	1,020	821	1,267	1,325
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 63,560	\$ 31,936	\$ 128,251	\$ 94,001	\$ 63,035
Personal Trust and Agency Accounts	FS310	\$ 48,322	\$ 24,208	\$ 99,208	\$ 74,686	\$ 49,790
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 4,721	\$ 2,427	\$ 9,065	\$ 4,741	\$ 3,332
Employee Benefit - Defined Contribution	FS320	\$ 3,985	\$ 2,050	\$ 7,576	\$ 3,639	\$ 2,574

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 68	\$ 35	\$ 121	\$ 57	\$ 40
Other Retirement Accounts	FS340	\$ 668	\$ 342	\$ 1,368	\$ 1,045	\$ 718
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 5,881	\$ 2,946	\$ 11,728	\$ 8,716	\$ 5,799
Other Fiduciary Accounts	FS370	\$ 2,208	\$ 1,206	\$ 4,220	\$ 3,163	\$ 2,298
Custody and Safekeeping Accounts	FS380	\$ 2,428	\$ 1,149	\$ 4,030	\$ 2,695	\$ 1,816
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 21,997	\$ 101,245	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 553	\$ 2,186	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 63,560	\$ 9,386	\$ 24,820	\$ 94,001	\$ 63,035
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 16,310	\$ 7,183,998	\$ 7,360,772	\$ 16,191	\$ 625,353
Non-Interest-Bearing Deposits	FS410	\$ 1	\$- 18,962	\$- 33,496	\$ 102	\$ 1
Interest-Bearing Deposits	FS415	\$ 0	\$ 37,658	\$ 45,824	\$ 519	\$ 426
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,088	\$ 647,281	\$ 618,828	\$ 5,281	\$ 52,460
State, County and Municipal Obligations	FS425	\$ 31	\$ 751,311	\$ 786,976	\$ 526	\$ 62,835
Money Market Mutual Funds	FS430	\$ 1,744	\$ 556,083	\$ 572,618	\$ 2,527	\$ 59,145
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 1,234	\$ 410,063	\$ 416,520	\$ 556	\$ 47,777
Common and Preferred Stock	FS445	\$ 7,230	\$ 4,417,087	\$ 4,511,183	\$ 6,007	\$ 365,882
Real Estate Mortgages	FS450	\$ 0	\$ 2,832	\$ 3,182	\$ 0	\$ 1,498
Real Estate	FS455	\$ 938	\$ 113,072	\$ 124,656	\$ 612	\$ 15,334
Miscellaneous Assets	FS460	\$ 44	\$ 267,573	\$ 314,481	\$ 61	\$ 19,995
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	10	10	0	0
Domestic Equity	FS610	0	7	7	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	2	2	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	1	1	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 3,390,241	\$ 2,962,421	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 2,014,658	\$ 1,730,137	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 1,190,069	\$ 1,060,672	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 185,514	\$ 171,612	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 553	\$ 2,127	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 553	\$ 2,124	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 102	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 67	\$ 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	\$ 35	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 3,558,879	\$ 3,618,681	\$ 2,176,705	\$ 2,124,288	\$ 2,042,779
Equity Capital Deductions - Total	SUB1631	\$ 137,661	\$ 145,658	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,979	\$ 1,978	\$ 2,159	\$ 2,135	\$ 3,827
Goodwill and Certain Other Intangible Assets	CCR115	\$ 102,603	\$ 105,034	\$ 105,643	\$ 103,591	\$ 51,542
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 33,078	\$ 38,645	\$ 34,686	\$ 34,586	\$ 34,650
Other	CCR134	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 61,753	\$- 40,601	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 60,970	\$- 41,384	\$- 10,871	\$- 10,601	\$- 25,318
Qualifying Intangible Assets	CCR185	\$ 666	\$ 666	\$ 720	\$ 720	\$ 720
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 117	\$ 117	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,482,971	\$ 3,432,422	\$ 2,024,065	\$ 1,974,094	\$ 1,928,161
Total Assets (SC60)	CCR205	\$ 39,682,812	\$ 38,544,665	\$ 20,042,837	\$ 19,994,221	\$ 19,646,841
Asset Deductions - Total	SUB1651	\$ 136,973	\$ 145,053	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,292	\$ 1,376	\$ 1,576	\$ 1,580	\$ 3,251
Goodwill and Certain Other Intangible Assets	CCR265	\$ 102,603	\$ 105,034	\$ 105,643	\$ 103,591	\$ 51,542
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 33,078	\$ 38,643	\$ 34,686	\$ 34,586	\$ 34,650
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 59,192	\$- 53,031	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 58,526	\$- 53,697	\$- 18,971	\$- 17,868	\$- 31,574
Qualifying Intangible Assets	CCR285	\$ 666	\$ 666	\$ 720	\$ 720	\$ 720
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 39,605,031	\$ 38,346,581	\$ 19,882,681	\$ 19,837,316	\$ 19,526,544
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,558,849	\$ 1,508,290	\$ 774,238	\$ 774,456	\$ 765,448
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,482,971	\$ 3,432,422	\$ 2,024,065	\$ 1,974,094	\$ 1,928,161
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 9,168	\$ 8,675	\$ 8,842	\$ 7,678	\$ 7,591
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6,613
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 103,678	\$ 102,938	\$ 76,125	\$ 75,448	\$ 75,607
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 112,846	\$ 111,613	\$ 84,967	\$ 83,126	\$ 89,811
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 112,846	\$ 111,613	\$ 84,967	\$ 83,126	\$ 89,811
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 44,316	\$ 44,444	\$ 43,780	\$ 41,270	\$ 324
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 20	\$ 20	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 3,551,481	\$ 3,499,571	\$ 2,065,252	\$ 2,015,950	\$ 2,017,648
0% R/W Category - Cash	CCR400	\$ 164,430	\$ 162,541	\$ 136,500	\$ 126,743	\$ 130,135
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,397,376	\$ 1,497,240	\$ 605,178	\$ 633,930	\$ 686,051
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 320	\$ 320	\$ 1,155	\$ 1,104	\$ 320
0% R/W Category - Other	CCR415	\$ 398,855	\$ 334,561	\$ 224,717	\$ 237,926	\$ 238,678
0% R/W Category - Assets Total	CCR420	\$ 1,960,981	\$ 1,994,662	\$ 967,550	\$ 999,703	\$ 1,055,184
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	\$ 9,155,182	\$ 8,923,385	\$ 4,107,082	\$ 3,971,983	\$ 3,775,026
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,137,492	\$ 1,221,085	\$ 974,563	\$ 1,097,000	\$ 1,129,579
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 400,828	\$ 382,765	\$ 307,103	\$ 258,590	\$ 259,464
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 398,323	\$ 632,576	\$ 349,291	\$ 432,870	\$ 582,300
20% R/W Category - Other	CCR450	\$ 4,110,358	\$ 3,762,114	\$ 1,358,804	\$ 1,479,294	\$ 1,319,221
20% R/W Category - Assets Total	CCR455	\$ 15,202,183	\$ 14,921,925	\$ 7,096,843	\$ 7,239,737	\$ 7,065,590
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,040,434	\$ 2,984,382	\$ 1,419,367	\$ 1,447,946	\$ 1,413,116
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 16,971,692	\$ 16,164,825	\$ 6,902,696	\$ 6,779,760	\$ 6,752,906
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 265,474	\$ 219,150	\$ 172,765	\$ 163,119	\$ 157,022
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 23,781	\$ 1,531	\$ 1,614	\$ 627	\$ 628
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,240	\$ 3,269	\$ 2,025	\$ 2,019	\$ 2,031
50% R/W Category - Other	CCR480	\$ 56,959	\$ 65,704	\$ 12,241	\$ 17,319	\$ 11,119
50% R/W Category - Assets Total	CCR485	\$ 17,321,146	\$ 16,454,479	\$ 7,091,341	\$ 6,962,844	\$ 6,923,706
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 8,660,582	\$ 8,227,246	\$ 3,545,672	\$ 3,481,420	\$ 3,461,854
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 256,874	\$ 426,358	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 5,261,921	\$ 4,973,938	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 5,518,795	\$ 5,400,296	\$ 5,042,426	\$ 4,955,565	\$ 4,866,316
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 5,518,795	\$ 5,400,296	\$ 5,042,426	\$ 4,955,565	\$ 4,866,316
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 95	\$ 90	\$ 87	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1,188	\$ 1,125	\$ 1,088	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 40,003,200	\$ 38,771,452	\$ 20,198,247	\$ 20,157,849	\$ 19,910,796
Subtotal Risk-Weighted Assets	CCR75	\$ 17,220,995	\$ 16,613,044	\$ 10,008,557	\$ 9,884,936	\$ 9,741,287
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,811	\$ 2,051	\$ 1,691	\$ 425	\$ 746
Total Risk-Weighted Assets	CCR78	\$ 17,219,184	\$ 16,610,993	\$ 10,006,866	\$ 9,884,511	\$ 9,740,541
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 1,377,533	\$ 1,328,883	\$ 800,551	\$ 790,763	\$ 779,244
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.79%	8.95%	10.18%	9.95%	9.87%
Total Risk-Based Capital Ratio	CCR820	20.63%	21.07%	20.64%	20.40%	20.71%
Tier 1 Risk-Based Capital Ratio	CCR830	20.23%	20.66%	20.23%	19.97%	19.80%
Tangible Equity Ratio	CCR840	8.79%	8.95%	10.17%	9.94%	9.86%

*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.