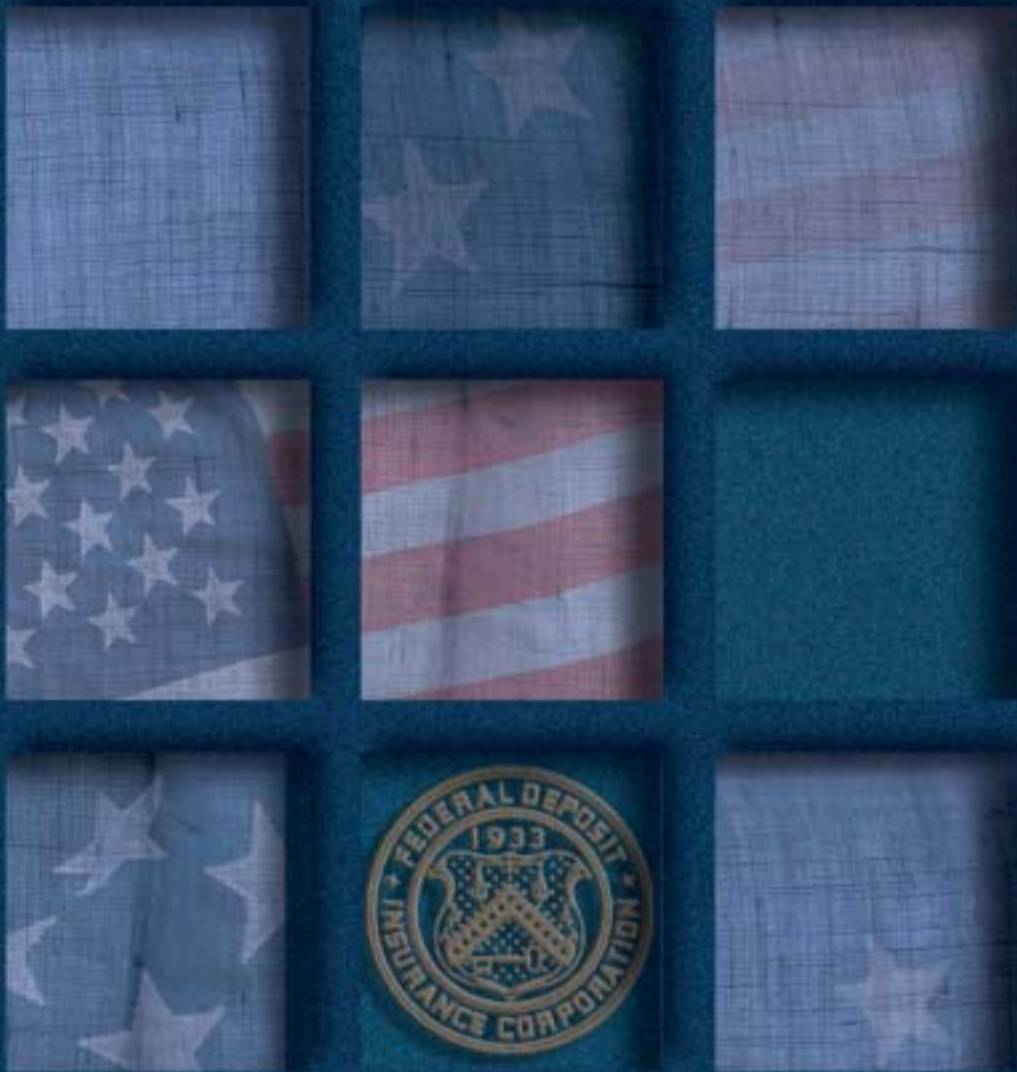


A n n u a l R e p o r t 2 0 0 4



**FDIC**

*Federal Deposit  
Insurance Corporation*

*Stability*

*Sound Policy*

*Stewardship*