

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:56 PM	TFR Industry Aggregate Report 93048 - OTS-Regulated: Texas December 2004	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	21	20	20	22	22

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	1	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 13,309,652	\$ 13,203,138	\$ 12,918,956	\$ 13,220,257	\$ 10,864,961
Cash and Non-Interest-Earning Deposits	SC110	\$ 581,357	\$ 1,092,063	\$ 974,584	\$ 946,572	\$ 623,423
Interest-Earning Deposits in FHLBs	SC112	\$ 458,123	\$ 432,210	\$ 313,945	\$ 467,882	\$ 664,288
Other Interest-Earning Deposits	SC118	\$ 59,994	\$ 46,232	\$ 76,293	\$ 81,761	\$ 44,692
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 11,929,234	\$ 11,360,436	\$ 10,820,363	\$ 10,519,647	\$ 8,802,292
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 191,254	\$ 140,644	\$ 630,996	\$ 1,127,949	\$ 643,623
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 28,283	\$ 81,000	\$ 60,632	\$ 36,292	\$ 45,916
State and Municipal Obligations	SC180	\$ 3,643	\$ 3,650	\$ 3,346	\$ 3,147	\$ 3,252
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other Investment Securities	SC185	\$ 22,167	\$ 21,199	\$ 19,524	\$ 19,677	\$ 21,236
Accrued Interest Receivable	SC191	\$ 35,597	\$ 25,704	\$ 19,273	\$ 17,330	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 5,892,200	\$ 6,322,103	\$ 6,669,720	\$ 7,204,709	N/A
Mortgage-Backed Securities - Total	SC22	\$ 5,892,200	\$ 6,322,103	\$ 6,669,720	\$ 7,204,709	\$ 7,658,937
Pass-Through - Total	SUB0073	\$ 5,559,781	\$ 5,990,203	\$ 6,326,833	\$ 6,888,675	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 5,131,808	\$ 5,524,848	\$ 6,032,420	\$ 6,525,534	\$ 6,964,429
Other Pass-Through	SC215	\$ 427,973	\$ 465,355	\$ 294,413	\$ 363,141	\$ 392,122
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 310,065	\$ 307,787	\$ 317,132	\$ 287,449	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 17,718	\$ 25,114	\$ 27,869	\$ 39,245	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 291,800	\$ 282,098	\$ 289,263	\$ 248,204	N/A
Other	SC222	\$ 547	\$ 575	\$ 0	\$ 0	N/A
Accrued Interest Receivable	SC228	\$ 22,354	\$ 24,113	\$ 25,755	\$ 28,585	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 17,195,089	\$ 16,219,121	\$ 15,245,657	\$ 14,571,390	N/A
Mortgage Loans - Total	SC26	\$ 17,103,692	\$ 16,126,778	\$ 15,149,234	\$ 14,462,096	\$ 13,864,229
Construction Loans - Total	SUB0100	\$ 2,662,141	\$ 2,859,475	\$ 3,169,714	\$ 3,307,560	\$ 3,343,157
Residential - Total	SUB0110	\$ 2,139,184	\$ 2,355,248	\$ 2,426,261	\$ 2,440,808	\$ 2,444,744
1-4 Dwelling Units	SC230	\$ 1,070,674	\$ 991,082	\$ 935,568	\$ 842,808	\$ 823,970
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,068,510	\$ 1,364,166	\$ 1,490,693	\$ 1,598,000	\$ 1,620,774
Nonresidential Property	SC240	\$ 522,957	\$ 504,227	\$ 743,453	\$ 866,752	\$ 898,413
Permanent Loans - Total	SUB0121	\$ 14,448,246	\$ 13,289,134	\$ 12,009,533	\$ 11,199,311	N/A
Residential - Total	SUB0131	\$ 13,384,586	\$ 12,333,521	\$ 11,181,896	\$ 10,425,707	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 12,820,902	\$ 11,846,165	\$ 10,785,409	\$ 10,105,788	N/A
Revolving Open-End Loans	SC251	\$ 3,005,540	\$ 2,604,536	\$ 2,154,885	\$ 1,780,370	\$ 1,540,756
All Other - First Liens	SC254	\$ 7,987,663	\$ 7,486,113	\$ 6,944,543	\$ 6,653,301	N/A
All Other - Junior Liens	SC255	\$ 1,827,699	\$ 1,755,516	\$ 1,685,981	\$ 1,672,117	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 563,684	\$ 487,356	\$ 396,487	\$ 319,919	\$ 279,877
Nonresidential Property (Except Land)	SC260	\$ 535,676	\$ 507,335	\$ 451,231	\$ 457,339	\$ 502,450
Land	SC265	\$ 527,984	\$ 448,278	\$ 376,406	\$ 316,265	\$ 314,498
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 961,778	\$ 986,682	\$ 672,884	N/A	N/A
Accrued Interest Receivable	SC272	\$ 79,360	\$ 68,997	\$ 64,121	\$ 61,303	\$ 61,352
Advances for Taxes and Insurance	SC275	\$ 5,342	\$ 1,515	\$ 2,289	\$ 3,216	\$ 7,728
Allowance for Loan and Lease Losses	SC283	\$ 91,397	\$ 92,343	\$ 96,423	\$ 109,294	\$ 106,780
Nonmortgage Loans - Gross	SUB0162	\$ 12,958,109	\$ 12,407,677	\$ 12,543,036	\$ 11,120,730	N/A
Nonmortgage Loans - Total	SC31	\$ 12,802,680	\$ 12,251,576	\$ 12,387,149	\$ 10,969,109	\$ 11,841,181
Commercial Loans - Total	SC32	\$ 2,267,870	\$ 2,243,470	\$ 2,120,449	\$ 2,014,879	\$ 1,997,002
Secured	SC300	\$ 1,801,786	\$ 1,729,849	\$ 1,687,121	\$ 1,618,001	\$ 1,558,538
Unsecured	SC303	\$ 437,834	\$ 483,251	\$ 401,969	\$ 363,675	\$ 377,851
Lease Receivables	SC306	\$ 28,250	\$ 30,370	\$ 31,359	\$ 33,203	\$ 60,613
Consumer Loans - Total	SC35	\$ 10,645,164	\$ 10,123,046	\$ 10,381,368	\$ 9,067,520	\$ 9,955,627
Loans on Deposits	SC310	\$ 57,989	\$ 56,526	\$ 57,419	\$ 58,469	\$ 58,133
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,090	\$ 717	\$ 725	\$ 704	\$ 44,420
Education Loans	SC320	\$ 619	\$ 733	\$ 225	\$ 334	\$ 403
Auto Loans	SC323	\$ 2,220,390	\$ 2,424,733	\$ 3,085,200	\$ 2,264,563	\$ 3,301,278
Mobile Home Loans	SC326	\$ 953	\$ 1,037	\$ 1,177	\$ 1,084	\$ 1,265
Credit Cards	SC328	\$ 7,143,046	\$ 6,483,299	\$ 6,135,712	\$ 5,729,026	\$ 5,688,054

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,221,077	\$ 1,156,001	\$ 1,100,910	\$ 1,013,340	\$ 862,074
Accrued Interest Receivable	SC348	\$ 45,075	\$ 41,161	\$ 41,219	\$ 38,331	\$ 41,351
Allowance for Loan and Lease Losses	SC357	\$ 155,429	\$ 156,101	\$ 155,887	\$ 151,621	\$ 152,799
Reposessed Assets - Gross	SUB0201	\$ 12,920	\$ 25,185	\$ 37,881	\$ 40,518	\$ 42,281
Reposessed Assets - Total	SC40	\$ 12,884	\$ 25,149	\$ 37,846	\$ 40,485	\$ 42,248
Real Estate - Total	SUB0210	\$ 12,079	\$ 24,484	\$ 37,382	\$ 39,997	\$ 41,288
Construction	SC405	\$ 2,478	\$ 2,777	\$ 3,938	\$ 12,038	\$ 13,526
Residential - Total	SUB0225	\$ 6,419	\$ 7,677	\$ 10,057	\$ 7,537	\$ 7,572
1-4 Dwelling Units	SC415	\$ 6,419	\$ 4,777	\$ 7,157	\$ 7,537	\$ 7,514
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 2,900	\$ 2,900	\$ 0	\$ 58
Nonresidential (Except Land)	SC426	\$ 2,633	\$ 13,481	\$ 22,838	\$ 19,823	\$ 19,579
Land	SC428	\$ 549	\$ 549	\$ 549	\$ 599	\$ 611
Other Reposessed Assets	SC430	\$ 841	\$ 701	\$ 499	\$ 521	\$ 993
General Valuation Allowances	SC441	\$ 36	\$ 36	\$ 35	\$ 33	\$ 33
Real Estate Held for Investment	SC45	\$ 4,019	\$ 3,597	\$ 3,605	\$ 3,623	\$ 3,496
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 850,920	\$ 817,675	\$ 792,229	\$ 784,489	\$ 736,041
Federal Home Loan Bank Stock	SC510	\$ 846,375	\$ 813,362	\$ 788,103	\$ 784,187	\$ 735,438
Other	SC540	\$ 4,545	\$ 4,313	\$ 4,126	\$ 302	\$ 603
Office Premises and Equipment	SC55	\$ 222,816	\$ 215,570	\$ 207,318	\$ 203,100	\$ 198,193
Other Assets - Gross	SUB0262	\$ 819,317	\$ 799,987	\$ 799,794	\$ 795,400	N/A
Other Assets - Total	SC59	\$ 819,317	\$ 799,987	\$ 799,794	\$ 795,400	\$ 765,013
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,425	\$ 1,409	\$ 1,398	\$ 1,155	N/A
Bank-Owned Life Insurance - Other	SC625	\$ 26,631	\$ 13,912	\$ 13,759	\$ 13,620	\$ 9,669
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 93,159	\$ 160,105	\$ 177,193	\$ 169,033	\$ 174,775
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 195,895	\$ 198,684	\$ 203,175	\$ 200,084	\$ 186,029
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 68,852	\$ 64,773	\$ 59,640	\$ 76,480	\$ 60,054
Other Assets	SC689	\$ 433,355	\$ 361,104	\$ 344,629	\$ 335,028	\$ 344,155
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		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 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	\$ 246,862	\$ 248,480	\$ 252,345	\$ 260,948	N/A
Total Assets - Gross	SUB0283	\$ 51,265,042	\$ 50,014,053	\$ 49,218,196	\$ 47,944,216	N/A
Total Assets	SC60	\$ 51,018,180	\$ 49,765,573	\$ 48,965,851	\$ 47,683,268	\$ 45,974,299
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 26,542,614	\$ 26,024,841	\$ 25,251,135	\$ 24,396,650	\$ 24,017,285
Deposits	SC710	\$ 26,076,755	\$ 25,549,948	\$ 24,788,599	\$ 23,935,058	\$ 23,537,975
Escrows	SC712	\$ 465,641	\$ 474,596	\$ 462,635	\$ 461,719	\$ 479,422
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 218	\$ 297	\$ - 99	\$ - 127	\$ - 112
Borrowings - Total	SC72	\$ 20,271,340	\$ 19,722,979	\$ 19,818,376	\$ 19,449,761	\$ 17,790,474
Advances from FHLBank	SC720	\$ 17,237,846	\$ 16,815,853	\$ 16,025,134	\$ 16,513,479	\$ 14,539,956
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 812,737	\$ 1,187,499	\$ 1,667,796	\$ 1,454,265	\$ 1,417,725
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 305,106	\$ 305,108	\$ 305,107	\$ 305,107	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	\$ 1,915,651	\$ 1,414,519	\$ 1,820,339	\$ 1,176,910	\$ 1,832,793
Other Liabilities - Total	SC75	\$ 528,539	\$ 482,137	\$ 495,926	\$ 473,940	\$ 1,026,744
Accrued Interest Payable - Deposits	SC763	\$ 14,427	\$ 14,605	\$ 13,566	\$ 12,980	\$ 24,717
Accrued Interest Payable - Other	SC766	\$ 55,304	\$ 34,736	\$ 40,305	\$ 26,887	\$ 36,696
Accrued Taxes	SC776	\$ 34,412	\$ 45,529	\$ 46,125	\$ 43,758	\$ 33,566
Accounts Payable	SC780	\$ 153,081	\$ 124,405	\$ 112,162	\$ 98,183	\$ 114,727
Deferred Income Taxes	SC790	\$ 61,634	\$ 38,902	\$ 44,233	\$ 54,014	\$ 42,926
Other Liabilities and Deferred Income	SC796	\$ 209,681	\$ 223,960	\$ 239,535	\$ 238,118	\$ 774,112
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	\$ 47,342,493	\$ 46,229,957	\$ 45,565,437	\$ 44,320,351	\$ 42,834,503

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 5,987	\$ 5,781	\$ 5,691	\$ 5,589	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 3,669,699	\$ 3,529,837	\$ 3,394,723	\$ 3,357,328	\$ 3,134,369
Stock - Total	SUB0311	\$ 2,112,808	\$ 2,012,808	\$ 1,913,500	\$ 1,969,728	\$ 1,809,499
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 84,005	\$ 84,005	\$ 77,030	\$ 84,530	\$ 84,530
Common Stock - Par Value	SC820	\$ 26,478	\$ 26,479	\$ 27,659	\$ 30,095	\$ 30,094
Common Stock - Paid in Excess of Par	SC830	\$ 2,002,325	\$ 1,902,324	\$ 1,808,811	\$ 1,855,103	\$ 1,694,875
Accumulated Other Comprehensive Income - Total	SC86	\$ 7,289	\$ 9,464	\$ 7,387	\$ 13,507	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 7,289	\$ 9,464	\$ 7,387	\$ 13,507	\$ 13,136
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Retained Earnings	SC880	\$ 1,549,601	\$ 1,507,581	\$ 1,474,105	\$ 1,374,438	\$ 1,312,079
Other Components of Equity Capital	SC891	\$ 1	\$- 16	\$- 269	\$- 345	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 51,018,179	\$ 49,765,575	\$ 48,965,851	\$ 47,683,268	\$ 45,974,301

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 18,315
3	Federal, State, or other taxes receivable	2	\$ 148
4	Net deferred tax assets	6	\$ 5,402
5	Insured portion of real estate acquired by forecls	1	\$ 1,603
6	Prepaid deposit insurance premiums	1	\$ 15
7	Prepaid expenses	14	\$ 92,710
8	Deposits for utilities and other services	1	\$ 2
9	Advances for loans serviced for others	1	\$ 20,879
10	Property leased to others, net of accumul. deprec.	1	\$ 42,107
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,282
14	Other noninterest-bearing short-term accounts recv	6	\$ 59,594
19	Receivables fr a broker for unsettled transactions	2	\$ 823
22	Unapplied loan disbursements	1	\$ 570
99	Other	15	\$ 76,026

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	2	\$ 920
7	Deferred gains from the sale of real estate	1	\$ 60
11	The liability recorded for post-retirement benefit	3	\$ 25,321
14	Unapplied loan payments received	3	\$ 16,621
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 187
21	Liabilities for credit losses on OBS credit exposures	1	\$- 236
99	Other	19	\$ 134,258

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 547,377	\$ 493,816	\$ 470,492	\$ 465,256	\$ 465,567
Deposits and Investment Securities	SO115	\$ 64,394	\$ 47,334	\$ 37,550	\$ 32,903	N/A
Mortgage-Backed Securities	SO125	\$ 58,654	\$ 62,731	\$ 65,353	\$ 70,965	N/A
Mortgage Loans	SO141	\$ 232,116	\$ 203,589	\$ 191,877	\$ 180,121	N/A
Nonmortgage Loans - Total	SUB0950	\$ 192,213	\$ 180,162	\$ 175,712	\$ 181,267	N/A
Commercial Loans and Leases	SO160	\$ 30,413	\$ 27,408	\$ 25,180	\$ 25,490	\$ 31,113
Consumer Loans and Leases	SO171	\$ 161,800	\$ 152,754	\$ 150,532	\$ 155,777	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 5,120	\$ 3,829	\$ 2,924	\$ 2,766	\$ 3,623
Federal Home Loan Bank Stock	SO181	\$ 5,119	\$ 3,828	\$ 2,923	\$ 2,765	\$ 3,623
Other	SO185	\$ 1	\$ 1	\$ 1	\$ 1	N/A
Interest Expense - Total	SO21	\$ 235,851	\$ 205,447	\$ 185,509	\$ 179,277	\$ 179,152
Deposits	SO215	\$ 110,759	\$ 102,461	\$ 93,843	\$ 91,231	\$ 95,056
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 101,949	\$ 81,818	\$ 70,268	\$ 67,791	\$ 59,857
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,335	\$ 3,065	\$ 2,721	\$ 2,751	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 19,808	\$ 18,103	\$ 18,677	\$ 17,504	\$ 24,239
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 316,646	\$ 292,198	\$ 287,907	\$ 288,745	\$ 290,038
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 22,839	\$ 22,282	\$ 24,404	\$ 29,210	\$ 25,862
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 293,807	\$ 269,916	\$ 263,503	\$ 259,535	\$ 264,176
Noninterest Income - Total	SO42	\$ 219,242	\$ 207,067	\$ 230,264	\$ 204,167	\$ 204,440
Mortgage Loan Serving Fees	SO410	\$- 1,750	\$- 16,041	\$ 5,450	\$ 1,372	\$ 10,471
Other Fees and Charges	SO420	\$ 194,210	\$ 200,831	\$ 196,373	\$ 165,795	\$ 156,148
Net Income (Loss) from Other - Total	SUB0451	\$ 21,601	\$ 14,345	\$ 27,623	\$ 30,786	\$ 22,184
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 21,223	\$ 14,019	\$ 31,185	\$ 20,547	\$ 23,305
Operations & Sale of Repossessed Assets	SO461	\$ 718	\$- 450	\$- 3,949	\$- 1,086	\$- 765
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 593	\$ 14	\$- 14	\$ 60	\$- 3,239
Sale of Securities Held-to-Maturity	SO467	\$- 201	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 15	\$ 24	\$ 45	\$ 747	\$ 378

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 439	\$ 738	\$ 356	\$ 10,518	\$ 2,505
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 5,181	\$ 7,932	\$ 818	\$ 6,214	\$ 15,637
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	\$ 344,438	\$ 347,526	\$ 332,965	\$ 328,075	\$ 306,836
All Personnel Compensation and Expense	SO510	\$ 149,555	\$ 148,410	\$ 153,722	\$ 145,359	\$ 147,980
Legal Expense	SO520	\$ 3,753	\$ 2,586	\$ 2,881	\$ 2,858	\$ 4,320
Office Occupancy and Equipment Expense	SO530	\$ 60,033	\$ 57,791	\$ 52,646	\$ 52,900	\$ 57,596
Marketing and Other Professional Services	SO540	\$ 39,991	\$ 38,425	\$ 34,472	\$ 36,716	\$ 26,044
Loan Servicing Fees	SO550	\$ 443	\$ 485	\$ 576	\$ 569	\$ 625
Goodwill and Other Intangibles Expense	SO560	\$ 3,250	\$ 10,641	\$ 3,083	\$ 3,052	\$ 2,737
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 46	\$ 15	\$ 205	\$ - 115	\$ 1
Other Noninterest Expense	SO580	\$ 87,367	\$ 89,173	\$ 85,380	\$ 86,736	\$ 67,533
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	\$ 168,611	\$ 129,457	\$ 160,802	\$ 135,627	\$ 161,780
Income Taxes - Total	SO71	\$ 56,534	\$ 42,915	\$ 55,939	\$ 46,471	\$ 52,892
Federal	SO710	\$ 54,708	\$ 41,128	\$ 54,053	\$ 47,375	\$ 51,539
State, Local & Other	SO720	\$ 1,826	\$ 1,787	\$ 1,886	\$ - 904	\$ 1,353
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 112,077	\$ 86,542	\$ 104,863	\$ 89,156	\$ 108,888
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 112,077	\$ 86,542	\$ 104,863	\$ 89,156	\$ 108,888

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Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 393
7	Net income(loss) from leased property	3	\$ 378
9	Net income from data processing lease/services	1	\$ 21
15	Income from corporate-owned life insurance	5	\$ 220
99	Other	16	\$ 2,529

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 41
2	OTS assessments	2	\$ 122
4	Interest expense on Treasury tax & loan accounts	1	\$ 1
6	Supervisory examination fees	5	\$ 39
7	Office supplies, printing, and postage	17	\$ 14,753
8	Telephone, including data lines	8	\$ 2,039
9	Loan origination expense	2	\$ 2,655
10	ATM expense	4	\$ 16,545
12	Acquisition and organization costs	1	\$ 1,008
13	Misc taxes other than income & real estate	1	\$ 12
15	Foreclosure expenses	1	\$ 13
17	Charitable contributions	1	\$ 107
99	Other	13	\$ 12,076

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,974,212	\$ 1,426,835	\$ 933,909	\$ 465,256	\$ 1,938,830
YTD - Deposits and Investment Securities	Y_SO115	\$ 182,065	\$ 117,671	\$ 70,380	\$ 32,903	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 257,644	\$ 198,990	\$ 136,319	\$ 70,965	N/A
YTD - Mortgage Loans	Y_SO141	\$ 805,758	\$ 573,642	\$ 370,718	\$ 180,121	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 108,075	\$ 77,662	\$ 50,273	\$ 25,490	\$ 121,718
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 620,670	\$ 458,870	\$ 306,219	\$ 155,777	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 14,633	\$ 9,513	\$ 5,686	\$ 2,766	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 14,629	\$ 9,510	\$ 5,684	\$ 2,765	N/A
YTD - Other	Y_SO185	\$ 4	\$ 3	\$ 2	\$ 1	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 805,112	\$ 569,261	\$ 364,057	\$ 179,277	\$ 782,383
YTD - Deposits	Y_SO215	\$ 397,363	\$ 286,604	\$ 184,386	\$ 91,231	\$ 428,786
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 321,785	\$ 219,836	\$ 138,018	\$ 67,791	\$ 250,554
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 11,872	\$ 8,537	\$ 5,472	\$ 2,751	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 74,092	\$ 54,284	\$ 36,181	\$ 17,504	\$ 103,050
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,183,733	\$ 867,087	\$ 575,538	\$ 288,745	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 96,729	\$ 73,890	\$ 51,608	\$ 29,210	\$ 154,355
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,087,004	\$ 793,197	\$ 523,930	\$ 259,535	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 850,106	\$ 630,864	\$ 423,714	\$ 204,167	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 10,652	\$- 8,902	\$ 7,139	\$ 1,372	\$- 23,298
YTD - Other Fees and Charges	Y_SO420	\$ 756,396	\$ 562,186	\$ 361,435	\$ 165,795	\$ 654,882
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 84,149	\$ 62,548	\$ 48,168	\$ 30,786	\$ 228,935
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 86,968	\$ 65,745	\$ 51,729	\$ 20,547	\$ 231,867
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 4,699	\$- 5,417	\$- 5,005	\$- 1,086	\$- 5,122
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 533	\$ 60	\$ 46	\$ 60	\$- 3,913
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 201	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 563	\$ 548	\$ 524	\$ 747	\$ 631

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,051	\$ 1,612	\$ 874	\$ 10,518	\$ 5,469
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
YTD - Other Noninterest Income	Y_SO488	\$ 20,213	\$ 15,032	\$ 6,972	\$ 6,214	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,346,130	\$ 1,001,692	\$ 654,703	\$ 328,075	\$ 1,214,712
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 595,086	\$ 445,531	\$ 297,308	\$ 145,359	\$ 601,636
YTD - Legal Expense	Y_SO520	\$ 11,814	\$ 8,061	\$ 5,509	\$ 2,858	\$ 10,856
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 222,564	\$ 162,531	\$ 104,852	\$ 52,900	\$ 220,418
YTD - Marketing and Other Professional Services	Y_SO540	\$ 149,127	\$ 109,136	\$ 70,729	\$ 36,716	\$ 90,719
YTD - Loan Servicing Fees	Y_SO550	\$ 2,073	\$ 1,630	\$ 1,145	\$ 569	\$ 6,994
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 20,026	\$ 16,776	\$ 6,135	\$ 3,052	\$ 4,774
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 104	\$ 58	\$ 43	\$ - 115	\$ 756
YTD - Other Noninterest Expense	Y_SO580	\$ 345,336	\$ 257,969	\$ 168,982	\$ 86,736	\$ 278,559
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 590,980	\$ 422,369	\$ 292,941	\$ 135,627	\$ 685,381
YTD - Income Taxes - Total	Y_SO71	\$ 200,672	\$ 144,138	\$ 101,223	\$ 46,471	\$ 227,746
YTD - Federal	Y_SO710	\$ 196,077	\$ 141,369	\$ 100,241	\$ 47,375	\$ 222,825
YTD - State, Local, and Other	Y_SO720	\$ 4,595	\$ 2,769	\$ 982	\$ - 904	\$ 4,921
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 390,308	\$ 278,231	\$ 191,718	\$ 89,156	\$ 457,635
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 390,308	\$ 278,231	\$ 191,718	\$ 89,156	\$ 457,635

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 248,990	\$ 251,561	\$ 260,817	\$ 259,610	\$ 278,650
Net Provision for Loss	VA115	\$ 22,431	\$ 21,826	\$ 24,256	\$ 29,044	\$ 25,155
Transfers	VA125	\$ - 337	\$ - 45	\$ - 81	\$ 733	\$ - 523
Recoveries	VA135	\$ 7,666	\$ 7,443	\$ 8,321	\$ 9,680	\$ 8,005
Adjustments	VA145	\$ 2,325	\$ 2,481	\$ 2,452	\$ 2,121	\$ 2,203
Charge-offs	VA155	\$ 34,210	\$ 34,786	\$ 43,425	\$ 40,238	\$ 53,880
General Valuation Allowances - Ending Balance	VA165	\$ 246,865	\$ 248,480	\$ 252,340	\$ 260,950	\$ 259,610
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,345	\$ 5,041	\$ 5,106	\$ 6,099	\$ 10,891
Net Provision for Loss	VA118	\$ 454	\$ 471	\$ 353	\$ 51	\$ 708

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 337	\$ 45	\$ 81	\$- 733	\$ 523
Adjustments	VA148	\$ 50	\$ 0	\$- 10	\$ 0	\$ 13
Charge-offs	VA158	\$ 701	\$ 3,212	\$ 489	\$ 311	\$ 6,036
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,485	\$ 2,345	\$ 5,041	\$ 5,106	\$ 6,099
Total Valuation Allowances - Beginning Balance	VA110	\$ 251,335	\$ 256,602	\$ 265,923	\$ 265,709	\$ 289,541
Net Provision for Loss	VA120	\$ 22,885	\$ 22,297	\$ 24,609	\$ 29,095	\$ 25,863
Recoveries	VA140	\$ 7,666	\$ 7,443	\$ 8,321	\$ 9,680	\$ 8,005
Adjustments	VA150	\$ 2,375	\$ 2,481	\$ 2,442	\$ 2,121	\$ 2,216
Charge-offs	VA160	\$ 34,911	\$ 37,998	\$ 43,914	\$ 40,549	\$ 59,916
Total Valuation Allowances - Ending Balance	VA170	\$ 249,350	\$ 250,825	\$ 257,381	\$ 266,056	\$ 265,709
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 34,210	\$ 34,786	\$ 43,425	\$ 40,238	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 1,473	\$ 2,068	\$ 10,420	\$ 1,267	\$ 5,521
Construction - Total	SUB2030	\$ 335	\$ 44	\$ 2,541	\$ 0	\$ 1,145
1-4 Dwelling Units	VA420	\$ 193	\$ 44	\$ 0	\$ 0	\$ 45
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 991	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 142	\$ 0	\$ 1,550	\$ 0	\$ 1,100
Permanent - Total	SUB2041	\$ 1,138	\$ 2,024	\$ 7,879	\$ 1,267	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 98	\$ 325	\$ 242	\$ 0	\$ 77
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 80	\$ 861	\$ 633	\$ 710	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 958	\$ 838	\$ 1,338	\$ 530	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 3,022	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 2,644	\$ 27	\$ 2,741
Land	VA490	\$ 2	\$ 0	\$ 0	\$ 0	\$ 27
Nonmortgage Loans - Total	VA56	\$ 32,551	\$ 32,602	\$ 32,925	\$ 38,871	\$ 48,225
Commercial Loans	VA520	\$ 795	\$ 864	\$ 491	\$ 6,145	\$ 15,320
Consumer Loans - Total	SUB2061	\$ 31,756	\$ 31,738	\$ 32,434	\$ 32,726	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 19	\$ 7	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 64
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 3,980	\$ 4,820	\$ 3,920	\$ 5,098	\$ 5,129
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 27,432	\$ 26,604	\$ 28,128	\$ 27,547	\$ 27,588
Other	VA560	\$ 344	\$ 314	\$ 367	\$ 74	\$ 124
Reposessed Assets - Total	VA60	\$ 186	\$ 116	\$ 80	\$ 100	\$ 38
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 180	\$ 108	\$ 57	\$ 80	\$ 26
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	\$ 6	\$ 8	\$ 23	\$ 20	\$ 12
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 96
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	\$ 7,666	\$ 7,443	\$ 8,321	\$ 9,680	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 437	\$ 429	\$ 621	\$ 361	\$ 318
Construction - Total	SUB2130	\$ 9	\$ 0	\$ 0	\$ 1	\$ 78
1-4 Dwelling Units	VA421	\$ 9	\$ 0	\$ 0	\$ 1	\$ 78
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 428	\$ 429	\$ 621	\$ 360	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	\$ 331	\$ 295	\$ 453	\$ 246	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 96	\$ 133	\$ 167	\$ 113	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 7,229	\$ 7,014	\$ 7,700	\$ 9,319	\$ 7,687
Commercial Loans	VA521	\$ 1,685	\$ 1,325	\$ 1,448	\$ 3,499	\$ 1,576
Consumer Loans - Total	SUB2161	\$ 5,544	\$ 5,689	\$ 6,252	\$ 5,820	N/A
Loans on Deposits	VA511	\$ 3	\$ 4	\$ 2	\$ 3	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1,771	\$ 1,940	\$ 2,441	\$ 2,101	\$ 2,606

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 3	\$ 1	\$ 0	\$ 10
Credit Cards	VA557	\$ 3,592	\$ 3,564	\$ 3,588	\$ 3,631	\$ 3,327
Other	VA561	\$ 177	\$ 178	\$ 220	\$ 85	\$ 150
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	\$ 789	\$ 520	\$ 431	\$- 682	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0	\$- 91	\$ 74
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$- 2
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	\$ 0	\$- 91	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$- 111	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 20	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	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	\$ 0	\$ 74
Nonmortgage Loans - Total	VA58	\$ 789	\$ 520	\$ 174	\$- 398	\$ 1,216
Commercial Loans	VA522	\$ 207	\$ 57	\$- 230	\$- 755	\$ 922
Consumer Loans - Total	SUB2261	\$ 582	\$ 463	\$ 404	\$ 357	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 64	\$ 82	\$ 62	\$ 96	\$ 141
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 9	\$ 0
Credit Cards	VA558	\$ 12	\$ 33	\$ 19	\$ 24	\$ 3
Other	VA562	\$ 506	\$ 348	\$ 323	\$ 225	\$ 150
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 257	\$- 193	\$ 37
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 82	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$- 193	\$ 17
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 175	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$- 96
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 27,333	\$ 27,863	\$ 35,535	\$ 29,876	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 1,036	\$ 1,639	\$ 9,799	\$ 815	\$ 5,277
Construction - Total	SUB2330	\$ 326	\$ 44	\$ 2,541	\$- 1	\$ 1,065
1-4 Dwelling Units	VA425	\$ 184	\$ 44	\$ 0	\$- 1	\$- 35
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 991	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 142	\$ 0	\$ 1,550	\$ 0	\$ 1,100
Permanent - Total	SUB2341	\$ 710	\$ 1,595	\$ 7,258	\$ 816	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 97	\$ 324	\$ 241	\$- 112	\$ 76
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 251	\$ 566	\$ 180	\$ 484	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 862	\$ 705	\$ 1,171	\$ 417	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 3,022	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 2,644	\$ 27	\$ 2,740
Land	VA495	\$ 2	\$ 0	\$ 0	\$ 0	\$ 101
Nonmortgage Loans - Total	VA59	\$ 26,111	\$ 26,108	\$ 25,399	\$ 29,154	\$ 41,754
Commercial Loans	VA525	\$- 683	\$- 404	\$- 1,187	\$ 1,891	\$ 14,666
Consumer Loans - Total	SUB2361	\$ 26,794	\$ 26,512	\$ 26,586	\$ 27,263	N/A
Loans on Deposits	VA515	\$- 3	\$- 4	\$ 17	\$ 7	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 2,273	\$ 2,962	\$ 1,541	\$ 3,093	\$ 2,664
Mobile Home Loans	VA555	\$- 1	\$- 3	\$- 1	\$ 9	\$- 10
Credit Cards	VA559	\$ 23,852	\$ 23,073	\$ 24,559	\$ 23,940	\$ 24,264
Other	VA565	\$ 673	\$ 484	\$ 470	\$ 214	\$ 124
Reposessed Assets - Total	VA65	\$ 186	\$ 116	\$ 337	\$- 93	\$ 75
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 82	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 180	\$ 108	\$ 57	\$- 113	\$ 43

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 175	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 6	\$ 8	\$ 23	\$ 20	\$ 32
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 8,522	\$ 6,562	\$ 43,482	\$ 7,024	\$ 24,471
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 20,265	\$ 31,159	\$ 46,792	\$ 47,396	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,793	\$ 4,321	\$ 41,654	\$ 5,275	\$ 20,954
Construction	VA951	\$ 0	\$ 190	\$ 1,268	\$ 940	\$ 2,510
Permanent - 1-4 Dwelling Units	VA952	\$ 3,989	\$ 3,604	\$ 3,168	\$ 4,210	\$ 3,825
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 309	\$ 0	\$ 2,900	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 495	\$ 527	\$ 34,318	\$ 125	\$ 14,619
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 247,419	\$ 410,099	\$ 452,435	\$ 449,066	\$ 446,379
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 282,493	\$ 304,441	\$ 384,283	\$ 486,223	\$ 502,363
Substandard	VA965	\$ 280,470	\$ 302,091	\$ 379,911	\$ 480,976	\$ 495,835
Doubtful	VA970	\$ 2,023	\$ 2,350	\$ 4,372	\$ 5,247	\$ 6,528
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 311,589	\$ 326,018	\$ 324,013	\$ 355,736	\$ 322,935
Mortgages - Total	SUB2421	\$ 187,350	\$ 213,523	\$ 218,070	\$ 248,563	N/A
Construction and Land Loans	SUB2430	\$ 27,063	\$ 73,232	\$ 70,433	\$ 39,471	\$ 48,489
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 149,563	\$ 129,765	\$ 136,777	\$ 126,415	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,485	\$ 11,798	\$ 11,656	\$ 84,545	\$ 19,368
Nonmortgages - Total	SUB2461	\$ 124,239	\$ 112,495	\$ 105,943	\$ 107,173	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 222,049	\$ 237,438	\$ 223,217	\$ 222,442	\$ 224,630

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 189,552	\$ 209,905	\$ 195,763	\$ 156,279	\$ 190,504
Mortgage Loans - Total	SUB2481	\$ 122,573	\$ 151,018	\$ 141,837	\$ 106,448	N/A
Construction	PD115	\$ 11,498	\$ 56,348	\$ 43,595	\$ 14,608	\$ 23,738
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 5,064	\$ 3,656	\$ 3,058	\$ 2,091	\$ 95,514
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 89,779	\$ 77,420	\$ 81,988	\$ 71,475	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 11,792	\$ 8,850	\$ 9,184	\$ 10,225	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 552	\$ 1,077	\$ 125	\$ 4,472	\$ 131
Permanent - Nonresidential Property (Except Land)	PD135	\$ 3,629	\$ 2,511	\$ 3,562	\$ 2,448	\$ 3,792
Permanent - Land	PD138	\$ 259	\$ 1,156	\$ 325	\$ 1,129	\$ 1,586
Nonmortgage Loans - Commercial Loans	PD140	\$ 5,738	\$ 4,867	\$ 3,883	\$ 2,706	\$ 6,812
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 61,241	\$ 54,020	\$ 50,043	\$ 47,125	N/A
Loans on Deposits	PD161	\$ 1,169	\$ 840	\$ 663	\$ 886	\$ 1,390
Home Improvement Loans	PD163	\$ 0	\$ 16	\$ 0	\$ 0	\$ 1,339
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 20,717	\$ 12,244	\$ 12,369	\$ 11,030	\$ 13,953
Mobile Home Loans	PD169	\$ 26	\$ 20	\$ 21	\$ 29	\$ 29
Credit Cards	PD171	\$ 33,659	\$ 37,076	\$ 34,413	\$ 32,645	\$ 39,568
Other	PD180	\$ 5,670	\$ 3,824	\$ 2,577	\$ 2,535	\$ 2,652
Memo - Troubled Debt Restructured Included Above	PD190	\$ 331	\$ 521	\$ 475	\$ 295	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 3,412	\$ 1,167	\$ 737	\$ 999	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 32,497	\$ 27,533	\$ 27,454	\$ 66,163	\$ 34,126
Mortgage Loans - Total	SUB2491	\$ 3,137	\$ 2,157	\$ 3,034	\$ 38,966	N/A
Construction	PD215	\$ 770	\$ 270	\$ 571	\$ 625	\$ 598
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,857
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,305	\$ 1,821	\$ 2,354	\$ 3,449	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 9	\$ 28	\$ 62	\$ 40	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 28	\$ 0	\$ 34,603	\$ 865
Permanent - Nonresidential Property (Except Land)	PD235	\$ 53	\$ 0	\$ 43	\$ 0	\$ 291
Permanent - Land	PD238	\$ 0	\$ 10	\$ 4	\$ 249	\$ 55
Nonmortgage Loans - Commercial Loans	PD240	\$ 2,286	\$ 233	\$ 745	\$ 369	\$ 759
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 27,074	\$ 25,143	\$ 23,675	\$ 26,828	N/A
Loans on Deposits	PD261	\$ 14	\$ 8	\$ 42	\$ 21	\$ 9
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 793	\$ 113	\$ 475	\$ 390	\$ 638
Mobile Home Loans	PD269	\$ 0	\$ 22	\$ 20	\$ 0	\$ 0
Credit Cards	PD271	\$ 25,518	\$ 24,601	\$ 22,759	\$ 26,046	\$ 26,697
Other	PD280	\$ 749	\$ 399	\$ 379	\$ 371	\$ 357
Memo - Troubled Debt Restructured Included Above	PD290	\$ 13	\$ 11	\$ 25	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 133	\$ 237	\$ 237	\$ 693	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 89,540	\$ 88,580	\$ 100,796	\$ 133,294	\$ 98,305
Mortgage Loans - Total	SUB2501	\$ 61,640	\$ 60,348	\$ 73,199	\$ 103,149	N/A
Construction	PD315	\$ 14,034	\$ 15,342	\$ 25,471	\$ 22,370	\$ 21,825
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 216	\$ 105	\$ 182	\$ 266	\$ 33,486
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 38,135	\$ 36,169	\$ 38,002	\$ 36,613	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 2,263	\$ 1,716	\$ 1,947	\$ 2,256	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 737	\$ 754	\$ 773	\$ 854	\$ 909
Permanent - Nonresidential Property (Except Land)	PD335	\$ 5,753	\$ 6,156	\$ 6,357	\$ 40,300	\$ 11,052
Permanent - Land	PD338	\$ 502	\$ 106	\$ 467	\$ 490	\$ 687
Nonmortgage Loans - Commercial Loans	PD340	\$ 18,957	\$ 20,734	\$ 21,000	\$ 23,595	\$ 23,164
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 8,943	\$ 7,498	\$ 6,597	\$ 6,550	N/A
Loans on Deposits	PD361	\$ 30	\$ 30	\$ 0	\$ 29	\$ 1
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 145
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 3,268	\$ 2,277	\$ 1,791	\$ 1,552	\$ 2,089
Mobile Home Loans	PD369	\$ 0	\$ 3	\$ 3	\$ 14	\$ 17
Credit Cards	PD371	\$ 5,411	\$ 4,912	\$ 4,584	\$ 4,802	\$ 4,525
Other	PD380	\$ 234	\$ 276	\$ 219	\$ 153	\$ 405
Memo - Troubled Debt Restructured Included Above	PD390	\$ 8,851	\$ 8,994	\$ 9,106	\$ 9,286	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 650	\$ 934	\$ 1,475	\$ 1,753	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 659,412	\$ 480,586	\$ 415,219	\$ 351,524	\$ 357,922

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Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 563,987	\$ 396,945	\$ 351,107	\$ 310,170	\$ 337,469
100% and greater LTV	LD120	\$ 95,425	\$ 83,641	\$ 64,112	\$ 41,354	\$ 20,453
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 19,917	\$ 13,765	\$ 13,645	\$ 7,465	\$ 5,349
Past Due and Still Accruing - Total	SUB5240	\$ 8,082	\$ 2,264	\$ 2,091	\$ 3,999	\$ 2,994
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 7,976	\$ 2,264	\$ 2,091	\$ 3,860	\$ 2,624
90% up to 100% LTV	LD210	\$ 5,901	\$ 2,145	\$ 1,833	\$ 3,148	\$ 2,274
100% and greater LTV	LD220	\$ 2,075	\$ 119	\$ 258	\$ 712	\$ 350
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 106	\$ 0	\$ 0	\$ 139	\$ 370
90% up to 100% LTV	LD230	\$ 29	\$ 0	\$ 0	\$ 0	\$ 370
100% and greater LTV	LD240	\$ 77	\$ 0	\$ 0	\$ 139	\$ 0
Nonaccrual - Total	SUB5230	\$ 11,835	\$ 11,501	\$ 11,554	\$ 3,466	\$ 2,355
90% up to 100% LTV	LD250	\$ 2,757	\$ 1,590	\$ 1,475	\$ 861	\$ 2,355
100% and greater LTV	LD260	\$ 9,078	\$ 9,911	\$ 10,079	\$ 2,605	\$ 0
Net Charge-offs - Total	SUB5300	\$ 430	\$ 934	\$ 498	\$ 206	\$ 0
90% up to 100% LTV	LD310	\$ 373	\$ 863	\$ 427	\$ 179	\$ 0
100% and greater LTV	LD320	\$ 57	\$ 71	\$ 71	\$ 27	\$ 0
Purchases - Total	SUB5320	\$ 296	\$ 128	\$ 0	\$ 1,037	\$ 313
90% up to 100% LTV	LD410	\$ 296	\$ 128	\$ 0	\$ 587	\$ 313
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 450	\$ 0
Originations - Total	SUB5330	\$ 201,765	\$ 114,491	\$ 93,757	\$ 39,070	\$ 52,374
90% up to 100% LTV	LD430	\$ 172,648	\$ 79,086	\$ 69,740	\$ 30,030	\$ 38,338
100% and greater LTV	LD440	\$ 29,117	\$ 35,405	\$ 24,017	\$ 9,040	\$ 14,036
Sales - Total	SUB5340	\$ 99,816	\$ 105,920	\$ 76,104	\$ 44,067	\$ 47,389
90% up to 100% LTV	LD450	\$ 59,754	\$ 73,561	\$ 62,306	\$ 39,054	\$ 30,376
100% and greater LTV	LD460	\$ 40,062	\$ 32,359	\$ 13,798	\$ 5,013	\$ 17,013

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 3,386,931	\$ 3,059,096	\$ 2,913,229	\$ 3,040,791	\$ 2,940,523
Mortgage Construction Loans	CC105	\$ 2,216,875	\$ 1,967,510	\$ 1,945,269	\$ 2,013,318	\$ 2,009,797
Other Mortgage Loans	CC115	\$ 1,170,056	\$ 1,091,586	\$ 967,960	\$ 1,027,473	\$ 930,726
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 19,445	\$ 21,274	\$ 43,433	\$ 33,648	\$ 30,453
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,452,444	\$ 3,153,530	\$ 3,123,910	\$ 3,472,239	\$ 1,982,289
1-4 Dwelling Units	CC280	\$ 2,056,210	\$ 2,662,339	\$ 2,791,036	\$ 3,196,708	\$ 1,799,669

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 211,123	\$ 378,769	\$ 171,928	\$ 158,811	\$ 107,367
All Other Real Estate	CC300	\$ 185,111	\$ 112,422	\$ 160,946	\$ 116,720	\$ 75,253
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 884,778	\$ 793,988	\$ 701,610	\$ 614,972	\$ 514,732
Commitments Outstanding to Purchase Loans	CC320	\$ 20,588	\$ 21,868	\$ 19,704	\$ 18,897	\$ 18,947
Commitments Outstanding to Sell Loans	CC330	\$ 881,187	\$ 986,530	\$ 1,059,766	\$ 1,184,600	\$ 813,591
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 1,026	\$ 0	\$ 0	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 211,000	\$ 252,367	\$ 283,095	\$ 367,094	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Unused Lines of Credit - Total	SUB3361	\$ 27,510,438	\$ 25,637,597	\$ 24,383,431	\$ 22,065,636	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 2,845,480	\$ 2,626,664	\$ 2,334,511	\$ 1,914,949	N/A
Commercial Lines	CC420	\$ 1,914,565	\$ 1,785,658	\$ 1,731,065	\$ 1,794,795	\$ 1,707,604
Open-End Consumer Lines - Credit Cards	CC423	\$ 22,712,694	\$ 21,190,252	\$ 20,282,728	\$ 18,345,306	N/A
Open-End Consumer Lines - Other	CC425	\$ 37,699	\$ 35,023	\$ 35,127	\$ 10,586	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 275,510	\$ 270,385	\$ 240,795	\$ 199,485	\$ 177,199
Commercial	CC430	\$ 1,697	\$ 2,599	\$ 1,616	\$ 1,431	\$ 4,582
Standby, Not Included on CC465 or CC468	CC435	\$ 273,813	\$ 267,786	\$ 239,179	\$ 198,054	\$ 172,617
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 7,082,955	\$ 6,583,263	\$ 5,703,271	\$ 6,222,593	\$ 6,147,802
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 130,667	\$ 143,853	\$ 150,866	\$ 147,787	\$ 156,930
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 110,664	\$ 74,683	\$ 69,637	\$ 85,531	\$ 71,279
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2
Contingent Assets	CC490	\$ 0	\$ 0	\$ 4	\$ 4	\$ 4

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 157,291	\$ 309,417	\$ 255,221	\$ 151,342	N/A
Pass-Through Securities	CF143	\$ 82,394	\$ 299,046	\$ 204,119	\$ 122,635	\$ 1,035,853
Other Mortgage-Backed Securities	CF153	\$ 74,897	\$ 10,371	\$ 51,102	\$ 28,707	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 74,088	\$ 71,927	\$ 0	\$ 111,412	N/A
Pass-Through Securities	CF145	\$ 13,778	\$ 71,927	\$ 0	\$ 111,412	\$ 150,164
Other Mortgage-Backed Securities	CF155	\$ 60,310	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 83,203	\$ 237,490	\$ 255,221	\$ 39,930	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 498,307	\$- 563,302	\$- 763,175	\$- 477,991	\$ 614,402
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 19,194	\$- 19,687	\$- 20,627	\$- 15,206	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 8,598,637	\$ 7,612,038	\$ 8,200,215	\$ 5,969,630	N/A
Construction Loans - Total	SUB3840	\$ 1,102,501	\$ 941,004	\$ 978,560	\$ 891,470	\$ 888,260
1-4 Dwelling Units	CF190	\$ 815,292	\$ 733,822	\$ 788,517	\$ 627,868	\$ 669,156
Multifamily (5 or more) Dwelling Units	CF200	\$ 204,784	\$ 158,882	\$ 146,862	\$ 203,667	\$ 165,312
Nonresidential	CF210	\$ 82,425	\$ 48,300	\$ 43,181	\$ 59,935	\$ 53,792
Permanent Loans - Total	SUB3851	\$ 7,496,136	\$ 6,671,034	\$ 7,221,655	\$ 5,078,160	N/A
1-4 Dwelling Units	CF225	\$ 7,084,459	\$ 6,339,972	\$ 6,944,105	\$ 4,887,024	\$ 4,732,862
Multifamily (5 or more) Dwelling Units	CF245	\$ 140,375	\$ 95,167	\$ 116,298	\$ 72,788	\$ 52,425
Nonresidential (Except Land)	CF260	\$ 73,458	\$ 96,403	\$ 46,683	\$ 58,731	\$ 42,655
Land	CF270	\$ 197,844	\$ 139,492	\$ 114,569	\$ 59,617	\$ 47,608
Loans and Participations Purchased - Total	SUB3880	\$ 812,986	\$ 872,488	\$ 905,294	\$ 770,740	\$ 925,659
Secured by 1-4 Dwelling Units	CF280	\$ 793,742	\$ 857,706	\$ 875,340	\$ 718,599	\$ 909,655
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 10,187	\$ 7,529	\$ 7,859	\$ 45,527	\$ 5,421
Secured by Nonresidential	CF300	\$ 9,057	\$ 7,253	\$ 22,095	\$ 6,614	\$ 10,583
Loans and Participations Sold - Total	SUB3890	\$ 4,043,350	\$ 3,790,584	\$ 4,504,045	\$ 3,125,437	\$ 3,600,039
Secured by 1-4 Dwelling Units	CF310	\$ 4,010,942	\$ 3,762,922	\$ 4,492,454	\$ 3,106,254	\$ 3,590,217
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 6,045	\$ 21,435	\$ 7,206	\$ 10,213	\$ 4,609
Secured by Nonresidential	CF330	\$ 26,363	\$ 6,227	\$ 4,385	\$ 8,970	\$ 5,213
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,230,364	\$- 2,918,096	\$- 3,598,751	\$- 2,354,697	\$- 2,674,380
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 4,463,314	\$ 3,662,327	\$ 3,885,179	\$ 3,112,368	\$ 3,325,508
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 42,839	\$- 47,856	\$- 42,879	\$ 101,586	\$ 29,523
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 1,688,432	\$ 1,144,045	\$ 2,008,160	\$ 1,465,592	\$ 73,322
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 862,120	\$ 983,759	\$ 673,406	\$ 604,151	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,504,800	\$ 8,930,978	\$ 8,692,108	\$ 7,659,718	\$ 7,919,618
Commercial	CF390	\$ 3,277,497	\$ 3,122,098	\$ 2,925,886	\$ 2,403,234	\$ 2,545,901
Consumer	CF400	\$ 6,227,303	\$ 5,808,880	\$ 5,766,222	\$ 5,256,484	\$ 5,373,717
Nonmortgage Loans - Sales - Total	SUB3915	\$ 221,945	\$ 234,728	\$ 194,530	\$ 2,236,949	N/A
Commercial	CF395	\$ 221,945	\$ 234,514	\$ 193,783	\$ 345,520	N/A
Consumer	CF405	\$ 0	\$ 214	\$ 747	\$ 1,891,429	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,282,855	\$ 8,696,250	\$ 8,497,578	\$ 5,422,769	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 377,517	\$ 633,552	\$ 854,040	\$ 584,715	\$ 102,002
New Deposits Received less Deposits Withdrawn	CF420	\$ 279,526	\$ 544,187	\$ 771,914	\$ 495,369	\$ 24,695
Interest Credited to Deposits	CF430	\$ 97,991	\$ 89,365	\$ 82,126	\$ 89,346	\$ 77,307
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 152,528	\$ 0	\$- 187,632	\$- 360,796

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 904,746	\$ 901,675	\$ 913,541	\$ 889,901	N/A
Fully Insured	DI100	\$ 688,415	\$ 686,918	\$ 710,823	\$ 715,031	\$ 753,851
Other	DI110	\$ 216,331	\$ 214,757	\$ 202,718	\$ 174,870	\$ 161,007
Deposits with Balances - \$100,000 or Less	DI120	\$ 17,010,180	\$ 16,832,959	\$ 16,563,081	\$ 16,262,557	\$ 16,111,230
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,532,215	\$ 9,191,587	\$ 8,688,154	\$ 8,134,218	\$ 7,426,745
Number of Deposit Accounts - Total	SUB4062	2,657,471	2,570,598	2,547,101	2,456,105	N/A
Balances of \$100,000 or Less	DI150	2,611,143	2,525,088	2,503,373	2,414,863	2,448,076
Balances Greater than \$100,000	DI160	46,328	45,510	43,728	41,242	41,077
IRA/Keogh Accounts	DI200	\$ 1,459,111	\$ 1,464,079	\$ 1,425,369	\$ 1,404,677	\$ 1,437,520
Uninsured Deposits	DI210	\$ 4,890,056	\$ 4,650,824	\$ 4,351,731	\$ 4,023,438	\$ 3,802,991
Preferred Deposits	DI220	\$ 6,974	\$ 6,842	\$ 6,503	\$ 6,249	\$ 6,249
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 6,515,705	\$ 6,502,037	\$ 6,298,937	\$ 6,213,043	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,890,634	\$ 10,308,145	\$ 10,287,302	\$ 10,060,859	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,336,705	\$ 577,556	\$ 344,632	\$ 351,562	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 8,799,351	\$ 8,636,805	\$ 8,320,358	\$ 7,771,313	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 737,986	\$ 693,371	\$ 721,657	\$ 734,049	\$ 783,680
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,042	\$ 412	\$ 1,068	\$ 619	\$ 2,024
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 36,932	\$ 46,932	\$ 48,278	\$ 48,190	\$ 63,090
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 3,900	\$ 2,859	\$ 3,942	\$ 10	\$ 18,430
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 28,258	\$ 35,808	\$ 39,329	\$ 32,555	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 152,528	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 39,190

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,235	7,985	8,165	8,184	8,248
Assets Held in Trading Accounts	SI375	\$ 68,852	\$ 64,773	\$ 59,640	\$ 76,480	\$ 60,054
Available-for-Sale Securities	SI385	\$ 1,258,301	\$ 1,281,332	\$ 1,414,877	\$ 1,528,195	\$ 1,717,801
Assets Held for Sale	SI387	\$ 1,305,733	\$ 1,148,308	\$ 1,117,681	\$ 1,109,727	\$ 1,001,997
Loans Serviced for Others	SI390	\$ 13,837,030	\$ 21,490,728	\$ 20,536,245	\$ 20,768,653	\$ 19,234,883
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 68,852	\$ 64,773	\$ 59,640	\$ 76,480	\$ 60,054
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	81.57%	83.36%	82.57%	83.02%	87.99%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	75.99%	82.99%	82.15%	83.29%	87.98%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	76.17%	77.93%	82.40%	78.25%	87.86%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	67.98%	61.77%	67.40%	72.62%	N/A
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 145,291	\$ 153,898	\$ 158,529	\$ 156,604	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 18,975	\$ 16,530	\$ 14,897	\$ 14,500	\$ 15,809
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	26	24	24	27	12
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 3,547,315	\$ 3,392,040	\$ 3,341,203	\$ 3,134,372	\$ 3,145,951
Net Income (Loss) (SO91)	SI610	\$ 112,077	\$ 86,542	\$ 104,863	\$ 89,156	\$ 108,888
Dividends Declared - Preferred Stock	SI620	\$ 1,695	\$ 32	\$ 1,696	\$ 32	\$ 126,409
Dividends Declared - Common Stock	SI630	\$ 85,840	\$ 436	\$ 43,533	\$ 26,757	\$ 54,818
Stock Issued	SI640	\$ 0	\$ 0	\$ 7	\$ 0	\$ 13
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Capital Contributions (Where No Stock is Issued)	SI655	\$ 100,000	\$ 50,000	\$ 0	\$ 160,228	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 2,175	\$ 2,005	\$- 6,121	\$ 68	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 9	N/A
Other Adjustments	SI671	\$ 20	\$- 284	\$ 1	\$ 299	N/A
Ending Equity Capital (SC80)	SI680	\$ 3,669,702	\$ 3,529,835	\$ 3,394,724	\$ 3,357,325	\$ 3,134,369
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 20,074	\$ 19,436	\$ 56,925	\$ 77,357	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 15,571,569	\$ 13,559,606	\$ 11,754,881	\$ 2,066,853	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 6,157	\$ 7,480	\$ 6,849	\$ 3,236	\$ 2,181
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 50,270,601	\$ 48,441,872	\$ 48,059,389	\$ 45,781,510	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 12,700,656	\$ 12,275,733	\$ 12,243,646	\$ 10,773,848	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 22,742,577	\$ 21,977,320	\$ 21,881,677	\$ 21,592,403	N/A
Nonmortgage Loans	SI885	\$ 12,311,863	\$ 11,995,464	\$ 11,703,750	\$ 11,778,982	N/A
Deposits and Excrows	SI890	\$ 25,008,030	\$ 24,395,870	\$ 23,730,306	\$ 23,043,648	N/A
Total Borrowings	SI895	\$ 20,283,761	\$ 19,236,843	\$ 19,636,738	\$ 18,531,148	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	9	10	13	17	13
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 179	\$ 562	\$ 476	\$ 562	\$ 1,680
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.50	6.14	5.59	5.11	5.67
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.81	9.75	6.41	9.07	6.35

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	0	0	0
Change in Control of Association?	SQ130	0	1	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	3	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	12	11	11	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [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	\$ 1,085,744	\$ 937,023	\$ 869,463	\$ 1,002,208	\$ 748,313
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 823,543	\$ 691,919	\$ 615,974	\$ 539,775	\$ 337,174
Personal Trust and Agency Accounts	FS210	\$ 160,756	\$ 157,660	\$ 156,574	\$ 160,635	\$ 178,458
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 256,662	\$ 202,389	\$ 170,400	\$ 50,847	\$ 47,350
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 256,662	\$ 202,389	\$ 170,400	\$ 50,847	\$ 47,350
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 406,125	\$ 331,870	\$ 289,000	\$ 328,293	\$ 111,366
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 183,929	\$ 172,112	\$ 176,745	\$ 176,256	\$ 173,085
Personal Trust and Agency Accounts	FS211	\$ 183,862	\$ 172,047	\$ 176,681	\$ 176,189	\$ 173,019
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 67	\$ 65	\$ 64	\$ 67	\$ 66
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 67	\$ 65	\$ 64	\$ 67	\$ 66
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	\$ 78,272	\$ 72,992	\$ 76,744	\$ 286,177	\$ 238,054
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,581	2,981	2,588	2,169	930
Personal Trust and Agency Accounts	FS212	603	608	606	626	597
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,629	1,284	1,054	138	103
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	1,629	1,284	1,054	138	103
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,349	1,089	928	1,405	230
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	9	10	10	10	8
Personal Trust and Agency Accounts	FS213	8	9	9	9	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	6	7	7	7	766
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 6,316	\$ 3,730	\$ 2,413	\$ 1,233	\$ 3,370
Personal Trust and Agency Accounts	FS310	\$ 1,712	\$ 1,241	\$ 865	\$ 427	\$ 1,665

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,752	\$ 824	\$ 499	\$ 97	\$ 332
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 1,752	\$ 824	\$ 499	\$ 97	\$ 332
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,704	\$ 1,545	\$ 952	\$ 684	\$ 844
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 43	\$ 35	\$ 22	\$ 11	\$ 407
Other Fiduciary and Related Services	FS390	\$ 105	\$ 85	\$ 75	\$ 14	\$ 122
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 5,125	\$ 4,315	\$ 1,882	\$ 1,074	\$ 3,284
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 1	\$ 1	\$ 1	\$ 9
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,190	\$- 586	\$ 530	\$ 158	\$ 77
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 160,756	\$ 347,119	\$ 282,283	\$ 160,635	\$ 178,458
Non-Interest-Bearing Deposits	FS410	\$ 4	\$- 29	\$ 938	\$- 21	\$ 26
Interest-Bearing Deposits	FS415	\$ 726	\$ 11,440	\$ 7,875	\$ 1,128	\$ 935
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 5,409	\$ 4,572	\$ 4,388	\$ 4,169	\$ 14,266
State, County and Municipal Obligations	FS425	\$ 7,250	\$ 7,455	\$ 7,399	\$ 7,679	\$ 7,581
Money Market Mutual Funds	FS430	\$ 10,014	\$ 12,938	\$ 10,426	\$ 10,560	\$ 8,903
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 4,508	\$ 3,647	\$ 3,512	\$ 3,332	\$ 10,028
Common and Preferred Stock	FS445	\$ 121,899	\$ 296,386	\$ 237,380	\$ 123,551	\$ 127,994
Real Estate Mortgages	FS450	\$ 374	\$ 375	\$ 377	\$ 378	\$ 39
Real Estate	FS455	\$ 1,862	\$ 1,838	\$ 1,754	\$ 1,855	\$ 1,032
Miscellaneous Assets	FS460	\$ 8,710	\$ 8,497	\$ 8,234	\$ 8,004	\$ 7,654
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 1	\$ 1	\$ 9
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,669,699	\$ 3,529,837	\$ 3,394,723	\$ 3,357,328	\$ 3,134,369
Equity Capital Deductions - Total	SUB1631	\$ 191,201	\$ 202,635	\$ 200,957	\$ 210,269	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,242	\$ 6,488	\$ 4,770	\$ 3,906	\$ 3,615
Goodwill and Certain Other Intangible Assets	CCR115	\$ 179,502	\$ 181,551	\$ 184,254	\$ 192,732	\$ 177,745
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 8,457	\$ 14,596	\$ 11,933	\$ 13,631	\$ 13,266
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 268,790	\$ 266,418	\$ 265,153	\$ 255,361	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 7,728	\$- 9,767	\$- 7,508	\$- 13,592	\$- 13,275
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 276,518	\$ 276,185	\$ 272,661	\$ 268,953	\$ 271,528
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 3,747,288	\$ 3,593,620	\$ 3,458,919	\$ 3,402,420	\$ 3,197,996
Total Assets (SC60)	CCR205	\$ 51,018,180	\$ 49,765,573	\$ 48,965,851	\$ 47,683,268	\$ 45,974,299
Asset Deductions - Total	SUB1651	\$ 195,754	\$ 205,965	\$ 204,892	\$ 208,761	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 7,795	\$ 9,818	\$ 8,705	\$ 2,398	\$ 3,920
Goodwill and Certain Other Intangible Assets	CCR265	\$ 179,502	\$ 181,551	\$ 184,254	\$ 192,732	\$ 177,745
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 8,457	\$ 14,596	\$ 11,933	\$ 13,631	\$ 13,266
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 10,500	\$- 13,566	\$- 10,568	\$- 18,737	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 10,500	\$- 13,566	\$- 10,568	\$- 18,737	\$- 18,368
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 50,811,926	\$ 49,546,042	\$ 48,750,391	\$ 47,455,770	\$ 45,761,000
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,032,563	\$ 1,982,294	\$ 1,950,487	\$ 1,898,560	\$ 1,830,426
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 3,747,288	\$ 3,593,620	\$ 3,458,919	\$ 3,402,420	\$ 3,197,996
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 8	\$ 0	\$ 0	\$ 50	\$ 19
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
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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 30,747	\$ 31,309	\$ 33,387	\$ 38,336	\$ 35,517
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 246,438	\$ 248,131	\$ 251,404	\$ 259,962	\$ 258,307
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 277,193	\$ 279,440	\$ 284,791	\$ 298,348	\$ 293,843
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 277,193	\$ 279,440	\$ 284,791	\$ 298,348	\$ 293,843
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 13,729	\$ 13,509	\$ 13,132	\$ 12,601	\$ 12,217
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 52,776	\$ 52,084	\$ 45,302	\$ 59,560	\$ 43,834
Total Risk-Based Capital	CCR39	\$ 3,957,976	\$ 3,807,467	\$ 3,685,276	\$ 3,628,607	\$ 3,435,788
0% R/W Category - Cash	CCR400	\$ 104,570	\$ 93,691	\$ 93,009	\$ 92,064	\$ 95,849
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 364,962	\$ 377,884	\$ 928,138	\$ 1,280,507	\$ 728,372
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
0% R/W Category - Other	CCR415	\$ 313,145	\$ 812,663	\$ 737,247	\$ 688,711	\$ 355,971
0% R/W Category - Assets Total	CCR420	\$ 782,679	\$ 1,284,240	\$ 1,758,396	\$ 2,061,284	\$ 1,180,194
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	\$ 5,535,282	\$ 5,945,953	\$ 6,244,974	\$ 6,912,982	\$ 7,398,957
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,393,200	\$ 1,349,858	\$ 1,176,856	\$ 1,377,572	\$ 1,495,332
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,200	\$ 3,191	\$ 2,912	\$ 2,800	\$ 13,365
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 12,351,492	\$ 11,799,734	\$ 11,230,007	\$ 10,876,930	\$ 9,096,736
20% R/W Category - Other	CCR450	\$ 509,748	\$ 506,899	\$ 539,176	\$ 576,596	\$ 531,628
20% R/W Category - Assets Total	CCR455	\$ 19,792,922	\$ 19,605,635	\$ 19,193,925	\$ 19,746,880	\$ 18,536,018
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,958,584	\$ 3,921,126	\$ 3,838,784	\$ 3,949,375	\$ 3,707,203
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 8,091,654	\$ 7,631,107	\$ 6,962,673	\$ 6,835,895	\$ 6,471,945
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 40,912	\$ 41,754	\$ 111,878	\$ 37,613	\$ 31,479
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 1,995	\$ 2,179	\$ 2,318	\$ 2,468
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 178	\$ 177	\$ 178	\$ 177	\$ 179
50% R/W Category - Other	CCR480	\$ 146,251	\$ 142,101	\$ 45,523	\$ 43,217	\$ 44,676
50% R/W Category - Assets Total	CCR485	\$ 8,278,995	\$ 7,817,134	\$ 7,122,431	\$ 6,919,220	\$ 6,550,747
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 4,139,504	\$ 3,908,573	\$ 3,561,221	\$ 3,459,616	\$ 3,275,375

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Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 54,207	\$ 97,475	\$ 11,469	\$ 23,059	N/A
100% R/W Category - All Other Assets	CCR506	\$ 24,027,254	\$ 22,588,408	\$ 22,560,318	\$ 20,536,697	N/A
100% R/W Category - Assets Total	CCR510	\$ 24,081,461	\$ 22,685,883	\$ 22,571,787	\$ 20,559,756	\$ 21,252,221
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 24,081,461	\$ 22,685,883	\$ 22,571,787	\$ 20,559,756	\$ 21,252,221
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	\$ 52,936,057	\$ 51,392,892	\$ 50,646,539	\$ 49,287,140	\$ 47,519,180
Subtotal Risk-Weighted Assets	CCR75	\$ 32,179,545	\$ 30,515,579	\$ 29,971,790	\$ 27,968,744	\$ 28,234,796
Excess Allowances for Loan and Lease Losses	CCR530	\$ 388	\$ 313	\$ 905	\$ 951	\$ 1,273
Total Risk-Weighted Assets	CCR78	\$ 32,179,157	\$ 30,515,266	\$ 29,970,885	\$ 27,967,793	\$ 28,233,523
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,574,331	\$ 2,441,222	\$ 2,398,315	\$ 2,238,105	\$ 2,259,402
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.37%	7.25%	7.10%	7.17%	6.99%
Total Risk-Based Capital Ratio	CCR820	12.30%	12.48%	12.30%	12.97%	12.17%
Tier 1 Risk-Based Capital Ratio	CCR830	11.48%	11.61%	11.39%	11.95%	11.17%
Tangible Equity Ratio	CCR840	7.37%	7.25%	7.10%	7.17%	6.99%

*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.