

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 3:49 PM

TFR Industry Aggregate Report
93042 - OTS-Regulated: Pennsylvania
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		45	46	47	48	51
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	0	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	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,117,890	\$ 6,621,609	\$ 6,523,494	\$ 6,629,070	\$ 7,061,913
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,007,717	\$ 1,095,612	\$ 1,199,230	\$ 1,078,679	\$ 1,232,577
Interest-Earning Deposits in FHLBs	SC112	\$ 331,387	\$ 313,752	\$ 352,805	\$ 491,460	\$ 486,602
Other Interest-Earning Deposits	SC118	\$ 333,704	\$ 307,882	\$ 170,571	\$ 172,631	\$ 164,547
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 282,167	\$ 448,443	\$ 202,998	\$ 203,676	\$ 11,714
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,185,657	\$ 1,265,227	\$ 1,448,855	\$ 1,358,659	\$ 1,429,266
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,374,007	\$ 1,340,394	\$ 1,384,964	\$ 1,419,001	\$ 1,345,462
State and Municipal Obligations	SC180	\$ 1,000,473	\$ 1,132,819	\$ 1,040,388	\$ 1,107,927	\$ 1,300,995
Securities Backed by Nonmortgage Loans	SC182	\$ 52,229	\$ 52,603	\$ 56,127	\$ 55,336	N/A
Other Investment Securities	SC185	\$ 522,475	\$ 630,049	\$ 636,025	\$ 706,858	\$ 1,045,245
Accrued Interest Receivable	SC191	\$ 28,074	\$ 34,828	\$ 31,531	\$ 34,843	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 13,162,201	\$ 15,774,870	\$ 16,564,075	\$ 16,400,556	N/A
Mortgage-Backed Securities - Total	SC22	\$ 13,162,201	\$ 15,774,870	\$ 16,564,075	\$ 16,400,556	\$ 16,285,607
Pass-Through - Total	SUB0073	\$ 9,843,966	\$ 12,290,901	\$ 13,267,072	\$ 12,632,180	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 7,316,261	\$ 10,097,098	\$ 10,998,212	\$ 10,399,557	\$ 11,265,685
Other Pass-Through	SC215	\$ 2,527,705	\$ 2,193,803	\$ 2,268,860	\$ 2,232,623	\$ 2,147,386
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,264,520	\$ 3,416,003	\$ 3,227,273	\$ 3,701,797	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,418,969	\$ 427,653	\$ 265,226	\$ 663,721	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 751,209	\$ 1,267,652	\$ 1,317,193	\$ 1,195,174	N/A
Other	SC222	\$ 1,094,342	\$ 1,720,698	\$ 1,644,854	\$ 1,842,902	N/A
Accrued Interest Receivable	SC228	\$ 53,715	\$ 67,966	\$ 69,730	\$ 66,579	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	\$ 35,440,593	\$ 33,876,865	\$ 28,804,092	\$ 28,196,428	N/A
Mortgage Loans - Total	SC26	\$ 35,220,094	\$ 33,657,232	\$ 28,593,081	\$ 27,987,386	\$ 28,192,280
Construction Loans - Total	SUB0100	\$ 1,536,847	\$ 1,435,811	\$ 1,304,721	\$ 1,228,344	\$ 1,389,946
Residential - Total	SUB0110	\$ 954,634	\$ 789,692	\$ 679,962	\$ 610,083	\$ 683,545
1-4 Dwelling Units	SC230	\$ 691,559	\$ 606,284	\$ 474,768	\$ 428,125	\$ 493,130
Multifamily (5 or more) Dwelling Units	SC235	\$ 263,075	\$ 183,408	\$ 205,194	\$ 181,958	\$ 190,415
Nonresidential Property	SC240	\$ 582,213	\$ 646,119	\$ 624,759	\$ 618,261	\$ 706,401
Permanent Loans - Total	SUB0121	\$ 33,746,756	\$ 32,292,413	\$ 27,378,417	\$ 26,846,556	N/A
Residential - Total	SUB0131	\$ 27,620,282	\$ 26,102,136	\$ 21,943,369	\$ 21,416,560	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 26,912,969	\$ 25,430,481	\$ 21,314,615	\$ 20,752,254	N/A
Revolving Open-End Loans	SC251	\$ 3,424,678	\$ 3,268,776	\$ 2,916,921	\$ 2,745,435	\$ 2,645,444
All Other - First Liens	SC254	\$ 19,445,286	\$ 18,706,005	\$ 15,429,926	\$ 15,146,941	N/A
All Other - Junior Liens	SC255	\$ 4,043,005	\$ 3,455,700	\$ 2,967,768	\$ 2,859,878	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 707,313	\$ 671,655	\$ 628,754	\$ 664,306	\$ 742,177
Nonresidential Property (Except Land)	SC260	\$ 5,871,363	\$ 5,990,457	\$ 5,246,260	\$ 5,251,225	\$ 5,210,104
Land	SC265	\$ 255,111	\$ 199,820	\$ 188,788	\$ 178,771	\$ 201,148
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,580,725	\$ 5,186,697	\$ 1,104,186	N/A	N/A
Accrued Interest Receivable	SC272	\$ 152,311	\$ 141,886	\$ 117,295	\$ 115,612	\$ 120,133
Advances for Taxes and Insurance	SC275	\$ 4,679	\$ 6,755	\$ 3,659	\$ 5,916	\$ 4,479
Allowance for Loan and Lease Losses	SC283	\$ 220,499	\$ 219,633	\$ 211,011	\$ 209,042	\$ 186,582
Nonmortgage Loans - Gross	SUB0162	\$ 14,386,915	\$ 14,246,018	\$ 13,143,279	\$ 12,763,387	N/A
Nonmortgage Loans - Total	SC31	\$ 14,084,890	\$ 13,949,599	\$ 12,892,673	\$ 12,507,070	\$ 12,260,353
Commercial Loans - Total	SC32	\$ 8,608,064	\$ 8,310,275	\$ 7,926,705	\$ 7,671,177	\$ 7,343,735
Secured	SC300	\$ 7,408,106	\$ 7,109,212	\$ 6,801,138	\$ 6,581,712	\$ 6,203,744
Unsecured	SC303	\$ 941,049	\$ 937,872	\$ 845,270	\$ 778,019	\$ 827,828
Lease Receivables	SC306	\$ 258,909	\$ 263,191	\$ 280,297	\$ 311,446	\$ 312,163
Consumer Loans - Total	SC35	\$ 5,708,781	\$ 5,872,833	\$ 5,155,101	\$ 5,033,452	\$ 5,125,176
Loans on Deposits	SC310	\$ 28,575	\$ 31,250	\$ 27,016	\$ 30,108	\$ 32,344
Home Improvement Loans (Not secured by real estate)	SC316	\$ 15,384	\$ 15,701	\$ 16,095	\$ 16,704	\$ 567,529
Education Loans	SC320	\$ 150,072	\$ 130,423	\$ 113,977	\$ 136,853	\$ 129,342
Auto Loans	SC323	\$ 4,467,792	\$ 4,605,435	\$ 3,868,255	\$ 3,876,757	\$ 3,508,474
Mobile Home Loans	SC326	\$ 111,080	\$ 106,096	\$ 107,140	\$ 111,034	\$ 115,092
Credit Cards	SC328	\$ 10,477	\$ 10,245	\$ 11,085	\$ 11,753	\$ 259,513

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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	\$ 925,401	\$ 973,683	\$ 1,011,533	\$ 850,243	\$ 512,882
Accrued Interest Receivable	SC348	\$ 70,070	\$ 62,910	\$ 61,473	\$ 58,758	\$ 59,014
Allowance for Loan and Lease Losses	SC357	\$ 302,025	\$ 296,419	\$ 250,606	\$ 256,317	\$ 267,572
Reposessed Assets - Gross	SUB0201	\$ 26,505	\$ 30,857	\$ 33,151	\$ 33,535	\$ 32,393
Reposessed Assets - Total	SC40	\$ 26,129	\$ 30,454	\$ 32,808	\$ 33,091	\$ 31,978
Real Estate - Total	SUB0210	\$ 21,090	\$ 25,701	\$ 28,109	\$ 27,639	\$ 24,358
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 92	\$ 0
Residential - Total	SUB0225	\$ 11,598	\$ 16,482	\$ 15,215	\$ 17,632	\$ 14,151
1-4 Dwelling Units	SC415	\$ 10,186	\$ 15,080	\$ 15,215	\$ 17,632	\$ 14,151
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,412	\$ 1,402	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 8,489	\$ 8,130	\$ 11,895	\$ 8,627	\$ 8,895
Land	SC428	\$ 1,003	\$ 1,089	\$ 999	\$ 1,288	\$ 1,312
Other Reposessed Assets	SC430	\$ 5,415	\$ 5,156	\$ 5,042	\$ 5,896	\$ 8,035
General Valuation Allowances	SC441	\$ 376	\$ 403	\$ 343	\$ 444	\$ 415
Real Estate Held for Investment	SC45	\$ 2,261	\$ 2,290	\$ 2,310	\$ 2,329	\$ 14,022
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 956,953	\$ 921,054	\$ 826,233	\$ 752,844	\$ 746,077
Federal Home Loan Bank Stock	SC510	\$ 795,792	\$ 786,263	\$ 699,175	\$ 630,658	\$ 634,439
Other	SC540	\$ 161,161	\$ 134,791	\$ 127,058	\$ 122,186	\$ 111,638
Office Premises and Equipment	SC55	\$ 578,273	\$ 573,409	\$ 509,097	\$ 514,750	\$ 539,612
Other Assets - Gross	SUB0262	\$ 5,204,207	\$ 5,449,567	\$ 4,485,622	\$ 4,518,546	N/A
Other Assets - Total	SC59	\$ 5,203,907	\$ 5,449,267	\$ 4,485,622	\$ 4,518,546	\$ 3,893,377
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 161,359	\$ 157,697	\$ 156,012	\$ 187,382	\$ 109,004
Bank-Owned Life Insurance - Other	SC625	\$ 954,090	\$ 948,008	\$ 919,303	\$ 893,440	\$ 961,797
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 86,382	\$ 86,711	\$ 96,867	\$ 79,096	\$ 91,530
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 402	\$ 392	\$ 357	\$ 325	\$ 690
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 2,411,618	\$ 2,443,491	\$ 1,574,450	\$ 1,585,713	\$ 1,342,401
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 42,419	\$ 44,450	\$ 45,724	\$ 48,677	\$ 72,162
Other Assets	SC689	\$ 1,547,937	\$ 1,768,818	\$ 1,692,909	\$ 1,723,913	\$ 1,901,675
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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Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 300	\$ 300	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 523,200	\$ 516,755	\$ 461,960	\$ 465,803	N/A
Total Assets - Gross	SUB0283	\$ 75,875,798	\$ 77,496,539	\$ 70,891,353	\$ 69,811,445	N/A
Total Assets	SC60	\$ 75,352,598	\$ 76,979,784	\$ 70,429,393	\$ 69,345,642	\$ 69,045,392
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 47,310,807	\$ 47,819,055	\$ 44,674,437	\$ 44,221,452	\$ 44,381,505
Deposits	SC710	\$ 47,059,924	\$ 47,602,103	\$ 44,379,457	\$ 43,921,003	\$ 44,112,068
Escrows	SC712	\$ 258,542	\$ 213,273	\$ 294,055	\$ 298,257	\$ 269,695
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 7,659	\$ 3,679	\$ 925	\$ 2,192	\$- 258
Borrowings - Total	SC72	\$ 19,314,500	\$ 20,519,292	\$ 18,487,286	\$ 17,527,184	\$ 17,571,150
Advances from FHLBank	SC720	\$ 13,670,907	\$ 14,045,405	\$ 12,602,505	\$ 10,635,650	\$ 11,353,461
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,717,622	\$ 3,944,474	\$ 3,373,008	\$ 4,212,897	\$ 3,683,772
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 782,139	\$ 783,854	\$ 762,338	\$ 793,724	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	\$ 2,143,832	\$ 1,745,559	\$ 1,749,435	\$ 1,884,913	\$ 1,758,652
Other Liabilities - Total	SC75	\$ 718,603	\$ 832,382	\$ 741,543	\$ 861,249	\$ 752,494
Accrued Interest Payable - Deposits	SC763	\$ 35,585	\$ 43,434	\$ 32,178	\$ 37,470	\$ 28,663
Accrued Interest Payable - Other	SC766	\$ 136,133	\$ 117,093	\$ 122,171	\$ 109,343	\$ 115,612
Accrued Taxes	SC776	\$ 25,319	\$ 69,691	\$ 42,649	\$ 44,014	\$ 49,562
Accounts Payable	SC780	\$ 227,452	\$ 252,018	\$ 129,136	\$ 151,635	\$ 163,235
Deferred Income Taxes	SC790	\$ 21,427	\$ 20,360	\$ 16,638	\$ 23,916	\$ 20,022
Other Liabilities and Deferred Income	SC796	\$ 272,687	\$ 329,786	\$ 398,771	\$ 494,871	\$ 375,400
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	\$ 67,343,910	\$ 69,170,729	\$ 63,903,266	\$ 62,609,885	\$ 62,705,149

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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	\$ 139,627	\$ 139,293	\$ 138,770	\$ 138,449	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 7,869,061	\$ 7,669,761	\$ 6,387,360	\$ 6,597,308	\$ 6,201,418
Stock - Total	SUB0311	\$ 4,724,996	\$ 4,735,638	\$ 3,589,188	\$ 3,606,364	\$ 3,366,006
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,750
Common Stock - Par Value	SC820	\$ 4,798	\$ 5,028	\$ 5,028	\$ 5,019	\$ 9,841
Common Stock - Paid in Excess of Par	SC830	\$ 4,720,198	\$ 4,730,610	\$ 3,584,160	\$ 3,601,345	\$ 3,354,415
Accumulated Other Comprehensive Income - Total	SC86	\$- 74,851	\$- 110,960	\$- 243,573	\$ 59,819	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 11,145	\$- 29,197	\$- 164,988	\$ 152,477	\$ 73,514
Gains (Losses) on Cash Flow Hedges	SC865	\$- 63,688	\$- 81,757	\$- 78,579	\$- 92,652	N/A
Other	SC870	\$- 18	\$- 6	\$- 6	\$- 6	N/A
Retained Earnings	SC880	\$ 3,248,558	\$ 3,077,236	\$ 3,074,220	\$ 2,963,057	\$ 2,900,034
Other Components of Equity Capital	SC891	\$- 29,642	\$- 32,153	\$- 32,475	\$- 31,932	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 75,352,598	\$ 76,979,783	\$ 70,429,396	\$ 69,345,642	\$ 69,045,394

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	4	\$ 20
3	Federal, State, or other taxes receivable	18	\$ 14,493
4	Net deferred tax assets	18	\$ 21,358
6	Prepaid deposit insurance premiums	2	\$ 15
7	Prepaid expenses	38	\$ 286,750
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 4,069
14	Other noninterest-bearing short-term accounts recv	9	\$ 16,205
19	Receivables fr a broker for unsettled transactions	1	\$ 234,484
22	Unapplied loan disbursements	1	\$ 236
99	Other	27	\$ 447,772

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 149
4	Nonrefundable loan fees received prior to closing	4	\$ 969
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 34
7	Deferred gains from the sale of real estate	1	\$ 316
10	Amounts due brokers for unsettled transactions	1	\$ 1,388
11	The liability recorded for post-retirement benefit	12	\$ 8,885
14	Unapplied loan payments received	3	\$ 37,136
16	Recourse loan liability	1	\$ 308
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 33,783
20	F/V of all derivative instru. reportable as liab.	2	\$ 91,087
21	Liabilities for credit losses on OBS credit exposures	1	\$ 2,935
99	Other	38	\$ 20,465

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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	\$ 866,012	\$ 824,904	\$ 749,744	\$ 747,285	\$ 764,781
Deposits and Investment Securities	SO115	\$ 55,009	\$ 57,384	\$ 56,703	\$ 56,605	N/A
Mortgage-Backed Securities	SO125	\$ 157,445	\$ 179,171	\$ 176,513	\$ 176,295	N/A
Mortgage Loans	SO141	\$ 464,872	\$ 411,747	\$ 359,214	\$ 361,728	N/A
Nonmortgage Loans - Total	SUB0950	\$ 188,686	\$ 176,602	\$ 157,314	\$ 152,657	N/A
Commercial Loans and Leases	SO160	\$ 113,088	\$ 101,034	\$ 90,787	\$ 86,229	\$ 85,772
Consumer Loans and Leases	SO171	\$ 75,598	\$ 75,568	\$ 66,527	\$ 66,428	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,892	\$ 3,445	\$ 2,337	\$ 2,411	\$ 1,889
Federal Home Loan Bank Stock	SO181	\$ 4,873	\$ 3,444	\$ 2,337	\$ 2,391	\$ 1,889
Other	SO185	\$ 19	\$ 1	\$ 0	\$ 20	N/A
Interest Expense - Total	SO21	\$ 331,628	\$ 308,167	\$ 265,915	\$ 270,685	\$ 288,051
Deposits	SO215	\$ 163,987	\$ 155,634	\$ 135,422	\$ 139,504	\$ 154,366
Escrows	SO225	\$ 112	\$ 110	\$ 111	\$ 108	\$ 121
Advances from FHLBank	SO230	\$ 135,709	\$ 123,065	\$ 112,667	\$ 113,785	\$ 115,381
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 7,668	\$ 6,878	\$ 6,568	\$ 6,096	\$ 6,207
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 24,152	\$ 22,480	\$ 11,147	\$ 11,192	\$ 11,976
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 539,276	\$ 520,182	\$ 486,166	\$ 479,011	\$ 478,619
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 68,696	\$ 28,098	\$ 34,609	\$ 48,299	\$ 45,344
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 470,580	\$ 492,084	\$ 451,557	\$ 430,712	\$ 433,275
Noninterest Income - Total	SO42	\$ 166,995	\$ 163,990	\$ 169,884	\$ 202,267	\$ 183,967
Mortgage Loan Serving Fees	SO410	\$ 2,446	\$- 8,110	\$ 17,051	\$- 11,704	\$- 401
Other Fees and Charges	SO420	\$ 142,864	\$ 135,768	\$ 131,821	\$ 122,097	\$ 126,789
Net Income (Loss) from Other - Total	SUB0451	\$- 1,043	\$ 26,755	\$ 4,032	\$ 44,629	\$ 33,901
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 5,266	\$ 25,483	\$ 3,940	\$ 45,297	\$ 32,044
Operations & Sale of Repossessed Assets	SO461	\$- 942	\$ 471	\$- 101	\$- 250	\$- 495
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 157	\$ 44	\$- 255	\$ 94	\$- 98
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 230	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 1,163	\$ 642	\$ 589	\$ 215	\$ 775

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 233	\$ 53	\$ 165	\$ 1,099	\$ 2,396
Trading Assets (Realized and Unrealized)	SO485	\$ 3,612	\$ 62	\$- 536	\$- 1,826	\$- 721
Other Noninterest Income	SO488	\$ 22,728	\$ 9,577	\$ 16,980	\$ 47,245	\$ 23,678
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	\$ 409,145	\$ 401,085	\$ 387,940	\$ 406,738	\$ 389,577
All Personnel Compensation and Expense	SO510	\$ 195,667	\$ 181,399	\$ 176,852	\$ 174,435	\$ 178,838
Legal Expense	SO520	\$ 3,881	\$ 3,518	\$ 2,585	\$ 3,474	\$ 3,498
Office Occupancy and Equipment Expense	SO530	\$ 105,658	\$ 99,123	\$ 97,036	\$ 97,558	\$ 100,739
Marketing and Other Professional Services	SO540	\$ 28,261	\$ 27,464	\$ 24,861	\$ 24,701	\$ 27,537
Loan Servicing Fees	SO550	\$ 1,670	\$ 1,404	\$ 1,096	\$ 945	\$ 1,224
Goodwill and Other Intangibles Expense	SO560	\$ 18,468	\$ 20,257	\$ 25,873	\$ 17,938	\$ 18,447
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 123	\$ 130	\$- 46	\$ 9	\$ 128
Other Noninterest Expense	SO580	\$ 55,417	\$ 67,790	\$ 59,683	\$ 87,678	\$ 59,166
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	\$ 228,430	\$ 254,989	\$ 233,501	\$ 226,241	\$ 227,665
Income Taxes - Total	SO71	\$ 54,617	\$ 73,604	\$ 67,366	\$ 69,649	\$ 64,696
Federal	SO710	\$ 36,382	\$ 56,418	\$ 50,826	\$ 53,897	\$ 53,532
State, Local & Other	SO720	\$ 18,235	\$ 17,186	\$ 16,540	\$ 15,752	\$ 11,164
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 173,813	\$ 181,385	\$ 166,135	\$ 156,592	\$ 162,969
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 173,813	\$ 181,385	\$ 166,135	\$ 156,592	\$ 162,969

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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	13	\$ 169
5	Net income(loss) from real estate held for invest	1	\$ 31
6	Net income(loss)-equity invest in uncons sub org	4	\$- 5,403
7	Net income(loss) from leased property	2	\$ 6
9	Net income from data processing lease/services	1	\$ 30
14	Interest Income from CNFIs reported on SC655	1	\$ 34
15	Income from corporate-owned life insurance	15	\$ 12,253
19	Realized/unrealized gains on derivatives	1	\$ 75
99	Other	34	\$ 6,773

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 60
2	OTS assessments	9	\$ 153
6	Supervisory examination fees	3	\$ 44
7	Office supplies, printing, and postage	30	\$ 13,503
8	Telephone, including data lines	10	\$ 6,611
9	Loan origination expense	3	\$ 241
10	ATM expense	12	\$ 1,150
12	Acquisition and organization costs	2	\$- 2,646
14	Losses from fraud	1	\$ 4
17	Charitable contributions	8	\$ 872
99	Other	39	\$ 5,339

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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	\$ 3,164,339	\$ 2,301,234	\$ 1,485,943	\$ 747,285	\$ 3,107,144
YTD - Deposits and Investment Securities	Y_SO115	\$ 221,135	\$ 166,581	\$ 112,311	\$ 56,605	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 683,838	\$ 527,566	\$ 350,640	\$ 176,295	N/A
YTD - Mortgage Loans	Y_SO141	\$ 1,584,889	\$ 1,121,136	\$ 713,581	\$ 361,728	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 390,505	\$ 277,565	\$ 176,531	\$ 86,229	\$ 353,042
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 283,972	\$ 208,386	\$ 132,880	\$ 66,428	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 13,018	\$ 8,143	\$ 4,712	\$ 2,411	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 12,978	\$ 8,122	\$ 4,692	\$ 2,391	N/A
YTD - Other	Y_SO185	\$ 40	\$ 21	\$ 20	\$ 20	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 1,164,350	\$ 834,990	\$ 531,302	\$ 270,685	\$ 1,245,565
YTD - Deposits	Y_SO215	\$ 586,383	\$ 423,768	\$ 272,221	\$ 139,504	\$ 693,193
YTD - Escrows	Y_SO225	\$ 435	\$ 323	\$ 219	\$ 108	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 481,351	\$ 346,538	\$ 223,859	\$ 113,785	\$ 487,516
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 27,210	\$ 19,542	\$ 12,664	\$ 6,096	\$ 19,055
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 68,971	\$ 44,819	\$ 22,339	\$ 11,192	\$ 45,145
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,013,007	\$ 1,474,387	\$ 959,353	\$ 479,011	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 179,303	\$ 110,607	\$ 82,474	\$ 48,299	\$ 192,980
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,833,704	\$ 1,363,780	\$ 876,879	\$ 430,712	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 703,302	\$ 534,827	\$ 371,100	\$ 202,267	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 335	\$- 2,781	\$ 5,347	\$- 11,704	\$- 8,707
YTD - Other Fees and Charges	Y_SO420	\$ 531,674	\$ 388,834	\$ 253,349	\$ 122,097	\$ 473,718
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 75,851	\$ 75,301	\$ 48,462	\$ 44,629	\$ 160,536
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 70,875	\$ 74,518	\$ 49,035	\$ 45,297	\$ 182,507
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 765	\$ 207	\$- 348	\$- 250	\$- 1,886
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 40	\$- 117	\$- 161	\$ 94	\$- 605
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 230	\$ 230	\$ 230	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,609	\$ 1,446	\$ 804	\$ 215	\$ 3,113

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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	\$ 1,550	\$ 1,317	\$ 1,264	\$ 1,099	\$ 7,182
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,312	\$- 2,300	\$- 2,362	\$- 1,826	\$- 29,775
YTD - Other Noninterest Income	Y_SO488	\$ 96,112	\$ 73,473	\$ 63,942	\$ 47,245	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,580,258	\$ 1,187,414	\$ 790,153	\$ 406,738	\$ 1,539,205
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 718,536	\$ 528,055	\$ 348,777	\$ 174,435	\$ 692,424
YTD - Legal Expense	Y_SO520	\$ 13,386	\$ 9,539	\$ 6,038	\$ 3,474	\$ 14,530
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 397,750	\$ 292,233	\$ 193,608	\$ 97,558	\$ 394,245
YTD - Marketing and Other Professional Services	Y_SO540	\$ 104,667	\$ 76,648	\$ 49,317	\$ 24,701	\$ 107,835
YTD - Loan Servicing Fees	Y_SO550	\$ 5,106	\$ 3,436	\$ 2,033	\$ 945	\$ 4,087
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 74,580	\$ 64,068	\$ 43,811	\$ 17,938	\$ 76,050
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 216	\$ 93	\$- 37	\$ 9	\$ 2,826
YTD - Other Noninterest Expense	Y_SO580	\$ 266,017	\$ 213,342	\$ 146,606	\$ 87,678	\$ 247,208
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 956,748	\$ 711,193	\$ 457,826	\$ 226,241	\$ 914,059
YTD - Income Taxes - Total	Y_SO71	\$ 267,524	\$ 209,504	\$ 136,527	\$ 69,649	\$ 265,958
YTD - Federal	Y_SO710	\$ 199,725	\$ 160,233	\$ 104,328	\$ 53,897	\$ 246,337
YTD - State, Local, and Other	Y_SO720	\$ 67,799	\$ 49,271	\$ 32,199	\$ 15,752	\$ 19,621
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 689,224	\$ 501,689	\$ 321,299	\$ 156,592	\$ 648,101
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 108
YTD - Net Income (Loss)	Y_SO91	\$ 689,224	\$ 501,689	\$ 321,299	\$ 156,592	\$ 648,209

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	\$ 516,348	\$ 461,787	\$ 460,985	\$ 440,939	\$ 449,358
Net Provision for Loss	VA115	\$ 68,643	\$ 28,151	\$ 34,571	\$ 48,257	\$ 45,359
Transfers	VA125	\$- 34,665	\$ 44	\$- 91	\$- 949	\$- 632
Recoveries	VA135	\$ 12,623	\$ 10,166	\$ 9,402	\$ 13,532	\$ 11,755
Adjustments	VA145	\$ 9	\$ 49,398	\$ 5	\$ 14,601	\$- 2,870
Charge-offs	VA155	\$ 39,757	\$ 32,793	\$ 42,912	\$ 50,529	\$ 48,376
General Valuation Allowances - Ending Balance	VA165	\$ 523,201	\$ 516,753	\$ 461,960	\$ 465,851	\$ 454,594
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,133	\$ 5,932	\$ 6,923	\$ 6,409	\$ 11,611
Net Provision for Loss	VA118	\$ 176	\$ 77	\$- 8	\$ 51	\$ 113

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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	\$ 34,665	\$- 44	\$ 91	\$ 949	\$ 632
Adjustments	VA148	\$ 0	\$ 4	\$ 404	\$ 0	\$ 0
Charge-offs	VA158	\$ 32,468	\$ 797	\$ 526	\$ 486	\$ 4,697
Specific Valuation Allowances - Ending Balance	VA168	\$ 7,506	\$ 5,133	\$ 6,884	\$ 6,923	\$ 7,659
Total Valuation Allowances - Beginning Balance	VA110	\$ 521,481	\$ 467,680	\$ 467,908	\$ 447,348	\$ 460,969
Net Provision for Loss	VA120	\$ 68,819	\$ 28,228	\$ 34,563	\$ 48,308	\$ 45,472
Recoveries	VA140	\$ 12,623	\$ 10,166	\$ 9,402	\$ 13,532	\$ 11,755
Adjustments	VA150	\$ 9	\$ 49,402	\$ 409	\$ 14,601	\$- 2,870
Charge-offs	VA160	\$ 72,225	\$ 33,590	\$ 43,438	\$ 51,015	\$ 53,073
Total Valuation Allowances - Ending Balance	VA170	\$ 530,707	\$ 521,886	\$ 468,844	\$ 472,774	\$ 462,253
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 39,757	\$ 32,793	\$ 42,912	\$ 50,529	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	\$ 5,398	\$ 5,294	\$ 9,650	\$ 7,810	\$ 2,183
Construction - Total	SUB2030	\$ 0	\$ 13	\$ 13	\$ 118	\$ 21
1-4 Dwelling Units	VA420	\$ 0	\$ 13	\$ 13	\$ 118	\$ 21
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 5,398	\$ 5,281	\$ 9,637	\$ 7,692	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 227	\$ 115	\$ 32	\$ 255	\$ 93
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,380	\$ 1,255	\$ 1,246	\$ 1,611	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,280	\$ 2,990	\$ 1,651	\$ 2,099	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 68	\$ 119
Nonresidential Property (Except Land)	VA480	\$ 1,511	\$ 921	\$ 6,708	\$ 3,659	\$ 599
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 34,195	\$ 27,469	\$ 33,245	\$ 42,675	\$ 46,059
Commercial Loans	VA520	\$ 13,591	\$ 12,841	\$ 16,668	\$ 24,976	\$ 30,655
Consumer Loans - Total	SUB2061	\$ 20,604	\$ 14,628	\$ 16,577	\$ 17,699	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 72	\$ 44	\$ 0	\$ 69	\$ 2,221
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 17,592	\$ 11,984	\$ 13,759	\$ 14,619	\$ 10,249
Mobile Home Loans	VA550	\$ 145	\$ 56	\$ 19	\$ 62	\$ 66

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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	\$ 147	\$ 115	\$ 94	\$ 92	\$ 209
Other	VA560	\$ 2,648	\$ 2,429	\$ 2,705	\$ 2,857	\$ 2,658
Repossessed Assets - Total	VA60	\$ 164	\$ 30	\$ 17	\$ 44	\$ 133
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 44	\$ 0	\$ 17	\$ 44	\$ 19
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 120	\$ 30	\$ 0	\$ 0	\$ 101
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
GVA Recoveries - Assets - Total	SUB2126	\$ 12,623	\$ 10,166	\$ 9,402	\$ 13,532	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	\$ 2,310	\$ 3,141	\$ 1,986	\$ 2,088	\$ 4,605
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 7	\$ 0	\$ 255
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 7	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 254
Permanent - Total	SUB2141	\$ 2,310	\$ 3,141	\$ 1,979	\$ 2,088	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 20	\$ 74	\$ 3	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 232	\$ 135	\$ 317	\$ 366	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,128	\$ 1,701	\$ 1,458	\$ 1,505	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 947	\$ 1,285	\$ 130	\$ 187	\$ 2,594
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 27	\$ 72
Nonmortgage Loans - Total	VA57	\$ 10,311	\$ 7,022	\$ 7,414	\$ 11,443	\$ 7,150
Commercial Loans	VA521	\$ 3,021	\$ 1,857	\$ 1,939	\$ 4,322	\$ 2,268
Consumer Loans - Total	SUB2161	\$ 7,290	\$ 5,165	\$ 5,475	\$ 7,121	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 3	\$ 1	\$ 0	\$ 5	\$ 283
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 6,724	\$ 4,602	\$ 4,918	\$ 6,225	\$ 3,995

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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	\$ 7	\$ 4	\$ 5	\$ 4	\$ 5
Credit Cards	VA557	\$ 22	\$ 16	\$ 14	\$ 29	\$ 21
Other	VA561	\$ 534	\$ 542	\$ 538	\$ 858	\$ 578
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 2	\$ 3	\$ 2	\$ 1	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 34,840	\$ 33	\$ 83	\$ 1,004	N/A
Deposits and Investment Securities	VA38	\$ 32,110	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 2,565	\$- 81	\$ 205	\$ 529	\$ 862
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$- 1	\$ 27
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$- 1	\$- 1
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
Permanent - Total	SUB2241	\$ 2,565	\$- 81	\$ 205	\$ 530	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 3	\$- 2	\$ 22	\$ 93	\$ 8
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 309	\$ 23	\$- 11	\$- 11	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,273	\$- 60	\$ 140	\$ 404	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 35	\$ 60	\$ 50	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 986	\$- 7	\$- 6	\$- 6	\$- 8
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 171	\$ 87	\$- 145	\$ 365	\$- 147
Commercial Loans	VA522	\$ 220	\$ 63	\$- 175	\$ 314	\$- 181
Consumer Loans - Total	SUB2261	\$- 49	\$ 24	\$ 30	\$ 51	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 20	\$- 10	\$- 5	\$- 1	\$ 42
Education Loans	VA532	\$ 0	\$ 1	\$ 1	\$ 0	\$ 1
Auto Loans	VA542	\$- 15	\$ 12	\$- 3	\$ 8	\$ 6
Mobile Home Loans	VA552	\$- 3	\$- 1	\$ 14	\$- 9	\$ 0
Credit Cards	VA558	\$- 9	\$ 28	\$ 27	\$ 4	\$- 45
Other	VA562	\$- 42	\$- 6	\$- 4	\$ 49	\$ 30
Reposessed Assets - Total	VA62	\$- 6	\$ 27	\$ 55	\$ 35	\$ 30
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 10	\$ 11	\$- 15	\$ 31
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	\$ 0	\$ 50	\$- 1
Real Estate - Land	VA629	\$- 6	\$ 17	\$ 44	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$- 75	\$ 75	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 61,974	\$ 22,660	\$ 33,593	\$ 38,001	N/A
Deposits and Investment Securities	VA39	\$ 32,110	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 5,653	\$ 2,072	\$ 7,869	\$ 6,251	\$- 1,560
Construction - Total	SUB2330	\$ 0	\$ 13	\$ 6	\$ 117	\$- 207
1-4 Dwelling Units	VA425	\$ 0	\$ 13	\$ 6	\$ 117	\$ 19
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$- 226
Permanent - Total	SUB2341	\$ 5,653	\$ 2,059	\$ 7,863	\$ 6,134	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 221	\$ 93	\$- 20	\$ 345	\$ 98
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,457	\$ 1,143	\$ 918	\$ 1,234	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 2,425	\$ 1,229	\$ 333	\$ 998	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 35	\$ 60	\$ 118	\$ 119
Nonresidential Property (Except Land)	VA485	\$ 1,550	\$- 371	\$ 6,572	\$ 3,466	\$- 2,003
Land	VA495	\$ 0	\$ 0	\$ 0	\$- 27	\$- 72
Nonmortgage Loans - Total	VA59	\$ 24,055	\$ 20,534	\$ 25,686	\$ 31,597	\$ 38,762
Commercial Loans	VA525	\$ 10,790	\$ 11,047	\$ 14,554	\$ 20,968	\$ 28,206
Consumer Loans - Total	SUB2361	\$ 13,265	\$ 9,487	\$ 11,132	\$ 10,629	N/A
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ 89	\$ 33	\$- 5	\$ 63	\$ 1,980
Education Loans	VA535	\$ 0	\$ 1	\$ 1	\$ 0	\$ 1
Auto Loans	VA545	\$ 10,853	\$ 7,394	\$ 8,838	\$ 8,402	\$ 6,260
Mobile Home Loans	VA555	\$ 135	\$ 51	\$ 28	\$ 49	\$ 61
Credit Cards	VA559	\$ 116	\$ 127	\$ 107	\$ 67	\$ 143
Other	VA565	\$ 2,072	\$ 1,881	\$ 2,163	\$ 2,048	\$ 2,110
Repossessed Assets - Total	VA65	\$ 158	\$ 57	\$ 72	\$ 79	\$ 163
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 44	\$ 10	\$ 28	\$ 29	\$ 50

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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	\$ 120	\$ 30	\$ 0	\$ 50	\$ 100
Real Estate - Land	VA631	\$- 6	\$ 17	\$ 44	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 2	\$- 3	\$- 77	\$ 74	\$ 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,641	\$ 2,431	\$ 2,293	\$ 2,482	\$ 3,732
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,659	\$ 8,456	\$ 10,387	\$ 10,989	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,873	\$ 5,905	\$ 8,443	\$ 4,935	\$ 7,780
Construction	VA951	\$ 0	\$ 30	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 2,465	\$ 3,982	\$ 4,382	\$ 4,873	\$ 5,161
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 15	\$ 1,402	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 2,393	\$ 491	\$ 4,061	\$ 62	\$ 1,621
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 998
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 412,691	\$ 432,692	\$ 370,596	\$ 399,252	\$ 371,869
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 568,327	\$ 528,541	\$ 555,345	\$ 609,636	\$ 614,199
Substandard	VA965	\$ 538,595	\$ 494,831	\$ 510,561	\$ 539,673	\$ 533,532
Doubtful	VA970	\$ 29,732	\$ 33,710	\$ 44,784	\$ 69,963	\$ 80,667
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	\$ 596,416	\$ 603,835	\$ 546,245	\$ 547,512	\$ 631,554
Mortgages - Total	SUB2421	\$ 424,666	\$ 409,329	\$ 370,581	\$ 369,891	N/A
Construction and Land Loans	SUB2430	\$ 11,033	\$ 12,635	\$ 8,442	\$ 10,864	\$ 8,564
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 354,311	\$ 334,157	\$ 292,949	\$ 284,084	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 59,503	\$ 62,815	\$ 69,190	\$ 75,289	\$ 77,234
Nonmortgages - Total	SUB2461	\$ 171,750	\$ 194,506	\$ 175,664	\$ 177,621	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 413,647	\$ 406,911	\$ 347,939	\$ 307,160	\$ 379,904

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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	\$ 357,700	\$ 357,262	\$ 292,092	\$ 255,893	\$ 318,077
Mortgage Loans - Total	SUB2481	\$ 256,596	\$ 244,611	\$ 194,990	\$ 172,799	N/A
Construction	PD115	\$ 7,256	\$ 10,441	\$ 8,369	\$ 6,786	\$ 4,876
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 3,775	\$ 4,258	\$ 2,830	\$ 3,453	\$ 194,979
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 166,742	\$ 178,990	\$ 143,385	\$ 123,132	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 54,433	\$ 27,450	\$ 21,075	\$ 17,372	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 1,256	\$ 612	\$ 138	\$ 466	\$ 575
Permanent - Nonresidential Property (Except Land)	PD135	\$ 22,953	\$ 22,634	\$ 19,193	\$ 21,244	\$ 22,356
Permanent - Land	PD138	\$ 181	\$ 226	\$ 0	\$ 346	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 29,174	\$ 43,432	\$ 52,109	\$ 39,918	\$ 38,157
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 71,930	\$ 69,219	\$ 44,993	\$ 43,176	N/A
Loans on Deposits	PD161	\$ 596	\$ 2,504	\$ 320	\$ 528	\$ 512
Home Improvement Loans	PD163	\$ 768	\$ 779	\$ 37	\$ 39	\$ 1,846
Education Loans	PD165	\$ 445	\$ 472	\$ 549	\$ 465	\$ 412
Auto Loans	PD167	\$ 58,548	\$ 51,712	\$ 33,272	\$ 31,407	\$ 38,829
Mobile Home Loans	PD169	\$ 3,765	\$ 4,849	\$ 4,393	\$ 3,249	\$ 5,412
Credit Cards	PD171	\$ 136	\$ 162	\$ 201	\$ 184	\$ 2,390
Other	PD180	\$ 7,672	\$ 8,741	\$ 6,221	\$ 7,304	\$ 7,733
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,099	\$ 1,432	\$ 1,425	\$ 471	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 55,947	\$ 49,649	\$ 55,847	\$ 51,267	\$ 61,827
Mortgage Loans - Total	SUB2491	\$ 47,245	\$ 40,752	\$ 48,912	\$ 43,394	N/A
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 535	\$ 394	\$ 603	\$ 349	\$ 46,941
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 41,556	\$ 36,789	\$ 37,234	\$ 36,457	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 3,754	\$ 2,745	\$ 2,470	\$ 2,972	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 320	\$ 0	\$ 488	\$ 600	\$ 560
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,080	\$ 824	\$ 8,117	\$ 3,016	\$ 5,599
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 175	\$ 262	\$ 183	\$ 317	\$ 636
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 8,527	\$ 8,635	\$ 6,752	\$ 7,556	N/A
Loans on Deposits	PD261	\$ 80	\$ 114	\$ 91	\$ 136	\$ 161
Home Improvement Loans	PD263	\$ 402	\$ 399	\$ 101	\$ 105	\$ 701

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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	\$ 528	\$ 529	\$ 581	\$ 607	\$ 289
Auto Loans	PD267	\$ 2,762	\$ 2,938	\$ 1,711	\$ 1,963	\$ 2,002
Mobile Home Loans	PD269	\$ 2,979	\$ 2,334	\$ 2,530	\$ 2,251	\$ 2,529
Credit Cards	PD271	\$ 127	\$ 155	\$ 87	\$ 132	\$ 436
Other	PD280	\$ 1,649	\$ 2,166	\$ 1,651	\$ 2,362	\$ 1,973
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 1,121	\$ 1,069	\$ 1,035	\$ 202	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 182,769	\$ 196,924	\$ 198,306	\$ 240,352	\$ 251,650
Mortgage Loans - Total	SUB2501	\$ 120,825	\$ 123,966	\$ 126,679	\$ 153,698	N/A
Construction	PD315	\$ 3,596	\$ 1,916	\$ 73	\$ 3,732	\$ 3,682
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 925	\$ 792	\$ 788	\$ 1,379	\$ 95,922
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 70,352	\$ 70,215	\$ 71,992	\$ 89,748	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 12,239	\$ 12,524	\$ 12,572	\$ 9,222	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,199	\$ 859	\$ 909	\$ 1,664	\$ 1,303
Permanent - Nonresidential Property (Except Land)	PD335	\$ 32,514	\$ 37,608	\$ 40,345	\$ 47,953	\$ 46,835
Permanent - Land	PD338	\$ 0	\$ 52	\$ 0	\$ 0	\$ 6
Nonmortgage Loans - Commercial Loans	PD340	\$ 60,416	\$ 71,367	\$ 70,127	\$ 84,434	\$ 101,171
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,528	\$ 1,591	\$ 1,500	\$ 2,220	N/A
Loans on Deposits	PD361	\$ 35	\$ 23	\$ 69	\$ 36	\$ 40
Home Improvement Loans	PD363	\$ 97	\$ 76	\$ 15	\$ 37	\$ 23
Education Loans	PD365	\$ 55	\$ 43	\$ 24	\$ 33	\$ 363
Auto Loans	PD367	\$ 685	\$ 728	\$ 749	\$ 1,012	\$ 914
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Credit Cards	PD371	\$ 33	\$ 20	\$ 38	\$ 37	\$ 282
Other	PD380	\$ 623	\$ 701	\$ 605	\$ 1,065	\$ 1,099
Memo - Troubled Debt Restructured Included Above	PD390	\$ 830	\$ 830	\$ 842	\$ 860	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 215	\$ 383	\$ 418	\$ 1,786	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	\$ 750,161	\$ 585,856	\$ 339,724	\$ 361,198	\$ 389,909

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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	\$ 592,326	\$ 508,402	\$ 269,688	\$ 291,701	\$ 310,695
100% and greater LTV	LD120	\$ 157,835	\$ 77,454	\$ 70,036	\$ 69,497	\$ 79,214
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 19,636	\$ 44,934	\$ 12,425	\$ 13,449	\$ 18,093
Past Due and Still Accruing - Total	SUB5240	\$ 14,756	\$ 40,935	\$ 7,980	\$ 8,138	\$ 11,341
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 12,057	\$ 39,773	\$ 7,524	\$ 6,955	\$ 9,503
90% up to 100% LTV	LD210	\$ 8,874	\$ 35,855	\$ 5,712	\$ 4,926	\$ 7,402
100% and greater LTV	LD220	\$ 3,183	\$ 3,918	\$ 1,812	\$ 2,029	\$ 2,101
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,699	\$ 1,162	\$ 456	\$ 1,183	\$ 1,838
90% up to 100% LTV	LD230	\$ 2,122	\$ 818	\$ 274	\$ 862	\$ 986
100% and greater LTV	LD240	\$ 577	\$ 344	\$ 182	\$ 321	\$ 852
Nonaccrual - Total	SUB5230	\$ 4,880	\$ 3,999	\$ 4,445	\$ 5,311	\$ 6,752
90% up to 100% LTV	LD250	\$ 3,955	\$ 3,319	\$ 3,481	\$ 3,948	\$ 4,814
100% and greater LTV	LD260	\$ 925	\$ 680	\$ 964	\$ 1,363	\$ 1,938
Net Charge-offs - Total	SUB5300	\$ 479	\$ 554	\$ 349	\$ 1,185	\$ 2,462
90% up to 100% LTV	LD310	\$ 320	\$ 174	\$ 118	\$ 418	\$ 538
100% and greater LTV	LD320	\$ 159	\$ 380	\$ 231	\$ 767	\$ 1,924
Purchases - Total	SUB5320	\$ 316,034	\$ 266,757	\$ 13,674	\$ 10,421	\$ 12,838
90% up to 100% LTV	LD410	\$ 303,603	\$ 253,671	\$ 11,714	\$ 9,357	\$ 10,856
100% and greater LTV	LD420	\$ 12,431	\$ 13,086	\$ 1,960	\$ 1,064	\$ 1,982
Originations - Total	SUB5330	\$ 20,646	\$ 23,286	\$ 28,153	\$ 24,275	\$ 29,604
90% up to 100% LTV	LD430	\$ 15,279	\$ 21,669	\$ 23,592	\$ 22,489	\$ 22,512
100% and greater LTV	LD440	\$ 5,367	\$ 1,617	\$ 4,561	\$ 1,786	\$ 7,092
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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	\$ 1,308,921	\$ 1,101,372	\$ 1,090,238	\$ 973,386	\$ 1,095,669
Mortgage Construction Loans	CC105	\$ 1,101,830	\$ 914,745	\$ 950,815	\$ 856,313	\$ 1,014,881
Other Mortgage Loans	CC115	\$ 207,091	\$ 186,627	\$ 139,423	\$ 117,073	\$ 80,788
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 944,223	\$ 738,988	\$ 731,787	\$ 707,505	\$ 573,698
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,659,450	\$ 1,665,971	\$ 1,528,730	\$ 1,302,865	\$ 1,178,985
1-4 Dwelling Units	CC280	\$ 906,143	\$ 1,079,564	\$ 1,014,202	\$ 905,597	\$ 804,534

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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	\$ 32,450	\$ 34,316	\$ 13,349	\$ 8,604	\$ 22,126
All Other Real Estate	CC300	\$ 720,857	\$ 552,091	\$ 501,179	\$ 388,664	\$ 352,325
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 783,800	\$ 849,876	\$ 1,009,603	\$ 948,432	\$ 755,280
Commitments Outstanding to Purchase Loans	CC320	\$ 560,665	\$ 27,949	\$ 68,884	\$ 2,170	\$ 5,596
Commitments Outstanding to Sell Loans	CC330	\$ 68,638	\$ 60,258	\$ 52,804	\$ 116,136	\$ 89,256
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 500	\$ 5,119	\$ 66,030	\$ 168,732	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 174,839	\$ 122,628	\$ 231,975	\$ 382,326	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 182,508	\$ 336,659	\$ 240,398	\$ 273,232	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 177,403	\$ 280,520	\$ 191,490	\$ 212,914	N/A
Unused Lines of Credit - Total	SUB3361	\$ 9,701,159	\$ 8,975,734	\$ 7,960,700	\$ 7,694,434	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,294,492	\$ 3,189,053	\$ 2,940,240	\$ 2,746,845	N/A
Commercial Lines	CC420	\$ 6,057,512	\$ 5,414,200	\$ 4,630,030	\$ 4,542,512	\$ 4,580,779
Open-End Consumer Lines - Credit Cards	CC423	\$ 47,335	\$ 52,382	\$ 50,279	\$ 41,653	N/A
Open-End Consumer Lines - Other	CC425	\$ 301,820	\$ 320,099	\$ 340,151	\$ 363,424	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,083,369	\$ 1,900,840	\$ 1,702,723	\$ 1,598,376	\$ 1,546,835
Commercial	CC430	\$ 12,955	\$ 16,232	\$ 10,030	\$ 17,512	\$ 23,068
Standby, Not Included on CC465 or CC468	CC435	\$ 2,070,414	\$ 1,884,608	\$ 1,692,693	\$ 1,580,864	\$ 1,523,767
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,543,842	\$ 1,589,133	\$ 1,644,035	\$ 1,692,432	\$ 1,939,183
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 14,017	\$ 15,663	\$ 17,272	\$ 19,332	\$ 43,743
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 174,488	\$ 164,984	\$ 155,340	\$ 150,892	\$ 91,322
Other Contingent Liabilities	CC480	\$ 532,281	\$ 512,314	\$ 440,084	\$ 509,217	\$ 506,335
Contingent Assets	CC490	\$ 195,366	\$ 140,422	\$ 96,841	\$ 165,538	\$ 163,856

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	\$ 1,893,587	\$ 1,412,850	\$ 2,649,792	\$ 2,679,026	N/A
Pass-Through Securities	CF143	\$ 1,442,240	\$ 812,281	\$ 1,631,980	\$ 1,666,390	\$ 2,994,370
Other Mortgage-Backed Securities	CF153	\$ 451,347	\$ 600,569	\$ 1,017,812	\$ 1,012,636	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,569,979	\$ 1,695,425	\$ 146,238	\$ 1,099,953	N/A
Pass-Through Securities	CF145	\$ 3,373,204	\$ 1,586,298	\$ 80,299	\$ 892,075	\$ 449,531
Other Mortgage-Backed Securities	CF155	\$ 196,775	\$ 109,127	\$ 65,939	\$ 207,878	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 1,676,392	\$- 282,575	\$ 2,503,554	\$ 1,579,073	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	\$- 508,469	\$ 217,237	\$- 1,180,888	\$- 469,354	\$ 890,600
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 406,613	\$- 237,018	\$- 901,312	\$ 153,211	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,958,315	\$ 3,574,360	\$ 3,991,532	\$ 2,759,055	N/A
Construction Loans - Total	SUB3840	\$ 351,032	\$ 277,487	\$ 289,235	\$ 294,988	\$ 351,302
1-4 Dwelling Units	CF190	\$ 226,342	\$ 157,961	\$ 166,913	\$ 161,603	\$ 213,861
Multifamily (5 or more) Dwelling Units	CF200	\$ 31,177	\$ 22,839	\$ 28,077	\$ 45,808	\$ 32,911
Nonresidential	CF210	\$ 93,513	\$ 96,687	\$ 94,245	\$ 87,577	\$ 104,530
Permanent Loans - Total	SUB3851	\$ 3,607,283	\$ 3,296,873	\$ 3,702,297	\$ 2,464,067	N/A
1-4 Dwelling Units	CF225	\$ 2,708,749	\$ 2,575,335	\$ 2,923,932	\$ 1,693,891	\$ 1,985,930
Multifamily (5 or more) Dwelling Units	CF245	\$ 87,857	\$ 63,846	\$ 61,282	\$ 59,260	\$ 67,026
Nonresidential (Except Land)	CF260	\$ 778,232	\$ 612,565	\$ 683,992	\$ 687,153	\$ 623,044
Land	CF270	\$ 32,445	\$ 45,127	\$ 33,091	\$ 23,763	\$ 26,422
Loans and Participations Purchased - Total	SUB3880	\$ 1,121,762	\$ 2,011,415	\$ 1,080,821	\$ 607,086	\$ 2,132,664
Secured by 1-4 Dwelling Units	CF280	\$ 1,111,925	\$ 2,001,901	\$ 1,076,031	\$ 602,991	\$ 2,127,685
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 583
Secured by Nonresidential	CF300	\$ 9,837	\$ 9,514	\$ 4,790	\$ 4,095	\$ 4,396
Loans and Participations Sold - Total	SUB3890	\$ 390,155	\$ 565,526	\$ 634,923	\$ 791,060	\$ 1,038,415
Secured by 1-4 Dwelling Units	CF310	\$ 382,997	\$ 563,126	\$ 634,923	\$ 790,240	\$ 1,031,365
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,838
Secured by Nonresidential	CF330	\$ 7,158	\$ 2,400	\$ 0	\$ 820	\$ 5,212
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 731,607	\$ 1,445,889	\$ 445,898	\$- 183,974	\$ 1,094,249
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 3,161,135	\$ 3,004,656	\$ 3,354,368	\$ 2,667,113	\$ 2,795,633
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 66,412	\$ 10,816	\$ 12,570	\$ 68,906	\$- 39,852
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 628,462	\$ 305,994	\$ 438,659	\$ 304,045	\$ 268,899
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 1,595,199	\$ 2,026,409	\$ 1,095,632	\$- 23,126	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 5,121,889	\$ 4,881,684	\$ 4,628,207	\$ 3,933,973	\$ 4,225,083
Commercial	CF390	\$ 4,384,663	\$ 4,135,025	\$ 3,654,419	\$ 3,051,114	\$ 3,565,339
Consumer	CF400	\$ 737,226	\$ 746,659	\$ 973,788	\$ 882,859	\$ 659,744
Nonmortgage Loans - Sales - Total	SUB3915	\$ 22,698	\$ 30,686	\$ 40,445	\$ 20,735	N/A
Commercial	CF395	\$ 0	\$ 0	\$ 29	\$ 188	N/A
Consumer	CF405	\$ 22,698	\$ 30,686	\$ 40,416	\$ 20,547	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	\$ 5,099,191	\$ 4,850,998	\$ 4,587,762	\$ 3,913,238	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 457,478	\$- 73,639	\$ 986,765	\$ 523,869	\$ 42,887
New Deposits Received less Deposits Withdrawn	CF420	\$- 620,265	\$- 209,303	\$ 852,614	\$ 401,962	\$- 122,683
Interest Credited to Deposits	CF430	\$ 162,787	\$ 135,664	\$ 134,151	\$ 121,907	\$ 165,570
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 3,649,409	\$ 0	\$ 1,252,159	\$- 22,267

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	\$ 1,394,865	\$ 1,499,488	\$ 1,191,861	\$ 850,801	N/A
Fully Insured	DI100	\$ 1,261,071	\$ 1,415,060	\$ 1,105,484	\$ 744,965	\$ 670,754
Other	DI110	\$ 133,794	\$ 84,428	\$ 86,377	\$ 105,836	\$ 33,545
Deposits with Balances - \$100,000 or Less	DI120	\$ 29,872,837	\$ 30,331,605	\$ 29,395,968	\$ 29,736,722	\$ 30,550,450
Deposits with Balances - Greater than \$100,000	DI130	\$ 17,445,614	\$ 17,483,766	\$ 15,277,550	\$ 14,482,544	\$ 13,561,620
Number of Deposit Accounts - Total	SUB4062	3,916,194	3,929,714	3,719,206	3,819,381	N/A
Balances of \$100,000 or Less	DI150	3,854,438	3,866,617	3,661,639	3,762,365	3,898,704
Balances Greater than \$100,000	DI160	61,756	63,097	57,567	57,016	58,103
IRA/Keogh Accounts	DI200	\$ 2,606,079	\$ 2,486,186	\$ 2,571,530	\$ 2,611,970	\$ 2,728,096
Uninsured Deposits	DI210	\$ 11,415,233	\$ 11,244,464	\$ 9,556,111	\$ 8,848,959	\$ 7,805,548
Preferred Deposits	DI220	\$ 1,661,686	\$ 1,821,241	\$ 1,423,926	\$ 1,022,203	\$ 1,019,732
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 15,644,871	\$ 15,445,472	\$ 14,112,588	\$ 13,324,622	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 9,395,568	\$ 9,840,638	\$ 9,257,373	\$ 9,388,837	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,910,707	\$ 9,076,820	\$ 8,964,577	\$ 9,030,162	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 13,367,324	\$ 13,452,440	\$ 12,338,972	\$ 12,475,641	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 6,091,285	\$ 5,965,824	\$ 5,794,627	\$ 5,442,118	\$ 5,261,415
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 28,605	\$ 31,705	\$ 38,801	\$ 31,573	\$ 26,653
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 496,065	\$ 871,195	\$ 149,825	\$ 157,418	\$ 253,076
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 442,892	\$ 7,186	\$ 1,809	\$ 4,321	\$ 801
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 591,363	\$ 369,935	\$ 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	\$ 0	\$ 7,485	\$ 8,246	\$ 7,689	\$ 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	\$ 3,649,409	\$ 0	\$ 1,262,503	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 3,038,233	\$ 0	\$ 1,262,503	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 10,344	\$ 22,267
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	13,374	13,397	12,777	12,706	13,077
Assets Held in Trading Accounts	SI375	\$ 95,653	\$ 103,166	\$ 60,727	\$ 65,507	\$ 86,094
Available-for-Sale Securities	SI385	\$ 11,778,116	\$ 14,949,732	\$ 15,782,396	\$ 17,440,637	\$ 17,303,317
Assets Held for Sale	SI387	\$ 231,619	\$ 430,989	\$ 404,419	\$ 422,453	\$ 201,815
Loans Serviced for Others	SI390	\$ 9,158,709	\$ 9,035,946	\$ 9,239,716	\$ 9,333,061	\$ 9,809,732
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 16,292	\$ 18,368	\$ 19,971	\$ 22,916	\$ 46,387
Other Residual Interests	SI404	\$ 58,391	\$ 58,311	\$ 58,152	\$ 57,996	\$ 58,807
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.90%	84.97%	84.79%	85.01%	84.83%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.11%	85.05%	84.97%	84.64%	85.18%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.13%	84.84%	84.93%	84.91%	85.22%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	91.34%	91.34%	89.79%	89.79%	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	\$ 564,552	\$ 653,531	\$ 539,978	\$ 554,140	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 136,750	\$ 151,073	\$ 86,096	\$ 84,200	\$ 93,291
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	966	95	79	109	97
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	\$ 7,660,174	\$ 6,349,103	\$ 6,512,849	\$ 5,940,233	\$ 6,193,111
Net Income (Loss) (SO91)	SI610	\$ 173,813	\$ 181,385	\$ 166,135	\$ 156,592	\$ 162,969
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,388	\$ 140,872	\$ 9,451	\$ 10,570	\$ 107,634
Stock Issued	SI640	\$ 0	\$ 0	\$ 12,550	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,471	\$ 5,133	\$ 12,845	\$ 424,410	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ - 9,887	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 36,046	\$ 133,372	\$ - 299,629	\$ 80,774	N/A
Prior Period Adjustments	SI668	\$ 3,797	\$ - 3	\$ 1,456	\$ 8	N/A
Other Adjustments	SI671	\$ 3,144	\$ 1,141,633	\$ 489	\$ 5,853	N/A
Ending Equity Capital (SC80)	SI680	\$ 7,869,057	\$ 7,669,751	\$ 6,387,357	\$ 6,597,300	\$ 6,201,416
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,307	\$ 8,052	\$ 2,015	\$ 2,405	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 10,922	\$ 799	\$ 1,034	\$ 2,960	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	5 [Yes]	5 [Yes]	7 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 19,144	\$ 13,370	\$ 8,230	\$ 12,013	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 7,325	\$ 4,651	\$ 4,258	\$ 4,237	\$ 3,988
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 75,986,569	\$ 74,968,124	\$ 69,828,218	\$ 67,969,731	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,059,519	\$ 5,431,788	\$ 5,503,694	\$ 9,759,716	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 48,747,197	\$ 48,012,142	\$ 44,464,991	\$ 43,592,010	N/A
Nonmortgage Loans	SI885	\$ 14,205,154	\$ 13,760,518	\$ 12,828,146	\$ 11,957,929	N/A
Deposits and Excrows	SI890	\$ 42,892,153	\$ 42,206,227	\$ 38,998,114	\$ 42,985,467	N/A
Total Borrowings	SI895	\$ 19,691,584	\$ 19,677,038	\$ 18,583,130	\$ 17,769,398	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	13	12	15	10	15
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,976	\$ 3,171	\$ 3,107	\$ 1,378	\$ 1,817
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.22	4.84	4.75	4.62	4.47
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.76	7.63	7.30	6.85	6.65

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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	1	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	1	2	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	1	1	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	2	1	2	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	18	16	18	18	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	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 145,570,584	\$ 137,969,384	\$ 131,038,586	\$ 133,330,809	\$ 129,090,323
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,371,213	\$ 2,163,207	\$ 1,864,189	\$ 2,035,600	\$ 1,871,720
Personal Trust and Agency Accounts	FS210	\$ 378,408	\$ 405,645	\$ 345,281	\$ 340,300	\$ 318,032
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 171,800	\$ 167,524	\$ 159,920	\$ 157,776	\$ 149,872
Employee Benefit - Defined Contribution	FS220	\$ 72,603	\$ 71,087	\$ 67,980	\$ 65,608	\$ 98,068
Employee Benefit - Defined Benefit	FS230	\$ 48,200	\$ 46,366	\$ 46,907	\$ 44,273	\$ 7,598
Other Retirement Accounts	FS240	\$ 50,997	\$ 50,071	\$ 45,033	\$ 47,895	\$ 44,206
Corporate Trust and Agency Accounts	FS250	\$ 11,435	\$ 13,644	\$ 10,717	\$ 8,112	\$ 8,406
Investment Management Agency Accounts	FS260	\$ 328,492	\$ 304,941	\$ 271,726	\$ 266,632	\$ 257,067
Other Fiduciary Accounts	FS270	\$ 481,078	\$ 1,271,453	\$ 1,076,545	\$ 1,262,780	\$ 1,138,343

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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	\$ 13,568,460	\$ 15,017,575	\$ 13,433,879	\$ 10,931,363	\$ 11,534,691
Personal Trust and Agency Accounts	FS211	\$ 348,800	\$ 255,495	\$ 238,569	\$ 231,681	\$ 237,536
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 13,037,642	\$ 14,757,143	\$ 13,190,408	\$ 10,694,789	\$ 11,292,270
Employee Benefit - Defined Contribution	FS221	\$ 3,010,777	\$ 2,925,334	\$ 2,970,007	\$ 3,118,558	\$ 3,065,454
Employee Benefit - Defined Benefit	FS231	\$ 8,410,531	\$ 7,804,231	\$ 7,357,358	\$ 7,214,295	\$ 7,861,836
Other Retirement Accounts	FS241	\$ 1,616,334	\$ 4,027,578	\$ 2,863,043	\$ 361,936	\$ 364,980
Corporate Trust and Agency Accounts	FS251	\$ 181,341	\$ 4,259	\$ 4,250	\$ 4,242	\$ 4,235
Other Fiduciary Accounts	FS271	\$ 677	\$ 678	\$ 652	\$ 651	\$ 650
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 130,630,911	\$ 120,788,602	\$ 115,740,518	\$ 120,363,846	\$ 115,683,912
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,480	1,449	1,374	1,372	1,362
Personal Trust and Agency Accounts	FS212	873	870	846	849	829
Retirement-related Trust and Agency Accounts - Total	SUB6120	212	209	186	177	181
Employee Benefit - Defined Contribution	FS222	52	50	49	46	49
Employee Benefit - Defined Benefit	FS232	6	6	6	8	4
Other Retirement Accounts	FS242	154	153	131	123	128
Corporate Trust and Agency Accounts	FS252	9	25	18	6	6
Investment Management Agency Accounts	FS262	353	328	310	328	339
Other Fiduciary Accounts	FS272	33	17	14	12	7
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	12,428	13,262	13,171	12,193	12,045
Personal Trust and Agency Accounts	FS213	403	390	365	337	322
Retirement-related Trust and Agency Accounts - Total	SUB6130	12,009	12,867	12,803	11,853	11,720
Employee Benefit - Defined Contribution	FS223	8,382	8,488	8,479	8,433	8,304
Employee Benefit - Defined Benefit	FS233	1,837	2,051	2,038	1,867	1,853
Other Retirement Accounts	FS243	1,790	2,328	2,286	1,553	1,563
Corporate Trust and Agency Accounts	FS253	3	2	2	2	2
Other Fiduciary Accounts	FS273	13	3	1	1	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	223,099	226,787	229,632	231,753	232,737
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 103,208	\$ 75,466	\$ 49,893	\$ 24,106	\$ 88,607
Personal Trust and Agency Accounts	FS310	\$ 3,014	\$ 2,085	\$ 1,500	\$ 753	\$ 2,615

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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	\$ 10,767	\$ 8,659	\$ 5,291	\$ 2,089	\$ 8,655
Employee Benefit - Defined Contribution	FS320	\$ 3,329	\$ 2,138	\$ 1,359	\$ 712	\$ 2,907
Employee Benefit - Defined Benefit	FS330	\$ 5,884	\$ 4,185	\$ 2,772	\$ 1,252	\$ 5,111
Other Retirement Accounts	FS340	\$ 1,554	\$ 2,336	\$ 1,160	\$ 125	\$ 637
Corporate Trust and Agency Accounts	FS350	\$ 152	\$ 24	\$ 14	\$ 6	\$ 45
Investment Management Agency Accounts	FS360	\$ 2,038	\$ 1,303	\$ 632	\$ 307	\$ 1,516
Other Fiduciary Accounts	FS370	\$ 316	\$ 658	\$ 391	\$ 217	\$ 783
Custody and Safekeeping Accounts	FS380	\$ 86,639	\$ 62,520	\$ 41,897	\$ 20,624	\$ 74,744
Other Fiduciary and Related Services	FS390	\$ 282	\$ 217	\$ 168	\$ 110	\$ 249
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 97,590	\$ 70,436	\$ 424	\$ 221	\$ 81,763
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 162
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 58	\$ 44	\$ 28	\$ 13	\$ 48
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 5,676	\$ 5,074	\$ 49,497	\$ 23,898	\$ 6,730
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 378,408	\$ 180,145	\$ 1,202,545	\$ 1,586,428	\$ 318,032
Non-Interest-Bearing Deposits	FS410	\$- 75	\$- 100	\$- 19	\$ 671	\$ 507
Interest-Bearing Deposits	FS415	\$ 1,853	\$ 150	\$ 260	\$ 1,528	\$ 1,638
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 26,655	\$ 3,813	\$ 27,445	\$ 49,902	\$ 28,105
State, County and Municipal Obligations	FS425	\$ 33,842	\$ 9,192	\$ 8,433	\$ 37,892	\$ 38,240
Money Market Mutual Funds	FS430	\$ 63,581	\$ 77,512	\$ 82,718	\$ 96,806	\$ 36,957
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 12,922	\$ 3,602	\$ 10,638	\$ 19,990	\$ 11,062
Common and Preferred Stock	FS445	\$ 227,129	\$ 82,847	\$ 1,070,206	\$ 1,369,462	\$ 190,830
Real Estate Mortgages	FS450	\$ 513	\$ 450	\$ 1,267	\$ 2,769	\$ 1,722
Real Estate	FS455	\$ 4,154	\$ 574	\$ 264	\$ 3,580	\$ 3,668
Miscellaneous Assets	FS460	\$ 7,834	\$ 2,105	\$ 1,333	\$ 3,828	\$ 5,303
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	1	1	1	1	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	1	1	1	1	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 102	\$ 102	\$ 102	\$ 102	\$ 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	\$ 102	\$ 102	\$ 102	\$ 102	\$ 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	\$ 0	\$ 0	\$ 162
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 162
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	\$ 7,869,061	\$ 7,669,761	\$ 6,387,360	\$ 6,597,308	\$ 6,201,418
Equity Capital Deductions - Total	SUB1631	\$ 2,381,540	\$ 2,410,275	\$ 1,565,772	\$ 1,584,375	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,895	\$ 1,927	\$ 1,943	\$ 1,960	\$ 7,070
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,374,053	\$ 2,402,741	\$ 1,559,091	\$ 1,575,026	\$ 1,330,118
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,592	\$ 5,607	\$ 4,738	\$ 7,389	\$ 11,590
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 212,296	\$ 219,607	\$ 349,354	\$ 67,527	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 72,840	\$ 80,476	\$ 210,611	\$- 70,871	\$ 11,657
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139,388	\$ 139,048	\$ 138,708	\$ 138,345	\$ 138,827
Other	CCR195	\$ 68	\$ 83	\$ 35	\$ 53	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 5,699,817	\$ 5,479,093	\$ 5,170,942	\$ 5,080,460	\$ 5,003,124
Total Assets (SC60)	CCR205	\$ 75,352,598	\$ 76,979,784	\$ 70,429,393	\$ 69,345,642	\$ 69,045,392
Asset Deductions - Total	SUB1651	\$ 2,381,540	\$ 2,410,275	\$ 1,565,772	\$ 1,584,375	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,895	\$ 1,927	\$ 1,943	\$ 1,960	\$ 15,738
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,374,053	\$ 2,402,741	\$ 1,559,091	\$ 1,575,026	\$ 1,330,118
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,592	\$ 5,607	\$ 4,738	\$ 7,389	\$ 11,590
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$ 11,922	\$- 5,443	\$ 183,860	\$- 250,325	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 11,854	\$- 5,526	\$ 183,825	\$- 250,378	\$- 134,654
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 68	\$ 83	\$ 35	\$ 53	N/A
Adjusted Total Assets	CCR25	\$ 72,982,980	\$ 74,564,066	\$ 69,047,481	\$ 67,510,942	\$ 67,553,292
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,838,564	\$ 2,919,095	\$ 2,698,137	\$ 2,619,068	\$ 2,641,570
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 5,699,817	\$ 5,479,093	\$ 5,170,942	\$ 5,080,460	\$ 5,003,124
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 12,426	\$ 10,272	\$ 10,194	\$ 12,903	\$ 12,624
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 795,629	\$ 795,523	\$ 795,419	\$ 795,352	\$ 795,235

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 519,100	\$ 512,440	\$ 458,643	\$ 460,713	\$ 449,826
Tier 2 Capital - Other	CCR355	\$ 0	\$ 54	\$ 52	\$ 51	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,327,155	\$ 1,318,289	\$ 1,264,308	\$ 1,269,019	\$ 1,257,685
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,327,155	\$ 1,318,289	\$ 1,264,308	\$ 1,269,019	\$ 1,257,685
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,561	\$ 1,351	\$ 1,307	\$ 1,308	\$ 1,309
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 52,020	\$ 54,176	\$ 55,798	\$ 58,753	\$ 83,211
Total Risk-Based Capital	CCR39	\$ 6,973,391	\$ 6,741,855	\$ 6,378,145	\$ 6,289,418	\$ 6,176,289
0% R/W Category - Cash	CCR400	\$ 446,605	\$ 440,719	\$ 429,647	\$ 409,721	\$ 499,937
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,523,713	\$ 1,672,570	\$ 1,654,569	\$ 1,773,601	\$ 1,948,291
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,102	\$ 2,156	\$ 1,497	\$ 1,497	\$ 1,795
0% R/W Category - Other	CCR415	\$ 109,717	\$ 112,898	\$ 205,076	\$ 138,179	\$ 155,661
0% R/W Category - Assets Total	CCR420	\$ 2,082,137	\$ 2,228,343	\$ 2,290,789	\$ 2,322,998	\$ 2,605,684
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	\$ 12,071,140	\$ 14,451,422	\$ 15,403,903	\$ 14,903,795	\$ 14,738,963
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,484,123	\$ 1,613,262	\$ 1,703,534	\$ 1,886,542	\$ 1,796,390
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 1,030,673	\$ 1,170,564	\$ 1,155,418	\$ 1,082,702	\$ 1,266,361
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,237,425	\$ 1,115,950	\$ 808,772	\$ 842,607	\$ 908,012
20% R/W Category - Other	CCR450	\$ 917,221	\$ 738,757	\$ 924,752	\$ 887,913	\$ 992,192
20% R/W Category - Assets Total	CCR455	\$ 16,740,582	\$ 19,089,955	\$ 19,996,379	\$ 19,603,559	\$ 19,701,918
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,348,119	\$ 3,817,989	\$ 3,999,276	\$ 3,920,710	\$ 3,940,386
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 20,836,904	\$ 19,839,380	\$ 16,406,457	\$ 16,060,040	\$ 16,618,062
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 663,978	\$ 583,434	\$ 534,951	\$ 589,101	\$ 638,108
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,335	\$ 525	\$ 1,465	\$ 3,317	\$ 486
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 33,034	\$ 34,423	\$ 30,644	\$ 37,018	\$ 63,391
50% R/W Category - Other	CCR480	\$ 503,052	\$ 505,641	\$ 463,873	\$ 543,848	\$ 516,866
50% R/W Category - Assets Total	CCR485	\$ 22,038,303	\$ 20,963,403	\$ 17,437,390	\$ 17,233,324	\$ 17,836,913
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 11,019,162	\$ 10,481,713	\$ 8,718,704	\$ 8,616,676	\$ 8,918,457

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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	\$ 989,843	\$ 816,275	\$ 641,493	\$ 502,029	N/A
100% R/W Category - All Other Assets	CCR506	\$ 38,784,502	\$ 38,026,867	\$ 34,433,094	\$ 33,731,536	N/A
100% R/W Category - Assets Total	CCR510	\$ 39,774,345	\$ 38,843,142	\$ 35,074,587	\$ 34,233,565	\$ 32,845,032
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 39,774,345	\$ 38,843,142	\$ 35,074,587	\$ 34,233,565	\$ 32,845,032
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	\$ 80,635,367	\$ 81,124,843	\$ 74,799,145	\$ 73,393,446	\$ 72,989,547
Subtotal Risk-Weighted Assets	CCR75	\$ 54,141,615	\$ 53,142,836	\$ 47,792,557	\$ 46,770,941	\$ 45,703,876
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,835	\$ 3,256	\$ 2,892	\$ 4,516	\$ 4,202
Total Risk-Weighted Assets	CCR78	\$ 54,138,780	\$ 53,139,580	\$ 47,789,665	\$ 46,766,425	\$ 45,699,674
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,331,100	\$ 4,251,165	\$ 3,823,170	\$ 3,741,312	\$ 3,655,978
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.81%	7.35%	7.49%	7.53%	7.41%
Total Risk-Based Capital Ratio	CCR820	12.88%	12.69%	13.35%	13.45%	13.51%
Tier 1 Risk-Based Capital Ratio	CCR830	10.43%	10.21%	10.70%	10.74%	10.77%
Tangible Equity Ratio	CCR840	7.81%	7.35%	7.49%	7.52%	7.41%

*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.