

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 4:01 PM

TFR Industry Aggregate Report
93053 - OTS-Regulated: Washington
December 2004

Frozen Aggregated Data
(\$Thousands)

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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	9	8	8	8	8

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	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		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,013,669	\$ 1,757,915	\$ 1,936,127	\$ 2,238,909	\$ 2,182,577
Cash and Non-Interest-Earning Deposits	SC110	\$ 720,884	\$ 229,184	\$ 229,162	\$ 217,966	\$ 213,426
Interest-Earning Deposits in FHLBs	SC112	\$ 41,842	\$ 77,430	\$ 47,967	\$ 64,967	\$ 50,293
Other Interest-Earning Deposits	SC118	\$ 2,896	\$ 869	\$ 499	\$ 340	\$ 430
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 883,746	\$ 663,000	\$ 860,000	\$ 1,143,575	\$ 1,395,000
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 870,957	\$ 596,983	\$ 590,765	\$ 589,518	\$ 310,444
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 191,304	\$ 103,163	\$ 118,181	\$ 120,984	\$ 159,533
State and Municipal Obligations	SC180	\$ 239,793	\$ 66,882	\$ 68,406	\$ 70,250	\$ 24,137
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 559	N/A
Other Investment Securities	SC185	\$ 45,419	\$ 14,197	\$ 12,748	\$ 24,691	\$ 24,083
Accrued Interest Receivable	SC191	\$ 16,828	\$ 6,207	\$ 8,399	\$ 6,059	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 4,193,494	\$ 3,224,308	\$ 3,038,681	\$ 3,064,826	N/A
Mortgage-Backed Securities - Total	SC22	\$ 4,193,494	\$ 3,224,308	\$ 3,038,681	\$ 3,064,826	\$ 2,215,114
Pass-Through - Total	SUB0073	\$ 3,720,091	\$ 2,905,033	\$ 2,662,458	\$ 2,592,088	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,720,091	\$ 2,905,033	\$ 2,662,458	\$ 2,592,088	\$ 2,030,975
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 251
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 452,701	\$ 305,927	\$ 363,511	\$ 460,818	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 87,256	\$ 68,859	\$ 75,298	\$ 95,880	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 110,338	\$ 115,846	\$ 129,036	\$ 185,124	N/A
Other	SC222	\$ 255,107	\$ 121,222	\$ 159,177	\$ 179,814	N/A
Accrued Interest Receivable	SC228	\$ 20,702	\$ 13,348	\$ 12,712	\$ 11,920	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 30,951,848	\$ 9,703,110	\$ 9,320,040	\$ 9,078,260	N/A
Mortgage Loans - Total	SC26	\$ 30,806,279	\$ 9,656,642	\$ 9,274,144	\$ 9,034,517	\$ 8,493,169
Construction Loans - Total	SUB0100	\$ 1,498,926	\$ 1,075,373	\$ 1,049,871	\$ 1,047,471	\$ 1,017,059
Residential - Total	SUB0110	\$ 1,284,836	\$ 912,526	\$ 910,990	\$ 919,882	\$ 865,976
1-4 Dwelling Units	SC230	\$ 1,099,509	\$ 773,342	\$ 759,287	\$ 742,396	\$ 728,566
Multifamily (5 or more) Dwelling Units	SC235	\$ 185,327	\$ 139,184	\$ 151,703	\$ 177,486	\$ 137,410
Nonresidential Property	SC240	\$ 214,090	\$ 162,847	\$ 138,881	\$ 127,589	\$ 151,083
Permanent Loans - Total	SUB0121	\$ 29,320,537	\$ 8,585,021	\$ 8,228,839	\$ 7,990,073	N/A
Residential - Total	SUB0131	\$ 26,643,137	\$ 7,404,189	\$ 7,085,457	\$ 6,978,095	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 24,493,387	\$ 6,594,559	\$ 6,316,984	\$ 6,216,744	N/A
Revolving Open-End Loans	SC251	\$ 5,427,062	\$ 157,903	\$ 144,342	\$ 113,579	\$ 122,642
All Other - First Liens	SC254	\$ 18,488,754	\$ 6,266,817	\$ 6,004,616	\$ 5,921,392	N/A
All Other - Junior Liens	SC255	\$ 577,571	\$ 169,839	\$ 168,026	\$ 181,773	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 2,149,750	\$ 809,630	\$ 768,473	\$ 761,351	\$ 739,924
Nonresidential Property (Except Land)	SC260	\$ 2,016,747	\$ 788,647	\$ 794,784	\$ 689,298	\$ 624,845
Land	SC265	\$ 660,653	\$ 392,185	\$ 348,598	\$ 322,680	\$ 289,278
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 21,159,069	\$ 381,684	\$ 241,166	N/A	N/A
Accrued Interest Receivable	SC272	\$ 129,192	\$ 42,574	\$ 40,940	\$ 40,363	\$ 37,809
Advances for Taxes and Insurance	SC275	\$ 3,193	\$ 142	\$ 390	\$ 353	\$ 664
Allowance for Loan and Lease Losses	SC283	\$ 145,569	\$ 46,468	\$ 45,896	\$ 43,743	\$ 42,603
Nonmortgage Loans - Gross	SUB0162	\$ 2,893,568	\$ 1,578,985	\$ 1,517,713	\$ 1,507,487	N/A
Nonmortgage Loans - Total	SC31	\$ 2,808,693	\$ 1,547,492	\$ 1,486,695	\$ 1,477,037	\$ 1,240,582
Commercial Loans - Total	SC32	\$ 2,108,826	\$ 1,315,663	\$ 1,268,588	\$ 1,267,338	\$ 1,004,046
Secured	SC300	\$ 1,748,548	\$ 1,231,600	\$ 1,176,992	\$ 1,182,281	\$ 933,251
Unsecured	SC303	\$ 356,384	\$ 84,063	\$ 91,596	\$ 85,057	\$ 70,795
Lease Receivables	SC306	\$ 3,894	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 771,195	\$ 256,054	\$ 242,535	\$ 233,618	\$ 254,785
Loans on Deposits	SC310	\$ 13,923	\$ 9,564	\$ 9,636	\$ 10,251	\$ 9,268
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5	\$ 3	\$ 3	\$ 14	\$ 30,829
Education Loans	SC320	\$ 113,067	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 168,696	\$ 155,991	\$ 146,779	\$ 140,465	\$ 133,049
Mobile Home Loans	SC326	\$ 268,178	\$ 11,278	\$ 9,314	\$ 7,339	\$ 6,066
Credit Cards	SC328	\$ 13,713	\$ 11,802	\$ 11,571	\$ 11,671	\$ 38,573

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 193,613	\$ 67,416	\$ 65,232	\$ 63,878	\$ 37,000
Accrued Interest Receivable	SC348	\$ 13,547	\$ 7,268	\$ 6,590	\$ 6,531	\$ 6,592
Allowance for Loan and Lease Losses	SC357	\$ 84,875	\$ 31,493	\$ 31,018	\$ 30,450	\$ 24,841
Repossessed Assets - Gross	SUB0201	\$ 26,012	\$ 7,190	\$ 9,263	\$ 14,415	\$ 14,144
Repossessed Assets - Total	SC40	\$ 26,012	\$ 7,190	\$ 9,263	\$ 14,307	\$ 14,141
Real Estate - Total	SUB0210	\$ 25,753	\$ 7,063	\$ 9,076	\$ 14,221	\$ 13,871
Construction	SC405	\$ 0	\$ 1,588	\$ 246	\$ 1,050	\$ 1,808
Residential - Total	SUB0225	\$ 20,646	\$ 3,228	\$ 4,596	\$ 5,761	\$ 5,486
1-4 Dwelling Units	SC415	\$ 20,646	\$ 3,228	\$ 4,457	\$ 5,560	\$ 5,486
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 139	\$ 201	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,829	\$ 643	\$ 2,195	\$ 2,195	\$ 971
Land	SC428	\$ 1,278	\$ 1,604	\$ 2,039	\$ 5,215	\$ 5,606
Other Repossessed Assets	SC430	\$ 259	\$ 127	\$ 187	\$ 194	\$ 273
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 108	\$ 3
Real Estate Held for Investment	SC45	\$ 5,199	\$ 4,826	\$ 4,826	\$ 4,750	\$ 4,750
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 694,195	\$ 259,130	\$ 274,825	\$ 254,688	\$ 232,476
Federal Home Loan Bank Stock	SC510	\$ 634,054	\$ 242,259	\$ 247,764	\$ 247,328	\$ 227,499
Other	SC540	\$ 60,141	\$ 16,871	\$ 27,061	\$ 7,360	\$ 4,977
Office Premises and Equipment	SC55	\$ 786,817	\$ 181,177	\$ 179,325	\$ 177,689	\$ 156,608
Other Assets - Gross	SUB0262	\$ 2,098,928	\$ 402,178	\$ 411,413	\$ 402,417	N/A
Other Assets - Total	SC59	\$ 2,098,919	\$ 402,169	\$ 411,404	\$ 402,408	\$ 283,512
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 69,823	\$ 73,002	\$ 69,148	\$ 70,268	N/A
Bank-Owned Life Insurance - Other	SC625	\$ 576,314	\$ 72,471	\$ 71,790	\$ 69,117	\$ 116,729
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 268,210	\$ 4,979	\$ 4,950	\$ 5,059	\$ 4,917
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 203,626	\$ 200,424	\$ 218,427	\$ 219,645	\$ 118,308
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 194	\$ 205
Other Assets	SC689	\$ 980,955	\$ 51,302	\$ 47,098	\$ 38,134	\$ 160,091
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	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
General Valuation Allowances - Total	SUB2092	\$ 230,453	\$ 77,970	\$ 76,923	\$ 74,310	N/A
Total Assets - Gross	SUB0283	\$ 44,663,730	\$ 17,118,819	\$ 16,692,213	\$ 16,743,441	N/A
Total Assets	SC60	\$ 44,433,277	\$ 17,040,849	\$ 16,615,290	\$ 16,669,131	\$ 14,822,929
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 33,314,551	\$ 10,852,516	\$ 10,551,105	\$ 10,408,263	\$ 9,347,133
Deposits	SC710	\$ 32,568,577	\$ 10,787,548	\$ 10,520,251	\$ 10,367,010	\$ 9,321,600
Escrows	SC712	\$ 746,571	\$ 65,036	\$ 30,239	\$ 40,063	\$ 23,923
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 597	\$- 68	\$ 615	\$ 1,190	\$ 1,610
Borrowings - Total	SC72	\$ 5,795,870	\$ 3,940,380	\$ 3,860,427	\$ 4,052,717	\$ 3,502,198
Advances from FHLBank	SC720	\$ 3,107,525	\$ 3,068,825	\$ 3,020,305	\$ 3,299,856	\$ 2,951,576
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,463,717	\$ 822,955	\$ 800,746	\$ 716,334	\$ 517,607
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 200,000	\$ 0	\$ 0	\$ 0	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	\$ 24,628	\$ 48,600	\$ 39,376	\$ 36,527	\$ 33,015
Other Liabilities - Total	SC75	\$ 1,183,322	\$ 178,904	\$ 196,419	\$ 187,755	\$ 176,352
Accrued Interest Payable - Deposits	SC763	\$ 15,160	\$ 8,079	\$ 5,998	\$ 5,385	\$ 3,644
Accrued Interest Payable - Other	SC766	\$ 17,416	\$ 12,475	\$ 13,372	\$ 14,216	\$ 13,009
Accrued Taxes	SC776	\$ 253,360	\$ 13,224	\$ 12,310	\$ 16,281	\$ 6,582
Accounts Payable	SC780	\$ 346,651	\$ 33,447	\$ 60,126	\$ 40,339	\$ 31,919
Deferred Income Taxes	SC790	\$ 186,558	\$ 78,803	\$ 67,063	\$ 76,467	\$ 94,361
Other Liabilities and Deferred Income	SC796	\$ 364,177	\$ 32,876	\$ 37,550	\$ 35,067	\$ 26,837
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	\$ 40,293,743	\$ 14,971,800	\$ 14,607,951	\$ 14,648,735	\$ 13,025,683

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 129	\$ 126	\$ 123	\$ 118	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 4,139,405	\$ 2,068,922	\$ 2,007,217	\$ 2,020,282	\$ 1,797,128
Stock - Total	SUB0311	\$ 2,066,917	\$ 913,477	\$ 913,369	\$ 913,701	\$ 751,087
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 110,100	\$ 110,100	\$ 110,100	\$ 110,100	\$ 110,100
Common Stock - Par Value	SC820	\$ 7,247	\$ 7,247	\$ 7,247	\$ 7,247	\$ 7,246
Common Stock - Paid in Excess of Par	SC830	\$ 1,949,570	\$ 796,130	\$ 796,022	\$ 796,354	\$ 633,741
Accumulated Other Comprehensive Income - Total	SC86	\$ 21,260	\$ 14,046	\$ - 6,702	\$ 47,681	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 21,260	\$ 14,046	\$ - 6,702	\$ 47,681	\$ 22,155
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Retained Earnings	SC880	\$ 2,051,228	\$ 1,141,399	\$ 1,100,550	\$ 1,058,900	\$ 1,023,886
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 44,433,277	\$ 17,040,848	\$ 16,615,291	\$ 16,669,135	\$ 14,822,928

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 20
3	Federal, State, or other taxes receivable	1	\$ 141
4	Net deferred tax assets	3	\$ 26,064
7	Prepaid expenses	5	\$ 1,142
9	Advances for loans serviced for others	1	\$ 6,037
11	Deferred issuance costs	1	\$ 75
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 628,991
14	Other noninterest-bearing short-term accounts recv	4	\$ 97,454
19	Receivables fr a broker for unsettled transactions	1	\$ 2,239
20	F/V of all derivative instru. reportable as assets	1	\$ 1,216
22	Unapplied loan disbursements	1	\$ 2,927
99	Other	7	\$ 102,831

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 16,500
4	Nonrefundable loan fees received prior to closing	1	\$ 39
5	Deferred gains from sale/leaseback	1	\$ 666
10	Amounts due brokers for unsettled transactions	1	\$ 7
11	The liability recorded for post-retirement benefit	4	\$ 30,126
18	Litigation reserves	1	\$ 6,880
99	Other	12	\$ 289,158

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 516,184	\$ 224,964	\$ 216,609	\$ 212,223	\$ 194,824
Deposits and Investment Securities	SO115	\$ 20,532	\$ 11,162	\$ 10,814	\$ 9,785	N/A
Mortgage-Backed Securities	SO125	\$ 47,734	\$ 40,713	\$ 36,279	\$ 36,642	N/A
Mortgage Loans	SO141	\$ 396,911	\$ 150,509	\$ 147,239	\$ 144,468	N/A
Nonmortgage Loans - Total	SUB0950	\$ 51,007	\$ 22,580	\$ 22,277	\$ 21,328	N/A
Commercial Loans and Leases	SO160	\$ 36,634	\$ 18,393	\$ 18,355	\$ 16,866	\$ 13,918
Consumer Loans and Leases	SO171	\$ 14,373	\$ 4,187	\$ 3,922	\$ 4,462	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 123	\$ 2,093	\$ 2,416	\$ 2,422	\$ 2,818
Federal Home Loan Bank Stock	SO181	\$ 123	\$ 2,093	\$ 2,416	\$ 2,422	\$ 2,818
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Interest Expense - Total	SO21	\$ 189,442	\$ 85,873	\$ 81,995	\$ 83,628	\$ 79,410
Deposits	SO215	\$ 134,224	\$ 47,624	\$ 44,496	\$ 44,452	\$ 42,199
Escrows	SO225	\$ 14	\$ 26	\$ 18	\$ 6	\$ 0
Advances from FHLBank	SO230	\$ 37,228	\$ 33,002	\$ 33,289	\$ 35,447	\$ 33,740
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 2,269	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 15,707	\$ 5,221	\$ 4,192	\$ 3,723	\$ 3,471
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 326,865	\$ 141,184	\$ 137,030	\$ 131,017	\$ 118,232
Net Provision for Losses on Interest-Bearing Assets	SO321	\$- 53,843	\$ 3,309	\$ 3,180	\$ 3,286	\$ 3,341
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 380,708	\$ 137,875	\$ 133,850	\$ 127,731	\$ 114,891
Noninterest Income - Total	SO42	\$ 307,475	\$ 19,217	\$ 19,629	\$ 19,263	\$ 15,111
Mortgage Loan Serving Fees	SO410	\$- 10,381	\$ 190	\$ 299	\$ 290	\$ 57
Other Fees and Charges	SO420	\$ 96,425	\$ 14,004	\$ 14,806	\$ 12,739	\$ 9,913
Net Income (Loss) from Other - Total	SUB0451	\$ 16,493	\$ 1,908	\$ 1,160	\$ 2,714	\$ 2,521
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 15,696	\$ 1,729	\$ 1,095	\$ 2,551	\$ 2,370
Operations & Sale of Repossessed Assets	SO461	\$ 347	\$ 155	\$- 88	\$ 161	\$ 122
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 24	\$ 153	\$ 0	\$ 28

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 450	\$ 0	\$ 0	\$ 2	\$ 1
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 204,938	\$ 3,115	\$ 3,364	\$ 3,520	\$ 2,620
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	\$ 492,404	\$ 69,142	\$ 63,436	\$ 63,674	\$ 51,764
All Personnel Compensation and Expense	SO510	\$ 245,641	\$ 36,863	\$ 36,581	\$ 37,325	\$ 30,275
Legal Expense	SO520	\$ 2,625	\$ 623	\$ 644	\$ 374	\$ 289
Office Occupancy and Equipment Expense	SO530	\$ 124,378	\$ 13,856	\$ 13,585	\$ 13,207	\$ 10,719
Marketing and Other Professional Services	SO540	\$ 28,282	\$ 3,395	\$ 3,689	\$ 3,076	\$ 3,080
Loan Servicing Fees	SO550	\$ 88	\$ 76	\$ 107	\$ 106	\$ 76
Goodwill and Other Intangibles Expense	SO560	\$ 983	\$ 971	\$ 1,030	\$ 1,081	\$ 616
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 427	\$ 1	\$ 5	\$ 1	\$ - 48
Other Noninterest Expense	SO580	\$ 89,980	\$ 13,357	\$ 7,795	\$ 8,504	\$ 6,757
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	\$ 195,779	\$ 87,950	\$ 90,043	\$ 83,320	\$ 78,238
Income Taxes - Total	SO71	\$ 62,346	\$ 31,279	\$ 31,426	\$ 28,893	\$ 27,725
Federal	SO710	\$ 59,356	\$ 28,934	\$ 29,491	\$ 27,112	\$ 25,823
State, Local & Other	SO720	\$ 2,990	\$ 2,345	\$ 1,935	\$ 1,781	\$ 1,902
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 133,433	\$ 56,671	\$ 58,617	\$ 54,427	\$ 50,513
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 133,433	\$ 56,671	\$ 58,617	\$ 54,427	\$ 50,513

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Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 83
7	Net income(loss) from leased property	1	\$ 411
15	Income from corporate-owned life insurance	4	\$ 7,246
19	Realized/unrealized gains on derivatives	1	\$ 19,974
99	Other	9	\$ 177,160

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 295
6	Supervisory examination fees	1	\$ 58
7	Office supplies, printing, and postage	8	\$ 17,648
8	Telephone, including data lines	3	\$ 11,690
9	Loan origination expense	3	\$- 757
10	ATM expense	2	\$ 91
13	Misc taxes other than income & real estate	1	\$ 115
17	Charitable contributions	2	\$ 71
99	Other	5	\$ 36,793

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,169,980	\$ 653,796	\$ 428,832	\$ 212,223	\$ 790,326
YTD - Deposits and Investment Securities	Y_SO115	\$ 52,293	\$ 31,761	\$ 20,599	\$ 9,785	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 161,368	\$ 113,634	\$ 72,921	\$ 36,642	N/A
YTD - Mortgage Loans	Y_SO141	\$ 839,127	\$ 442,216	\$ 291,707	\$ 144,468	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 90,248	\$ 53,614	\$ 35,221	\$ 16,866	\$ 49,478
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 26,944	\$ 12,571	\$ 8,384	\$ 4,462	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7,054	\$ 6,931	\$ 4,838	\$ 2,422	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,054	\$ 6,931	\$ 4,838	\$ 2,422	N/A
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 440,938	\$ 251,496	\$ 165,623	\$ 83,628	\$ 330,222
YTD - Deposits	Y_SO215	\$ 270,796	\$ 136,572	\$ 88,948	\$ 44,452	\$ 181,600
YTD - Escrows	Y_SO225	\$ 64	\$ 50	\$ 24	\$ 6	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 138,966	\$ 101,738	\$ 68,736	\$ 35,447	\$ 134,852
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,269	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 28,843	\$ 13,136	\$ 7,915	\$ 3,723	\$ 13,770
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 736,096	\$ 409,231	\$ 268,047	\$ 131,017	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ - 44,068	\$ 9,775	\$ 6,466	\$ 3,286	\$ 14,523
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 780,164	\$ 399,456	\$ 261,581	\$ 127,731	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 365,584	\$ 58,109	\$ 38,892	\$ 19,263	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ - 9,602	\$ 779	\$ 589	\$ 290	\$ 954
YTD - Other Fees and Charges	Y_SO420	\$ 137,974	\$ 41,549	\$ 27,545	\$ 12,739	\$ 40,138
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 22,275	\$ 5,782	\$ 3,874	\$ 2,714	\$ 15,835
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 21,071	\$ 5,375	\$ 3,646	\$ 2,551	\$ 11,784
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 575	\$ 228	\$ 73	\$ 161	\$ 390
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 177	\$ 177	\$ 153	\$ 0	\$ 300

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 452	\$ 2	\$ 2	\$ 2	\$ 3,361
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 214,937	\$ 9,999	\$ 6,884	\$ 3,520	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 688,656	\$ 196,252	\$ 127,110	\$ 63,674	\$ 196,087
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 356,410	\$ 110,769	\$ 73,906	\$ 37,325	\$ 114,216
YTD - Legal Expense	Y_SO520	\$ 4,266	\$ 1,641	\$ 1,018	\$ 374	\$ 1,452
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 165,026	\$ 40,648	\$ 26,792	\$ 13,207	\$ 41,065
YTD - Marketing and Other Professional Services	Y_SO540	\$ 38,442	\$ 10,160	\$ 6,765	\$ 3,076	\$ 10,362
YTD - Loan Servicing Fees	Y_SO550	\$ 377	\$ 289	\$ 213	\$ 106	\$ 627
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,065	\$ 3,082	\$ 2,111	\$ 1,081	\$ 1,196
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 434	\$ 7	\$ 6	\$ 1	\$ 242
YTD - Other Noninterest Expense	Y_SO580	\$ 119,636	\$ 29,656	\$ 16,299	\$ 8,504	\$ 26,927
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 457,092	\$ 261,313	\$ 173,363	\$ 83,320	\$ 330,585
YTD - Income Taxes - Total	Y_SO71	\$ 153,944	\$ 91,598	\$ 60,319	\$ 28,893	\$ 116,078
YTD - Federal	Y_SO710	\$ 144,893	\$ 85,537	\$ 56,603	\$ 27,112	\$ 109,625
YTD - State, Local, and Other	Y_SO720	\$ 9,051	\$ 6,061	\$ 3,716	\$ 1,781	\$ 6,453
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 303,148	\$ 169,715	\$ 113,044	\$ 54,427	\$ 214,507
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 303,148	\$ 169,715	\$ 113,044	\$ 54,427	\$ 214,507

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 299,707	\$ 76,920	\$ 74,308	\$ 67,455	\$ 64,955
Net Provision for Loss	VA115	\$- 55,203	\$ 3,323	\$ 3,162	\$ 3,299	\$ 3,288
Transfers	VA125	\$- 1,844	\$- 1,377	\$ 326	\$- 1,442	\$ 314
Recoveries	VA135	\$ 4,721	\$ 261	\$ 259	\$ 142	\$ 122
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 6,849	\$ 0
Charge-offs	VA155	\$ 16,930	\$ 1,159	\$ 1,135	\$ 1,995	\$ 1,226
General Valuation Allowances - Ending Balance	VA165	\$ 230,451	\$ 77,968	\$ 76,920	\$ 74,308	\$ 67,453
Specific Valuation Allowances - Beginning Balance	VA108	\$ 6,040	\$ 3,452	\$ 4,679	\$ 3,988	\$ 5,009
Net Provision for Loss	VA118	\$ 1,787	\$- 13	\$ 23	\$- 13	\$ 5

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,844	\$ 1,377	\$- 326	\$ 1,442	\$- 314
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Charge-offs	VA158	\$ 2,709	\$ 376	\$ 924	\$ 741	\$ 712
Specific Valuation Allowances - Ending Balance	VA168	\$ 6,962	\$ 4,440	\$ 3,452	\$ 4,679	\$ 3,988
Total Valuation Allowances - Beginning Balance	VA110	\$ 305,747	\$ 80,372	\$ 78,987	\$ 71,443	\$ 69,964
Net Provision for Loss	VA120	\$- 53,416	\$ 3,310	\$ 3,185	\$ 3,286	\$ 3,293
Recoveries	VA140	\$ 4,721	\$ 261	\$ 259	\$ 142	\$ 122
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 6,852	\$ 0
Charge-offs	VA160	\$ 19,639	\$ 1,535	\$ 2,059	\$ 2,736	\$ 1,938
Total Valuation Allowances - Ending Balance	VA170	\$ 237,413	\$ 82,408	\$ 80,372	\$ 78,987	\$ 71,441
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 16,930	\$ 1,159	\$ 1,135	\$ 1,995	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 4,669	\$ 344	\$ 468	\$ 669	\$ 202
Construction - Total	SUB2030	\$ 1,315	\$ 268	\$ 134	\$ 13	\$ 44
1-4 Dwelling Units	VA420	\$ 1	\$ 268	\$ 133	\$ 13	\$ 44
Multifamily (5 or more) Dwelling Units	VA430	\$ 1,314	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,354	\$ 76	\$ 334	\$ 656	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 309	\$ 1	\$ 73	\$ 23	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,132	\$ 26	\$ 253	\$ 31	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 888	\$ 45	\$ 1	\$ 24	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 4	\$ 6	\$ 578	\$ 0
Land	VA490	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 12,151	\$ 759	\$ 667	\$ 1,146	\$ 873
Commercial Loans	VA520	\$ 636	\$ 337	\$ 118	\$ 477	\$ 323
Consumer Loans - Total	SUB2061	\$ 11,515	\$ 422	\$ 549	\$ 669	N/A
Loans on Deposits	VA510	\$ 8	\$ 1	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 252	\$ 155	\$ 171	\$ 229	\$ 175
Mobile Home Loans	VA550	\$ 8,670	\$ 20	\$ 4	\$ 2	\$ 2

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 99	\$ 87	\$ 143	\$ 102	\$ 350
Other	VA560	\$ 2,486	\$ 159	\$ 230	\$ 336	\$ 23
Repossessed Assets - Total	VA60	\$ 110	\$ 56	\$ 0	\$ 180	\$ 151
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 75	\$ 71
Real Estate - 1-4 Dwelling Units	VA613	\$ 110	\$ 55	\$ 0	\$ 105	\$ 79
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 4,721	\$ 261	\$ 259	\$ 142	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 1,431	\$ 3	\$ 93	\$ 36	\$ 51
Construction - Total	SUB2130	\$ 47	\$ 3	\$ 0	\$ 3	\$ 10
1-4 Dwelling Units	VA421	\$ 47	\$ 3	\$ 0	\$ 3	\$ 10
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,384	\$ 0	\$ 93	\$ 33	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 213	\$ 0	\$ 1	\$ 0	\$ 7
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 587	\$ 0	\$ 92	\$ 33	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 584	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 3,290	\$ 258	\$ 166	\$ 106	\$ 71
Commercial Loans	VA521	\$ 1,254	\$ 154	\$ 2	\$ 34	\$ 16
Consumer Loans - Total	SUB2161	\$ 2,036	\$ 104	\$ 164	\$ 72	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 132	\$ 43	\$ 60	\$ 40	\$ 26

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1,477	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 6	\$ 2	\$ 0	\$ 3	\$ 9
Other	VA561	\$ 421	\$ 59	\$ 104	\$ 29	\$ 20
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	\$ 3,631	\$ 1,362	\$- 303	\$ 1,429	N/A
Deposits and Investment Securities	VA38	\$ 1,349	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 1,601	\$ 82	\$- 53	\$ 1,203	\$- 823
Construction - Total	SUB2230	\$ 0	\$ 11	\$ 47	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 11	\$ 47	\$ 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	\$ 1,601	\$ 71	\$- 100	\$ 1,203	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 1	\$- 12	\$ 0	\$ 7
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 32	\$ 82	\$- 693	\$ 452	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$- 10	\$ 20	\$ 64	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 1,030	\$ 0	\$ 5	\$ 26	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 603	\$ 0	\$ 580	\$ 661	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 228	\$ 1,280	\$- 250	\$ 239	\$ 510
Commercial Loans	VA522	\$ 205	\$ 1,191	\$- 308	\$ 55	\$ 342
Consumer Loans - Total	SUB2261	\$ 23	\$ 89	\$ 58	\$ 184	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 33	\$- 67	\$ 16	\$ 0	\$ 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 59
Other	VA562	\$- 10	\$ 156	\$ 42	\$ 184	\$ 108
Reposessed Assets - Total	VA62	\$ 453	\$ 0	\$ 0	\$- 13	\$ 3
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 452	\$ 0	\$ 0	\$- 13	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 15,840	\$ 2,260	\$ 573	\$ 3,282	N/A
Deposits and Investment Securities	VA39	\$ 1,349	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 4,839	\$ 423	\$ 322	\$ 1,836	\$- 672
Construction - Total	SUB2330	\$ 1,268	\$ 276	\$ 181	\$ 10	\$ 34
1-4 Dwelling Units	VA425	\$- 46	\$ 276	\$ 180	\$ 10	\$ 34
Multifamily (5 or more) Dwelling Units	VA435	\$ 1,314	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 3,571	\$ 147	\$ 141	\$ 1,826	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 96	\$ 0	\$ 60	\$ 23	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,513	\$ 108	\$- 532	\$ 450	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 304	\$ 35	\$ 21	\$ 88	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,030	\$ 0	\$ 6	\$ 26	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 603	\$ 4	\$ 586	\$ 1,239	\$ 0
Land	VA495	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 9,089	\$ 1,781	\$ 251	\$ 1,279	\$ 1,312
Commercial Loans	VA525	\$- 413	\$ 1,374	\$- 192	\$ 498	\$ 649
Consumer Loans - Total	SUB2361	\$ 9,502	\$ 407	\$ 443	\$ 781	N/A
Loans on Deposits	VA515	\$ 8	\$ 1	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 153	\$ 45	\$ 127	\$ 189	\$ 150
Mobile Home Loans	VA555	\$ 7,193	\$ 20	\$ 4	\$ 2	\$ 2
Credit Cards	VA559	\$ 93	\$ 85	\$ 143	\$ 99	\$ 400
Other	VA565	\$ 2,055	\$ 256	\$ 168	\$ 491	\$ 111
Reposessed Assets - Total	VA65	\$ 563	\$ 56	\$ 0	\$ 167	\$ 154
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 75	\$ 71
Real Estate - 1-4 Dwelling Units	VA615	\$ 562	\$ 55	\$ 0	\$ 92	\$ 82

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 1	\$ 1	\$ 0	\$ 0	\$ 1
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	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,921	\$ 4,522	\$ 3,500	\$ 3,026	\$ 3,621
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 45,854	\$ 10,832	\$ 13,484	\$ 18,116	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,374	\$ 4,221	\$ 2,382	\$ 2,547	\$ 2,627
Construction	VA951	\$ 0	\$ 1,846	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 4,909	\$ 2,143	\$ 2,382	\$ 1,680	\$ 2,172
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 455
Permanent - Nonresidential (Except Land)	VA954	\$ 465	\$ 232	\$ 0	\$ 836	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 31	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 217,880	\$ 80,534	\$ 96,426	\$ 96,471	\$ 86,174
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 360,357	\$ 94,022	\$ 101,592	\$ 123,581	\$ 117,829
Substandard	VA965	\$ 359,547	\$ 92,863	\$ 99,661	\$ 121,782	\$ 115,094
Doubtful	VA970	\$ 810	\$ 1,159	\$ 1,931	\$ 1,799	\$ 2,735
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 333,777	\$ 58,016	\$ 66,487	\$ 82,371	\$ 82,089
Mortgages - Total	SUB2421	\$ 272,474	\$ 48,063	\$ 56,761	\$ 68,130	N/A
Construction and Land Loans	SUB2430	\$ 29,505	\$ 13,467	\$ 21,086	\$ 22,954	\$ 17,643
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 223,225	\$ 24,609	\$ 26,817	\$ 32,364	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 22,267	\$ 10,959	\$ 9,619	\$ 13,358	\$ 20,408
Nonmortgages - Total	SUB2461	\$ 61,303	\$ 9,953	\$ 9,726	\$ 14,241	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 161,943	\$ 31,935	\$ 42,202	\$ 47,483	\$ 46,213

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 155,612	\$ 28,962	\$ 39,216	\$ 36,748	\$ 43,995
Mortgage Loans - Total	SUB2481	\$ 123,680	\$ 23,877	\$ 32,712	\$ 31,439	N/A
Construction	PD115	\$ 13,499	\$ 6,625	\$ 14,473	\$ 11,571	\$ 8,740
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 8,235	\$ 257	\$ 384	\$ 326	\$ 20,349
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 86,440	\$ 13,285	\$ 15,958	\$ 17,475	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 4,837	\$ 376	\$ 345	\$ 560	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,767	\$ 883	\$ 344	\$ 510	\$ 0
Permanent - Nonresidential Property (Except Land)	PD135	\$ 7,770	\$ 2,374	\$ 767	\$ 775	\$ 3,566
Permanent - Land	PD138	\$ 1,132	\$ 77	\$ 441	\$ 222	\$ 3,896
Nonmortgage Loans - Commercial Loans	PD140	\$ 16,106	\$ 2,696	\$ 4,569	\$ 3,902	\$ 5,766
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 15,826	\$ 2,389	\$ 1,935	\$ 1,407	N/A
Loans on Deposits	PD161	\$ 86	\$ 8	\$ 31	\$ 53	\$ 94
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 227
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,775	\$ 1,432	\$ 1,103	\$ 864	\$ 707
Mobile Home Loans	PD169	\$ 10,957	\$ 0	\$ 40	\$ 48	\$ 14
Credit Cards	PD171	\$ 246	\$ 535	\$ 141	\$ 42	\$ 355
Other	PD180	\$ 2,762	\$ 414	\$ 620	\$ 400	\$ 281
Memo - Troubled Debt Restructured Included Above	PD190	\$ 112	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,585	\$ 326	\$ 400	\$ 0	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,331	\$ 2,973	\$ 2,986	\$ 10,735	\$ 2,218
Mortgage Loans - Total	SUB2491	\$ 6,002	\$ 2,904	\$ 2,885	\$ 10,528	N/A
Construction	PD215	\$ 2,575	\$ 2,677	\$ 2,787	\$ 10,491	\$ 1,696
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 43	\$ 0	\$ 27
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 3,427	\$ 66	\$ 55	\$ 37	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 161	\$ 0	\$ 0	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 199
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 2	\$ 22	\$ 21	\$ 294
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 329	\$ 67	\$ 79	\$ 186	N/A
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 4	\$ 22	\$ 53	\$ 0
Mobile Home Loans	PD269	\$ 49	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 34	\$ 45	\$ 42	\$ 108	\$ 1
Other	PD280	\$ 246	\$ 18	\$ 15	\$ 25	\$ 1
Memo - Troubled Debt Restructured Included Above	PD290	\$ 328	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 3,234	\$ 0	\$ 0	\$ 0	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 171,834	\$ 26,081	\$ 24,285	\$ 34,888	\$ 35,876
Mortgage Loans - Total	SUB2501	\$ 142,792	\$ 21,282	\$ 21,164	\$ 26,163	N/A
Construction	PD315	\$ 10,908	\$ 3,193	\$ 3,065	\$ 346	\$ 2,252
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 8,992	\$ 73	\$ 84	\$ 223	\$ 12,561
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 106,413	\$ 10,266	\$ 9,878	\$ 13,444	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 4,881	\$ 125	\$ 70	\$ 299	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 415	\$ 87	\$ 27	\$ 3,279	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 9,792	\$ 6,643	\$ 7,720	\$ 8,248	\$ 11,688
Permanent - Land	PD338	\$ 1,391	\$ 895	\$ 320	\$ 324	\$ 1,059
Nonmortgage Loans - Commercial Loans	PD340	\$ 22,500	\$ 4,367	\$ 2,624	\$ 8,236	\$ 7,514
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 6,542	\$ 432	\$ 497	\$ 489	N/A
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 130
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 288	\$ 248	\$ 195	\$ 180	\$ 166
Mobile Home Loans	PD369	\$ 4,590	\$ 0	\$ 51	\$ 19	\$ 0
Credit Cards	PD371	\$ 9	\$ 0	\$ 0	\$ 0	\$ 240
Other	PD380	\$ 1,655	\$ 184	\$ 247	\$ 290	\$ 266
Memo - Troubled Debt Restructured Included Above	PD390	\$ 7,633	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 251	\$ 414	\$ 480	\$ 360	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 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	\$ 658,994	\$ 143,153	\$ 153,163	\$ 150,369	\$ 148,532

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Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 452,188	\$ 138,942	\$ 149,341	\$ 141,693	\$ 145,216
100% and greater LTV	LD120	\$ 206,806	\$ 4,211	\$ 3,822	\$ 8,676	\$ 3,316
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 22,790	\$ 3,353	\$ 5,452	\$ 4,984	\$ 5,258
Past Due and Still Accruing - Total	SUB5240	\$ 7,463	\$ 2,578	\$ 3,630	\$ 2,726	\$ 3,694
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 7,463	\$ 2,417	\$ 3,630	\$ 2,726	\$ 3,694
90% up to 100% LTV	LD210	\$ 4,158	\$ 2,209	\$ 3,554	\$ 2,684	\$ 3,694
100% and greater LTV	LD220	\$ 3,305	\$ 208	\$ 76	\$ 42	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 161	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 161	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 15,327	\$ 775	\$ 1,822	\$ 2,258	\$ 1,564
90% up to 100% LTV	LD250	\$ 6,787	\$ 775	\$ 1,822	\$ 2,258	\$ 1,564
100% and greater LTV	LD260	\$ 8,540	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 134,216	\$ 26,951	\$ 26,912	\$ 15,453	\$ 18,719
90% up to 100% LTV	LD430	\$ 132,515	\$ 26,636	\$ 26,123	\$ 14,414	\$ 17,635
100% and greater LTV	LD440	\$ 1,701	\$ 315	\$ 789	\$ 1,039	\$ 1,084
Sales - Total	SUB5340	\$ 404	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 380	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 24	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,324,165	\$ 915,317	\$ 783,402	\$ 722,521	\$ 678,075
Mortgage Construction Loans	CC105	\$ 1,228,236	\$ 828,787	\$ 736,674	\$ 679,382	\$ 657,835
Other Mortgage Loans	CC115	\$ 95,929	\$ 86,530	\$ 46,728	\$ 43,139	\$ 20,240
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 42,506	\$ 41,965	\$ 58,471	\$ 44,671	\$ 27,675
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,677,435	\$ 444,875	\$ 470,275	\$ 426,076	\$ 444,396
1-4 Dwelling Units	CC280	\$ 2,411,931	\$ 298,443	\$ 358,598	\$ 337,309	\$ 334,197

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 73,901	\$ 58,796	\$ 39,356	\$ 30,850	\$ 39,002
All Other Real Estate	CC300	\$ 191,603	\$ 87,636	\$ 72,321	\$ 57,917	\$ 71,197
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 48,202	\$ 103,567	\$ 114,986	\$ 110,120	\$ 137,806
Commitments Outstanding to Purchase Loans	CC320	\$ 62,431	\$ 28,894	\$ 475	\$ 499	\$ 481
Commitments Outstanding to Sell Loans	CC330	\$ 44,393	\$ 22,848	\$ 45,411	\$ 42,377	\$ 21,912
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,545,000	\$ 325,000	\$ 260,000	\$ 213,441	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 375,852	\$ 0	\$ 50,000	\$ 75,000	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 195	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 444	\$ 0	\$ 0	N/A
Unused Lines of Credit - Total	SUB3361	\$ 5,654,557	\$ 606,377	\$ 560,566	\$ 504,087	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,061,622	\$ 101,530	\$ 93,199	\$ 105,791	N/A
Commercial Lines	CC420	\$ 1,269,633	\$ 450,059	\$ 402,105	\$ 340,736	\$ 272,614
Open-End Consumer Lines - Credit Cards	CC423	\$ 176,857	\$ 25,643	\$ 31,418	\$ 31,916	N/A
Open-End Consumer Lines - Other	CC425	\$ 146,445	\$ 29,145	\$ 33,844	\$ 25,644	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 128,306	\$ 43,699	\$ 44,135	\$ 33,469	\$ 28,903
Commercial	CC430	\$ 20,522	\$ 287	\$ 43	\$ 118	\$ 142
Standby, Not Included on CC465 or CC468	CC435	\$ 107,784	\$ 43,412	\$ 44,092	\$ 33,351	\$ 28,761
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 10,382,659	\$ 0	\$ 0	\$ 7,561	\$ 9,965
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 246,362	\$ 0	\$ 0	\$ 700	\$ 723
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 496,600	\$ 625,232	\$ 419,135	\$ 577,891	N/A
Pass-Through Securities	CF143	\$ 462,641	\$ 597,209	\$ 394,953	\$ 473,905	\$ 427,335
Other Mortgage-Backed Securities	CF153	\$ 33,959	\$ 28,023	\$ 24,182	\$ 103,986	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 18,879	\$ 328,364	\$ 88,977	\$ 208,921	N/A
Pass-Through Securities	CF145	\$ 18,879	\$ 262,193	\$ 28,376	\$ 174,503	\$ 42,015
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 66,171	\$ 60,601	\$ 34,418	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 477,721	\$ 296,868	\$ 330,158	\$ 368,970	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 214,907	\$- 119,979	\$- 292,701	\$- 78,787	\$ 189,486
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 35,551	\$- 21,795	\$- 55,682	\$ 6,315	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 4,238,173	\$ 1,194,084	\$ 1,211,546	\$ 967,696	N/A
Construction Loans - Total	SUB3840	\$ 625,169	\$ 526,874	\$ 490,693	\$ 382,952	\$ 370,294
1-4 Dwelling Units	CF190	\$ 548,036	\$ 457,739	\$ 434,130	\$ 334,595	\$ 316,559
Multifamily (5 or more) Dwelling Units	CF200	\$ 22,918	\$ 28,416	\$ 21,572	\$ 10,987	\$ 25,375
Nonresidential	CF210	\$ 54,215	\$ 40,719	\$ 34,991	\$ 37,370	\$ 28,360
Permanent Loans - Total	SUB3851	\$ 3,613,004	\$ 667,210	\$ 720,853	\$ 584,744	N/A
1-4 Dwelling Units	CF225	\$ 3,239,669	\$ 414,690	\$ 497,821	\$ 346,290	\$ 369,122
Multifamily (5 or more) Dwelling Units	CF245	\$ 131,312	\$ 31,487	\$ 68,678	\$ 47,475	\$ 68,486
Nonresidential (Except Land)	CF260	\$ 92,152	\$ 97,862	\$ 53,623	\$ 107,458	\$ 58,138
Land	CF270	\$ 149,871	\$ 123,171	\$ 100,731	\$ 83,521	\$ 90,221
Loans and Participations Purchased - Total	SUB3880	\$ 168,924	\$ 139,809	\$ 5,624	\$ 1,456	\$ 25,924
Secured by 1-4 Dwelling Units	CF280	\$ 165,604	\$ 139,651	\$ 445	\$ 1,188	\$ 24,679
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 197	\$ 158	\$ 5,179	\$ 20	\$ 132
Secured by Nonresidential	CF300	\$ 3,123	\$ 0	\$ 0	\$ 248	\$ 1,113
Loans and Participations Sold - Total	SUB3890	\$ 1,444,477	\$ 71,093	\$ 64,539	\$ 44,252	\$ 93,987
Secured by 1-4 Dwelling Units	CF310	\$ 1,430,385	\$ 70,842	\$ 59,704	\$ 44,056	\$ 89,213
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 14,092	\$ 251	\$ 4,835	\$ 196	\$ 4,774
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,275,553	\$ 68,716	\$- 58,915	\$- 42,796	\$- 68,063
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 2,695,954	\$ 895,726	\$ 917,933	\$ 584,045	\$ 793,686
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 41,282	\$ 14,903	\$ 6,634	\$- 483	\$- 21,356
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,386,322	\$ 213,880	\$ 239,965	\$ 250,145	\$ 136,868
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 225,384	\$ 381,977	\$ 241,332	\$ 340,372	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 893,057	\$ 195,780	\$ 263,250	\$ 168,742	\$ 193,559
Commercial	CF390	\$ 777,231	\$ 164,471	\$ 234,213	\$ 140,006	\$ 150,070
Consumer	CF400	\$ 115,826	\$ 31,309	\$ 29,037	\$ 28,736	\$ 43,489
Nonmortgage Loans - Sales - Total	SUB3915	\$ 125,677	\$ 10,000	\$ 0	\$ 0	N/A
Commercial	CF395	\$ 96,426	\$ 10,000	\$ 0	\$ 0	N/A
Consumer	CF405	\$ 29,251	\$ 0	\$ 0	\$ 0	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 767,380	\$ 185,780	\$ 263,250	\$ 168,742	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 764,713	\$ 266,896	\$ 153,244	\$ 60,626	\$ 43,636
New Deposits Received less Deposits Withdrawn	CF420	\$- 890,383	\$ 223,847	\$ 107,738	\$ 17,735	\$- 1,016
Interest Credited to Deposits	CF430	\$ 125,670	\$ 43,049	\$ 45,506	\$ 42,891	\$ 44,652
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,405,610	\$ 196,237	\$ 197,365	\$ 106,232	N/A
Fully Insured	DI100	\$ 441,949	\$ 196,237	\$ 13,825	\$ 106,232	\$ 130,428
Other	DI110	\$ 963,661	\$ 0	\$ 183,540	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 19,356,151	\$ 7,127,583	\$ 7,057,638	\$ 6,973,899	\$ 6,299,040
Deposits with Balances - Greater than \$100,000	DI130	\$ 13,958,998	\$ 3,725,001	\$ 3,492,852	\$ 3,433,172	\$ 3,022,562
Number of Deposit Accounts - Total	SUB4062	2,985,195	695,926	693,639	698,797	N/A
Balances of \$100,000 or Less	DI150	2,930,165	676,527	675,127	680,636	558,225
Balances Greater than \$100,000	DI160	55,030	19,399	18,512	18,161	16,498
IRA/Keogh Accounts	DI200	\$ 1,443,995	\$ 793,181	\$ 789,844	\$ 780,993	\$ 678,485
Uninsured Deposits	DI210	\$ 8,334,620	\$ 1,613,367	\$ 1,457,507	\$ 1,400,558	\$ 1,202,489
Preferred Deposits	DI220	\$ 743,755	\$ 386,727	\$ 395,016	\$ 411,441	\$ 351,198
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 2,433,065	\$ 1,659,592	\$ 1,575,192	\$ 1,560,290	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 15,616,279	\$ 2,167,498	\$ 2,130,357	\$ 2,112,355	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 4,027,237	\$ 719,386	\$ 705,978	\$ 705,678	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 11,238,566	\$ 6,306,110	\$ 6,138,964	\$ 6,028,745	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 1,277,630	\$ 702,457	\$ 671,216	\$ 659,652	\$ 445,743
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 945	\$ 1,242	\$ 1,616	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,954	\$ 3,097	\$ 3,288	\$ 2,979	\$ 2,304
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 4,859,981	\$ 690	\$ 681	\$ 674	\$ 531
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 946	\$ 700	\$ 321	\$ 122	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 987,150	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 626,798	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	12,610	2,996	2,935	2,924	2,494
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 4,917,021	\$ 3,391,494	\$ 3,257,254	\$ 3,289,300	\$ 2,166,238
Assets Held for Sale	SI387	\$ 1,404,383	\$ 25,454	\$ 49,383	\$ 48,586	\$ 28,924
Loans Serviced for Others	SI390	\$ 26,601,604	\$ 803,788	\$ 803,684	\$ 838,784	\$ 789,458
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 181	\$ 191
Other Residual Interests	SI404	\$ 14,296	\$ 0	\$ 0	\$ 519	\$ 532
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.51%	87.86%	88.65%	88.34%	88.73%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.98%	87.77%	88.46%	88.27%	88.92%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	88.15%	87.88%	88.34%	88.49%	88.76%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 42,860	\$ 37,865	\$ 58,032	\$ 19,072	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 17,608	\$ 9,910	\$ 10,730	\$ 5,009	\$ 8,453
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	11	9	10	9	8
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 4,030,455	\$ 2,007,214	\$ 2,020,280	\$ 1,797,130	\$ 1,777,341
Net Income (Loss) (SO91)	SI610	\$ 133,433	\$ 56,671	\$ 58,617	\$ 54,427	\$ 50,513
Dividends Declared - Preferred Stock	SI620	\$ 2,904	\$ 7,744	\$ 0	\$ 968	\$ 2,904
Dividends Declared - Common Stock	SI630	\$ 16,500	\$ 15,813	\$ 17,000	\$ 18,447	\$ 15,505
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ - 437	\$ 162,512	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ - 7,155	\$ 28,483	\$ - 54,383	\$ 20,267	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 33	\$ 0	N/A
Other Adjustments	SI671	\$ 2,074	\$ 111	\$ 104	\$ 5,358	N/A
Ending Equity Capital (SC80)	SI680	\$ 4,139,403	\$ 2,068,922	\$ 2,007,214	\$ 2,020,280	\$ 1,797,130
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 150,000	\$ 0	\$ 0	\$ 0	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 220,437	\$ 27,135	\$ 37,005	\$ 35,587	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	1 [Yes]	0 [Yes]	1 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 945	\$ 697	\$ 764	\$ 827	\$ 421
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 45,532,405	\$ 16,880,748	\$ 16,640,925	\$ 16,241,813	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,783,381	\$ 1,733,268	\$ 1,853,044	\$ 2,168,532	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 34,661,826	\$ 12,540,764	\$ 12,130,046	\$ 9,523,769	N/A
Nonmortgage Loans	SI885	\$ 3,403,751	\$ 1,544,364	\$ 1,529,665	\$ 1,525,961	N/A
Deposits and Excrows	SI890	\$ 33,466,022	\$ 10,632,728	\$ 10,430,751	\$ 10,154,959	N/A
Total Borrowings	SI895	\$ 6,540,103	\$ 3,919,316	\$ 3,885,685	\$ 3,731,179	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	3	8	6	4	5
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 772	\$ 1,495	\$ 1,751	\$ 145	\$ 853
Interest Charged on Loans Made During Quarter - Minimum	SI920	3.25	5.12	5.06	5.19	5.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.99	6.94	8.03	9.87	10.00

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	0	1	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	1	1	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	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	5	5	4	4	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 164,686	\$ 155,611	\$ 141,461	\$ 134,682	\$ 138,072
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 147,382	\$ 138,590	\$ 126,222	\$ 118,507	\$ 120,712
Personal Trust and Agency Accounts	FS210	\$ 42,941	\$ 40,280	\$ 37,612	\$ 36,233	\$ 38,275
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 17,624	\$ 15,410	\$ 15,211	\$ 16,734	\$ 15,486
Employee Benefit - Defined Contribution	FS220	\$ 1,921	\$ 349	\$ 374	\$ 372	\$ 362
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 15,703	\$ 15,061	\$ 14,837	\$ 16,362	\$ 15,124
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 86,817	\$ 82,900	\$ 73,399	\$ 65,540	\$ 66,951
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 266	\$ 258	\$ 255	\$ 256	\$ 253
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 266	\$ 258	\$ 255	\$ 256	\$ 253
Employee Benefit - Defined Contribution	FS221	\$ 127	\$ 121	\$ 119	\$ 118	\$ 116
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 139	\$ 137	\$ 136	\$ 138	\$ 137
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	\$ 17,038	\$ 16,763	\$ 14,984	\$ 15,919	\$ 17,107
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	335	311	302	290	291
Personal Trust and Agency Accounts	FS212	83	75	73	70	74
Retirement-related Trust and Agency Accounts - Total	SUB6120	90	83	74	74	71
Employee Benefit - Defined Contribution	FS222	13	9	2	2	2
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	77	74	72	72	69
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	162	153	155	146	146
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	2	2	2	2	2
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	2	2	2	2	2
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	1	1	1	1
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	33	33	28	34	28
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,055	\$ 0	\$ 0	\$ 0	\$ 859
Personal Trust and Agency Accounts	FS310	\$ 394	\$ 0	\$ 0	\$ 0	\$ 317

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 142	\$ 0	\$ 0	\$ 0	\$ 131
Employee Benefit - Defined Contribution	FS320	\$ 4	\$ 0	\$ 0	\$ 0	\$ 2
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 138	\$ 0	\$ 0	\$ 0	\$ 129
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 516	\$ 0	\$ 0	\$ 0	\$ 406
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 3	\$ 0	\$ 0	\$ 0	\$ 5
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 934	\$ 0	\$ 0	\$ 0	\$ 884
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 119	\$ 0	\$ 0	\$ 0	\$- 25
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 42,941	\$ 0	\$ 0	\$ 0	\$ 38,275
Non-Interest-Bearing Deposits	FS410	\$ 20	\$ 0	\$ 0	\$ 0	\$- 71
Interest-Bearing Deposits	FS415	\$ 4,949	\$ 0	\$ 0	\$ 0	\$ 2,083
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,035	\$ 0	\$ 0	\$ 0	\$ 534
State, County and Municipal Obligations	FS425	\$ 3,713	\$ 0	\$ 0	\$ 0	\$ 3,157
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,041	\$ 0	\$ 0	\$ 0	\$ 5,517
Common and Preferred Stock	FS445	\$ 11,618	\$ 0	\$ 0	\$ 0	\$ 10,097
Real Estate Mortgages	FS450	\$ 322	\$ 0	\$ 0	\$ 0	\$ 170
Real Estate	FS455	\$ 5,479	\$ 0	\$ 0	\$ 0	\$ 5,059
Miscellaneous Assets	FS460	\$ 9,764	\$ 0	\$ 0	\$ 0	\$ 11,729
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

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
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	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 2	\$ 0	\$ 0	\$ 0	\$ 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

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 4,139,405	\$ 2,068,922	\$ 2,007,217	\$ 2,020,282	\$ 1,797,128
Equity Capital Deductions - Total	SUB1631	\$ 230,346	\$ 198,060	\$ 216,241	\$ 217,540	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 9,536	\$ 4,930	\$ 4,943	\$ 4,870	\$ 4,887
Goodwill and Certain Other Intangible Assets	CCR115	\$ 195,512	\$ 192,894	\$ 211,056	\$ 212,079	\$ 116,832
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 25,298	\$ 236	\$ 242	\$ 591	\$ 562
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 21,296	\$- 14,054	\$ 6,663	\$- 47,798	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 21,296	\$- 14,054	\$ 6,663	\$- 47,798	\$- 22,138
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,887,763	\$ 1,856,808	\$ 1,797,639	\$ 1,754,944	\$ 1,652,709
Total Assets (SC60)	CCR205	\$ 44,433,277	\$ 17,040,849	\$ 16,615,290	\$ 16,669,131	\$ 14,822,929
Asset Deductions - Total	SUB1651	\$ 238,568	\$ 205,623	\$ 223,617	\$ 225,106	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 9,644	\$ 4,963	\$ 4,948	\$ 4,870	\$ 4,913
Goodwill and Certain Other Intangible Assets	CCR265	\$ 203,626	\$ 200,424	\$ 218,427	\$ 219,645	\$ 116,832
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 25,298	\$ 236	\$ 242	\$ 591	\$ 562
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 38,330	\$- 27,384	\$- 7,624	\$- 73,735	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 38,330	\$- 27,384	\$- 7,624	\$- 73,735	\$- 42,503
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 44,156,379	\$ 16,807,842	\$ 16,384,049	\$ 16,370,290	\$ 14,658,119
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,673,962	\$ 584,120	\$ 578,723	\$ 650,264	\$ 507,077
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,887,763	\$ 1,856,808	\$ 1,797,639	\$ 1,754,944	\$ 1,652,709
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,847	\$ 35	\$ 218	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 200,000	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 235,529	\$ 77,961	\$ 76,914	\$ 74,193	\$ 67,444
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 438,376	\$ 77,996	\$ 77,132	\$ 74,193	\$ 67,444
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 438,376	\$ 77,996	\$ 77,132	\$ 74,193	\$ 67,444
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 108,510	\$ 7,087	\$ 6,663	\$ 6,742	\$ 5,073
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 14,296	\$ 0	\$ 0	\$ 700	\$ 723
Total Risk-Based Capital	CCR39	\$ 4,203,333	\$ 1,927,717	\$ 1,868,108	\$ 1,821,695	\$ 1,714,357
0% R/W Category - Cash	CCR400	\$ 167,831	\$ 44,325	\$ 45,892	\$ 45,050	\$ 30,931
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 411,859	\$ 136,462	\$ 115,631	\$ 138,619	\$ 106,138
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,723	\$ 0	\$ 0	\$ 0	\$ 5,813
0% R/W Category - Other	CCR415	\$ 137,229	\$ 72,418	\$ 67,145	\$ 61,242	\$ 58,496
0% R/W Category - Assets Total	CCR420	\$ 719,642	\$ 253,205	\$ 228,668	\$ 244,911	\$ 201,378
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	\$ 4,299,124	\$ 3,475,588	\$ 3,265,731	\$ 3,150,313	\$ 2,385,412
20% R/W Category - Claims on FHLBs	CCR435	\$ 872,334	\$ 526,571	\$ 499,823	\$ 511,741	\$ 468,146
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 168,536	\$ 41,722	\$ 64,085	\$ 63,569	\$ 16,194
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,669,374	\$ 763,754	\$ 967,081	\$ 1,245,826	\$ 1,495,208
20% R/W Category - Other	CCR450	\$ 2,581,044	\$ 389,046	\$ 404,470	\$ 402,985	\$ 144,860
20% R/W Category - Assets Total	CCR455	\$ 9,590,412	\$ 5,196,681	\$ 5,201,190	\$ 5,374,434	\$ 4,509,820
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,918,082	\$ 1,039,336	\$ 1,040,238	\$ 1,074,886	\$ 901,964
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 21,613,273	\$ 6,277,365	\$ 5,992,908	\$ 5,849,345	\$ 5,563,537
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 431,056	\$ 49,598	\$ 60,394	\$ 55,801	\$ 49,355
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 43,453	\$ 0	\$ 0	\$ 4,555	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 64,273	\$ 25,764	\$ 6,663	\$ 6,526	\$ 7,644
50% R/W Category - Other	CCR480	\$ 1,945,614	\$ 502,000	\$ 454,016	\$ 401,659	\$ 348,699
50% R/W Category - Assets Total	CCR485	\$ 24,097,669	\$ 6,854,727	\$ 6,513,981	\$ 6,317,886	\$ 5,969,235
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 12,048,836	\$ 3,427,365	\$ 3,256,992	\$ 3,158,945	\$ 2,984,618

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	N/A
100% R/W Category - All Other Assets	CCR506	\$ 14,698,624	\$ 5,485,116	\$ 5,303,413	\$ 5,184,328	N/A
100% R/W Category - Assets Total	CCR510	\$ 14,698,624	\$ 5,485,116	\$ 5,303,413	\$ 5,184,328	\$ 4,683,036
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 14,698,624	\$ 5,485,116	\$ 5,303,413	\$ 5,184,328	\$ 4,683,036
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	\$ 49,106,347	\$ 17,789,729	\$ 17,247,252	\$ 17,121,559	\$ 15,363,469
Subtotal Risk-Weighted Assets	CCR75	\$ 28,665,542	\$ 9,951,817	\$ 9,600,642	\$ 9,418,159	\$ 8,569,618
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 28,665,542	\$ 9,951,817	\$ 9,600,642	\$ 9,418,159	\$ 8,569,618
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,293,242	\$ 796,146	\$ 768,050	\$ 753,451	\$ 685,570
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.80%	11.05%	10.97%	10.72%	11.28%
Total Risk-Based Capital Ratio	CCR820	14.66%	19.37%	19.46%	19.34%	20.01%
Tier 1 Risk-Based Capital Ratio	CCR830	13.51%	18.66%	18.72%	18.63%	19.28%
Tangible Equity Ratio	CCR840	8.80%	11.05%	10.97%	10.72%	11.28%

*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.