

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 7:33 AM	TFR Industry Aggregate Report 93006 - OTS-Regulated: California March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	37	37	37	38	38

Schedule NS --- Optional Narrative Statement		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	N/A	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 27,931,638	\$ 40,646,696	\$ 35,869,445	\$ 33,658,146	\$ 33,018,693
Cash and Non-Interest-Earning Deposits	SC110	\$ 7,807,734	\$ 9,995,855	\$ 9,511,011	\$ 9,252,128	\$ 7,320,534
Interest-Earning Deposits in FHLBs	SC112	\$ 102,144	\$ 117,555	\$ 129,304	\$ 257,535	\$ 143,653
Other Interest-Earning Deposits	SC118	\$ 368,002	\$ 335,410	\$ 387,478	\$ 373,883	\$ 412,548
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 4,345,233	\$ 1,755,631	\$ 1,344,247	\$ 2,636,122	\$ 8,256,722
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 13,828,715	\$ 26,592,503	\$ 23,076,142	\$ 19,745,227	\$ 15,045,402
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 847,429	\$ 795,380	\$ 686,172	\$ 731,453	\$ 573,993
State and Municipal Obligations	SC180	\$ 112,702	\$ 110,336	\$ 122,728	\$ 136,123	\$ 135,585
Securities Backed by Nonmortgage Loans	SC182	\$ 6,191	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 372,096	\$ 542,206	\$ 420,097	\$ 253,080	\$ 912,328
Accrued Interest Receivable	SC191	\$ 141,392	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 26,566,641	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 26,566,631	\$ 26,888,289	\$ 30,848,602	\$ 41,789,607	\$ 43,710,024
Pass-Through - Total	SUB0073	\$ 18,037,404	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 15,533,960	\$ 15,298,951	\$ 18,251,544	\$ 22,869,415	\$ 23,456,164
Other Pass-Through	SC215	\$ 2,503,444	\$ 4,021,709	\$ 4,430,861	\$ 4,955,245	\$ 5,703,311
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 8,278,994	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,933,215	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 744,532	N/A	N/A	N/A	N/A
Other	SC222	\$ 4,601,247	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 250,243	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 10	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 383,388,700	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 381,739,222	\$ 341,281,918	\$ 332,321,584	\$ 320,504,163	\$ 316,783,242
Construction Loans - Total	SUB0100	\$ 4,691,328	\$ 4,772,138	\$ 4,181,330	\$ 4,219,335	\$ 4,032,252
Residential - Total	SUB0110	\$ 4,072,921	\$ 3,781,712	\$ 3,542,390	\$ 3,565,638	\$ 3,359,345
1-4 Dwelling Units	SC230	\$ 3,515,680	\$ 3,277,016	\$ 3,066,563	\$ 3,062,547	\$ 2,825,261
Multifamily (5 or more) Dwelling Units	SC235	\$ 557,241	\$ 504,696	\$ 475,827	\$ 503,091	\$ 534,084
Nonresidential Property	SC240	\$ 618,407	\$ 990,426	\$ 638,940	\$ 653,697	\$ 672,907
Permanent Loans - Total	SUB0121	\$ 377,178,922	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 364,820,890	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 325,748,477	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 23,786,454	\$ 20,318,523	\$ 16,930,385	\$ 14,341,651	\$ 15,418,898
All Other - First Liens	SC254	\$ 297,585,007	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 4,377,016	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 39,072,413	\$ 37,017,894	\$ 35,982,408	\$ 34,716,639	\$ 32,759,580
Nonresidential Property (Except Land)	SC260	\$ 10,791,405	\$ 10,466,340	\$ 10,623,856	\$ 10,807,463	\$ 11,381,653
Land	SC265	\$ 1,566,627	\$ 1,407,286	\$ 1,377,349	\$ 1,203,601	\$ 1,161,010
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 40,873,770	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,285,557	\$ 1,173,054	\$ 1,178,346	\$ 1,199,737	\$ 1,084,127
Advances for Taxes and Insurance	SC275	\$ 232,893	\$ 260,164	\$ 165,043	\$ 187,462	\$ 250,456
Allowance for Loan and Lease Losses	SC283	\$ 1,649,478	\$ 1,655,587	\$ 1,853,466	\$ 1,917,629	\$ 1,894,571
Nonmortgage Loans - Gross	SUB0162	\$ 20,300,782	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 19,894,801	\$ 22,053,822	\$ 23,701,192	\$ 16,977,582	\$ 16,962,310
Commercial Loans - Total	SC32	\$ 4,716,644	\$ 10,563,652	\$ 12,321,849	\$ 4,449,873	\$ 4,743,220
Secured	SC300	\$ 3,157,777	\$ 3,157,699	\$ 3,714,160	\$ 3,382,058	\$ 3,779,505
Unsecured	SC303	\$ 1,080,944	\$ 6,951,501	\$ 8,222,932	\$ 788,172	\$ 669,787
Lease Receivables	SC306	\$ 477,923	\$ 454,452	\$ 384,757	\$ 279,643	\$ 293,928
Consumer Loans - Total	SC35	\$ 15,496,680	\$ 11,861,801	\$ 11,683,761	\$ 12,921,278	\$ 12,485,264
Loans on Deposits	SC310	\$ 85,993	\$ 96,232	\$ 97,270	\$ 104,944	\$ 111,733
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,065	\$ 12,702	\$ 14,555	\$ 17,697	\$ 20,583
Education Loans	SC320	\$ 45,256	\$ 32,409	\$ 20,223	\$ 21,190	\$ 23,158
Auto Loans	SC323	\$ 9,822,049	\$ 10,842,685	\$ 10,572,110	\$ 11,769,226	\$ 11,286,577
Mobile Home Loans	SC326	\$ 235,446	\$ 247,786	\$ 259,883	\$ 275,287	\$ 285,857
Credit Cards	SC328	\$ 3,275	\$ 381,903	\$ 375,424	\$ 370,645	\$ 368,787

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,299,596	\$ 248,084	\$ 344,296	\$ 362,289	\$ 388,569
Accrued Interest Receivable	SC348	\$ 87,458	\$ 96,890	\$ 204,118	\$ 110,520	\$ 234,984
Allowance for Loan and Lease Losses	SC357	\$ 405,981	\$ 468,521	\$ 508,536	\$ 504,089	\$ 501,158
Repossessed Assets - Gross	SUB0201	\$ 315,547	\$ 326,083	\$ 319,588	\$ 330,716	\$ 342,695
Repossessed Assets - Total	SC40	\$ 315,447	\$ 324,963	\$ 318,586	\$ 329,824	\$ 341,517
Real Estate - Total	SUB0210	\$ 306,418	\$ 312,896	\$ 301,463	\$ 314,396	\$ 323,776
Construction	SC405	\$ 7,973	\$ 8,567	\$ 36,559	\$ 41,314	\$ 43,993
Residential - Total	SUB0225	\$ 276,809	\$ 263,101	\$ 249,960	\$ 248,814	\$ 255,332
1-4 Dwelling Units	SC415	\$ 276,809	\$ 262,047	\$ 249,960	\$ 248,814	\$ 255,257
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 1,054	\$ 0	\$ 0	\$ 75
Nonresidential (Except Land)	SC426	\$ 21,357	\$ 41,228	\$ 14,944	\$ 23,991	\$ 24,174
Land	SC428	\$ 279	\$ 0	\$ 0	\$ 277	\$ 277
Other Repossessed Assets	SC430	\$ 9,129	\$ 13,187	\$ 18,125	\$ 16,320	\$ 18,919
General Valuation Allowances	SC441	\$ 100	\$ 1,120	\$ 1,002	\$ 892	\$ 1,178
Real Estate Held for Investment	SC45	\$ 42,733	\$ 50,175	\$ 120,354	\$ 122,308	\$ 116,722
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 6,512,073	\$ 5,871,776	\$ 5,632,173	\$ 5,586,219	\$ 5,911,347
Federal Home Loan Bank Stock	SC510	\$ 6,196,212	\$ 5,577,204	\$ 5,454,476	\$ 5,417,492	\$ 5,764,039
Other	SC540	\$ 315,861	\$ 294,572	\$ 177,697	\$ 168,727	\$ 147,308
Office Premises and Equipment	SC55	\$ 3,807,046	\$ 3,781,822	\$ 3,653,021	\$ 3,561,944	\$ 3,439,069
Other Assets - Gross	SUB0262	\$ 27,131,432	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 27,131,208	\$ 27,251,604	\$ 44,891,416	\$ 31,767,786	\$ 32,675,026
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 79,327	\$ 11,166	\$ 8,947	\$ 10,664	\$ 22,927
Bank-Owned Life Insurance - Other	SC625	\$ 2,092,555	\$ 2,102,496	\$ 99,885	\$ 108,891	\$ 60,180
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 5,478,807	\$ 6,626,990	\$ 6,118,418	\$ 4,829,076	\$ 5,450,946
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 23	\$ 26	\$ 28	\$ 20	\$ 21
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 10,933,912	\$ 10,898,648	\$ 10,864,857	\$ 10,889,791	\$ 10,922,490
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,183	\$ 1,157	\$ 1,201	\$ 993	\$ 0
Other Assets	SC689	\$ 8,545,625	\$ 9,833,577	\$ 28,055,200	\$ 16,097,400	\$ 16,306,436
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	\$ 224	\$ 16,872	\$ 19,264	\$ 16,422	\$ 6,074
General Valuation Allowances - Total	SUB2092	\$ 2,055,793	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 495,996,592	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 493,940,799	\$ 468,262,437	\$ 477,464,705	\$ 454,306,028	\$ 452,963,346
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 261,393,264	\$ 250,962,242	\$ 263,184,655	\$ 255,415,056	\$ 252,199,849
Deposits	SC710	\$ 235,147,574	\$ 230,948,928	\$ 229,547,591	\$ 220,616,879	\$ 220,503,424
Escrows	SC712	\$ 26,245,530	\$ 20,021,929	\$ 33,634,896	\$ 34,795,159	\$ 31,694,090
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 160	\$ 1,385	\$ 2,168	\$ 3,018	\$ 2,335
Borrowings - Total	SC72	\$ 181,352,309	\$ 168,793,700	\$ 149,407,620	\$ 145,924,413	\$ 147,367,383
Advances from FHLBank	SC720	\$ 114,144,481	\$ 98,440,280	\$ 87,746,552	\$ 78,964,025	\$ 90,143,110
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 27,512,489	\$ 34,535,257	\$ 29,878,609	\$ 28,785,074	\$ 23,431,640
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 4,218,794	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 425	\$ 469	\$ 517	\$ 731	\$ 734
CMOs (Including REMICs)	SC740	\$ 425	\$ 469	\$ 517	\$ 731	\$ 734
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 35,476,120	\$ 32,405,241	\$ 28,332,247	\$ 34,655,913	\$ 30,326,869
Other Liabilities - Total	SC75	\$ 9,051,982	\$ 7,411,900	\$ 24,315,209	\$ 11,930,441	\$ 13,245,578
Accrued Interest Payable - Deposits	SC763	\$ 99,039	\$ 39,539	\$ 109,925	\$ 108,203	\$ 130,453
Accrued Interest Payable - Other	SC766	\$ 818,306	\$ 297,633	\$ 573,486	\$ 340,775	\$ 359,108
Accrued Taxes	SC776	\$ 1,674,103	\$ 962,766	\$ 1,674,010	\$ 683,370	\$ 2,067,302
Accounts Payable	SC780	\$ 1,855,417	\$ 1,638,392	\$ 3,216,758	\$ 4,159,922	\$ 1,934,764
Deferred Income Taxes	SC790	\$ 792,051	\$ 853,084	\$ 864,442	\$ 802,782	\$ 629,252
Other Liabilities and Deferred Income	SC796	\$ 3,813,066	\$ 3,620,486	\$ 17,876,588	\$ 5,835,389	\$ 8,124,699
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	\$ 451,797,555	\$ 427,177,842	\$ 436,907,484	\$ 413,269,910	\$ 412,812,810

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 162,434	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 41,980,811	\$ 40,939,638	\$ 40,419,266	\$ 40,911,569	\$ 40,031,448
Stock - Total	SUB0311	\$ 26,841,084	\$ 26,689,372	\$ 26,625,931	\$ 26,485,243	\$ 26,369,389
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 236,351	\$ 230,983	\$ 230,983	\$ 230,984	\$ 230,983
Common Stock - Par Value	SC820	\$ 150,820	\$ 150,475	\$ 150,093	\$ 149,907	\$ 149,912
Common Stock - Paid in Excess of Par	SC830	\$ 26,453,913	\$ 26,307,914	\$ 26,244,855	\$ 26,104,352	\$ 25,988,494
Accumulated Other Comprehensive Income - Total	SC86	\$ 82,307	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 515,960	\$ 93,991	\$ 317,482	\$ 1,198,431	\$ 1,101,987
Gains (Losses) on Cash Flow Hedges	SC865	\$- 428,009	N/A	N/A	N/A	N/A
Other	SC870	\$- 5,644	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 15,070,236	\$ 14,698,271	\$ 14,192,978	\$ 14,106,176	\$ 13,376,384
Other Components of Equity Capital	SC891	\$- 12,816	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 493,940,800	\$ 468,262,437	\$ 477,464,704	\$ 454,306,026	\$ 452,963,345

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93006 - OTS-Regulated: California
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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	\$ 8,698
3	Federal, State, or other taxes receivable	9	\$ 6,584
4	Net deferred tax assets	19	\$ 130,085
6	Prepaid deposit insurance premiums	1	\$ 160
7	Prepaid expenses	27	\$ 17,366
9	Advances for loans serviced for others	1	\$ 31,266
11	Deferred issuance costs	1	\$ 4,177
12	Amounts receivable under interest rate swap agreem	1	\$ 4,080
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 1,862
14	Other noninterest-bearing short-term accounts recv	15	\$ 1,805,840
19	Receivables fr a broker for unsettled transactions	2	\$ 581,243
20	F/V of all derivative instru. reportable as assets	4	\$ 1,850,897
22	Unapplied loan disbursements	1	\$ 900,476
99	Other	17	\$ 1,840,024

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 674
10	Amounts due brokers for unsettled transactions	2	\$ 551,357
11	The liability recorded for post-retirement benefit	17	\$ 131,688
13	Amounts payable under interest-rate-swap agreement	2	\$ 218,923
14	Unapplied loan payments received	6	\$ 71,202
16	Recourse loan liability	4	\$ 23,687
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 2,323
20	F/V of all derivative instru. reportable as liab.	6	\$ 1,041,729
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,009
99	Other	39	\$ 1,279,856

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 5,162,907	\$ 5,181,251	\$ 5,154,547	\$ 5,249,905	\$ 5,228,915
Deposits and Investment Securities	SO115	\$ 191,347	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 273,885	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 4,169,768	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 527,907	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 166,216	\$ 191,137	\$ 113,486	\$ 89,008	\$ 56,886
Consumer Loans and Leases	SO171	\$ 361,691	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 39,808	\$ 25,370	\$ 48,483	\$ 60,556	\$ 64,707
Federal Home Loan Bank Stock	SO181	\$ 39,561	\$ 25,370	\$ 48,483	\$ 60,556	\$ 64,707
Other	SO185	\$ 247	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 1,886,076	\$ 1,902,855	\$ 1,852,624	\$ 1,926,167	\$ 1,992,894
Deposits	SO215	\$ 808,829	\$ 862,013	\$ 925,711	\$ 964,591	\$ 1,034,649
Escrows	SO225	\$ 14,448	\$ 18,903	\$ 16,065	\$ 3,178	\$ 4,155
Advances from FHLBank	SO230	\$ 526,435	\$ 503,429	\$ 462,407	\$ 512,354	\$ 568,754
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 45,031	\$ 44,972	\$ 44,977	\$ 44,999	\$ 45,073
Mortgage Collateralized Securities Issued	SO250	\$ 13	\$ 8	\$ 13	\$ 14	\$ 351
Other Borrowed Money	SO260	\$ 491,327	\$ 473,536	\$ 403,457	\$ 401,037	\$ 339,919
Capitalized Interest	SO271	\$ 7	\$ 6	\$ 6	\$ 6	\$ 7
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 3,316,639	\$ 3,303,766	\$ 3,350,406	\$ 3,384,294	\$ 3,300,728
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 82,220	\$- 165,268	\$ 115,480	\$ 184,189	\$ 198,198
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,234,419	\$ 3,469,034	\$ 3,234,926	\$ 3,200,105	\$ 3,102,530
Noninterest Income - Total	SO42	\$ 1,671,293	\$ 1,696,970	\$ 1,970,854	\$ 1,979,661	\$ 1,563,818
Mortgage Loan Serving Fees	SO410	\$- 774,661	\$ 550,850	\$ 57,616	\$- 844,400	\$- 515,592
Other Fees and Charges	SO420	\$ 856,017	\$ 919,344	\$ 1,037,139	\$ 991,291	\$ 946,824
Net Income (Loss) from Other - Total	SUB0451	\$ 54,777	\$- 377,375	\$ 657,899	\$ 1,010,069	\$ 674,942
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 63,959	\$- 360,100	\$ 617,665	\$ 872,853	\$ 604,142
Operations & Sale of Repossessed Assets	SO461	\$- 5,202	\$ 3,585	\$- 16,169	\$- 6,293	\$- 13,809
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 234	\$- 93	\$- 375	\$ 548	\$ 403
Sale of Securities Held-to-Maturity	SO467	\$ 69	\$ 0	\$ 0	\$ 258	\$ 0
Sale of Loans Held for Investment	SO475	\$ 45	\$ 101	\$- 63	\$ 226	\$ 30

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 1,237	\$- 12,832	\$ 83,178	\$ 146,721	\$ 77,029
Trading Assets (Realized and Unrealized)	SO485	\$- 5,565	\$- 8,036	\$- 26,337	\$- 4,244	\$ 7,147
Other Noninterest Income	SO488	\$ 1,535,160	\$ 604,151	\$ 218,200	\$ 822,701	\$ 457,644
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	\$ 2,648,479	\$ 2,679,005	\$ 2,466,330	\$ 2,471,180	\$ 2,235,818
All Personnel Compensation and Expense	SO510	\$ 1,215,440	\$ 1,167,624	\$ 1,139,847	\$ 1,138,090	\$ 1,012,886
Legal Expense	SO520	\$ 13,077	\$ 22,887	\$ 17,654	\$ 15,831	\$ 14,709
Office Occupancy and Equipment Expense	SO530	\$ 406,019	\$ 585,083	\$ 416,338	\$ 449,043	\$ 389,507
Marketing and Other Professional Services	SO540	\$ 285,353	\$ 332,354	\$ 330,651	\$ 276,521	\$ 278,802
Loan Servicing Fees	SO550	\$ 11,297	\$ 16,402	\$ 12,979	\$ 16,940	\$ 5,266
Goodwill and Other Intangibles Expense	SO560	\$ 24,178	\$ 19,804	\$ 19,339	\$ 16,705	\$ 16,726
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 181	\$ 10,203	\$ 19,911	\$ 42,111	\$ 26,194
Other Noninterest Expense	SO580	\$ 692,934	\$ 524,648	\$ 509,611	\$ 515,939	\$ 491,728
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 2,257,233	\$ 2,486,999	\$ 2,739,450	\$ 2,708,586	\$ 2,430,530
Income Taxes - Total	SO71	\$ 849,458	\$ 919,396	\$ 1,054,320	\$ 1,037,892	\$ 917,640
Federal	SO710	\$ 747,811	\$ 811,412	\$ 899,442	\$ 888,926	\$ 787,923
State, Local & Other	SO720	\$ 101,647	\$ 107,984	\$ 154,878	\$ 148,966	\$ 129,717
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,407,775	\$ 1,567,603	\$ 1,685,130	\$ 1,670,694	\$ 1,512,890
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 58	\$- 320	\$- 771	\$- 152
Net Income (Loss)	SO91	\$ 1,407,775	\$ 1,567,545	\$ 1,684,810	\$ 1,669,923	\$ 1,512,738
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 1,284
6	Net income(loss)-equity invest in uncons sub org	2	\$- 14
7	Net income(loss) from leased property	3	\$- 18
15	Income from corporate-owned life insurance	9	\$ 17,521
19	Realized/unrealized gains on derivatives	2	\$ 1,360,649
99	Other	40	\$ 181,792

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 189
2	OTS assessments	10	\$ 486
7	Office supplies, printing, and postage	31	\$ 73,272
8	Telephone, including data lines	15	\$ 33,108
9	Loan origination expense	7	\$ 46,251
10	ATM expense	4	\$ 655
15	Foreclosure expenses	1	\$ 481
18	Minority Interest	1	\$ 10,741
19	Realized/unrealized losses on derivatives	1	\$ 133,206
99	Other	37	\$ 22,326

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YTD - Interest Income - Total	Y_SO11	\$ 5,162,907	\$ 20,796,823	\$ 15,615,572	\$ 10,478,820	\$ 5,228,915
YTD - Deposits and Investment Securities	Y_SO115	\$ 191,347	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 273,885	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 4,169,768	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 166,216	\$ 449,993	\$ 258,856	\$ 145,894	\$ 56,886
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 361,691	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 39,808	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 39,561	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 247	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 1,886,076	\$ 7,669,070	\$ 5,766,215	\$ 3,919,061	\$ 1,992,894
YTD - Deposits	Y_SO215	\$ 808,829	\$ 3,782,858	\$ 2,920,845	\$ 1,999,240	\$ 1,034,649
YTD - Escrows	Y_SO225	\$ 14,448	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 526,435	\$ 2,045,617	\$ 1,542,188	\$ 1,081,108	\$ 568,754
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 45,031	\$ 180,021	\$ 135,049	\$ 90,072	\$ 45,073
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 13	\$ 386	\$ 378	\$ 365	\$ 351
YTD - Other Borrowed Money	Y_SO260	\$ 491,327	\$ 1,617,919	\$ 1,144,383	\$ 740,956	\$ 339,919
YTD - Capitalized Interest	Y_SO271	\$ 7	\$ 25	\$ 19	\$ 13	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 3,316,639	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 82,220	\$ 330,824	\$ 496,092	\$ 382,387	\$ 198,198
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 3,234,419	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 1,671,293	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 774,661	\$- 751,538	\$- 1,302,388	\$- 1,359,992	\$- 515,592
YTD - Other Fees and Charges	Y_SO420	\$ 856,017	\$ 3,893,657	\$ 2,974,313	\$ 1,938,115	\$ 946,824
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 54,777	\$ 1,965,209	\$ 2,342,584	\$ 1,685,011	\$ 674,942
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 63,959	\$ 1,734,345	\$ 2,094,445	\$ 1,476,995	\$ 604,142
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,202	\$- 32,797	\$- 36,382	\$- 20,102	\$- 13,809
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 234	\$ 483	\$ 576	\$ 951	\$ 403
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 69	\$ 258	\$ 258	\$ 258	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 45	\$ 294	\$ 193	\$ 256	\$ 30
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,237	\$ 294,096	\$ 306,928	\$ 223,750	\$ 77,029
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 5,565	\$- 31,470	\$- 23,434	\$ 2,903	\$ 7,147
YTD - Other Noninterest Income	Y_SO488	\$ 1,535,160	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,648,479	\$ 9,838,339	\$ 7,159,334	\$ 4,706,998	\$ 2,235,818
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,215,440	\$ 4,454,190	\$ 3,286,566	\$ 2,150,976	\$ 1,012,886
YTD - Legal Expense	Y_SO520	\$ 13,077	\$ 71,035	\$ 48,148	\$ 30,540	\$ 14,709
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 406,019	\$ 1,838,818	\$ 1,253,735	\$ 838,550	\$ 389,507
YTD - Marketing and Other Professional Services	Y_SO540	\$ 285,353	\$ 1,217,938	\$ 885,584	\$ 555,323	\$ 278,802
YTD - Loan Servicing Fees	Y_SO550	\$ 11,297	\$ 51,587	\$ 35,185	\$ 22,206	\$ 5,266
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 24,178	\$ 72,234	\$ 52,430	\$ 33,431	\$ 16,726
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 181	\$ 98,419	\$ 88,216	\$ 68,305	\$ 26,194
YTD - Other Noninterest Expense	Y_SO580	\$ 692,934	\$ 2,034,118	\$ 1,509,470	\$ 1,007,667	\$ 491,728
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,257,233	\$ 10,367,295	\$ 7,880,296	\$ 5,139,116	\$ 2,430,530
YTD - Income Taxes - Total	Y_SO71	\$ 849,458	\$ 3,929,321	\$ 3,009,925	\$ 1,955,532	\$ 917,640
YTD - Federal	Y_SO710	\$ 747,811	\$ 3,387,758	\$ 2,576,346	\$ 1,676,849	\$ 787,923
YTD - State, Local, and Other	Y_SO720	\$ 101,647	\$ 541,563	\$ 433,579	\$ 278,683	\$ 129,717
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,407,775	\$ 6,437,974	\$ 4,870,371	\$ 3,183,584	\$ 1,512,890
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 1,301	\$- 1,243	\$- 923	\$- 152
YTD - Net Income (Loss)	Y_SO91	\$ 1,407,775	\$ 6,436,673	\$ 4,869,128	\$ 3,182,661	\$ 1,512,738

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 2,142,108	\$ 2,382,999	\$ 2,430,019	\$ 2,403,286	\$ 2,317,738
Net Provision for Loss	VA115	\$ 76,319	\$- 159,933	\$ 115,902	\$ 184,206	\$ 199,342
Transfers	VA125	\$- 6,349	\$ 82,284	\$ 40,844	\$ 21,466	\$- 2,765
Recoveries	VA135	\$ 36,921	\$ 39,687	\$ 59,473	\$ 32,387	\$ 37,764
Adjustments	VA145	\$- 11,066	\$- 4,212	\$ 1,653	\$ 31	\$ 43,367
Charge-offs	VA155	\$ 182,144	\$ 197,988	\$ 264,892	\$ 201,948	\$ 192,160
General Valuation Allowances - Ending Balance	VA165	\$ 2,055,789	\$ 2,142,837	\$ 2,382,999	\$ 2,439,428	\$ 2,403,286
Specific Valuation Allowances - Beginning Balance	VA108	\$ 80,827	\$ 205,967	\$ 258,584	\$ 280,292	\$ 282,961
Net Provision for Loss	VA118	\$ 6,080	\$ 4,868	\$ 19,489	\$ 42,094	\$ 25,050
Transfers	VA128	\$ 6,349	\$- 82,284	\$- 40,844	\$- 21,466	\$ 2,765
Adjustments	VA148	\$ 6,676	\$ 3,217	\$- 10,014	\$ 3,370	\$ 0
Charge-offs	VA158	\$ 7,945	\$ 51,671	\$ 21,248	\$ 45,261	\$ 30,484

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 91,987	\$ 80,097	\$ 205,967	\$ 259,029	\$ 280,292
Total Valuation Allowances - Beginning Balance	VA110	\$ 2,222,935	\$ 2,588,966	\$ 2,688,603	\$ 2,683,578	\$ 2,600,699
Net Provision for Loss	VA120	\$ 82,399	\$- 155,065	\$ 135,391	\$ 226,300	\$ 224,392
Recoveries	VA140	\$ 36,921	\$ 39,687	\$ 59,473	\$ 32,387	\$ 37,764
Adjustments	VA150	\$- 4,390	\$- 995	\$- 8,361	\$ 3,401	\$ 43,367
Charge-offs	VA160	\$ 190,089	\$ 249,659	\$ 286,140	\$ 247,209	\$ 222,644
Total Valuation Allowances - Ending Balance	VA170	\$ 2,147,776	\$ 2,222,934	\$ 2,588,966	\$ 2,698,457	\$ 2,683,578
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 182,144	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 39	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 32,891	\$ 38,739	\$ 50,366	\$ 33,928	\$ 47,131
Construction - Total	SUB2030	\$ 15	\$ 2,993	\$ 8,402	\$ 718	\$ 358
1-4 Dwelling Units	VA420	\$ 15	\$ 1,313	\$ 913	\$ 589	\$ 358
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 2,784	\$ 129	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1,680	\$ 4,705	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 32,876	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,622	\$ 582	\$ 3,128	\$ 2,302	\$ 962
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 25,961	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,793	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 10	\$ 106	\$ 1,766	\$ 499	\$ 1,500
Nonresidential Property (Except Land)	VA480	\$ 490	\$ 2,620	\$ 2,109	\$ 3,057	\$ 13,437
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 103	\$ 0
Nonmortgage Loans - Total	VA56	\$ 148,572	\$ 155,771	\$ 213,697	\$ 167,305	\$ 143,963
Commercial Loans	VA520	\$ 14,870	\$ 18,100	\$ 25,486	\$ 46,804	\$ 21,362
Consumer Loans - Total	SUB2061	\$ 133,702	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 270	\$ 75	\$ 58	\$ 0	\$ 154
Home Improvement Loans	VA516	\$ 241	\$ 58	\$ 136	\$ 30	\$ 166
Education Loans	VA530	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 127,237	\$ 131,154	\$ 180,540	\$ 112,946	\$ 114,594
Mobile Home Loans	VA550	\$ 2,038	\$ 1,716	\$ 2,808	\$ 1,881	\$ 1,474
Credit Cards	VA556	\$ 11	\$ 3,365	\$ 1,662	\$ 2,607	\$ 4,973
Other	VA560	\$ 3,905	\$ 1,302	\$ 3,007	\$ 3,037	\$ 1,240
Repossessed Assets - Total	VA60	\$ 562	\$ 929	\$ 604	\$ 216	\$ 359

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 419	\$ 177	\$ 517	\$ 59	\$ 260
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 532	\$ 9	\$ 1	\$ 1
Real Estate - Land	VA628	\$ 0	\$ 67	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 143	\$ 153	\$ 78	\$ 156	\$ 98
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	\$ 80	\$ 2,395	\$ 113	\$ 6	\$ 127
GVA Recoveries - Assets - Total	SUB2126	\$ 36,921	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 5,965	\$ 4,074	\$ 29,420	\$ 4,771	\$ 7,098
Construction - Total	SUB2130	\$ 1,031	\$ 220	\$ 0	\$ 124	\$ 147
1-4 Dwelling Units	VA421	\$ 34	\$ 220	\$ 0	\$ 102	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 147
Nonresidential Property	VA441	\$ 997	\$ 0	\$ 0	\$ 22	\$ 0
Permanent - Total	SUB2141	\$ 4,934	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 408	\$ 130	\$ 247	\$ 186	\$ 134
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,608	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 279	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 2,577	\$ 527	\$ 95	\$ 434	\$ 151
Nonresidential Property (Except Land)	VA481	\$ 62	\$ 0	\$ 2,128	\$ 825	\$ 776
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 30,956	\$ 35,612	\$ 30,053	\$ 27,616	\$ 30,623
Commercial Loans	VA521	\$ 3,592	\$ 11,622	\$ 6,005	\$ 4,213	\$ 7,052
Consumer Loans - Total	SUB2161	\$ 27,364	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 134	\$ 18	\$ 28	\$ 130	\$ 47
Home Improvement Loans	VA517	\$ 0	\$ 48	\$ 101	\$ 21	\$ 94
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 25,842	\$ 23,062	\$ 22,745	\$ 22,103	\$ 22,247
Mobile Home Loans	VA551	\$ 334	\$ 52	\$ 238	\$ 25	\$ 24
Credit Cards	VA557	\$ 2	\$ 490	\$ 313	\$ 552	\$ 800
Other	VA561	\$ 1,052	\$ 320	\$ 623	\$ 572	\$ 359

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 1	\$ 0	\$ 0	\$ 43
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 12,429	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$- 942	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 6,125	\$- 2,849	\$- 5,905	\$ 380	\$- 5,797
Construction - Total	SUB2230	\$ 735	\$ 737	\$- 3,883	\$- 1,768	\$ 4,449
1-4 Dwelling Units	VA422	\$- 194	\$ 1,356	\$- 351	\$- 3,482	\$- 1,092
Multifamily (5 or more) Dwelling Units	VA432	\$- 206	\$- 325	\$- 332	\$ 344	\$ 856
Nonresidential Property	VA442	\$ 1,135	\$- 294	\$- 3,200	\$ 1,370	\$ 4,685
Permanent - Total	SUB2241	\$ 5,390	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 92	\$ 263	\$- 290	\$ 240	\$ 56
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,137	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 270	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 200	\$- 388	\$- 830	\$ 642	\$- 1,028
Nonresidential Property (Except Land)	VA482	\$ 3,091	\$- 3,371	\$- 1,013	\$- 1,116	\$- 9,843
Land	VA492	\$ 0	\$ 0	\$ 0	\$- 33	\$ 129
Nonmortgage Loans - Total	VA58	\$ 2,516	\$- 80,075	\$- 34,340	\$- 21,812	\$ 8,566
Commercial Loans	VA522	\$ 6,870	\$- 79,491	\$- 33,256	\$- 28,041	\$ 6,643
Consumer Loans - Total	SUB2261	\$- 4,354	N/A	N/A	N/A	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	\$- 4,719	\$- 996	\$- 1,329	\$ 5,575	\$ 2,078
Mobile Home Loans	VA552	\$ 332	\$ 355	\$ 232	\$ 601	\$- 97
Credit Cards	VA558	\$ 0	\$ 28	\$ 26	\$ 52	\$ 48
Other	VA562	\$ 33	\$ 29	\$- 13	\$ 1	\$- 106
Reposessed Assets - Total	VA62	\$ 4,434	\$ 5,205	\$ 18,889	\$ 42,060	\$ 25,046
Real Estate - Construction	VA606	\$ 0	\$ 230	\$ 191	\$ 6,279	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 4,185	\$ 3,984	\$ 17,338	\$ 33,725	\$ 22,668
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 77	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 249	\$ 531	\$ 0	\$ 1,859	\$ 2,378
Real Estate - Land	VA629	\$ 0	\$ 67	\$ 43	\$ 120	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 393	\$ 1,317	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 296	\$ 305	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 157,652	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$- 942	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 39	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 33,051	\$ 31,816	\$ 15,041	\$ 29,537	\$ 34,236
Construction - Total	SUB2330	\$- 281	\$ 3,510	\$ 4,519	\$- 1,174	\$ 4,660
1-4 Dwelling Units	VA425	\$- 213	\$ 2,449	\$ 562	\$- 2,995	\$- 734
Multifamily (5 or more) Dwelling Units	VA435	\$- 206	\$- 325	\$ 2,452	\$ 473	\$ 709
Nonresidential Property	VA445	\$ 138	\$ 1,386	\$ 1,505	\$ 1,348	\$ 4,685
Permanent - Total	SUB2341	\$ 33,332	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,306	\$ 715	\$ 2,591	\$ 2,356	\$ 884
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 26,490	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 4,784	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 2,767	\$- 809	\$ 841	\$ 707	\$ 321
Nonresidential Property (Except Land)	VA485	\$ 3,519	\$- 751	\$- 1,032	\$ 1,116	\$ 2,818
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 70	\$ 129
Nonmortgage Loans - Total	VA59	\$ 120,132	\$ 40,084	\$ 149,304	\$ 117,877	\$ 121,906
Commercial Loans	VA525	\$ 18,148	\$- 73,013	\$- 13,775	\$ 14,550	\$ 20,953
Consumer Loans - Total	SUB2361	\$ 101,984	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 136	\$ 57	\$ 30	\$- 130	\$ 107
Home Improvement Loans	VA519	\$ 241	\$ 10	\$ 35	\$ 9	\$ 72
Education Loans	VA535	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 96,676	\$ 107,096	\$ 156,466	\$ 96,418	\$ 94,425
Mobile Home Loans	VA555	\$ 2,036	\$ 2,019	\$ 2,802	\$ 2,457	\$ 1,353
Credit Cards	VA559	\$ 9	\$ 2,903	\$ 1,375	\$ 2,107	\$ 4,221
Other	VA565	\$ 2,886	\$ 1,011	\$ 2,371	\$ 2,466	\$ 775
Repossessed Assets - Total	VA65	\$ 4,996	\$ 6,134	\$ 19,493	\$ 42,276	\$ 25,405
Real Estate - Construction	VA607	\$ 0	\$ 230	\$ 191	\$ 6,279	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 4,604	\$ 4,161	\$ 17,855	\$ 33,784	\$ 22,928
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 77	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 249	\$ 1,063	\$ 9	\$ 1,860	\$ 2,379
Real Estate - Land	VA631	\$ 0	\$ 134	\$ 43	\$ 120	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 143	\$ 546	\$ 1,395	\$ 156	\$ 98
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	\$ 376	\$ 2,699	\$ 113	\$ 6	\$ 84
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 399,819	\$ 398,072	\$ 478,750	\$ 353,915	\$ 341,945
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 547,062	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 157,856	\$ 186,926	\$ 174,422	\$ 156,735	\$ 124,737
Construction	VA951	\$ 4,196	\$ 2,203	\$ 1,557	\$ 8,396	\$ 1,132
Permanent - 1-4 Dwelling Units	VA952	\$ 150,185	\$ 149,325	\$ 168,780	\$ 136,343	\$ 118,410
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 50	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 3,196	\$ 35,398	\$ 4,035	\$ 11,996	\$ 5,195
Permanent - Land	VA955	\$ 279	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,306,762	\$ 1,485,778	\$ 1,566,795	\$ 1,493,982	\$ 1,476,003
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,733,837	\$ 3,497,418	\$ 3,764,473	\$ 3,856,858	\$ 3,603,788
Substandard	VA965	\$ 3,584,289	\$ 3,342,690	\$ 3,604,089	\$ 3,683,710	\$ 3,498,252
Doubtful	VA970	\$ 149,548	\$ 154,728	\$ 160,384	\$ 173,148	\$ 105,536
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 5,856,481	\$ 6,332,986	\$ 6,359,630	\$ 6,492,382	\$ 6,240,990
Mortgages - Total	SUB2421	\$ 5,457,615	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 174,388	\$ 114,124	\$ 179,158	\$ 175,290	\$ 209,466
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,073,789	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 233,497	\$ 178,564	\$ 292,131	\$ 310,001	\$ 305,393
Nonmortgages - Total	SUB2461	\$ 398,866	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,621,450	\$ 4,122,505	\$ 4,051,841	\$ 4,107,871	\$ 3,751,183
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 2,941,586	\$ 3,417,869	\$ 3,363,593	\$ 3,430,773	\$ 3,117,102
Mortgage Loans - Total	SUB2481	\$ 2,703,463	N/A	N/A	N/A	N/A
Construction	PD115	\$ 58,490	\$ 31,666	\$ 53,493	\$ 46,090	\$ 52,134

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 66,935	\$ 3,033,647	\$ 2,943,942	\$ 2,928,578	\$ 2,644,239
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,453,837	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 36,258	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 44,963	\$ 28,748	\$ 64,686	\$ 33,696	\$ 36,761
Permanent - Nonresidential Property (Except Land)	PD135	\$ 31,274	\$ 19,231	\$ 23,339	\$ 27,960	\$ 25,184
Permanent - Land	PD138	\$ 11,706	\$ 5,690	\$ 12,153	\$ 9,776	\$ 9,779
Nonmortgage Loans - Commercial Loans	PD140	\$ 53,775	\$ 31,224	\$ 24,903	\$ 46,730	\$ 48,146
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 184,348	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 733	\$ 8,192	\$ 411	\$ 1,241	\$ 1,862
Home Improvement Loans	PD163	\$ 57	\$ 207	\$ 124	\$ 176	\$ 4,730
Education Loans	PD165	\$ 138	\$ 175	\$ 170	\$ 220	\$ 352
Auto Loans	PD167	\$ 171,096	\$ 240,273	\$ 225,981	\$ 322,719	\$ 278,190
Mobile Home Loans	PD169	\$ 5,765	\$ 9,615	\$ 7,000	\$ 5,515	\$ 4,456
Credit Cards	PD171	\$ 5	\$ 4,728	\$ 3,968	\$ 4,625	\$ 4,945
Other	PD180	\$ 6,554	\$ 4,473	\$ 3,423	\$ 3,447	\$ 6,324
Memo - Troubled Debt Restructured Included Above	PD190	\$ 13,876	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 26,879	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 679,864	\$ 704,636	\$ 688,248	\$ 677,098	\$ 634,081
Mortgage Loans - Total	SUB2491	\$ 660,832	N/A	N/A	N/A	N/A
Construction	PD215	\$ 29,772	\$ 172	\$ 285	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 1,047	\$ 681,785	\$ 657,394	\$ 654,802	\$ 605,391
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 625,861	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 308	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 538	\$ 2,495	\$ 9,455
Permanent - Nonresidential Property (Except Land)	PD235	\$ 3,095	\$ 84	\$ 7,488	\$ 262	\$ 0
Permanent - Land	PD238	\$ 749	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 2,620	\$ 2,060	\$ 1,263	\$ 289	\$ 484
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 16,412	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 596	\$ 208	\$ 9	\$ 0	\$ 1
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 4	\$ 5
Auto Loans	PD267	\$ 14,732	\$ 18,472	\$ 20,087	\$ 17,987	\$ 16,344
Mobile Home Loans	PD269	\$ 10	\$ 24	\$ 27	\$ 6	\$ 11

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 0	\$ 1,006	\$ 798	\$ 826	\$ 1,726
Other	PD280	\$ 1,074	\$ 825	\$ 359	\$ 427	\$ 636
Memo - Troubled Debt Restructured Included Above	PD290	\$ 4,366	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 39,609	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,235,031	\$ 2,210,481	\$ 2,307,789	\$ 2,384,511	\$ 2,489,807
Mortgage Loans - Total	SUB2501	\$ 2,093,320	N/A	N/A	N/A	N/A
Construction	PD315	\$ 62,067	\$ 62,497	\$ 100,883	\$ 104,145	\$ 130,879
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 21,313	\$ 1,909,887	\$ 1,877,762	\$ 1,884,331	\$ 1,991,368
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,845,721	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 22,509	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 22,529	\$ 17,793	\$ 26,907	\$ 40,660	\$ 15,167
Permanent - Nonresidential Property (Except Land)	PD335	\$ 107,577	\$ 92,919	\$ 144,676	\$ 179,873	\$ 192,373
Permanent - Land	PD338	\$ 11,604	\$ 14,099	\$ 12,344	\$ 15,279	\$ 16,674
Nonmortgage Loans - Commercial Loans	PD340	\$ 92,217	\$ 65,835	\$ 99,001	\$ 104,215	\$ 82,041
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 49,494	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 533	\$ 126	\$ 99	\$ 59	\$ 158
Home Improvement Loans	PD363	\$ 35	\$ 314	\$ 331	\$ 312	\$ 2,559
Education Loans	PD365	\$ 0	\$ 0	\$ 3	\$ 17	\$ 0
Auto Loans	PD367	\$ 42,198	\$ 41,195	\$ 39,608	\$ 49,370	\$ 51,108
Mobile Home Loans	PD369	\$ 3,434	\$ 3,020	\$ 2,813	\$ 2,733	\$ 3,192
Credit Cards	PD371	\$ 9	\$ 1,855	\$ 2,578	\$ 2,358	\$ 2,213
Other	PD380	\$ 3,285	\$ 941	\$ 784	\$ 1,159	\$ 2,075
Memo - Troubled Debt Restructured Included Above	PD390	\$ 56,033	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 341	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 4,694,731	\$ 4,741,484	\$ 4,366,272	\$ 4,357,864	\$ 2,704,175
90% up to 100% LTV	LD110	\$ 3,595,970	\$ 3,656,712	\$ 3,249,662	\$ 3,257,334	\$ 2,398,400
100% and greater LTV	LD120	\$ 1,098,761	\$ 1,084,772	\$ 1,116,610	\$ 1,100,530	\$ 305,775
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 177,733	\$ 204,200	\$ 214,797	\$ 297,779	\$ 126,133

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 66,482	\$ 71,022	\$ 83,488	\$ 165,838	\$ 54,771
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 61,916	\$ 70,912	\$ 78,952	\$ 112,523	\$ 49,323
90% up to 100% LTV	LD210	\$ 45,519	\$ 52,278	\$ 58,915	\$ 85,039	\$ 38,329
100% and greater LTV	LD220	\$ 16,397	\$ 18,634	\$ 20,037	\$ 27,484	\$ 10,994
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 4,566	\$ 110	\$ 4,536	\$ 53,315	\$ 5,448
90% up to 100% LTV	LD230	\$ 3,861	\$ 0	\$ 3,101	\$ 48,827	\$ 3,460
100% and greater LTV	LD240	\$ 705	\$ 110	\$ 1,435	\$ 4,488	\$ 1,988
Nonaccrual - Total	SUB5230	\$ 111,251	\$ 133,178	\$ 131,309	\$ 131,941	\$ 71,362
90% up to 100% LTV	LD250	\$ 64,659	\$ 72,678	\$ 79,041	\$ 71,796	\$ 45,701
100% and greater LTV	LD260	\$ 46,592	\$ 60,500	\$ 52,268	\$ 60,145	\$ 25,661
Net Charge-offs - Total	SUB5300	\$ 2,264	\$ 3,123	\$ 237	\$ 1,502	\$ 2,251
90% up to 100% LTV	LD310	\$ 977	\$ 680	\$ 385	\$ 1,129	\$ 294
100% and greater LTV	LD320	\$ 1,287	\$ 2,443	\$ - 148	\$ 373	\$ 1,957
Purchases - Total	SUB5320	\$ 932,799	\$ 582,521	\$ 488,056	\$ 351,398	\$ 365,104
90% up to 100% LTV	LD410	\$ 928,691	\$ 579,592	\$ 472,859	\$ 338,645	\$ 353,720
100% and greater LTV	LD420	\$ 4,108	\$ 2,929	\$ 15,197	\$ 12,753	\$ 11,384
Originations - Total	SUB5330	\$ 1,643,328	\$ 1,733,139	\$ 2,083,295	\$ 1,546,704	\$ 1,074,191
90% up to 100% LTV	LD430	\$ 1,574,692	\$ 1,702,629	\$ 2,017,134	\$ 1,506,632	\$ 1,030,994
100% and greater LTV	LD440	\$ 68,636	\$ 30,510	\$ 66,161	\$ 40,072	\$ 43,197
Sales - Total	SUB5340	\$ 197,995	\$ 1,058	\$ 94,434	\$ 48,770	\$ 23,899
90% up to 100% LTV	LD450	\$ 187,352	\$ 551	\$ 93,178	\$ 47,178	\$ 22,449
100% and greater LTV	LD460	\$ 10,643	\$ 507	\$ 1,256	\$ 1,592	\$ 1,450

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 6,756,916	\$ 5,705,581	\$ 4,885,989	\$ 4,033,785	\$ 3,919,106
Mortgage Construction Loans	CC105	\$ 6,558,685	\$ 5,506,782	\$ 4,710,614	\$ 3,870,770	\$ 3,765,868
Other Mortgage Loans	CC115	\$ 198,231	\$ 198,799	\$ 175,375	\$ 163,015	\$ 153,238
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,183	\$ 5,883	\$ 6,090	\$ 4,136	\$ 1,770
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 49,122,795	\$ 28,914,563	\$ 43,092,043	\$ 64,811,172	\$ 50,772,335
1-4 Dwelling Units	CC280	\$ 48,098,032	\$ 27,801,025	\$ 41,762,291	\$ 63,610,192	\$ 49,314,909
Multifamily (5 or more) Dwelling Units	CC290	\$ 694,588	\$ 813,488	\$ 834,541	\$ 665,895	\$ 983,564
All Other Real Estate	CC300	\$ 330,175	\$ 300,050	\$ 495,211	\$ 535,085	\$ 473,862
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 712,510	\$ 647,335	\$ 458,891	\$ 440,040	\$ 380,566

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 11,241,233	\$ 7,192,125	\$ 12,782,045	\$ 26,025,141	\$ 25,056,961
Commitments Outstanding to Sell Loans	CC330	\$ 13,801,455	\$ 7,819,547	\$ 20,081,865	\$ 22,481,385	\$ 16,645,225
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 45,974,283	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 35,030,480	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 4,457	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 34,994,345	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 30,812,140	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 4,087,569	\$ 4,088,684	\$ 3,051,060	\$ 2,835,785	\$ 2,356,260
Open-End Consumer Lines - Credit Cards	CC423	\$ 790	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 93,846	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 934,641	\$ 961,611	\$ 855,714	\$ 840,908	\$ 722,831
Commercial	CC430	\$ 69,243	\$ 66,411	\$ 51,787	\$ 53,089	\$ 48,561
Standby, Not Included on CC465 or CC468	CC435	\$ 865,398	\$ 895,200	\$ 803,927	\$ 787,819	\$ 674,270
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 15,553,652	\$ 13,000,524	\$ 12,782,712	\$ 13,067,887	\$ 12,946,498
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 174,193	\$ 86,837	\$ 87,509	\$ 90,867	\$ 169,227
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 8,883,467	\$ 7,704,083	\$ 7,255,054	\$ 7,153,410	\$ 7,011,368
Other Contingent Liabilities	CC480	\$ 19,263	\$ 12,694	\$ 12,172	\$ 12,382	\$ 12,593
Contingent Assets	CC490	\$ 19,410	\$ 12,410	\$ 15,410	\$ 45,410	\$ 21,410
Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
		Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 3,930,977	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 2,357,605	\$ 2,725,473	\$ 3,852,747	\$ 5,179,204	\$ 5,212,438
Other Mortgage-Backed Securities	CF153	\$ 1,573,372	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,683,170	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 1,856,269	\$ 3,167,838	\$ 5,105,058	\$ 2,658,632	\$ 1,520,056
Other Mortgage-Backed Securities	CF155	\$ 826,901	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,247,807	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,142,882	\$ 2,939,311	\$ 3,785,072	\$ 3,488,104	\$ 3,246,198
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 636,493	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 82,790,661	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 2,081,606	\$ 2,217,144	\$ 1,981,015	\$ 1,933,602	\$ 1,598,083
1-4 Dwelling Units	CF190	\$ 1,922,203	\$ 1,970,828	\$ 1,805,254	\$ 1,761,811	\$ 1,446,403
Multifamily (5 or more) Dwelling Units	CF200	\$ 78,363	\$ 152,695	\$ 76,428	\$ 73,920	\$ 51,609
Nonresidential	CF210	\$ 81,040	\$ 93,621	\$ 99,333	\$ 97,871	\$ 100,071
Permanent Loans - Total	SUB3851	\$ 80,709,055	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 76,623,868	\$ 86,820,425	\$ 131,851,086	\$ 101,226,765	\$ 80,654,583
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,008,454	\$ 3,428,300	\$ 3,971,793	\$ 3,279,493	\$ 2,798,344
Nonresidential (Except Land)	CF260	\$ 814,274	\$ 1,141,849	\$ 813,019	\$ 929,749	\$ 599,408
Land	CF270	\$ 262,459	\$ 398,787	\$ 217,957	\$ 283,617	\$ 202,814
Loans and Participations Purchased - Total	SUB3880	\$ 31,286,153	\$ 26,353,321	\$ 52,196,194	\$ 51,509,787	\$ 48,446,954
Secured by 1-4 Dwelling Units	CF280	\$ 30,098,301	\$ 25,459,447	\$ 52,018,454	\$ 51,363,042	\$ 48,203,462
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,182,980	\$ 881,298	\$ 143,947	\$ 114,081	\$ 214,677
Secured by Nonresidential	CF300	\$ 4,872	\$ 12,576	\$ 33,793	\$ 32,664	\$ 28,815
Loans and Participations Sold - Total	SUB3890	\$ 33,754,020	\$ 77,095,631	\$ 120,365,581	\$ 112,166,650	\$ 92,810,750
Secured by 1-4 Dwelling Units	CF310	\$ 33,647,837	\$ 75,269,589	\$ 120,203,960	\$ 112,103,097	\$ 92,203,958
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 97,990	\$ 509,859	\$ 94,799	\$ 47,312	\$ 277,115
Secured by Nonresidential	CF330	\$ 8,193	\$ 1,316,183	\$ 66,822	\$ 16,241	\$ 329,677
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,467,867	\$- 50,742,310	\$- 68,169,387	\$- 60,656,863	\$- 44,363,796
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 36,916,058	\$ 37,444,259	\$ 55,995,056	\$ 42,288,598	\$ 28,356,371
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,906,388	\$ 2,763,848	\$- 2,389,271	\$- 1,070,198	\$- 693,425
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 40,448,878	\$ 35,823,006	\$ 85,736,778	\$ 97,379,706	\$ 87,008,089
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 40,500,348	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 4,494,747	\$ 4,048,324	\$ 13,376,650	\$ 5,969,463	\$ 5,355,429
Commercial	CF390	\$ 1,872,603	\$ 1,535,802	\$ 10,575,055	\$ 3,285,597	\$ 3,118,542
Consumer	CF400	\$ 2,622,144	\$ 2,512,522	\$ 2,801,595	\$ 2,683,866	\$ 2,236,887
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,621,680	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 2,915	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 1,618,765	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 2,873,067	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 4,232,820	\$ 1,401,340	\$ 9,400,326	\$ 113,455	\$ 5,629,198
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,527,112	\$ 526,681	\$ 8,532,497	\$- 787,681	\$ 4,774,945
Interest Credited to Deposits	CF430	\$ 705,708	\$ 874,659	\$ 867,829	\$ 901,136	\$ 854,253

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$- 34,173	\$ 0	\$ 0	\$ 0	\$ 413

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 7,387,139	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 2,697,322	\$ 2,621,758	\$ 2,726,911	\$ 2,141,078	\$ 1,244,647
Other	DI110	\$ 4,689,817	\$ 2,186,979	\$ 4,007,786	\$ 594,020	\$ 673,691
Deposits with Balances - \$100,000 or Less	DI120	\$ 138,256,704	\$ 135,218,939	\$ 135,971,003	\$ 122,563,186	\$ 127,710,584
Deposits with Balances - Greater than \$100,000	DI130	\$ 123,136,400	\$ 95,719,990	\$ 93,576,593	\$ 98,053,695	\$ 92,792,838
Number of Deposit Accounts - Total	SUB4062	17,599,147	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	17,133,749	16,527,423	16,437,685	16,259,416	16,355,363
Balances Greater than \$100,000	DI160	465,398	465,436	454,466	432,769	427,182
IRA/Keogh Accounts	DI200	\$ 10,766,623	\$ 10,854,743	\$ 11,073,519	\$ 11,198,409	\$ 11,203,674
Uninsured Deposits	DI210	\$ 76,087,130	\$ 71,427,211	\$ 95,845,264	\$ 85,644,854	\$ 76,471,833
Preferred Deposits	DI220	\$ 1,642,755	\$ 1,714,929	\$ 1,815,952	\$ 1,836,816	\$ 1,878,150
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 24,346,334	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 155,052,013	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 20,401,989	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 61,592,765	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 11,764,670	\$ 10,579,223	\$ 10,450,824	\$ 10,258,832	\$ 12,259,544
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 6,102	\$ 2,596	\$ 2,743	\$ 2,732	\$ 3,223
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 4,531,756	\$ 323,832	\$ 137,914	\$ 257,827	\$ 139,013
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 5,421,574	\$ 5,298,866	\$ 19,632,120	\$ 12,577,066	\$ 8,018,437
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 2,348	\$ 252	\$ 335	\$ 169	\$ 335
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 261	\$ 231	\$ 397	\$ 364

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 649,359	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	76,726	80,538	80,516	77,098	72,646
Assets Held in Trading Accounts	SI375	\$ 274,779	\$ 250,420	\$ 256,483	\$ 498,329	\$ 278,987
Available-for-Sale Securities	SI385	\$ 36,119,959	\$ 48,207,278	\$ 48,569,633	\$ 55,740,170	\$ 52,328,484
Assets Held for Sale	SI387	\$ 38,937,500	\$ 22,890,639	\$ 41,913,206	\$ 50,445,333	\$ 47,515,535
Loans Serviced for Others	SI390	\$ 738,247,489	\$ 750,241,073	\$ 728,771,947	\$ 748,090,903	\$ 682,101,003
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 53,238	\$ 42,864	\$ 38,786	\$ 46,237	\$ 56,113
Other Residual Interests	SI404	\$ 82,298	\$ 78,611	\$ 67,216	\$ 77,090	\$ 74,664
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	88.24%	87.60%	87.39%	86.77%	86.23%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	88.44%	88.09%	88.18%	86.56%	86.34%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	88.08%	87.56%	87.93%	86.56%	86.99%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	76.26%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	2 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,504,336	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 71,510	\$ 68,164	\$ 68,265	\$ 97,062	\$ 68,681
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	35	35	33	32	33
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 40,939,643	\$ 40,419,269	\$ 40,860,366	\$ 40,031,447	\$ 38,432,940
Net Income (Loss) (SO91)	SI610	\$ 1,407,775	\$ 1,567,545	\$ 1,684,810	\$ 1,669,923	\$ 1,512,738
Dividends Declared - Preferred Stock	SI620	\$ 4,174	\$ 4,175	\$ 4,313	\$ 4,175	\$ 9,448
Dividends Declared - Common Stock	SI630	\$ 1,026,268	\$ 1,058,009	\$ 1,489,232	\$ 935,968	\$ 636,521
Stock Issued	SI640	\$ 80,049	\$ 5,525	\$ 389	\$ 62	\$ 5,225

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 150
Capital Contributions (Where No Stock is Issued)	SI655	\$ 66,071	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 509,483	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 100	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 8,330	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 41,980,809	\$ 40,939,644	\$ 40,419,269	\$ 40,911,567	\$ 40,031,445
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,691,450	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 32,978,375	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	9 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 19,517,442	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 61,079	\$ 66,790	\$ 75,641	\$ 75,697	\$ 61,645
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 475,684,795	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 26,387,057	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 383,371,633	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 21,284,726	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 251,415,339	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 172,552,155	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	4	7	9	10	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,742	\$ 3,448	\$ 5,327	\$ 2,499	\$ 2,895
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.39%	4.42%	4.78%	3.45%	4.05%
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.83%	6.14%	5.23%	6.90%	6.96%

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

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	1	1
Any Outstanding Futures or Options Positions?	SQ310	4	4	4	4	5
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	22	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 95,498,676	\$ 90,626,569	\$ 80,360,727	\$ 76,579,425	\$ 66,189,569
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,793,113	\$ 1,546,973	\$ 1,502,323	\$ 1,439,821	\$ 1,303,005
Personal Trust and Agency Accounts	FS210	\$ 767,378	\$ 751,285	\$ 712,515	\$ 574,440	\$ 544,051
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 349,352	\$ 342,636	\$ 329,580	\$ 331,733	\$ 305,612
Employee Benefit - Defined Contribution	FS220	\$ 97,801	\$ 96,705	\$ 92,520	\$ 91,554	\$ 83,836
Employee Benefit - Defined Benefit	FS230	\$ 174,076	\$ 172,686	\$ 169,200	\$ 170,984	\$ 161,444
Other Retirement Accounts	FS240	\$ 77,475	\$ 73,245	\$ 67,860	\$ 69,195	\$ 60,332
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 676,383	\$ 453,052	\$ 460,009	\$ 533,648	\$ 453,342
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 219	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 9,339,013	\$ 8,767,283	\$ 8,102,969	\$ 7,617,644	\$ 6,732,978
Personal Trust and Agency Accounts	FS211	\$ 816,219	\$ 736,248	\$ 713,153	\$ 657,223	\$ 648,898
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 8,522,794	\$ 8,026,659	\$ 7,385,661	\$ 6,934,814	\$ 6,082,756
Employee Benefit - Defined Contribution	FS221	\$ 8,383,307	\$ 7,891,299	\$ 7,259,985	\$ 6,809,192	\$ 5,963,174
Employee Benefit - Defined Benefit	FS231	\$ 86,555	\$ 83,873	\$ 73,603	\$ 73,835	\$ 69,200
Other Retirement Accounts	FS241	\$ 52,932	\$ 51,487	\$ 52,073	\$ 51,787	\$ 50,382
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 4,376	\$ 4,155	\$ 25,607	\$ 1,324
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 84,366,550	\$ 80,312,313	\$ 70,755,435	\$ 67,521,960	\$ 58,153,586
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,842	1,761	1,752	1,735	1,746
Personal Trust and Agency Accounts	FS212	998	1,006	1,006	1,021	1,040
Retirement-related Trust and Agency Accounts - Total	SUB6120	289	292	285	277	273
Employee Benefit - Defined Contribution	FS222	56	62	61	60	60
Employee Benefit - Defined Benefit	FS232	8	8	8	10	9
Other Retirement Accounts	FS242	225	222	216	207	204
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	555	463	459	437	433
Other Fiduciary Accounts	FS272	0	0	2	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	112,786	98,869	96,625	89,996	86,424
Personal Trust and Agency Accounts	FS213	177	188	182	154	172
Retirement-related Trust and Agency Accounts - Total	SUB6130	112,608	98,672	96,434	89,832	86,248
Employee Benefit - Defined Contribution	FS223	112,386	98,450	96,215	89,614	86,024
Employee Benefit - Defined Benefit	FS233	116	114	111	113	116
Other Retirement Accounts	FS243	106	108	108	105	108
Corporate Trust and Agency Accounts	FS253	1	1	1	1	0
Other Fiduciary Accounts	FS273	0	8	8	9	4
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	7,641,063	7,225,902	6,970,220	6,777,642	6,502,770
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 12,449	\$ 49,661	\$ 35,595	\$ 22,780	\$ 11,175
Personal Trust and Agency Accounts	FS310	\$ 1,613	\$ 6,970	\$ 4,988	\$ 2,736	\$ 1,474
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,265	\$ 5,435	\$ 3,966	\$ 2,552	\$ 1,215
Employee Benefit - Defined Contribution	FS320	\$ 705	\$ 3,210	\$ 2,415	\$ 1,601	\$ 765

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 355	\$ 1,447	\$ 1,013	\$ 653	\$ 325
Other Retirement Accounts	FS340	\$ 205	\$ 778	\$ 538	\$ 298	\$ 125
Corporate Trust and Agency Accounts	FS350	\$ 80	\$ 288	\$ 210	\$ 147	\$ 79
Investment Management Agency Accounts	FS360	\$ 1,038	\$ 2,928	\$ 2,376	\$ 1,795	\$ 811
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Custody and Safekeeping Accounts	FS380	\$ 8,444	\$ 34,012	\$ 24,036	\$ 15,550	\$ 7,585
Other Fiduciary and Related Services	FS390	\$ 9	\$ 28	\$ 19	\$ 0	\$ 3
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,570	\$ 14,967	\$ 9,420	\$ 6,577	\$ 3,282
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 20	\$ 20	\$ 6	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 8,879	\$ 34,674	\$ 26,155	\$ 16,197	\$ 7,892
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 766,979	\$ 751,285	\$ 708,020	\$ 569,907	\$ 539,738
Non-Interest-Bearing Deposits	FS410	\$ 1,205	\$ 74	\$ 279	\$ 145	\$ 250
Interest-Bearing Deposits	FS415	\$ 564	\$ 1,104	\$ 1,997	\$ 2,128	\$ 1,730
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 33,420	\$ 34,479	\$ 34,759	\$ 36,532	\$ 36,035
State, County and Municipal Obligations	FS425	\$ 124,063	\$ 126,069	\$ 122,675	\$ 97,326	\$ 98,402
Money Market Mutual Funds	FS430	\$ 66,384	\$ 62,536	\$ 60,923	\$ 55,786	\$ 57,465
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 10,880	\$ 11,749	\$ 11,014	\$ 9,218	\$ 9,323
Common and Preferred Stock	FS445	\$ 412,548	\$ 400,272	\$ 368,853	\$ 265,213	\$ 240,189
Real Estate Mortgages	FS450	\$ 4,375	\$ 3,732	\$ 4,171	\$ 5,189	\$ 5,393
Real Estate	FS455	\$ 110,233	\$ 103,412	\$ 94,645	\$ 88,683	\$ 82,492
Miscellaneous Assets	FS460	\$ 3,307	\$ 7,858	\$ 8,704	\$ 9,687	\$ 8,459
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	0	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	0	1	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	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	\$ 0	\$ 21	\$ 21	\$ 7	\$ 1
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 20	\$ 20	\$ 7	\$ 1
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 3	\$ 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	\$ 3	\$ 1	\$ 1	\$ 1	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 1	\$ 1	\$ 1	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 41,980,811	\$ 40,939,638	\$ 40,419,266	\$ 40,911,569	\$ 40,031,448
Equity Capital Deductions - Total	SUB1631	\$ 11,526,809	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 383,072	\$ 367,917	\$ 349,419	\$ 358,989	\$ 348,819
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,600,571	\$ 10,580,821	\$ 10,847,311	\$ 10,592,971	\$ 10,623,005
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 543,166	\$ 651,932	\$ 607,287	\$ 482,027	\$ 530,279
Other	CCR134	\$ 0	\$ 0	\$ 100	\$ 100	\$ 100
Equity Capital Additions - Total	SUB1641	\$ 74,238	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 88,123	\$ 434,614	\$ 387,302	\$- 329,619	\$- 291,144
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 162,361	\$ 144,884	\$ 137,686	\$ 124,278	\$ 118,819
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 30,528,240	\$ 29,918,466	\$ 29,140,137	\$ 29,272,141	\$ 28,356,920
Total Assets (SC60)	CCR205	\$ 493,940,799	\$ 468,261,872	\$ 477,464,705	\$ 454,306,028	\$ 452,963,346
Asset Deductions - Total	SUB1651	\$ 11,687,255	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 250,485	\$ 251,347	\$ 354,804	\$ 365,409	\$ 365,957
Goodwill and Certain Other Intangible Assets	CCR265	\$ 10,893,604	\$ 10,875,654	\$ 10,847,315	\$ 10,889,294	\$ 10,921,950
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 543,166	\$ 651,932	\$ 607,287	\$ 482,027	\$ 530,279
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 847,524	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 847,524	\$- 197,476	\$- 574,459	\$- 2,095,872	\$- 1,863,735
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 481,406,020	\$ 456,286,028	\$ 465,080,840	\$ 440,473,426	\$ 439,281,425
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 19,243,328	\$ 18,238,442	\$ 18,590,274	\$ 18,028,257	\$ 17,933,269
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 30,528,240	\$ 29,918,466	\$ 29,140,137	\$ 29,272,141	\$ 28,356,920
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 597	\$ 553	\$ 639	\$ 766	\$ 814
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 3,705,910	\$ 3,009,143	\$ 3,026,977	\$ 3,073,447	\$ 3,074,935
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,955,093	\$ 2,001,691	\$ 2,274,719	\$ 2,251,616	\$ 2,224,263
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 5,661,600	\$ 5,011,387	\$ 5,302,335	\$ 5,325,829	\$ 5,300,012
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 5,661,600	\$ 5,011,387	\$ 5,302,335	\$ 5,325,829	\$ 5,300,012
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,880	\$ 7,321	\$ 7,839	\$ 8,688	\$ 13,624
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 122,297	\$ 102,756	\$ 91,435	\$ 105,979	\$ 189,773
Total Risk-Based Capital	CCR39	\$ 36,063,663	\$ 34,819,776	\$ 34,343,198	\$ 34,483,303	\$ 33,453,535
0% R/W Category - Cash	CCR400	\$ 1,046,367	\$ 1,136,753	\$ 990,007	\$ 970,340	\$ 990,926
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 10,099,016	\$ 22,309,094	\$ 26,868,725	\$ 12,905,781	\$ 7,938,607
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 4,591	\$ 4,254	\$ 5,230	\$ 1,652
0% R/W Category - Other	CCR415	\$ 500,762	\$ 481,419	\$ 744,775	\$ 380,594	\$ 965,277
0% R/W Category - Assets Total	CCR420	\$ 11,646,245	\$ 23,931,857	\$ 28,607,761	\$ 14,261,945	\$ 9,896,462
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	\$ 16,584,446	\$ 15,714,795	\$ 20,662,816	\$ 26,097,142	\$ 25,931,157
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,630,799	\$ 6,589,754	\$ 6,382,432	\$ 6,076,088	\$ 6,355,898
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 24,017	\$ 22,453	\$ 22,700	\$ 23,594	\$ 24,613
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 13,637,577	\$ 16,151,870	\$ 9,117,285	\$ 9,326,508	\$ 12,941,555
20% R/W Category - Other	CCR450	\$ 65,965,740	\$ 45,577,245	\$ 70,511,333	\$ 49,805,231	\$ 55,956,757
20% R/W Category - Assets Total	CCR455	\$ 103,842,579	\$ 84,056,117	\$ 106,696,566	\$ 91,328,563	\$ 101,209,980
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 20,768,516	\$ 16,811,221	\$ 21,339,316	\$ 18,265,712	\$ 20,241,998
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 300,094,094	\$ 263,689,388	\$ 261,883,352	\$ 251,800,917	\$ 257,585,272
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 16,593,513	\$ 15,226,889	\$ 17,789,888	\$ 17,058,736	\$ 18,267,436
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,644,333	\$ 1,824,100	\$ 4,359,427	\$ 5,027,430	\$ 6,124,375
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 85,896	\$ 86,161	\$ 98,161	\$ 103,500	\$ 103,761
50% R/W Category - Other	CCR480	\$ 7,589,468	\$ 6,650,238	\$ 5,014,694	\$ 4,891,707	\$ 5,575,737
50% R/W Category - Assets Total	CCR485	\$ 326,007,304	\$ 287,476,776	\$ 289,145,522	\$ 278,882,290	\$ 287,656,581
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 163,003,661	\$ 143,738,388	\$ 144,572,761	\$ 139,441,143	\$ 143,828,287
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 211,196	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 115,567,414	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 115,778,610	\$ 114,481,360	\$ 107,530,132	\$ 108,960,977	\$ 102,610,878
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 115,778,610	\$ 114,481,360	\$ 107,530,132	\$ 108,960,977	\$ 102,610,878
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 17,615	\$ 18,229	\$ 27,503	\$ 34,803	\$ 35,020
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 220,188	\$ 227,863	\$ 343,788	\$ 435,038	\$ 437,750
Assets to Risk-Weight	CCR64	\$ 557,292,353	\$ 509,964,339	\$ 532,007,484	\$ 493,468,578	\$ 501,408,921
Subtotal Risk-Weighted Assets	CCR75	\$ 299,770,967	\$ 275,258,835	\$ 273,785,994	\$ 267,102,874	\$ 267,118,918
Excess Allowances for Loan and Lease Losses	CCR530	\$ 132,981	\$ 147,739	\$ 146,212	\$ 168,890	\$ 169,151
Total Risk-Weighted Assets	CCR78	\$ 299,637,986	\$ 275,111,096	\$ 273,639,782	\$ 266,933,984	\$ 266,949,767
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 23,971,036	\$ 22,008,890	\$ 21,891,180	\$ 21,478,394	\$ 21,469,065
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.34%	6.56%	6.27%	6.65%	6.46%
Total Risk-Based Capital Ratio	CCR820	12.04%	12.66%	12.55%	12.92%	12.53%
Tier 1 Risk-Based Capital Ratio	CCR830	10.15%	10.84%	10.62%	10.93%	10.55%
Tangible Equity Ratio	CCR840	6.34%	6.56%	6.27%	6.65%	6.46%

*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.