

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:31 AM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas 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	20	22	22	23	23

Schedule NS --- Optional Narrative Statement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	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	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 12,918,960	\$ 13,220,257	\$ 10,864,961	\$ 9,745,014	\$ 8,872,492
Cash and Non-Interest-Earning Deposits	SC110	\$ 974,584	\$ 946,572	\$ 623,423	\$ 987,957	\$ 975,578
Interest-Earning Deposits in FHLBs	SC112	\$ 313,945	\$ 467,882	\$ 664,288	\$ 762,439	\$ 300,055
Other Interest-Earning Deposits	SC118	\$ 153,051	\$ 81,761	\$ 44,692	\$ 34,078	\$ 32,453
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,820,363	\$ 10,519,647	\$ 8,802,292	\$ 6,868,623	\$ 7,306,334
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 554,238	\$ 1,127,949	\$ 643,623	\$ 1,020,069	\$ 179,714
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 60,632	\$ 36,292	\$ 45,916	\$ 37,999	\$ 46,452
State and Municipal Obligations	SC180	\$ 3,346	\$ 3,147	\$ 3,252	\$ 3,264	\$ 3,118
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 19,524	\$ 19,677	\$ 21,236	\$ 18,377	\$ 14,291
Accrued Interest Receivable	SC191	\$ 19,277	\$ 17,330	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 6,669,720	\$ 7,204,709	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 6,669,720	\$ 7,204,709	\$ 7,658,937	\$ 7,728,877	\$ 7,588,222
Pass-Through - Total	SUB0073	\$ 6,326,833	\$ 6,888,675	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,032,420	\$ 6,525,534	\$ 6,964,429	\$ 7,147,343	\$ 7,101,469
Other Pass-Through	SC215	\$ 294,413	\$ 363,141	\$ 392,122	\$ 329,679	\$ 174,483
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 317,132	\$ 287,449	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 27,869	\$ 39,245	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 216,670	\$ 248,204	N/A	N/A	N/A
Other	SC222	\$ 72,593	\$ 0	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 25,755	\$ 28,585	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	\$ 15,246,141	\$ 14,571,390	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 15,149,726	\$ 14,462,096	\$ 13,864,229	\$ 14,035,930	\$ 14,584,770
Construction Loans - Total	SUB0100	\$ 3,169,714	\$ 3,307,560	\$ 3,343,157	\$ 3,669,905	\$ 3,848,476
Residential - Total	SUB0110	\$ 2,426,261	\$ 2,440,808	\$ 2,444,744	\$ 2,658,545	\$ 2,683,508
1-4 Dwelling Units	SC230	\$ 935,568	\$ 842,808	\$ 823,970	\$ 924,331	\$ 911,118
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,490,693	\$ 1,598,000	\$ 1,620,774	\$ 1,734,214	\$ 1,772,390
Nonresidential Property	SC240	\$ 743,453	\$ 866,752	\$ 898,413	\$ 1,011,360	\$ 1,164,968
Permanent Loans - Total	SUB0121	\$ 12,010,017	\$ 11,199,311	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 11,181,063	\$ 10,425,707	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 10,784,382	\$ 10,105,788	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 2,154,885	\$ 1,780,370	\$ 1,540,756	\$ 1,393,470	\$ 1,329,454
All Other - First Liens	SC254	\$ 6,941,923	\$ 6,653,301	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 1,687,574	\$ 1,672,117	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 396,681	\$ 319,919	\$ 279,877	\$ 231,894	\$ 258,578
Nonresidential Property (Except Land)	SC260	\$ 454,457	\$ 457,339	\$ 502,450	\$ 546,367	\$ 552,840
Land	SC265	\$ 374,497	\$ 316,265	\$ 314,498	\$ 321,675	\$ 252,718
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 673,368	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 64,121	\$ 61,303	\$ 61,352	\$ 58,612	\$ 58,258
Advances for Taxes and Insurance	SC275	\$ 2,289	\$ 3,216	\$ 7,728	\$ 1,661	\$ 2,460
Allowance for Loan and Lease Losses	SC283	\$ 96,415	\$ 109,294	\$ 106,780	\$ 119,878	\$ 111,995
Nonmortgage Loans - Gross	SUB0162	\$ 12,542,562	\$ 11,120,730	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 12,386,657	\$ 10,969,109	\$ 11,841,181	\$ 10,687,795	\$ 12,071,754
Commercial Loans - Total	SC32	\$ 2,119,965	\$ 2,014,879	\$ 1,997,002	\$ 2,140,222	\$ 2,289,441
Secured	SC300	\$ 1,686,687	\$ 1,618,001	\$ 1,558,538	\$ 1,614,702	\$ 1,651,166
Unsecured	SC303	\$ 401,919	\$ 363,675	\$ 377,851	\$ 439,720	\$ 535,763
Lease Receivables	SC306	\$ 31,359	\$ 33,203	\$ 60,613	\$ 85,800	\$ 102,512
Consumer Loans - Total	SC35	\$ 10,381,378	\$ 9,067,520	\$ 9,955,627	\$ 8,664,095	\$ 9,899,428
Loans on Deposits	SC310	\$ 57,419	\$ 58,469	\$ 58,133	\$ 58,562	\$ 63,452
Home Improvement Loans (Not secured by real estate)	SC316	\$ 725	\$ 704	\$ 44,420	\$ 49,575	\$ 57,768
Education Loans	SC320	\$ 225	\$ 334	\$ 403	\$ 442	\$ 355
Auto Loans	SC323	\$ 3,085,200	\$ 2,264,563	\$ 3,301,278	\$ 2,619,782	\$ 3,942,760
Mobile Home Loans	SC326	\$ 1,177	\$ 1,084	\$ 1,265	\$ 1,316	\$ 1,398
Credit Cards	SC328	\$ 6,135,712	\$ 5,729,026	\$ 5,688,054	\$ 5,210,738	\$ 5,139,262

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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	\$ 1,100,920	\$ 1,013,340	\$ 862,074	\$ 723,680	\$ 694,433
Accrued Interest Receivable	SC348	\$ 41,219	\$ 38,331	\$ 41,351	\$ 42,113	\$ 47,048
Allowance for Loan and Lease Losses	SC357	\$ 155,905	\$ 151,621	\$ 152,799	\$ 158,635	\$ 164,163
Repossessed Assets - Gross	SUB0201	\$ 37,881	\$ 40,518	\$ 42,281	\$ 31,066	\$ 28,388
Repossessed Assets - Total	SC40	\$ 37,846	\$ 40,485	\$ 42,248	\$ 30,927	\$ 28,182
Real Estate - Total	SUB0210	\$ 37,382	\$ 39,997	\$ 41,288	\$ 30,119	\$ 27,709
Construction	SC405	\$ 3,938	\$ 12,038	\$ 13,526	\$ 14,681	\$ 17,126
Residential - Total	SUB0225	\$ 10,057	\$ 7,537	\$ 7,572	\$ 7,621	\$ 8,342
1-4 Dwelling Units	SC415	\$ 7,157	\$ 7,537	\$ 7,514	\$ 7,570	\$ 8,342
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,900	\$ 0	\$ 58	\$ 51	\$ 0
Nonresidential (Except Land)	SC426	\$ 22,838	\$ 19,823	\$ 19,579	\$ 7,206	\$ 1,601
Land	SC428	\$ 549	\$ 599	\$ 611	\$ 611	\$ 640
Other Repossessed Assets	SC430	\$ 499	\$ 521	\$ 993	\$ 947	\$ 679
General Valuation Allowances	SC441	\$ 35	\$ 33	\$ 33	\$ 139	\$ 206
Real Estate Held for Investment	SC45	\$ 3,605	\$ 3,623	\$ 3,496	\$ 3,541	\$ 3,559
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 792,229	\$ 784,489	\$ 736,041	\$ 720,672	\$ 744,341
Federal Home Loan Bank Stock	SC510	\$ 788,103	\$ 784,187	\$ 735,438	\$ 719,970	\$ 743,546
Other	SC540	\$ 4,126	\$ 302	\$ 603	\$ 702	\$ 795
Office Premises and Equipment	SC55	\$ 207,275	\$ 203,100	\$ 198,193	\$ 323,280	\$ 330,451
Other Assets - Gross	SUB0262	\$ 799,715	\$ 795,400	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 799,715	\$ 795,400	\$ 765,013	\$ 744,669	\$ 719,703
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,398	\$ 1,155	N/A	N/A	N/A
Bank-Owned Life Insurance - Other	SC625	\$ 13,759	\$ 13,620	\$ 9,669	\$ 5,782	\$ 9,438
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 177,193	\$ 169,033	\$ 174,775	\$ 164,559	\$ 149,686
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 203,175	\$ 200,084	\$ 186,029	\$ 154,488	\$ 155,013
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 59,640	\$ 76,480	\$ 60,054	\$ 71,547	\$ 30,109
Other Assets	SC689	\$ 344,550	\$ 335,028	\$ 344,155	\$ 354,075	\$ 384,895
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	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 252,355	\$ 260,948	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 49,218,088	\$ 47,944,216	N/A	N/A	N/A
Total Assets	SC60	\$ 48,965,733	\$ 47,683,268	\$ 45,974,299	\$ 44,076,505	\$ 44,943,474
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 25,251,135	\$ 24,396,650	\$ 24,017,285	\$ 24,395,967	\$ 24,367,182
Deposits	SC710	\$ 24,788,599	\$ 23,935,058	\$ 23,537,975	\$ 23,796,769	\$ 23,717,393
Escrows	SC712	\$ 462,635	\$ 461,719	\$ 479,422	\$ 599,113	\$ 649,051
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 99	\$- 127	\$- 112	\$ 85	\$ 738
Borrowings - Total	SC72	\$ 19,818,376	\$ 19,449,761	\$ 17,790,474	\$ 14,823,854	\$ 16,098,821
Advances from FHLBank	SC720	\$ 16,025,134	\$ 16,513,479	\$ 14,539,956	\$ 10,862,299	\$ 11,460,820
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,667,796	\$ 1,454,265	\$ 1,417,725	\$ 2,483,708	\$ 2,896,959
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,107	\$ 305,107	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	\$ 1,820,339	\$ 1,176,910	\$ 1,832,793	\$ 1,477,847	\$ 1,741,042
Other Liabilities - Total	SC75	\$ 495,805	\$ 473,940	\$ 1,026,744	\$ 1,483,155	\$ 1,143,380
Accrued Interest Payable - Deposits	SC763	\$ 13,566	\$ 12,980	\$ 24,717	\$ 20,368	\$ 27,647
Accrued Interest Payable - Other	SC766	\$ 40,305	\$ 26,887	\$ 36,696	\$ 22,510	\$ 34,138
Accrued Taxes	SC776	\$ 46,125	\$ 43,758	\$ 33,566	\$ 51,159	\$ 41,755
Accounts Payable	SC780	\$ 112,119	\$ 98,183	\$ 114,727	\$ 125,429	\$ 106,542
Deferred Income Taxes	SC790	\$ 44,155	\$ 54,014	\$ 42,926	\$ 44,418	\$ 32,431
Other Liabilities and Deferred Income	SC796	\$ 239,535	\$ 238,118	\$ 774,112	\$ 1,219,271	\$ 900,867
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	\$ 45,565,316	\$ 44,320,351	\$ 42,834,503	\$ 40,702,976	\$ 41,609,383

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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	\$ 5,691	\$ 5,589	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,394,726	\$ 3,357,328	\$ 3,134,369	\$ 3,368,260	\$ 3,329,526
Stock - Total	SUB0311	\$ 1,913,500	\$ 1,969,728	\$ 1,809,499	\$ 1,864,525	\$ 1,872,673
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 77,030	\$ 84,530	\$ 84,530	\$ 144,530	\$ 144,530
Common Stock - Par Value	SC820	\$ 27,659	\$ 30,095	\$ 30,094	\$ 30,096	\$ 30,097
Common Stock - Paid in Excess of Par	SC830	\$ 1,808,811	\$ 1,855,103	\$ 1,694,875	\$ 1,689,899	\$ 1,698,046
Accumulated Other Comprehensive Income - Total	SC86	\$ 7,387	\$ 13,507	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 7,387	\$ 13,507	\$ 13,136	\$ 17,408	\$ 27,213
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	N/A	N/A	N/A
Other	SC870	\$ 0	\$ 0	N/A	N/A	N/A
Retained Earnings	SC880	\$ 1,474,108	\$ 1,374,438	\$ 1,312,079	\$ 1,486,665	\$ 1,430,209
Other Components of Equity Capital	SC891	\$- 269	\$- 345	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 48,965,733	\$ 47,683,268	\$ 45,974,301	\$ 44,076,504	\$ 44,943,474

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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	\$ 19,474
3	Federal, State, or other taxes receivable	3	\$ 330
4	Net deferred tax assets	5	\$ 5,112
6	Prepaid deposit insurance premiums	8	\$ 428
7	Prepaid expenses	14	\$ 65,934
8	Deposits for utilities and other services	1	\$ 2
9	Advances for loans serviced for others	1	\$ 22,323
10	Property leased to others, net of accumul. deprec.	1	\$ 48,449
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 1,627
14	Other noninterest-bearing short-term accounts recv	5	\$ 44,288
22	Unapplied loan disbursements	1	\$ 252
99	Other	12	\$ 45,427

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 22
7	Deferred gains from the sale of real estate	3	\$ 1,742
11	The liability recorded for post-retirement benefit	3	\$ 28,301
14	Unapplied loan payments received	3	\$ 12,423
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 199
20	F/V of all derivative instru. reportable as liab.	1	\$ 3,398
99	Other	18	\$ 160,061

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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	\$ 470,492	\$ 465,256	\$ 465,567	\$ 480,266	\$ 503,248
Deposits and Investment Securities	SO115	\$ 37,550	\$ 32,903	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 65,353	\$ 70,965	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 191,877	\$ 180,121	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 175,712	\$ 181,267	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 25,180	\$ 25,490	\$ 31,113	\$ 32,278	\$ 29,053
Consumer Loans and Leases	SO171	\$ 150,532	\$ 155,777	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,924	\$ 2,766	\$ 3,623	\$ 3,728	\$ 4,616
Federal Home Loan Bank Stock	SO181	\$ 2,923	\$ 2,765	\$ 3,623	\$ 3,728	\$ 4,616
Other	SO185	\$ 1	\$ 1	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 185,509	\$ 179,277	\$ 179,152	\$ 186,032	\$ 204,839
Deposits	SO215	\$ 93,843	\$ 91,231	\$ 95,056	\$ 102,314	\$ 113,661
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 70,268	\$ 67,791	\$ 59,857	\$ 57,562	\$ 64,421
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 2,721	\$ 2,751	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 18,677	\$ 17,504	\$ 24,239	\$ 26,156	\$ 26,760
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 287,907	\$ 288,745	\$ 290,038	\$ 297,962	\$ 303,025
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 24,404	\$ 29,210	\$ 25,862	\$ 32,674	\$ 53,770
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 263,503	\$ 259,535	\$ 264,176	\$ 265,288	\$ 249,255
Noninterest Income - Total	SO42	\$ 230,264	\$ 204,167	\$ 204,440	\$ 262,614	\$ 249,772
Mortgage Loan Serving Fees	SO410	\$ 5,450	\$ 1,372	\$ 10,471	\$ - 3,401	\$ - 19,935
Other Fees and Charges	SO420	\$ 196,373	\$ 165,795	\$ 156,148	\$ 181,051	\$ 171,413
Net Income (Loss) from Other - Total	SUB0451	\$ 27,623	\$ 30,786	\$ 22,184	\$ 89,735	\$ 91,143
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 31,185	\$ 20,547	\$ 23,305	\$ 94,159	\$ 67,370
Operations & Sale of Repossessed Assets	SO461	\$ - 3,949	\$ - 1,086	\$ - 765	\$ - 710	\$ - 2,263
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 14	\$ 60	\$ - 3,239	\$ - 4,297	\$ 25,221
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 45	\$ 747	\$ 378	\$ 22	\$ 112

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 356	\$ 10,518	\$ 2,505	\$ 561	\$ 703
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 818	\$ 6,214	\$ 15,637	\$ - 4,771	\$ 7,151
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	\$ 332,965	\$ 328,075	\$ 306,836	\$ 313,240	\$ 324,541
All Personnel Compensation and Expense	SO510	\$ 153,722	\$ 145,359	\$ 147,980	\$ 153,338	\$ 168,667
Legal Expense	SO520	\$ 2,878	\$ 2,858	\$ 4,320	\$ 2,362	\$ 4,507
Office Occupancy and Equipment Expense	SO530	\$ 52,646	\$ 52,900	\$ 57,596	\$ 55,215	\$ 55,744
Marketing and Other Professional Services	SO540	\$ 34,472	\$ 36,716	\$ 26,044	\$ 21,817	\$ 21,581
Loan Servicing Fees	SO550	\$ 576	\$ 569	\$ 625	\$ 1,005	\$ 1,904
Goodwill and Other Intangibles Expense	SO560	\$ 3,083	\$ 3,052	\$ 2,737	\$ 679	\$ 679
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 205	\$ - 115	\$ 1	\$ 453	\$ 341
Other Noninterest Expense	SO580	\$ 85,383	\$ 86,736	\$ 67,533	\$ 78,371	\$ 71,118
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	\$ 160,802	\$ 135,627	\$ 161,780	\$ 214,662	\$ 174,486
Income Taxes - Total	SO71	\$ 55,939	\$ 46,471	\$ 52,892	\$ 71,960	\$ 58,445
Federal	SO710	\$ 54,053	\$ 47,375	\$ 51,539	\$ 70,626	\$ 57,850
State, Local & Other	SO720	\$ 1,886	\$ - 904	\$ 1,353	\$ 1,334	\$ 595
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 104,863	\$ 89,156	\$ 108,888	\$ 142,702	\$ 116,041
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 104,863	\$ 89,156	\$ 108,888	\$ 142,702	\$ 116,041
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	\$ 354
4	Net income(loss) from leasing or subleasing space	4	\$ 302
7	Net income(loss) from leased property	1	\$ 116
15	Income from corporate-owned life insurance	5	\$ 150
99	Other	15	\$ 1,841

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 83
2	OTS assessments	3	\$ 102
6	Supervisory examination fees	4	\$ 53
7	Office supplies, printing, and postage	16	\$ 13,075
8	Telephone, including data lines	7	\$ 2,232
9	Loan origination expense	1	\$ 1,986
10	ATM expense	3	\$ 16,355
13	Misc taxes other than income & real estate	2	\$ 61
15	Foreclosure expenses	1	\$ 319
17	Charitable contributions	1	\$ 102
99	Other	15	\$ 14,604

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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	\$ 933,909	\$ 465,256	\$ 1,938,830	\$ 1,495,772	\$ 1,015,506
YTD - Deposits and Investment Securities	Y_SO115	\$ 70,380	\$ 32,903	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 136,319	\$ 70,965	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 370,718	\$ 180,121	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 50,273	\$ 25,490	\$ 121,718	\$ 90,605	\$ 58,327
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 306,219	\$ 155,777	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 5,686	\$ 2,766	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 5,684	\$ 2,765	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 2	\$ 1	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 364,057	\$ 179,277	\$ 782,383	\$ 607,949	\$ 421,917
YTD - Deposits	Y_SO215	\$ 184,386	\$ 91,231	\$ 428,786	\$ 336,283	\$ 233,969
YTD - Escrows	Y_SO225	\$ 0	\$ 0	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 138,018	\$ 67,791	\$ 250,554	\$ 190,721	\$ 133,159
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 5,472	\$ 2,751	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 36,181	\$ 17,504	\$ 103,050	\$ 80,951	\$ 54,795
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 7	\$ 7	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 575,538	\$ 288,745	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 51,608	\$ 29,210	\$ 154,355	\$ 129,047	\$ 96,373
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 523,930	\$ 259,535	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 423,714	\$ 204,167	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 7,139	\$ 1,372	\$- 23,298	\$- 33,696	\$- 30,295
YTD - Other Fees and Charges	Y_SO420	\$ 361,435	\$ 165,795	\$ 654,882	\$ 498,787	\$ 317,736
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 48,168	\$ 30,786	\$ 228,935	\$ 225,770	\$ 136,035
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 51,729	\$ 20,547	\$ 231,867	\$ 208,450	\$ 114,291
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,005	\$- 1,086	\$- 5,122	\$- 4,335	\$- 3,625
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 46	\$ 60	\$- 3,913	\$ 18,435	\$ 22,732
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 524	\$ 747	\$ 631	\$ 253	\$ 231
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 874	\$ 10,518	\$ 5,469	\$ 2,964	\$ 2,403

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 3	\$ 3	\$ 3
YTD - Other Noninterest Income	Y_SO488	\$ 6,972	\$ 6,214	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 654,703	\$ 328,075	\$ 1,214,712	\$ 931,337	\$ 618,097
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 297,308	\$ 145,359	\$ 601,636	\$ 469,980	\$ 316,642
YTD - Legal Expense	Y_SO520	\$ 5,506	\$ 2,858	\$ 10,856	\$ 10,052	\$ 7,690
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 104,852	\$ 52,900	\$ 220,418	\$ 164,688	\$ 109,473
YTD - Marketing and Other Professional Services	Y_SO540	\$ 70,729	\$ 36,716	\$ 90,719	\$ 65,064	\$ 43,247
YTD - Loan Servicing Fees	Y_SO550	\$ 1,145	\$ 569	\$ 6,994	\$ 6,547	\$ 5,542
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,135	\$ 3,052	\$ 4,774	\$ 2,037	\$ 1,358
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 43	\$ - 115	\$ 756	\$ 762	\$ 309
YTD - Other Noninterest Expense	Y_SO580	\$ 168,985	\$ 86,736	\$ 278,559	\$ 212,207	\$ 133,836
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 292,941	\$ 135,627	\$ 685,381	\$ 537,241	\$ 322,579
YTD - Income Taxes - Total	Y_SO71	\$ 101,223	\$ 46,471	\$ 227,746	\$ 179,593	\$ 107,633
YTD - Federal	Y_SO710	\$ 100,241	\$ 47,375	\$ 222,825	\$ 176,025	\$ 105,399
YTD - State, Local, and Other	Y_SO720	\$ 982	\$ - 904	\$ 4,921	\$ 3,568	\$ 2,234
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 191,718	\$ 89,156	\$ 457,635	\$ 357,648	\$ 214,946
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 191,718	\$ 89,156	\$ 457,635	\$ 357,648	\$ 214,946

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	\$ 260,817	\$ 259,610	\$ 278,650	\$ 276,363	\$ 278,308
Net Provision for Loss	VA115	\$ 24,256	\$ 29,044	\$ 25,155	\$ 28,388	\$ 53,460
Transfers	VA125	\$ - 81	\$ 733	\$ - 523	\$ - 921	\$ - 1,846
Recoveries	VA135	\$ 8,321	\$ 9,680	\$ 8,005	\$ 9,263	\$ 9,686
Adjustments	VA145	\$ 2,452	\$ 2,121	\$ 2,203	\$ 2,020	\$ 2,465
Charge-offs	VA155	\$ 43,425	\$ 40,238	\$ 53,880	\$ 36,463	\$ 65,710
General Valuation Allowances - Ending Balance	VA165	\$ 252,340	\$ 260,950	\$ 259,610	\$ 278,650	\$ 276,363
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,106	\$ 6,099	\$ 10,891	\$ 6,043	\$ 4,552
Net Provision for Loss	VA118	\$ 353	\$ 51	\$ 708	\$ 4,739	\$ 651
Transfers	VA128	\$ 81	\$ - 733	\$ 523	\$ 921	\$ 1,846

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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	\$- 10	\$ 0	\$ 13	\$- 320	\$ 121
Charge-offs	VA158	\$ 489	\$ 311	\$ 6,036	\$ 463	\$ 1,127
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,041	\$ 5,106	\$ 6,099	\$ 10,920	\$ 6,043
Total Valuation Allowances - Beginning Balance	VA110	\$ 265,923	\$ 265,709	\$ 289,541	\$ 282,406	\$ 282,860
Net Provision for Loss	VA120	\$ 24,609	\$ 29,095	\$ 25,863	\$ 33,127	\$ 54,111
Recoveries	VA140	\$ 8,321	\$ 9,680	\$ 8,005	\$ 9,263	\$ 9,686
Adjustments	VA150	\$ 2,442	\$ 2,121	\$ 2,216	\$ 1,700	\$ 2,586
Charge-offs	VA160	\$ 43,914	\$ 40,549	\$ 59,916	\$ 36,926	\$ 66,837
Total Valuation Allowances - Ending Balance	VA170	\$ 257,381	\$ 266,056	\$ 265,709	\$ 289,570	\$ 282,406
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 43,425	\$ 40,238	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	\$ 10,420	\$ 1,267	\$ 5,521	\$ 1,419	\$ 8,964
Construction - Total	SUB2030	\$ 2,541	\$ 0	\$ 1,145	\$ 64	\$ 7,537
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 45	\$ 64	\$ 70
Multifamily (5 or more) Dwelling Units	VA430	\$ 991	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 1,550	\$ 0	\$ 1,100	\$ 0	\$ 7,467
Permanent - Total	SUB2041	\$ 7,879	\$ 1,267	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 242	\$ 0	\$ 77	\$ 90	\$ 49
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 633	\$ 710	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,338	\$ 530	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 3,022	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 2,644	\$ 27	\$ 2,741	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 27	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 32,925	\$ 38,871	\$ 48,225	\$ 35,038	\$ 56,720
Commercial Loans	VA520	\$ 491	\$ 6,145	\$ 15,320	\$ 1,994	\$ 20,589
Consumer Loans - Total	SUB2061	\$ 32,434	\$ 32,726	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 19	\$ 7	\$ 0	\$ 1	\$ 2
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 64	\$ 287	\$ 229
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3,920	\$ 5,098	\$ 5,129	\$ 4,885	\$ 5,756
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Credit Cards	VA556	\$ 28,128	\$ 27,547	\$ 27,588	\$ 27,598	\$ 30,073

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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	\$ 367	\$ 74	\$ 124	\$ 273	\$ 67
Repossessed Assets - Total	VA60	\$ 80	\$ 100	\$ 38	\$ 6	\$ 26
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 57	\$ 80	\$ 26	\$ 0	\$ 22
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Other Repossessed Assets	VA630	\$ 23	\$ 20	\$ 12	\$ 6	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 96	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 8,321	\$ 9,680	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	\$ 621	\$ 361	\$ 318	\$ 441	\$ 313
Construction - Total	SUB2130	\$ 0	\$ 1	\$ 78	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 78	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 621	\$ 360	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 453	\$ 246	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 167	\$ 113	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 7,700	\$ 9,319	\$ 7,687	\$ 8,822	\$ 9,373
Commercial Loans	VA521	\$ 1,448	\$ 3,499	\$ 1,576	\$ 2,859	\$ 4,204
Consumer Loans - Total	SUB2161	\$ 6,252	\$ 5,820	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 2	\$ 3	\$ 0	\$ 2	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 18	\$ 22	\$ 4
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2,441	\$ 2,101	\$ 2,606	\$ 2,637	\$ 2,292
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 10	\$ 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
Credit Cards	VA557	\$ 3,588	\$ 3,631	\$ 3,327	\$ 3,267	\$ 2,805
Other	VA561	\$ 220	\$ 85	\$ 150	\$ 35	\$ 68
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 431	\$- 682	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	\$ 0	\$- 91	\$ 74	\$ 2,686	\$ 319
Construction - Total	SUB2230	\$ 0	\$ 0	\$- 2	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$- 2	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$- 91	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 111	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 20	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50
Land	VA492	\$ 0	\$ 0	\$ 74	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 174	\$- 398	\$ 1,216	\$ 2,843	\$ 1,747
Commercial Loans	VA522	\$- 230	\$- 755	\$ 922	\$ 2,274	\$ 1,384
Consumer Loans - Total	SUB2261	\$ 404	\$ 357	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 3	\$ 0	\$ 3	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 62	\$ 96	\$ 141	\$ 176	\$ 40
Mobile Home Loans	VA552	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 19	\$ 24	\$ 3	\$ 2	\$ 0
Other	VA562	\$ 323	\$ 225	\$ 150	\$ 388	\$ 323
Repossessed Assets - Total	VA62	\$ 257	\$- 193	\$ 37	\$ 130	\$ 426
Real Estate - Construction	VA606	\$ 82	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$- 193	\$ 17	\$ 130	\$ 395
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 175	\$ 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 - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$- 4
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 20	\$ 0	\$ 35
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$- 96	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 1	\$ 4
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 35,535	\$ 29,876	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	\$ 9,799	\$ 815	\$ 5,277	\$ 3,664	\$ 8,970
Construction - Total	SUB2330	\$ 2,541	\$- 1	\$ 1,065	\$ 64	\$ 7,536
1-4 Dwelling Units	VA425	\$ 0	\$- 1	\$- 35	\$ 64	\$ 69
Multifamily (5 or more) Dwelling Units	VA435	\$ 991	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 1,550	\$ 0	\$ 1,100	\$ 0	\$ 7,467
Permanent - Total	SUB2341	\$ 7,258	\$ 816	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 241	\$- 112	\$ 76	\$ 89	\$ 48
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 180	\$ 484	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,171	\$ 417	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 3,022	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 2,644	\$ 27	\$ 2,740	\$- 1	\$ 50
Land	VA495	\$ 0	\$ 0	\$ 101	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 25,399	\$ 29,154	\$ 41,754	\$ 29,059	\$ 49,094
Commercial Loans	VA525	\$- 1,187	\$ 1,891	\$ 14,666	\$ 1,409	\$ 17,769
Consumer Loans - Total	SUB2361	\$ 26,586	\$ 27,263	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 17	\$ 7	\$ 0	\$ 2	\$ 2
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 46	\$ 265	\$ 225
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,541	\$ 3,093	\$ 2,664	\$ 2,424	\$ 3,504
Mobile Home Loans	VA555	\$- 1	\$ 9	\$- 10	\$ 0	\$ 4
Credit Cards	VA559	\$ 24,559	\$ 23,940	\$ 24,264	\$ 24,333	\$ 27,268
Other	VA565	\$ 470	\$ 214	\$ 124	\$ 626	\$ 322
Repossessed Assets - Total	VA65	\$ 337	\$- 93	\$ 75	\$ 136	\$ 452
Real Estate - Construction	VA607	\$ 82	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 57	\$- 113	\$ 43	\$ 130	\$ 417
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	\$ 175	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 23	\$ 20	\$ 32	\$ 6	\$ 35
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 1	\$ 4
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 43,482	\$ 7,024	\$ 24,471	\$ 10,980	\$ 33,959
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 46,792	\$ 47,396	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 41,654	\$ 5,275	\$ 20,954	\$ 4,303	\$ 17,989
Construction	VA951	\$ 1,268	\$ 940	\$ 2,510	\$ 990	\$ 14,916
Permanent - 1-4 Dwelling Units	VA952	\$ 3,168	\$ 4,210	\$ 3,825	\$ 3,053	\$ 2,869
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 2,900	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 34,318	\$ 125	\$ 14,619	\$ 260	\$ 158
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 452,435	\$ 449,066	\$ 446,379	\$ 500,219	\$ 561,200
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 384,283	\$ 486,223	\$ 502,363	\$ 680,843	\$ 542,939
Substandard	VA965	\$ 379,911	\$ 480,976	\$ 495,835	\$ 662,573	\$ 533,087
Doubtful	VA970	\$ 4,372	\$ 5,247	\$ 6,528	\$ 18,270	\$ 9,852
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 324,013	\$ 355,736	\$ 322,935	\$ 333,995	\$ 307,915
Mortgages - Total	SUB2421	\$ 218,070	\$ 248,563	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 70,433	\$ 39,471	\$ 48,489	\$ 57,366	\$ 29,313
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 136,777	\$ 126,415	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,656	\$ 84,545	\$ 19,368	\$ 21,131	\$ 24,731
Nonmortgages - Total	SUB2461	\$ 105,943	\$ 107,173	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 223,217	\$ 222,442	\$ 224,630	\$ 211,304	\$ 192,463
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 195,763	\$ 156,279	\$ 190,504	\$ 175,041	\$ 158,599

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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	\$ 141,837	\$ 106,448	N/A	N/A	N/A
Construction	PD115	\$ 43,595	\$ 14,608	\$ 23,738	\$ 26,260	\$ 6,265
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 3,058	\$ 2,091	\$ 95,514	\$ 82,768	\$ 87,621
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 81,988	\$ 71,475	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 9,184	\$ 10,225	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 125	\$ 4,472	\$ 131	\$ 1,242	\$ 1,458
Permanent - Nonresidential Property (Except Land)	PD135	\$ 3,562	\$ 2,448	\$ 3,792	\$ 3,086	\$ 3,204
Permanent - Land	PD138	\$ 325	\$ 1,129	\$ 1,586	\$ 4,120	\$ 2,509
Nonmortgage Loans - Commercial Loans	PD140	\$ 3,883	\$ 2,706	\$ 6,812	\$ 5,643	\$ 6,067
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 50,043	\$ 47,125	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 663	\$ 886	\$ 1,390	\$ 528	\$ 474
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 1,339	\$ 596	\$ 778
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 12,369	\$ 11,030	\$ 13,953	\$ 12,300	\$ 13,535
Mobile Home Loans	PD169	\$ 21	\$ 29	\$ 29	\$ 47	\$ 36
Credit Cards	PD171	\$ 34,413	\$ 32,645	\$ 39,568	\$ 35,874	\$ 34,084
Other	PD180	\$ 2,577	\$ 2,535	\$ 2,652	\$ 2,577	\$ 2,568
Memo - Troubled Debt Restructured Included Above	PD190	\$ 475	\$ 295	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 737	\$ 999	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 27,454	\$ 66,163	\$ 34,126	\$ 36,263	\$ 33,864
Mortgage Loans - Total	SUB2491	\$ 3,034	\$ 38,966	N/A	N/A	N/A
Construction	PD215	\$ 571	\$ 625	\$ 598	\$ 2,402	\$ 2,042
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 3,857	\$ 2,921	\$ 1,333
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,354	\$ 3,449	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 62	\$ 40	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 34,603	\$ 865	\$ 33	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 43	\$ 0	\$ 291	\$ 1,546	\$ 3,019
Permanent - Land	PD238	\$ 4	\$ 249	\$ 55	\$ 635	\$ 106
Nonmortgage Loans - Commercial Loans	PD240	\$ 745	\$ 369	\$ 759	\$ 1,451	\$ 660
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 23,675	\$ 26,828	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 42	\$ 21	\$ 9	\$ 3	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 475	\$ 390	\$ 638	\$ 653	\$ 626
Mobile Home Loans	PD269	\$ 20	\$ 0	\$ 0	\$ 14	\$ 0
Credit Cards	PD271	\$ 22,759	\$ 26,046	\$ 26,697	\$ 26,365	\$ 25,876
Other	PD280	\$ 379	\$ 371	\$ 357	\$ 240	\$ 202
Memo - Troubled Debt Restructured Included Above	PD290	\$ 25	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 237	\$ 693	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 100,796	\$ 133,294	\$ 98,305	\$ 122,691	\$ 115,452
Mortgage Loans - Total	SUB2501	\$ 73,199	\$ 103,149	N/A	N/A	N/A
Construction	PD315	\$ 25,471	\$ 22,370	\$ 21,825	\$ 23,645	\$ 17,719
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 182	\$ 266	\$ 33,486	\$ 31,402	\$ 37,251
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 38,002	\$ 36,613	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,947	\$ 2,256	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 773	\$ 854	\$ 909	\$ 149	\$ 1,835
Permanent - Nonresidential Property (Except Land)	PD335	\$ 6,357	\$ 40,300	\$ 11,052	\$ 10,016	\$ 11,928
Permanent - Land	PD338	\$ 467	\$ 490	\$ 687	\$ 304	\$ 672
Nonmortgage Loans - Commercial Loans	PD340	\$ 21,000	\$ 23,595	\$ 23,164	\$ 49,817	\$ 38,292
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 6,597	\$ 6,550	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 0	\$ 29	\$ 1	\$ 26	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 145	\$ 170	\$ 172
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,791	\$ 1,552	\$ 2,089	\$ 2,322	\$ 2,291
Mobile Home Loans	PD369	\$ 3	\$ 14	\$ 17	\$ 5	\$ 4
Credit Cards	PD371	\$ 4,584	\$ 4,802	\$ 4,525	\$ 4,493	\$ 4,631
Other	PD380	\$ 219	\$ 153	\$ 405	\$ 342	\$ 657
Memo - Troubled Debt Restructured Included Above	PD390	\$ 9,106	\$ 9,286	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 1,475	\$ 1,753	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	\$ 415,219	\$ 351,524	\$ 357,922	\$ 419,770	\$ 426,314
90% up to 100% LTV	LD110	\$ 351,107	\$ 310,170	\$ 337,469	\$ 394,729	\$ 405,270

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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	\$ 64,112	\$ 41,354	\$ 20,453	\$ 25,041	\$ 21,044
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 13,645	\$ 7,465	\$ 5,349	\$ 5,297	\$ 5,468
Past Due and Still Accruing - Total	SUB5240	\$ 2,091	\$ 3,999	\$ 2,994	\$ 3,498	\$ 3,292
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,091	\$ 3,860	\$ 2,624	\$ 3,207	\$ 3,292
90% up to 100% LTV	LD210	\$ 1,833	\$ 3,148	\$ 2,274	\$ 3,207	\$ 3,267
100% and greater LTV	LD220	\$ 258	\$ 712	\$ 350	\$ 0	\$ 25
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 139	\$ 370	\$ 291	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 370	\$ 291	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 139	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 11,554	\$ 3,466	\$ 2,355	\$ 1,799	\$ 2,176
90% up to 100% LTV	LD250	\$ 1,475	\$ 861	\$ 2,355	\$ 1,762	\$ 1,971
100% and greater LTV	LD260	\$ 10,079	\$ 2,605	\$ 0	\$ 37	\$ 205
Net Charge-offs - Total	SUB5300	\$ 498	\$ 206	\$ 0	\$ 270	\$ 0
90% up to 100% LTV	LD310	\$ 427	\$ 179	\$ 0	\$ 270	\$ 0
100% and greater LTV	LD320	\$ 71	\$ 27	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 1,037	\$ 313	\$ 5,275	\$ 3,465
90% up to 100% LTV	LD410	\$ 0	\$ 587	\$ 313	\$ 5,109	\$ 3,465
100% and greater LTV	LD420	\$ 0	\$ 450	\$ 0	\$ 166	\$ 0
Originations - Total	SUB5330	\$ 93,757	\$ 39,070	\$ 52,374	\$ 137,439	\$ 157,287
90% up to 100% LTV	LD430	\$ 69,740	\$ 30,030	\$ 38,338	\$ 116,358	\$ 139,651
100% and greater LTV	LD440	\$ 24,017	\$ 9,040	\$ 14,036	\$ 21,081	\$ 17,636
Sales - Total	SUB5340	\$ 76,104	\$ 44,067	\$ 47,389	\$ 114,750	\$ 43,569
90% up to 100% LTV	LD450	\$ 62,306	\$ 39,054	\$ 30,376	\$ 91,951	\$ 30,027
100% and greater LTV	LD460	\$ 13,798	\$ 5,013	\$ 17,013	\$ 22,799	\$ 13,542

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	\$ 2,915,381	\$ 3,040,791	\$ 2,940,523	\$ 2,806,448	\$ 3,467,596
Mortgage Construction Loans	CC105	\$ 1,945,917	\$ 2,013,318	\$ 2,009,797	\$ 1,892,622	\$ 1,958,815
Other Mortgage Loans	CC115	\$ 969,464	\$ 1,027,473	\$ 930,726	\$ 913,826	\$ 1,508,781
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 43,598	\$ 33,648	\$ 30,453	\$ 28,241	\$ 33,869
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,123,910	\$ 3,472,239	\$ 1,982,289	\$ 2,904,573	\$ 5,076,146
1-4 Dwelling Units	CC280	\$ 2,791,036	\$ 3,196,708	\$ 1,799,669	\$ 2,730,868	\$ 4,868,921
Multifamily (5 or more) Dwelling Units	CC290	\$ 171,928	\$ 158,811	\$ 107,367	\$ 56,870	\$ 90,071

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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	\$ 160,946	\$ 116,720	\$ 75,253	\$ 116,835	\$ 117,154
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 701,610	\$ 614,972	\$ 514,732	\$ 522,624	\$ 470,421
Commitments Outstanding to Purchase Loans	CC320	\$ 19,704	\$ 18,897	\$ 18,947	\$ 19,050	\$ 19,141
Commitments Outstanding to Sell Loans	CC330	\$ 1,055,726	\$ 1,184,600	\$ 813,591	\$ 1,154,456	\$ 3,989,578
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 272,483	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,040	\$ 367,094	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	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	\$ 24,383,629	\$ 22,065,636	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 2,334,511	\$ 1,914,949	N/A	N/A	N/A
Commercial Lines	CC420	\$ 1,731,173	\$ 1,794,795	\$ 1,707,604	\$ 1,580,638	\$ 1,468,611
Open-End Consumer Lines - Credit Cards	CC423	\$ 20,282,728	\$ 18,345,306	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 35,217	\$ 10,586	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 240,822	\$ 199,485	\$ 177,199	\$ 181,176	\$ 180,264
Commercial	CC430	\$ 1,616	\$ 1,431	\$ 4,582	\$ 4,655	\$ 2,882
Standby, Not Included on CC465 or CC468	CC435	\$ 239,206	\$ 198,054	\$ 172,617	\$ 176,521	\$ 177,382
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,703,271	\$ 6,222,593	\$ 6,147,802	\$ 6,437,698	\$ 4,457,480
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 150,866	\$ 147,787	\$ 156,930	\$ 154,324	\$ 138,558
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 69,637	\$ 85,531	\$ 71,279	\$ 149,044	\$ 49,013
Other Contingent Liabilities	CC480	\$ 2	\$ 2	\$ 2	\$ 4,502	\$ 4,502
Contingent Assets	CC490	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4

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	\$ 255,221	\$ 151,342	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 204,119	\$ 122,635	\$ 1,035,853	\$ 1,436,714	\$ 1,089,273
Other Mortgage-Backed Securities	CF153	\$ 51,102	\$ 28,707	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 111,412	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 0	\$ 111,412	\$ 150,164	\$ 88,654	\$ 306,345
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 255,221	\$ 39,930	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 763,175	\$- 477,991	\$ 614,402	\$ 1,120,537	\$ 963,159

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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	\$- 20,627	\$- 15,206	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 8,200,215	\$ 5,969,630	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 978,560	\$ 891,470	\$ 888,260	\$ 802,541	\$ 806,457
1-4 Dwelling Units	CF190	\$ 788,517	\$ 627,868	\$ 669,156	\$ 635,590	\$ 642,901
Multifamily (5 or more) Dwelling Units	CF200	\$ 146,862	\$ 203,667	\$ 165,312	\$ 144,724	\$ 122,105
Nonresidential	CF210	\$ 43,181	\$ 59,935	\$ 53,792	\$ 22,227	\$ 41,451
Permanent Loans - Total	SUB3851	\$ 7,221,655	\$ 5,078,160	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 6,944,105	\$ 4,887,024	\$ 4,732,862	\$ 8,454,803	\$ 8,787,262
Multifamily (5 or more) Dwelling Units	CF245	\$ 116,298	\$ 72,788	\$ 52,425	\$ 20,232	\$ 24,414
Nonresidential (Except Land)	CF260	\$ 46,683	\$ 58,731	\$ 42,655	\$ 59,390	\$ 35,068
Land	CF270	\$ 114,569	\$ 59,617	\$ 47,608	\$ 91,153	\$ 41,641
Loans and Participations Purchased - Total	SUB3880	\$ 905,294	\$ 770,740	\$ 925,659	\$ 1,525,218	\$ 1,378,083
Secured by 1-4 Dwelling Units	CF280	\$ 875,340	\$ 718,599	\$ 909,655	\$ 1,512,924	\$ 1,365,962
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 7,859	\$ 45,527	\$ 5,421	\$ 7,609	\$ 1,343
Secured by Nonresidential	CF300	\$ 22,095	\$ 6,614	\$ 10,583	\$ 4,685	\$ 10,778
Loans and Participations Sold - Total	SUB3890	\$ 4,504,045	\$ 3,125,437	\$ 3,600,039	\$ 7,243,885	\$ 6,866,600
Secured by 1-4 Dwelling Units	CF310	\$ 4,492,454	\$ 3,106,254	\$ 3,590,217	\$ 7,237,541	\$ 6,863,029
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 7,206	\$ 10,213	\$ 4,609	\$ 5,466	\$ 2,981
Secured by Nonresidential	CF330	\$ 4,385	\$ 8,970	\$ 5,213	\$ 878	\$ 590
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,598,751	\$- 2,354,697	\$- 2,674,380	\$- 5,718,667	\$- 5,488,517
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,885,179	\$ 3,112,368	\$ 3,325,508	\$ 4,105,209	\$ 3,963,982
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 42,879	\$ 101,586	\$ 29,523	\$- 144,953	\$- 30,434
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 2,008,160	\$ 1,465,592	\$ 73,322	\$ 309,728	\$ 128,478
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 673,406	\$ 604,151	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,692,108	\$ 7,659,718	\$ 7,919,618	\$ 6,830,563	\$ 7,047,067
Commercial	CF390	\$ 2,925,886	\$ 2,403,234	\$ 2,545,901	\$ 1,989,242	\$ 2,373,839
Consumer	CF400	\$ 5,766,222	\$ 5,256,484	\$ 5,373,717	\$ 4,841,321	\$ 4,673,228
Nonmortgage Loans - Sales - Total	SUB3915	\$ 194,530	\$ 2,236,949	N/A	N/A	N/A
Commercial	CF395	\$ 193,783	\$ 345,520	N/A	N/A	N/A
Consumer	CF405	\$ 747	\$ 1,891,429	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,497,578	\$ 5,422,769	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 854,040	\$ 584,715	\$ 102,002	\$ 194,088	\$ 84,295

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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	\$ 771,914	\$ 495,369	\$ 24,695	\$ 100,396	\$- 8,231
Interest Credited to Deposits	CF430	\$ 82,126	\$ 89,346	\$ 77,307	\$ 93,692	\$ 92,526
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$- 187,632	\$- 360,796	\$- 114,450	\$ 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	\$ 913,541	\$ 889,901	N/A	N/A	N/A
Fully Insured	DI100	\$ 710,823	\$ 715,031	\$ 753,851	\$ 808,983	\$ 337,768
Other	DI110	\$ 202,718	\$ 174,870	\$ 161,007	\$ 164,658	\$ 142,379
Deposits with Balances - \$100,000 or Less	DI120	\$ 16,562,672	\$ 16,262,557	\$ 16,111,230	\$ 16,422,021	\$ 16,306,644
Deposits with Balances - Greater than \$100,000	DI130	\$ 8,688,154	\$ 8,134,218	\$ 7,426,745	\$ 7,374,749	\$ 7,410,755
Number of Deposit Accounts - Total	SUB4062	2,547,101	2,456,105	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	2,503,373	2,414,863	2,448,076	2,380,446	2,271,845
Balances Greater than \$100,000	DI160	43,728	41,242	41,077	40,817	39,192
IRA/Keogh Accounts	DI200	\$ 1,425,369	\$ 1,404,677	\$ 1,437,520	\$ 1,484,745	\$ 1,499,090
Uninsured Deposits	DI210	\$ 4,351,731	\$ 4,023,438	\$ 3,802,991	\$ 3,764,892	\$ 3,618,444
Preferred Deposits	DI220	\$ 6,503	\$ 6,249	\$ 6,249	\$ 5,971	\$ 6,195
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,298,937	\$ 6,213,043	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 10,287,302	\$ 10,060,859	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 344,632	\$ 351,562	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 8,320,358	\$ 7,771,313	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 716,822	\$ 734,049	\$ 783,680	\$ 825,388	\$ 971,559
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,068	\$ 619	\$ 2,024	\$ 1,855	\$ 4,334
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 48,278	\$ 48,190	\$ 63,090	\$ 30,908	\$ 44,248
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 3,942	\$ 10	\$ 18,430	\$ 7,166	\$ 7,642
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	\$ 39,329	\$ 32,555	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 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	\$ 39,190	\$ 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	8,165	8,184	8,248	8,244	8,284
Assets Held in Trading Accounts	SI375	\$ 59,640	\$ 76,480	\$ 60,054	\$ 71,547	\$ 30,109
Available-for-Sale Securities	SI385	\$ 1,414,877	\$ 1,528,195	\$ 1,717,801	\$ 2,568,211	\$ 2,895,329
Assets Held for Sale	SI387	\$ 1,117,681	\$ 1,109,727	\$ 1,001,997	\$ 1,512,481	\$ 3,908,660
Loans Serviced for Others	SI390	\$ 20,536,245	\$ 20,768,653	\$ 19,234,883	\$ 19,175,267	\$ 16,633,391
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 59,640	\$ 76,480	\$ 60,054	\$ 71,547	\$ 30,109
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	82.57%	83.02%	87.99%	89.92%	89.57%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.15%	83.29%	87.98%	89.19%	89.51%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.40%	78.25%	87.86%	88.51%	89.33%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	67.40%	72.62%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 158,529	\$ 156,604	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 14,897	\$ 14,500	\$ 15,809	\$ 13,682	\$ 17,423
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	27	12	18	18
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 3,341,203	\$ 3,134,372	\$ 3,145,951	\$ 3,329,526	\$ 3,292,056
Net Income (Loss) (SO91)	SI610	\$ 104,863	\$ 89,156	\$ 108,888	\$ 142,702	\$ 116,041

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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	\$ 1,696	\$ 32	\$ 126,409	\$ 32,832	\$ 3,510
Dividends Declared - Common Stock	SI630	\$ 43,533	\$ 26,757	\$ 54,818	\$ 53,812	\$ 47,634
Stock Issued	SI640	\$ 7	\$ 0	\$ 13	\$ 0	\$ 81
Stock Retired	SI650	\$ 0	\$ 0	\$ 6	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 160,228	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$- 12,947	\$ 0
Other Comprehensive Income	SI662	\$- 5,876	\$ 68	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	\$- 9	N/A	N/A	N/A
Other Adjustments	SI671	\$- 244	\$ 299	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 3,394,724	\$ 3,357,325	\$ 3,134,369	\$ 3,368,258	\$ 3,329,526
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 56,925	\$ 77,357	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 11,754,881	\$ 2,066,853	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 6,849	\$ 3,236	\$ 2,181	\$ 2,829	\$ 2,771
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 48,059,389	\$ 45,781,510	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 12,321,403	\$ 10,773,848	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 21,881,677	\$ 21,592,403	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 11,703,750	\$ 11,778,982	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 23,730,306	\$ 23,043,648	N/A	N/A	N/A
Total Borrowings	SI895	\$ 19,636,738	\$ 18,531,148	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	13	17	13	15	19
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 476	\$ 562	\$ 1,680	\$ 753	\$ 2,051
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.59	5.11	5.67	4.22	5.48
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.41	9.07	6.35	6.10	7.44
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	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	3	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	11	11	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	17 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	6 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	7 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	3 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	5 [Yes]
Number of Loans on SC260	SB200	37	N/A	N/A	N/A	58
Number of Loans on SC300, SC303, and SC306	SB210	862	N/A	N/A	N/A	911
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	309	N/A	N/A	N/A	809
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 13,085	N/A	N/A	N/A	\$ 55,650
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	246	N/A	N/A	N/A	224
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 35,607	N/A	N/A	N/A	\$ 31,725
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	262	N/A	N/A	N/A	235
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 118,850	N/A	N/A	N/A	\$ 125,445
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	3,631	N/A	N/A	N/A	2,899
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 70,137	N/A	N/A	N/A	\$ 70,658
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	220	N/A	N/A	N/A	269
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 27,559	N/A	N/A	N/A	\$ 34,504
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	209	N/A	N/A	N/A	174

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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	\$ 77,782	N/A	N/A	N/A	\$ 64,130
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	72	N/A	N/A	N/A	73
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 2,601	N/A	N/A	N/A	\$ 3,046
Farm Mortgages Orig at \$100-250,000 - Number	SB520	14	N/A	N/A	N/A	11
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 2,193	N/A	N/A	N/A	\$ 1,605
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	5	N/A	N/A	N/A	2
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 1,719	N/A	N/A	N/A	\$ 715
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	258	N/A	N/A	N/A	212
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 4,647	N/A	N/A	N/A	\$ 3,303
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	13	N/A	N/A	N/A	11
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,050	N/A	N/A	N/A	\$ 1,576
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	1	N/A	N/A	N/A	1
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 320	N/A	N/A	N/A	\$ 285

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 869,463	\$ 1,002,208	\$ 748,313	\$ 652,211	\$ 623,051
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 615,974	\$ 539,775	\$ 337,174	\$ 307,250	\$ 301,087
Personal Trust and Agency Accounts	FS210	\$ 156,574	\$ 160,635	\$ 178,458	\$ 169,370	\$ 167,926
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 170,400	\$ 50,847	\$ 47,350	\$ 43,940	\$ 42,601
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 170,400	\$ 50,847	\$ 47,350	\$ 43,940	\$ 42,601
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 289,000	\$ 328,293	\$ 111,366	\$ 93,940	\$ 90,560
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 176,745	\$ 176,256	\$ 173,085	\$ 137,041	\$ 134,131
Personal Trust and Agency Accounts	FS211	\$ 176,681	\$ 176,189	\$ 173,019	\$ 136,981	\$ 134,073
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 64	\$ 67	\$ 66	\$ 60	\$ 58
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 64	\$ 67	\$ 66	\$ 60	\$ 58
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	\$ 76,744	\$ 286,177	\$ 238,054	\$ 207,920	\$ 187,833
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,588	2,169	930	931	911
Personal Trust and Agency Accounts	FS212	606	626	597	598	597
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,054	138	103	104	96
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	1,054	138	103	104	96
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	928	1,405	230	229	218
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	10	10	8	8	9
Personal Trust and Agency Accounts	FS213	9	9	7	7	7
Retirement-related Trust and Agency Accounts - Total	SUB6130	1	1	1	1	2
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	1	1	1	2
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	7	7	766	766	683
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,413	\$ 1,233	\$ 3,370	\$ 2,479	\$ 1,558
Personal Trust and Agency Accounts	FS310	\$ 865	\$ 427	\$ 1,665	\$ 1,210	\$ 747
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 499	\$ 97	\$ 332	\$ 245	\$ 156
Employee Benefit - Defined Contribution	FS320	\$ 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
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 499	\$ 97	\$ 332	\$ 245	\$ 156
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 952	\$ 684	\$ 844	\$ 634	\$ 417
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 22	\$ 11	\$ 407	\$ 285	\$ 150
Other Fiduciary and Related Services	FS390	\$ 75	\$ 14	\$ 122	\$ 105	\$ 88
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,882	\$ 1,074	\$ 3,284	\$ 2,164	\$ 1,494
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 1	\$ 9	\$ 10	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 530	\$ 158	\$ 77	\$ 305	\$ 64
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 282,283	\$ 160,635	\$ 178,458	\$ 169,370	\$ 167,926
Non-Interest-Bearing Deposits	FS410	\$ 938	\$ - 21	\$ 26	\$ 17	\$ 41
Interest-Bearing Deposits	FS415	\$ 7,875	\$ 1,128	\$ 935	\$ 878	\$ 288
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,388	\$ 4,169	\$ 14,266	\$ 9,119	\$ 8,799
State, County and Municipal Obligations	FS425	\$ 7,399	\$ 7,679	\$ 7,581	\$ 7,938	\$ 8,532
Money Market Mutual Funds	FS430	\$ 10,426	\$ 10,560	\$ 8,903	\$ 12,804	\$ 17,157
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,512	\$ 3,332	\$ 10,028	\$ 10,703	\$ 9,301
Common and Preferred Stock	FS445	\$ 237,380	\$ 123,551	\$ 127,994	\$ 120,209	\$ 117,393
Real Estate Mortgages	FS450	\$ 377	\$ 378	\$ 39	\$ 279	\$ 288
Real Estate	FS455	\$ 1,754	\$ 1,855	\$ 1,032	\$ 575	\$ 587
Miscellaneous Assets	FS460	\$ 8,234	\$ 8,004	\$ 7,654	\$ 6,848	\$ 5,540
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 1	\$ 1	\$ 9	\$ 10	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 1	\$ 1	\$ 1	\$ 2	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 8	\$ 8	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 3,394,726	\$ 3,357,328	\$ 3,134,369	\$ 3,368,260	\$ 3,329,526
Equity Capital Deductions - Total	SUB1631	\$ 200,957	\$ 210,269	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 4,770	\$ 3,906	\$ 3,615	\$ 8,841	\$ 7,443
Goodwill and Certain Other Intangible Assets	CCR115	\$ 184,254	\$ 192,732	\$ 177,745	\$ 154,488	\$ 155,013
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 11,933	\$ 13,631	\$ 13,266	\$ 6,318	\$ 5,368
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 265,153	\$ 255,361	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 7,508	\$- 13,592	\$- 13,275	\$- 17,415	\$- 27,187
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 272,661	\$ 268,953	\$ 271,528	\$ 274,952	\$ 281,585
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,458,922	\$ 3,402,420	\$ 3,197,996	\$ 3,456,150	\$ 3,416,100
Total Assets (SC60)	CCR205	\$ 48,965,733	\$ 47,683,268	\$ 45,974,299	\$ 44,076,505	\$ 44,943,474
Asset Deductions - Total	SUB1651	\$ 204,892	\$ 208,761	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 8,705	\$ 2,398	\$ 3,920	\$ 9,229	\$ 6,653
Goodwill and Certain Other Intangible Assets	CCR265	\$ 184,254	\$ 192,732	\$ 177,745	\$ 154,488	\$ 155,013
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 11,933	\$ 13,631	\$ 13,266	\$ 6,318	\$ 5,368
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 10,568	\$- 18,737	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 10,568	\$- 18,737	\$- 18,368	\$- 24,396	\$- 39,039
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 48,750,273	\$ 47,455,770	\$ 45,761,000	\$ 43,882,074	\$ 44,737,401
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,950,482	\$ 1,898,560	\$ 1,830,426	\$ 1,755,611	\$ 1,789,895
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,458,922	\$ 3,402,420	\$ 3,197,996	\$ 3,456,150	\$ 3,416,100
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 50	\$ 19	\$ 17	\$ 16
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 33,387	\$ 38,336	\$ 35,517	\$ 31,967	\$ 25,159

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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	\$ 251,404	\$ 259,962	\$ 258,307	\$ 277,053	\$ 275,062
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 284,791	\$ 298,348	\$ 293,843	\$ 309,037	\$ 300,237
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 284,791	\$ 298,348	\$ 293,843	\$ 309,037	\$ 300,237
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 13,132	\$ 12,601	\$ 12,217	\$ 14,037	\$ 10,008
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 45,302	\$ 59,560	\$ 43,834	\$ 51,261	\$ 24,608
Total Risk-Based Capital	CCR39	\$ 3,685,279	\$ 3,628,607	\$ 3,435,788	\$ 3,699,889	\$ 3,681,721
0% R/W Category - Cash	CCR400	\$ 93,009	\$ 92,064	\$ 95,849	\$ 92,248	\$ 102,147
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 928,138	\$ 1,280,507	\$ 728,372	\$ 1,183,917	\$ 375,681
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2	\$ 2	\$ 2	\$ 495	\$ 2
0% R/W Category - Other	CCR415	\$ 737,247	\$ 688,711	\$ 355,971	\$ 714,110	\$ 552,533
0% R/W Category - Assets Total	CCR420	\$ 1,758,396	\$ 2,061,284	\$ 1,180,194	\$ 1,990,770	\$ 1,030,363
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 6,244,974	\$ 6,912,982	\$ 7,398,957	\$ 7,450,169	\$ 7,192,549
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,176,856	\$ 1,377,572	\$ 1,495,332	\$ 1,543,597	\$ 1,124,388
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,912	\$ 2,800	\$ 13,365	\$ 2,849	\$ 2,714
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,230,007	\$ 10,876,930	\$ 9,096,736	\$ 7,201,273	\$ 7,689,987
20% R/W Category - Other	CCR450	\$ 529,176	\$ 576,596	\$ 531,628	\$ 631,023	\$ 742,350
20% R/W Category - Assets Total	CCR455	\$ 19,183,925	\$ 19,746,880	\$ 18,536,018	\$ 16,828,911	\$ 16,751,988
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,836,784	\$ 3,949,375	\$ 3,707,203	\$ 3,365,782	\$ 3,350,399
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,964,614	\$ 6,835,895	\$ 6,471,945	\$ 6,483,366	\$ 6,737,044
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 111,878	\$ 37,613	\$ 31,479	\$ 31,165	\$ 41,848
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,179	\$ 2,318	\$ 2,468	\$ 2,725	\$ 3,199
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 178	\$ 177	\$ 179	\$ 178	\$ 179
50% R/W Category - Other	CCR480	\$ 45,523	\$ 43,217	\$ 44,676	\$ 41,769	\$ 41,734
50% R/W Category - Assets Total	CCR485	\$ 7,124,372	\$ 6,919,220	\$ 6,550,747	\$ 6,559,203	\$ 6,824,004
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,562,192	\$ 3,459,616	\$ 3,275,375	\$ 3,279,601	\$ 3,412,000
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 11,469	\$ 23,059	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	\$ 22,550,611	\$ 20,536,697	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 22,562,080	\$ 20,559,756	\$ 21,252,221	\$ 20,263,298	\$ 21,753,578
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 22,562,080	\$ 20,559,756	\$ 21,252,221	\$ 20,263,298	\$ 21,753,578
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 50,628,773	\$ 49,287,140	\$ 47,519,180	\$ 45,642,182	\$ 46,359,933
Subtotal Risk-Weighted Assets	CCR75	\$ 29,961,053	\$ 27,968,744	\$ 28,234,796	\$ 26,908,682	\$ 28,515,978
Excess Allowances for Loan and Lease Losses	CCR530	\$ 905	\$ 951	\$ 1,273	\$ 1,253	\$ 1,096
Total Risk-Weighted Assets	CCR78	\$ 29,960,148	\$ 27,967,793	\$ 28,233,523	\$ 26,907,429	\$ 28,514,882
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,397,455	\$ 2,238,105	\$ 2,259,402	\$ 2,153,325	\$ 2,282,049
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.10%	7.17%	6.99%	7.88%	7.64%
Total Risk-Based Capital Ratio	CCR820	12.30%	12.97%	12.17%	13.75%	12.91%
Tier 1 Risk-Based Capital Ratio	CCR830	11.39%	11.95%	11.17%	12.65%	11.89%
Tangible Equity Ratio	CCR840	7.10%	7.17%	6.99%	7.88%	7.64%

***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.