

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 8:31 AM	TFR Industry Aggregate Report 91300 - OTS-Regulated: U.S. Total 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	910	923	928	936	947

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	17	21	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	\$ 86,505,622	\$ 94,114,322	\$ 105,656,092	\$ 115,960,330	\$ 112,296,020
Cash and Non-Interest-Earning Deposits	SC110	\$ 18,167,784	\$ 17,882,576	\$ 19,883,509	\$ 19,865,313	\$ 20,272,146
Interest-Earning Deposits in FHLBs	SC112	\$ 6,636,958	\$ 7,595,248	\$ 7,060,160	\$ 10,856,983	\$ 11,366,526
Other Interest-Earning Deposits	SC118	\$ 3,317,433	\$ 2,949,835	\$ 2,608,275	\$ 2,649,570	\$ 2,679,873
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,029,059	\$ 12,985,852	\$ 9,422,686	\$ 20,101,242	\$ 20,600,857
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 34,436,478	\$ 37,952,509	\$ 49,262,903	\$ 44,717,888	\$ 39,505,320
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,911,655	\$ 6,029,052	\$ 5,845,749	\$ 5,976,998	\$ 6,294,178
State and Municipal Obligations	SC180	\$ 3,573,502	\$ 3,697,003	\$ 3,559,531	\$ 3,541,542	\$ 2,975,934
Securities Backed by Nonmortgage Loans	SC182	\$ 321,600	\$ 506,436	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 3,701,549	\$ 4,066,613	\$ 7,192,288	\$ 7,635,268	\$ 7,894,428
Accrued Interest Receivable	SC191	\$ 409,604	\$ 449,198	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 147,554,269	\$ 153,416,615	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 147,554,258	\$ 153,416,604	\$ 137,126,105	\$ 135,954,173	\$ 148,429,302
Pass-Through - Total	SUB0073	\$ 93,849,363	\$ 97,275,891	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 86,421,989	\$ 89,597,608	\$ 82,185,847	\$ 81,493,299	\$ 86,822,504
Other Pass-Through	SC215	\$ 7,427,374	\$ 7,678,283	\$ 9,095,835	\$ 8,587,331	\$ 9,003,335
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 52,887,378	\$ 55,411,043	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 21,175,076	\$ 21,486,566	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 10,116,557	\$ 11,231,301	N/A	N/A	N/A
Other	SC222	\$ 21,595,745	\$ 22,693,176	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 817,528	\$ 729,681	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	\$ 11	\$ 11	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 773,197,719	\$ 742,241,103	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 769,586,710	\$ 738,585,361	\$ 677,306,013	\$ 663,578,795	\$ 648,251,383
Construction Loans - Total	SUB0100	\$ 23,024,801	\$ 22,858,053	\$ 22,165,333	\$ 21,547,705	\$ 21,821,511
Residential - Total	SUB0110	\$ 18,434,513	\$ 17,967,851	\$ 17,008,984	\$ 16,655,185	\$ 16,864,066
1-4 Dwelling Units	SC230	\$ 13,948,690	\$ 13,564,674	\$ 12,784,029	\$ 12,415,167	\$ 12,582,383
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,485,823	\$ 4,403,177	\$ 4,224,955	\$ 4,240,018	\$ 4,281,683
Nonresidential Property	SC240	\$ 4,590,288	\$ 4,890,202	\$ 5,156,349	\$ 4,892,520	\$ 4,957,445
Permanent Loans - Total	SUB0121	\$ 747,016,660	\$ 716,288,667	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 688,864,513	\$ 659,035,447	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 631,469,765	\$ 602,568,815	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 58,724,867	\$ 53,529,595	\$ 48,820,150	\$ 42,290,102	\$ 38,213,333
All Other - First Liens	SC254	\$ 553,455,747	\$ 531,712,779	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 19,289,151	\$ 17,326,441	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 57,394,748	\$ 56,466,632	\$ 53,716,621	\$ 52,309,420	\$ 50,587,622
Nonresidential Property (Except Land)	SC260	\$ 49,065,170	\$ 48,810,808	\$ 46,841,022	\$ 46,587,211	\$ 45,748,046
Land	SC265	\$ 9,086,977	\$ 8,442,412	\$ 7,859,644	\$ 7,444,083	\$ 6,919,576
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 47,314,972	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 2,868,476	\$ 2,756,994	\$ 2,608,853	\$ 2,660,182	\$ 2,710,075
Advances for Taxes and Insurance	SC275	\$ 287,782	\$ 337,389	\$ 367,947	\$ 241,834	\$ 269,355
Allowance for Loan and Lease Losses	SC283	\$ 3,611,009	\$ 3,655,742	\$ 3,514,261	\$ 3,727,458	\$ 3,804,237
Nonmortgage Loans - Gross	SUB0162	\$ 112,698,280	\$ 100,862,657	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 109,886,011	\$ 98,338,062	\$ 100,743,689	\$ 97,182,903	\$ 89,122,549
Commercial Loans - Total	SC32	\$ 37,749,889	\$ 32,474,074	\$ 39,131,882	\$ 40,414,862	\$ 30,927,023
Secured	SC300	\$ 23,937,314	\$ 24,310,209	\$ 23,024,033	\$ 23,154,013	\$ 23,302,169
Unsecured	SC303	\$ 12,106,620	\$ 6,033,584	\$ 14,014,689	\$ 15,214,891	\$ 5,724,328
Lease Receivables	SC306	\$ 1,705,955	\$ 2,130,281	\$ 2,093,160	\$ 2,045,958	\$ 1,900,527
Consumer Loans - Total	SC35	\$ 74,375,982	\$ 67,866,864	\$ 63,754,282	\$ 58,799,834	\$ 60,281,608
Loans on Deposits	SC310	\$ 601,720	\$ 635,140	\$ 656,030	\$ 672,187	\$ 695,370
Home Improvement Loans (Not secured by real estate)	SC316	\$ 685,552	\$ 682,041	\$ 1,234,180	\$ 1,326,150	\$ 1,223,742
Education Loans	SC320	\$ 659,133	\$ 750,094	\$ 733,012	\$ 746,262	\$ 687,816
Auto Loans	SC323	\$ 26,231,625	\$ 24,770,808	\$ 26,531,070	\$ 25,903,345	\$ 28,326,715
Mobile Home Loans	SC326	\$ 830,030	\$ 861,574	\$ 883,352	\$ 3,109,128	\$ 2,929,650
Credit Cards	SC328	\$ 23,876,011	\$ 20,170,754	\$ 22,207,594	\$ 17,821,279	\$ 17,563,566

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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	\$ 21,491,911	\$ 19,996,453	\$ 11,508,948	\$ 9,221,443	\$ 8,854,542
Accrued Interest Receivable	SC348	\$ 572,409	\$ 521,719	\$ 569,178	\$ 630,769	\$ 553,504
Allowance for Loan and Lease Losses	SC357	\$ 2,812,269	\$ 2,524,595	\$ 2,716,275	\$ 2,662,562	\$ 2,639,806
Repossessed Assets - Gross	SUB0201	\$ 817,613	\$ 909,618	\$ 937,529	\$ 995,256	\$ 974,378
Repossessed Assets - Total	SC40	\$ 810,819	\$ 902,148	\$ 929,549	\$ 979,526	\$ 959,940
Real Estate - Total	SUB0210	\$ 783,284	\$ 865,638	\$ 883,284	\$ 933,083	\$ 916,761
Construction	SC405	\$ 32,248	\$ 70,940	\$ 80,172	\$ 113,755	\$ 112,749
Residential - Total	SUB0225	\$ 576,791	\$ 617,066	\$ 603,511	\$ 589,620	\$ 581,968
1-4 Dwelling Units	SC415	\$ 563,664	\$ 606,227	\$ 597,318	\$ 583,567	\$ 576,779
Multifamily (5 or more) Dwelling Units	SC425	\$ 13,127	\$ 10,839	\$ 6,193	\$ 6,053	\$ 5,189
Nonresidential (Except Land)	SC426	\$ 125,419	\$ 121,529	\$ 136,980	\$ 162,356	\$ 157,001
Land	SC428	\$ 48,826	\$ 56,103	\$ 62,621	\$ 67,352	\$ 65,043
Other Repossessed Assets	SC430	\$ 34,329	\$ 43,980	\$ 54,245	\$ 62,173	\$ 57,618
General Valuation Allowances	SC441	\$ 6,794	\$ 7,470	\$ 7,980	\$ 15,730	\$ 14,438
Real Estate Held for Investment	SC45	\$ 275,607	\$ 281,774	\$ 276,593	\$ 304,870	\$ 289,500
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 14,759,284	\$ 14,279,740	\$ 13,155,293	\$ 13,467,991	\$ 13,013,250
Federal Home Loan Bank Stock	SC510	\$ 14,139,875	\$ 13,674,575	\$ 12,650,102	\$ 13,092,254	\$ 12,638,733
Other	SC540	\$ 619,409	\$ 605,165	\$ 560,894	\$ 434,753	\$ 436,266
Office Premises and Equipment	SC55	\$ 9,714,488	\$ 9,790,706	\$ 9,725,250	\$ 9,679,906	\$ 9,562,546
Other Assets - Gross	SUB0262	\$ 49,257,573	\$ 47,697,889	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 49,210,379	\$ 47,647,304	\$ 44,510,236	\$ 62,858,508	\$ 47,759,307
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 922,093	\$ 967,472	\$ 389,600	\$ 407,429	\$ 482,896
Bank-Owned Life Insurance - Other	SC625	\$ 5,077,644	\$ 5,316,953	\$ 5,589,723	\$ 3,452,646	\$ 3,282,431
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,903,843	\$ 7,504,260	\$ 8,614,141	\$ 8,015,253	\$ 6,440,978
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 7,839	\$ 8,332	\$ 9,492	\$ 10,297	\$ 11,190
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 16,516,045	\$ 16,155,268	\$ 15,410,562	\$ 15,258,430	\$ 14,986,008
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 728,634	\$ 602,215	\$ 581,353	\$ 554,457	\$ 545,770
Other Assets	SC689	\$ 16,101,475	\$ 17,143,389	\$ 19,961,858	\$ 38,976,501	\$ 25,922,553
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	\$ 47,194	\$ 50,585	\$ 70,173	\$ 73,371	\$ 72,622
General Valuation Allowances - Total	SUB2092	\$ 6,477,277	\$ 6,238,403	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 1,194,780,455	\$ 1,163,594,423	N/A	N/A	N/A
Total Assets	SC60	\$ 1,188,303,178	\$ 1,157,356,020	\$ 1,092,615,463	\$ 1,094,131,195	\$ 1,064,671,766
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 695,583,501	\$ 693,043,901	\$ 662,223,507	\$ 673,379,465	\$ 661,853,893
Deposits	SC710	\$ 667,204,629	\$ 660,054,462	\$ 636,635,150	\$ 631,151,807	\$ 617,138,763
Escrows	SC712	\$ 28,279,956	\$ 32,852,663	\$ 25,431,397	\$ 41,376,703	\$ 43,821,666
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 98,916	\$ 136,776	\$ 165,693	\$ 177,938	\$ 202,838
Borrowings - Total	SC72	\$ 362,386,229	\$ 336,982,726	\$ 313,350,339	\$ 288,265,759	\$ 282,620,866
Advances from FHLBank	SC720	\$ 221,056,585	\$ 210,516,743	\$ 189,719,988	\$ 175,578,581	\$ 164,161,769
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 59,868,131	\$ 62,481,645	\$ 63,648,364	\$ 57,990,632	\$ 59,444,201
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 5,036,666	\$ 5,975,129	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 398	\$ 425	\$ 26,900	\$ 30,128	\$ 16,833
CMOs (Including REMICs)	SC740	\$ 398	\$ 425	\$ 469	\$ 517	\$ 731
Other	SC745	\$ 0	\$ 0	\$ 26,431	\$ 29,611	\$ 16,102
Other Borrowings	SC760	\$ 76,424,449	\$ 58,008,784	\$ 54,858,069	\$ 49,700,200	\$ 54,172,026
Other Liabilities - Total	SC75	\$ 20,460,144	\$ 20,466,316	\$ 17,117,128	\$ 35,407,397	\$ 22,952,508
Accrued Interest Payable - Deposits	SC763	\$ 713,933	\$ 725,596	\$ 651,354	\$ 655,754	\$ 651,718
Accrued Interest Payable - Other	SC766	\$ 1,342,509	\$ 1,466,382	\$ 960,697	\$ 1,250,636	\$ 1,017,925
Accrued Taxes	SC776	\$ 3,099,253	\$ 3,377,527	\$ 2,286,717	\$ 3,358,890	\$ 2,320,963
Accounts Payable	SC780	\$ 5,718,541	\$ 3,897,623	\$ 3,644,763	\$ 5,316,510	\$ 6,135,771
Deferred Income Taxes	SC790	\$ 1,411,745	\$ 1,638,515	\$ 1,639,569	\$ 1,634,233	\$ 1,639,750
Other Liabilities and Deferred Income	SC796	\$ 8,174,163	\$ 9,360,673	\$ 7,934,028	\$ 23,191,374	\$ 11,186,381
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	\$ 1,078,429,874	\$ 1,050,492,943	\$ 992,699,700	\$ 996,379,595	\$ 966,736,614

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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	\$ 604,858	\$ 575,193	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 109,268,443	\$ 106,287,891	\$ 99,358,053	\$ 97,230,705	\$ 97,462,234
Stock - Total	SUB0311	\$ 61,743,894	\$ 58,505,035	\$ 55,046,548	\$ 53,501,537	\$ 53,201,853
Perpetual Preferred Stock - Cumulative	SC812	\$ 13	\$ 0	\$ 0	\$ 1	\$ 1
Perpetual Preferred Stock - Noncumulative	SC814	\$ 669,654	\$ 673,404	\$ 669,723	\$ 680,843	\$ 680,844
Common Stock - Par Value	SC820	\$ 630,930	\$ 637,416	\$ 640,899	\$ 636,715	\$ 641,044
Common Stock - Paid in Excess of Par	SC830	\$ 60,443,297	\$ 57,194,215	\$ 53,735,926	\$ 52,183,978	\$ 51,879,964
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,020,975	\$ 649,282	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 534,023	\$ 1,568,832	\$ 535,344	\$ 990,868	\$ 2,497,822
Gains (Losses) on Cash Flow Hedges	SC865	\$- 473,232	\$- 904,993	N/A	N/A	N/A
Other	SC870	\$- 13,720	\$- 14,557	N/A	N/A	N/A
Retained Earnings	SC880	\$ 48,792,499	\$ 47,463,698	\$ 44,976,877	\$ 44,209,755	\$ 43,548,546
Other Components of Equity Capital	SC891	\$- 246,975	\$- 330,124	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,188,303,175	\$ 1,157,356,027	\$ 1,092,615,460	\$ 1,094,131,206	\$ 1,064,671,760

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	107	\$ 57,042
3	Federal, State, or other taxes receivable	228	\$ 943,147
4	Net deferred tax assets	376	\$ 1,530,829
5	Insured portion of real estate acquired by forecls	6	\$ 49,458
6	Prepaid deposit insurance premiums	115	\$ 2,833
7	Prepaid expenses	756	\$ 377,413
8	Deposits for utilities and other services	26	\$ 1,030
9	Advances for loans serviced for others	36	\$ 710,492
10	Property leased to others, net of accumul. deprec.	5	\$ 592,726
11	Deferred issuance costs	2	\$ 1,086
12	Amounts receivable under interest rate swap agreem	2	\$ 5,202
13	Noninterest-bearing accts recv from Hold Co/Affl	39	\$ 496,036
14	Other noninterest-bearing short-term accounts recv	226	\$ 2,518,898
19	Receivables fr a broker for unsettled transactions	17	\$ 135,075
20	F/V of all derivative instru. reportable as assets	22	\$ 1,628,095
22	Unapplied loan disbursements	31	\$ 1,525,379
99	Other	486	\$ 2,043,461

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	16	\$ 62,184
4	Nonrefundable loan fees received prior to closing	63	\$ 5,268
5	Deferred gains from sale/leaseback	2	\$ 870
6	Balances in U.S. Treasury tax and loan accounts	10	\$ 7,387
7	Deferred gains from the sale of real estate	40	\$ 3,520
8	Negative equity investments in uncons service corp	1	\$ 943
9	Fees received for standby contracts and other	3	\$ 48
10	Amounts due brokers for unsettled transactions	20	\$ 302,350
11	The liability recorded for post-retirement benefit	328	\$ 683,599
13	Amounts payable under interest-rate-swap agreement	6	\$ 253,482
14	Unapplied loan payments received	58	\$ 207,757
16	Recourse loan liability	12	\$ 72,426
17	Noninterest-bearing payables to Hold Co/Affiliates	79	\$ 1,473,860
18	Litigation reserves	9	\$ 6,483
20	F/V of all derivative instru. reportable as liab.	28	\$ 1,590,947
21	Liabilities for credit losses on OBS credit exposures	2	\$ 2,074
99	Other	910	\$ 2,254,265

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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	\$ 13,194,613	\$ 12,950,565	\$ 12,730,268	\$ 12,673,857	\$ 12,995,727
Deposits and Investment Securities	SO115	\$ 502,181	\$ 587,502	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 1,451,585	\$ 1,501,071	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 9,294,835	\$ 9,018,824	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 1,946,012	\$ 1,843,168	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 557,323	\$ 548,085	\$ 603,535	\$ 519,925	\$ 494,603
Consumer Loans and Leases	SO171	\$ 1,388,689	\$ 1,295,083	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 110,507	\$ 100,077	\$ 85,590	\$ 117,744	\$ 132,396
Federal Home Loan Bank Stock	SO181	\$ 109,522	\$ 98,521	\$ 85,590	\$ 117,744	\$ 132,396
Other	SO185	\$ 985	\$ 1,556	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 4,845,681	\$ 4,964,025	\$ 4,971,897	\$ 5,027,096	\$ 5,240,413
Deposits	SO215	\$ 2,625,518	\$ 2,625,071	\$ 2,688,655	\$ 2,826,929	\$ 2,997,199
Escrows	SO225	\$ 5,301	\$ 15,457	\$ 20,104	\$ 17,102	\$ 4,246
Advances from FHLBank	SO230	\$ 1,300,358	\$ 1,357,184	\$ 1,329,207	\$ 1,331,742	\$ 1,395,850
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 67,869	\$ 60,373	\$ 61,579	\$ 61,833	\$ 64,318
Mortgage Collateralized Securities Issued	SO250	\$ 9	\$ 13	\$ 87	\$ 79	\$ 40
Other Borrowed Money	SO260	\$ 847,046	\$ 906,271	\$ 872,305	\$ 789,500	\$ 778,876
Capitalized Interest	SO271	\$ 420	\$ 344	\$ 40	\$ 88	\$ 116
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,459,439	\$ 8,086,617	\$ 7,844,687	\$ 7,770,128	\$ 7,893,579
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 620,586	\$ 517,355	\$ 338,468	\$ 537,947	\$ 652,914
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 7,838,853	\$ 7,569,262	\$ 7,507,056	\$ 7,232,124	\$ 7,240,623
Noninterest Income - Total	SO42	\$ 4,913,744	\$ 4,475,410	\$ 4,600,901	\$ 4,664,245	\$ 4,717,116
Mortgage Loan Serving Fees	SO410	\$- 52,148	\$- 732,032	\$ 800,608	\$ 140,496	\$- 1,032,430
Other Fees and Charges	SO420	\$ 3,154,804	\$ 2,515,771	\$ 2,622,601	\$ 2,589,537	\$ 2,465,092
Net Income (Loss) from Other - Total	SUB0451	\$ 1,172,040	\$ 899,425	\$ 425,842	\$ 1,674,728	\$ 2,220,543
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,001,823	\$ 918,015	\$ 320,341	\$ 1,602,002	\$ 2,065,572
Operations & Sale of Repossessed Assets	SO461	\$- 8,369	\$- 10,284	\$- 2,592	\$- 13,401	\$- 14,167
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 4,991	\$- 3,038	\$- 9,121	\$- 30,525	\$- 1,802
Sale of Securities Held-to-Maturity	SO467	\$ 577	\$ 483	\$- 238	\$ 3,136	\$ 1,645
Sale of Loans Held for Investment	SO475	\$ 1,985	\$ 4,496	\$ 4,033	\$- 752	\$ 9,243

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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
Sale of Other Assets Held for Investment	SO477	\$ 57,476	\$ 39,643	\$- 29,664	\$ 143,036	\$ 161,023
Trading Assets (Realized and Unrealized)	SO485	\$ 123,539	\$- 49,890	\$ 143,083	\$- 28,768	\$- 971
Other Noninterest Income	SO488	\$ 639,048	\$ 1,792,246	\$ 744,072	\$ 259,347	\$ 1,063,255
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	\$ 7,526,916	\$ 6,846,413	\$ 6,750,126	\$ 6,536,512	\$ 6,454,021
All Personnel Compensation and Expense	SO510	\$ 3,054,492	\$ 3,042,110	\$ 2,957,581	\$ 3,081,151	\$ 3,042,649
Legal Expense	SO520	\$ 67,808	\$ 45,116	\$ 62,406	\$ 58,549	\$ 52,564
Office Occupancy and Equipment Expense	SO530	\$ 1,079,920	\$ 1,082,869	\$ 1,251,460	\$ 1,094,897	\$ 1,120,962
Marketing and Other Professional Services	SO540	\$ 885,171	\$ 774,831	\$ 796,769	\$ 775,645	\$ 735,706
Loan Servicing Fees	SO550	\$ 255,659	\$ 245,251	\$ 206,224	\$ 118,625	\$ 113,242
Goodwill and Other Intangibles Expense	SO560	\$ 91,656	\$ 81,987	\$ 75,564	\$ 62,479	\$ 74,696
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 7,560	\$ 7,613	\$ 18,267	\$ 29,065	\$ 50,959
Other Noninterest Expense	SO580	\$ 2,084,650	\$ 1,566,636	\$ 1,381,855	\$ 1,316,101	\$ 1,263,244
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	\$ 5,225,681	\$ 5,198,259	\$ 5,348,131	\$ 5,352,110	\$ 5,494,717
Income Taxes - Total	SO71	\$ 1,877,913	\$ 1,851,979	\$ 1,906,748	\$ 1,912,801	\$ 1,962,909
Federal	SO710	\$ 1,621,831	\$ 1,646,388	\$ 1,805,048	\$ 1,673,252	\$ 1,718,189
State, Local & Other	SO720	\$ 256,082	\$ 205,591	\$ 101,700	\$ 239,549	\$ 244,720
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,347,768	\$ 3,346,280	\$ 3,441,383	\$ 3,439,310	\$ 3,531,808
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 31,184	\$- 8,516	\$ 1,868	\$ 289	\$ 1,411
Net Income (Loss)	SO91	\$ 3,378,952	\$ 3,337,764	\$ 3,443,251	\$ 3,439,599	\$ 3,533,219
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	6	\$ 1,283
4	Net income(loss) from leasing or subleasing space	219	\$ 14,477
5	Net income(loss) from real estate held for invest	21	\$ 1,658
6	Net income(loss)-equity invest in uncons sub org	29	\$- 457
7	Net income(loss) from leased property	41	\$ 10,689
9	Net income from data processing lease/services	16	\$ 3,549
10	Dividends from subordinate organizations	2	\$ 28
11	Adjustments to prior periods	4	\$ 18
12	Income on FHA/VA REO pending conveyance	2	\$ 22
14	Interest Income from CNFIs reported on SC655	6	\$- 10,225
15	Income from corporate-owned life insurance	210	\$ 55,442
19	Realized/unrealized gains on derivatives	11	\$ 506,479
99	Other	695	\$ 249,280

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	156	\$ 3,334
2	OTS assessments	226	\$ 5,675
3	Interest expense on income taxes	5	\$ 5,811
4	Interest expense on Treasury tax & loan accounts	2	\$ 6
5	Forfeited commitment fees on FHLBank advances	2	\$ 196
6	Supervisory examination fees	103	\$ 1,826
7	Office supplies, printing, and postage	670	\$ 164,305
8	Telephone, including data lines	307	\$ 71,087
9	Loan origination expense	172	\$ 144,383
10	ATM expense	136	\$ 24,224
11	Adjustments to prior periods	3	\$ 208
12	Acquisition and organization costs	4	\$ 1,946
13	Misc taxes other than income & real estate	103	\$ 7,696
14	Losses from fraud	6	\$ 2,638
15	Foreclosure expenses	9	\$ 2,691
16	Web site expenses	3	\$ 95
17	Charitable contributions	62	\$ 2,310
18	Minority Interest	6	\$ 17,447
19	Realized/unrealized losses on derivatives	8	\$ 580,907
99	Other	664	\$ 562,069

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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	\$ 25,799,345	\$ 12,950,565	\$ 51,049,551	\$ 38,573,350	\$ 26,023,349
YTD - Deposits and Investment Securities	Y_SO115	\$ 1,075,690	\$ 587,502	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,880,880	\$ 1,501,071	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 18,091,619	\$ 9,018,824	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,073,123	\$ 548,085	\$ 2,052,612	\$ 1,462,171	\$ 945,400
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,678,033	\$ 1,295,083	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 208,491	\$ 100,077	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 205,959	\$ 98,521	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 2,532	\$ 1,556	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 9,679,447	\$ 4,964,025	\$ 20,454,378	\$ 15,612,098	\$ 10,635,468
YTD - Deposits	Y_SO215	\$ 5,188,973	\$ 2,625,071	\$ 11,548,742	\$ 8,928,723	\$ 6,139,106
YTD - Escrows	Y_SO225	\$ 20,726	\$ 15,457	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 2,601,081	\$ 1,357,184	\$ 5,438,811	\$ 4,162,512	\$ 2,843,339
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 126,857	\$ 60,373	\$ 247,151	\$ 185,572	\$ 123,739
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 22	\$ 13	\$ 574	\$ 487	\$ 408
YTD - Other Borrowed Money	Y_SO260	\$ 1,742,552	\$ 906,271	\$ 3,171,117	\$ 2,306,829	\$ 1,517,907
YTD - Capitalized Interest	Y_SO271	\$ 764	\$ 344	\$ 350	\$ 310	\$ 222
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 16,328,389	\$ 8,086,617	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,126,613	\$ 517,355	\$ 2,173,598	\$ 1,845,563	\$ 1,312,387
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 15,201,776	\$ 7,569,262	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 9,342,535	\$ 4,475,410	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 783,947	\$- 732,032	\$- 706,791	\$- 1,508,644	\$- 1,650,147
YTD - Other Fees and Charges	Y_SO420	\$ 5,627,069	\$ 2,515,771	\$ 9,914,427	\$ 7,341,895	\$ 4,769,204
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,076,083	\$ 899,425	\$ 5,961,231	\$ 5,581,405	\$ 3,919,098
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,914,984	\$ 918,015	\$ 5,492,358	\$ 5,198,970	\$ 3,605,083
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 18,683	\$- 10,284	\$- 49,163	\$- 47,300	\$- 33,793
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 8,029	\$- 3,038	\$- 66,079	\$- 37,849	\$- 7,324
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,060	\$ 483	\$ 4,894	\$ 5,132	\$ 1,996
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 6,213	\$ 4,496	\$ 14,303	\$ 10,590	\$ 15,545
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 105,173	\$ 39,643	\$ 440,643	\$ 470,212	\$ 327,173

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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	\$ 73,589	\$- 49,890	\$ 124,275	\$- 18,350	\$ 10,418
YTD - Other Noninterest Income	Y_SO488	\$ 2,425,106	\$ 1,792,246	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 14,216,349	\$ 6,846,413	\$ 25,493,467	\$ 18,912,436	\$ 12,453,175
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 6,010,207	\$ 3,042,110	\$ 11,759,093	\$ 8,900,336	\$ 5,853,680
YTD - Legal Expense	Y_SO520	\$ 111,241	\$ 45,116	\$ 214,164	\$ 156,199	\$ 98,170
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,130,321	\$ 1,082,869	\$ 4,482,992	\$ 3,260,937	\$ 2,179,521
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,651,842	\$ 774,831	\$ 3,032,779	\$ 2,240,774	\$ 1,467,453
YTD - Loan Servicing Fees	Y_SO550	\$ 500,809	\$ 245,251	\$ 535,029	\$ 328,985	\$ 210,380
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 168,504	\$ 81,987	\$ 266,666	\$ 191,267	\$ 130,471
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 14,726	\$ 7,613	\$ 131,894	\$ 113,652	\$ 84,629
YTD - Other Noninterest Expense	Y_SO580	\$ 3,628,699	\$ 1,566,636	\$ 5,070,851	\$ 3,720,287	\$ 2,428,872
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 10,327,962	\$ 5,198,259	\$ 21,290,282	\$ 15,996,389	\$ 10,666,958
YTD - Income Taxes - Total	Y_SO71	\$ 3,688,816	\$ 1,851,979	\$ 7,605,946	\$ 5,713,188	\$ 3,810,283
YTD - Federal	Y_SO710	\$ 3,231,763	\$ 1,646,388	\$ 6,775,154	\$ 4,983,217	\$ 3,319,632
YTD - State, Local, and Other	Y_SO720	\$ 457,053	\$ 205,591	\$ 830,792	\$ 729,971	\$ 490,651
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 6,639,146	\$ 3,346,280	\$ 13,684,337	\$ 10,283,202	\$ 6,856,675
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 22,668	\$- 8,516	\$- 2,885	\$- 4,753	\$- 5,042
YTD - Net Income (Loss)	Y_SO91	\$ 6,661,814	\$ 3,337,764	\$ 13,681,452	\$ 10,278,449	\$ 6,851,633

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	\$ 6,033,993	\$ 6,313,321	\$ 6,441,454	\$ 6,501,969	\$ 6,275,449
Net Provision for Loss	VA115	\$ 620,070	\$ 510,421	\$ 340,580	\$ 529,674	\$ 649,132
Transfers	VA125	\$- 1,364	\$- 15,433	\$ 61,238	\$ 28,428	\$ 14,970
Recoveries	VA135	\$ 196,814	\$ 176,096	\$ 158,326	\$ 155,027	\$ 126,935
Adjustments	VA145	\$ 457,379	\$ 92,560	\$ 200,505	\$ 90,985	\$ 272,226
Charge-offs	VA155	\$ 829,647	\$ 838,532	\$ 891,967	\$ 825,340	\$ 806,262
General Valuation Allowances - Ending Balance	VA165	\$ 6,477,245	\$ 6,238,433	\$ 6,310,136	\$ 6,480,743	\$ 6,532,450
Specific Valuation Allowances - Beginning Balance	VA108	\$ 236,825	\$ 228,498	\$ 373,326	\$ 500,580	\$ 522,667
Net Provision for Loss	VA118	\$ 8,076	\$ 14,485	\$ 16,155	\$ 37,338	\$ 54,741
Transfers	VA128	\$ 1,364	\$ 15,433	\$- 61,238	\$- 28,428	\$- 14,970

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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	\$- 7,822	\$ 9,067	\$ 2,156	\$- 10,208	\$ 5,372
Charge-offs	VA158	\$ 20,775	\$ 24,259	\$ 101,222	\$ 124,191	\$ 65,097
Specific Valuation Allowances - Ending Balance	VA168	\$ 217,661	\$ 243,226	\$ 229,176	\$ 375,091	\$ 502,713
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,270,811	\$ 6,541,819	\$ 6,814,779	\$ 7,002,549	\$ 6,798,116
Net Provision for Loss	VA120	\$ 628,146	\$ 524,906	\$ 356,735	\$ 567,012	\$ 703,873
Recoveries	VA140	\$ 196,814	\$ 176,096	\$ 158,326	\$ 155,027	\$ 126,935
Adjustments	VA150	\$ 449,557	\$ 101,627	\$ 202,661	\$ 80,777	\$ 277,598
Charge-offs	VA160	\$ 850,422	\$ 862,791	\$ 993,189	\$ 949,531	\$ 871,359
Total Valuation Allowances - Ending Balance	VA170	\$ 6,694,906	\$ 6,481,657	\$ 6,539,312	\$ 6,855,834	\$ 7,035,163
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 829,647	\$ 838,532	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 1	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 500	\$ 4,053	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 88,106	\$ 89,435	\$ 85,784	\$ 98,761	\$ 103,819
Construction - Total	SUB2030	\$ 5,796	\$ 2,398	\$ 8,119	\$ 13,588	\$ 13,836
1-4 Dwelling Units	VA420	\$ 2,588	\$ 2,219	\$ 4,227	\$ 4,777	\$ 6,094
Multifamily (5 or more) Dwelling Units	VA430	\$ 991	\$ 66	\$ 208	\$ 3,379	\$ 129
Nonresidential Property	VA440	\$ 2,217	\$ 113	\$ 3,684	\$ 5,432	\$ 7,613
Permanent - Total	SUB2041	\$ 82,310	\$ 87,037	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6,737	\$ 6,797	\$ 4,429	\$ 9,419	\$ 8,759
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 41,891	\$ 46,488	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 10,853	\$ 12,708	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 7,044	\$ 2,344	\$ 644	\$ 1,873	\$ 1,786
Nonresidential Property (Except Land)	VA480	\$ 15,741	\$ 18,207	\$ 10,151	\$ 10,245	\$ 18,633
Land	VA490	\$ 44	\$ 493	\$ 1,007	\$ 1,332	\$ 2,081
Nonmortgage Loans - Total	VA56	\$ 728,553	\$ 730,872	\$ 765,041	\$ 710,712	\$ 687,285
Commercial Loans	VA520	\$ 153,722	\$ 103,616	\$ 129,149	\$ 123,352	\$ 190,606
Consumer Loans - Total	SUB2061	\$ 574,831	\$ 627,256	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 278	\$ 343	\$ 174	\$ 150	\$ 28
Home Improvement Loans	VA516	\$ 608	\$ 928	\$ 3,555	\$ 2,471	\$ 3,304
Education Loans	VA530	\$ 69	\$ 78	\$ 233	\$ 168	\$ 313
Auto Loans	VA540	\$ 141,097	\$ 174,420	\$ 174,649	\$ 224,880	\$ 159,306
Mobile Home Loans	VA550	\$ 3,499	\$ 5,719	\$ 3,030	\$ 11,926	\$ 8,443
Credit Cards	VA556	\$ 370,930	\$ 396,181	\$ 408,964	\$ 310,434	\$ 289,364

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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	\$ 58,350	\$ 49,587	\$ 45,271	\$ 37,331	\$ 35,921
Repossessed Assets - Total	VA60	\$ 6,097	\$ 8,058	\$ 20,449	\$ 9,828	\$ 10,482
Real Estate - Construction	VA605	\$ 39	\$ 75	\$ 1,667	\$ 239	\$ 146
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,998	\$ 4,930	\$ 4,549	\$ 5,142	\$ 4,762
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 102	\$ 0	\$ 19	\$ 99	\$ 198
Real Estate - Nonresidential (Except Land)	VA625	\$ 937	\$ 1,088	\$ 8,439	\$ 97	\$ 550
Real Estate - Land	VA628	\$ 296	\$ 106	\$ 103	\$ 25	\$ 56
Other Repossessed Assets	VA630	\$ 725	\$ 1,859	\$ 5,672	\$ 4,226	\$ 4,770
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 96	\$ 0	\$ 317
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 6,391	\$ 6,113	\$ 18,021	\$ 5,884	\$ 3,803
GVA Recoveries - Assets - Total	SUB2126	\$ 196,814	\$ 176,096	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 1	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 23,138	\$ 18,441	\$ 18,618	\$ 41,250	\$ 16,137
Construction - Total	SUB2130	\$ 2,063	\$ 1,877	\$ 2,343	\$ 746	\$ 1,470
1-4 Dwelling Units	VA421	\$ 1,592	\$ 640	\$ 2,018	\$ 427	\$ 947
Multifamily (5 or more) Dwelling Units	VA431	\$ 2	\$ 229	\$ 9	\$ 0	\$ 500
Nonresidential Property	VA441	\$ 469	\$ 1,008	\$ 316	\$ 319	\$ 23
Permanent - Total	SUB2141	\$ 21,075	\$ 16,564	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,997	\$ 1,066	\$ 1,162	\$ 1,648	\$ 1,236
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 7,960	\$ 6,903	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,575	\$ 3,201	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 1,354	\$ 3,067	\$ 628	\$ 415	\$ 608
Nonresidential Property (Except Land)	VA481	\$ 6,124	\$ 1,511	\$ 3,555	\$ 3,572	\$ 3,142
Land	VA491	\$ 65	\$ 816	\$ 149	\$ 305	\$ 155
Nonmortgage Loans - Total	VA57	\$ 173,359	\$ 157,269	\$ 138,897	\$ 113,639	\$ 110,655
Commercial Loans	VA521	\$ 26,095	\$ 21,927	\$ 24,055	\$ 21,561	\$ 22,563
Consumer Loans - Total	SUB2161	\$ 147,264	\$ 135,342	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 143	\$ 145	\$ 24	\$ 33	\$ 283
Home Improvement Loans	VA517	\$ 369	\$ 775	\$ 750	\$ 1,021	\$ 1,726
Education Loans	VA531	\$ 27	\$ 14	\$ 35	\$ 35	\$ 19
Auto Loans	VA541	\$ 43,819	\$ 41,962	\$ 36,386	\$ 36,797	\$ 36,827
Mobile Home Loans	VA551	\$ 557	\$ 412	\$ 289	\$ 3,004	\$ 2,494

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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	\$ 90,826	\$ 79,830	\$ 68,369	\$ 45,157	\$ 40,080
Other	VA561	\$ 11,523	\$ 12,204	\$ 8,989	\$ 6,030	\$ 6,662
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 317	\$ 385	\$ 407	\$ 135	\$ 124
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 9,440	\$ 29,951	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 175	\$- 1,159	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 20	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$- 2,685	\$ 16,793	\$ 10,682	\$ 581	\$ 6,005
Construction - Total	SUB2230	\$- 1,851	\$ 4,191	\$ 1,139	\$- 6,523	\$- 270
1-4 Dwelling Units	VA422	\$- 265	\$ 416	\$ 1,616	\$- 3,422	\$- 2,444
Multifamily (5 or more) Dwelling Units	VA432	\$ 381	\$- 228	\$- 325	\$- 476	\$ 344
Nonresidential Property	VA442	\$- 1,967	\$ 4,003	\$- 152	\$- 2,625	\$ 1,830
Permanent - Total	SUB2241	\$- 834	\$ 12,602	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 363	\$ 325	\$ 5,046	\$- 1,223	\$ 195
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 108	\$ 3,995	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 416	\$ 785	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 2,882	\$ 1,193	\$- 261	\$- 935	\$ 1,191
Nonresidential Property (Except Land)	VA482	\$ 502	\$ 6,294	\$- 692	\$- 481	\$- 214
Land	VA492	\$ 875	\$ 10	\$ 203	\$ 405	\$- 358
Nonmortgage Loans - Total	VA58	\$ 6,206	\$ 6,574	\$- 64,813	\$- 15,924	\$- 12,013
Commercial Loans	VA522	\$ 3,512	\$ 10,530	\$- 72,165	\$- 17,559	\$- 22,277
Consumer Loans - Total	SUB2261	\$ 2,694	\$- 3,956	N/A	N/A	N/A
Loans on Deposits	VA512	\$- 9	\$ 0	\$ 0	\$ 12	\$ 0
Home Improvement Loans	VA518	\$ 183	\$ 397	\$ 3,817	\$- 60	\$ 1,471
Education Loans	VA532	\$ 53	\$ 50	\$ 50	\$ 44	\$ 54
Auto Loans	VA542	\$- 19	\$- 4,201	\$ 384	\$ 193	\$ 6,880
Mobile Home Loans	VA552	\$ 661	\$- 112	\$ 457	\$ 235	\$ 877
Credit Cards	VA558	\$ 130	\$- 440	\$ 1,161	\$ 273	\$ 355
Other	VA562	\$ 1,695	\$ 350	\$ 1,501	\$ 938	\$ 627
Reposessed Assets - Total	VA62	\$ 5,360	\$ 6,433	\$ 4,551	\$ 22,130	\$ 44,363
Real Estate - Construction	VA606	\$ 85	\$ 118	\$ 282	\$ 464	\$ 6,242
Real Estate - 1-4 Dwelling Units	VA614	\$ 5,097	\$ 4,887	\$ 4,278	\$ 19,354	\$ 35,382
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 39	\$ 33	\$ 77
Real Estate - Nonresidential (Except Land)	VA626	\$ 929	\$ 1,083	\$- 864	\$ 867	\$ 2,260

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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	\$ 18	\$- 25	\$ 363	\$ 46	\$ 261
Other Repossessed Assets	VA632	\$- 769	\$ 370	\$ 453	\$ 1,366	\$ 141
Real Estate Held for Investment	VA72	\$ 38	\$ 94	\$- 81	\$ 1,566	\$ 188
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 17	\$ 0	\$ 0	\$ 9
Other Assets	VA932	\$ 318	\$ 1,199	\$ 668	\$ 595	\$ 1,208
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 642,273	\$ 692,387	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 175	\$- 1,159	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 520	\$ 4,053	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 62,283	\$ 87,787	\$ 77,848	\$ 58,092	\$ 93,687
Construction - Total	SUB2330	\$ 1,882	\$ 4,712	\$ 6,915	\$ 6,319	\$ 12,096
1-4 Dwelling Units	VA425	\$ 731	\$ 1,995	\$ 3,825	\$ 928	\$ 2,703
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,370	\$- 391	\$- 126	\$ 2,903	\$- 27
Nonresidential Property	VA445	\$- 219	\$ 3,108	\$ 3,216	\$ 2,488	\$ 9,420
Permanent - Total	SUB2341	\$ 60,401	\$ 83,075	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 5,103	\$ 6,056	\$ 8,313	\$ 6,548	\$ 7,718
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 33,823	\$ 43,580	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 7,694	\$ 10,292	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 2,808	\$ 470	\$- 245	\$ 523	\$ 2,369
Nonresidential Property (Except Land)	VA485	\$ 10,119	\$ 22,990	\$ 5,904	\$ 6,192	\$ 15,277
Land	VA495	\$ 854	\$- 313	\$ 1,061	\$ 1,432	\$ 1,568
Nonmortgage Loans - Total	VA59	\$ 561,400	\$ 580,177	\$ 561,331	\$ 581,149	\$ 564,617
Commercial Loans	VA525	\$ 131,139	\$ 92,219	\$ 32,929	\$ 84,232	\$ 145,766
Consumer Loans - Total	SUB2361	\$ 430,261	\$ 487,958	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 126	\$ 198	\$ 150	\$ 129	\$- 255
Home Improvement Loans	VA519	\$ 422	\$ 550	\$ 6,622	\$ 1,390	\$ 3,049
Education Loans	VA535	\$ 95	\$ 114	\$ 248	\$ 177	\$ 348
Auto Loans	VA545	\$ 97,259	\$ 128,257	\$ 138,647	\$ 188,275	\$ 129,359
Mobile Home Loans	VA555	\$ 3,603	\$ 5,195	\$ 3,198	\$ 9,157	\$ 6,826
Credit Cards	VA559	\$ 280,234	\$ 315,911	\$ 341,756	\$ 265,550	\$ 249,638
Other	VA565	\$ 48,522	\$ 37,733	\$ 37,783	\$ 32,239	\$ 29,886
Reposessed Assets - Total	VA65	\$ 11,457	\$ 14,491	\$ 25,000	\$ 31,958	\$ 54,845
Real Estate - Construction	VA607	\$ 124	\$ 193	\$ 1,949	\$ 703	\$ 6,388
Real Estate - 1-4 Dwelling Units	VA615	\$ 9,095	\$ 9,817	\$ 8,827	\$ 24,496	\$ 40,144
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 102	\$ 0	\$ 58	\$ 132	\$ 275

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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	\$ 1,866	\$ 2,171	\$ 7,575	\$ 964	\$ 2,810
Real Estate - Land	VA631	\$ 314	\$ 81	\$ 466	\$ 71	\$ 317
Other Repossessed Assets	VA633	\$- 44	\$ 2,229	\$ 6,125	\$ 5,592	\$ 4,911
Real Estate Held for Investment	VA75	\$ 38	\$ 94	\$ 15	\$ 1,566	\$ 505
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 17	\$ 0	\$ 0	\$ 9
Other Assets	VA935	\$ 6,392	\$ 6,927	\$ 18,282	\$ 6,344	\$ 4,887
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 604,107	\$ 631,495	\$ 635,776	\$ 755,197	\$ 645,547
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,492,953	\$ 1,536,779	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 460,701	\$ 431,807	\$ 474,412	\$ 475,273	\$ 412,461
Construction	VA951	\$ 14,506	\$ 10,857	\$ 9,444	\$ 18,054	\$ 35,260
Permanent - 1-4 Dwelling Units	VA952	\$ 371,886	\$ 389,270	\$ 391,011	\$ 420,043	\$ 331,249
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,472	\$ 6,844	\$ 1,701	\$ 516	\$ 13,747
Permanent - Nonresidential (Except Land)	VA954	\$ 68,811	\$ 20,501	\$ 63,754	\$ 32,165	\$ 27,918
Permanent - Land	VA955	\$ 2,026	\$ 4,335	\$ 8,502	\$ 4,495	\$ 4,287
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,381,237	\$ 4,456,356	\$ 4,664,656	\$ 4,874,125	\$ 4,823,322
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 8,105,499	\$ 8,934,510	\$ 8,794,739	\$ 9,247,655	\$ 9,279,515
Substandard	VA965	\$ 7,635,564	\$ 8,427,813	\$ 8,261,473	\$ 8,660,428	\$ 8,691,276
Doubtful	VA970	\$ 468,672	\$ 505,985	\$ 533,183	\$ 587,151	\$ 588,214
Loss	VA975	\$ 1,263	\$ 712	\$ 83	\$ 76	\$ 25

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 11,853,030	\$ 12,026,586	\$ 14,141,619	\$ 13,620,088	\$ 14,140,429
Mortgages - Total	SUB2421	\$ 9,309,977	\$ 9,916,944	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 500,976	\$ 538,875	\$ 490,963	\$ 593,577	\$ 598,916
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,043,126	\$ 8,427,317	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 877,507	\$ 1,045,101	\$ 904,917	\$ 1,019,983	\$ 1,083,104
Nonmortgages - Total	SUB2461	\$ 2,543,053	\$ 2,109,642	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 7,445,399	\$ 7,192,441	\$ 9,139,462	\$ 8,523,321	\$ 9,071,234
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 6,690,910	\$ 6,436,216	\$ 7,789,176	\$ 7,178,177	\$ 7,789,842

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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	\$ 5,173,447	\$ 5,262,168	N/A	N/A	N/A
Construction	PD115	\$ 207,998	\$ 196,619	\$ 177,620	\$ 202,905	\$ 216,254
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 183,873	\$ 211,015	\$ 5,675,981	\$ 5,375,599	\$ 5,797,151
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 4,284,695	\$ 4,305,290	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 124,683	\$ 120,399	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 81,126	\$ 89,914	\$ 72,631	\$ 111,713	\$ 89,237
Permanent - Nonresidential Property (Except Land)	PD135	\$ 238,494	\$ 291,543	\$ 251,607	\$ 223,851	\$ 256,084
Permanent - Land	PD138	\$ 52,578	\$ 47,388	\$ 57,432	\$ 60,541	\$ 50,593
Nonmortgage Loans - Commercial Loans	PD140	\$ 430,035	\$ 300,453	\$ 293,000	\$ 291,060	\$ 328,030
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 1,087,428	\$ 873,595	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 6,109	\$ 8,686	\$ 14,497	\$ 5,746	\$ 7,042
Home Improvement Loans	PD163	\$ 5,124	\$ 4,727	\$ 10,353	\$ 9,983	\$ 9,659
Education Loans	PD165	\$ 8,454	\$ 8,571	\$ 10,512	\$ 9,815	\$ 11,713
Auto Loans	PD167	\$ 362,980	\$ 321,260	\$ 459,444	\$ 424,187	\$ 531,361
Mobile Home Loans	PD169	\$ 22,144	\$ 18,725	\$ 31,508	\$ 33,257	\$ 26,810
Credit Cards	PD171	\$ 589,294	\$ 430,453	\$ 644,358	\$ 357,689	\$ 393,297
Other	PD180	\$ 93,323	\$ 81,173	\$ 90,003	\$ 83,118	\$ 82,083
Memo - Troubled Debt Restructured Included Above	PD190	\$ 24,174	\$ 21,034	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 98,381	\$ 69,205	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 754,489	\$ 756,225	\$ 1,350,286	\$ 1,345,144	\$ 1,281,392
Mortgage Loans - Total	SUB2491	\$ 456,488	\$ 511,974	N/A	N/A	N/A
Construction	PD215	\$ 11,975	\$ 54,467	\$ 16,849	\$ 31,812	\$ 27,491
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 7,377	\$ 10,131	\$ 989,313	\$ 949,561	\$ 905,262
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 384,375	\$ 363,208	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 7,011	\$ 9,855	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 5,743	\$ 41,609	\$ 8,659	\$ 4,663	\$ 5,026
Permanent - Nonresidential Property (Except Land)	PD235	\$ 23,581	\$ 24,939	\$ 28,026	\$ 37,485	\$ 34,505
Permanent - Land	PD238	\$ 16,426	\$ 7,765	\$ 4,511	\$ 10,829	\$ 10,980
Nonmortgage Loans - Commercial Loans	PD240	\$ 113,954	\$ 49,270	\$ 53,249	\$ 64,221	\$ 64,239
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 184,047	\$ 194,981	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 1,585	\$ 2,107	\$ 1,478	\$ 1,315	\$ 1,474
Home Improvement Loans	PD263	\$ 311	\$ 343	\$ 1,224	\$ 1,603	\$ 955
Education Loans	PD265	\$ 1,174	\$ 1,289	\$ 1,202	\$ 1,056	\$ 1,003

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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	\$ 21,685	\$ 22,336	\$ 29,237	\$ 30,401	\$ 30,336
Mobile Home Loans	PD269	\$ 3,199	\$ 2,963	\$ 3,492	\$ 2,891	\$ 2,906
Credit Cards	PD271	\$ 141,703	\$ 151,778	\$ 198,682	\$ 199,125	\$ 185,228
Other	PD280	\$ 14,390	\$ 14,165	\$ 14,099	\$ 10,182	\$ 11,987
Memo - Troubled Debt Restructured Included Above	PD290	\$ 6,211	\$ 5,632	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 181,085	\$ 172,213	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,407,631	\$ 4,834,145	\$ 5,002,157	\$ 5,096,767	\$ 5,069,195
Mortgage Loans - Total	SUB2501	\$ 3,680,042	\$ 4,142,802	N/A	N/A	N/A
Construction	PD315	\$ 169,371	\$ 193,440	\$ 192,338	\$ 241,122	\$ 234,534
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 79,323	\$ 96,047	\$ 3,552,669	\$ 3,546,144	\$ 3,459,181
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 2,892,823	\$ 3,231,144	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 78,966	\$ 80,228	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 65,024	\$ 76,007	\$ 59,364	\$ 80,411	\$ 89,813
Permanent - Nonresidential Property (Except Land)	PD335	\$ 351,907	\$ 426,740	\$ 380,474	\$ 444,122	\$ 487,802
Permanent - Land	PD338	\$ 42,628	\$ 39,196	\$ 42,213	\$ 46,368	\$ 59,064
Nonmortgage Loans - Commercial Loans	PD340	\$ 386,779	\$ 413,987	\$ 421,747	\$ 547,639	\$ 546,225
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 340,810	\$ 277,356	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 1,103	\$ 1,623	\$ 1,415	\$ 1,607	\$ 1,587
Home Improvement Loans	PD363	\$ 1,279	\$ 1,472	\$ 3,358	\$ 3,508	\$ 3,740
Education Loans	PD365	\$ 20,175	\$ 21,617	\$ 22,587	\$ 21,347	\$ 10,371
Auto Loans	PD367	\$ 66,273	\$ 67,807	\$ 73,574	\$ 72,262	\$ 81,381
Mobile Home Loans	PD369	\$ 8,198	\$ 8,376	\$ 9,833	\$ 11,137	\$ 10,804
Credit Cards	PD371	\$ 224,130	\$ 159,665	\$ 220,160	\$ 63,195	\$ 66,723
Other	PD380	\$ 19,652	\$ 16,796	\$ 21,482	\$ 19,771	\$ 20,819
Memo - Troubled Debt Restructured Included Above	PD390	\$ 102,854	\$ 101,287	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 45,575	\$ 49,259	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	\$ 13,870,164	\$ 11,739,295	\$ 11,874,432	\$ 11,904,231	\$ 12,026,675
90% up to 100% LTV	LD110	\$ 10,789,336	\$ 9,310,135	\$ 9,400,595	\$ 9,361,385	\$ 9,353,143

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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	\$ 3,080,828	\$ 2,429,160	\$ 2,473,837	\$ 2,542,846	\$ 2,673,532
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 388,124	\$ 363,355	\$ 405,295	\$ 430,192	\$ 502,730
Past Due and Still Accruing - Total	SUB5240	\$ 166,646	\$ 166,106	\$ 192,998	\$ 205,980	\$ 283,703
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 147,322	\$ 150,444	\$ 180,774	\$ 187,001	\$ 218,648
90% up to 100% LTV	LD210	\$ 114,025	\$ 114,624	\$ 139,841	\$ 143,212	\$ 166,261
100% and greater LTV	LD220	\$ 33,297	\$ 35,820	\$ 40,933	\$ 43,789	\$ 52,387
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 19,324	\$ 15,662	\$ 12,224	\$ 18,979	\$ 65,055
90% up to 100% LTV	LD230	\$ 12,450	\$ 10,274	\$ 6,666	\$ 10,417	\$ 55,616
100% and greater LTV	LD240	\$ 6,874	\$ 5,388	\$ 5,558	\$ 8,562	\$ 9,439
Nonaccrual - Total	SUB5230	\$ 221,478	\$ 197,249	\$ 212,297	\$ 224,212	\$ 219,027
90% up to 100% LTV	LD250	\$ 133,710	\$ 127,231	\$ 129,903	\$ 148,878	\$ 137,540
100% and greater LTV	LD260	\$ 87,768	\$ 70,018	\$ 82,394	\$ 75,334	\$ 81,487
Net Charge-offs - Total	SUB5300	\$ 4,916	\$ 5,681	\$ 11,848	\$ 6,121	\$ 8,630
90% up to 100% LTV	LD310	\$ 3,108	\$ 3,088	\$ 2,217	\$ 2,200	\$ 4,259
100% and greater LTV	LD320	\$ 1,808	\$ 2,593	\$ 9,631	\$ 3,921	\$ 4,371
Purchases - Total	SUB5320	\$ 3,005,270	\$ 2,057,131	\$ 2,048,696	\$ 2,630,910	\$ 2,432,524
90% up to 100% LTV	LD410	\$ 2,608,980	\$ 1,944,293	\$ 1,789,747	\$ 1,957,241	\$ 1,848,549
100% and greater LTV	LD420	\$ 396,290	\$ 112,838	\$ 258,949	\$ 673,669	\$ 583,975
Originations - Total	SUB5330	\$ 5,427,058	\$ 3,077,158	\$ 4,221,270	\$ 5,303,740	\$ 4,015,837
90% up to 100% LTV	LD430	\$ 4,502,197	\$ 2,674,251	\$ 3,652,577	\$ 4,349,079	\$ 3,507,961
100% and greater LTV	LD440	\$ 924,861	\$ 402,907	\$ 568,693	\$ 954,661	\$ 507,876
Sales - Total	SUB5340	\$ 2,786,495	\$ 1,984,295	\$ 2,423,782	\$ 3,774,027	\$ 2,617,150
90% up to 100% LTV	LD450	\$ 2,204,423	\$ 1,607,252	\$ 1,865,685	\$ 2,811,150	\$ 1,906,362
100% and greater LTV	LD460	\$ 582,072	\$ 377,043	\$ 558,097	\$ 962,877	\$ 710,788

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	\$ 23,366,341	\$ 22,360,854	\$ 20,827,063	\$ 19,297,502	\$ 18,473,969
Mortgage Construction Loans	CC105	\$ 19,863,185	\$ 18,990,422	\$ 17,534,538	\$ 16,004,937	\$ 14,791,950
Other Mortgage Loans	CC115	\$ 3,503,156	\$ 3,370,432	\$ 3,292,525	\$ 3,292,565	\$ 3,682,019
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,209,297	\$ 1,742,947	\$ 1,395,583	\$ 1,182,591	\$ 879,114
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 63,314,563	\$ 78,471,286	\$ 46,853,607	\$ 69,686,265	\$ 116,668,936
1-4 Dwelling Units	CC280	\$ 56,860,784	\$ 73,091,346	\$ 41,889,573	\$ 64,065,830	\$ 111,986,289
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,346,797	\$ 1,800,381	\$ 1,974,113	\$ 2,152,785	\$ 1,850,058

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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	\$ 4,106,982	\$ 3,579,559	\$ 2,989,921	\$ 3,467,650	\$ 2,832,589
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,686,487	\$ 3,723,200	\$ 3,671,786	\$ 3,641,486	\$ 3,852,994
Commitments Outstanding to Purchase Loans	CC320	\$ 17,458,734	\$ 23,092,243	\$ 13,805,730	\$ 25,230,794	\$ 46,776,953
Commitments Outstanding to Sell Loans	CC330	\$ 43,296,916	\$ 50,268,506	\$ 33,341,168	\$ 56,902,019	\$ 87,743,725
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 29,974,451	\$ 50,280,014	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 16,325,548	\$ 44,549,211	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 313,310	\$ 713,023	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 213,857	\$ 357,926	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 470,282,736	\$ 379,903,222	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 60,458,529	\$ 57,218,675	N/A	N/A	N/A
Commercial Lines	CC420	\$ 52,550,761	\$ 33,396,212	\$ 31,174,256	\$ 29,967,935	\$ 28,688,548
Open-End Consumer Lines - Credit Cards	CC423	\$ 354,298,740	\$ 287,248,949	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 2,974,706	\$ 2,039,386	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,348,523	\$ 4,090,116	\$ 4,225,416	\$ 3,822,150	\$ 3,394,228
Commercial	CC430	\$ 426,461	\$ 427,944	\$ 733,706	\$ 564,982	\$ 295,838
Standby, Not Included on CC465 or CC468	CC435	\$ 3,922,062	\$ 3,662,172	\$ 3,491,710	\$ 3,257,168	\$ 3,098,390
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 53,691,067	\$ 38,931,411	\$ 36,566,683	\$ 37,127,020	\$ 35,279,691
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 630,301	\$ 649,901	\$ 593,730	\$ 713,910	\$ 716,831
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 12,216,527	\$ 10,848,815	\$ 9,713,828	\$ 9,867,536	\$ 9,436,823
Other Contingent Liabilities	CC480	\$ 5,113,756	\$ 607,612	\$ 631,655	\$ 701,415	\$ 546,849
Contingent Assets	CC490	\$ 124,928	\$ 202,412	\$ 194,722	\$ 260,501	\$ 177,249

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	\$ 33,525,028	\$ 36,842,044	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 24,194,416	\$ 26,273,977	\$ 31,352,449	\$ 34,186,451	\$ 33,245,285
Other Mortgage-Backed Securities	CF153	\$ 9,330,612	\$ 10,568,067	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 15,060,366	\$ 19,171,233	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 13,553,106	\$ 16,893,969	\$ 20,331,018	\$ 22,483,306	\$ 19,217,968
Other Mortgage-Backed Securities	CF155	\$ 1,507,260	\$ 2,277,264	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 18,464,662	\$ 17,670,811	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 9,016,499	\$- 4,700,357	\$ 8,437,549	\$ 14,605,579	\$ 12,303,852

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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	\$- 7,243,630	\$- 2,850,387	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 203,461,638	\$ 148,843,456	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 9,550,069	\$ 7,954,394	\$ 8,290,987	\$ 8,342,286	\$ 7,602,872
1-4 Dwelling Units	CF190	\$ 7,749,893	\$ 6,281,818	\$ 6,576,188	\$ 6,708,348	\$ 6,261,987
Multifamily (5 or more) Dwelling Units	CF200	\$ 829,611	\$ 752,957	\$ 833,602	\$ 736,159	\$ 566,468
Nonresidential	CF210	\$ 970,565	\$ 919,619	\$ 881,197	\$ 897,779	\$ 774,417
Permanent Loans - Total	SUB3851	\$ 193,911,569	\$ 140,889,062	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 180,414,721	\$ 130,263,912	\$ 143,891,530	\$ 230,009,002	\$ 195,788,842
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,490,197	\$ 4,281,615	\$ 5,046,018	\$ 5,814,600	\$ 4,892,311
Nonresidential (Except Land)	CF260	\$ 5,833,203	\$ 4,825,951	\$ 5,089,433	\$ 4,972,047	\$ 5,510,168
Land	CF270	\$ 2,173,448	\$ 1,517,584	\$ 1,619,084	\$ 1,320,068	\$ 1,282,665
Loans and Participations Purchased - Total	SUB3880	\$ 80,836,889	\$ 64,147,013	\$ 62,766,028	\$ 107,232,957	\$ 99,848,844
Secured by 1-4 Dwelling Units	CF280	\$ 79,252,731	\$ 61,788,394	\$ 60,911,396	\$ 105,726,814	\$ 98,759,684
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 772,711	\$ 1,679,079	\$ 1,143,327	\$ 425,470	\$ 317,387
Secured by Nonresidential	CF300	\$ 811,447	\$ 679,540	\$ 711,305	\$ 1,080,673	\$ 771,773
Loans and Participations Sold - Total	SUB3890	\$ 144,790,473	\$ 92,561,225	\$ 145,008,717	\$ 233,943,519	\$ 215,801,631
Secured by 1-4 Dwelling Units	CF310	\$ 141,328,018	\$ 91,094,193	\$ 141,057,058	\$ 232,533,603	\$ 213,838,877
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,463,748	\$ 416,276	\$ 869,196	\$ 419,930	\$ 326,182
Secured by Nonresidential	CF330	\$ 1,998,707	\$ 1,050,756	\$ 3,082,463	\$ 989,986	\$ 1,636,572
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 63,953,584	\$- 28,414,212	\$- 82,242,689	\$- 126,710,562	\$- 115,952,787
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 90,352,784	\$ 65,413,435	\$ 68,470,544	\$ 104,197,945	\$ 87,112,768
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,302,097	\$- 2,653,334	\$ 2,049,568	\$- 2,616,180	\$- 1,962,136
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 71,390,145	\$ 53,918,338	\$ 42,460,753	\$ 105,213,258	\$ 116,669,297
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 46,853,173	\$ 52,362,475	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 57,319,299	\$ 36,458,569	\$ 41,151,001	\$ 50,326,612	\$ 41,088,387
Commercial	CF390	\$ 24,127,446	\$ 17,709,005	\$ 17,222,038	\$ 29,778,308	\$ 20,504,439
Consumer	CF400	\$ 33,191,853	\$ 18,749,564	\$ 23,928,963	\$ 20,548,304	\$ 20,583,948
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,888,504	\$ 6,796,402	N/A	N/A	N/A
Commercial	CF395	\$ 832,957	\$ 625,471	N/A	N/A	N/A
Consumer	CF405	\$ 3,055,547	\$ 6,170,931	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 53,430,795	\$ 29,662,167	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 21,391,946	\$ 13,024,261	\$ 7,715,030	\$ 16,646,239	\$ 7,938,311

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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	\$ 19,004,935	\$ 10,706,230	\$ 5,199,138	\$ 14,109,634	\$ 5,253,801
Interest Credited to Deposits	CF430	\$ 2,387,011	\$ 2,318,031	\$ 2,515,892	\$ 2,536,605	\$ 2,684,510
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 3,337,804	\$ 2,278,911	\$ 1,062,986	\$ 58,374	\$ 2,616,323

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	\$ 43,058,388	\$ 34,700,859	N/A	N/A	N/A
Fully Insured	DI100	\$ 30,741,205	\$ 28,038,018	\$ 27,635,396	\$ 28,535,646	\$ 26,980,974
Other	DI110	\$ 12,317,183	\$ 6,662,841	\$ 4,145,817	\$ 5,655,228	\$ 2,135,231
Deposits with Balances - \$100,000 or Less	DI120	\$ 433,859,170	\$ 436,579,206	\$ 419,101,587	\$ 420,556,067	\$ 407,905,634
Deposits with Balances - Greater than \$100,000	DI130	\$ 261,624,940	\$ 256,327,883	\$ 217,524,854	\$ 211,268,770	\$ 209,923,755
Number of Deposit Accounts - Total	SUB4062	63,433,291	61,950,086	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	62,360,585	60,893,196	59,113,537	59,019,721	58,604,234
Balances Greater than \$100,000	DI160	1,072,706	1,056,890	1,016,935	993,653	946,050
IRA/Keogh Accounts	DI200	\$ 36,411,361	\$ 37,169,512	\$ 36,430,336	\$ 37,198,633	\$ 37,441,986
Uninsured Deposits	DI210	\$ 152,511,602	\$ 148,161,938	\$ 136,868,988	\$ 159,174,871	\$ 145,343,010
Preferred Deposits	DI220	\$ 6,823,736	\$ 6,850,055	\$ 6,511,216	\$ 6,812,334	\$ 6,032,061
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 111,766,197	\$ 112,441,702	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 253,879,648	\$ 258,698,723	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 84,766,212	\$ 80,094,626	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 245,070,348	\$ 241,672,040	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 46,059,203	\$ 47,348,746	\$ 40,926,807	\$ 42,179,748	\$ 42,574,308
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 182,484	\$ 178,581	\$ 159,324	\$ 171,648	\$ 197,194
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 10,788,095	\$ 6,956,009	\$ 3,225,148	\$ 4,096,095	\$ 2,727,554
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 9,469,205	\$ 7,497,734	\$ 6,821,984	\$ 21,542,595	\$ 14,730,542
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,404	\$ 2,410	\$ 2,331	\$ 2,237	\$ 2,220
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 15,346	\$ 17,566	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	\$ 284,999	\$ 234,678	\$ 110,254	\$ 115,053	\$ 131,125
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 20,824	\$ 27,955	\$ 1,545	\$ 1,178	\$ 39,088
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 1,856,279	\$ 4,235,442	\$ 3,004,088	\$ 914,590	\$ 120,850
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 569,034	\$ 2,281,321	\$ 753,976	\$ 165,958	\$ 37,428
Total deposits sold or transferred during the quarter	DI760	\$ 261,806	\$ 50,820	\$ 126,009	\$ 63,601	\$ 109,416
Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	207,420	202,921	207,130	209,478	207,911
Assets Held in Trading Accounts	SI375	\$ 1,622,872	\$ 1,436,844	\$ 1,276,524	\$ 1,343,573	\$ 1,335,793
Available-for-Sale Securities	SI385	\$ 145,246,934	\$ 153,158,541	\$ 158,039,607	\$ 157,018,716	\$ 163,905,100
Assets Held for Sale	SI387	\$ 70,791,363	\$ 74,661,185	\$ 56,970,852	\$ 70,557,070	\$ 98,968,861
Loans Serviced for Others	SI390	\$ 1,126,117,058	\$ 1,050,888,285	\$ 1,050,985,394	\$ 1,011,865,146	\$ 1,019,930,209
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 394,700	\$ 293,961	\$ 308,384	\$ 302,086	\$ 314,952
Other Residual Interests	SI404	\$ 508,821	\$ 353,929	\$ 367,790	\$ 315,247	\$ 334,676
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.25%	84.99%	85.78%	85.56%	85.33%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.22%	84.98%	85.72%	85.51%	85.23%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.04%	84.76%	85.50%	85.47%	85.13%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.69%	78.18%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	36 [Yes]	38 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 10,255,438	\$ 10,909,162	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 1,172,340	\$ 1,133,528	\$ 1,130,817	\$ 1,130,087	\$ 1,123,340
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	2,088	6,602	1,561	3,859	15,245
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 103,791,709	\$ 100,116,584	\$ 96,269,819	\$ 96,896,807	\$ 94,752,746
Net Income (Loss) (SO91)	SI610	\$ 3,378,952	\$ 3,337,764	\$ 3,443,251	\$ 3,439,599	\$ 3,533,219

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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	\$ 10,305	\$ 6,773	\$ 146,253	\$ 44,496	\$ 43,394
Dividends Declared - Common Stock	SI630	\$ 1,110,756	\$ 1,765,486	\$ 3,987,497	\$ 2,614,346	\$ 1,581,587
Stock Issued	SI640	\$ 40,777	\$ 194,682	\$ 449,526	\$ 159,436	\$ 171,613
Stock Retired	SI650	\$ 972	\$ 2,908	\$ 71,875	\$ 327	\$ 2,368
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,186,044	\$ 2,979,999	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 542,811	\$ 351,937	\$ 12,630	\$ 149,189	\$ 5,557
Other Comprehensive Income	SI662	\$- 1,608,391	\$ 974,861	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 3,252	\$- 14,893	N/A	N/A	N/A
Other Adjustments	SI671	\$ 61,802	\$ 121,958	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 109,268,419	\$ 106,287,725	\$ 99,358,027	\$ 97,230,685	\$ 97,462,216
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,264,498	\$ 2,826,232	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 70,393,882	\$ 44,995,899	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	152 [Yes]	165 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 8,752,678	\$ 28,261,458	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 108,519	\$ 187,538	\$ 101,612	\$ 117,965	\$ 118,398
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,163,746,803	\$ 1,123,863,656	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 74,637,556	\$ 90,108,822	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 889,881,733	\$ 841,188,968	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 108,754,882	\$ 104,617,405	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 670,042,327	\$ 660,566,418	N/A	N/A	N/A
Total Borrowings	SI895	\$ 345,738,710	\$ 325,330,186	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	486	430	427	958	781
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 55,757	\$ 54,532	\$ 64,182	\$ 91,318	\$ 72,557
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.03	4.96	4.92	4.84	4.92
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.44	6.70	6.27	3,527.14	6.10
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	4	8	6	6	3
1st time incl asset/liab from branch/bulk dep purch?	SQ110	8	7	6	9	6
Change in Control of Association?	SQ130	7	9	11	6	8
Merger Accounted for under the Purchase Method?	SQ160	6	9	7	6	1
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	22	18	13	15	12
Any Outstanding Futures or Options Positions?	SQ310	19	17	14	19	22
Does Association Have Subchapter S in effect this year?	SQ320	68	68	60	59	58
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	399	398	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	793 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	237 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	247 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	78 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	139 [Yes]
Number of Loans on SC260	SB200	2,032	N/A	N/A	N/A	4,300
Number of Loans on SC300, SC303, and SC306	SB210	1,216,668	N/A	N/A	N/A	1,975,238
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	24,730	N/A	N/A	N/A	27,224
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 992,155	N/A	N/A	N/A	\$ 1,126,916
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	30,209	N/A	N/A	N/A	30,621
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 3,103,428	N/A	N/A	N/A	\$ 3,143,353
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	52,725	N/A	N/A	N/A	50,220
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 13,167,788	N/A	N/A	N/A	\$ 12,709,629
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,483,709	N/A	N/A	N/A	148,484
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 5,820,819	N/A	N/A	N/A	\$ 3,417,790
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	22,757	N/A	N/A	N/A	20,533
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 2,463,601	N/A	N/A	N/A	\$ 2,418,740
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	16,770	N/A	N/A	N/A	15,586

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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	\$ 5,311,289	N/A	N/A	N/A	\$ 5,451,416
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	3,388	N/A	N/A	N/A	3,440
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 140,512	N/A	N/A	N/A	\$ 136,886
Farm Mortgages Orig at \$100-250,000 - Number	SB520	1,798	N/A	N/A	N/A	1,701
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 239,139	N/A	N/A	N/A	\$ 224,484
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	535	N/A	N/A	N/A	487
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 169,358	N/A	N/A	N/A	\$ 147,587
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	19,553	N/A	N/A	N/A	7,732
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 162,482	N/A	N/A	N/A	\$ 147,920
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	910	N/A	N/A	N/A	946
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 102,332	N/A	N/A	N/A	\$ 96,853
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	370	N/A	N/A	N/A	429
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 82,883	N/A	N/A	N/A	\$ 95,524

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	123 [Yes]	127 [Yes]	121 [Yes]	121 [Yes]	125 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	97 [Yes]	103 [Yes]	101 [Yes]	101 [Yes]	103 [Yes]
Do you have any activity to report on this schedule?	FS130	90 [Yes]	93 [Yes]	89 [Yes]	91 [Yes]	93 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 593,859,592	\$ 592,262,041	\$ 563,753,549	\$ 514,177,562	\$ 483,800,369
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 56,935,983	\$ 58,548,228	\$ 55,060,230	\$ 51,929,776	\$ 52,180,569
Personal Trust and Agency Accounts	FS210	\$ 21,164,238	\$ 21,741,181	\$ 20,554,079	\$ 19,768,913	\$ 20,786,016
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,340,058	\$ 4,654,395	\$ 4,239,151	\$ 4,852,185	\$ 3,852,025
Employee Benefit - Defined Contribution	FS220	\$ 1,024,884	\$ 1,094,257	\$ 1,079,145	\$ 979,219	\$ 1,048,383
Employee Benefit - Defined Benefit	FS230	\$ 630,143	\$ 931,604	\$ 837,373	\$ 721,032	\$ 544,610
Other Retirement Accounts	FS240	\$ 2,685,031	\$ 2,628,534	\$ 2,322,633	\$ 3,151,934	\$ 2,259,032
Corporate Trust and Agency Accounts	FS250	\$ 42,868	\$ 29,252	\$ 31,666	\$ 24,376	\$ 35,861
Investment Management Agency Accounts	FS260	\$ 27,160,046	\$ 27,659,855	\$ 26,005,008	\$ 24,523,241	\$ 25,617,838
Other Fiduciary Accounts	FS270	\$ 4,228,773	\$ 4,463,545	\$ 4,230,326	\$ 2,761,061	\$ 1,888,829
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 778,636	\$ 835,151	\$ 808,037	\$ 846,624

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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	\$ 159,822,277	\$ 157,764,279	\$ 151,063,248	\$ 134,748,690	\$ 129,177,051
Personal Trust and Agency Accounts	FS211	\$ 6,381,871	\$ 6,873,214	\$ 7,057,075	\$ 6,209,837	\$ 6,017,661
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 153,344,968	\$ 150,805,444	\$ 143,915,612	\$ 128,440,214	\$ 122,980,488
Employee Benefit - Defined Contribution	FS221	\$ 129,288,363	\$ 129,349,569	\$ 123,568,059	\$ 110,435,775	\$ 106,147,905
Employee Benefit - Defined Benefit	FS231	\$ 19,370,331	\$ 19,122,439	\$ 17,936,563	\$ 15,876,716	\$ 14,813,308
Other Retirement Accounts	FS241	\$ 4,686,274	\$ 2,333,436	\$ 2,410,990	\$ 2,127,723	\$ 2,019,275
Corporate Trust and Agency Accounts	FS251	\$ 28,255	\$ 31,872	\$ 32,749	\$ 39,368	\$ 48,709
Other Fiduciary Accounts	FS271	\$ 67,183	\$ 53,749	\$ 57,812	\$ 59,271	\$ 130,192
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 377,101,332	\$ 375,949,534	\$ 357,630,071	\$ 327,499,096	\$ 302,442,749
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	57,668	59,858	57,209	59,898	60,927
Personal Trust and Agency Accounts	FS212	35,491	37,703	37,425	40,386	40,968
Retirement-related Trust and Agency Accounts - Total	SUB6120	7,628	6,864	6,312	6,220	6,255
Employee Benefit - Defined Contribution	FS222	573	600	586	570	585
Employee Benefit - Defined Benefit	FS232	150	171	160	154	139
Other Retirement Accounts	FS242	6,905	6,093	5,566	5,496	5,531
Corporate Trust and Agency Accounts	FS252	43	26	29	25	68
Investment Management Agency Accounts	FS262	14,272	15,040	13,246	13,023	13,440
Other Fiduciary Accounts	FS272	234	225	197	244	193
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	311,741	313,700	279,559	274,409	256,318
Personal Trust and Agency Accounts	FS213	118,690	111,804	89,272	86,037	74,509
Retirement-related Trust and Agency Accounts - Total	SUB6130	192,514	201,268	189,649	188,133	181,532
Employee Benefit - Defined Contribution	FS223	134,975	130,818	116,689	114,627	107,767
Employee Benefit - Defined Benefit	FS233	2,635	2,463	2,394	2,352	2,242
Other Retirement Accounts	FS243	54,904	67,987	70,566	71,154	71,523
Corporate Trust and Agency Accounts	FS253	137	224	243	181	195
Other Fiduciary Accounts	FS273	400	404	395	58	82
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,955,362	9,559,802	9,128,518	8,858,346	8,660,609
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 322,006	\$ 161,208	\$ 592,128	\$ 741,066	\$ 269,593
Personal Trust and Agency Accounts	FS310	\$ 103,147	\$ 52,780	\$ 212,751	\$ 258,995	\$ 100,279
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 45,712	\$ 22,033	\$ 74,971	\$ 154,784	\$ 32,326
Employee Benefit - Defined Contribution	FS320	\$ 30,758	\$ 15,142	\$ 49,704	\$ 116,707	\$ 21,147

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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	\$ 5,297	\$ 2,640	\$ 9,901	\$ 7,037	\$ 4,274
Other Retirement Accounts	FS340	\$ 9,657	\$ 4,251	\$ 15,366	\$ 31,040	\$ 6,905
Corporate Trust and Agency Accounts	FS350	\$ 491	\$ 256	\$ 2,639	\$ 4,706	\$ 529
Investment Management Agency Accounts	FS360	\$ 42,541	\$ 22,201	\$ 82,924	\$ 112,352	\$ 38,682
Other Fiduciary Accounts	FS370	\$ 2,785	\$ 1,641	\$ 5,448	\$ 3,516	\$ 2,700
Custody and Safekeeping Accounts	FS380	\$ 102,564	\$ 49,538	\$ 165,859	\$ 172,091	\$ 71,515
Other Fiduciary and Related Services	FS390	\$ 24,766	\$ 12,759	\$ 47,536	\$ 34,622	\$ 23,562
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 77,218	\$ 57,926	\$ 397,590	\$ 147,742	\$ 104,390
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1,006	\$ 692	\$ 2,929	\$ 349	\$ 642
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 4,447	\$ 3,686	\$ 3,778	\$ 5,422	\$ 5,038
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 248,229	\$ 106,276	\$ 195,387	\$ 598,397	\$ 169,599
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 11,242,486	\$ 18,619,710	\$ 20,554,076	\$ 9,102,080	\$ 10,985,530
Non-Interest-Bearing Deposits	FS410	\$ 30,288	\$ 13,228	\$ 6,097	\$ 25,491	\$ 21,298
Interest-Bearing Deposits	FS415	\$ 45,993	\$ 85,807	\$ 119,470	\$ 47,032	\$ 50,569
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 456,872	\$ 1,137,491	\$ 1,242,147	\$ 421,911	\$ 496,354
State, County and Municipal Obligations	FS425	\$ 1,229,881	\$ 2,078,805	\$ 2,348,798	\$ 1,222,477	\$ 1,631,871
Money Market Mutual Funds	FS430	\$ 752,753	\$ 1,342,871	\$ 1,487,200	\$ 691,159	\$ 906,099
Other Short-term Obligations	FS435	\$ 122,285	\$ 79,092	\$ 68,028	\$ 66,810	\$ 65,773
Other Notes and Bonds	FS440	\$ 499,704	\$ 937,753	\$ 1,057,112	\$ 461,315	\$ 536,443
Common and Preferred Stock	FS445	\$ 7,543,678	\$ 12,006,158	\$ 12,487,757	\$ 5,399,733	\$ 6,384,439
Real Estate Mortgages	FS450	\$ 14,888	\$ 21,576	\$ 22,507	\$ 16,436	\$ 20,268
Real Estate	FS455	\$ 300,008	\$ 393,413	\$ 457,078	\$ 252,148	\$ 268,274
Miscellaneous Assets	FS460	\$ 246,136	\$ 523,516	\$ 1,257,882	\$ 497,568	\$ 604,142
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	103	123	201	160	165
Corporate and Municipal Trusteeships	FS510	8	19	25	10	11
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	95	104	176	150	154
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 8,525	\$ 101,920	\$ 119,490	\$ 11,963	\$ 12,628
Number of Funds - Total Collective Investment Funds	FS60	24	34	240,607	22	22
Domestic Equity	FS610	12	19	147,240	12	12

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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	1	3	20,311	1	1
Stock/Bond Blend	FS630	1	1	882	1	1
Taxable Bond	FS640	6	7	69,034	6	6
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	3	3	3,138	1	1
Specialty/Other	FS670	0	0	1	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 487,655	\$ 3,907,413	\$ 3,200,782	\$ 444,744	\$ 430,473
Domestic Equity	FS615	\$ 252,481	\$ 2,284,356	\$ 1,841,135	\$ 235,011	\$ 224,766
International/Global Equity	FS625	\$ 20,311	\$ 1,211,749	\$ 1,060,673	\$ 18,636	\$ 16,815
Stock/Bond Blend	FS635	\$ 836	\$ 834	\$ 1	\$ 867	\$ 917
Taxable Bond	FS645	\$ 181,564	\$ 374,823	\$ 281,267	\$ 167,782	\$ 164,391
Municipal Bond	FS655	\$ 16,768	\$ 17,372	\$ 17,507	\$ 17,593	\$ 18,946
Short-Term Investments/Money Market	FS665	\$ 15,695	\$ 18,279	\$ 2	\$ 4,855	\$ 4,638
Specialty/Other	FS675	\$ 0	\$ 0	\$ 197	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 995	\$ 691	\$ 2,828	\$ 345	\$ 643
Personal Trust and Agency Accounts	FS710	\$ 986	\$ 682	\$ 2,588	\$ 325	\$ 581
Retirement-Related Trust and Agency Accounts	FS720	\$ 9	\$ 9	\$ 26	\$ 0	\$ 2
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 48	\$ 14	\$ 54
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 166	\$ 6	\$ 6
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 6	\$ 3	\$ 152	\$ 5	\$ 2
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 3	\$ 89	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 6	\$ 0	\$ 50	\$ 5	\$ 2
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 3	\$ 51	\$ 1	\$ 1
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 3	\$ 47	\$ 1	\$ 1
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 3	\$ 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	\$ 109,268,443	\$ 106,287,891	\$ 99,358,053	\$ 97,230,705	\$ 97,462,234
Equity Capital Deductions - Total	SUB1631	\$ 17,510,665	\$ 16,997,493	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 528,511	\$ 484,461	\$ 468,696	\$ 448,652	\$ 462,768
Goodwill and Certain Other Intangible Assets	CCR115	\$ 16,005,663	\$ 15,725,715	\$ 15,032,276	\$ 15,197,552	\$ 14,658,999
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 974,991	\$ 787,281	\$ 935,853	\$ 845,174	\$ 712,559
Other	CCR134	\$ 1,500	\$ 36	\$ 34	\$ 136	\$ 140
Equity Capital Additions - Total	SUB1641	\$ 1,867,055	\$ 188,176	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 941,122	\$- 679,541	\$ 377,304	\$ 204,632	\$- 990,788
Qualifying Intangible Assets	CCR185	\$ 112,104	\$ 71,889	\$ 27,700	\$ 29,290	\$ 27,032
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 813,794	\$ 795,475	\$ 781,391	\$ 748,215	\$ 738,997
Other	CCR195	\$ 35	\$ 353	\$ 300	\$ 300	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 93,624,833	\$ 89,478,574	\$ 84,107,995	\$ 81,721,628	\$ 81,403,103
Total Assets (SC60)	CCR205	\$ 1,188,303,178	\$ 1,157,356,020	\$ 1,092,611,720	\$ 1,101,813,840	\$ 1,072,882,484
Asset Deductions - Total	SUB1651	\$ 17,670,712	\$ 17,213,132	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 404,065	\$ 382,765	\$ 394,117	\$ 495,601	\$ 500,588
Goodwill and Certain Other Intangible Assets	CCR265	\$ 16,284,886	\$ 16,041,342	\$ 15,342,276	\$ 15,210,932	\$ 14,974,016
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 980,356	\$ 788,499	\$ 936,908	\$ 845,365	\$ 712,670
Other	CCR275	\$ 1,405	\$ 526	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 591,070	\$- 2,305,845	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 478,931	\$- 2,377,787	\$- 875,184	\$- 1,575,575	\$- 3,981,508
Qualifying Intangible Assets	CCR285	\$ 112,104	\$ 71,889	\$ 27,700	\$ 29,290	\$ 27,032
Other	CCR290	\$ 35	\$ 53	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 1,171,223,536	\$ 1,137,837,043	\$ 1,075,091,399	\$ 1,076,033,014	\$ 1,044,530,160
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 46,488,112	\$ 45,240,547	\$ 42,656,327	\$ 42,765,198	\$ 41,880,630
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 93,624,833	\$ 89,478,574	\$ 84,107,995	\$ 81,721,628	\$ 81,403,103
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 171,470	\$ 182,762	\$ 169,925	\$ 160,524	\$ 167,138
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 4,383,286	\$ 5,160,362	\$ 4,713,478	\$ 4,553,396	\$ 4,343,862
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	\$ 5,299,757	\$ 5,247,918	\$ 5,209,897	\$ 5,459,172	\$ 5,421,917
Tier 2 Capital - Other	CCR355	\$ 3,464	\$ 497	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 9,891,364	\$ 10,629,875	\$ 10,128,817	\$ 10,205,059	\$ 9,958,076
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 9,891,364	\$ 10,629,875	\$ 10,128,817	\$ 10,205,059	\$ 9,958,076
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 134,179	\$ 131,345	\$ 130,807	\$ 155,231	\$ 83,534
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 714,984	\$ 624,428	\$ 604,265	\$ 555,680	\$ 569,412
Total Risk-Based Capital	CCR39	\$ 102,667,034	\$ 99,352,676	\$ 93,501,740	\$ 91,215,776	\$ 90,708,233
0% R/W Category - Cash	CCR400	\$ 4,266,424	\$ 4,042,221	\$ 4,459,917	\$ 3,823,558	\$ 4,019,217
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 23,221,575	\$ 25,815,204	\$ 37,368,530	\$ 41,441,197	\$ 27,695,123
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 14,464	\$ 17,655	\$ 31,121	\$ 31,397	\$ 43,186
0% R/W Category - Other	CCR415	\$ 3,693,793	\$ 3,553,070	\$ 2,911,669	\$ 3,663,510	\$ 3,562,170
0% R/W Category - Assets Total	CCR420	\$ 31,196,256	\$ 33,428,150	\$ 44,771,237	\$ 48,959,662	\$ 35,319,696
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	\$ 115,680,451	\$ 121,020,984	\$ 109,491,513	\$ 109,933,148	\$ 117,252,187
20% R/W Category - Claims on FHLBs	CCR435	\$ 29,003,270	\$ 29,819,088	\$ 27,934,148	\$ 31,486,324	\$ 31,070,436
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,222,386	\$ 3,137,598	\$ 2,989,703	\$ 2,892,497	\$ 2,534,638
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 30,359,233	\$ 31,195,922	\$ 32,886,953	\$ 30,656,334	\$ 27,154,677
20% R/W Category - Other	CCR450	\$ 70,873,069	\$ 92,494,576	\$ 69,120,489	\$ 94,884,096	\$ 73,753,414
20% R/W Category - Assets Total	CCR455	\$ 249,138,409	\$ 277,668,168	\$ 242,422,806	\$ 269,852,399	\$ 251,765,352
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 49,827,670	\$ 55,533,615	\$ 48,484,564	\$ 53,970,479	\$ 50,353,080
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 557,784,737	\$ 531,816,679	\$ 481,337,184	\$ 477,256,599	\$ 464,928,797
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 23,848,300	\$ 22,956,030	\$ 21,010,546	\$ 23,389,285	\$ 22,442,724
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 9,151,097	\$ 8,724,915	\$ 2,192,703	\$ 10,265,846	\$ 9,564,579
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 666,136	\$ 681,019	\$ 636,046	\$ 697,689	\$ 651,635
50% R/W Category - Other	CCR480	\$ 11,702,998	\$ 11,333,506	\$ 14,704,514	\$ 8,145,832	\$ 8,341,365
50% R/W Category - Assets Total	CCR485	\$ 603,153,268	\$ 575,512,149	\$ 519,880,993	\$ 519,755,251	\$ 505,929,100
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 301,576,846	\$ 287,756,294	\$ 259,940,498	\$ 259,877,633	\$ 252,964,531
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 16,685,257	\$ 16,442,150	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	\$ 358,193,162	\$ 338,782,035	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 374,878,419	\$ 355,224,185	\$ 349,417,250	\$ 333,943,560	\$ 332,632,637
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 374,878,419	\$ 355,224,185	\$ 349,417,250	\$ 333,943,560	\$ 332,632,637
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 38,509	\$ 38,175	\$ 35,303	\$ 50,197	\$ 54,831
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 481,365	\$ 460,002	\$ 441,293	\$ 627,466	\$ 685,392
Assets to Risk-Weight	CCR64	\$ 1,258,404,861	\$ 1,241,870,827	\$ 1,156,527,589	\$ 1,172,561,069	\$ 1,125,701,617
Subtotal Risk-Weighted Assets	CCR75	\$ 726,764,137	\$ 698,973,937	\$ 658,283,643	\$ 648,419,166	\$ 636,635,696
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,141,417	\$ 956,894	\$ 1,038,241	\$ 981,717	\$ 1,015,891
Total Risk-Weighted Assets	CCR78	\$ 725,622,720	\$ 698,017,043	\$ 657,245,402	\$ 647,437,449	\$ 635,619,805
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 58,085,298	\$ 55,842,026	\$ 52,580,344	\$ 51,830,568	\$ 51,009,054
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.99%	7.86%	7.82%	7.59%	7.79%
Total Risk-Based Capital Ratio	CCR820	14.15%	14.23%	14.23%	14.09%	14.27%
Tier 1 Risk-Based Capital Ratio	CCR830	12.80%	12.73%	12.71%	12.54%	12.72%
Tangible Equity Ratio	CCR840	7.98%	7.86%	7.82%	7.59%	7.79%

***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.