

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 7:15 AM	TFR Industry Aggregate Report 91300 - OTS-Regulated: U.S. Total 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	923	928	936	947	958

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	22	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	\$ 94,116,290	\$ 105,656,092	\$ 115,960,330	\$ 112,296,020	\$ 106,464,239
Cash and Non-Interest-Earning Deposits	SC110	\$ 17,878,797	\$ 19,883,509	\$ 19,865,313	\$ 20,272,146	\$ 17,126,274
Interest-Earning Deposits in FHLBs	SC112	\$ 7,660,525	\$ 7,060,160	\$ 10,856,983	\$ 11,366,526	\$ 10,315,173
Other Interest-Earning Deposits	SC118	\$ 2,947,783	\$ 2,608,275	\$ 2,649,570	\$ 2,679,873	\$ 2,630,077
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,977,023	\$ 9,422,686	\$ 20,101,242	\$ 20,600,857	\$ 24,508,867
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 37,890,610	\$ 49,262,903	\$ 44,717,888	\$ 39,505,320	\$ 34,040,753
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,032,574	\$ 5,845,749	\$ 5,976,998	\$ 6,294,178	\$ 5,872,883
State and Municipal Obligations	SC180	\$ 3,704,356	\$ 3,559,531	\$ 3,541,542	\$ 2,975,934	\$ 2,851,758
Securities Backed by Nonmortgage Loans	SC182	\$ 507,912	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 4,067,552	\$ 7,192,288	\$ 7,635,268	\$ 7,894,428	\$ 8,448,084
Accrued Interest Receivable	SC191	\$ 449,158	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 153,415,630	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 153,415,425	\$ 137,126,105	\$ 135,954,173	\$ 148,429,302	\$ 150,927,663
Pass-Through - Total	SUB0073	\$ 97,117,714	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 89,437,094	\$ 82,185,847	\$ 81,493,299	\$ 86,822,504	\$ 85,484,052
Other Pass-Through	SC215	\$ 7,680,620	\$ 9,095,835	\$ 8,587,331	\$ 9,003,335	\$ 9,030,489
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 55,568,240	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 21,589,257	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 12,089,728	N/A	N/A	N/A	N/A
Other	SC222	\$ 21,889,255	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 729,676	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	\$ 205	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 742,130,167	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 738,475,615	\$ 677,306,013	\$ 663,578,795	\$ 648,251,383	\$ 639,847,297
Construction Loans - Total	SUB0100	\$ 22,866,716	\$ 22,165,333	\$ 21,547,705	\$ 21,821,511	\$ 21,642,246
Residential - Total	SUB0110	\$ 17,969,463	\$ 17,008,984	\$ 16,655,185	\$ 16,864,066	\$ 16,441,182
1-4 Dwelling Units	SC230	\$ 13,566,460	\$ 12,784,029	\$ 12,415,167	\$ 12,582,383	\$ 12,247,788
Multifamily (5 or more) Dwelling Units	SC235	\$ 4,403,003	\$ 4,224,955	\$ 4,240,018	\$ 4,281,683	\$ 4,193,394
Nonresidential Property	SC240	\$ 4,897,253	\$ 5,156,349	\$ 4,892,520	\$ 4,957,445	\$ 5,201,064
Permanent Loans - Total	SUB0121	\$ 716,169,768	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 658,991,155	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 602,617,884	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 53,614,828	\$ 48,820,150	\$ 42,290,102	\$ 38,213,333	\$ 37,690,161
All Other - First Liens	SC254	\$ 531,592,003	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 17,411,053	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 56,373,271	\$ 53,716,621	\$ 52,309,420	\$ 50,587,622	\$ 48,381,077
Nonresidential Property (Except Land)	SC260	\$ 48,736,112	\$ 46,841,022	\$ 46,587,211	\$ 45,748,046	\$ 45,240,331
Land	SC265	\$ 8,442,501	\$ 7,859,644	\$ 7,444,083	\$ 6,919,576	\$ 6,828,126
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 70,506,950	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 2,756,721	\$ 2,608,853	\$ 2,660,182	\$ 2,710,075	\$ 2,703,947
Advances for Taxes and Insurance	SC275	\$ 336,962	\$ 367,947	\$ 241,834	\$ 269,355	\$ 331,377
Allowance for Loan and Lease Losses	SC283	\$ 3,654,552	\$ 3,514,261	\$ 3,727,458	\$ 3,804,237	\$ 3,775,361
Nonmortgage Loans - Gross	SUB0162	\$ 100,981,595	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 98,457,599	\$ 100,743,689	\$ 97,182,903	\$ 89,122,549	\$ 84,391,501
Commercial Loans - Total	SC32	\$ 32,534,727	\$ 39,131,882	\$ 40,414,862	\$ 30,927,023	\$ 30,683,116
Secured	SC300	\$ 24,414,356	\$ 23,024,033	\$ 23,154,013	\$ 23,302,169	\$ 23,362,523
Unsecured	SC303	\$ 5,990,090	\$ 14,014,689	\$ 15,214,891	\$ 5,724,328	\$ 5,441,640
Lease Receivables	SC306	\$ 2,130,281	\$ 2,093,160	\$ 2,045,958	\$ 1,900,527	\$ 1,878,953
Consumer Loans - Total	SC35	\$ 67,925,035	\$ 63,754,282	\$ 58,799,834	\$ 60,281,608	\$ 55,498,281
Loans on Deposits	SC310	\$ 635,100	\$ 656,030	\$ 672,187	\$ 695,370	\$ 700,710
Home Improvement Loans (Not secured by real estate)	SC316	\$ 302,982	\$ 1,234,180	\$ 1,326,150	\$ 1,223,742	\$ 1,175,403
Education Loans	SC320	\$ 750,093	\$ 733,012	\$ 746,262	\$ 687,816	\$ 757,422
Auto Loans	SC323	\$ 24,771,146	\$ 26,531,070	\$ 25,903,345	\$ 28,326,715	\$ 27,007,028
Mobile Home Loans	SC326	\$ 861,573	\$ 883,352	\$ 3,109,128	\$ 2,929,650	\$ 2,699,536
Credit Cards	SC328	\$ 20,616,251	\$ 22,207,594	\$ 17,821,279	\$ 17,563,566	\$ 14,714,347

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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	\$ 19,987,890	\$ 11,508,948	\$ 9,221,443	\$ 8,854,542	\$ 8,443,556
Accrued Interest Receivable	SC348	\$ 521,833	\$ 569,178	\$ 630,769	\$ 553,504	\$ 655,206
Allowance for Loan and Lease Losses	SC357	\$ 2,523,996	\$ 2,716,275	\$ 2,662,562	\$ 2,639,806	\$ 2,445,331
Repossessed Assets - Gross	SUB0201	\$ 909,606	\$ 937,529	\$ 995,256	\$ 974,378	\$ 989,607
Repossessed Assets - Total	SC40	\$ 902,136	\$ 929,549	\$ 979,526	\$ 959,940	\$ 974,792
Real Estate - Total	SUB0210	\$ 865,626	\$ 883,284	\$ 933,083	\$ 916,761	\$ 923,204
Construction	SC405	\$ 70,940	\$ 80,172	\$ 113,755	\$ 112,749	\$ 101,692
Residential - Total	SUB0225	\$ 617,054	\$ 603,511	\$ 589,620	\$ 581,968	\$ 577,569
1-4 Dwelling Units	SC415	\$ 606,215	\$ 597,318	\$ 583,567	\$ 576,779	\$ 571,739
Multifamily (5 or more) Dwelling Units	SC425	\$ 10,839	\$ 6,193	\$ 6,053	\$ 5,189	\$ 5,830
Nonresidential (Except Land)	SC426	\$ 121,529	\$ 136,980	\$ 162,356	\$ 157,001	\$ 168,541
Land	SC428	\$ 56,103	\$ 62,621	\$ 67,352	\$ 65,043	\$ 75,402
Other Repossessed Assets	SC430	\$ 43,980	\$ 54,245	\$ 62,173	\$ 57,618	\$ 66,402
General Valuation Allowances	SC441	\$ 7,470	\$ 7,980	\$ 15,730	\$ 14,438	\$ 14,815
Real Estate Held for Investment	SC45	\$ 281,774	\$ 276,593	\$ 304,870	\$ 289,500	\$ 302,784
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 14,273,694	\$ 13,155,293	\$ 13,467,991	\$ 13,013,250	\$ 13,351,262
Federal Home Loan Bank Stock	SC510	\$ 13,669,131	\$ 12,650,102	\$ 13,092,254	\$ 12,638,733	\$ 13,020,342
Other	SC540	\$ 604,563	\$ 560,894	\$ 434,753	\$ 436,266	\$ 384,545
Office Premises and Equipment	SC55	\$ 9,793,968	\$ 9,725,250	\$ 9,679,906	\$ 9,562,546	\$ 9,416,900
Other Assets - Gross	SUB0262	\$ 47,683,529	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 47,632,944	\$ 44,510,236	\$ 62,858,508	\$ 47,759,307	\$ 49,724,863
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 975,554	\$ 389,600	\$ 407,429	\$ 482,896	\$ 481,503
Bank-Owned Life Insurance - Other	SC625	\$ 5,300,463	\$ 5,589,723	\$ 3,452,646	\$ 3,282,431	\$ 3,122,522
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 7,504,004	\$ 8,614,141	\$ 8,015,253	\$ 6,440,978	\$ 7,107,381
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 8,331	\$ 9,492	\$ 10,297	\$ 11,190	\$ 12,012
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 16,142,529	\$ 15,410,562	\$ 15,258,430	\$ 14,986,008	\$ 14,879,226
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 588,422	\$ 581,353	\$ 554,457	\$ 545,770	\$ 492,077
Other Assets	SC689	\$ 17,164,226	\$ 19,961,858	\$ 38,976,501	\$ 25,922,553	\$ 26,876,337
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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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 Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 50,585	\$ 70,173	\$ 73,371	\$ 72,622	\$ 62,413
General Valuation Allowances - Total	SUB2092	\$ 6,236,808	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 1,163,586,253	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 1,157,349,445	\$ 1,092,615,463	\$ 1,094,131,195	\$ 1,064,671,766	\$ 1,047,530,368
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 693,043,722	\$ 662,223,507	\$ 673,379,465	\$ 661,853,893	\$ 648,845,676
Deposits	SC710	\$ 660,053,839	\$ 636,635,150	\$ 631,151,807	\$ 617,138,763	\$ 608,736,610
Escrows	SC712	\$ 32,852,615	\$ 25,431,397	\$ 41,376,703	\$ 43,821,666	\$ 39,177,943
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 137,268	\$ 165,693	\$ 177,938	\$ 202,838	\$ 273,843
Borrowings - Total	SC72	\$ 336,982,726	\$ 313,350,339	\$ 288,265,759	\$ 282,620,866	\$ 279,997,740
Advances from FHLBank	SC720	\$ 210,516,743	\$ 189,719,988	\$ 175,578,581	\$ 164,161,769	\$ 171,257,971
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 62,481,645	\$ 63,648,364	\$ 57,990,632	\$ 59,444,201	\$ 55,351,145
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 5,975,129	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 425	\$ 26,900	\$ 30,128	\$ 16,833	\$ 7,356
CMOs (Including REMICs)	SC740	\$ 425	\$ 469	\$ 517	\$ 731	\$ 734
Other	SC745	\$ 0	\$ 26,431	\$ 29,611	\$ 16,102	\$ 6,622
Other Borrowings	SC760	\$ 58,008,784	\$ 54,858,069	\$ 49,700,200	\$ 54,172,026	\$ 48,608,527
Other Liabilities - Total	SC75	\$ 20,462,119	\$ 17,117,128	\$ 35,407,397	\$ 22,952,508	\$ 23,783,913
Accrued Interest Payable - Deposits	SC763	\$ 725,597	\$ 651,354	\$ 655,754	\$ 651,718	\$ 698,263
Accrued Interest Payable - Other	SC766	\$ 1,466,382	\$ 960,697	\$ 1,250,636	\$ 1,017,925	\$ 1,052,551
Accrued Taxes	SC776	\$ 3,372,473	\$ 2,286,717	\$ 3,358,890	\$ 2,320,963	\$ 3,734,014
Accounts Payable	SC780	\$ 3,897,615	\$ 3,644,763	\$ 5,316,510	\$ 6,135,771	\$ 3,778,246
Deferred Income Taxes	SC790	\$ 1,638,355	\$ 1,639,569	\$ 1,634,233	\$ 1,639,750	\$ 1,471,140
Other Liabilities and Deferred Income	SC796	\$ 9,361,697	\$ 7,934,028	\$ 23,191,374	\$ 11,186,381	\$ 13,049,699
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	\$ 1,050,488,567	\$ 992,699,700	\$ 996,379,595	\$ 966,736,614	\$ 951,969,959

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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	\$ 575,193	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 106,285,691	\$ 99,358,053	\$ 97,230,705	\$ 97,462,234	\$ 95,041,656
Stock - Total	SUB0311	\$ 58,498,510	\$ 55,046,548	\$ 53,501,537	\$ 53,201,853	\$ 52,417,658
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 673,404	\$ 669,723	\$ 680,843	\$ 680,844	\$ 680,843
Common Stock - Par Value	SC820	\$ 637,416	\$ 640,899	\$ 636,715	\$ 641,044	\$ 640,416
Common Stock - Paid in Excess of Par	SC830	\$ 57,187,690	\$ 53,735,926	\$ 52,183,978	\$ 51,879,964	\$ 51,096,399
Accumulated Other Comprehensive Income - Total	SC86	\$ 641,203	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,562,662	\$ 535,344	\$ 990,868	\$ 2,497,822	\$ 2,448,984
Gains (Losses) on Cash Flow Hedges	SC865	\$- 906,948	N/A	N/A	N/A	N/A
Other	SC870	\$- 14,511	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 47,467,369	\$ 44,976,877	\$ 44,209,755	\$ 43,548,546	\$ 41,865,384
Other Components of Equity Capital	SC891	\$- 321,391	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,157,349,451	\$ 1,092,615,460	\$ 1,094,131,206	\$ 1,064,671,760	\$ 1,047,530,360

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	130	\$ 97,477
3	Federal, State, or other taxes receivable	202	\$ 217,484
4	Net deferred tax assets	341	\$ 992,877
5	Insured portion of real estate acquired by forecls	9	\$ 72,211
6	Prepaid deposit insurance premiums	144	\$ 4,044
7	Prepaid expenses	790	\$ 579,565
8	Deposits for utilities and other services	21	\$ 1,136
9	Advances for loans serviced for others	34	\$ 652,078
10	Property leased to others, net of accumul. deprec.	5	\$ 696,501
11	Deferred issuance costs	3	\$ 5,823
12	Amounts receivable under interest rate swap agreem	4	\$ 42,649
13	Noninterest-bearing accts recv from Hold Co/Affl	41	\$ 89,617
14	Other noninterest-bearing short-term accounts recv	213	\$ 2,775,612
19	Receivables fr a broker for unsettled transactions	22	\$ 1,355,304
20	F/V of all derivative instru. reportable as assets	26	\$ 2,221,028
22	Unapplied loan disbursements	33	\$ 1,260,289
99	Other	501	\$ 3,094,762

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	17	\$ 51,749
4	Nonrefundable loan fees received prior to closing	66	\$ 4,907
5	Deferred gains from sale/leaseback	1	\$ 103
6	Balances in U.S. Treasury tax and loan accounts	12	\$ 4,468
7	Deferred gains from the sale of real estate	37	\$ 3,475
8	Negative equity investments in uncons service corp	1	\$ 943
9	Fees received for standby contracts and other	3	\$ 35
10	Amounts due brokers for unsettled transactions	29	\$ 1,948,100
11	The liability recorded for post-retirement benefit	335	\$ 504,735
13	Amounts payable under interest-rate-swap agreement	8	\$ 232,033
14	Unapplied loan payments received	65	\$ 236,263
16	Recourse loan liability	11	\$ 50,171
17	Noninterest-bearing payables to Hold Co/Affiliates	74	\$ 936,231
18	Litigation reserves	12	\$ 7,858
20	F/V of all derivative instru. reportable as liab.	28	\$ 1,719,293
21	Liabilities for credit losses on OBS credit exposures	2	\$ 2,078
99	Other	929	\$ 2,666,110

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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	\$ 12,950,119	\$ 12,730,268	\$ 12,673,857	\$ 12,995,727	\$ 13,078,683
Deposits and Investment Securities	SO115	\$ 591,658	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 1,496,393	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 9,016,975	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 1,845,093	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 548,040	\$ 603,535	\$ 519,925	\$ 494,603	\$ 454,059
Consumer Loans and Leases	SO171	\$ 1,297,053	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 100,058	\$ 85,590	\$ 117,744	\$ 132,396	\$ 138,086
Federal Home Loan Bank Stock	SO181	\$ 98,511	\$ 85,590	\$ 117,744	\$ 132,396	\$ 138,086
Other	SO185	\$ 1,547	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 4,964,063	\$ 4,971,897	\$ 5,027,096	\$ 5,240,413	\$ 5,419,466
Deposits	SO215	\$ 2,625,067	\$ 2,688,655	\$ 2,826,929	\$ 2,997,199	\$ 3,157,645
Escrows	SO225	\$ 15,463	\$ 20,104	\$ 17,102	\$ 4,246	\$ 6,945
Advances from FHLBank	SO230	\$ 1,357,220	\$ 1,329,207	\$ 1,331,742	\$ 1,395,850	\$ 1,455,044
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 60,373	\$ 61,579	\$ 61,833	\$ 64,318	\$ 59,421
Mortgage Collateralized Securities Issued	SO250	\$ 13	\$ 87	\$ 79	\$ 40	\$ 368
Other Borrowed Money	SO260	\$ 906,271	\$ 872,305	\$ 789,500	\$ 778,876	\$ 740,149
Capitalized Interest	SO271	\$ 344	\$ 40	\$ 88	\$ 116	\$ 106
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 8,086,114	\$ 7,844,687	\$ 7,770,128	\$ 7,893,579	\$ 7,802,643
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 515,627	\$ 338,468	\$ 537,947	\$ 652,914	\$ 661,095
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 7,570,487	\$ 7,507,056	\$ 7,232,124	\$ 7,240,623	\$ 7,141,394
Noninterest Income - Total	SO42	\$ 4,475,313	\$ 4,600,901	\$ 4,664,245	\$ 4,717,116	\$ 4,075,988
Mortgage Loan Serving Fees	SO410	\$- 732,019	\$ 800,608	\$ 140,496	\$- 1,032,430	\$- 621,183
Other Fees and Charges	SO420	\$ 2,515,869	\$ 2,622,601	\$ 2,589,537	\$ 2,465,092	\$ 2,312,233
Net Income (Loss) from Other - Total	SUB0451	\$ 899,199	\$ 425,842	\$ 1,674,728	\$ 2,220,543	\$ 1,705,521
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 917,330	\$ 320,341	\$ 1,602,002	\$ 2,065,572	\$ 1,546,548
Operations & Sale of Repossessed Assets	SO461	\$- 10,136	\$- 2,592	\$- 13,401	\$- 14,167	\$- 19,665
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 3,038	\$- 9,121	\$- 30,525	\$- 1,802	\$- 5,522
Sale of Securities Held-to-Maturity	SO467	\$ 809	\$- 238	\$ 3,136	\$ 1,645	\$ 351
Sale of Loans Held for Investment	SO475	\$ 4,498	\$ 4,033	\$- 752	\$ 9,243	\$ 6,302

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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	\$ 39,643	\$- 29,664	\$ 143,036	\$ 161,023	\$ 166,150
Trading Assets (Realized and Unrealized)	SO485	\$- 49,907	\$ 143,083	\$- 28,768	\$- 971	\$ 11,357
Other Noninterest Income	SO488	\$ 1,792,264	\$ 744,072	\$ 259,347	\$ 1,063,255	\$ 679,215
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	\$ 6,846,759	\$ 6,750,126	\$ 6,536,512	\$ 6,454,021	\$ 6,025,760
All Personnel Compensation and Expense	SO510	\$ 3,041,761	\$ 2,957,581	\$ 3,081,151	\$ 3,042,649	\$ 2,826,593
Legal Expense	SO520	\$ 45,140	\$ 62,406	\$ 58,549	\$ 52,564	\$ 45,741
Office Occupancy and Equipment Expense	SO530	\$ 1,083,228	\$ 1,251,460	\$ 1,094,897	\$ 1,120,962	\$ 1,063,187
Marketing and Other Professional Services	SO540	\$ 774,830	\$ 796,769	\$ 775,645	\$ 735,706	\$ 732,475
Loan Servicing Fees	SO550	\$ 245,340	\$ 206,224	\$ 118,625	\$ 113,242	\$ 97,182
Goodwill and Other Intangibles Expense	SO560	\$ 81,943	\$ 75,564	\$ 62,479	\$ 74,696	\$ 55,780
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 7,613	\$ 18,267	\$ 29,065	\$ 50,959	\$ 33,732
Other Noninterest Expense	SO580	\$ 1,566,904	\$ 1,381,855	\$ 1,316,101	\$ 1,263,244	\$ 1,171,070
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	\$ 5,199,041	\$ 5,348,131	\$ 5,352,110	\$ 5,494,717	\$ 5,183,873
Income Taxes - Total	SO71	\$ 1,850,258	\$ 1,906,748	\$ 1,912,801	\$ 1,962,909	\$ 1,851,838
Federal	SO710	\$ 1,644,947	\$ 1,805,048	\$ 1,673,252	\$ 1,718,189	\$ 1,605,528
State, Local & Other	SO720	\$ 205,311	\$ 101,700	\$ 239,549	\$ 244,720	\$ 246,310
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,348,783	\$ 3,441,383	\$ 3,439,310	\$ 3,531,808	\$ 3,332,035
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 8,657	\$ 1,868	\$ 289	\$ 1,411	\$- 6,453
Net Income (Loss)	SO91	\$ 3,340,126	\$ 3,443,251	\$ 3,439,599	\$ 3,533,219	\$ 3,325,582
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	6	\$ 40
4	Net income(loss) from leasing or subleasing space	224	\$ 10,362
5	Net income(loss) from real estate held for invest	22	\$ 1,681
6	Net income(loss)-equity invest in uncons sub org	29	\$ 731
7	Net income(loss) from leased property	49	\$ 11,559
9	Net income from data processing lease/services	15	\$ 6,779
10	Dividends from subordinate organizations	2	\$ 49
11	Adjustments to prior periods	5	\$ 32
12	Income on FHA/VA REO pending conveyance	5	\$ 217
14	Interest Income from CNFIs reported on SC655	7	\$- 579
15	Income from corporate-owned life insurance	219	\$ 65,359
19	Realized/unrealized gains on derivatives	11	\$ 1,360,264
99	Other	740	\$ 341,892

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	159	\$ 3,246
2	OTS assessments	241	\$ 6,876
3	Interest expense on income taxes	2	\$ 44
5	Forfeited commitment fees on FHLBank advances	1	\$ 9
6	Supervisory examination fees	118	\$ 1,894
7	Office supplies, printing, and postage	700	\$ 163,872
8	Telephone, including data lines	319	\$ 73,139
9	Loan origination expense	149	\$ 170,496
10	ATM expense	137	\$ 22,868
11	Adjustments to prior periods	1	\$ 41
12	Acquisition and organization costs	4	\$ 25,182
13	Misc taxes other than income & real estate	98	\$ 7,478
14	Losses from fraud	5	\$ 1,059
15	Foreclosure expenses	11	\$ 2,598
16	Web site expenses	4	\$ 1,252
17	Charitable contributions	55	\$ 3,632
18	Minority Interest	6	\$ 16,540
19	Realized/unrealized losses on derivatives	4	\$ 134,335
99	Other	683	\$ 260,116

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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YTD - Interest Income - Total	Y_SO11	\$ 12,950,119	\$ 51,049,551	\$ 38,573,350	\$ 26,023,349	\$ 13,078,683
YTD - Deposits and Investment Securities	Y_SO115	\$ 591,658	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,496,393	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 9,016,975	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 548,040	\$ 2,052,612	\$ 1,462,171	\$ 945,400	\$ 454,059
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,297,053	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 100,058	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 98,511	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 1,547	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 4,964,063	\$ 20,454,378	\$ 15,612,098	\$ 10,635,468	\$ 5,419,466
YTD - Deposits	Y_SO215	\$ 2,625,067	\$ 11,548,742	\$ 8,928,723	\$ 6,139,106	\$ 3,157,645
YTD - Escrows	Y_SO225	\$ 15,463	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 1,357,220	\$ 5,438,811	\$ 4,162,512	\$ 2,843,339	\$ 1,455,044
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 60,373	\$ 247,151	\$ 185,572	\$ 123,739	\$ 59,421
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 13	\$ 574	\$ 487	\$ 408	\$ 368
YTD - Other Borrowed Money	Y_SO260	\$ 906,271	\$ 3,171,117	\$ 2,306,829	\$ 1,517,907	\$ 740,149
YTD - Capitalized Interest	Y_SO271	\$ 344	\$ 350	\$ 310	\$ 222	\$ 106
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 8,086,114	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 515,627	\$ 2,173,598	\$ 1,845,563	\$ 1,312,387	\$ 661,095
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 7,570,487	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 4,475,313	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 732,019	\$- 706,791	\$- 1,508,644	\$- 1,650,147	\$- 621,183
YTD - Other Fees and Charges	Y_SO420	\$ 2,515,869	\$ 9,914,427	\$ 7,341,895	\$ 4,769,204	\$ 2,312,233
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 899,199	\$ 5,961,231	\$ 5,581,405	\$ 3,919,098	\$ 1,705,521
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 917,330	\$ 5,492,358	\$ 5,198,970	\$ 3,605,083	\$ 1,546,548
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 10,136	\$- 49,163	\$- 47,300	\$- 33,793	\$- 19,665
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3,038	\$- 66,079	\$- 37,849	\$- 7,324	\$- 5,522
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 809	\$ 4,894	\$ 5,132	\$ 1,996	\$ 351
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 4,498	\$ 14,303	\$ 10,590	\$ 15,545	\$ 6,302
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 39,643	\$ 440,643	\$ 470,212	\$ 327,173	\$ 166,150
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 49,907	\$ 124,275	\$- 18,350	\$ 10,418	\$ 11,357
YTD - Other Noninterest Income	Y_SO488	\$ 1,792,264	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	\$ 6,846,759	\$ 25,493,467	\$ 18,912,436	\$ 12,453,175	\$ 6,025,760
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 3,041,761	\$ 11,759,093	\$ 8,900,336	\$ 5,853,680	\$ 2,826,593
YTD - Legal Expense	Y_SO520	\$ 45,140	\$ 214,164	\$ 156,199	\$ 98,170	\$ 45,741
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,083,228	\$ 4,482,992	\$ 3,260,937	\$ 2,179,521	\$ 1,063,187
YTD - Marketing and Other Professional Services	Y_SO540	\$ 774,830	\$ 3,032,779	\$ 2,240,774	\$ 1,467,453	\$ 732,475
YTD - Loan Servicing Fees	Y_SO550	\$ 245,340	\$ 535,029	\$ 328,985	\$ 210,380	\$ 97,182
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 81,943	\$ 266,666	\$ 191,267	\$ 130,471	\$ 55,780
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 7,613	\$ 131,894	\$ 113,652	\$ 84,629	\$ 33,732
YTD - Other Noninterest Expense	Y_SO580	\$ 1,566,904	\$ 5,070,851	\$ 3,720,287	\$ 2,428,872	\$ 1,171,070
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 5,199,041	\$ 21,290,282	\$ 15,996,389	\$ 10,666,958	\$ 5,183,873
YTD - Income Taxes - Total	Y_SO71	\$ 1,850,258	\$ 7,605,946	\$ 5,713,188	\$ 3,810,283	\$ 1,851,838
YTD - Federal	Y_SO710	\$ 1,644,947	\$ 6,775,154	\$ 4,983,217	\$ 3,319,632	\$ 1,605,528
YTD - State, Local, and Other	Y_SO720	\$ 205,311	\$ 830,792	\$ 729,971	\$ 490,651	\$ 246,310
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,348,783	\$ 13,684,337	\$ 10,283,202	\$ 6,856,675	\$ 3,332,035
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 8,657	\$- 2,885	\$- 4,753	\$- 5,042	\$- 6,453
YTD - Net Income (Loss)	Y_SO91	\$ 3,340,126	\$ 13,681,452	\$ 10,278,449	\$ 6,851,633	\$ 3,325,582

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	\$ 6,313,320	\$ 6,441,454	\$ 6,501,969	\$ 6,275,449	\$ 6,169,881
Net Provision for Loss	VA115	\$ 508,750	\$ 340,580	\$ 529,674	\$ 649,132	\$ 652,025
Transfers	VA125	\$- 15,551	\$ 61,238	\$ 28,428	\$ 14,970	\$- 18,583
Recoveries	VA135	\$ 175,846	\$ 158,326	\$ 155,027	\$ 126,935	\$ 124,896
Adjustments	VA145	\$ 92,911	\$ 200,505	\$ 90,985	\$ 272,226	\$ 144,653
Charge-offs	VA155	\$ 838,441	\$ 891,967	\$ 825,340	\$ 806,262	\$ 773,045
General Valuation Allowances - Ending Balance	VA165	\$ 6,236,835	\$ 6,310,136	\$ 6,480,743	\$ 6,532,450	\$ 6,299,827
Specific Valuation Allowances - Beginning Balance	VA108	\$ 228,496	\$ 373,326	\$ 500,580	\$ 522,667	\$ 523,668
Net Provision for Loss	VA118	\$ 14,458	\$ 16,155	\$ 37,338	\$ 54,741	\$ 42,802
Transfers	VA128	\$ 15,551	\$- 61,238	\$- 28,428	\$- 14,970	\$ 18,583
Adjustments	VA148	\$ 8,161	\$ 2,156	\$- 10,208	\$ 5,372	\$ 1,415
Charge-offs	VA158	\$ 24,056	\$ 101,222	\$ 124,191	\$ 65,097	\$ 56,623

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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	\$ 242,610	\$ 229,176	\$ 375,091	\$ 502,713	\$ 529,845
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,541,816	\$ 6,814,779	\$ 7,002,549	\$ 6,798,116	\$ 6,693,549
Net Provision for Loss	VA120	\$ 523,208	\$ 356,735	\$ 567,012	\$ 703,873	\$ 694,827
Recoveries	VA140	\$ 175,846	\$ 158,326	\$ 155,027	\$ 126,935	\$ 124,896
Adjustments	VA150	\$ 101,072	\$ 202,661	\$ 80,777	\$ 277,598	\$ 146,068
Charge-offs	VA160	\$ 862,497	\$ 993,189	\$ 949,531	\$ 871,359	\$ 829,668
Total Valuation Allowances - Ending Balance	VA170	\$ 6,479,445	\$ 6,539,312	\$ 6,855,834	\$ 7,035,163	\$ 6,829,672
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 838,441	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 5	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 4,053	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 89,427	\$ 85,784	\$ 98,761	\$ 103,819	\$ 94,648
Construction - Total	SUB2030	\$ 2,434	\$ 8,119	\$ 13,588	\$ 13,836	\$ 4,774
1-4 Dwelling Units	VA420	\$ 2,255	\$ 4,227	\$ 4,777	\$ 6,094	\$ 3,353
Multifamily (5 or more) Dwelling Units	VA430	\$ 66	\$ 208	\$ 3,379	\$ 129	\$ 1
Nonresidential Property	VA440	\$ 113	\$ 3,684	\$ 5,432	\$ 7,613	\$ 1,420
Permanent - Total	SUB2041	\$ 86,993	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 6,797	\$ 4,429	\$ 9,419	\$ 8,759	\$ 7,957
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 46,507	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 12,645	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 2,344	\$ 644	\$ 1,873	\$ 1,786	\$ 1,535
Nonresidential Property (Except Land)	VA480	\$ 18,207	\$ 10,151	\$ 10,245	\$ 18,633	\$ 19,623
Land	VA490	\$ 493	\$ 1,007	\$ 1,332	\$ 2,081	\$ 340
Nonmortgage Loans - Total	VA56	\$ 730,780	\$ 765,041	\$ 710,712	\$ 687,285	\$ 650,517
Commercial Loans	VA520	\$ 103,616	\$ 129,149	\$ 123,352	\$ 190,606	\$ 141,996
Consumer Loans - Total	SUB2061	\$ 627,164	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 343	\$ 174	\$ 150	\$ 28	\$ 361
Home Improvement Loans	VA516	\$ 868	\$ 3,555	\$ 2,471	\$ 3,304	\$ 3,041
Education Loans	VA530	\$ 78	\$ 233	\$ 168	\$ 313	\$ 201
Auto Loans	VA540	\$ 174,394	\$ 174,649	\$ 224,880	\$ 159,306	\$ 162,861
Mobile Home Loans	VA550	\$ 5,719	\$ 3,030	\$ 11,926	\$ 8,443	\$ 7,278
Credit Cards	VA556	\$ 396,181	\$ 408,964	\$ 310,434	\$ 289,364	\$ 301,977
Other	VA560	\$ 49,581	\$ 45,271	\$ 37,331	\$ 35,921	\$ 32,802
Repossessed Assets - Total	VA60	\$ 8,063	\$ 20,449	\$ 9,828	\$ 10,482	\$ 13,035

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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	\$ 75	\$ 1,667	\$ 239	\$ 146	\$ 181
Real Estate - 1-4 Dwelling Units	VA613	\$ 4,935	\$ 4,549	\$ 5,142	\$ 4,762	\$ 5,311
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 19	\$ 99	\$ 198	\$ 18
Real Estate - Nonresidential (Except Land)	VA625	\$ 1,088	\$ 8,439	\$ 97	\$ 550	\$ 119
Real Estate - Land	VA628	\$ 106	\$ 103	\$ 25	\$ 56	\$ 32
Other Repossessed Assets	VA630	\$ 1,859	\$ 5,672	\$ 4,226	\$ 4,770	\$ 7,374
Real Estate Held for Investment	VA70	\$ 0	\$ 96	\$ 0	\$ 317	\$ 288
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 6,113	\$ 18,021	\$ 5,884	\$ 3,803	\$ 3,504
GVA Recoveries - Assets - Total	SUB2126	\$ 175,846	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 6	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	\$ 18,202	\$ 18,618	\$ 41,250	\$ 16,137	\$ 15,237
Construction - Total	SUB2130	\$ 1,650	\$ 2,343	\$ 746	\$ 1,470	\$ 1,010
1-4 Dwelling Units	VA421	\$ 640	\$ 2,018	\$ 427	\$ 947	\$ 841
Multifamily (5 or more) Dwelling Units	VA431	\$ 2	\$ 9	\$ 0	\$ 500	\$ 147
Nonresidential Property	VA441	\$ 1,008	\$ 316	\$ 319	\$ 23	\$ 22
Permanent - Total	SUB2141	\$ 16,552	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,066	\$ 1,162	\$ 1,648	\$ 1,236	\$ 931
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,891	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,201	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 3,067	\$ 628	\$ 415	\$ 608	\$ 407
Nonresidential Property (Except Land)	VA481	\$ 1,511	\$ 3,555	\$ 3,572	\$ 3,142	\$ 2,251
Land	VA491	\$ 816	\$ 149	\$ 305	\$ 155	\$ 85
Nonmortgage Loans - Total	VA57	\$ 157,255	\$ 138,897	\$ 113,639	\$ 110,655	\$ 109,322
Commercial Loans	VA521	\$ 21,927	\$ 24,055	\$ 21,561	\$ 22,563	\$ 23,476
Consumer Loans - Total	SUB2161	\$ 135,328	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 145	\$ 24	\$ 33	\$ 283	\$ 54
Home Improvement Loans	VA517	\$ 775	\$ 750	\$ 1,021	\$ 1,726	\$ 890
Education Loans	VA531	\$ 14	\$ 35	\$ 35	\$ 19	\$ 16
Auto Loans	VA541	\$ 41,948	\$ 36,386	\$ 36,797	\$ 36,827	\$ 36,017
Mobile Home Loans	VA551	\$ 412	\$ 289	\$ 3,004	\$ 2,494	\$ 2,527
Credit Cards	VA557	\$ 79,830	\$ 68,369	\$ 45,157	\$ 40,080	\$ 39,876
Other	VA561	\$ 12,204	\$ 8,989	\$ 6,030	\$ 6,662	\$ 6,466

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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	\$ 383	\$ 407	\$ 135	\$ 124	\$ 320
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 30,014	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$- 1,152	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	\$ 16,916	\$ 10,682	\$ 581	\$ 6,005	\$ 2,548
Construction - Total	SUB2230	\$ 4,249	\$ 1,139	\$- 6,523	\$- 270	\$ 6,410
1-4 Dwelling Units	VA422	\$ 432	\$ 1,616	\$- 3,422	\$- 2,444	\$ 885
Multifamily (5 or more) Dwelling Units	VA432	\$- 228	\$- 325	\$- 476	\$ 344	\$ 705
Nonresidential Property	VA442	\$ 4,045	\$- 152	\$- 2,625	\$ 1,830	\$ 4,820
Permanent - Total	SUB2241	\$ 12,667	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 325	\$ 5,046	\$- 1,223	\$ 195	\$ 1,183
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 4,102	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 785	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 1,193	\$- 261	\$- 935	\$ 1,191	\$- 243
Nonresidential Property (Except Land)	VA482	\$ 6,252	\$- 692	\$- 481	\$- 214	\$- 7,472
Land	VA492	\$ 10	\$ 203	\$ 405	\$- 358	\$- 15
Nonmortgage Loans - Total	VA58	\$ 6,574	\$- 64,813	\$- 15,924	\$- 12,013	\$ 26,722
Commercial Loans	VA522	\$ 10,530	\$- 72,165	\$- 17,559	\$- 22,277	\$ 18,729
Consumer Loans - Total	SUB2261	\$- 3,956	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 397	\$ 3,817	\$- 60	\$ 1,471	\$ 2,338
Education Loans	VA532	\$ 50	\$ 50	\$ 44	\$ 54	\$ 34
Auto Loans	VA542	\$- 4,201	\$ 384	\$ 193	\$ 6,880	\$ 3,231
Mobile Home Loans	VA552	\$- 112	\$ 457	\$ 235	\$ 877	\$ 351
Credit Cards	VA558	\$- 440	\$ 1,161	\$ 273	\$ 355	\$ 581
Other	VA562	\$ 350	\$ 1,501	\$ 938	\$ 627	\$ 1,458
Reposessed Assets - Total	VA62	\$ 6,433	\$ 4,551	\$ 22,130	\$ 44,363	\$ 28,955
Real Estate - Construction	VA606	\$ 118	\$ 282	\$ 464	\$ 6,242	\$ 750
Real Estate - 1-4 Dwelling Units	VA614	\$ 4,887	\$ 4,278	\$ 19,354	\$ 35,382	\$ 23,709
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 39	\$ 33	\$ 77	\$ 55
Real Estate - Nonresidential (Except Land)	VA626	\$ 1,083	\$- 864	\$ 867	\$ 2,260	\$ 3,897
Real Estate - Land	VA629	\$- 25	\$ 363	\$ 46	\$ 261	\$ 264
Other Reposessed Assets	VA632	\$ 370	\$ 453	\$ 1,366	\$ 141	\$ 280

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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	\$ 94	\$- 81	\$ 1,566	\$ 188	\$- 59
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 17	\$ 0	\$ 0	\$ 9	\$ 9
Other Assets	VA932	\$ 1,132	\$ 668	\$ 595	\$ 1,208	\$ 432
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 692,609	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$- 1,153	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 4,053	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 88,141	\$ 77,848	\$ 58,092	\$ 93,687	\$ 81,959
Construction - Total	SUB2330	\$ 5,033	\$ 6,915	\$ 6,319	\$ 12,096	\$ 10,174
1-4 Dwelling Units	VA425	\$ 2,047	\$ 3,825	\$ 928	\$ 2,703	\$ 3,397
Multifamily (5 or more) Dwelling Units	VA435	\$- 164	\$- 126	\$ 2,903	\$- 27	\$ 559
Nonresidential Property	VA445	\$ 3,150	\$ 3,216	\$ 2,488	\$ 9,420	\$ 6,218
Permanent - Total	SUB2341	\$ 83,108	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 6,056	\$ 8,313	\$ 6,548	\$ 7,718	\$ 8,209
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 43,718	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 10,229	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 470	\$- 245	\$ 523	\$ 2,369	\$ 885
Nonresidential Property (Except Land)	VA485	\$ 22,948	\$ 5,904	\$ 6,192	\$ 15,277	\$ 9,900
Land	VA495	\$- 313	\$ 1,061	\$ 1,432	\$ 1,568	\$ 240
Nonmortgage Loans - Total	VA59	\$ 580,099	\$ 561,331	\$ 581,149	\$ 564,617	\$ 567,917
Commercial Loans	VA525	\$ 92,219	\$ 32,929	\$ 84,232	\$ 145,766	\$ 137,249
Consumer Loans - Total	SUB2361	\$ 487,880	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 198	\$ 150	\$ 129	\$- 255	\$ 307
Home Improvement Loans	VA519	\$ 490	\$ 6,622	\$ 1,390	\$ 3,049	\$ 4,489
Education Loans	VA535	\$ 114	\$ 248	\$ 177	\$ 348	\$ 219
Auto Loans	VA545	\$ 128,245	\$ 138,647	\$ 188,275	\$ 129,359	\$ 130,075
Mobile Home Loans	VA555	\$ 5,195	\$ 3,198	\$ 9,157	\$ 6,826	\$ 5,102
Credit Cards	VA559	\$ 315,911	\$ 341,756	\$ 265,550	\$ 249,638	\$ 262,682
Other	VA565	\$ 37,727	\$ 37,783	\$ 32,239	\$ 29,886	\$ 27,794
Repossessed Assets - Total	VA65	\$ 14,496	\$ 25,000	\$ 31,958	\$ 54,845	\$ 41,990
Real Estate - Construction	VA607	\$ 193	\$ 1,949	\$ 703	\$ 6,388	\$ 931
Real Estate - 1-4 Dwelling Units	VA615	\$ 9,822	\$ 8,827	\$ 24,496	\$ 40,144	\$ 29,020
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 58	\$ 132	\$ 275	\$ 73
Real Estate - Nonresidential (Except Land)	VA627	\$ 2,171	\$ 7,575	\$ 964	\$ 2,810	\$ 4,016
Real Estate - Land	VA631	\$ 81	\$ 466	\$ 71	\$ 317	\$ 296

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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	\$ 2,229	\$ 6,125	\$ 5,592	\$ 4,911	\$ 7,654
Real Estate Held for Investment	VA75	\$ 94	\$ 15	\$ 1,566	\$ 505	\$ 229
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 17	\$ 0	\$ 0	\$ 9	\$ 9
Other Assets	VA935	\$ 6,862	\$ 18,282	\$ 6,344	\$ 4,887	\$ 3,616
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 631,386	\$ 635,776	\$ 755,197	\$ 645,547	\$ 639,511
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,526,041	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 432,100	\$ 474,412	\$ 475,273	\$ 412,461	\$ 342,817
Construction	VA951	\$ 10,857	\$ 9,444	\$ 18,054	\$ 35,260	\$ 6,519
Permanent - 1-4 Dwelling Units	VA952	\$ 389,563	\$ 391,011	\$ 420,043	\$ 331,249	\$ 308,394
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 6,844	\$ 1,701	\$ 516	\$ 13,747	\$ 3,390
Permanent - Nonresidential (Except Land)	VA954	\$ 20,501	\$ 63,754	\$ 32,165	\$ 27,918	\$ 21,685
Permanent - Land	VA955	\$ 4,335	\$ 8,502	\$ 4,495	\$ 4,287	\$ 2,829
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,381,530	\$ 4,664,656	\$ 4,874,125	\$ 4,823,322	\$ 4,612,799
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 8,924,183	\$ 8,794,739	\$ 9,247,655	\$ 9,279,515	\$ 9,098,852
Substandard	VA965	\$ 8,417,742	\$ 8,261,473	\$ 8,660,428	\$ 8,691,276	\$ 8,658,064
Doubtful	VA970	\$ 505,729	\$ 533,183	\$ 587,151	\$ 588,214	\$ 440,788
Loss	VA975	\$ 712	\$ 83	\$ 76	\$ 25	\$ 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	\$ 12,558,241	\$ 14,141,619	\$ 13,620,088	\$ 14,140,429	\$ 13,808,768
Mortgages - Total	SUB2421	\$ 10,417,911	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 537,035	\$ 490,963	\$ 593,577	\$ 598,916	\$ 759,700
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,927,545	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,047,680	\$ 904,917	\$ 1,019,983	\$ 1,083,104	\$ 1,180,556
Nonmortgages - Total	SUB2461	\$ 2,140,330	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 7,745,655	\$ 9,139,462	\$ 8,523,321	\$ 9,071,234	\$ 8,546,276
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 6,389,038	\$ 7,789,176	\$ 7,178,177	\$ 7,789,842	\$ 7,237,354
Mortgage Loans - Total	SUB2481	\$ 5,215,199	N/A	N/A	N/A	N/A
Construction	PD115	\$ 196,619	\$ 177,620	\$ 202,905	\$ 216,254	\$ 267,788

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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	\$ 220,040	\$ 5,675,981	\$ 5,375,599	\$ 5,797,151	\$ 5,223,635
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 4,249,296	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 120,399	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 89,914	\$ 72,631	\$ 111,713	\$ 89,237	\$ 93,223
Permanent - Nonresidential Property (Except Land)	PD135	\$ 291,543	\$ 251,607	\$ 223,851	\$ 256,084	\$ 302,037
Permanent - Land	PD138	\$ 47,388	\$ 57,432	\$ 60,541	\$ 50,593	\$ 50,476
Nonmortgage Loans - Commercial Loans	PD140	\$ 300,199	\$ 293,000	\$ 291,060	\$ 328,030	\$ 373,923
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 873,640	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 8,686	\$ 14,497	\$ 5,746	\$ 7,042	\$ 8,991
Home Improvement Loans	PD163	\$ 4,727	\$ 10,353	\$ 9,983	\$ 9,659	\$ 16,270
Education Loans	PD165	\$ 8,571	\$ 10,512	\$ 9,815	\$ 11,713	\$ 10,212
Auto Loans	PD167	\$ 321,255	\$ 459,444	\$ 424,187	\$ 531,361	\$ 486,911
Mobile Home Loans	PD169	\$ 18,725	\$ 31,508	\$ 33,257	\$ 26,810	\$ 29,365
Credit Cards	PD171	\$ 430,453	\$ 644,358	\$ 357,689	\$ 393,297	\$ 289,070
Other	PD180	\$ 81,223	\$ 90,003	\$ 83,118	\$ 82,083	\$ 93,114
Memo - Troubled Debt Restructured Included Above	PD190	\$ 21,034	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 63,300	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,356,617	\$ 1,350,286	\$ 1,345,144	\$ 1,281,392	\$ 1,308,922
Mortgage Loans - Total	SUB2491	\$ 1,112,270	N/A	N/A	N/A	N/A
Construction	PD215	\$ 52,627	\$ 16,849	\$ 31,812	\$ 27,491	\$ 34,743
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 11,938	\$ 989,313	\$ 949,561	\$ 905,262	\$ 895,237
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 961,987	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 11,148	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 41,609	\$ 8,659	\$ 4,663	\$ 5,026	\$ 16,457
Permanent - Nonresidential Property (Except Land)	PD235	\$ 25,188	\$ 28,026	\$ 37,485	\$ 34,505	\$ 29,231
Permanent - Land	PD238	\$ 7,773	\$ 4,511	\$ 10,829	\$ 10,980	\$ 8,909
Nonmortgage Loans - Commercial Loans	PD240	\$ 49,246	\$ 53,249	\$ 64,221	\$ 64,239	\$ 83,762
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 195,101	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 2,118	\$ 1,478	\$ 1,315	\$ 1,474	\$ 1,247
Home Improvement Loans	PD263	\$ 343	\$ 1,224	\$ 1,603	\$ 955	\$ 1,029
Education Loans	PD265	\$ 1,289	\$ 1,202	\$ 1,056	\$ 1,003	\$ 1,393
Auto Loans	PD267	\$ 22,431	\$ 29,237	\$ 30,401	\$ 30,336	\$ 29,059
Mobile Home Loans	PD269	\$ 2,963	\$ 3,492	\$ 2,891	\$ 2,906	\$ 3,001

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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	\$ 151,778	\$ 198,682	\$ 199,125	\$ 185,228	\$ 193,571
Other	PD280	\$ 14,179	\$ 14,099	\$ 10,182	\$ 11,987	\$ 11,283
Memo - Troubled Debt Restructured Included Above	PD290	\$ 5,632	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 108,128	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 4,812,586	\$ 5,002,157	\$ 5,096,767	\$ 5,069,195	\$ 5,262,492
Mortgage Loans - Total	SUB2501	\$ 4,090,442	N/A	N/A	N/A	N/A
Construction	PD315	\$ 193,440	\$ 192,338	\$ 241,122	\$ 234,534	\$ 317,655
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 91,308	\$ 3,552,669	\$ 3,546,144	\$ 3,459,181	\$ 3,544,291
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 3,185,150	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 76,279	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 76,365	\$ 59,364	\$ 80,411	\$ 89,813	\$ 57,553
Permanent - Nonresidential Property (Except Land)	PD335	\$ 428,712	\$ 380,474	\$ 444,122	\$ 487,802	\$ 542,541
Permanent - Land	PD338	\$ 39,188	\$ 42,213	\$ 46,368	\$ 59,064	\$ 80,129
Nonmortgage Loans - Commercial Loans	PD340	\$ 444,137	\$ 421,747	\$ 547,639	\$ 546,225	\$ 558,224
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 278,007	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 1,612	\$ 1,415	\$ 1,607	\$ 1,587	\$ 1,321
Home Improvement Loans	PD363	\$ 1,472	\$ 3,358	\$ 3,508	\$ 3,740	\$ 6,539
Education Loans	PD365	\$ 21,617	\$ 22,587	\$ 21,347	\$ 10,371	\$ 10,599
Auto Loans	PD367	\$ 67,719	\$ 73,574	\$ 72,262	\$ 81,381	\$ 85,745
Mobile Home Loans	PD369	\$ 8,376	\$ 9,833	\$ 11,137	\$ 10,804	\$ 12,146
Credit Cards	PD371	\$ 159,665	\$ 220,160	\$ 63,195	\$ 66,723	\$ 25,183
Other	PD380	\$ 17,546	\$ 21,482	\$ 19,771	\$ 20,819	\$ 23,463
Memo - Troubled Debt Restructured Included Above	PD390	\$ 101,287	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 48,716	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	\$ 11,750,671	\$ 11,874,432	\$ 11,904,231	\$ 12,026,675	\$ 10,089,521
90% up to 100% LTV	LD110	\$ 9,319,973	\$ 9,400,595	\$ 9,361,385	\$ 9,353,143	\$ 8,336,154
100% and greater LTV	LD120	\$ 2,430,698	\$ 2,473,837	\$ 2,542,846	\$ 2,673,532	\$ 1,753,367
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 363,355	\$ 405,295	\$ 430,192	\$ 502,730	\$ 375,979

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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	\$ 166,106	\$ 192,998	\$ 205,980	\$ 283,703	\$ 193,980
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 150,444	\$ 180,774	\$ 187,001	\$ 218,648	\$ 178,402
90% up to 100% LTV	LD210	\$ 114,624	\$ 139,841	\$ 143,212	\$ 166,261	\$ 137,330
100% and greater LTV	LD220	\$ 35,820	\$ 40,933	\$ 43,789	\$ 52,387	\$ 41,072
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 15,662	\$ 12,224	\$ 18,979	\$ 65,055	\$ 15,578
90% up to 100% LTV	LD230	\$ 10,274	\$ 6,666	\$ 10,417	\$ 55,616	\$ 9,105
100% and greater LTV	LD240	\$ 5,388	\$ 5,558	\$ 8,562	\$ 9,439	\$ 6,473
Nonaccrual - Total	SUB5230	\$ 197,249	\$ 212,297	\$ 224,212	\$ 219,027	\$ 181,999
90% up to 100% LTV	LD250	\$ 127,231	\$ 129,903	\$ 148,878	\$ 137,540	\$ 135,616
100% and greater LTV	LD260	\$ 70,018	\$ 82,394	\$ 75,334	\$ 81,487	\$ 46,383
Net Charge-offs - Total	SUB5300	\$ 5,681	\$ 11,848	\$ 6,121	\$ 8,630	\$ 11,343
90% up to 100% LTV	LD310	\$ 3,088	\$ 2,217	\$ 2,200	\$ 4,259	\$ 4,723
100% and greater LTV	LD320	\$ 2,593	\$ 9,631	\$ 3,921	\$ 4,371	\$ 6,620
Purchases - Total	SUB5320	\$ 2,057,131	\$ 2,048,696	\$ 2,630,910	\$ 2,432,524	\$ 1,669,613
90% up to 100% LTV	LD410	\$ 1,944,293	\$ 1,789,747	\$ 1,957,241	\$ 1,848,549	\$ 1,331,418
100% and greater LTV	LD420	\$ 112,838	\$ 258,949	\$ 673,669	\$ 583,975	\$ 338,195
Originations - Total	SUB5330	\$ 3,082,882	\$ 4,221,270	\$ 5,303,740	\$ 4,015,837	\$ 3,315,920
90% up to 100% LTV	LD430	\$ 2,678,502	\$ 3,652,577	\$ 4,349,079	\$ 3,507,961	\$ 2,708,215
100% and greater LTV	LD440	\$ 404,380	\$ 568,693	\$ 954,661	\$ 507,876	\$ 607,705
Sales - Total	SUB5340	\$ 1,984,295	\$ 2,423,782	\$ 3,774,027	\$ 2,617,150	\$ 2,252,030
90% up to 100% LTV	LD450	\$ 1,607,252	\$ 1,865,685	\$ 2,811,150	\$ 1,906,362	\$ 1,655,744
100% and greater LTV	LD460	\$ 377,043	\$ 558,097	\$ 962,877	\$ 710,788	\$ 596,286

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	\$ 22,364,043	\$ 20,827,063	\$ 19,297,502	\$ 18,473,969	\$ 17,381,614
Mortgage Construction Loans	CC105	\$ 18,990,431	\$ 17,534,538	\$ 16,004,937	\$ 14,791,950	\$ 13,935,284
Other Mortgage Loans	CC115	\$ 3,373,612	\$ 3,292,525	\$ 3,292,565	\$ 3,682,019	\$ 3,446,330
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,518,701	\$ 1,395,583	\$ 1,182,591	\$ 879,114	\$ 719,660
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 78,413,675	\$ 46,853,607	\$ 69,686,265	\$ 116,668,936	\$ 92,010,462
1-4 Dwelling Units	CC280	\$ 73,040,483	\$ 41,889,573	\$ 64,065,830	\$ 111,986,289	\$ 87,126,018
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,825,781	\$ 1,974,113	\$ 2,152,785	\$ 1,850,058	\$ 2,093,148
All Other Real Estate	CC300	\$ 3,547,411	\$ 2,989,921	\$ 3,467,650	\$ 2,832,589	\$ 2,791,296
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,970,175	\$ 3,671,786	\$ 3,641,486	\$ 3,852,994	\$ 3,374,704

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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	\$ 23,092,243	\$ 13,805,730	\$ 25,230,794	\$ 46,776,953	\$ 38,848,028
Commitments Outstanding to Sell Loans	CC330	\$ 50,234,506	\$ 33,341,168	\$ 56,902,019	\$ 87,743,725	\$ 64,782,907
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 50,277,014	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 44,549,211	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 716,023	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 357,926	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 379,878,104	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 57,103,911	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 33,373,332	\$ 31,174,256	\$ 29,967,935	\$ 28,688,548	\$ 25,798,111
Open-End Consumer Lines - Credit Cards	CC423	\$ 287,248,949	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 2,151,912	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,089,775	\$ 4,225,416	\$ 3,822,150	\$ 3,394,228	\$ 3,173,328
Commercial	CC430	\$ 427,668	\$ 733,706	\$ 564,982	\$ 295,838	\$ 257,283
Standby, Not Included on CC465 or CC468	CC435	\$ 3,662,107	\$ 3,491,710	\$ 3,257,168	\$ 3,098,390	\$ 2,916,045
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 40,441,202	\$ 36,566,683	\$ 37,127,020	\$ 35,279,691	\$ 33,993,586
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 649,901	\$ 593,730	\$ 713,910	\$ 716,831	\$ 836,869
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 10,827,307	\$ 9,713,828	\$ 9,867,536	\$ 9,436,823	\$ 9,124,128
Other Contingent Liabilities	CC480	\$ 607,612	\$ 631,655	\$ 701,415	\$ 546,849	\$ 129,717
Contingent Assets	CC490	\$ 202,412	\$ 194,722	\$ 260,501	\$ 177,249	\$ 47,562
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	\$ 36,839,820	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 26,270,680	\$ 31,352,449	\$ 34,186,451	\$ 33,245,285	\$ 32,899,874
Other Mortgage-Backed Securities	CF153	\$ 10,569,140	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 19,168,217	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 16,861,488	\$ 20,331,018	\$ 22,483,306	\$ 19,217,968	\$ 17,231,195
Other Mortgage-Backed Securities	CF155	\$ 2,306,729	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 17,671,603	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 4,653,896	\$ 8,437,549	\$ 14,605,579	\$ 12,303,852	\$ 10,709,299
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,828,106	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	\$ 148,891,654	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 7,940,794	\$ 8,290,987	\$ 8,342,286	\$ 7,602,872	\$ 6,708,022
1-4 Dwelling Units	CF190	\$ 6,290,498	\$ 6,576,188	\$ 6,708,348	\$ 6,261,987	\$ 5,391,991
Multifamily (5 or more) Dwelling Units	CF200	\$ 744,454	\$ 833,602	\$ 736,159	\$ 566,468	\$ 558,109
Nonresidential	CF210	\$ 905,842	\$ 881,197	\$ 897,779	\$ 774,417	\$ 757,922
Permanent Loans - Total	SUB3851	\$ 140,950,860	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 130,356,516	\$ 143,891,530	\$ 230,009,002	\$ 195,788,842	\$ 160,176,817
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,281,657	\$ 5,046,018	\$ 5,814,600	\$ 4,892,311	\$ 4,293,161
Nonresidential (Except Land)	CF260	\$ 4,795,366	\$ 5,089,433	\$ 4,972,047	\$ 5,510,168	\$ 4,032,721
Land	CF270	\$ 1,517,321	\$ 1,619,084	\$ 1,320,068	\$ 1,282,665	\$ 967,963
Loans and Participations Purchased - Total	SUB3880	\$ 64,138,355	\$ 62,766,028	\$ 107,232,957	\$ 99,848,844	\$ 91,373,561
Secured by 1-4 Dwelling Units	CF280	\$ 61,783,048	\$ 60,911,396	\$ 105,726,814	\$ 98,759,684	\$ 90,573,442
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,679,079	\$ 1,143,327	\$ 425,470	\$ 317,387	\$ 389,029
Secured by Nonresidential	CF300	\$ 676,228	\$ 711,305	\$ 1,080,673	\$ 771,773	\$ 411,090
Loans and Participations Sold - Total	SUB3890	\$ 92,557,792	\$ 145,008,717	\$ 233,943,519	\$ 215,801,631	\$ 182,625,949
Secured by 1-4 Dwelling Units	CF310	\$ 91,090,760	\$ 141,057,058	\$ 232,533,603	\$ 213,838,877	\$ 180,976,232
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 416,276	\$ 869,196	\$ 419,930	\$ 326,182	\$ 580,144
Secured by Nonresidential	CF330	\$ 1,050,756	\$ 3,082,463	\$ 989,986	\$ 1,636,572	\$ 1,069,573
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 28,419,437	\$- 82,242,689	\$- 126,710,562	\$- 115,952,787	\$- 91,252,388
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 65,557,901	\$ 68,470,544	\$ 104,197,945	\$ 87,112,768	\$ 65,954,911
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 2,606,871	\$ 2,049,568	\$- 2,616,180	\$- 1,962,136	\$- 2,500,429
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 53,903,740	\$ 42,460,753	\$ 105,213,258	\$ 116,669,297	\$ 104,205,728
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 52,307,445	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 36,263,346	\$ 41,151,001	\$ 50,326,612	\$ 41,088,387	\$ 35,705,187
Commercial	CF390	\$ 17,684,744	\$ 17,222,038	\$ 29,778,308	\$ 20,504,439	\$ 18,324,008
Consumer	CF400	\$ 18,578,602	\$ 23,928,963	\$ 20,548,304	\$ 20,583,948	\$ 17,381,179
Nonmortgage Loans - Sales - Total	SUB3915	\$ 6,796,402	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 625,471	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 6,170,931	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 29,466,944	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 13,010,046	\$ 7,715,030	\$ 16,646,239	\$ 7,938,311	\$ 17,678,870
New Deposits Received less Deposits Withdrawn	CF420	\$ 10,692,015	\$ 5,199,138	\$ 14,109,634	\$ 5,253,801	\$ 14,989,480
Interest Credited to Deposits	CF430	\$ 2,318,031	\$ 2,515,892	\$ 2,536,605	\$ 2,684,510	\$ 2,689,390

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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	\$ 2,292,501	\$ 1,062,986	\$ 58,374	\$ 2,616,323	\$ 235,209

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	\$ 34,592,426	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 27,929,585	\$ 27,635,396	\$ 28,535,646	\$ 26,980,974	\$ 25,573,430
Other	DI110	\$ 6,662,841	\$ 4,145,817	\$ 5,655,228	\$ 2,135,231	\$ 1,770,794
Deposits with Balances - \$100,000 or Less	DI120	\$ 436,389,628	\$ 419,101,587	\$ 420,556,067	\$ 407,905,634	\$ 410,831,356
Deposits with Balances - Greater than \$100,000	DI130	\$ 256,516,719	\$ 217,524,854	\$ 211,268,770	\$ 209,923,755	\$ 198,562,549
Number of Deposit Accounts - Total	SUB4062	61,840,813	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	60,778,896	59,113,537	59,019,721	58,604,234	58,269,762
Balances Greater than \$100,000	DI160	1,061,917	1,016,935	993,653	946,050	926,688
IRA/Keogh Accounts	DI200	\$ 37,252,323	\$ 36,430,336	\$ 37,198,633	\$ 37,441,986	\$ 37,184,450
Uninsured Deposits	DI210	\$ 148,270,371	\$ 136,868,988	\$ 159,174,871	\$ 145,343,010	\$ 133,291,539
Preferred Deposits	DI220	\$ 6,850,055	\$ 6,511,216	\$ 6,812,334	\$ 6,032,061	\$ 5,870,384
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 114,911,981	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 259,313,422	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 77,081,720	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 241,599,226	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 47,366,215	\$ 40,926,807	\$ 42,179,748	\$ 42,574,308	\$ 41,912,751
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 178,581	\$ 159,324	\$ 171,648	\$ 197,194	\$ 209,381
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 6,965,810	\$ 3,225,148	\$ 4,096,095	\$ 2,727,554	\$ 1,928,707
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 7,601,586	\$ 6,821,984	\$ 21,542,595	\$ 14,730,542	\$ 10,349,266
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,410	\$ 2,331	\$ 2,237	\$ 2,220	\$ 2,096
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 17,566	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 234,678	\$ 110,254	\$ 115,053	\$ 131,125	\$ 116,431
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 27,955	\$ 1,545	\$ 1,178	\$ 39,088	\$ 56,763

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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	\$ 4,235,442	\$ 3,004,088	\$ 914,590	\$ 120,850	\$ 840,132
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 1,654,523	\$ 753,976	\$ 165,958	\$ 37,428	\$ 541,468
Total deposits sold or transferred during the quarter	DI760	\$ 50,820	\$ 126,009	\$ 63,601	\$ 109,416	\$ 184,597
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	202,719	207,130	209,478	207,911	201,796
Assets Held in Trading Accounts	SI375	\$ 1,429,399	\$ 1,276,524	\$ 1,343,573	\$ 1,335,793	\$ 1,128,460
Available-for-Sale Securities	SI385	\$ 153,210,594	\$ 158,039,607	\$ 157,018,716	\$ 163,905,100	\$ 157,292,529
Assets Held for Sale	SI387	\$ 74,654,009	\$ 56,970,852	\$ 70,557,070	\$ 98,968,861	\$ 89,927,316
Loans Serviced for Others	SI390	\$ 1,050,894,863	\$ 1,050,985,394	\$ 1,011,865,146	\$ 1,019,930,209	\$ 939,788,868
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 293,961	\$ 308,384	\$ 302,086	\$ 314,952	\$ 334,785
Other Residual Interests	SI404	\$ 353,929	\$ 367,790	\$ 315,247	\$ 334,676	\$ 296,561
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.87%	85.78%	85.56%	85.33%	85.62%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.85%	85.72%	85.51%	85.23%	85.38%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.65%	85.50%	85.47%	85.13%	85.14%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	75.64%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	38 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 10,909,261	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	\$ 1,151,906	\$ 1,130,817	\$ 1,130,087	\$ 1,123,340	\$ 1,041,862
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	6,604	1,561	3,859	15,245	2,471
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 100,115,665	\$ 96,269,819	\$ 96,896,807	\$ 94,752,746	\$ 91,932,874
Net Income (Loss) (SO91)	SI610	\$ 3,340,126	\$ 3,443,251	\$ 3,439,599	\$ 3,533,219	\$ 3,325,582
Dividends Declared - Preferred Stock	SI620	\$ 6,773	\$ 146,253	\$ 44,496	\$ 43,394	\$ 28,487
Dividends Declared - Common Stock	SI630	\$ 1,758,791	\$ 3,987,497	\$ 2,614,346	\$ 1,581,587	\$ 1,540,401
Stock Issued	SI640	\$ 194,682	\$ 449,526	\$ 159,436	\$ 171,613	\$ 339,544

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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	\$ 2,908	\$ 71,875	\$ 327	\$ 2,368	\$ 2,653
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,976,431	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 351,937	\$ 12,630	\$ 149,189	\$ 5,557	\$ 79,068
Other Comprehensive Income	SI662	\$ 952,008	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 3,008	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 126,282	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 106,285,651	\$ 99,358,027	\$ 97,230,685	\$ 97,462,216	\$ 95,041,646
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 2,827,171	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 44,996,078	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	165 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 28,261,458	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 187,715	\$ 101,612	\$ 117,965	\$ 118,398	\$ 95,490
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 1,123,819,259	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 90,099,821	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 841,193,168	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 104,627,726	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 661,279,655	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 325,323,400	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	429	427	958	781	627
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 54,332	\$ 64,182	\$ 91,318	\$ 72,557	\$ 79,761
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.96%	4.92%	4.84%	4.92%	5.20%
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.71%	6.27%	3,527.14%	6.10%	6.25%

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	8	6	6	3	9
1st time incl asset/liab from branch/bulk dep purch?	SQ110	7	6	9	6	12

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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	9	11	6	8	7
Merger Accounted for under the Purchase Method?	SQ160	9	7	6	1	7
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	18	13	15	12	15
Any Outstanding Futures or Options Positions?	SQ310	17	14	19	22	23
Does Association Have Subchapter S in effect this year?	SQ320	68	60	59	58	55
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	395	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	127 [Yes]	121 [Yes]	121 [Yes]	125 [Yes]	128 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	103 [Yes]	101 [Yes]	101 [Yes]	103 [Yes]	107 [Yes]
Do you have any activity to report on this schedule?	FS130	93 [Yes]	89 [Yes]	91 [Yes]	93 [Yes]	96 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 593,691,700	\$ 563,753,549	\$ 514,177,562	\$ 483,800,369	\$ 432,026,614
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 58,120,750	\$ 55,060,230	\$ 51,929,776	\$ 52,180,569	\$ 48,674,542
Personal Trust and Agency Accounts	FS210	\$ 21,387,012	\$ 20,554,079	\$ 19,768,913	\$ 20,786,016	\$ 19,635,962
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 4,559,535	\$ 4,239,151	\$ 4,852,185	\$ 3,852,025	\$ 3,444,666
Employee Benefit - Defined Contribution	FS220	\$ 1,087,370	\$ 1,079,145	\$ 979,219	\$ 1,048,383	\$ 957,704
Employee Benefit - Defined Benefit	FS230	\$ 931,604	\$ 837,373	\$ 721,032	\$ 544,610	\$ 507,324
Other Retirement Accounts	FS240	\$ 2,540,561	\$ 2,322,633	\$ 3,151,934	\$ 2,259,032	\$ 1,979,638
Corporate Trust and Agency Accounts	FS250	\$ 29,252	\$ 31,666	\$ 24,376	\$ 35,861	\$ 33,109
Investment Management Agency Accounts	FS260	\$ 27,681,406	\$ 26,005,008	\$ 24,523,241	\$ 25,617,838	\$ 23,814,064
Other Fiduciary Accounts	FS270	\$ 4,463,545	\$ 4,230,326	\$ 2,761,061	\$ 1,888,829	\$ 1,746,741
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 778,636	\$ 835,151	\$ 808,037	\$ 846,624	\$ 833,521

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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	\$ 158,230,735	\$ 151,063,248	\$ 134,748,690	\$ 129,177,051	\$ 118,251,224
Personal Trust and Agency Accounts	FS211	\$ 7,228,865	\$ 7,057,075	\$ 6,209,837	\$ 6,017,661	\$ 5,576,460
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 150,916,249	\$ 143,915,612	\$ 128,440,214	\$ 122,980,488	\$ 112,506,948
Employee Benefit - Defined Contribution	FS221	\$ 129,347,936	\$ 123,568,059	\$ 110,435,775	\$ 106,147,905	\$ 97,592,592
Employee Benefit - Defined Benefit	FS231	\$ 19,122,439	\$ 17,936,563	\$ 15,876,716	\$ 14,813,308	\$ 13,109,221
Other Retirement Accounts	FS241	\$ 2,445,874	\$ 2,410,990	\$ 2,127,723	\$ 2,019,275	\$ 1,805,135
Corporate Trust and Agency Accounts	FS251	\$ 31,872	\$ 32,749	\$ 39,368	\$ 48,709	\$ 62,928
Other Fiduciary Accounts	FS271	\$ 53,749	\$ 57,812	\$ 59,271	\$ 130,192	\$ 104,888
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 377,340,215	\$ 357,630,071	\$ 327,499,096	\$ 302,442,749	\$ 265,100,848
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	58,746	57,209	59,898	60,927	101,717
Personal Trust and Agency Accounts	FS212	36,878	37,425	40,386	40,968	82,385
Retirement-related Trust and Agency Accounts - Total	SUB6120	6,552	6,312	6,220	6,255	6,086
Employee Benefit - Defined Contribution	FS222	577	586	570	585	578
Employee Benefit - Defined Benefit	FS232	171	160	154	139	123
Other Retirement Accounts	FS242	5,804	5,566	5,496	5,531	5,385
Corporate Trust and Agency Accounts	FS252	26	29	25	68	59
Investment Management Agency Accounts	FS262	15,065	13,246	13,023	13,440	12,986
Other Fiduciary Accounts	FS272	225	197	244	193	201
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	316,653	279,559	274,409	256,318	188,235
Personal Trust and Agency Accounts	FS213	112,640	89,272	86,037	74,509	4,514
Retirement-related Trust and Agency Accounts - Total	SUB6130	203,385	189,649	188,133	181,532	183,435
Employee Benefit - Defined Contribution	FS223	130,816	116,689	114,627	107,767	103,632
Employee Benefit - Defined Benefit	FS233	2,463	2,394	2,352	2,242	2,192
Other Retirement Accounts	FS243	70,106	70,566	71,154	71,523	77,611
Corporate Trust and Agency Accounts	FS253	224	243	181	195	198
Other Fiduciary Accounts	FS273	404	395	58	82	88
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	9,563,279	9,128,518	8,858,346	8,660,609	8,398,068
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 161,208	\$ 592,128	\$ 741,066	\$ 269,593	\$ 134,191
Personal Trust and Agency Accounts	FS310	\$ 52,780	\$ 212,751	\$ 258,995	\$ 100,279	\$ 50,756
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 22,033	\$ 74,971	\$ 154,784	\$ 32,326	\$ 17,122
Employee Benefit - Defined Contribution	FS320	\$ 15,142	\$ 49,704	\$ 116,707	\$ 21,147	\$ 11,482

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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	\$ 2,640	\$ 9,901	\$ 7,037	\$ 4,274	\$ 2,235
Other Retirement Accounts	FS340	\$ 4,251	\$ 15,366	\$ 31,040	\$ 6,905	\$ 3,405
Corporate Trust and Agency Accounts	FS350	\$ 256	\$ 2,639	\$ 4,706	\$ 529	\$ 273
Investment Management Agency Accounts	FS360	\$ 22,201	\$ 82,924	\$ 112,352	\$ 38,682	\$ 18,862
Other Fiduciary Accounts	FS370	\$ 1,641	\$ 5,448	\$ 3,516	\$ 2,700	\$ 1,318
Custody and Safekeeping Accounts	FS380	\$ 49,538	\$ 165,859	\$ 172,091	\$ 71,515	\$ 11,982
Other Fiduciary and Related Services	FS390	\$ 12,759	\$ 47,536	\$ 34,622	\$ 23,562	\$ 33,878
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 57,926	\$ 397,590	\$ 147,742	\$ 104,390	\$ 52,689
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 692	\$ 2,929	\$ 349	\$ 642	\$ 106
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 3,686	\$ 3,778	\$ 5,422	\$ 5,038	\$ 3,798
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 106,276	\$ 195,387	\$ 598,397	\$ 169,599	\$ 85,194
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 18,634,645	\$ 20,554,076	\$ 9,102,080	\$ 10,985,530	\$ 10,285,821
Non-Interest-Bearing Deposits	FS410	\$ 13,240	\$ 6,097	\$ 25,491	\$ 21,298	\$ 8,152
Interest-Bearing Deposits	FS415	\$ 85,482	\$ 119,470	\$ 47,032	\$ 50,569	\$ 105,215
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,138,881	\$ 1,242,147	\$ 421,911	\$ 496,354	\$ 491,209
State, County and Municipal Obligations	FS425	\$ 2,078,693	\$ 2,348,798	\$ 1,222,477	\$ 1,631,871	\$ 1,638,401
Money Market Mutual Funds	FS430	\$ 1,343,554	\$ 1,487,200	\$ 691,159	\$ 906,099	\$ 988,820
Other Short-term Obligations	FS435	\$ 79,092	\$ 68,028	\$ 66,810	\$ 65,773	\$ 57,141
Other Notes and Bonds	FS440	\$ 939,568	\$ 1,057,112	\$ 461,315	\$ 536,443	\$ 514,623
Common and Preferred Stock	FS445	\$ 12,020,025	\$ 12,487,757	\$ 5,399,733	\$ 6,384,439	\$ 5,622,129
Real Estate Mortgages	FS450	\$ 21,577	\$ 22,507	\$ 16,436	\$ 20,268	\$ 24,034
Real Estate	FS455	\$ 393,413	\$ 457,078	\$ 252,148	\$ 268,274	\$ 250,933
Miscellaneous Assets	FS460	\$ 521,120	\$ 1,257,882	\$ 497,568	\$ 604,142	\$ 585,164
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	123	201	160	165	191
Corporate and Municipal Trusteeships	FS510	19	25	10	11	12
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	104	176	150	154	179
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 101,920	\$ 119,490	\$ 11,963	\$ 12,628	\$ 9,475
Number of Funds - Total Collective Investment Funds	FS60	34	240,607	22	22	22
Domestic Equity	FS610	19	147,240	12	12	12

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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	3	20,311	1	1	1
Stock/Bond Blend	FS630	1	882	1	1	1
Taxable Bond	FS640	7	69,034	6	6	6
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	3	3,138	1	1	1
Specialty/Other	FS670	0	1	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 3,907,413	\$ 3,200,782	\$ 444,744	\$ 430,473	\$ 390,844
Domestic Equity	FS615	\$ 2,284,356	\$ 1,841,135	\$ 235,011	\$ 224,766	\$ 198,988
International/Global Equity	FS625	\$ 1,211,749	\$ 1,060,673	\$ 18,636	\$ 16,815	\$ 15,032
Stock/Bond Blend	FS635	\$ 834	\$ 1	\$ 867	\$ 917	\$ 854
Taxable Bond	FS645	\$ 374,823	\$ 281,267	\$ 167,782	\$ 164,391	\$ 151,937
Municipal Bond	FS655	\$ 17,372	\$ 17,507	\$ 17,593	\$ 18,946	\$ 19,886
Short-Term Investments/Money Market	FS665	\$ 18,279	\$ 2	\$ 4,855	\$ 4,638	\$ 4,147
Specialty/Other	FS675	\$ 0	\$ 197	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 691	\$ 2,828	\$ 345	\$ 643	\$ 106
Personal Trust and Agency Accounts	FS710	\$ 682	\$ 2,588	\$ 325	\$ 581	\$ 50
Retirement-Related Trust and Agency Accounts	FS720	\$ 9	\$ 26	\$ 0	\$ 2	\$ 2
Investment Management Agency Accounts	FS730	\$ 0	\$ 48	\$ 14	\$ 54	\$ 54
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 166	\$ 6	\$ 6	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 3	\$ 152	\$ 5	\$ 2	\$ 2
Personal Trust and Agency Accounts	FS711	\$ 3	\$ 89	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 50	\$ 5	\$ 2	\$ 2
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 51	\$ 1	\$ 1	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 47	\$ 1	\$ 1	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 4	\$ 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	\$ 106,285,691	\$ 99,358,053	\$ 97,230,705	\$ 97,462,234	\$ 95,041,656
Equity Capital Deductions - Total	SUB1631	\$ 17,004,562	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 484,461	\$ 468,696	\$ 448,652	\$ 462,768	\$ 452,703
Goodwill and Certain Other Intangible Assets	CCR115	\$ 15,724,222	\$ 15,032,276	\$ 15,197,552	\$ 14,658,999	\$ 14,548,428
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 795,843	\$ 935,853	\$ 845,174	\$ 712,559	\$ 721,706
Other	CCR134	\$ 36	\$ 34	\$ 136	\$ 140	\$ 133
Equity Capital Additions - Total	SUB1641	\$ 196,161	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 671,556	\$ 377,304	\$ 204,632	\$- 990,788	\$- 1,042,513
Qualifying Intangible Assets	CCR185	\$ 71,889	\$ 27,700	\$ 29,290	\$ 27,032	\$ 13,850
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 795,475	\$ 781,391	\$ 748,215	\$ 738,997	\$ 786,403
Other	CCR195	\$ 353	\$ 300	\$ 300	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 89,477,290	\$ 84,107,995	\$ 81,721,628	\$ 81,403,103	\$ 79,076,657
Total Assets (SC60)	CCR205	\$ 1,157,349,445	\$ 1,092,611,720	\$ 1,101,813,840	\$ 1,072,882,484	\$ 1,056,705,093
Asset Deductions - Total	SUB1651	\$ 17,227,854	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 382,765	\$ 394,117	\$ 495,601	\$ 500,588	\$ 506,402
Goodwill and Certain Other Intangible Assets	CCR265	\$ 16,043,802	\$ 15,342,276	\$ 15,210,932	\$ 14,974,016	\$ 14,866,732
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 801,263	\$ 936,908	\$ 845,365	\$ 712,670	\$ 721,833
Other	CCR275	\$ 24	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 2,297,764	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 2,369,706	\$- 875,184	\$- 1,575,575	\$- 3,981,508	\$- 3,819,565
Qualifying Intangible Assets	CCR285	\$ 71,889	\$ 27,700	\$ 29,290	\$ 27,032	\$ 13,850
Other	CCR290	\$ 53	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 1,137,823,827	\$ 1,075,091,399	\$ 1,076,033,014	\$ 1,044,530,160	\$ 1,027,630,039
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 45,196,863	\$ 42,656,327	\$ 42,765,198	\$ 41,880,630	\$ 41,167,427
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 89,477,290	\$ 84,107,995	\$ 81,721,628	\$ 81,403,103	\$ 79,076,657
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 182,611	\$ 169,925	\$ 160,524	\$ 167,138	\$ 174,444
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 5,160,362	\$ 4,713,478	\$ 4,553,396	\$ 4,343,862	\$ 4,352,245
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 38,336	\$ 35,517	\$ 31,967	\$ 25,159	\$ 23,430

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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	\$ 5,243,643	\$ 5,209,897	\$ 5,459,172	\$ 5,421,917	\$ 5,310,856
Tier 2 Capital - Other	CCR355	\$ 497	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 10,625,449	\$ 10,128,817	\$ 10,205,059	\$ 9,958,076	\$ 9,860,975
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,625,449	\$ 10,128,817	\$ 10,205,059	\$ 9,958,076	\$ 9,860,975
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 131,337	\$ 130,807	\$ 155,231	\$ 83,534	\$ 88,342
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 602,920	\$ 604,265	\$ 555,680	\$ 569,412	\$ 615,952
Total Risk-Based Capital	CCR39	\$ 99,368,482	\$ 93,501,740	\$ 91,215,776	\$ 90,708,233	\$ 88,233,338
0% R/W Category - Cash	CCR400	\$ 4,041,614	\$ 4,459,917	\$ 3,823,558	\$ 4,019,217	\$ 3,836,505
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 25,815,216	\$ 37,368,530	\$ 41,441,197	\$ 27,695,123	\$ 24,180,447
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 17,655	\$ 31,121	\$ 31,397	\$ 43,186	\$ 22,205
0% R/W Category - Other	CCR415	\$ 3,561,632	\$ 2,911,669	\$ 3,663,510	\$ 3,562,170	\$ 3,550,689
0% R/W Category - Assets Total	CCR420	\$ 33,436,117	\$ 44,771,237	\$ 48,959,662	\$ 35,319,696	\$ 31,589,846
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	\$ 121,007,606	\$ 109,491,513	\$ 109,933,148	\$ 117,252,187	\$ 117,817,742
20% R/W Category - Claims on FHLBs	CCR435	\$ 29,823,103	\$ 27,934,148	\$ 31,486,324	\$ 31,070,436	\$ 29,165,014
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,137,598	\$ 2,989,703	\$ 2,892,497	\$ 2,534,638	\$ 2,251,590
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 31,191,890	\$ 32,886,953	\$ 30,656,334	\$ 27,154,677	\$ 27,584,265
20% R/W Category - Other	CCR450	\$ 92,492,594	\$ 69,120,489	\$ 94,884,096	\$ 73,753,414	\$ 79,196,936
20% R/W Category - Assets Total	CCR455	\$ 277,652,791	\$ 242,422,806	\$ 269,852,399	\$ 251,765,352	\$ 256,015,547
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 55,530,540	\$ 48,484,564	\$ 53,970,479	\$ 50,353,080	\$ 51,203,106
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 531,770,349	\$ 481,337,184	\$ 477,256,599	\$ 464,928,797	\$ 467,089,741
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 23,003,464	\$ 21,010,546	\$ 23,389,285	\$ 22,442,724	\$ 23,809,388
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 8,724,915	\$ 2,192,703	\$ 10,265,846	\$ 9,564,579	\$ 9,388,478
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 681,019	\$ 636,046	\$ 697,689	\$ 651,635	\$ 643,022
50% R/W Category - Other	CCR480	\$ 11,333,506	\$ 14,704,514	\$ 8,145,832	\$ 8,341,365	\$ 8,582,526
50% R/W Category - Assets Total	CCR485	\$ 575,513,253	\$ 519,880,993	\$ 519,755,251	\$ 505,929,100	\$ 509,513,155
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 287,756,846	\$ 259,940,498	\$ 259,877,633	\$ 252,964,531	\$ 254,756,561
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 16,700,380	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	\$ 338,551,431	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 355,251,811	\$ 349,417,250	\$ 333,943,560	\$ 332,632,637	\$ 318,070,422
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 355,251,811	\$ 349,417,250	\$ 333,943,560	\$ 332,632,637	\$ 318,070,422
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 38,175	\$ 35,303	\$ 50,197	\$ 54,831	\$ 54,211
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 459,940	\$ 441,293	\$ 627,466	\$ 685,392	\$ 677,641
Assets to Risk-Weight	CCR64	\$ 1,241,892,147	\$ 1,156,527,589	\$ 1,172,561,069	\$ 1,125,701,617	\$ 1,115,243,181
Subtotal Risk-Weighted Assets	CCR75	\$ 698,998,979	\$ 658,283,643	\$ 648,419,166	\$ 636,635,696	\$ 624,707,789
Excess Allowances for Loan and Lease Losses	CCR530	\$ 956,311	\$ 1,038,241	\$ 981,717	\$ 1,015,891	\$ 900,843
Total Risk-Weighted Assets	CCR78	\$ 698,042,668	\$ 657,245,402	\$ 647,437,449	\$ 635,619,805	\$ 623,806,946
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 55,878,944	\$ 52,580,344	\$ 51,830,568	\$ 51,009,054	\$ 50,065,633
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.86%	7.82%	7.59%	7.79%	7.70%
Total Risk-Based Capital Ratio	CCR820	14.24%	14.23%	14.09%	14.27%	14.14%
Tier 1 Risk-Based Capital Ratio	CCR830	12.73%	12.71%	12.54%	12.72%	12.58%
Tangible Equity Ratio	CCR840	7.86%	7.82%	7.59%	7.79%	7.69%

*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.