

Office of Thrift Supervision Financial Reporting System Run Date: May 25, 2005, 10:09 AM	TFR Industry Aggregate Report 93015 - OTS-Regulated: Hawaii March 2005	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	2	2	2	2	2

Schedule NS --- Optional Narrative Statement		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 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	0
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 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 281,101	\$ 237,656	\$ 364,329	\$ 264,086	\$ 318,083
Cash and Non-Interest-Earning Deposits	SC110	\$ 178,988	\$ 138,317	\$ 173,606	\$ 179,349	\$ 160,032
Interest-Earning Deposits in FHLBs	SC112	\$ 40,765	\$ 32,445	\$ 63,605	\$ 14,715	\$ 56,812
Other Interest-Earning Deposits	SC118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 36,060	\$ 41,491	\$ 75,941	\$ 20,087	\$ 50,258
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 24,469	\$ 24,865	\$ 50,029	\$ 49,403	\$ 50,005
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State and Municipal Obligations	SC180	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 819	\$ 538	\$ 1,148	\$ 532	\$ 976
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,470,163	\$ 3,586,844	\$ 3,465,629	\$ 3,448,908	\$ 3,303,302
Mortgage-Backed Securities - Total	SC22	\$ 3,470,163	\$ 3,586,844	\$ 3,465,629	\$ 3,448,908	\$ 3,303,302
Pass-Through - Total	SUB0073	\$ 1,990,119	\$ 1,993,902	\$ 2,000,479	\$ 2,055,864	\$ 2,087,518
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,986,665	\$ 1,990,335	\$ 1,995,997	\$ 2,051,024	\$ 2,081,388
Other Pass-Through	SC215	\$ 3,454	\$ 3,567	\$ 4,482	\$ 4,840	\$ 6,130
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,466,424	\$ 1,579,032	\$ 1,451,591	\$ 1,379,362	\$ 1,202,910
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,121,907	\$ 1,190,132	\$ 1,040,723	\$ 977,384	\$ 892,349
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 344,517	\$ 388,900	\$ 410,868	\$ 401,978	\$ 310,561
Accrued Interest Receivable	SC228	\$ 13,620	\$ 13,910	\$ 13,559	\$ 13,682	\$ 12,874

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,455,440	\$ 3,371,754	\$ 3,281,632	\$ 3,228,294	\$ 3,194,273
Mortgage Loans - Total	SC26	\$ 3,438,489	\$ 3,354,307	\$ 3,263,432	\$ 3,212,465	\$ 3,178,498
Construction Loans - Total	SUB0100	\$ 102,311	\$ 92,396	\$ 71,023	\$ 59,707	\$ 52,400
Residential - Total	SUB0110	\$ 95,658	\$ 85,803	\$ 66,071	\$ 53,129	\$ 47,812
1-4 Dwelling Units	SC230	\$ 74,417	\$ 63,933	\$ 48,615	\$ 44,437	\$ 42,521
Multifamily (5 or more) Dwelling Units	SC235	\$ 21,241	\$ 21,870	\$ 17,456	\$ 8,692	\$ 5,291
Nonresidential Property	SC240	\$ 6,653	\$ 6,593	\$ 4,952	\$ 6,578	\$ 4,588
Permanent Loans - Total	SUB0121	\$ 3,339,316	\$ 3,266,689	\$ 3,197,006	\$ 3,156,078	\$ 3,128,835
Residential - Total	SUB0131	\$ 3,027,243	\$ 2,950,103	\$ 2,903,905	\$ 2,862,610	\$ 2,832,793
1-4 Dwelling Units - Total	SUB0141	\$ 2,995,477	\$ 2,918,891	\$ 2,871,479	\$ 2,830,490	\$ 2,799,168
Revolving Open-End Loans	SC251	\$ 157,177	\$ 148,331	\$ 142,428	\$ 134,681	\$ 129,944
All Other - First Liens	SC254	\$ 2,834,621	\$ 2,766,744	\$ 2,725,234	\$ 2,691,807	\$ 2,664,425
All Other - Junior Liens	SC255	\$ 3,679	\$ 3,816	\$ 3,817	\$ 4,002	\$ 4,799
Multifamily (5 or more) Dwelling Units	SC256	\$ 31,766	\$ 31,212	\$ 32,426	\$ 32,120	\$ 33,625
Nonresidential Property (Except Land)	SC260	\$ 186,586	\$ 185,104	\$ 160,795	\$ 161,099	\$ 163,072
Land	SC265	\$ 125,487	\$ 131,482	\$ 132,306	\$ 132,369	\$ 132,970
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 82,542	\$ 91,056	\$ 52,244	\$ 34,550	N/A
Accrued Interest Receivable	SC272	\$ 13,146	\$ 12,389	\$ 12,925	\$ 12,380	\$ 12,577
Advances for Taxes and Insurance	SC275	\$ 667	\$ 280	\$ 678	\$ 129	\$ 461
Allowance for Loan and Lease Losses	SC283	\$ 16,951	\$ 17,447	\$ 18,200	\$ 15,829	\$ 15,775
Nonmortgage Loans - Gross	SUB0162	\$ 407,769	\$ 407,721	\$ 358,259	\$ 376,637	\$ 364,025
Nonmortgage Loans - Total	SC31	\$ 393,329	\$ 390,822	\$ 344,681	\$ 357,013	\$ 340,649
Commercial Loans - Total	SC32	\$ 321,589	\$ 314,480	\$ 268,277	\$ 287,981	\$ 266,537
Secured	SC300	\$ 286,495	\$ 278,109	\$ 232,118	\$ 229,920	\$ 214,797
Unsecured	SC303	\$ 35,094	\$ 36,371	\$ 36,159	\$ 58,061	\$ 51,740
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 84,772	\$ 91,905	\$ 88,790	\$ 87,507	\$ 96,280
Loans on Deposits	SC310	\$ 7,893	\$ 7,802	\$ 7,626	\$ 7,592	\$ 8,027
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 3,559	\$ 8,442	\$ 6,725	\$ 1,529	\$ 5,267
Auto Loans	SC323	\$ 919	\$ 1,018	\$ 1,095	\$ 1,276	\$ 1,473
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 26,043	\$ 28,263	\$ 26,612	\$ 26,347	\$ 26,183

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 46,358	\$ 46,380	\$ 46,732	\$ 50,763	\$ 55,330
Accrued Interest Receivable	SC348	\$ 1,408	\$ 1,336	\$ 1,192	\$ 1,149	\$ 1,208
Allowance for Loan and Lease Losses	SC357	\$ 14,440	\$ 16,899	\$ 13,578	\$ 19,624	\$ 23,376
Reposessed Assets - Gross	SUB0201	\$ 898	\$ 923	\$ 1,250	\$ 1,250	\$ 7,670
Reposessed Assets - Total	SC40	\$ 898	\$ 923	\$ 1,250	\$ 1,250	\$ 7,670
Real Estate - Total	SUB0210	\$ 898	\$ 923	\$ 1,250	\$ 1,250	\$ 7,670
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 223	\$ 223	\$ 380	\$ 380	\$ 475
1-4 Dwelling Units	SC415	\$ 223	\$ 223	\$ 380	\$ 380	\$ 475
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 675	\$ 700	\$ 870	\$ 870	\$ 7,195
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 113,603	\$ 111,968	\$ 111,959	\$ 110,301	\$ 107,741
Federal Home Loan Bank Stock	SC510	\$ 108,093	\$ 106,981	\$ 106,957	\$ 105,978	\$ 104,717
Other	SC540	\$ 5,510	\$ 4,987	\$ 5,002	\$ 4,323	\$ 3,024
Office Premises and Equipment	SC55	\$ 74,888	\$ 75,782	\$ 70,976	\$ 69,240	\$ 70,936
Other Assets - Gross	SUB0262	\$ 233,833	\$ 222,890	\$ 224,397	\$ 232,626	\$ 240,003
Other Assets - Total	SC59	\$ 233,783	\$ 222,840	\$ 224,347	\$ 232,498	\$ 239,953
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 107,767	\$ 104,869	\$ 105,419	\$ 104,322	\$ 103,212
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 2,909	\$ 3,041	\$ 3,531	\$ 4,113	\$ 3,595
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 87,951	\$ 88,304	\$ 88,742	\$ 89,186	\$ 89,632
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 35,206	\$ 26,676	\$ 26,705	\$ 35,005	\$ 43,564
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	\$ 50	\$ 50	\$ 50	\$ 128	\$ 50
General Valuation Allowances - Total	SUB2092	\$ 31,441	\$ 34,396	\$ 31,828	\$ 35,581	\$ 39,201
Total Assets - Gross	SUB0283	\$ 8,037,695	\$ 8,015,538	\$ 7,878,431	\$ 7,731,342	\$ 7,606,033
Total Assets	SC60	\$ 8,006,254	\$ 7,981,142	\$ 7,846,603	\$ 7,695,761	\$ 7,566,832
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,445,785	\$ 5,373,790	\$ 5,233,894	\$ 5,109,186	\$ 4,977,159
Deposits	SC710	\$ 5,428,545	\$ 5,352,346	\$ 5,219,305	\$ 5,086,273	\$ 4,956,233
Escrows	SC712	\$ 17,240	\$ 21,444	\$ 14,589	\$ 22,913	\$ 20,926
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 1,856,884	\$ 1,872,980	\$ 1,869,822	\$ 1,910,115	\$ 1,847,736
Advances from FHLBank	SC720	\$ 1,105,751	\$ 1,063,231	\$ 1,083,053	\$ 1,042,822	\$ 998,052
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 750,366	\$ 808,987	\$ 786,008	\$ 866,574	\$ 848,965
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 767	\$ 762	\$ 761	\$ 719	\$ 719
Other Liabilities - Total	SC75	\$ 71,282	\$ 84,611	\$ 104,715	\$ 82,534	\$ 91,300
Accrued Interest Payable - Deposits	SC763	\$ 4,229	\$ 330	\$ 11,435	\$ 7,680	\$ 4,116
Accrued Interest Payable - Other	SC766	\$ 6,564	\$ 6,293	\$ 8,495	\$ 7,092	\$ 5,937
Accrued Taxes	SC776	\$ 17,842	\$ 21,249	\$ 23,674	\$ 18,576	\$ 11,464
Accounts Payable	SC780	\$ 2,400	\$ 2,933	\$ 2,679	\$ 2,398	\$ 2,688
Deferred Income Taxes	SC790	\$ 12,953	\$ 25,426	\$ 32,209	\$ 16,842	\$ 41,557
Other Liabilities and Deferred Income	SC796	\$ 27,294	\$ 28,380	\$ 26,223	\$ 29,946	\$ 25,538
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	\$ 7,373,951	\$ 7,331,381	\$ 7,208,431	\$ 7,101,835	\$ 6,916,195

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 3,455	\$ 3,428	\$ 3,501	\$ 3,479	\$ 3,456
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 628,848	\$ 646,333	\$ 634,671	\$ 590,447	\$ 647,181
Stock - Total	SUB0311	\$ 342,825	\$ 342,545	\$ 342,401	\$ 342,171	\$ 341,788
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 75,000	\$ 75,000	\$ 75,000
Common Stock - Par Value	SC820	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Common Stock - Paid in Excess of Par	SC830	\$ 342,823	\$ 342,543	\$ 267,399	\$ 267,169	\$ 266,786
Accumulated Other Comprehensive Income - Total	SC86	\$- 35,936	\$- 7,191	\$- 3,385	\$- 27,662	\$ 17,498
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 35,763	\$- 7,037	\$- 3,230	\$- 27,508	\$ 17,662
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 173	\$- 154	\$- 155	\$- 154	\$- 164
Retained Earnings	SC880	\$ 321,959	\$ 310,979	\$ 295,655	\$ 275,938	\$ 287,895
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,006,254	\$ 7,981,142	\$ 7,846,603	\$ 7,695,761	\$ 7,566,832

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
7	Prepaid expenses	2	\$ 5,282
99	Other	4	\$ 25,254

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 680
11	The liability recorded for post-retirement benefit	1	\$ 2,827
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 413
99	Other	3	\$ 22,562

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 98,449	\$ 95,443	\$ 90,861	\$ 87,881	\$ 87,236
Deposits and Investment Securities	SO115	\$ 688	\$ 935	\$ 829	\$ 732	\$ 857
Mortgage-Backed Securities	SO125	\$ 41,867	\$ 40,238	\$ 37,324	\$ 35,062	\$ 33,922
Mortgage Loans	SO141	\$ 48,356	\$ 47,300	\$ 45,890	\$ 46,130	\$ 46,409
Nonmortgage Loans - Total	SUB0950	\$ 7,538	\$ 6,970	\$ 6,818	\$ 5,957	\$ 6,048
Commercial Loans and Leases	SO160	\$ 4,818	\$ 4,319	\$ 4,067	\$ 3,753	\$ 3,683
Consumer Loans and Leases	SO171	\$ 2,720	\$ 2,651	\$ 2,751	\$ 2,204	\$ 2,365
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 438	\$ 24	\$ 932	\$ 1,042	\$ 1,031
Federal Home Loan Bank Stock	SO181	\$ 438	\$ 24	\$ 932	\$ 1,042	\$ 1,031
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 34,306	\$ 34,170	\$ 32,461	\$ 31,108	\$ 31,752
Deposits	SO215	\$ 16,020	\$ 15,880	\$ 15,567	\$ 15,127	\$ 15,635
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 11,352	\$ 11,800	\$ 11,539	\$ 10,740	\$ 10,860
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 6,934	\$ 6,490	\$ 5,355	\$ 5,241	\$ 5,257
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 64,581	\$ 61,297	\$ 59,332	\$ 57,815	\$ 56,515
Net Provision for Losses on Interest-Bearing Assets	SO321	\$- 3,117	\$ 18	\$- 3,523	\$- 2,997	\$- 1,588
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 67,698	\$ 61,279	\$ 62,855	\$ 60,812	\$ 58,103
Noninterest Income - Total	SO42	\$ 14,261	\$ 15,607	\$ 15,218	\$ 15,889	\$ 15,975
Mortgage Loan Serving Fees	SO410	\$ 277	\$- 52	\$- 139	\$ 980	\$- 248
Other Fees and Charges	SO420	\$ 12,407	\$ 12,586	\$ 12,899	\$ 13,668	\$ 13,454
Net Income (Loss) from Other - Total	SUB0451	\$ 348	\$ 767	\$ 1,371	\$ 179	\$ 1,596
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 348	\$ 305	\$ 1,192	\$ 108	\$ 1,354
Operations & Sale of Repossessed Assets	SO461	\$ 11	\$ 424	\$ 34	\$- 67	\$ 108
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	\$- 11	\$- 2	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 31	\$ 145	\$ 138	\$ 134
Other Noninterest Income	SO488	\$ 1,229	\$ 2,306	\$ 1,087	\$ 1,062	\$ 1,173
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	\$ 46,890	\$ 41,538	\$ 44,436	\$ 47,574	\$ 41,422
All Personnel Compensation and Expense	SO510	\$ 22,115	\$ 22,825	\$ 21,136	\$ 20,127	\$ 19,801
Legal Expense	SO520	\$ 133	\$ 123	\$ 141	\$ 199	\$ 300
Office Occupancy and Equipment Expense	SO530	\$ 11,687	\$ 12,193	\$ 11,632	\$ 11,675	\$ 11,926
Marketing and Other Professional Services	SO540	\$ 2,526	\$ 3,210	\$ 2,469	\$ 2,472	\$ 1,819
Loan Servicing Fees	SO550	\$ 24	\$ 31	\$ 13	\$ 20	\$ 18
Goodwill and Other Intangibles Expense	SO560	\$ 444	\$ 444	\$ 446	\$ 446	\$ 446
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 25	\$- 75	\$ 0	\$ 78	\$- 56
Other Noninterest Expense	SO580	\$ 9,936	\$ 2,787	\$ 8,599	\$ 12,557	\$ 7,168
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	\$ 35,069	\$ 35,348	\$ 33,637	\$ 29,127	\$ 32,656
Income Taxes - Total	SO71	\$ 13,558	\$ 13,697	\$ 12,567	\$ 31,551	\$ 11,286
Federal	SO710	\$ 11,148	\$ 12,188	\$ 10,331	\$- 2,918	\$ 10,667
State, Local & Other	SO720	\$ 2,410	\$ 1,509	\$ 2,236	\$ 34,469	\$ 619
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 21,511	\$ 21,651	\$ 21,070	\$- 2,424	\$ 21,370
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 21,511	\$ 21,651	\$ 21,070	\$- 2,424	\$ 21,370

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$- 102
15	Income from corporate-owned life insurance	2	\$ 1,225
99	Other	2	\$ 64

Other Noninterest Expense Codes

Code	Description	Count	Amount
3	Interest expense on income taxes	2	\$ 2,731
6	Supervisory examination fees	1	\$ 57
7	Office supplies, printing, and postage	2	\$ 1,219
8	Telephone, including data lines	1	\$ 769

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 98,449	\$ 361,421	\$ 265,978	\$ 175,117	\$ 87,236
YTD - Deposits and Investment Securities	Y_SO115	\$ 688	\$ 3,353	\$ 2,418	\$ 1,589	\$ 857
YTD - Mortgage-Backed Securities	Y_SO125	\$ 41,867	\$ 146,546	\$ 106,308	\$ 68,984	\$ 33,922
YTD - Mortgage Loans	Y_SO141	\$ 48,356	\$ 185,729	\$ 138,429	\$ 92,539	\$ 46,409
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,818	\$ 15,822	\$ 11,503	\$ 7,436	\$ 3,683
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,720	\$ 9,971	\$ 7,320	\$ 4,569	\$ 2,365
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 438	\$ 3,029	\$ 3,005	\$ 2,073	\$ 1,031
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 438	\$ 3,029	\$ 3,005	\$ 2,073	\$ 1,031
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 34,306	\$ 129,491	\$ 95,321	\$ 62,860	\$ 31,752
YTD - Deposits	Y_SO215	\$ 16,020	\$ 62,209	\$ 46,329	\$ 30,762	\$ 15,635
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 11,352	\$ 44,939	\$ 33,139	\$ 21,600	\$ 10,860
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 6,934	\$ 22,343	\$ 15,853	\$ 10,498	\$ 5,257
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	\$ 64,581	\$ 234,959	\$ 173,662	\$ 114,330	\$ 56,515
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 3,117	\$- 8,090	\$- 8,108	\$- 4,585	\$- 1,588
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 67,698	\$ 243,049	\$ 181,770	\$ 118,915	\$ 58,103
YTD - Noninterest Income - Total	Y_SO42	\$ 14,261	\$ 62,689	\$ 47,082	\$ 31,864	\$ 15,975
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 277	\$ 541	\$ 593	\$ 732	\$- 248
YTD - Other Fees and Charges	Y_SO420	\$ 12,407	\$ 52,607	\$ 40,021	\$ 27,122	\$ 13,454
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 348	\$ 3,913	\$ 3,146	\$ 1,775	\$ 1,596
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 348	\$ 2,959	\$ 2,654	\$ 1,462	\$ 1,354
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 11	\$ 499	\$ 75	\$ 41	\$ 108
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	\$- 11	\$- 2	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 448	\$ 417	\$ 272	\$ 134
YTD - Other Noninterest Income	Y_SO488	\$ 1,229	\$ 5,628	\$ 3,322	\$ 2,235	\$ 1,173
YTD - Noninterest Expense - Total	Y_SO51	\$ 46,890	\$ 174,970	\$ 133,432	\$ 88,996	\$ 41,422
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 22,115	\$ 83,889	\$ 61,064	\$ 39,928	\$ 19,801
YTD - Legal Expense	Y_SO520	\$ 133	\$ 763	\$ 640	\$ 499	\$ 300
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 11,687	\$ 47,426	\$ 35,233	\$ 23,601	\$ 11,926
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,526	\$ 9,970	\$ 6,760	\$ 4,291	\$ 1,819
YTD - Loan Servicing Fees	Y_SO550	\$ 24	\$ 82	\$ 51	\$ 38	\$ 18
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 444	\$ 1,782	\$ 1,338	\$ 892	\$ 446
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 25	\$- 53	\$ 22	\$ 22	\$- 56
YTD - Other Noninterest Expense	Y_SO580	\$ 9,936	\$ 31,111	\$ 28,324	\$ 19,725	\$ 7,168
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 35,069	\$ 130,768	\$ 95,420	\$ 61,783	\$ 32,656
YTD - Income Taxes - Total	Y_SO71	\$ 13,558	\$ 69,101	\$ 55,404	\$ 42,837	\$ 11,286
YTD - Federal	Y_SO710	\$ 11,148	\$ 30,268	\$ 18,080	\$ 7,749	\$ 10,667
YTD - State, Local, and Other	Y_SO720	\$ 2,410	\$ 38,833	\$ 37,324	\$ 35,088	\$ 619
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 21,511	\$ 61,667	\$ 40,016	\$ 18,946	\$ 21,370
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 21,511	\$ 61,667	\$ 40,016	\$ 18,946	\$ 21,370

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 34,396	\$ 31,828	\$ 35,581	\$ 39,201	\$ 43,975
Net Provision for Loss	VA115	\$- 3,100	\$- 75	\$- 3,530	\$- 2,922	\$- 1,656
Transfers	VA125	\$ 84	\$ 3,224	\$ 51	\$ 74	\$- 2,815
Recoveries	VA135	\$ 530	\$ 287	\$ 569	\$ 554	\$ 870
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 469	\$ 868	\$ 843	\$ 1,326	\$ 1,173
General Valuation Allowances - Ending Balance	VA165	\$ 31,441	\$ 34,396	\$ 31,828	\$ 35,581	\$ 39,201
Specific Valuation Allowances - Beginning Balance	VA108	\$ 261	\$ 3,622	\$ 3,783	\$ 4,994	\$ 2,219
Net Provision for Loss	VA118	\$ 8	\$ 18	\$ 7	\$ 3	\$ 12

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$- 84	\$- 3,224	\$- 51	\$- 74	\$ 2,815
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 22	\$ 155	\$ 117	\$ 1,140	\$ 52
Specific Valuation Allowances - Ending Balance	VA168	\$ 163	\$ 261	\$ 3,622	\$ 3,783	\$ 4,994
Total Valuation Allowances - Beginning Balance	VA110	\$ 34,657	\$ 35,450	\$ 39,364	\$ 44,195	\$ 46,194
Net Provision for Loss	VA120	\$- 3,092	\$- 57	\$- 3,523	\$- 2,919	\$- 1,644
Recoveries	VA140	\$ 530	\$ 287	\$ 569	\$ 554	\$ 870
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 491	\$ 1,023	\$ 960	\$ 2,466	\$ 1,225
Total Valuation Allowances - Ending Balance	VA170	\$ 31,604	\$ 34,657	\$ 35,450	\$ 39,364	\$ 44,195
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 469	\$ 868	\$ 843	\$ 1,326	\$ 1,173
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 0	\$ 0	\$ 0	\$ 263	\$ 3
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 0	\$ 0	\$ 0	\$ 263	\$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0	\$ 263	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 469	\$ 865	\$ 843	\$ 1,063	\$ 1,170
Commercial Loans	VA520	\$ 84	\$ 507	\$ 328	\$ 623	\$ 747
Consumer Loans - Total	SUB2061	\$ 385	\$ 358	\$ 515	\$ 440	\$ 423
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 206	\$ 242	\$ 348	\$ 260	\$ 216
Other	VA560	\$ 179	\$ 116	\$ 167	\$ 179	\$ 207
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 530	\$ 287	\$ 569	\$ 554	\$ 870
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 147	\$ 57	\$ 33	\$ 274	\$ 608
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 147	\$ 57	\$ 33	\$ 274	\$ 608
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 2	\$ 2	\$ 9	\$ 52
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 141	\$ 50	\$ 29	\$ 105	\$ 125
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4	\$ 5	\$ 2	\$ 3	\$ 26
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 157	\$ 405
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 383	\$ 230	\$ 536	\$ 280	\$ 262
Commercial Loans	VA521	\$ 272	\$ 129	\$ 417	\$ 155	\$ 124
Consumer Loans - Total	SUB2161	\$ 111	\$ 101	\$ 119	\$ 125	\$ 138
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	\$ 0	\$ 1	\$ 0	\$ 1	\$ 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 59	\$ 54	\$ 39	\$ 55	\$ 54
Other	VA561	\$ 52	\$ 46	\$ 80	\$ 69	\$ 83
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	\$- 76	\$- 3,206	\$- 44	\$- 71	\$ 2,827
Deposits and Investment Securities	VA38	\$ 17	\$ 17	\$ 2	\$ 3	\$ 11
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 20	\$- 11	\$- 81	\$- 42	\$- 10
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 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	\$- 20	\$- 11	\$- 81	\$- 42	\$- 10
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 12	\$ 11	\$- 20	\$ 11
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 20	\$ 1	\$- 92	\$- 22	\$- 21
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 98	\$- 3,212	\$ 35	\$- 32	\$ 2,826
Commercial Loans	VA522	\$- 106	\$- 3,215	\$ 88	\$- 57	\$ 2,794
Consumer Loans - Total	SUB2261	\$ 8	\$ 3	\$- 53	\$ 25	\$ 32
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 8	\$ 1	\$ 0	\$ 0	\$ 32
Other	VA562	\$ 0	\$ 2	\$- 53	\$ 25	\$ 0
Reposessed Assets - Total	VA62	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$- 137	\$- 2,625	\$ 230	\$ 701	\$ 3,130
Deposits and Investment Securities	VA39	\$ 17	\$ 17	\$ 2	\$ 3	\$ 11
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 167	\$- 68	\$- 114	\$- 53	\$- 615
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 167	\$- 68	\$- 114	\$- 53	\$- 615
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 2	\$- 2	\$- 2	\$- 9	\$- 52
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 141	\$- 62	\$- 18	\$ 138	\$- 111
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 4	\$- 5	\$- 2	\$- 3	\$- 26
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 20	\$ 1	\$- 92	\$- 179	\$- 426
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$- 12	\$- 2,577	\$ 342	\$ 751	\$ 3,734
Commercial Loans	VA525	\$- 294	\$- 2,837	\$- 1	\$ 411	\$ 3,417
Consumer Loans - Total	SUB2361	\$ 282	\$ 260	\$ 343	\$ 340	\$ 317
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$- 1	\$ 0	\$ 0	\$- 1
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 155	\$ 189	\$ 309	\$ 205	\$ 194
Other	VA565	\$ 127	\$ 72	\$ 34	\$ 135	\$ 124
Reposessed Assets - Total	VA65	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 0	\$ 973	\$ 183	\$ 0	\$ 95
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,977	\$ 5,937	\$ 6,826	\$ 7,493	\$ 13,912
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 79	\$ 0	\$ 0	\$ 95
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 79	\$ 0	\$ 0	\$ 95
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	N/A	N/A	N/A	N/A	N/A
Classified Assets - Quarter End Balance - Total	SUB2811	N/A	N/A	N/A	N/A	N/A
Substandard	VA965	N/A	N/A	N/A	N/A	N/A
Doubtful	VA970	N/A	N/A	N/A	N/A	N/A
Loss	VA975	N/A	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 12,635	\$ 13,476	\$ 14,003	\$ 12,628	\$ 16,049
Mortgages - Total	SUB2421	\$ 6,559	\$ 7,602	\$ 9,742	\$ 9,020	\$ 10,725
Construction and Land Loans	SUB2430	\$ 472	\$ 135	\$ 1,092	\$ 614	\$ 136
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,910	\$ 7,040	\$ 8,414	\$ 8,406	\$ 10,589
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,649	\$ 562	\$ 848	\$ 614	\$ 136
Nonmortgages - Total	SUB2461	\$ 6,076	\$ 5,874	\$ 4,261	\$ 3,608	\$ 5,324
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 9,467	\$ 7,158	\$ 9,818	\$ 9,064	\$ 10,970

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 9,464	\$ 7,157	\$ 9,802	\$ 9,064	\$ 10,970
Mortgage Loans - Total	SUB2481	\$ 4,462	\$ 4,912	\$ 6,959	\$ 6,961	\$ 8,421
Construction	PD115	\$ 0	\$ 0	\$ 480	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 592	\$ 852	\$ 1,144	\$ 1,039	\$ 814
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 2,456	\$ 3,733	\$ 4,470	\$ 5,206	\$ 7,471
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 0	\$ 0	\$ 17	\$ 102	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 187	\$ 192	\$ 236	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD135	\$ 755	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD138	\$ 472	\$ 135	\$ 612	\$ 614	\$ 136
Nonmortgage Loans - Commercial Loans	PD140	\$ 4,316	\$ 1,487	\$ 2,121	\$ 1,218	\$ 1,526
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 686	\$ 758	\$ 722	\$ 885	\$ 1,023
Loans on Deposits	PD161	\$ 24	\$ 5	\$ 35	\$ 48	\$ 18
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 77
Auto Loans	PD167	\$ 16	\$ 19	\$ 11	\$ 2	\$ 9
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 319	\$ 355	\$ 269	\$ 354	\$ 315
Other	PD180	\$ 327	\$ 379	\$ 407	\$ 481	\$ 604
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 125	\$ 257	\$ 0	\$ 388
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 106	\$ 153	\$ 274	\$ 129	\$ 105
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3	\$ 1	\$ 16	\$ 0	\$ 0
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 3	\$ 1	\$ 16	\$ 0	\$ 0
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 3	\$ 1	\$ 16	\$ 0	\$ 0
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 3,168	\$ 6,318	\$ 4,185	\$ 3,564	\$ 5,079
Mortgage Loans - Total	SUB2501	\$ 2,097	\$ 2,690	\$ 2,783	\$ 2,059	\$ 2,304
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 279	\$ 224	\$ 245	\$ 82	\$ 17
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 1,583	\$ 2,231	\$ 2,538	\$ 1,977	\$ 2,271
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 0	\$ 0	\$ 0	\$ 0	\$ 16
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 235	\$ 235	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 887	\$ 3,446	\$ 1,109	\$ 1,244	\$ 2,446
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 184	\$ 182	\$ 293	\$ 261	\$ 329
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	PD367	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 177	\$ 151	\$ 178	\$ 177	\$ 230
Other	PD380	\$ 7	\$ 31	\$ 115	\$ 84	\$ 98
Memo - Troubled Debt Restructured Included Above	PD390	\$ 84	\$ 85	\$ 244	\$ 406	\$ 785
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 448	\$ 362	\$ 158	\$ 394	\$ 554

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	N/A	N/A	N/A	N/A	N/A

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD120	N/A	N/A	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - Total	SUB5240	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD210	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD220	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD230	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD240	N/A	N/A	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD250	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD260	N/A	N/A	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD310	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD320	N/A	N/A	N/A	N/A	N/A
Purchases - Total	SUB5320	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD410	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD420	N/A	N/A	N/A	N/A	N/A
Originations - Total	SUB5330	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD430	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD440	N/A	N/A	N/A	N/A	N/A
Sales - Total	SUB5340	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD450	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD460	N/A	N/A	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 102,588	\$ 121,250	\$ 116,644	\$ 66,774	\$ 56,171
Mortgage Construction Loans	CC105	\$ 93,588	\$ 112,250	\$ 114,641	\$ 64,745	\$ 54,697
Other Mortgage Loans	CC115	\$ 9,000	\$ 9,000	\$ 2,003	\$ 2,029	\$ 1,474
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 16,821	\$ 6,102	\$ 10,624	\$ 10,562	\$ 10,137
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 61,745	\$ 51,393	\$ 87,421	\$ 87,777	\$ 92,152
1-4 Dwelling Units	CC280	\$ 29,885	\$ 22,951	\$ 24,210	\$ 24,978	\$ 28,617

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 9,924	\$ 9,909	\$ 9,478	\$ 11,062	\$ 9,858
All Other Real Estate	CC300	\$ 21,936	\$ 18,533	\$ 53,733	\$ 51,737	\$ 53,677
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 28,267	\$ 8,518	\$ 7,233	\$ 2,208	\$ 4,615
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 4,363	\$ 9,548	\$ 1,779	\$ 805	\$ 6,540
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 15,754	\$ 4,948	\$ 19,880	\$ 0	\$ 13,067
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 49,064	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 740,763	\$ 707,354	\$ 742,373	\$ 727,145	\$ 742,547
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 354,980	\$ 338,525	\$ 334,645	\$ 330,842	\$ 321,311
Commercial Lines	CC420	\$ 200,723	\$ 184,143	\$ 184,095	\$ 165,167	\$ 176,454
Open-End Consumer Lines - Credit Cards	CC423	\$ 113,830	\$ 113,121	\$ 141,416	\$ 147,985	\$ 156,812
Open-End Consumer Lines - Other	CC425	\$ 71,230	\$ 71,565	\$ 82,217	\$ 83,151	\$ 87,970
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,921	\$ 2,417	\$ 712	\$ 748	\$ 536
Commercial	CC430	\$ 1,921	\$ 2,417	\$ 712	\$ 748	\$ 536
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 256,327	\$ 303,311	\$ 326,801	\$ 815,152	\$ 948,556
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 57,908	\$ 68,125	\$ 73,160	\$ 100,803	\$ 120,481
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 171,497	\$ 383,669	\$ 471,814	\$ 511,734	\$ 402,127
Pass-Through Securities	CF143	\$ 166,425	\$ 166,829	\$ 292,074	\$ 163,435	\$ 221,391
Other Mortgage-Backed Securities	CF153	\$ 5,072	\$ 216,840	\$ 179,740	\$ 348,299	\$ 180,736
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 51,612	\$ 59,839	\$ 286,199	\$ 0	\$ 115,479
Pass-Through Securities	CF145	\$ 51,612	\$ 59,839	\$ 252,332	\$ 0	\$ 104,068
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 33,867	\$ 0	\$ 11,411
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 119,885	\$ 323,830	\$ 185,615	\$ 511,734	\$ 286,648

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 118,394	\$- 113,574	\$- 94,460	\$- 195,706	\$- 89,504
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 117,656	\$- 89,393	\$- 73,640	\$- 171,842	\$- 87,004
Mortgage Loans Disbursed - Total	SUB3831	\$ 246,399	\$ 267,040	\$ 246,144	\$ 261,065	\$ 210,066
Construction Loans - Total	SUB3840	\$ 37,084	\$ 27,325	\$ 33,609	\$ 30,951	\$ 24,816
1-4 Dwelling Units	CF190	\$ 26,677	\$ 19,346	\$ 23,938	\$ 21,527	\$ 20,457
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,035	\$ 7,580	\$ 8,789	\$ 7,429	\$ 2,900
Nonresidential	CF210	\$ 4,372	\$ 399	\$ 882	\$ 1,995	\$ 1,459
Permanent Loans - Total	SUB3851	\$ 209,315	\$ 239,715	\$ 212,535	\$ 230,114	\$ 185,250
1-4 Dwelling Units	CF225	\$ 196,852	\$ 194,812	\$ 186,399	\$ 205,158	\$ 162,941
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,622	\$ 1,017	\$ 2,615	\$ 372	\$ 2,456
Nonresidential (Except Land)	CF260	\$ 3,052	\$ 29,320	\$ 7,653	\$ 9,903	\$ 1,635
Land	CF270	\$ 7,789	\$ 14,566	\$ 15,868	\$ 14,681	\$ 18,218
Loans and Participations Purchased - Total	SUB3880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 1,016	\$ 1,968	\$ 10,034	\$ 6,117	\$ 28,905
Secured by 1-4 Dwelling Units	CF310	\$ 1,016	\$ 1,968	\$ 10,034	\$ 6,117	\$ 28,905
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,016	\$- 1,968	\$- 10,034	\$- 6,117	\$- 28,905
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 153,550	\$ 171,544	\$ 171,012	\$ 202,819	\$ 166,558
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 9,291	\$- 2,472	\$- 12,854	\$- 17,579	\$- 18,945
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 144,220	\$ 105,275	\$ 75,112	\$ 123,627	\$ 97,323
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 82,542	\$ 91,056	\$ 52,244	\$ 34,550	\$- 4,342
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 120,776	\$ 146,922	\$ 118,933	\$ 141,034	\$ 128,886
Commercial	CF390	\$ 71,123	\$ 100,443	\$ 73,066	\$ 101,360	\$ 82,362
Consumer	CF400	\$ 49,653	\$ 46,479	\$ 45,867	\$ 39,674	\$ 46,524
Nonmortgage Loans - Sales - Total	SUB3915	\$ 12,452	\$ 449	\$ 1,029	\$ 9,014	\$ 9,702
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 4,195	\$ 0
Consumer	CF405	\$ 12,452	\$ 449	\$ 1,029	\$ 4,819	\$ 9,702

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 108,324	\$ 146,473	\$ 117,904	\$ 132,020	\$ 119,184
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 65,121	\$ 142,734	\$ 140,349	\$ 123,304	\$ 39,938
New Deposits Received less Deposits Withdrawn	CF420	\$ 54,078	\$ 117,013	\$ 129,846	\$ 113,043	\$ 31,233
Interest Credited to Deposits	CF430	\$ 11,043	\$ 25,721	\$ 10,503	\$ 10,261	\$ 8,705
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	\$ 3,342	\$ 3,806	\$ 5,334	\$ 4,242	\$ 2,369
Fully Insured	DI100	\$ 1,311	\$ 958	\$ 1,363	\$ 1,384	\$ 1,314
Other	DI110	\$ 2,031	\$ 2,848	\$ 3,971	\$ 2,858	\$ 1,055
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,838,958	\$ 3,765,447	\$ 3,685,714	\$ 3,699,225	\$ 3,625,772
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,606,827	\$ 1,608,343	\$ 1,548,180	\$ 1,409,961	\$ 1,351,387
Number of Deposit Accounts - Total	SUB4062	567,168	570,548	561,542	562,569	542,675
Balances of \$100,000 or Less	DI150	559,548	562,902	554,256	555,774	536,237
Balances Greater than \$100,000	DI160	7,620	7,646	7,286	6,795	6,438
IRA/Keogh Accounts	DI200	\$ 306,839	\$ 309,132	\$ 303,526	\$ 306,142	\$ 309,694
Uninsured Deposits	DI210	\$ 895,599	\$ 893,283	\$ 864,518	\$ 775,525	\$ 748,015
Preferred Deposits	DI220	\$ 81,460	\$ 71,684	\$ 78,967	\$ 41,764	\$ 37,339
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 2,391,884	\$ 2,331,761	\$ 2,212,570	\$ 2,149,109	\$ 2,051,009
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 370,244	\$ 384,541	\$ 388,188	\$ 396,917	\$ 398,849
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,358,376	\$ 1,424,198	\$ 1,410,804	\$ 1,402,452	\$ 1,345,621
Deposits & Escrows - Time Deposits	DI340	\$ 1,325,282	\$ 1,233,289	\$ 1,222,332	\$ 1,160,708	\$ 1,181,680
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 647,428	\$ 622,809	\$ 568,156	\$ 565,040	\$ 538,490
Outstd Checks Drawn Against FHLBs & FRBs Not Incl'd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,974	\$ 1,799	\$ 1,998	\$ 1,975	\$ 1,840
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 678,729	\$ 634,600	\$ 643,481	\$ 593,266	\$ 484,490
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,532	1,526	1,524	1,536	1,505
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 14,967	\$ 0
Available-for- Sale Securities	SI385	\$ 2,807,300	\$ 2,953,372	\$ 2,915,141	\$ 2,896,177	\$ 2,807,251
Assets Held for Sale	SI387	\$ 3,559	\$ 8,744	\$ 496	\$ 0	\$ 4,957
Loans Serviced for Others	SI390	\$ 470,476	\$ 501,341	\$ 533,921	\$ 558,737	\$ 608,646
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	92.83%	93.21%	93.27%	92.97%	92.94%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	92.96%	93.28%	93.20%	93.10%	92.77%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	92.96%	92.95%	93.28%	93.13%	93.03%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 483,722	\$ 451,832	\$ 448,340	\$ 440,708	\$ 407,671
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 78,550	\$ 82,288	\$ 82,826	\$ 95,618	\$ 94,972
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	11	11	11	10	9
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 646,333	\$ 634,671	\$ 590,447	\$ 647,181	\$ 615,528
Net Income (Loss) (SO91)	SI610	\$ 21,511	\$ 21,651	\$ 21,070	\$- 2,424	\$ 21,370
Dividends Declared - Preferred Stock	SI620	\$ 3	\$ 1,357	\$ 1,353	\$ 1,353	\$ 1,352
Dividends Declared - Common Stock	SI630	\$ 10,115	\$ 4,970	\$ 0	\$ 8,180	\$ 6,992
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 75,000	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 280	\$ 75,144	\$ 230	\$ 383	\$ 176
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 28,745	\$- 3,806	\$ 24,277	\$- 45,160	\$ 18,451
Prior Period Adjustments	SI668	\$- 413	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 628,848	\$ 646,333	\$ 634,671	\$ 590,447	\$ 647,181
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	N/A	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	N/A	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 1,415	\$ 1,376	\$ 1,480	\$ 1,540	\$ 1,761
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,986,377	\$ 7,932,178	\$ 7,738,323	\$ 7,619,673	\$ 7,522,932
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 106,123	\$ 140,531	\$ 149,503	\$ 150,999	\$ 197,803
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,929,495	\$ 6,832,306	\$ 6,671,115	\$ 6,564,176	\$ 6,399,208
Nonmortgage Loans	SI885	\$ 399,573	\$ 383,309	\$ 380,403	\$ 380,242	\$ 382,245
Deposits and Excrows	SI890	\$ 4,771,879	\$ 4,683,674	\$ 4,591,214	\$ 4,508,392	\$ 4,414,831
Total Borrowings	SI895	\$ 1,863,711	\$ 1,883,876	\$ 1,875,291	\$ 1,899,090	\$ 1,876,068
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	1	0	1	0
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 100	\$ 0	\$ 50	\$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	1.00	0.00	3.00	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	19.50	0.00	19.50	0.00

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	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	2	2	2	2	2

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
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	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS310	N/A	N/A	N/A	N/A	N/A

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	N/A	N/A	N/A	N/A	N/A
Employee Benefit - Defined Contribution	FS320	N/A	N/A	N/A	N/A	N/A
Employee Benefit - Defined Benefit	FS330	N/A	N/A	N/A	N/A	N/A
Other Retirement Accounts	FS340	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency Accounts	FS350	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS360	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts	FS370	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping Accounts	FS380	N/A	N/A	N/A	N/A	N/A
Other Fiduciary and Related Services	FS390	N/A	N/A	N/A	N/A	N/A
YTD - Expenses - Fiduciary and Related Services	FS391	N/A	N/A	N/A	N/A	N/A
YTD - Net Losses from Fiduciary and Related Services	FS392	N/A	N/A	N/A	N/A	N/A
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	N/A	N/A	N/A	N/A	N/A
YTD - Income - Net Fiduciary and Related Services Income	FS35	N/A	N/A	N/A	N/A	N/A
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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/Othr Losses	FS70	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS710	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS720	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS730	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS740	N/A	N/A	N/A	N/A	N/A
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS711	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS721	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS731	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS741	N/A	N/A	N/A	N/A	N/A
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS712	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS722	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS732	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS742	N/A	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 628,848	\$ 646,333	\$ 634,671	\$ 590,447	\$ 647,181
Equity Capital Deductions - Total	SUB1631	\$ 89,401	\$ 89,715	\$ 90,302	\$ 91,709	\$ 91,990
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,309	\$ 1,173	\$ 1,207	\$ 2,112	\$ 1,999
Goodwill and Certain Other Intangible Assets	CCR115	\$ 87,801	\$ 88,238	\$ 88,742	\$ 89,186	\$ 89,632
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 291	\$ 304	\$ 353	\$ 411	\$ 359
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 39,218	\$ 10,465	\$ 6,731	\$ 30,987	\$- 14,207
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 35,763	\$ 7,037	\$ 3,230	\$ 27,508	\$- 17,663
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 3,455	\$ 3,428	\$ 3,501	\$ 3,479	\$ 3,456
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 578,665	\$ 567,083	\$ 551,100	\$ 529,725	\$ 540,984
Total Assets (SC60)	CCR205	\$ 8,006,254	\$ 7,981,142	\$ 7,846,603	\$ 7,695,761	\$ 7,566,832
Asset Deductions - Total	SUB1651	\$ 88,527	\$ 88,980	\$ 89,449	\$ 90,978	\$ 91,500
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 435	\$ 438	\$ 354	\$ 1,381	\$ 1,509
Goodwill and Certain Other Intangible Assets	CCR265	\$ 87,801	\$ 88,238	\$ 88,742	\$ 89,186	\$ 89,632
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 291	\$ 304	\$ 353	\$ 411	\$ 359
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 51,068	\$ 9,120	\$ 3,568	\$ 38,259	\$- 24,960
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 51,068	\$ 9,120	\$ 3,568	\$ 38,259	\$- 24,960
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,968,795	\$ 7,901,282	\$ 7,760,722	\$ 7,643,042	\$ 7,450,372
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 318,752	\$ 316,051	\$ 310,429	\$ 305,722	\$ 298,015
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 578,665	\$ 567,083	\$ 551,100	\$ 529,725	\$ 540,984
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 31,391	\$ 34,346	\$ 31,778	\$ 35,453	\$ 39,151
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,391	\$ 34,346	\$ 31,778	\$ 35,453	\$ 39,151
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 31,391	\$ 34,346	\$ 31,778	\$ 35,453	\$ 39,151
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 610,056	\$ 601,429	\$ 582,878	\$ 565,178	\$ 580,135
0% R/W Category - Cash	CCR400	\$ 74,627	\$ 79,037	\$ 69,257	\$ 84,682	\$ 76,851
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 213,930	\$ 224,524	\$ 236,398	\$ 250,271	\$ 241,114
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 68,942	\$ 43,375	\$ 60,713	\$ 49,744	\$ 48,186
0% R/W Category - Assets Total	CCR420	\$ 357,499	\$ 346,936	\$ 366,368	\$ 384,697	\$ 366,151
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	\$ 3,270,891	\$ 3,319,846	\$ 3,175,145	\$ 3,126,444	\$ 2,914,301
20% R/W Category - Claims on FHLBs	CCR435	\$ 148,939	\$ 139,476	\$ 170,600	\$ 120,713	\$ 161,580
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 71,483	\$ 57,400	\$ 119,581	\$ 65,011	\$ 85,254
20% R/W Category - Other	CCR450	\$ 44,538	\$ 44,972	\$ 71,912	\$ 64,924	\$ 72,108
20% R/W Category - Assets Total	CCR455	\$ 3,535,851	\$ 3,561,694	\$ 3,537,238	\$ 3,377,092	\$ 3,233,243
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 707,170	\$ 712,339	\$ 707,448	\$ 675,418	\$ 646,649
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,919,950	\$ 2,843,586	\$ 2,786,991	\$ 2,747,303	\$ 2,299,966
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 416,686
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 36,207	\$ 51,871	\$ 58,169	\$ 74,704	\$ 83,920
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 2,956,157	\$ 2,895,457	\$ 2,845,160	\$ 2,822,007	\$ 2,800,572
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,478,079	\$ 1,447,729	\$ 1,422,580	\$ 1,411,004	\$ 1,400,286

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 18	\$ 36,033	\$ 39,349
100% R/W Category - All Other Assets	CCR506	\$ 1,563,046	\$ 1,527,556	\$ 1,457,220	\$ 1,415,221	\$ 1,403,933
100% R/W Category - Assets Total	CCR510	\$ 1,563,046	\$ 1,527,556	\$ 1,457,238	\$ 1,451,254	\$ 1,443,282
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,563,046	\$ 1,527,556	\$ 1,457,238	\$ 1,451,254	\$ 1,443,282
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	\$ 8,412,553	\$ 8,331,643	\$ 8,206,004	\$ 8,035,050	\$ 7,843,248
Subtotal Risk-Weighted Assets	CCR75	\$ 3,748,295	\$ 3,687,623	\$ 3,587,266	\$ 3,537,676	\$ 3,490,217
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 3,748,295	\$ 3,687,623	\$ 3,587,266	\$ 3,537,676	\$ 3,490,217
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 299,864	\$ 295,010	\$ 286,981	\$ 283,013	\$ 279,217
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.26%	7.18%	7.10%	6.93%	7.26%
Total Risk-Based Capital Ratio	CCR820	16.28%	16.31%	16.25%	15.98%	16.62%
Tier 1 Risk-Based Capital Ratio	CCR830	15.44%	15.38%	15.36%	14.97%	15.50%
Tangible Equity Ratio	CCR840	7.26%	7.18%	7.10%	6.93%	7.26%

***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.