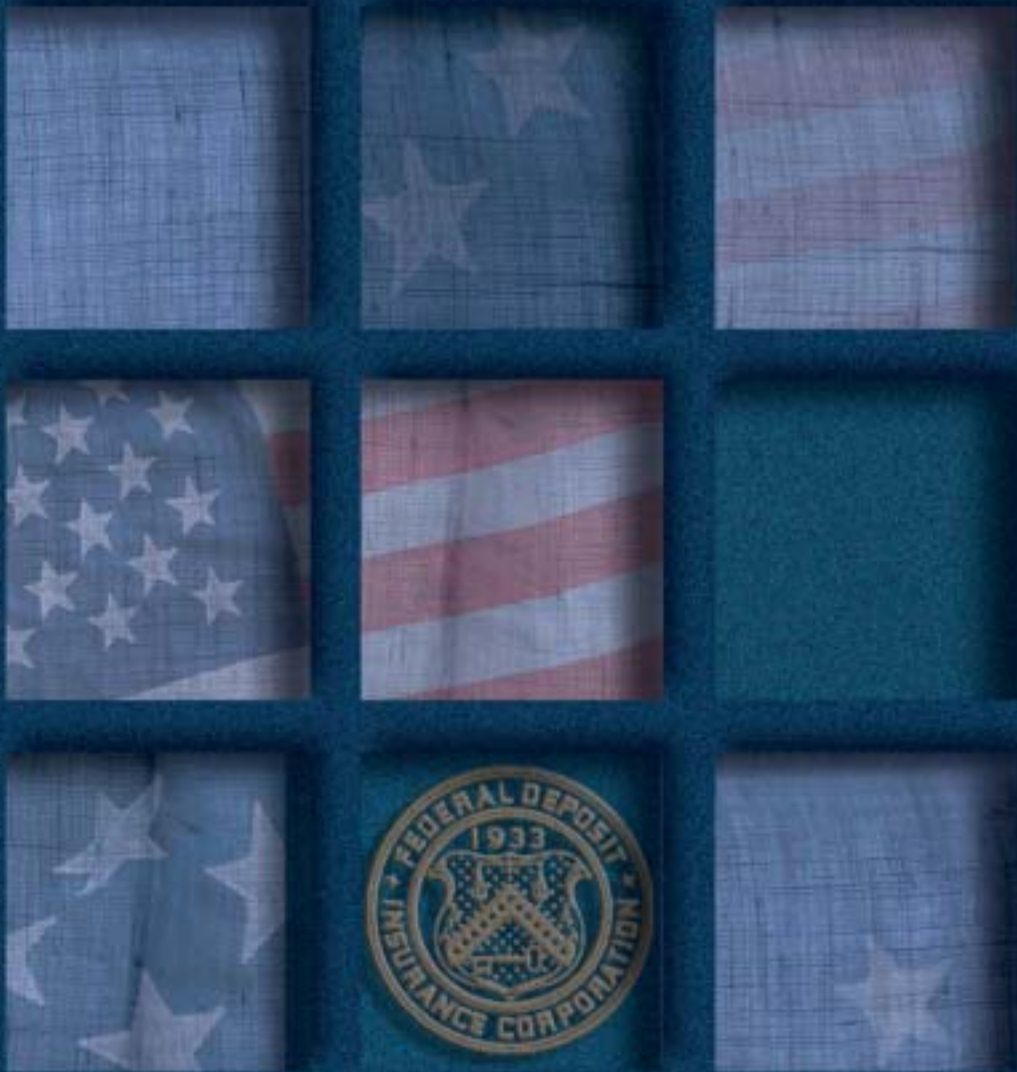


A n n u a l R e p o r t 2 0 0 4



FDIC

*Federal Deposit
Insurance Corporation*

Stability

Sound Policy

Stewardship