

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2004, 12:09 PM

TFR Industry Aggregate Report
93048 - OTS-Regulated: Texas
September 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions		20	20	22	22	23
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	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						
Description	Line Item	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 13,203,138	\$ 12,918,956	\$ 13,220,257	\$ 10,864,961	\$ 9,745,014
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,092,063	\$ 974,584	\$ 946,572	\$ 623,423	\$ 987,957
Interest-Earning Deposits in FHLBs	SC112	\$ 432,210	\$ 313,945	\$ 467,882	\$ 664,288	\$ 762,439
Other Interest-Earning Deposits	SC118	\$ 46,232	\$ 76,293	\$ 81,761	\$ 44,692	\$ 34,078
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 11,360,436	\$ 10,820,363	\$ 10,519,647	\$ 8,802,292	\$ 6,868,623
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 140,644	\$ 630,996	\$ 1,127,949	\$ 643,623	\$ 1,020,069
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 81,000	\$ 60,632	\$ 36,292	\$ 45,916	\$ 37,999
State and Municipal Obligations	SC180	\$ 3,650	\$ 3,346	\$ 3,147	\$ 3,252	\$ 3,264
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Investment Securities	SC185	\$ 21,199	\$ 19,524	\$ 19,677	\$ 21,236	\$ 18,377
Accrued Interest Receivable	SC191	\$ 25,704	\$ 19,273	\$ 17,330	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 6,322,103	\$ 6,669,720	\$ 7,204,709	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 6,322,103	\$ 6,669,720	\$ 7,204,709	\$ 7,658,937	\$ 7,728,877
Pass-Through - Total	SUB0073	\$ 5,990,203	\$ 6,326,833	\$ 6,888,675	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 5,524,848	\$ 6,032,420	\$ 6,525,534	\$ 6,964,429	\$ 7,147,343
Other Pass-Through	SC215	\$ 465,355	\$ 294,413	\$ 363,141	\$ 392,122	\$ 329,679
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 307,787	\$ 317,132	\$ 287,449	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 25,114	\$ 27,869	\$ 39,245	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 206,711	\$ 289,263	\$ 248,204	N/A	N/A
Other	SC222	\$ 75,962	\$ 0	\$ 0	N/A	N/A
Accrued Interest Receivable	SC228	\$ 24,113	\$ 25,755	\$ 28,585	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 16,217,378	\$ 15,245,657	\$ 14,571,390	N/A	N/A
Mortgage Loans - Total	SC26	\$ 16,125,035	\$ 15,149,234	\$ 14,462,096	\$ 13,864,229	\$ 14,035,930
Construction Loans - Total	SUB0100	\$ 2,859,173	\$ 3,169,714	\$ 3,307,560	\$ 3,343,157	\$ 3,669,905
Residential - Total	SUB0110	\$ 2,355,248	\$ 2,426,261	\$ 2,440,808	\$ 2,444,744	\$ 2,658,545
1-4 Dwelling Units	SC230	\$ 991,082	\$ 935,568	\$ 842,808	\$ 823,970	\$ 924,331
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,364,166	\$ 1,490,693	\$ 1,598,000	\$ 1,620,774	\$ 1,734,214
Nonresidential Property	SC240	\$ 503,925	\$ 743,453	\$ 866,752	\$ 898,413	\$ 1,011,360
Permanent Loans - Total	SUB0121	\$ 13,287,693	\$ 12,009,533	\$ 11,199,311	N/A	N/A
Residential - Total	SUB0131	\$ 12,333,590	\$ 11,181,896	\$ 10,425,707	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 11,846,234	\$ 10,785,409	\$ 10,105,788	N/A	N/A
Revolving Open-End Loans	SC251	\$ 2,604,536	\$ 2,154,885	\$ 1,780,370	\$ 1,540,756	\$ 1,393,470
All Other - First Liens	SC254	\$ 7,486,182	\$ 6,944,543	\$ 6,653,301	N/A	N/A
All Other - Junior Liens	SC255	\$ 1,755,516	\$ 1,685,981	\$ 1,672,117	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 487,356	\$ 396,487	\$ 319,919	\$ 279,877	\$ 231,894
Nonresidential Property (Except Land)	SC260	\$ 504,844	\$ 451,231	\$ 457,339	\$ 502,450	\$ 546,367
Land	SC265	\$ 449,259	\$ 376,406	\$ 316,265	\$ 314,498	\$ 321,675
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 984,939	\$ 672,884	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 68,997	\$ 64,121	\$ 61,303	\$ 61,352	\$ 58,612
Advances for Taxes and Insurance	SC275	\$ 1,515	\$ 2,289	\$ 3,216	\$ 7,728	\$ 1,661
Allowance for Loan and Lease Losses	SC283	\$ 92,343	\$ 96,423	\$ 109,294	\$ 106,780	\$ 119,878
Nonmortgage Loans - Gross	SUB0162	\$ 12,409,419	\$ 12,543,036	\$ 11,120,730	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 12,253,318	\$ 12,387,149	\$ 10,969,109	\$ 11,841,181	\$ 10,687,795
Commercial Loans - Total	SC32	\$ 2,245,248	\$ 2,120,449	\$ 2,014,879	\$ 1,997,002	\$ 2,140,222
Secured	SC300	\$ 1,731,592	\$ 1,687,121	\$ 1,618,001	\$ 1,558,538	\$ 1,614,702
Unsecured	SC303	\$ 483,286	\$ 401,969	\$ 363,675	\$ 377,851	\$ 439,720
Lease Receivables	SC306	\$ 30,370	\$ 31,359	\$ 33,203	\$ 60,613	\$ 85,800
Consumer Loans - Total	SC35	\$ 10,123,010	\$ 10,381,368	\$ 9,067,520	\$ 9,955,627	\$ 8,664,095
Loans on Deposits	SC310	\$ 56,491	\$ 57,419	\$ 58,469	\$ 58,133	\$ 58,562
Home Improvement Loans (Not secured by real estate)	SC316	\$ 717	\$ 725	\$ 704	\$ 44,420	\$ 49,575
Education Loans	SC320	\$ 733	\$ 225	\$ 334	\$ 403	\$ 442
Auto Loans	SC323	\$ 2,424,732	\$ 3,085,200	\$ 2,264,563	\$ 3,301,278	\$ 2,619,782
Mobile Home Loans	SC326	\$ 1,037	\$ 1,177	\$ 1,084	\$ 1,265	\$ 1,316
Credit Cards	SC328	\$ 6,483,299	\$ 6,135,712	\$ 5,729,026	\$ 5,688,054	\$ 5,210,738

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,156,001	\$ 1,100,910	\$ 1,013,340	\$ 862,074	\$ 723,680
Accrued Interest Receivable	SC348	\$ 41,161	\$ 41,219	\$ 38,331	\$ 41,351	\$ 42,113
Allowance for Loan and Lease Losses	SC357	\$ 156,101	\$ 155,887	\$ 151,621	\$ 152,799	\$ 158,635
Repossessed Assets - Gross	SUB0201	\$ 25,185	\$ 37,881	\$ 40,518	\$ 42,281	\$ 31,066
Repossessed Assets - Total	SC40	\$ 25,149	\$ 37,846	\$ 40,485	\$ 42,248	\$ 30,927
Real Estate - Total	SUB0210	\$ 24,484	\$ 37,382	\$ 39,997	\$ 41,288	\$ 30,119
Construction	SC405	\$ 2,777	\$ 3,938	\$ 12,038	\$ 13,526	\$ 14,681
Residential - Total	SUB0225	\$ 7,677	\$ 10,057	\$ 7,537	\$ 7,572	\$ 7,621
1-4 Dwelling Units	SC415	\$ 4,777	\$ 7,157	\$ 7,537	\$ 7,514	\$ 7,570
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,900	\$ 2,900	\$ 0	\$ 58	\$ 51
Nonresidential (Except Land)	SC426	\$ 13,481	\$ 22,838	\$ 19,823	\$ 19,579	\$ 7,206
Land	SC428	\$ 549	\$ 549	\$ 599	\$ 611	\$ 611
Other Repossessed Assets	SC430	\$ 701	\$ 499	\$ 521	\$ 993	\$ 947
General Valuation Allowances	SC441	\$ 36	\$ 35	\$ 33	\$ 33	\$ 139
Real Estate Held for Investment	SC45	\$ 3,597	\$ 3,605	\$ 3,623	\$ 3,496	\$ 3,541
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 817,675	\$ 792,229	\$ 784,489	\$ 736,041	\$ 720,672
Federal Home Loan Bank Stock	SC510	\$ 813,362	\$ 788,103	\$ 784,187	\$ 735,438	\$ 719,970
Other	SC540	\$ 4,313	\$ 4,126	\$ 302	\$ 603	\$ 702
Office Premises and Equipment	SC55	\$ 215,500	\$ 207,318	\$ 203,100	\$ 198,193	\$ 323,280
Other Assets - Gross	SUB0262	\$ 800,175	\$ 799,794	\$ 795,400	N/A	N/A
Other Assets - Total	SC59	\$ 800,175	\$ 799,794	\$ 795,400	\$ 765,013	\$ 744,669
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,409	\$ 1,398	\$ 1,155	N/A	N/A
Bank-Owned Life Insurance - Other	SC625	\$ 13,912	\$ 13,759	\$ 13,620	\$ 9,669	\$ 5,782
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 160,105	\$ 177,193	\$ 169,033	\$ 174,775	\$ 164,559
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 198,906	\$ 203,175	\$ 200,084	\$ 186,029	\$ 154,488
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 64,773	\$ 59,640	\$ 76,480	\$ 60,054	\$ 71,547
Other Assets	SC689	\$ 361,070	\$ 344,629	\$ 335,028	\$ 344,155	\$ 354,075
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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 248,480	\$ 252,345	\$ 260,948	N/A	N/A
Total Assets - Gross	SUB0283	\$ 50,014,170	\$ 49,218,196	\$ 47,944,216	N/A	N/A
Total Assets	SC60	\$ 49,765,690	\$ 48,965,851	\$ 47,683,268	\$ 45,974,299	\$ 44,076,505
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 26,024,752	\$ 25,251,135	\$ 24,396,650	\$ 24,017,285	\$ 24,395,967
Deposits	SC710	\$ 25,549,948	\$ 24,788,599	\$ 23,935,058	\$ 23,537,975	\$ 23,796,769
Escrows	SC712	\$ 474,507	\$ 462,635	\$ 461,719	\$ 479,422	\$ 599,113
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 297	\$ - 99	\$ - 127	\$ - 112	\$ 85
Borrowings - Total	SC72	\$ 19,722,979	\$ 19,818,376	\$ 19,449,761	\$ 17,790,474	\$ 14,823,854
Advances from FHLBank	SC720	\$ 16,815,853	\$ 16,025,134	\$ 16,513,479	\$ 14,539,956	\$ 10,862,299
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,187,499	\$ 1,667,796	\$ 1,454,265	\$ 1,417,725	\$ 2,483,708
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,108	\$ 305,107	\$ 305,107	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 1,414,519	\$ 1,820,339	\$ 1,176,910	\$ 1,832,793	\$ 1,477,847
Other Liabilities - Total	SC75	\$ 482,614	\$ 495,926	\$ 473,940	\$ 1,026,744	\$ 1,483,155
Accrued Interest Payable - Deposits	SC763	\$ 14,604	\$ 13,566	\$ 12,980	\$ 24,717	\$ 20,368
Accrued Interest Payable - Other	SC766	\$ 34,736	\$ 40,305	\$ 26,887	\$ 36,696	\$ 22,510
Accrued Taxes	SC776	\$ 45,528	\$ 46,125	\$ 43,758	\$ 33,566	\$ 51,159
Accounts Payable	SC780	\$ 124,886	\$ 112,162	\$ 98,183	\$ 114,727	\$ 125,429
Deferred Income Taxes	SC790	\$ 38,802	\$ 44,233	\$ 54,014	\$ 42,926	\$ 44,418
Other Liabilities and Deferred Income	SC796	\$ 224,058	\$ 239,535	\$ 238,118	\$ 774,112	\$ 1,219,271
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	\$ 46,230,345	\$ 45,565,437	\$ 44,320,351	\$ 42,834,503	\$ 40,702,976

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 5,781	\$ 5,691	\$ 5,589	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,529,565	\$ 3,394,723	\$ 3,357,328	\$ 3,134,369	\$ 3,368,260
Stock - Total	SUB0311	\$ 2,012,808	\$ 1,913,500	\$ 1,969,728	\$ 1,809,499	\$ 1,864,525
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 84,005	\$ 77,030	\$ 84,530	\$ 84,530	\$ 144,530
Common Stock - Par Value	SC820	\$ 26,479	\$ 27,659	\$ 30,095	\$ 30,094	\$ 30,096
Common Stock - Paid in Excess of Par	SC830	\$ 1,902,324	\$ 1,808,811	\$ 1,855,103	\$ 1,694,875	\$ 1,689,899
Accumulated Other Comprehensive Income - Total	SC86	\$ 9,464	\$ 7,387	\$ 13,507	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 9,464	\$ 7,387	\$ 13,507	\$ 13,136	\$ 17,408
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	N/A	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	N/A	N/A
Retained Earnings	SC880	\$ 1,507,560	\$ 1,474,105	\$ 1,374,438	\$ 1,312,079	\$ 1,486,665
Other Components of Equity Capital	SC891	\$- 267	\$- 269	\$- 345	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 49,765,691	\$ 48,965,851	\$ 47,683,268	\$ 45,974,301	\$ 44,076,504

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 19,132
3	Federal, State, or other taxes receivable	3	\$ 231
4	Net deferred tax assets	5	\$ 4,438
6	Prepaid deposit insurance premiums	5	\$ 247
7	Prepaid expenses	14	\$ 95,499
8	Deposits for utilities and other services	2	\$ 2,502
9	Advances for loans serviced for others	1	\$ 21,713
10	Property leased to others, net of accumul. deprec.	1	\$ 46,719
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,797
14	Other noninterest-bearing short-term accounts recv	7	\$ 43,031
19	Receivables fr a broker for unsettled transactions	1	\$ 20
22	Unapplied loan disbursements	1	\$ 832
99	Other	10	\$ 33,289

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 16
7	Deferred gains from the sale of real estate	3	\$ 1,689
11	The liability recorded for post-retirement benefit	3	\$ 26,386
14	Unapplied loan payments received	4	\$ 20,218
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 717
20	F/V of all derivative instru. reportable as liab.	1	\$ 872
21	Liabilities for credit losses on OBS credit exposures	1	\$ 246
99	Other	17	\$ 148,307

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 493,815	\$ 470,492	\$ 465,256	\$ 465,567	\$ 480,266
Deposits and Investment Securities	SO115	\$ 47,334	\$ 37,550	\$ 32,903	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 62,731	\$ 65,353	\$ 70,965	N/A	N/A
Mortgage Loans	SO141	\$ 203,589	\$ 191,877	\$ 180,121	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 180,161	\$ 175,712	\$ 181,267	N/A	N/A
Commercial Loans and Leases	SO160	\$ 27,408	\$ 25,180	\$ 25,490	\$ 31,113	\$ 32,278
Consumer Loans and Leases	SO171	\$ 152,753	\$ 150,532	\$ 155,777	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 3,829	\$ 2,924	\$ 2,766	\$ 3,623	\$ 3,728
Federal Home Loan Bank Stock	SO181	\$ 3,828	\$ 2,923	\$ 2,765	\$ 3,623	\$ 3,728
Other	SO185	\$ 1	\$ 1	\$ 1	N/A	N/A
Interest Expense - Total	SO21	\$ 205,447	\$ 185,509	\$ 179,277	\$ 179,152	\$ 186,032
Deposits	SO215	\$ 102,461	\$ 93,843	\$ 91,231	\$ 95,056	\$ 102,314
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 81,818	\$ 70,268	\$ 67,791	\$ 59,857	\$ 57,562
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,065	\$ 2,721	\$ 2,751	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 18,103	\$ 18,677	\$ 17,504	\$ 24,239	\$ 26,156
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 292,197	\$ 287,907	\$ 288,745	\$ 290,038	\$ 297,962
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 22,282	\$ 24,404	\$ 29,210	\$ 25,862	\$ 32,674
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 269,915	\$ 263,503	\$ 259,535	\$ 264,176	\$ 265,288
Noninterest Income - Total	SO42	\$ 207,070	\$ 230,264	\$ 204,167	\$ 204,440	\$ 262,614
Mortgage Loan Serving Fees	SO410	\$- 16,042	\$ 5,450	\$ 1,372	\$ 10,471	\$- 3,401
Other Fees and Charges	SO420	\$ 200,831	\$ 196,373	\$ 165,795	\$ 156,148	\$ 181,051
Net Income (Loss) from Other - Total	SUB0451	\$ 14,349	\$ 27,623	\$ 30,786	\$ 22,184	\$ 89,735
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 14,023	\$ 31,185	\$ 20,547	\$ 23,305	\$ 94,159
Operations & Sale of Repossessed Assets	SO461	\$- 450	\$- 3,949	\$- 1,086	\$- 765	\$- 710
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 14	\$- 14	\$ 60	\$- 3,239	\$- 4,297
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 24	\$ 45	\$ 747	\$ 378	\$ 22

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 738	\$ 356	\$ 10,518	\$ 2,505	\$ 561
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 7,932	\$ 818	\$ 6,214	\$ 15,637	\$ - 4,771
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	\$ 347,513	\$ 332,965	\$ 328,075	\$ 306,836	\$ 313,240
All Personnel Compensation and Expense	SO510	\$ 148,415	\$ 153,722	\$ 145,359	\$ 147,980	\$ 153,338
Legal Expense	SO520	\$ 2,675	\$ 2,881	\$ 2,858	\$ 4,320	\$ 2,362
Office Occupancy and Equipment Expense	SO530	\$ 57,776	\$ 52,646	\$ 52,900	\$ 57,596	\$ 55,215
Marketing and Other Professional Services	SO540	\$ 38,333	\$ 34,472	\$ 36,716	\$ 26,044	\$ 21,817
Loan Servicing Fees	SO550	\$ 485	\$ 576	\$ 569	\$ 625	\$ 1,005
Goodwill and Other Intangibles Expense	SO560	\$ 10,641	\$ 3,083	\$ 3,052	\$ 2,737	\$ 679
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 15	\$ 205	\$ - 115	\$ 1	\$ 453
Other Noninterest Expense	SO580	\$ 89,173	\$ 85,380	\$ 86,736	\$ 67,533	\$ 78,371
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	\$ 129,472	\$ 160,802	\$ 135,627	\$ 161,780	\$ 214,662
Income Taxes - Total	SO71	\$ 42,950	\$ 55,939	\$ 46,471	\$ 52,892	\$ 71,960
Federal	SO710	\$ 41,163	\$ 54,053	\$ 47,375	\$ 51,539	\$ 70,626
State, Local & Other	SO720	\$ 1,787	\$ 1,886	\$ - 904	\$ 1,353	\$ 1,334
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 86,522	\$ 104,863	\$ 89,156	\$ 108,888	\$ 142,702
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 86,522	\$ 104,863	\$ 89,156	\$ 108,888	\$ 142,702

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Other Codes As of Sep 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 297
7	Net income(loss) from leased property	3	\$ 533
9	Net income from data processing lease/services	1	\$ 16
12	Income on FHA/VA REO pending conveyance	1	\$ 1,364
15	Income from corporate-owned life insurance	4	\$ 136
99	Other	13	\$ 3,897

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 62
2	OTS assessments	1	\$ 8
4	Interest expense on Treasury tax & loan accounts	1	\$ 1
6	Supervisory examination fees	3	\$ 18
7	Office supplies, printing, and postage	13	\$ 12,577
8	Telephone, including data lines	8	\$ 2,253
9	Loan origination expense	3	\$ 1,548
10	ATM expense	2	\$ 17,610
13	Misc taxes other than income & real estate	2	\$ 14
15	Foreclosure expenses	1	\$ 173
17	Charitable contributions	1	\$ 99
99	Other	17	\$ 15,490

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,426,834	\$ 933,909	\$ 465,256	\$ 1,938,830	\$ 1,495,772
YTD - Deposits and Investment Securities	Y_SO115	\$ 117,671	\$ 70,380	\$ 32,903	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 198,990	\$ 136,319	\$ 70,965	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 573,642	\$ 370,718	\$ 180,121	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 77,662	\$ 50,273	\$ 25,490	\$ 121,718	\$ 90,605
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 458,869	\$ 306,219	\$ 155,777	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 9,513	\$ 5,686	\$ 2,766	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 9,510	\$ 5,684	\$ 2,765	N/A	N/A
YTD - Other	Y_SO185	\$ 3	\$ 2	\$ 1	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 569,261	\$ 364,057	\$ 179,277	\$ 782,383	\$ 607,949
YTD - Deposits	Y_SO215	\$ 286,604	\$ 184,386	\$ 91,231	\$ 428,786	\$ 336,283
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 219,836	\$ 138,018	\$ 67,791	\$ 250,554	\$ 190,721
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 8,537	\$ 5,472	\$ 2,751	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 54,284	\$ 36,181	\$ 17,504	\$ 103,050	\$ 80,951
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 7	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 867,086	\$ 575,538	\$ 288,745	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 73,890	\$ 51,608	\$ 29,210	\$ 154,355	\$ 129,047
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 793,196	\$ 523,930	\$ 259,535	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 630,867	\$ 423,714	\$ 204,167	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 8,903	\$ 7,139	\$ 1,372	\$- 23,298	\$- 33,696
YTD - Other Fees and Charges	Y_SO420	\$ 562,186	\$ 361,435	\$ 165,795	\$ 654,882	\$ 498,787
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 62,552	\$ 48,168	\$ 30,786	\$ 228,935	\$ 225,770
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 65,749	\$ 51,729	\$ 20,547	\$ 231,867	\$ 208,450
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,417	\$- 5,005	\$- 1,086	\$- 5,122	\$- 4,335
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 60	\$ 46	\$ 60	\$- 3,913	\$ 18,435
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 548	\$ 524	\$ 747	\$ 631	\$ 253

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,612	\$ 874	\$ 10,518	\$ 5,469	\$ 2,964
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
YTD - Other Noninterest Income	Y_SO488	\$ 15,032	\$ 6,972	\$ 6,214	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,001,679	\$ 654,703	\$ 328,075	\$ 1,214,712	\$ 931,337
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 445,536	\$ 297,308	\$ 145,359	\$ 601,636	\$ 469,980
YTD - Legal Expense	Y_SO520	\$ 8,150	\$ 5,509	\$ 2,858	\$ 10,856	\$ 10,052
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 162,516	\$ 104,852	\$ 52,900	\$ 220,418	\$ 164,688
YTD - Marketing and Other Professional Services	Y_SO540	\$ 109,044	\$ 70,729	\$ 36,716	\$ 90,719	\$ 65,064
YTD - Loan Servicing Fees	Y_SO550	\$ 1,630	\$ 1,145	\$ 569	\$ 6,994	\$ 6,547
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 16,776	\$ 6,135	\$ 3,052	\$ 4,774	\$ 2,037
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 58	\$ 43	\$ - 115	\$ 756	\$ 762
YTD - Other Noninterest Expense	Y_SO580	\$ 257,969	\$ 168,982	\$ 86,736	\$ 278,559	\$ 212,207
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 422,384	\$ 292,941	\$ 135,627	\$ 685,381	\$ 537,241
YTD - Income Taxes - Total	Y_SO71	\$ 144,173	\$ 101,223	\$ 46,471	\$ 227,746	\$ 179,593
YTD - Federal	Y_SO710	\$ 141,404	\$ 100,241	\$ 47,375	\$ 222,825	\$ 176,025
YTD - State, Local, and Other	Y_SO720	\$ 2,769	\$ 982	\$ - 904	\$ 4,921	\$ 3,568
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 278,211	\$ 191,718	\$ 89,156	\$ 457,635	\$ 357,648
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 278,211	\$ 191,718	\$ 89,156	\$ 457,635	\$ 357,648

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 251,561	\$ 260,817	\$ 259,610	\$ 278,650	\$ 276,363
Net Provision for Loss	VA115	\$ 21,826	\$ 24,256	\$ 29,044	\$ 25,155	\$ 28,388
Transfers	VA125	\$ - 45	\$ - 81	\$ 733	\$ - 523	\$ - 921
Recoveries	VA135	\$ 7,443	\$ 8,321	\$ 9,680	\$ 8,005	\$ 9,263
Adjustments	VA145	\$ 2,481	\$ 2,452	\$ 2,121	\$ 2,203	\$ 2,020
Charge-offs	VA155	\$ 34,786	\$ 43,425	\$ 40,238	\$ 53,880	\$ 36,463
General Valuation Allowances - Ending Balance	VA165	\$ 248,480	\$ 252,340	\$ 260,950	\$ 259,610	\$ 278,650
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,041	\$ 5,106	\$ 6,099	\$ 10,891	\$ 6,043
Net Provision for Loss	VA118	\$ 471	\$ 353	\$ 51	\$ 708	\$ 4,739

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 45	\$ 81	\$- 733	\$ 523	\$ 921
Adjustments	VA148	\$ 0	\$- 10	\$ 0	\$ 13	\$- 320
Charge-offs	VA158	\$ 3,212	\$ 489	\$ 311	\$ 6,036	\$ 463
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,345	\$ 5,041	\$ 5,106	\$ 6,099	\$ 10,920
Total Valuation Allowances - Beginning Balance	VA110	\$ 256,602	\$ 265,923	\$ 265,709	\$ 289,541	\$ 282,406
Net Provision for Loss	VA120	\$ 22,297	\$ 24,609	\$ 29,095	\$ 25,863	\$ 33,127
Recoveries	VA140	\$ 7,443	\$ 8,321	\$ 9,680	\$ 8,005	\$ 9,263
Adjustments	VA150	\$ 2,481	\$ 2,442	\$ 2,121	\$ 2,216	\$ 1,700
Charge-offs	VA160	\$ 37,998	\$ 43,914	\$ 40,549	\$ 59,916	\$ 36,926
Total Valuation Allowances - Ending Balance	VA170	\$ 250,825	\$ 257,381	\$ 266,056	\$ 265,709	\$ 289,570
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 34,786	\$ 43,425	\$ 40,238	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA46	\$ 2,068	\$ 10,420	\$ 1,267	\$ 5,521	\$ 1,419
Construction - Total	SUB2030	\$ 44	\$ 2,541	\$ 0	\$ 1,145	\$ 64
1-4 Dwelling Units	VA420	\$ 44	\$ 0	\$ 0	\$ 45	\$ 64
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 991	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 1,550	\$ 0	\$ 1,100	\$ 0
Permanent - Total	SUB2041	\$ 2,024	\$ 7,879	\$ 1,267	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 325	\$ 242	\$ 0	\$ 77	\$ 90
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 861	\$ 633	\$ 710	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 838	\$ 1,338	\$ 530	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 3,022	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 2,644	\$ 27	\$ 2,741	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 27	\$ 0
Nonmortgage Loans - Total	VA56	\$ 32,602	\$ 32,925	\$ 38,871	\$ 48,225	\$ 35,038
Commercial Loans	VA520	\$ 864	\$ 491	\$ 6,145	\$ 15,320	\$ 1,994
Consumer Loans - Total	SUB2061	\$ 31,738	\$ 32,434	\$ 32,726	N/A	N/A
Loans on Deposits	VA510	\$ 0	\$ 19	\$ 7	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 64	\$ 287
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 4,820	\$ 3,920	\$ 5,098	\$ 5,129	\$ 4,885
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 26,604	\$ 28,128	\$ 27,547	\$ 27,588	\$ 27,598
Other	VA560	\$ 314	\$ 367	\$ 74	\$ 124	\$ 273
Reposessed Assets - Total	VA60	\$ 116	\$ 80	\$ 100	\$ 38	\$ 6
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 108	\$ 57	\$ 80	\$ 26	\$ 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 Reposessed Assets	VA630	\$ 8	\$ 23	\$ 20	\$ 12	\$ 6
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 96	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 7,443	\$ 8,321	\$ 9,680	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 429	\$ 621	\$ 361	\$ 318	\$ 441
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 1	\$ 78	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 1	\$ 78	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 429	\$ 621	\$ 360	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 295	\$ 453	\$ 246	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 133	\$ 167	\$ 113	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 7,014	\$ 7,700	\$ 9,319	\$ 7,687	\$ 8,822
Commercial Loans	VA521	\$ 1,325	\$ 1,448	\$ 3,499	\$ 1,576	\$ 2,859
Consumer Loans - Total	SUB2161	\$ 5,689	\$ 6,252	\$ 5,820	N/A	N/A
Loans on Deposits	VA511	\$ 4	\$ 2	\$ 3	\$ 0	\$ 2
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 18	\$ 22
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1,940	\$ 2,441	\$ 2,101	\$ 2,606	\$ 2,637

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 3	\$ 1	\$ 0	\$ 10	\$ 0
Credit Cards	VA557	\$ 3,564	\$ 3,588	\$ 3,631	\$ 3,327	\$ 3,267
Other	VA561	\$ 178	\$ 220	\$ 85	\$ 150	\$ 35
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	\$ 520	\$ 431	\$- 682	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$- 91	\$ 74	\$ 2,686
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$- 2	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$- 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$- 91	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$- 111	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 20	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 74	\$ 0
Nonmortgage Loans - Total	VA58	\$ 520	\$ 174	\$- 398	\$ 1,216	\$ 2,843
Commercial Loans	VA522	\$ 57	\$- 230	\$- 755	\$ 922	\$ 2,274
Consumer Loans - Total	SUB2261	\$ 463	\$ 404	\$ 357	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 3	\$ 0	\$ 3
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 82	\$ 62	\$ 96	\$ 141	\$ 176
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Credit Cards	VA558	\$ 33	\$ 19	\$ 24	\$ 3	\$ 2
Other	VA562	\$ 348	\$ 323	\$ 225	\$ 150	\$ 388
Reposessed Assets - Total	VA62	\$ 0	\$ 257	\$- 193	\$ 37	\$ 130
Real Estate - Construction	VA606	\$ 0	\$ 82	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$- 193	\$ 17	\$ 130
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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 175	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$- 96	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 27,863	\$ 35,535	\$ 29,876	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA49	\$ 1,639	\$ 9,799	\$ 815	\$ 5,277	\$ 3,664
Construction - Total	SUB2330	\$ 44	\$ 2,541	\$- 1	\$ 1,065	\$ 64
1-4 Dwelling Units	VA425	\$ 44	\$ 0	\$- 1	\$- 35	\$ 64
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 991	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,550	\$ 0	\$ 1,100	\$ 0
Permanent - Total	SUB2341	\$ 1,595	\$ 7,258	\$ 816	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 324	\$ 241	\$- 112	\$ 76	\$ 89
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 566	\$ 180	\$ 484	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 705	\$ 1,171	\$ 417	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 3,022	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 2,644	\$ 27	\$ 2,740	\$- 1
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 101	\$ 0
Nonmortgage Loans - Total	VA59	\$ 26,108	\$ 25,399	\$ 29,154	\$ 41,754	\$ 29,059
Commercial Loans	VA525	\$- 404	\$- 1,187	\$ 1,891	\$ 14,666	\$ 1,409
Consumer Loans - Total	SUB2361	\$ 26,512	\$ 26,586	\$ 27,263	N/A	N/A
Loans on Deposits	VA515	\$- 4	\$ 17	\$ 7	\$ 0	\$ 2
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 46	\$ 265
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 2,962	\$ 1,541	\$ 3,093	\$ 2,664	\$ 2,424
Mobile Home Loans	VA555	\$- 3	\$- 1	\$ 9	\$- 10	\$ 0
Credit Cards	VA559	\$ 23,073	\$ 24,559	\$ 23,940	\$ 24,264	\$ 24,333
Other	VA565	\$ 484	\$ 470	\$ 214	\$ 124	\$ 626
Reposessed Assets - Total	VA65	\$ 116	\$ 337	\$- 93	\$ 75	\$ 136
Real Estate - Construction	VA607	\$ 0	\$ 82	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 108	\$ 57	\$- 113	\$ 43	\$ 130

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 175	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 8	\$ 23	\$ 20	\$ 32	\$ 6
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,562	\$ 43,482	\$ 7,024	\$ 24,471	\$ 10,980
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 31,159	\$ 46,792	\$ 47,396	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,321	\$ 41,654	\$ 5,275	\$ 20,954	\$ 4,303
Construction	VA951	\$ 190	\$ 1,268	\$ 940	\$ 2,510	\$ 990
Permanent - 1-4 Dwelling Units	VA952	\$ 3,604	\$ 3,168	\$ 4,210	\$ 3,825	\$ 3,053
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 2,900	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 527	\$ 34,318	\$ 125	\$ 14,619	\$ 260
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 410,099	\$ 452,435	\$ 449,066	\$ 446,379	\$ 500,219
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 304,441	\$ 384,283	\$ 486,223	\$ 502,363	\$ 680,843
Substandard	VA965	\$ 302,091	\$ 379,911	\$ 480,976	\$ 495,835	\$ 662,573
Doubtful	VA970	\$ 2,350	\$ 4,372	\$ 5,247	\$ 6,528	\$ 18,270
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 325,915	\$ 324,013	\$ 355,736	\$ 322,935	\$ 333,995
Mortgages - Total	SUB2421	\$ 213,523	\$ 218,070	\$ 248,563	N/A	N/A
Construction and Land Loans	SUB2430	\$ 73,232	\$ 70,433	\$ 39,471	\$ 48,489	\$ 57,366
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 129,765	\$ 136,777	\$ 126,415	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,798	\$ 11,656	\$ 84,545	\$ 19,368	\$ 21,131
Nonmortgages - Total	SUB2461	\$ 112,392	\$ 105,943	\$ 107,173	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 237,359	\$ 223,217	\$ 222,442	\$ 224,630	\$ 211,304

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 209,826	\$ 195,763	\$ 156,279	\$ 190,504	\$ 175,041
Mortgage Loans - Total	SUB2481	\$ 151,018	\$ 141,837	\$ 106,448	N/A	N/A
Construction	PD115	\$ 56,348	\$ 43,595	\$ 14,608	\$ 23,738	\$ 26,260
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 3,656	\$ 3,058	\$ 2,091	\$ 95,514	\$ 82,768
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 77,420	\$ 81,988	\$ 71,475	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 8,850	\$ 9,184	\$ 10,225	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,077	\$ 125	\$ 4,472	\$ 131	\$ 1,242
Permanent - Nonresidential Property (Except Land)	PD135	\$ 2,511	\$ 3,562	\$ 2,448	\$ 3,792	\$ 3,086
Permanent - Land	PD138	\$ 1,156	\$ 325	\$ 1,129	\$ 1,586	\$ 4,120
Nonmortgage Loans - Commercial Loans	PD140	\$ 4,867	\$ 3,883	\$ 2,706	\$ 6,812	\$ 5,643
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 53,941	\$ 50,043	\$ 47,125	N/A	N/A
Loans on Deposits	PD161	\$ 840	\$ 663	\$ 886	\$ 1,390	\$ 528
Home Improvement Loans	PD163	\$ 16	\$ 0	\$ 0	\$ 1,339	\$ 596
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 12,244	\$ 12,369	\$ 11,030	\$ 13,953	\$ 12,300
Mobile Home Loans	PD169	\$ 20	\$ 21	\$ 29	\$ 29	\$ 47
Credit Cards	PD171	\$ 36,997	\$ 34,413	\$ 32,645	\$ 39,568	\$ 35,874
Other	PD180	\$ 3,824	\$ 2,577	\$ 2,535	\$ 2,652	\$ 2,577
Memo - Troubled Debt Restructured Included Above	PD190	\$ 521	\$ 475	\$ 295	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,167	\$ 737	\$ 999	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 27,533	\$ 27,454	\$ 66,163	\$ 34,126	\$ 36,263
Mortgage Loans - Total	SUB2491	\$ 2,157	\$ 3,034	\$ 38,966	N/A	N/A
Construction	PD215	\$ 270	\$ 571	\$ 625	\$ 598	\$ 2,402
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 3,857	\$ 2,921
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,821	\$ 2,354	\$ 3,449	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 28	\$ 62	\$ 40	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 28	\$ 0	\$ 34,603	\$ 865	\$ 33
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 43	\$ 0	\$ 291	\$ 1,546
Permanent - Land	PD238	\$ 10	\$ 4	\$ 249	\$ 55	\$ 635
Nonmortgage Loans - Commercial Loans	PD240	\$ 233	\$ 745	\$ 369	\$ 759	\$ 1,451
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 25,143	\$ 23,675	\$ 26,828	N/A	N/A
Loans on Deposits	PD261	\$ 8	\$ 42	\$ 21	\$ 9	\$ 3
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 113	\$ 475	\$ 390	\$ 638	\$ 653
Mobile Home Loans	PD269	\$ 22	\$ 20	\$ 0	\$ 0	\$ 14
Credit Cards	PD271	\$ 24,601	\$ 22,759	\$ 26,046	\$ 26,697	\$ 26,365
Other	PD280	\$ 399	\$ 379	\$ 371	\$ 357	\$ 240
Memo - Troubled Debt Restructured Included Above	PD290	\$ 11	\$ 25	\$ 0	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 237	\$ 237	\$ 693	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 88,556	\$ 100,796	\$ 133,294	\$ 98,305	\$ 122,691
Mortgage Loans - Total	SUB2501	\$ 60,348	\$ 73,199	\$ 103,149	N/A	N/A
Construction	PD315	\$ 15,342	\$ 25,471	\$ 22,370	\$ 21,825	\$ 23,645
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 105	\$ 182	\$ 266	\$ 33,486	\$ 31,402
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 36,169	\$ 38,002	\$ 36,613	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,716	\$ 1,947	\$ 2,256	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 754	\$ 773	\$ 854	\$ 909	\$ 149
Permanent - Nonresidential Property (Except Land)	PD335	\$ 6,156	\$ 6,357	\$ 40,300	\$ 11,052	\$ 10,016
Permanent - Land	PD338	\$ 106	\$ 467	\$ 490	\$ 687	\$ 304
Nonmortgage Loans - Commercial Loans	PD340	\$ 20,719	\$ 21,000	\$ 23,595	\$ 23,164	\$ 49,817
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 7,489	\$ 6,597	\$ 6,550	N/A	N/A
Loans on Deposits	PD361	\$ 30	\$ 0	\$ 29	\$ 1	\$ 26
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 145	\$ 170
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,272	\$ 1,791	\$ 1,552	\$ 2,089	\$ 2,322
Mobile Home Loans	PD369	\$ 3	\$ 3	\$ 14	\$ 17	\$ 5
Credit Cards	PD371	\$ 4,912	\$ 4,584	\$ 4,802	\$ 4,525	\$ 4,493
Other	PD380	\$ 272	\$ 219	\$ 153	\$ 405	\$ 342
Memo - Troubled Debt Restructured Included Above	PD390	\$ 8,994	\$ 9,106	\$ 9,286	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 934	\$ 1,475	\$ 1,753	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 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	\$ 480,586	\$ 415,219	\$ 351,524	\$ 357,922	\$ 419,770

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Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 396,945	\$ 351,107	\$ 310,170	\$ 337,469	\$ 394,729
100% and greater LTV	LD120	\$ 83,641	\$ 64,112	\$ 41,354	\$ 20,453	\$ 25,041
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 13,765	\$ 13,645	\$ 7,465	\$ 5,349	\$ 5,297
Past Due and Still Accruing - Total	SUB5240	\$ 2,264	\$ 2,091	\$ 3,999	\$ 2,994	\$ 3,498
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,264	\$ 2,091	\$ 3,860	\$ 2,624	\$ 3,207
90% up to 100% LTV	LD210	\$ 2,145	\$ 1,833	\$ 3,148	\$ 2,274	\$ 3,207
100% and greater LTV	LD220	\$ 119	\$ 258	\$ 712	\$ 350	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 139	\$ 370	\$ 291
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 370	\$ 291
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 139	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 11,501	\$ 11,554	\$ 3,466	\$ 2,355	\$ 1,799
90% up to 100% LTV	LD250	\$ 1,590	\$ 1,475	\$ 861	\$ 2,355	\$ 1,762
100% and greater LTV	LD260	\$ 9,911	\$ 10,079	\$ 2,605	\$ 0	\$ 37
Net Charge-offs - Total	SUB5300	\$ 934	\$ 498	\$ 206	\$ 0	\$ 270
90% up to 100% LTV	LD310	\$ 863	\$ 427	\$ 179	\$ 0	\$ 270
100% and greater LTV	LD320	\$ 71	\$ 71	\$ 27	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 128	\$ 0	\$ 1,037	\$ 313	\$ 5,275
90% up to 100% LTV	LD410	\$ 128	\$ 0	\$ 587	\$ 313	\$ 5,109
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 450	\$ 0	\$ 166
Originations - Total	SUB5330	\$ 114,491	\$ 93,757	\$ 39,070	\$ 52,374	\$ 137,439
90% up to 100% LTV	LD430	\$ 79,086	\$ 69,740	\$ 30,030	\$ 38,338	\$ 116,358
100% and greater LTV	LD440	\$ 35,405	\$ 24,017	\$ 9,040	\$ 14,036	\$ 21,081
Sales - Total	SUB5340	\$ 105,920	\$ 76,104	\$ 44,067	\$ 47,389	\$ 114,750
90% up to 100% LTV	LD450	\$ 73,561	\$ 62,306	\$ 39,054	\$ 30,376	\$ 91,951
100% and greater LTV	LD460	\$ 32,359	\$ 13,798	\$ 5,013	\$ 17,013	\$ 22,799

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,059,096	\$ 2,913,229	\$ 3,040,791	\$ 2,940,523	\$ 2,806,448
Mortgage Construction Loans	CC105	\$ 1,967,510	\$ 1,945,269	\$ 2,013,318	\$ 2,009,797	\$ 1,892,622
Other Mortgage Loans	CC115	\$ 1,091,586	\$ 967,960	\$ 1,027,473	\$ 930,726	\$ 913,826
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 21,274	\$ 43,433	\$ 33,648	\$ 30,453	\$ 28,241
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 3,153,530	\$ 3,123,910	\$ 3,472,239	\$ 1,982,289	\$ 2,904,573
1-4 Dwelling Units	CC280	\$ 2,662,339	\$ 2,791,036	\$ 3,196,708	\$ 1,799,669	\$ 2,730,868

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 378,769	\$ 171,928	\$ 158,811	\$ 107,367	\$ 56,870
All Other Real Estate	CC300	\$ 112,422	\$ 160,946	\$ 116,720	\$ 75,253	\$ 116,835
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 793,988	\$ 701,610	\$ 614,972	\$ 514,732	\$ 522,624
Commitments Outstanding to Purchase Loans	CC320	\$ 21,868	\$ 19,704	\$ 18,897	\$ 18,947	\$ 19,050
Commitments Outstanding to Sell Loans	CC330	\$ 986,530	\$ 1,059,766	\$ 1,184,600	\$ 813,591	\$ 1,154,456
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,026	\$ 0	\$ 0	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 252,367	\$ 283,095	\$ 367,094	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 25,637,597	\$ 24,383,431	\$ 22,065,636	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 2,626,664	\$ 2,334,511	\$ 1,914,949	N/A	N/A
Commercial Lines	CC420	\$ 1,785,658	\$ 1,731,065	\$ 1,794,795	\$ 1,707,604	\$ 1,580,638
Open-End Consumer Lines - Credit Cards	CC423	\$ 21,190,252	\$ 20,282,728	\$ 18,345,306	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 35,023	\$ 35,127	\$ 10,586	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 270,385	\$ 240,795	\$ 199,485	\$ 177,199	\$ 181,176
Commercial	CC430	\$ 2,599	\$ 1,616	\$ 1,431	\$ 4,582	\$ 4,655
Standby, Not Included on CC465 or CC468	CC435	\$ 267,786	\$ 239,179	\$ 198,054	\$ 172,617	\$ 176,521
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,583,263	\$ 5,703,271	\$ 6,222,593	\$ 6,147,802	\$ 6,437,698
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 143,853	\$ 150,866	\$ 147,787	\$ 156,930	\$ 154,324
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 74,683	\$ 69,637	\$ 85,531	\$ 71,279	\$ 149,044
Other Contingent Liabilities	CC480	\$ 0	\$ 2	\$ 2	\$ 2	\$ 4,502
Contingent Assets	CC490	\$ 0	\$ 4	\$ 4	\$ 4	\$ 4

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 309,417	\$ 255,221	\$ 151,342	N/A	N/A
Pass-Through Securities	CF143	\$ 299,046	\$ 204,119	\$ 122,635	\$ 1,035,853	\$ 1,436,714
Other Mortgage-Backed Securities	CF153	\$ 10,371	\$ 51,102	\$ 28,707	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 71,927	\$ 0	\$ 111,412	N/A	N/A
Pass-Through Securities	CF145	\$ 71,927	\$ 0	\$ 111,412	\$ 150,164	\$ 88,654
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 237,490	\$ 255,221	\$ 39,930	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 563,302	\$- 763,175	\$- 477,991	\$ 614,402	\$ 1,120,537
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 19,687	\$- 20,627	\$- 15,206	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 7,612,038	\$ 8,200,215	\$ 5,969,630	N/A	N/A
Construction Loans - Total	SUB3840	\$ 941,004	\$ 978,560	\$ 891,470	\$ 888,260	\$ 802,541
1-4 Dwelling Units	CF190	\$ 733,822	\$ 788,517	\$ 627,868	\$ 669,156	\$ 635,590
Multifamily (5 or more) Dwelling Units	CF200	\$ 158,882	\$ 146,862	\$ 203,667	\$ 165,312	\$ 144,724
Nonresidential	CF210	\$ 48,300	\$ 43,181	\$ 59,935	\$ 53,792	\$ 22,227
Permanent Loans - Total	SUB3851	\$ 6,671,034	\$ 7,221,655	\$ 5,078,160	N/A	N/A
1-4 Dwelling Units	CF225	\$ 6,339,972	\$ 6,944,105	\$ 4,887,024	\$ 4,732,862	\$ 8,454,803
Multifamily (5 or more) Dwelling Units	CF245	\$ 95,167	\$ 116,298	\$ 72,788	\$ 52,425	\$ 20,232
Nonresidential (Except Land)	CF260	\$ 96,403	\$ 46,683	\$ 58,731	\$ 42,655	\$ 59,390
Land	CF270	\$ 139,492	\$ 114,569	\$ 59,617	\$ 47,608	\$ 91,153
Loans and Participations Purchased - Total	SUB3880	\$ 872,488	\$ 905,294	\$ 770,740	\$ 925,659	\$ 1,525,218
Secured by 1-4 Dwelling Units	CF280	\$ 857,706	\$ 875,340	\$ 718,599	\$ 909,655	\$ 1,512,924
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 7,529	\$ 7,859	\$ 45,527	\$ 5,421	\$ 7,609
Secured by Nonresidential	CF300	\$ 7,253	\$ 22,095	\$ 6,614	\$ 10,583	\$ 4,685
Loans and Participations Sold - Total	SUB3890	\$ 3,790,584	\$ 4,504,045	\$ 3,125,437	\$ 3,600,039	\$ 7,243,885
Secured by 1-4 Dwelling Units	CF310	\$ 3,762,922	\$ 4,492,454	\$ 3,106,254	\$ 3,590,217	\$ 7,237,541
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 21,435	\$ 7,206	\$ 10,213	\$ 4,609	\$ 5,466
Secured by Nonresidential	CF330	\$ 6,227	\$ 4,385	\$ 8,970	\$ 5,213	\$ 878
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,918,096	\$- 3,598,751	\$- 2,354,697	\$- 2,674,380	\$- 5,718,667
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,662,327	\$ 3,885,179	\$ 3,112,368	\$ 3,325,508	\$ 4,105,209
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 47,856	\$- 42,879	\$ 101,586	\$ 29,523	\$- 144,953
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,144,045	\$ 2,008,160	\$ 1,465,592	\$ 73,322	\$ 309,728
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 983,759	\$ 673,406	\$ 604,151	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,933,410	\$ 8,692,108	\$ 7,659,718	\$ 7,919,618	\$ 6,830,563
Commercial	CF390	\$ 3,121,870	\$ 2,925,886	\$ 2,403,234	\$ 2,545,901	\$ 1,989,242
Consumer	CF400	\$ 5,811,540	\$ 5,766,222	\$ 5,256,484	\$ 5,373,717	\$ 4,841,321
Nonmortgage Loans - Sales - Total	SUB3915	\$ 234,728	\$ 194,530	\$ 2,236,949	N/A	N/A
Commercial	CF395	\$ 234,514	\$ 193,783	\$ 345,520	N/A	N/A
Consumer	CF405	\$ 214	\$ 747	\$ 1,891,429	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,698,682	\$ 8,497,578	\$ 5,422,769	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 633,552	\$ 854,040	\$ 584,715	\$ 102,002	\$ 194,088
New Deposits Received less Deposits Withdrawn	CF420	\$ 544,187	\$ 771,914	\$ 495,369	\$ 24,695	\$ 100,396
Interest Credited to Deposits	CF430	\$ 89,365	\$ 82,126	\$ 89,346	\$ 77,307	\$ 93,692
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 152,528	\$ 0	\$- 187,632	\$- 360,796	\$- 114,450

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 901,675	\$ 913,541	\$ 889,901	N/A	N/A
Fully Insured	DI100	\$ 686,918	\$ 710,823	\$ 715,031	\$ 753,851	\$ 808,983
Other	DI110	\$ 214,757	\$ 202,718	\$ 174,870	\$ 161,007	\$ 164,658
Deposits with Balances - \$100,000 or Less	DI120	\$ 16,832,871	\$ 16,563,081	\$ 16,262,557	\$ 16,111,230	\$ 16,422,021
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,191,587	\$ 8,688,154	\$ 8,134,218	\$ 7,426,745	\$ 7,374,749
Number of Deposit Accounts - Total	SUB4062	2,570,598	2,547,101	2,456,105	N/A	N/A
Balances of \$100,000 or Less	DI150	2,525,088	2,503,373	2,414,863	2,448,076	2,380,446
Balances Greater than \$100,000	DI160	45,510	43,728	41,242	41,077	40,817
IRA/Keogh Accounts	DI200	\$ 1,464,079	\$ 1,425,369	\$ 1,404,677	\$ 1,437,520	\$ 1,484,745
Uninsured Deposits	DI210	\$ 4,650,824	\$ 4,351,731	\$ 4,023,438	\$ 3,802,991	\$ 3,764,892
Preferred Deposits	DI220	\$ 6,842	\$ 6,503	\$ 6,249	\$ 6,249	\$ 5,971
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,501,948	\$ 6,298,937	\$ 6,213,043	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 10,308,145	\$ 10,287,302	\$ 10,060,859	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 577,556	\$ 344,632	\$ 351,562	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 8,636,805	\$ 8,320,358	\$ 7,771,313	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 693,320	\$ 721,657	\$ 734,049	\$ 783,680	\$ 825,388
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 412	\$ 1,068	\$ 619	\$ 2,024	\$ 1,855
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 46,932	\$ 48,278	\$ 48,190	\$ 63,090	\$ 30,908
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 2,859	\$ 3,942	\$ 10	\$ 18,430	\$ 7,166
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 35,808	\$ 39,329	\$ 32,555	\$ 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	\$ 152,528	\$ 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	\$ 39,190	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,985	8,165	8,184	8,248	8,244
Assets Held in Trading Accounts	SI375	\$ 64,773	\$ 59,640	\$ 76,480	\$ 60,054	\$ 71,547
Available-for-Sale Securities	SI385	\$ 1,281,332	\$ 1,414,877	\$ 1,528,195	\$ 1,717,801	\$ 2,568,211
Assets Held for Sale	SI387	\$ 1,148,308	\$ 1,117,681	\$ 1,109,727	\$ 1,001,997	\$ 1,512,481
Loans Serviced for Others	SI390	\$ 21,490,728	\$ 20,536,245	\$ 20,768,653	\$ 19,234,883	\$ 19,175,267
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 64,773	\$ 59,640	\$ 76,480	\$ 60,054	\$ 71,547
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.36%	82.57%	83.02%	87.99%	89.92%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.99%	82.15%	83.29%	87.98%	89.19%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	77.93%	82.40%	78.25%	87.86%	88.51%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	61.77%	67.40%	72.62%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 153,898	\$ 158,529	\$ 156,604	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 16,530	\$ 14,897	\$ 14,500	\$ 15,809	\$ 13,682
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	24	27	12	18
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 3,392,040	\$ 3,341,203	\$ 3,134,372	\$ 3,145,951	\$ 3,329,526
Net Income (Loss) (SO91)	SI610	\$ 86,522	\$ 104,863	\$ 89,156	\$ 108,888	\$ 142,702
Dividends Declared - Preferred Stock	SI620	\$ 32	\$ 1,696	\$ 32	\$ 126,409	\$ 32,832
Dividends Declared - Common Stock	SI630	\$ 436	\$ 43,533	\$ 26,757	\$ 54,818	\$ 53,812
Stock Issued	SI640	\$ 0	\$ 7	\$ 0	\$ 13	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 50,000	\$ 0	\$ 160,228	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$- 12,947
Other Comprehensive Income	SI662	\$ 2,005	\$- 6,121	\$ 68	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 9	N/A	N/A
Other Adjustments	SI671	\$- 535	\$ 1	\$ 299	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 3,529,564	\$ 3,394,724	\$ 3,357,325	\$ 3,134,369	\$ 3,368,258
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 19,436	\$ 56,925	\$ 77,357	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 13,559,606	\$ 11,754,881	\$ 2,066,853	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 7,480	\$ 6,849	\$ 3,236	\$ 2,181	\$ 2,829
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 48,441,872	\$ 48,059,389	\$ 45,781,510	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 12,275,733	\$ 12,243,646	\$ 10,773,848	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 21,976,736	\$ 21,881,677	\$ 21,592,403	N/A	N/A
Nonmortgage Loans	SI885	\$ 11,996,049	\$ 11,703,750	\$ 11,778,982	N/A	N/A
Deposits and Excrows	SI890	\$ 24,395,870	\$ 23,730,306	\$ 23,043,648	N/A	N/A
Total Borrowings	SI895	\$ 19,236,843	\$ 19,636,738	\$ 18,531,148	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	10	13	17	13	15
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 562	\$ 476	\$ 562	\$ 1,680	\$ 753
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.14	5.59	5.11	5.67	4.22
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.75	6.41	9.07	6.35	6.10

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	0	0	0
Change in Control of Association?	SQ130	1	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	3	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	3	3	3	3	3
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	12	11	11	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 937,023	\$ 869,463	\$ 1,002,208	\$ 748,313	\$ 652,211
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 691,919	\$ 615,974	\$ 539,775	\$ 337,174	\$ 307,250
Personal Trust and Agency Accounts	FS210	\$ 157,660	\$ 156,574	\$ 160,635	\$ 178,458	\$ 169,370
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 202,389	\$ 170,400	\$ 50,847	\$ 47,350	\$ 43,940
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 202,389	\$ 170,400	\$ 50,847	\$ 47,350	\$ 43,940
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 331,870	\$ 289,000	\$ 328,293	\$ 111,366	\$ 93,940
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 172,112	\$ 176,745	\$ 176,256	\$ 173,085	\$ 137,041
Personal Trust and Agency Accounts	FS211	\$ 172,047	\$ 176,681	\$ 176,189	\$ 173,019	\$ 136,981
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 65	\$ 64	\$ 67	\$ 66	\$ 60
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 65	\$ 64	\$ 67	\$ 66	\$ 60
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	\$ 72,992	\$ 76,744	\$ 286,177	\$ 238,054	\$ 207,920
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,981	2,588	2,169	930	931
Personal Trust and Agency Accounts	FS212	608	606	626	597	598
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,284	1,054	138	103	104
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	1,284	1,054	138	103	104
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,089	928	1,405	230	229
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	10	10	10	8	8
Personal Trust and Agency Accounts	FS213	9	9	9	7	7
Retirement-related Trust and Agency Accounts - Total	SUB6130	1	1	1	1	1
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	1	1	1	1	1
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	7	7	7	766	766
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,730	\$ 2,413	\$ 1,233	\$ 3,370	\$ 2,479
Personal Trust and Agency Accounts	FS310	\$ 1,241	\$ 865	\$ 427	\$ 1,665	\$ 1,210

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 824	\$ 499	\$ 97	\$ 332	\$ 245
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 824	\$ 499	\$ 97	\$ 332	\$ 245
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,545	\$ 952	\$ 684	\$ 844	\$ 634
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 35	\$ 22	\$ 11	\$ 407	\$ 285
Other Fiduciary and Related Services	FS390	\$ 85	\$ 75	\$ 14	\$ 122	\$ 105
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 4,315	\$ 1,882	\$ 1,074	\$ 3,284	\$ 2,164
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 1	\$ 1	\$ 9	\$ 10
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 586	\$ 530	\$ 158	\$ 77	\$ 305
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 347,119	\$ 282,283	\$ 160,635	\$ 178,458	\$ 169,370
Non-Interest-Bearing Deposits	FS410	\$- 29	\$ 938	\$- 21	\$ 26	\$ 17
Interest-Bearing Deposits	FS415	\$ 11,440	\$ 7,875	\$ 1,128	\$ 935	\$ 878
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 4,572	\$ 4,388	\$ 4,169	\$ 14,266	\$ 9,119
State, County and Municipal Obligations	FS425	\$ 7,455	\$ 7,399	\$ 7,679	\$ 7,581	\$ 7,938
Money Market Mutual Funds	FS430	\$ 12,938	\$ 10,426	\$ 10,560	\$ 8,903	\$ 12,804
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,647	\$ 3,512	\$ 3,332	\$ 10,028	\$ 10,703
Common and Preferred Stock	FS445	\$ 296,386	\$ 237,380	\$ 123,551	\$ 127,994	\$ 120,209
Real Estate Mortgages	FS450	\$ 375	\$ 377	\$ 378	\$ 39	\$ 279
Real Estate	FS455	\$ 1,838	\$ 1,754	\$ 1,855	\$ 1,032	\$ 575
Miscellaneous Assets	FS460	\$ 8,497	\$ 8,234	\$ 8,004	\$ 7,654	\$ 6,848
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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 1	\$ 1	\$ 9	\$ 10
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 1	\$ 1	\$ 1	\$ 2
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 8	\$ 8
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,529,565	\$ 3,394,723	\$ 3,357,328	\$ 3,134,369	\$ 3,368,260
Equity Capital Deductions - Total	SUB1631	\$ 202,857	\$ 200,957	\$ 210,269	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 6,488	\$ 4,770	\$ 3,906	\$ 3,615	\$ 8,841
Goodwill and Certain Other Intangible Assets	CCR115	\$ 181,773	\$ 184,254	\$ 192,732	\$ 177,745	\$ 154,488
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 14,596	\$ 11,933	\$ 13,631	\$ 13,266	\$ 6,318
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 266,418	\$ 265,153	\$ 255,361	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 9,767	\$- 7,508	\$- 13,592	\$- 13,275	\$- 17,415
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 276,185	\$ 272,661	\$ 268,953	\$ 271,528	\$ 274,952
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,593,126	\$ 3,458,919	\$ 3,402,420	\$ 3,197,996	\$ 3,456,150
Total Assets (SC60)	CCR205	\$ 49,765,690	\$ 48,965,851	\$ 47,683,268	\$ 45,974,299	\$ 44,076,505
Asset Deductions - Total	SUB1651	\$ 206,187	\$ 204,892	\$ 208,761	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 9,818	\$ 8,705	\$ 2,398	\$ 3,920	\$ 9,229
Goodwill and Certain Other Intangible Assets	CCR265	\$ 181,773	\$ 184,254	\$ 192,732	\$ 177,745	\$ 154,488
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 14,596	\$ 11,933	\$ 13,631	\$ 13,266	\$ 6,318
Other	CCR275	\$ 0	\$ 0	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$- 13,566	\$- 10,568	\$- 18,737	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 13,566	\$- 10,568	\$- 18,737	\$- 18,368	\$- 24,396
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	N/A	N/A
Adjusted Total Assets	CCR25	\$ 49,545,937	\$ 48,750,391	\$ 47,455,770	\$ 45,761,000	\$ 43,882,074
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,982,392	\$ 1,950,487	\$ 1,898,560	\$ 1,830,426	\$ 1,755,611
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,593,126	\$ 3,458,919	\$ 3,402,420	\$ 3,197,996	\$ 3,456,150
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 50	\$ 19	\$ 17
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93048 - OTS-Regulated: Texas	(\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 31,309	\$ 33,387	\$ 38,336	\$ 35,517	\$ 31,967
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 248,131	\$ 251,404	\$ 259,962	\$ 258,307	\$ 277,053
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 279,440	\$ 284,791	\$ 298,348	\$ 293,843	\$ 309,037
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 279,440	\$ 284,791	\$ 298,348	\$ 293,843	\$ 309,037
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 13,509	\$ 13,132	\$ 12,601	\$ 12,217	\$ 14,037
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 52,084	\$ 45,302	\$ 59,560	\$ 43,834	\$ 51,261
Total Risk-Based Capital	CCR39	\$ 3,806,973	\$ 3,685,276	\$ 3,628,607	\$ 3,435,788	\$ 3,699,889
0% R/W Category - Cash	CCR400	\$ 93,691	\$ 93,009	\$ 92,064	\$ 95,849	\$ 92,248
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 377,884	\$ 928,138	\$ 1,280,507	\$ 728,372	\$ 1,183,917
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2	\$ 2	\$ 2	\$ 2	\$ 495
0% R/W Category - Other	CCR415	\$ 812,663	\$ 737,247	\$ 688,711	\$ 355,971	\$ 714,110
0% R/W Category - Assets Total	CCR420	\$ 1,284,240	\$ 1,758,396	\$ 2,061,284	\$ 1,180,194	\$ 1,990,770
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	\$ 5,938,467	\$ 6,244,974	\$ 6,912,982	\$ 7,398,957	\$ 7,450,169
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,349,858	\$ 1,176,856	\$ 1,377,572	\$ 1,495,332	\$ 1,543,597
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,191	\$ 2,912	\$ 2,800	\$ 13,365	\$ 2,849
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 11,799,734	\$ 11,230,007	\$ 10,876,930	\$ 9,096,736	\$ 7,201,273
20% R/W Category - Other	CCR450	\$ 506,899	\$ 539,176	\$ 576,596	\$ 531,628	\$ 631,023
20% R/W Category - Assets Total	CCR455	\$ 19,598,149	\$ 19,193,925	\$ 19,746,880	\$ 18,536,018	\$ 16,828,911
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,919,629	\$ 3,838,784	\$ 3,949,375	\$ 3,707,203	\$ 3,365,782
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 7,631,957	\$ 6,962,673	\$ 6,835,895	\$ 6,471,945	\$ 6,483,366
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 41,754	\$ 111,878	\$ 37,613	\$ 31,479	\$ 31,165
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,995	\$ 2,179	\$ 2,318	\$ 2,468	\$ 2,725
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 177	\$ 178	\$ 177	\$ 179	\$ 178
50% R/W Category - Other	CCR480	\$ 142,101	\$ 45,523	\$ 43,217	\$ 44,676	\$ 41,769
50% R/W Category - Assets Total	CCR485	\$ 7,817,984	\$ 7,122,431	\$ 6,919,220	\$ 6,550,747	\$ 6,559,203
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,908,998	\$ 3,561,221	\$ 3,459,616	\$ 3,275,375	\$ 3,279,601

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 97,475	\$ 11,469	\$ 23,059	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 22,595,770	\$ 22,560,318	\$ 20,536,697	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 22,693,245	\$ 22,571,787	\$ 20,559,756	\$ 21,252,221	\$ 20,263,298
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 22,693,245	\$ 22,571,787	\$ 20,559,756	\$ 21,252,221	\$ 20,263,298
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	\$ 51,393,618	\$ 50,646,539	\$ 49,287,140	\$ 47,519,180	\$ 45,642,182
Subtotal Risk-Weighted Assets	CCR75	\$ 30,521,869	\$ 29,971,790	\$ 27,968,744	\$ 28,234,796	\$ 26,908,682
Excess Allowances for Loan and Lease Losses	CCR530	\$ 313	\$ 905	\$ 951	\$ 1,273	\$ 1,253
Total Risk-Weighted Assets	CCR78	\$ 30,521,556	\$ 29,970,885	\$ 27,967,793	\$ 28,233,523	\$ 26,907,429
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,441,728	\$ 2,398,315	\$ 2,238,105	\$ 2,259,402	\$ 2,153,325
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.25%	7.10%	7.17%	6.99%	7.88%
Total Risk-Based Capital Ratio	CCR820	12.47%	12.30%	12.97%	12.17%	13.75%
Tier 1 Risk-Based Capital Ratio	CCR830	11.60%	11.39%	11.95%	11.17%	12.65%
Tangible Equity Ratio	CCR840	7.25%	7.10%	7.17%	6.99%	7.88%

***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.