

Presentation Report

9/9/2004 3:40:26 PM

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
1		D		String	usfr-md	Management's Discussion and Analysis Management's Discussion and Analysis (Terse Label) ManagementsDiscussionAnalysis	
2		D	T	String	usfr-md	Description of Business Description of Business (Terse Label) DescriptionBusiness	SEC Regulation 14A 14a-3 b 6 http://www.sec.gov/divisions/corpfin/forms/14a.htm 2004-08-01 (Standard)
3		D	T	String	usfr-md	Business Segments Discussion Segments of a Business (Terse Label) SegmentsBusinessManagementsDiscussionAnalysis	FASB Emerging Issues Taskforce (EITF) D-70 (Standard); FASB Statement of Financial Accounting Standard (FAS) 131 http://www.fasb.org/pdf/fas131.pdf 2004-08-01 (Standard); FASB Statement of Financial Accounting Standard (FAS) 135 http://www.fasb.org/pdf/fas135.pdf 2004-08-01 (Standard); SEC Regulation S-K (SK) 101 d http://www.sec.gov/divisions/corpfin/forms/regsk.htm#des 2004-08-01 (Standard)
4		D	T	String	usfr-md	Business Segments - Principle Markets Distribution Principle Markets and Distribution (Terse Label) SegmentsBusinessPrincipleMarketsDistribution	SEC Regulation S-K (SK) 101 c 1 i http://www.sec.gov/divisions/corpfin/forms/regsk.htm#des 2004-08-01 (Standard)
5		D	T	String	usfr-md	Business Segments - Revenue Contributed by Type of Product or Service Revenue Contributed by Type of Product or Service (Terse Label) SegmentsBusinessRevenueContributedByTypeProductService	SEC Regulation S-K (SK) 101 c 1 i http://www.sec.gov/divisions/corpfin/forms/regsk.htm#des 2004-08-01 (Standard)
6		D	T	String	usfr-md	Business Segments - Foreign Operations Risks Foreign Operations Risks (Terse Label) SegmentsBusinessForeignOperationsRisks	SEC Regulation S-K (SK) 101 d 2 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#des 2004-08-01 (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
7		D	T	String	usfr-mda	Selected Financial Data Selected Financial Data (Terse Label) SelectedFinancialData	SEC Regulation 14A 14a-3 b 5 i http://www.sec.gov/divisions/corpfin/forms/14a.htm 2004-08-01 (Standard); SEC Regulation S-K (SK) 301 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#data 2004-08-01 (Standard)
8		I	T	String	usfr-mda	Selected Financial Data - Pro Forma Information for Accounting Change Pro Forma Information for Accounting Change (Terse Label) SelectedFinancialDataProFormalInformationAccountingChange	FASB Accounting Principles Board Opinion (APB) 20 (Standard)
9		D	T	String	usfr-mda	Selected Financial Data - Matters Affecting Comparability Matters Affecting Comparability (Terse Label) SelectedFinancialDataMattersAffectingComparability	FASB Statement of Financial Accounting Standard (FAS) 109 47 http://www.fasb.org/pdf/fas109.pdf 2004-08-01 (Standard); FASB Statement of Financial Accounting Standard (FAS) 132 9 http://www.fasb.org/pdf/fas132.pdf 2004-08-01 (Standard)
10		D	T	String	usfr-mda	Significant Accounting Policies and Assumptions Significant Accounting Policies and Assumptions (Terse Label) SignificantAccountingPoliciesAssumptions	FASB Accounting Principles Board Opinion (APB) 22 8 (Standard); FASB Accounting Principles Board Opinion (APB) 22 12 (Standard); FASB Statement of Financial Accounting Standard (FAS) 148 http://www.fasb.org/pdf/fas148.pdf 2004-08-01 (Standard)
11		D	T	String	usfr-mda	Revenues Discussion Revenues (Terse Label) Revenues	
12		D	T	String	usfr-mda	Costs and Expenses Discussion Costs and Expenses (Terse Label) CostsExpenses	
13		D	T	String	usfr-mda	General Operations Discussion Operations - General (Terse Label) OperationsGeneral	SEC Regulation S-K (SK) 303 a 1 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
14		D	T	String	usfr-mda	Income Taxes Discussion Operations - Income Taxes (Terse Label) OperationsIncomeTaxes	
15		D	T	String	usfr-mda	Liquidity Capital Resources Discussion Liquidity Capital Resources (Terse Label) LiquidityCapitalResources	SEC Regulation S-K (SK) 303 a 1 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard); SEC Regulation S-K (SK) 303 a 2 i http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard); SEC Regulation S-K (SK) 303 a 2 ii http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard); SEC Regulation S-K (SK) 303 a 5 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard); SEC Regulation S-K (SK) 303 a 6 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard); SEC Staff Accounting Bulletins (SAB) Topic 5 J http://www.sec.gov/integrations/account/sabcodet5.htm#5j 2004-08-01 (Standard)
16		D	T	String	usfr-mda	Liquidity Capital Resources - Leveraged Employees Stock Ownership Plans Leveraged Employee Stock Ownership Plans (Terse Label) LiquidityCapitalResourcesLeveragedEmployeesStockOwnershipPlans	FASB Emerging Issues Taskforce (EITF) 89-8 (Standard)
17		D	T	String	usfr-mda	Liquidity Capital Resources - Changes in Earnings Per Share Change in Earnings Per Share (Terse Label) LiquidityCapitalResourcesChangeEarningsPerShare	SEC Staff Position (SP) (Standard)
18		D	T	String	usfr-mda	Liquidity Capital Resources - Cash Outlays for Income Taxes Cash Outlays for Income Taxes (Terse Label) LiquidityCapitalResourcesCashOutlaysIncomeTaxes	SEC Staff Position (SP) (Standard)
19		D	T	String	usfr-mda	Liquidity Capital Resources - High Yield/Highly Leveraged Transactions High Yield/Highly Leveraged Transactions (Terse Label) LiquidityCapitalResourcesHighYieldHighlyLeveragedTransactions	

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
20		D	T	String	usfr-mda	Derivatives Activities Discussion Derivatives Activities (Terse Label) DerivativesActivities	FASB Statement of Financial Accounting Standard (FAS) 107 http://www.fasb.org/pdf/fas107.pdf 2004-08-01 (Standard); FASB Statement of Financial Accounting Standard (FAS) 133 44 http://www.fasb.org/pdf/fas133.pdf 2004-08-01 (Standard); SEC Regulation S-X (SX) Rule 4 8 http://www.sec.gov/divisions/corpfin/forms/regsx.htm#general 2004-08-01 (Standard)
21		D	T	String	usfr-mda	Contingencies Discussion Contingencies (Terse Label) ContingenciesManagementsDiscussionAnalysis	AICPA Statement of Position (SOP) 94-6 (Standard); SEC Staff Accounting Bulletins (SAB) Topic 5 Y http://www.sec.gov/inters/account/sabcodet5.htm#5y 2004-08-01 (Standard)
22		D	T	String	usfr-mda	Material Changes Discussion Material Changes (Terse Label) MaterialChanges	SEC Regulation S-K (SK) 303 a 4 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard)
23		D	T	String	usfr-mda	Foreign Operations and Foreign Currency Transactions Discussion Foreign Operations and Foreign Currency Transactions (Terse Label) ForeignOperationsForeignCurrencyTransactions	
24		D	T	String	usfr-mda	Accounting Changes Discussion Accounting Changes (Terse Label) AccountingChanges	SEC Staff Accounting Bulletins (SAB) Topic 11 M http://www.sec.gov/inters/account/sabcodet11.htm#11m 2004-08-01 (Standard)
25		D	T	String	usfr-mda	Changes in Accounting Estimates Discussion Change in Accounting Estimates (Terse Label) ChangeAccountingEstimates	SEC Staff Position (SP) (Standard)
26		D	T	String	usfr-mda	Allowance for Loan Losses Discussion Allowance for Loan Losses (Terse Label) AllowanceLoanLosses	SEC Staff Position (SP) (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
27		D	T	String	usfr-mda	Restructuring Charges Discussion Restructuring Charges (Terse Label) RestructuringChargesManagementsDiscussionAnalysis	FASB Emerging Issues Taskforce (EITF) 94-3 (Standard); FASB Emerging Issues Taskforce (EITF) 95-3 (Standard); FASB Statement of Financial Accounting Standard (FAS) 15 http://www.fasb.org/pdf/fas15.pdf 2004-08-01 (Standard); FASB Statement of Financial Accounting Standard (FAS) 146 http://www.fasb.org/pdf/fas146.pdf 2004-08-01 (Standard); SEC Staff Accounting Bulletins (SAB) Topic 5 P http://www.sec.gov/inte rps/account/sabcodet5.htm#5p 2004-08-01 (Standard)
28		D	T	String	usfr-mda	Restructuring Charges - Material Restructuring Charges Material Restructuring Charges (Terse Label) RestructuringChargesMaterialRestructuringCharges	SEC Staff Accounting Bulletins (SAB) Topic 5 P 4 http://www.sec.gov/inte rps/account/sabcodet5.htm#5p 2004-08-01 (Standard)
29		D	T	String	usfr-mda	Restructuring Charges - Prior Period Restructuring Charges Prior Period Restructuring Charges (Terse Label) RestructuringChargesPriorPeriodRestructuringCharges	SEC Staff Accounting Bulletins (SAB) Topic 5 P 4 http://www.sec.gov/inte rps/account/sabcodet5.htm#5p 2004-08-01 (Standard)
30		D	T	String	usfr-mda	Restructuring Charges - Nature and Amounts of Exit Costs Nature and Amounts of Exit Costs (Terse Label) RestructuringChargesNatureAmountsExitCosts	SEC Staff Position (SP) (Standard)
31		D	T	String	usfr-mda	Impairment and Goodwill Discussion Impairment and Goodwill Discussion (Terse Label) ImpairmentGoodwillDescription	
32		D	T	String	usfr-mda	Business Combinations Discussion Business Combinations (Terse Label) BusinessCombinations	FASB Emerging Issues Taskforce (EITF) 87-11 (Standard); SEC Staff Accounting Bulletins (SAB) Topic 2 A 7 http://www.sec.gov/inte rps/account/sabcodet2.htm#2a7 2004-08-01 (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
33		D	T	String	usfr-mda	Discontinued Operations Discussion Discontinued Operations (Terse Label) DiscontinuedOperationsManagementsDiscussionAnalysis	FASB Emerging Issues Taskforce (EITF) 90-16 (Standard); SEC Staff Accounting Bulletins (SAB) Topic 5 Z http://www.sec.gov/inteps/account/sabcodet5.htm#5z 2004-08-01 (Standard)
34		D	T	String	usfr-mda	Product Development Discussion Product Developments (Terse Label) ProductDevelopments	FASB Emerging Issues Taskforce (EITF) 99-5 (Standard); FASB Statement of Financial Accounting Standard (FAS) 2 http://www.fasb.org/pdf/fas2.pdf 2004-08-01 (Standard); FASB Statement of Financial Accounting Standard (FAS) 68 http://www.fasb.org/pdf/fas68.pdf 2004-08-01 (Standard)
35		D	T	String	usfr-mda	Alternative Measures of Performance Discussion Alternative Measures of Performance (Terse Label) AlternativeMeasuresPerformance	SEC Staff Position (SP) (Standard)
36		D	T	String	usfr-mda	Euro Conversion Discussion Euro Conversion (Terse Label) TheEuroConversion	SEC Staff Legal Bulletin (SLB) 6 http://www.sec.gov/inteps/legal/slbcim6.htm 2004-08-01 (Standard)
37		D	T	String	usfr-mda	Investments Discussion Investments (Terse Label) InvestmentsManagementsDiscussionAnalysis	SEC Staff Position (SP) (Standard)
38		D	T	String	usfr-mda	Federal Financial Assistance Discussion Federal Financial Assistance (Terse Label) FederalFinancialAssistance	SEC Staff Accounting Bulletins (SAB) Topic 11 N http://www.sec.gov/inteps/account/sabcodet11.htm#11N 2004-08-01 (Standard)
39		D	T	String	usfr-mda	Acquisition of Own Stock Discussion Acquisition of Own Stock (Terse Label) AcquisitionOwnStock	SEC Staff Position (SP) (Standard)
40		D	T	String	usfr-mda	Effects of Equity Instruments Being Issued or Received from Partners Discussion Effects of Equity Instruments Being Issued or Received from Partners (Terse Label) EffectsEquityInstrumentsBeingIssuedReceivedPartners	SEC Staff Position (SP) (Standard)
41		D	T	String	usfr-mda	Exposure for Asbestos Treatment Costs Discussion Exposure for Asbestos Treatment Costs (Terse Label) ExposureAsbestosTreatmentCosts	FASB Emerging Issues Taskforce (EITF) 89-13 (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
42		D	T	String	usfr-mda	Impact of Inflation Discussion Impact of Inflation (Terse Label) ImpactInflation	SEC Regulation S-K (SK) 303 a 3 iv http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard); SEC Regulation S-K (SK) 303 a 8 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#mana 2004-08-01 (Standard)
43		D	T	String	usfr-mda	Changes to Pension Plans and Impact Discussion Pension Plans and Impact (Terse Label) ChangePensionPlansImpact	SEC Staff Position (SP) (Standard)
44		D	T	String	usfr-mda	Anticipated Cash Flow Discussion Anticipated Cash Flow (Terse Label) AnticipatedCashFlow	
45		D	T	String	usfr-mda	Dividends Discussion Dividends (Terse Label) Dividends	
46		D	T	String	usfr-mda	Fees of Independent Auditors Discussion Fees of Independent Auditors (Terse Label) FeesIndependentAuditors	
47		D	T	String	usfr-mda	Changes in and Disagreements with Accountants Discussion Disagreements with Accountants (Terse Label) ChangeDisagreementsWithAccountants	SEC Regulation 14A 14a-3 b 4 http://www.sec.gov/divisions/corpfin/forms/14a.htm 2004-08-01 (Standard); SEC Regulation S-B (SB) 304 http://www.sec.gov/divisions/corpfin/forms/regsb.htm#changes 2004-08-01 (Standard); SEC Regulation S-K (SK) 304 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#chan 2004-08-01 (Standard)
48		D	T	String	usfr-mda	Management Information Discussion Management Information (Terse Label) ManagementInformation	SEC Regulation 14A 14a-3 b 8 http://www.sec.gov/divisions/corpfin/forms/14a.htm 2004-08-01 (Standard)
49		D	T	String	usfr-mda	Additional Factors that May Affect Future Results Discussion Additional Factors that May Affect Future Results (Terse Label) AdditionalFactorsThatMayAffectFutureResults	AICPA Statement of Auditing Standards (SAS) 59 (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
50		D	T	String	usfr-mda	Forward Looking Statements Discussion Forward Looking Statements (Terse Label) ForwardLookingStatements	
51		D	T	String	usfr-mda	Quantitative and Qualitative Disclosures about Market Risk Discussion Quantitative and Qualitative Disclosures about Market Risk (Terse Label) QuantitativeQualitativeDisclosuresAboutMarketRisk	SEC Regulation 14A 14a-3 b 5 iii http://www.sec.gov/divisions/corpfin/forms/14a.htm 2004-08-01 (Standard); SEC Regulation S-K (SK) 305 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard)
52		D	T	String	usfr-mda	Quantitative and Qualitative Disclosures about Market Risk - Quantitative Disclosures - General General (Terse Label) QuantitativeQualitativeDisclosuresAboutMarketRiskQuantitativeDisclosuresGeneral	SEC Regulation S-K (SK) 305 a 1 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard); SEC Regulation S-K (SK) 305 a 3 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard); SEC Regulation S-K (SK) 305 a 4 http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard)
53		D	T	String	usfr-mda	Quantitative and Qualitative Disclosures about Market Risk - Tabular Presentation Tabular Presentation (Terse Label) QuantitativeQualitativeDisclosuresAboutMarketRiskTabularPresentation	SEC Regulation S-K (SK) 305 a 1 i http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard)
54		D	T	String	usfr-mda	Quantitative and Qualitative Disclosures about Market Risk - Sensitivity Analysis Sensitivity Analysis (Terse Label) QuantitativeQualitativeDisclosuresAboutMarketRiskSensitivityAnalysis	SEC Regulation S-K (SK) 305 a 1 i http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard)
55		D	T	String	usfr-mda	Quantitative and Qualitative Disclosures about Market Risk - Value at Risk Value at Risk (Terse Label) QuantitativeQualitativeDisclosuresAboutMarketRiskValueRisk	SEC Regulation S-K (SK) 305 a 1 iii http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard)

ID	Bal	Per	Nil	Type	NS	Labels/Name/Documentation	Reference
56		D	T	String	usfr-mda	Quantitative and Qualitative Disclosures about Market Risk - Qualitative Disclosures Qualitative Disclosures (Terse Label) QuantitativeQualitativeDisclosuresAboutMarketRiskQualitativeDisclosures	SEC Regulation S-K (SK) 305 b 1 ii http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard); SEC Regulation S-K (SK) 305 b 1 iii http://www.sec.gov/divisions/corpfin/forms/regsk.htm#quan 2004-08-01 (Standard)
57		D	T	String	usfr-mda	Analysis of Consolidated Statement of Income Discussion Analysis of Consolidated Statement of Income (Terse Label) AnalysisConsolidatedStatementIncome	
58		D	T	String	usfr-mda	Revenue Recognition Discussion Revenue Recognition (Terse Label) ManagementsDiscussionAnalysisRevenueRecognition	
59		I	T	String	usfr-mda	Financial Condition Discussion Financial Condition (Terse Label) FinancialCondition	
60		I	T	String	usfr-mda	Asset Quality Discussion Asset Quality (Terse Label) AssetQuality	
61		D	T	String	usfr-mda	Deposits and Other Sources of Funds Discussion Deposits and Other Sources of Funds (Terse Label) DepositsOtherSourcesFunds	
62		I	T	String	usfr-mda	Loans Discussion Loans (Terse Label) FinancialConditionLoans	
63		D	T	String	usfr-mda	Nonperforming Assets Discussion Nonperforming Assets (Terse Label) NonperformingAssets	
64		D	T	String	usfr-mda	Net Interest Income Note/Discussion Net Interest Income (Terse Label) OperationsGeneralNetInterestIncome	
65		D	T	String	usfr-mda	Noninterest Income Discussion Noninterest Income (Terse Label) OperationsGeneralNoninterestIncome	
66		D	T	String	usfr-mda	Noninterest Expense Discussion Noninterest Expense (Terse Label) OperationsGeneralNoninterestExpense	