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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	12	12	12	12	12

Schedule NS --- Optional Narrative Statement Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	0
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 387,010**	**$ 372,198**	**$ 358,489**	**$ 373,638**	**$ 324,230**
Cash and Non-Interest-Earning Deposits	SC110	$ 56,914	$ 48,859	$ 50,335	$ 69,583	$ 48,883
Interest-Earning Deposits in FHLBs	SC112	$ 78,177	$ 115,890	$ 83,045	$ 67,156	$ 47,229
Other Interest-Earning Deposits	SC118	$ 24,398	$ 25,434	$ 27,987	$ 26,230	$ 24,168
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 39,070	$ 8,592	$ 4,917	$ 5,916	$ 9,869
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 139,765	$ 125,406	$ 145,170	$ 154,445	$ 143,689
Equity Securities Subject to FASB Statement No. 115	SC140	$ 10,295	$ 8,192	$ 7,291	$ 6,915	$ 6,512
State and Municipal Obligations	SC180	$ 2,119	$ 2,123	$ 1,621	$ 1,608	$ 1,626
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 34,645	$ 35,454	$ 36,457	$ 39,828	$ 40,543
Accrued Interest Receivable	SC191	$ 1,627	$ 2,248	$ 1,666	$ 1,957	$ 1,711
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 430,905**	**$ 365,973**	**$ 365,327**	**$ 370,185**	**$ 400,830**
Mortgage-Backed Securities - Total	**SC22**	**$ 430,905**	**$ 365,973**	**$ 365,327**	**$ 370,185**	**$ 400,830**
Pass-Through - Total	SUB0073	$ 384,368	$ 316,865	$ 315,458	$ 314,865	$ 333,491
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 380,854	$ 313,219	$ 311,600	$ 310,765	$ 328,724
Other Pass-Through	SC215	$ 3,514	$ 3,646	$ 3,858	$ 4,100	$ 4,767
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 45,183	$ 47,982	$ 48,445	$ 53,865	$ 65,744
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 31,325	$ 33,121	$ 34,185	$ 38,181	$ 42,742
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 5,821	$ 4,243	$ 2,519	$ 2,713	$ 3,036
Other	SC222	$ 8,037	$ 10,618	$ 11,741	$ 12,971	$ 19,966
Accrued Interest Receivable	SC228	$ 1,354	$ 1,126	$ 1,424	$ 1,455	$ 1,595

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 1,631,110**	**$ 1,579,303**	**$ 1,545,166**	**$ 1,514,142**	**$ 1,467,195**
Mortgage Loans - Total	**SC26**	**$ 1,619,564**	**$ 1,568,478**	**$ 1,534,032**	**$ 1,503,339**	**$ 1,456,783**
Construction Loans - Total	SUB0100	$ 237,194	$ 219,757	$ 221,606	$ 212,107	$ 197,551
Residential - Total	SUB0110	$ 230,506	$ 208,173	$ 209,183	$ 205,186	$ 193,151
1-4 Dwelling Units	SC230	$ 229,847	$ 207,542	$ 208,822	$ 205,066	$ 193,151
Multifamily (5 or more) Dwelling Units	SC235	$ 659	$ 631	$ 361	$ 120	$ 0
Nonresidential Property	SC240	$ 6,688	$ 11,584	$ 12,423	$ 6,921	$ 4,400
Permanent Loans - Total	SUB0121	$ 1,380,323	$ 1,345,349	$ 1,309,973	$ 1,288,967	$ 1,256,594
Residential - Total	SUB0131	$ 1,017,272	$ 1,002,535	$ 975,721	$ 977,584	$ 972,039
1-4 Dwelling Units - Total	SUB0141	$ 879,933	$ 867,917	$ 846,015	$ 854,450	$ 844,507
Revolving Open-End Loans	SC251	$ 41,697	$ 39,758	$ 38,547	$ 36,150	$ 36,272
All Other - First Liens	SC254	$ 792,370	$ 786,752	$ 772,784	$ 774,135	$ 772,443
All Other - Junior Liens	SC255	$ 45,866	$ 41,407	$ 34,684	$ 44,165	$ 35,792
Multifamily (5 or more) Dwelling Units	SC256	$ 137,339	$ 134,618	$ 129,706	$ 123,134	$ 127,532
Nonresidential Property (Except Land)	SC260	$ 171,686	$ 170,938	$ 165,015	$ 150,187	$ 146,641
Land	SC265	$ 191,365	$ 171,876	$ 169,237	$ 161,196	$ 137,914
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 52,411	$ 33,527	$ 30,505	$ 46,929	N/A
Accrued Interest Receivable	SC272	$ 8,245	$ 7,938	$ 8,017	$ 7,436	$ 7,294
Advances for Taxes and Insurance	SC275	$ 5,348	$ 6,259	$ 5,570	$ 5,632	$ 5,756
Allowance for Loan and Lease Losses	SC283	$ 11,546	$ 10,825	$ 11,134	$ 10,803	$ 10,412
Nonmortgage Loans - Gross	**SUB0162**	**$ 337,070**	**$ 317,087**	**$ 306,669**	**$ 277,187**	**$ 243,868**
Nonmortgage Loans - Total	**SC31**	**$ 329,693**	**$ 309,827**	**$ 300,188**	**$ 271,189**	**$ 238,312**
Commercial Loans - Total	SC32	$ 99,339	$ 97,506	$ 103,154	$ 99,207	$ 90,771
Secured	SC300	$ 79,579	$ 78,540	$ 84,827	$ 81,568	$ 74,861
Unsecured	SC303	$ 19,760	$ 18,966	$ 18,327	$ 17,639	$ 15,910
Lease Receivables	SC306	$ 0	$ 0	$ 0	$ 0	$ 0
Consumer Loans - Total	SC35	$ 236,077	$ 218,001	$ 202,037	$ 176,703	$ 151,847
Loans on Deposits	SC310	$ 5,647	$ 6,055	$ 5,696	$ 5,917	$ 5,716
Home Improvement Loans (Not secured by real estate)	SC316	$ 87	$ 103	$ 145	$ 125	$ 120
Education Loans	SC320	$ 13	$ 0	$ 18	$ 17	$ 19
Auto Loans	SC323	$ 189,791	$ 169,647	$ 149,848	$ 124,465	$ 100,445
Mobile Home Loans	SC326	$ 29,246	$ 30,236	$ 30,846	$ 31,852	$ 32,914
Credit Cards	SC328	$ 1,042	$ 1,329	$ 1,321	$ 127	$ 137

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 10,251	$ 10,631	$ 14,163	$ 14,200	$ 12,496
Accrued Interest Receivable	SC348	$ 1,654	$ 1,580	$ 1,478	$ 1,277	$ 1,250
Allowance for Loan and Lease Losses	SC357	$ 7,377	$ 7,260	$ 6,481	$ 5,998	$ 5,556
Repossessed Assets - Gross	**SUB0201**	**$ 12,867**	**$ 13,540**	**$ 13,488**	**$ 17,502**	**$ 17,817**
Repossessed Assets - Total	**SC40**	**$ 11,591**	**$ 12,339**	**$ 12,377**	**$ 16,123**	**$ 16,438**
Real Estate - Total	SUB0210	$ 12,570	$ 13,209	$ 13,306	$ 17,329	$ 17,634
Construction	SC405	$ 525	$ 0	$ 0	$ 0	$ 0
Residential - Total	SUB0225	$ 10,699	$ 11,937	$ 12,096	$ 16,457	$ 16,721
1-4 Dwelling Units	SC415	$ 10,699	$ 11,937	$ 12,096	$ 13,757	$ 14,021
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 2,700	$ 2,700
Nonresidential (Except Land)	SC426	$ 725	$ 747	$ 185	$ 315	$ 356
Land	SC428	$ 621	$ 525	$ 1,025	$ 557	$ 557
Other Repossessed Assets	SC430	$ 297	$ 331	$ 182	$ 173	$ 183
General Valuation Allowances	SC441	$ 1,276	$ 1,201	$ 1,111	$ 1,379	$ 1,379
Real Estate Held for Investment	**SC45**	**$ 451**	**$ 451**	**$ 451**	**$ 2,390**	**$ 2,390**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 26,609**	**$ 24,780**	**$ 22,304**	**$ 25,869**	**$ 23,496**
Federal Home Loan Bank Stock	SC510	$ 26,549	$ 24,719	$ 22,248	$ 25,823	$ 23,451
Other	SC540	$ 60	$ 61	$ 56	$ 46	$ 45
Office Premises and Equipment	**SC55**	**$ 34,796**	**$ 35,015**	**$ 36,604**	**$ 35,671**	**$ 33,816**
Other Assets - Gross	**SUB0262**	**$ 57,379**	**$ 58,052**	**$ 49,952**	**$ 58,760**	**$ 54,956**
Other Assets - Total	**SC59**	**$ 57,376**	**$ 58,049**	**$ 49,949**	**$ 58,757**	**$ 54,953**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 720	$ 713	$ 708	$ 682	$ 627
Bank-Owned Life Insurance - Other	SC625	$ 7,783	$ 7,709	$ 2,677	$ 2,459	$ 1,016
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 9,148	$ 9,519	$ 9,583	$ 10,097	$ 10,506
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 1,780	$ 1,896	$ 1,298	$ 775	$ 749
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 2,375	$ 3,093	$ 3,017	$ 3,737	$ 5,392
Other Assets	SC689	$ 35,573	$ 35,122	$ 32,669	$ 41,010	$ 36,666
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	$ 3	$ 3	$ 3	$ 3	$ 3
General Valuation Allowances - Total	**SUB2092**	**$ 20,202**	**$ 19,289**	**$ 18,729**	**$ 18,183**	**$ 17,350**
Total Assets - Gross	**SUB0283**	**$ 2,918,197**	**$ 2,766,399**	**$ 2,698,450**	**$ 2,675,344**	**$ 2,568,598**
Total Assets	**SC60**	**$ 2,897,995**	**$ 2,747,110**	**$ 2,679,721**	**$ 2,657,161**	**$ 2,551,248**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 1,962,462**	**$ 1,868,625**	**$ 1,925,350**	**$ 1,781,859**	**$ 1,721,171**
Deposits	SC710	$ 1,937,055	$ 1,842,705	$ 1,888,526	$ 1,754,287	$ 1,695,644
Escrows	SC712	$ 24,610	$ 24,702	$ 35,274	$ 27,960	$ 25,961
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 797	$ 1,218	$ 1,550	$- 388	$- 434
Borrowings - Total	**SC72**	**$ 654,219**	**$ 594,831**	**$ 476,159**	**$ 598,601**	**$ 542,447**
Advances from FHLBank	SC720	$ 476,439	$ 444,342	$ 342,978	$ 449,562	$ 393,342
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 173,708	$ 141,819	$ 130,848	$ 144,675	$ 146,947
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 0	$ 0	$ 0	$ 0	$ 0
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	$ 4,072	$ 8,670	$ 2,333	$ 4,364	$ 2,158
Other Liabilities - Total	**SC75**	**$ 26,235**	**$ 29,507**	**$ 29,040**	**$ 27,386**	**$ 34,455**
Accrued Interest Payable - Deposits	SC763	$ 5,172	$ 3,723	$ 3,652	$ 2,730	$ 3,065
Accrued Interest Payable - Other	SC766	$ 1,864	$ 1,041	$ 2,342	$ 2,353	$ 1,120
Accrued Taxes	SC776	$ 2,686	$ 2,691	$ 2,555	$ 1,962	$ 3,376
Accounts Payable	SC780	$ 5,051	$ 8,073	$ 6,877	$ 6,019	$ 4,972
Deferred Income Taxes	SC790	$ 823	$ 894	$ 806	$ 809	$ 777
Other Liabilities and Deferred Income	SC796	$ 10,639	$ 13,085	$ 12,808	$ 13,513	$ 21,145
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**	**$ 2,642,916**	**$ 2,492,963**	**$ 2,430,549**	**$ 2,407,846**	**$ 2,298,073**

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 328**	**$ 274**	**$ 323**	**$ 273**	**$ 266**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 254,751**	**$ 253,873**	**$ 248,850**	**$ 249,043**	**$ 252,907**
Stock - Total	SUB0311	$ 88,870	$ 88,748	$ 88,704	$ 88,739	$ 88,518
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 0	$ 0	$ 0	$ 0	$ 0
Common Stock - Par Value	SC820	$ 33	$ 34	$ 34	$ 34	$ 34
Common Stock - Paid in Excess of Par	SC830	$ 88,837	$ 88,714	$ 88,670	$ 88,705	$ 88,484
Accumulated Other Comprehensive Income - Total	SC86	$- 2,869	$- 2,852	$- 4,649	$- 7,948	$- 3,897
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 2,145	$ 1,855	$ 2,163	$- 2,300	$ 5,714
Gains (Losses) on Cash Flow Hedges	SC865	$- 724	$- 4,707	$- 6,812	$- 5,648	$- 9,611
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	SC880	$ 169,281	$ 168,556	$ 165,430	$ 168,508	$ 168,545
Other Components of Equity Capital	SC891	$- 531	$- 579	$- 635	$- 256	$- 259
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 2,897,995**	**$ 2,747,110**	**$ 2,679,722**	**$ 2,657,162**	**$ 2,551,246**

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	$ 28
4	Net deferred tax assets	5	$ 2,598
6	Prepaid deposit insurance premiums	2	$ 58
7	Prepaid expenses	9	$ 2,785
9	Advances for loans serviced for others	1	$ 13,880
13	Noninterest-bearing accts recv from Hold Co/Affl	1	$ 133
14	Other noninterest-bearing short-term accounts recv	3	$ 687
20	F/V of all derivative instru. reportable as assets	2	$ 6,493
22	Unapplied loan disbursements	1	$ 70
99	Other	5	$ 2,279

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	3	$ 494
17	Noninterest-bearing payables to Hold Co/Affiliates	1	$ 76
20	F/V of all derivative instru. reportable as liab.	1	$ 1,838
99	Other	14	$ 3,278

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 38,684**	**$ 37,217**	**$ 35,729**	**$ 33,856**	**$ 33,832**
Deposits and Investment Securities	SO115	$ 2,667	$ 2,448	$ 2,430	$ 2,441	$ 2,392
Mortgage-Backed Securities	SO125	$ 4,012	$ 3,780	$ 3,709	$ 3,527	$ 4,303
Mortgage Loans	SO141	$ 25,816	$ 25,093	$ 24,318	$ 23,104	$ 22,842
Nonmortgage Loans - Total	SUB0950	$ 6,189	$ 5,896	$ 5,272	$ 4,784	$ 4,295
Commercial Loans and Leases	SO160	$ 1,617	$ 1,549	$ 1,378	$ 1,246	$ 1,227
Consumer Loans and Leases	SO171	$ 4,572	$ 4,347	$ 3,894	$ 3,538	$ 3,068
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 230**	**$ 166**	**$ 184**	**$ 180**	**$ 160**
Federal Home Loan Bank Stock	SO181	$ 229	$ 165	$ 183	$ 180	$ 160
Other	SO185	$ 1	$ 1	$ 1	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 16,523**	**$ 15,261**	**$ 14,400**	**$ 14,032**	**$ 15,106**
Deposits	SO215	$ 11,125	$ 10,491	$ 9,795	$ 9,432	$ 10,449
Escrows	SO225	$ 0	$ 0	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 3,967	$ 3,453	$ 3,332	$ 3,192	$ 2,974
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 1,431	$ 1,317	$ 1,273	$ 1,408	$ 1,683
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 22,391**	**$ 22,122**	**$ 21,513**	**$ 20,004**	**$ 18,886**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 2,257**	**$ 1,918**	**$ 2,475**	**$ 1,264**	**$ 2,635**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 20,134**	**$ 20,204**	**$ 19,038**	**$ 18,740**	**$ 16,251**
Noninterest Income - Total	**SO42**	**$ 18,783**	**$ 19,399**	**$ 19,676**	**$ 18,451**	**$ 19,518**
Mortgage Loan Serving Fees	SO410	$ 948	$ 531	$ 665	$ 792	$ 743
Other Fees and Charges	SO420	$ 12,483	$ 12,920	$ 12,816	$ 13,429	$ 11,832
Net Income (Loss) from Other - Total	SUB0451	$ 4,682	$ 5,376	$ 5,670	$ 3,482	$ 6,347
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 5,766	$ 5,866	$ 5,933	$ 4,385	$ 6,009
Operations & Sale of Repossessed Assets	SO461	$- 376	$- 509	$- 362	$- 936	$- 702
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 0	$ 0	$ 0	$ 0	$ 909
Sale of Securities Held-to-Maturity	SO467	$- 701	$ 0	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 18	$ 0	$ 44	$ 17	$ 5

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$ 0	$ 19	$ 0	$ 0	$ 36
Trading Assets (Realized and Unrealized)	SO485	$- 25	$ 0	$ 55	$ 16	$ 90
Other Noninterest Income	SO488	$ 670	$ 572	$ 525	$ 748	$ 596
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**	**$ 33,415**	**$ 34,435**	**$ 34,809**	**$ 32,497**	**$ 32,249**
All Personnel Compensation and Expense	SO510	$ 18,273	$ 19,191	$ 18,588	$ 19,208	$ 18,150
Legal Expense	SO520	$ 657	$ 774	$ 498	$ 601	$ 474
Office Occupancy and Equipment Expense	SO530	$ 4,693	$ 4,900	$ 4,690	$ 4,198	$ 4,068
Marketing and Other Professional Services	SO540	$ 4,307	$ 3,534	$ 3,008	$ 2,467	$ 2,531
Loan Servicing Fees	SO550	$ 113	$ 113	$ 105	$ 107	$ 31
Goodwill and Other Intangibles Expense	SO560	$ 157	$ 304	$ 29	$ 1	$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 75	$ 90	$ 550	$ 0	$ 267
Other Noninterest Expense	SO580	$ 5,140	$ 5,529	$ 7,341	$ 5,915	$ 6,723
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**	**$ 5,502**	**$ 5,168**	**$ 3,905**	**$ 4,694**	**$ 3,520**
Income Taxes - Total	**SO71**	**$ 392**	**$ 721**	**$ 671**	**$ 589**	**$ 303**
Federal	SO710	$ 164	$ 475	$ 359	$ 347	$ 99
State, Local & Other	SO720	$ 228	$ 246	$ 312	$ 242	$ 204
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 5,110**	**$ 4,447**	**$ 3,234**	**$ 4,105**	**$ 3,217**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$- 355**	**$- 2,123**	**$- 67**	**$- 225**
Net Income (Loss)	**SO91**	**$ 5,110**	**$ 4,092**	**$ 1,111**	**$ 4,038**	**$ 2,992**

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	$ 14
14	Interest Income from CNFIs reported on SC655	1	$ 73
15	Income from corporate-owned life insurance	2	$ 66
99	Other	9	$ 625

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	$ 138
2	OTS assessments	4	$ 88
6	Supervisory examination fees	2	$ 23
7	Office supplies, printing, and postage	8	$ 407
8	Telephone, including data lines	5	$ 132
9	Loan origination expense	3	$ 460
10	ATM expense	1	$ 13
17	Charitable contributions	1	$ 25
99	Other	9	$ 788

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 38,684**	**$ 140,634**	**$ 103,417**	**$ 67,688**	**$ 33,832**
YTD - Deposits and Investment Securities	Y_SO115	$ 2,667	$ 9,711	$ 7,263	$ 4,833	$ 2,392
YTD - Mortgage-Backed Securities	Y_SO125	$ 4,012	$ 15,319	$ 11,539	$ 7,830	$ 4,303
YTD - Mortgage Loans	Y_SO141	$ 25,816	$ 95,357	$ 70,264	$ 45,946	$ 22,842
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 1,617	$ 5,400	$ 3,851	$ 2,473	$ 1,227
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 4,572	$ 14,847	$ 10,500	$ 6,606	$ 3,068
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 230**	**$ 690**	**$ 524**	**$ 340**	**$ 160**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 229	$ 688	$ 523	$ 340	$ 160
YTD - Other	Y_SO185	$ 1	$ 2	$ 1	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 16,523**	**$ 58,799**	**$ 43,538**	**$ 29,138**	**$ 15,106**
YTD - Deposits	Y_SO215	$ 11,125	$ 40,167	$ 29,676	$ 19,881	$ 10,449
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 3,967	$ 12,951	$ 9,498	$ 6,166	$ 2,974
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 1,431	$ 5,681	$ 4,364	$ 3,091	$ 1,683
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**	**$ 22,391**	**$ 82,525**	**$ 60,403**	**$ 38,890**	**$ 18,886**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 2,257**	**$ 8,292**	**$ 6,374**	**$ 3,899**	**$ 2,635**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 20,134**	**$ 74,233**	**$ 54,029**	**$ 34,991**	**$ 16,251**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 18,783**	**$ 77,044**	**$ 57,645**	**$ 37,969**	**$ 19,518**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 948	$ 2,731	$ 2,200	$ 1,535	$ 743
YTD - Other Fees and Charges	Y_SO420	$ 12,483	$ 50,997	$ 38,077	$ 25,261	$ 11,832
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 4,682	$ 20,875	$ 15,499	$ 9,829	$ 6,347
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 5,766	$ 22,193	$ 16,327	$ 10,394	$ 6,009
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 376	$- 2,509	$- 2,000	$- 1,638	$- 702
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 0	$ 909	$ 909	$ 909	$ 909
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$- 701	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 18	$ 66	$ 66	$ 22	$ 5

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 0	$ 55	$ 36	$ 36	$ 36
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$- 25	$ 161	$ 161	$ 106	$ 90
YTD - Other Noninterest Income	Y_SO488	$ 670	$ 2,441	$ 1,869	$ 1,344	$ 596
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 33,415**	**$ 133,990**	**$ 99,555**	**$ 64,746**	**$ 32,249**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 18,273	$ 75,137	$ 55,946	$ 37,358	$ 18,150
YTD - Legal Expense	Y_SO520	$ 657	$ 2,347	$ 1,573	$ 1,075	$ 474
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 4,693	$ 17,856	$ 12,956	$ 8,266	$ 4,068
YTD - Marketing and Other Professional Services	Y_SO540	$ 4,307	$ 11,540	$ 8,006	$ 4,998	$ 2,531
YTD - Loan Servicing Fees	Y_SO550	$ 113	$ 356	$ 243	$ 138	$ 31
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 157	$ 339	$ 35	$ 6	$ 5
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 75	$ 907	$ 817	$ 267	$ 267
YTD - Other Noninterest Expense	Y_SO580	$ 5,140	$ 25,508	$ 19,979	$ 12,638	$ 6,723
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 5,502**	**$ 17,287**	**$ 12,119**	**$ 8,214**	**$ 3,520**
YTD - Income Taxes - Total	**Y_SO71**	**$ 392**	**$ 2,284**	**$ 1,563**	**$ 892**	**$ 303**
YTD - Federal	Y_SO710	$ 164	$ 1,280	$ 805	$ 446	$ 99
YTD - State, Local, and Other	Y_SO720	$ 228	$ 1,004	$ 758	$ 446	$ 204
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 5,110**	**$ 15,003**	**$ 10,556**	**$ 7,322**	**$ 3,217**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$- 2,770**	**$- 2,415**	**$- 292**	**$- 225**
YTD - Net Income (Loss)	**Y_SO91**	**$ 5,110**	**$ 12,233**	**$ 8,141**	**$ 7,030**	**$ 2,992**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 19,288**	**$ 18,731**	**$ 18,182**	**$ 17,351**	**$ 16,283**
Net Provision for Loss	VA115	$ 2,206	$ 2,008	$ 2,861	$ 1,264	$ 1,865
Transfers	VA125	$- 149	$ 342	$- 738	$ 289	$ 291
Recoveries	VA135	$ 673	$ 580	$ 546	$ 506	$ 852
Adjustments	VA145	$ 43	$- 41	$ 0	$ 0	$ 0
Charge-offs	VA155	$ 1,858	$ 2,332	$ 2,120	$ 1,228	$ 1,940
General Valuation Allowances - Ending Balance	**VA165**	**$ 20,203**	**$ 19,288**	**$ 18,731**	**$ 18,182**	**$ 17,351**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 2,551**	**$ 2,852**	**$ 1,950**	**$ 2,264**	**$ 3,151**
Net Provision for Loss	VA118	$ 126	$ 0	$ 164	$ 0	$ 1,037

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$ 149	$- 342	$ 738	$- 289	$- 291
Adjustments	VA148	$- 43	$ 41	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 0	$ 0	$ 0	$ 25	$ 1,633
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 2,783**	**$ 2,551**	**$ 2,852**	**$ 1,950**	**$ 2,264**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 21,839**	**$ 21,583**	**$ 20,132**	**$ 19,615**	**$ 19,434**
Net Provision for Loss	VA120	$ 2,332	$ 2,008	$ 3,025	$ 1,264	$ 2,902
Recoveries	VA140	$ 673	$ 580	$ 546	$ 506	$ 852
Adjustments	VA150	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA160	$ 1,858	$ 2,332	$ 2,120	$ 1,253	$ 3,573
Total Valuation Allowances - Ending Balance	**VA170**	**$ 22,986**	**$ 21,839**	**$ 21,583**	**$ 20,132**	**$ 19,615**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 1,858**	**$ 2,332**	**$ 2,120**	**$ 1,228**	**$ 1,940**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 466**	**$ 604**	**$ 919**	**$ 562**	**$ 937**
Construction - Total	SUB2030	$ 40	$ 0	$ 2	$ 0	$ 27
1-4 Dwelling Units	VA420	$ 40	$ 0	$ 2	$ 0	$ 27
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 426	$ 604	$ 917	$ 562	$ 910
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 0	$ 36	$ 142	$ 49
1-4 Dwelling Units - Secured by First Liens	VA456	$ 405	$ 555	$ 821	$ 394	$ 573
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 21	$ 49	$ 45	$ 26	$ 88
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 200
Nonresidential Property (Except Land)	VA480	$ 0	$ 0	$ 15	$ 0	$ 0
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 1,366**	**$ 1,709**	**$ 920**	**$ 643**	**$ 980**
Commercial Loans	VA520	$ 134	$ 216	$ 21	$ 30	$ 4
Consumer Loans - Total	SUB2061	$ 1,232	$ 1,493	$ 899	$ 613	$ 976
Loans on Deposits	VA510	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 905	$ 1,088	$ 602	$ 324	$ 544
Mobile Home Loans	VA550	$ 201	$ 317	$ 210	$ 240	$ 370

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 19	$ 7	$ 0	$ 0	$ 0
Other	VA560	$ 107	$ 81	$ 87	$ 49	$ 62
Repossessed Assets - Total	**VA60**	**$ 26**	**$ 19**	**$ 281**	**$ 23**	**$ 23**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 26	$ 19	$ 67	$ 23	$ 21
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 214	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 2
Other Repossessed Assets	VA630	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 673**	**$ 580**	**$ 546**	**$ 506**	**$ 852**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 40**	**$ 95**	**$ 93**	**$ 10**	**$ 313**
Construction - Total	SUB2130	$ 0	$ 1	$ 1	$ 1	$ 9
1-4 Dwelling Units	VA421	$ 0	$ 1	$ 1	$ 1	$ 9
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 40	$ 94	$ 92	$ 9	$ 304
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 4	$ 33	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 26	$ 59	$ 32	$ 9	$ 239
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 10	$ 2	$ 60	$ 0	$ 30
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 35
Nonresidential Property (Except Land)	VA481	$ 0	$ 0	$ 0	$ 0	$ 0
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 633**	**$ 485**	**$ 453**	**$ 496**	**$ 539**
Commercial Loans	VA521	$ 35	$ 24	$ 1	$ 16	$ 2
Consumer Loans - Total	SUB2161	$ 598	$ 461	$ 452	$ 480	$ 537
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 535	$ 436	$ 430	$ 460	$ 507

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 6	$ 1	$ 5	$ 0	$ 0
Credit Cards	VA557	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA561	$ 57	$ 24	$ 17	$ 20	$ 30
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 276**	**$- 342**	**$ 902**	**$- 289**	**$ 747**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 141**	**$- 92**	**$ 184**	**$- 415**	**$ 817**
Construction - Total	SUB2230	$ 1	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA422	$ 1	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 140	$- 92	$ 184	$- 415	$ 817
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 42	$ 0	$- 3	$ 0	$- 97
1-4 Dwelling Units - Secured by First Liens	VA458	$ 99	$- 58	$ 66	$- 35	$- 41
1-4 Dwelling Units - Secured by Junior Liens	VA468	$- 1	$- 34	$ 121	$ 0	$- 30
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$- 380	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$ 0	$ 0	$ 0	$ 985
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 135**	**$- 250**	**$ 114**	**$ 126**	**$- 70**
Commercial Loans	VA522	$- 11	$- 33	$ 0	$ 24	$ 23
Consumer Loans - Total	SUB2261	$ 146	$- 217	$ 114	$ 102	$- 93
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 54	$- 43	$ 31	$ 12	$- 45
Mobile Home Loans	VA552	$ 36	$- 159	$ 42	$ 58	$- 28
Credit Cards	VA558	$- 3	$ 7	$ 0	$ 0	$ 0
Other	VA562	$ 59	$- 22	$ 41	$ 32	$- 20
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 604**	**$ 0**	**$ 0**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 604	$ 0	$ 0
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 1,461**	**$ 1,410**	**$ 2,476**	**$ 433**	**$ 1,835**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 567**	**$ 417**	**$ 1,010**	**$ 137**	**$ 1,441**
Construction - Total	SUB2330	$ 41	$- 1	$ 1	$- 1	$ 18
1-4 Dwelling Units	VA425	$ 41	$- 1	$ 1	$- 1	$ 18
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 526	$ 418	$ 1,009	$ 138	$ 1,423
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 38	$- 33	$ 33	$ 142	$- 48
1-4 Dwelling Units - Secured by First Liens	VA459	$ 478	$ 438	$ 855	$ 350	$ 293
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 10	$ 13	$ 106	$ 26	$ 28
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$- 380	$ 165
Nonresidential Property (Except Land)	VA485	$ 0	$ 0	$ 15	$ 0	$ 985
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 868**	**$ 974**	**$ 581**	**$ 273**	**$ 371**
Commercial Loans	VA525	$ 88	$ 159	$ 20	$ 38	$ 25
Consumer Loans - Total	SUB2361	$ 780	$ 815	$ 561	$ 235	$ 346
Loans on Deposits	VA515	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 424	$ 609	$ 203	$- 124	$- 8
Mobile Home Loans	VA555	$ 231	$ 157	$ 247	$ 298	$ 342
Credit Cards	VA559	$ 16	$ 14	$ 0	$ 0	$ 0
Other	VA565	$ 109	$ 35	$ 111	$ 61	$ 12
Repossessed Assets - Total	**VA65**	**$ 26**	**$ 19**	**$ 885**	**$ 23**	**$ 23**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 26	$ 19	$ 671	$ 23	$ 21

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 214	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 2
Other Repossessed Assets	VA633	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA75**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA825**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA935**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 2,297**	**$ 3,373**	**$ 6,385**	**$ 5,510**	**$ 5,104**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 15,306**	**$ 16,693**	**$ 17,305**	**$ 17,415**	**$ 17,859**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 3,330**	**$ 3,486**	**$ 2,052**	**$ 5,677**	**$ 5,164**
Construction	VA951	$ 621	$ 570	$ 218	$ 3,421	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 2,709	$ 2,319	$ 1,798	$ 2,256	$ 2,289
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 2,700
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 597	$ 36	$ 0	$ 150
Permanent - Land	VA955	$ 0	$ 0	$ 0	$ 0	$ 25
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 7,661**	**$ 5,427**	**$ 6,683**	**$ 17,544**	**$ 15,237**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 59,173**	**$ 63,398**	**$ 63,047**	**$ 63,578**	**$ 61,637**
Substandard	VA965	$ 57,502	$ 61,987	$ 61,760	$ 62,774	$ 60,901
Doubtful	VA970	$ 1,671	$ 1,411	$ 1,287	$ 804	$ 736
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 54,715**	**$ 45,263**	**$ 52,295**	**$ 56,900**	**$ 46,070**
Mortgages - Total	SUB2421	$ 48,774	$ 39,916	$ 42,345	$ 51,290	$ 38,442
Construction and Land Loans	SUB2430	$ 12,831	$ 1,870	$ 4,154	$ 10,873	$ 3,718
Permanent Loans Secured by 1-4 Property	SUB2441	$ 31,786	$ 33,525	$ 33,785	$ 32,644	$ 33,401
Permanent Loans Secured by All Other Property	SUB2450	$ 4,680	$ 4,810	$ 6,476	$ 16,074	$ 2,120
Nonmortgages - Total	SUB2461	$ 5,941	$ 5,347	$ 9,950	$ 5,610	$ 7,628
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 33,167**	**$ 21,898**	**$ 29,591**	**$ 33,565**	**$ 26,719**

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 32,818**	**$ 21,272**	**$ 27,972**	**$ 25,546**	**$ 25,466**
Mortgage Loans - Total	SUB2481	$ 28,544	$ 17,340	$ 22,013	$ 21,494	$ 19,026
Construction	PD115	$ 10,921	$ 0	$ 847	$ 1,001	$ 1,385
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 439	$ 729	$ 736	$ 479	$ 262
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 14,818	$ 14,741	$ 14,896	$ 13,896	$ 15,421
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 941	$ 556	$ 438	$ 598	$ 675
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 0	$ 0	$ 1,373	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD135	$ 944	$ 1,056	$ 1,683	$ 4,787	$ 624
Permanent - Land	PD138	$ 481	$ 258	$ 2,040	$ 733	$ 659
Nonmortgage Loans - Commercial Loans	PD140	$ 1,737	$ 964	$ 3,118	$ 1,659	$ 4,845
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 2,537	$ 2,968	$ 2,841	$ 2,393	$ 1,595
Loans on Deposits	PD161	$ 2	$ 33	$ 63	$ 29	$ 89
Home Improvement Loans	PD163	$ 0	$ 0	$ 0	$ 0	$ 1
Education Loans	PD165	$ 0	$ 0	$ 0	$ 5	$ 0
Auto Loans	PD167	$ 1,771	$ 2,091	$ 1,758	$ 1,326	$ 699
Mobile Home Loans	PD169	$ 332	$ 327	$ 471	$ 605	$ 401
Credit Cards	PD171	$ 6	$ 3	$ 0	$ 0	$ 0
Other	PD180	$ 426	$ 514	$ 549	$ 428	$ 405
Memo - Troubled Debt Restructured Included Above	PD190	$ 0	$ 0	$ 0	$ 13	$ 52
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 816	$ 727	$ 923	$ 583	$ 388
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 349**	**$ 626**	**$ 1,619**	**$ 8,019**	**$ 1,253**
Mortgage Loans - Total	SUB2491	$ 333	$ 491	$ 1,461	$ 7,942	$ 775
Construction	PD215	$ 150	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 20	$ 31	$ 98	$ 32	$ 11
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 81	$ 368	$ 105	$ 413	$ 157
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 1,258	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD235	$ 82	$ 92	$ 0	$ 82	$ 607
Permanent - Land	PD238	$ 0	$ 0	$ 0	$ 7,415	$ 0
Nonmortgage Loans - Commercial Loans	PD240	$ 0	$ 100	$ 145	$ 4	$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 16	$ 35	$ 13	$ 73	$ 478
Loans on Deposits	PD261	$ 0	$ 0	$ 0	$ 0	$ 3
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 13	$ 31	$ 13	$ 72	$ 29
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD280	$ 3	$ 4	$ 0	$ 1	$ 446
Memo - Troubled Debt Restructured Included Above	PD290	$ 0	$ 0	$ 0	$ 52	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	$ 0	$ 0	$ 0	$ 0	$ 25
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 21,548**	**$ 23,365**	**$ 22,704**	**$ 23,335**	**$ 19,351**
Mortgage Loans - Total	SUB2501	$ 19,897	$ 22,085	$ 18,871	$ 21,854	$ 18,641
Construction	PD315	$ 1,237	$ 1,581	$ 1,237	$ 1,571	$ 1,536
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 80	$ 152	$ 61	$ 8	$ 16
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 14,900	$ 16,404	$ 16,779	$ 16,686	$ 16,443
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 507	$ 544	$ 672	$ 532	$ 416
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD335	$ 3,131	$ 3,373	$ 92	$ 2,904	$ 92
Permanent - Land	PD338	$ 42	$ 31	$ 30	$ 153	$ 138
Nonmortgage Loans - Commercial Loans	PD340	$ 724	$ 371	$ 2,925	$ 929	$ 100
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 927	$ 909	$ 908	$ 552	$ 610
Loans on Deposits	PD361	$ 1	$ 0	$ 1	$ 1	$ 0
Home Improvement Loans	PD363	$ 0	$ 5	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 523	$ 432	$ 465	$ 252	$ 151
Mobile Home Loans	PD369	$ 315	$ 297	$ 307	$ 130	$ 142
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 88	$ 175	$ 135	$ 169	$ 317
Memo - Troubled Debt Restructured Included Above	PD390	$ 0	$ 0	$ 99	$ 0	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 4,534	$ 2,460	$ 3,994	$ 3,467	$ 2,529

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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**	**$ 29,946**	**$ 35,512**	**$ 34,523**	**$ 35,742**	**$ 34,942**

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	$ 26,218	$ 29,532	$ 29,614	$ 31,263	$ 30,684
100% and greater LTV	LD120	$ 3,728	$ 5,980	$ 4,909	$ 4,479	$ 4,258
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 2,047**	**$ 2,264**	**$ 2,371**	**$ 2,474**	**$ 2,088**
Past Due and Still Accruing - Total	**SUB5240**	**$ 780**	**$ 658**	**$ 790**	**$ 858**	**$ 210**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 780	$ 658	$ 790	$ 858	$ 210
90% up to 100% LTV	LD210	$ 707	$ 585	$ 501	$ 758	$ 183
100% and greater LTV	LD220	$ 73	$ 73	$ 289	$ 100	$ 27
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 0	$ 0	$ 0	$ 0	$ 0
90% up to 100% LTV	LD230	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 1,267**	**$ 1,606**	**$ 1,581**	**$ 1,616**	**$ 1,878**
90% up to 100% LTV	LD250	$ 642	$ 828	$ 781	$ 740	$ 1,039
100% and greater LTV	LD260	$ 625	$ 778	$ 800	$ 876	$ 839
Net Charge-offs - Total	**SUB5300**	**$ 177**	**$ 0**	**$ 30**	**$ 8**	**$ 0**
90% up to 100% LTV	LD310	$ 2	$ 0	$ 30	$ 0	$ 0
100% and greater LTV	LD320	$ 175	$ 0	$ 0	$ 8	$ 0
Purchases - Total	**SUB5320**	**$ 697**	**$ 316**	**$ 145**	**$ 291**	**$ 0**
90% up to 100% LTV	LD410	$ 620	$ 316	$ 145	$ 291	$ 0
100% and greater LTV	LD420	$ 77	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 10,667**	**$ 14,110**	**$ 13,970**	**$ 14,480**	**$ 12,149**
90% up to 100% LTV	LD430	$ 9,235	$ 9,421	$ 11,325	$ 12,231	$ 10,898
100% and greater LTV	LD440	$ 1,432	$ 4,689	$ 2,645	$ 2,249	$ 1,251
Sales - Total	**SUB5340**	**$ 14,273**	**$ 12,692**	**$ 11,803**	**$ 9,708**	**$ 10,925**
90% up to 100% LTV	LD450	$ 11,067	$ 8,625	$ 9,190	$ 8,401	$ 10,323
100% and greater LTV	LD460	$ 3,206	$ 4,067	$ 2,613	$ 1,307	$ 602

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 226,153**	**$ 199,234**	**$ 187,770**	**$ 198,465**	**$ 205,353**
Mortgage Construction Loans	CC105	$ 124,909	$ 123,109	$ 119,482	$ 124,839	$ 118,544
Other Mortgage Loans	CC115	$ 101,244	$ 76,125	$ 68,288	$ 73,626	$ 86,809
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 106,923	$ 60,949	$ 14,241	$ 0	$ 12
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 169,632**	**$ 164,812**	**$ 169,658**	**$ 218,423**	**$ 214,670**
1-4 Dwelling Units	CC280	$ 145,842	$ 113,775	$ 152,493	$ 197,000	$ 179,680

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 0	$ 0	$ 0	$ 0	$ 0
All Other Real Estate	CC300	$ 23,790	$ 51,037	$ 17,165	$ 21,423	$ 34,990
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 0	$ 0	$ 575	$ 10	$ 0
Commitments Outstanding to Purchase Loans	CC320	$ 1,312	$ 12,063	$ 1,000	$ 0	$ 0
Commitments Outstanding to Sell Loans	CC330	$ 159,068	$ 140,206	$ 126,565	$ 106,417	$ 105,091
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 15,628	$ 13,428	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 35,000	$ 37,000	$ 35,000	$ 21,000	$ 53,973
Commitments Outstanding to Purchase Investment Securities	CC365	$ 6,000	$ 0	$ 0	$ 700	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 700
Unused Lines of Credit - Total	**SUB3361**	**$ 79,882**	**$ 81,563**	**$ 81,912**	**$ 58,831**	**$ 60,744**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 26,760	$ 30,925	$ 30,179	$ 25,084	$ 29,447
Commercial Lines	CC420	$ 47,912	$ 45,627	$ 46,417	$ 28,132	$ 26,339
Open-End Consumer Lines - Credit Cards	CC423	$ 4,806	$ 4,572	$ 4,707	$ 30	$ 0
Open-End Consumer Lines - Other	CC425	$ 404	$ 439	$ 609	$ 5,585	$ 4,958
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 9,967**	**$ 9,996**	**$ 10,178**	**$ 11,036**	**$ 10,988**
Commercial	CC430	$ 877	$ 910	$ 910	$ 910	$ 934
Standby, Not Included on CC465 or CC468	CC435	$ 9,090	$ 9,086	$ 9,268	$ 10,126	$ 10,054
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 109,416	$ 122,444	$ 189,310	$ 48,764	$ 58,357
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 2,375	$ 3,093	$ 3,017	$ 3,737	$ 5,392
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 124,279**	**$ 32,909**	**$ 72,092**	**$ 41,598**	**$ 91,785**
Pass-Through Securities	CF143	$ 118,268	$ 28,550	$ 69,538	$ 33,682	$ 76,773
Other Mortgage-Backed Securities	CF153	$ 6,011	$ 4,359	$ 2,554	$ 7,916	$ 15,012
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 52,893**	**$ 15,391**	**$ 51,394**	**$ 30,372**	**$ 101,152**
Pass-Through Securities	CF145	$ 43,538	$ 13,622	$ 51,394	$ 30,372	$ 94,292
Other Mortgage-Backed Securities	CF155	$ 9,355	$ 1,769	$ 0	$ 0	$ 6,860
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 71,386**	**$ 17,518**	**$ 20,698**	**$ 11,226**	**$- 9,367**

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Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 6,433	$- 11,584	$- 16,537	$- 20,007	$- 12,703
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 834	$- 3,057	$- 8,119	$- 19,446	$- 8,770
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 626,859**	**$ 616,830**	**$ 512,410**	**$ 581,775**	**$ 430,534**
Construction Loans - Total	SUB3840	$ 171,810	$ 155,088	$ 166,357	$ 179,404	$ 136,076
1-4 Dwelling Units	CF190	$ 168,741	$ 151,295	$ 163,367	$ 178,210	$ 134,644
Multifamily (5 or more) Dwelling Units	CF200	$ 28	$ 269	$ 243	$ 0	$ 0
Nonresidential	CF210	$ 3,041	$ 3,524	$ 2,747	$ 1,194	$ 1,432
Permanent Loans - Total	SUB3851	$ 455,049	$ 461,742	$ 346,053	$ 402,371	$ 294,458
1-4 Dwelling Units	CF225	$ 333,233	$ 377,641	$ 252,792	$ 302,196	$ 220,090
Multifamily (5 or more) Dwelling Units	CF245	$ 230	$ 0	$ 120	$ 0	$ 0
Nonresidential (Except Land)	CF260	$ 42,166	$ 41,215	$ 45,797	$ 36,189	$ 8,560
Land	CF270	$ 79,420	$ 42,886	$ 47,344	$ 63,986	$ 65,808
Loans and Participations Purchased - Total	**SUB3880**	**$ 5,122**	**$ 3,150**	**$ 178,822**	**$ 254,558**	**$ 83,906**
Secured by 1-4 Dwelling Units	CF280	$ 5,122	$ 3,150	$ 178,822	$ 254,558	$ 83,895
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 0	$ 0	$ 0	$ 0	$ 0
Secured by Nonresidential	CF300	$ 0	$ 0	$ 0	$ 0	$ 11
Loans and Participations Sold - Total	**SUB3890**	**$ 506,271**	**$ 501,283**	**$ 600,774**	**$ 701,738**	**$ 420,766**
Secured by 1-4 Dwelling Units	CF310	$ 506,271	$ 500,857	$ 600,236	$ 701,738	$ 420,766
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 0	$ 0	$ 0	$ 0
Secured by Nonresidential	CF330	$ 0	$ 426	$ 538	$ 0	$ 0
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 501,149**	**$- 498,133**	**$- 421,952**	**$- 447,180**	**$- 336,860**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 76,123**	**$ 84,711**	**$ 59,363**	**$ 93,018**	**$ 87,099**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$ 2,518**	**$- 605**	**$- 836**	**$ 4,811**	**$ 14,032**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 18,511**	**$ 15,386**	**$ 12,010**	**$ 15,616**	**$ 17,628**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 52,105**	**$ 33,381**	**$ 30,259**	**$ 46,388**	**$ 20,607**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 50,607**	**$ 54,292**	**$ 54,304**	**$ 50,138**	**$ 50,336**
Commercial	CF390	$ 6,487	$ 12,766	$ 11,884	$ 10,038	$ 21,353
Consumer	CF400	$ 44,120	$ 41,526	$ 42,420	$ 40,100	$ 28,983
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 908**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Commercial	CF395	$ 908	$ 0	$ 0	$ 0	$ 0
Consumer	CF405	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 49,699**	**$ 54,292**	**$ 54,304**	**$ 50,138**	**$ 50,336**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 94,346**	**$- 45,822**	**$ 24,346**	**$ 58,643**	**$- 22,377**
New Deposits Received less Deposits Withdrawn	CF420	$ 89,100	$- 51,966	$ 19,990	$ 53,938	$- 26,267
Interest Credited to Deposits	CF430	$ 5,246	$ 6,144	$ 4,356	$ 4,705	$ 3,890
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 109,897**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 478,417	$ 448,012	$ 443,779	$ 399,348	$ 386,372
Fully Insured	DI100	$ 418,406	$ 392,075	$ 354,338	$ 348,375	$ 339,924
Other	DI110	$ 60,011	$ 55,937	$ 89,441	$ 50,973	$ 46,448
Deposits with Balances - $100,000 or Less	DI120	$ 1,395,313	$ 1,338,837	$ 1,353,354	$ 1,203,876	$ 1,187,581
Deposits with Balances - Greater than $100,000	DI130	$ 566,351	$ 528,563	$ 570,446	$ 578,367	$ 534,025
Number of Deposit Accounts - Total	SUB4062	84,488	83,528	90,461	84,733	84,885
Balances of $100,000 or Less	DI150	81,986	81,146	88,166	82,715	82,833
Balances Greater than $100,000	DI160	2,502	2,382	2,295	2,018	2,052
IRA/Keogh Accounts	DI200	$ 101,287	$ 100,625	$ 100,058	$ 94,719	$ 94,097
Uninsured Deposits	DI210	$ 390,167	$ 318,122	$ 373,848	$ 402,180	$ 362,228
Preferred Deposits	DI220	$ 37,092	$ 41,361	$ 52,486	$ 58,527	$ 65,010
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 295,770	$ 305,673	$ 344,344	$ 326,028	$ 302,195
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 181,118	$ 210,995	$ 236,574	$ 195,691	$ 184,259
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 70,435	$ 68,886	$ 69,878	$ 65,528	$ 68,312
Deposits & Escrows - Time Deposits	DI340	$ 1,414,340	$ 1,281,854	$ 1,273,003	$ 1,195,001	$ 1,166,838
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 145,675	$ 133,535	$ 164,345	$ 153,568	$ 118,775
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 515	$ 935	$ 624	$ 733	$ 608
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 1,969	$ 1,622	$ 897	$ 847	$ 568
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 291	$ 286	$ 280	$ 205	$ 150
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	$ 0
Adjustments to Demand Deposits (including escrows)	DI720	$ 341	$ 442	$ 589	$ 1,321	$ 648
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	$ 0	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,221	1,225	1,240	1,230	1,279
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 477,755	$ 390,624	$ 406,032	$ 425,513	$ 469,431
Assets Held for Sale	SI387	$ 73,953	$ 87,194	$ 71,306	$ 70,767	$ 83,925
Loans Serviced for Others	SI390	$ 1,497,236	$ 1,532,615	$ 1,487,928	$ 1,587,517	$ 1,656,112
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 2,375	$ 3,093	$ 3,017	$ 3,737	$ 5,392
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	82.61%	84.84%	78.82%	86.44%	88.94%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.44%	83.78%	78.85%	86.20%	89.80%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	82.24%	84.50%	78.91%	86.74%	88.99%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.65%	78.06%	78.93%	78.63%	80.32%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 60**	**$ 60**	**$ 60**	**$ 46**	**$ 45**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 6,509	$ 7,828	$ 7,347	$ 7,542	$ 5,977
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	9	9	9	19	339
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	**SI600**	**$ 253,868**	**$ 248,852**	**$ 249,046**	**$ 252,909**	**$ 249,966**
Net Income (Loss) (SO91)	SI610	$ 5,110	$ 4,092	$ 1,111	$ 4,038	$ 2,992
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 4,518	$ 905	$ 3,600	$ 4,072	$ 3,313
Stock Issued	SI640	$ 0	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 2	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 50	$ 0	$ 0	$ 39	$ 0
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 18	$ 1,798	$ 3,299	$- 4,051	$ 2,576
Prior Period Adjustments	SI668	$ 0	$ 56	$- 598	$ 0	$- 16
Other Adjustments	SI671	$ 260	$- 23	$- 407	$ 183	$ 704
Ending Equity Capital (SC80)	**SI680**	**$ 254,752**	**$ 253,868**	**$ 248,851**	**$ 249,046**	**$ 252,909**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 740	$ 553	$ 158	$ 7,573	$ 2,757
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 406	$ 282	$ 260	$ 132	$ 353
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 2,611	$ 2,192	$ 1,731	$ 2,058	$ 3,482
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 82	$ 90	$ 88	$ 54	$ 110
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 2,787,226	$ 2,717,306	$ 2,696,742	$ 2,642,949	$ 2,581,405
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 328,696	$ 319,101	$ 319,475	$ 311,025	$ 398,381
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 1,945,889	$ 1,903,214	$ 1,888,894	$ 1,854,800	$ 1,857,876
Nonmortgage Loans	SI885	$ 324,962	$ 309,977	$ 281,246	$ 258,242	$ 233,315
Deposits and Excrows	SI890	$ 1,901,694	$ 1,906,524	$ 1,858,289	$ 1,771,570	$ 1,724,291
Total Borrowings	SI895	$ 606,815	$ 530,184	$ 560,130	$ 593,113	$ 551,615
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	5	4	2	1	6
Total Dollar Amount of Loans Made During Quarter	SI910	$ 172	$ 906	$ 480	$ 50	$ 436
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.41	2.44	4.88	3.00	4.56
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.00	2.85	4.88	3.00	9.56

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	1	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	2	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	1	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	4	5	5	4	3

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 1,811,107**	**$ 1,666,826**	**$ 1,509,422**	**$ 1,409,358**	**$ 1,306,840**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 837,495**	**$ 814,018**	**$ 757,526**	**$ 707,766**	**$ 664,877**
Personal Trust and Agency Accounts	FS210	$ 385,097	$ 370,583	$ 623,515	$ 588,856	$ 551,604
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 57,729	$ 58,282	$ 54,511	$ 54,712	$ 52,188
Employee Benefit - Defined Contribution	FS220	$ 2,657	$ 2,760	$ 2,056	$ 1,831	$ 1,754
Employee Benefit - Defined Benefit	FS230	$ 11,267	$ 10,896	$ 8,959	$ 8,997	$ 8,704
Other Retirement Accounts	FS240	$ 43,805	$ 44,626	$ 43,496	$ 43,884	$ 41,730
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 378,073	$ 370,014	$ 64,977	$ 51,265	$ 50,932
Other Fiduciary Accounts	FS270	$ 16,596	$ 15,139	$ 14,523	$ 12,933	$ 10,153

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 342,758**	**$ 318,491**	**$ 300,025**	**$ 276,218**	**$ 246,574**
Personal Trust and Agency Accounts	FS211	$ 53,517	$ 42,098	$ 97,172	$ 89,604	$ 61,129
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 239,408	$ 231,837	$ 202,776	$ 186,614	$ 185,445
Employee Benefit - Defined Contribution	FS221	$ 177,453	$ 175,200	$ 153,932	$ 141,054	$ 142,290
Employee Benefit - Defined Benefit	FS231	$ 4,435	$ 4,559	$ 3,904	$ 4,103	$ 4,038
Other Retirement Accounts	FS241	$ 57,520	$ 52,078	$ 44,940	$ 41,457	$ 39,117
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 49,833	$ 44,556	$ 77	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 630,854**	**$ 534,317**	**$ 451,871**	**$ 425,374**	**$ 395,389**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**1,318**	**1,310**	**1,304**	**1,232**	**1,161**
Personal Trust and Agency Accounts	FS212	623	605	986	928	886
Retirement-related Trust and Agency Accounts - Total	SUB6120	156	159	170	164	154
Employee Benefit - Defined Contribution	FS222	10	11	10	9	9
Employee Benefit - Defined Benefit	FS232	19	19	20	20	20
Other Retirement Accounts	FS242	127	129	140	135	125
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	413	398	18	14	14
Other Fiduciary Accounts	FS272	126	148	130	126	107
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**698**	**596**	**539**	**481**	**461**
Personal Trust and Agency Accounts	FS213	89	75	109	104	91
Retirement-related Trust and Agency Accounts - Total	SUB6130	590	496	429	376	370
Employee Benefit - Defined Contribution	FS223	101	92	61	61	87
Employee Benefit - Defined Benefit	FS233	6	6	3	3	3
Other Retirement Accounts	FS243	483	398	365	312	280
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	19	25	1	1	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**108**	**109**	**100**	**88**	**90**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 2,154**	**$ 7,206**	**$ 5,279**	**$ 3,368**	**$ 1,967**
Personal Trust and Agency Accounts	FS310	$ 1,336	$ 4,457	$ 3,246	$ 2,117	$ 1,042

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 651	$ 2,309	$ 1,778	$ 1,178	$ 875
Employee Benefit - Defined Contribution	FS320	$ 467	$ 1,676	$ 1,307	$ 862	$ 708
Employee Benefit - Defined Benefit	FS330	$ 24	$ 90	$ 69	$ 48	$ 27
Other Retirement Accounts	FS340	$ 160	$ 543	$ 402	$ 268	$ 140
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 79	$ 163	$ 40	$ 36	$ 23
Other Fiduciary Accounts	FS370	$ 20	$ 49	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 0	$ 0	$ 40	$ 29	$ 15
Other Fiduciary and Related Services	FS390	$ 68	$ 228	$ 175	$ 8	$ 12
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 1,733**	**$ 6,280**	**$ 3,747**	**$ 2,345**	**$ 1,275**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 130**	**$ 129**	**$ 129**	**$ 125**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 39**	**$ 143**	**$ 117**	**$ 65**	**$ 26**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 460**	**$ 939**	**$ 1,520**	**$ 959**	**$ 593**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 385,097**	**$ 370,583**	**$ 623,515**	**$ 588,856**	**$ 551,604**
Non-Interest-Bearing Deposits	FS410	$- 37	$ 0	$- 70	$- 33	$- 173
Interest-Bearing Deposits	FS415	$ 35	$ 0	$ 32	$ 32	$ 32
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 7,453	$ 6,826	$ 14,017	$ 9,281	$ 9,888
State, County and Municipal Obligations	FS425	$ 33,711	$ 34,344	$ 66,549	$ 56,356	$ 52,205
Money Market Mutual Funds	FS430	$ 18,752	$ 17,136	$ 32,090	$ 36,321	$ 33,407
Other Short-term Obligations	FS435	$ 0	$ 0	$ 998	$ 0	$ 0
Other Notes and Bonds	FS440	$ 11,925	$ 11,524	$ 19,455	$ 18,314	$ 17,662
Common and Prefered Stock	FS445	$ 253,612	$ 244,475	$ 402,363	$ 381,527	$ 362,764
Real Estate Mortgages	FS450	$ 602	$ 604	$ 2,605	$ 2,606	$ 2,213
Real Estate	FS455	$ 18,114	$ 15,996	$ 20,269	$ 22,338	$ 22,313
Miscellaneous Assets	FS460	$ 40,930	$ 39,678	$ 65,207	$ 62,114	$ 51,293
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 Agncy	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 Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Funds - Total Collective Investment Funds	**FS60**	**0**	**0**	**0**	**0**	**0**
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	**FS65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Domestic Equity	FS615	$ 0	$ 0	$ 0	$ 0	$ 0
International/Global Equity	FS625	$ 0	$ 0	$ 0	$ 0	$ 0
Stock/Bond Blend	FS635	$ 0	$ 0	$ 0	$ 0	$ 0
Taxable Bond	FS645	$ 0	$ 0	$ 0	$ 0	$ 0
Municipal Bond	FS655	$ 0	$ 0	$ 0	$ 0	$ 0
Short-Term Investments/Money Market	FS665	$ 0	$ 0	$ 0	$ 0	$ 0
Specialty/Other	FS675	$ 0	$ 0	$ 0	$ 0	$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 0**	**$ 130**	**$ 129**	**$ 129**	**$ 125**
Personal Trust and Agency Accounts	FS710	$ 0	$ 130	$ 129	$ 129	$ 125
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	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS711	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS721	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS731	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS741	$ 0	$ 0	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS712	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS722	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS732	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 254,751	$ 253,873	$ 248,850	$ 249,043	$ 252,907
Equity Capital Deductions - Total	SUB1631	$ 1,569	$ 1,521	$ 1,566	$ 1,148	$ 1,071
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR115	$ 1,208	$ 1,214	$ 1,249	$ 775	$ 749
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 361	$ 307	$ 317	$ 373	$ 322
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 3,141	$ 3,260	$ 4,914	$ 8,206	$ 4,160
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 2,813	$ 2,986	$ 4,591	$ 7,933	$ 3,894
Qualifying Intangible Assets	CCR185	$ 0	$ 0	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 328	$ 274	$ 323	$ 273	$ 266
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 256,323**	**$ 255,612**	**$ 252,198**	**$ 256,101**	**$ 255,996**
Total Assets (SC60)	**CCR205**	**$ 2,897,995**	**$ 2,747,110**	**$ 2,679,721**	**$ 2,657,161**	**$ 2,551,248**
Asset Deductions - Total	SUB1651	$ 1,569	$ 1,521	$ 1,566	$ 1,148	$ 1,071
Assets of "Nonincludable" Subsidiaries	CCR260	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR265	$ 1,208	$ 1,214	$ 1,249	$ 775	$ 749
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 361	$ 307	$ 317	$ 373	$ 322
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 2,129	$- 1,773	$- 2,320	$ 2,172	$- 6,559
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 2,129	$- 1,773	$- 2,320	$ 2,172	$- 6,559
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 2,898,555**	**$ 2,743,816**	**$ 2,675,835**	**$ 2,658,185**	**$ 2,543,618**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 115,970**	**$ 109,833**	**$ 107,062**	**$ 106,316**	**$ 101,818**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 256,323**	**$ 255,612**	**$ 252,198**	**$ 256,101**	**$ 255,996**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 38	$ 15	$ 0	$ 103	$ 0
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93001 - OTS-Regulated: Alabama	($Thousands)
Run Date: May 25, 2005, 10:03 AM	March 2005	

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	$ 18,423	$ 17,550	$ 16,941	$ 16,105	$ 15,337
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 18,461**	**$ 17,565**	**$ 16,941**	**$ 16,208**	**$ 15,337**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 18,461**	**$ 17,565**	**$ 16,941**	**$ 16,208**	**$ 15,337**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 760	$ 760	$ 839	$ 0	$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 2,375	$ 3,093	$ 3,017	$ 3,737	$ 5,392
Total Risk-Based Capital	**CCR39**	**$ 271,649**	**$ 269,324**	**$ 265,283**	**$ 268,572**	**$ 265,941**
0% R/W Category - Cash	CCR400	$ 8,706	$ 7,656	$ 9,687	$ 8,588	$ 8,902
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 203,394	$ 162,730	$ 161,796	$ 174,444	$ 184,829
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 996	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 6,687	$ 7,485	$ 5,559	$ 6,709	$ 6,406
0% R/W Category - Assets Total	CCR420	$ 218,787	$ 178,867	$ 177,042	$ 189,741	$ 200,137
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	$ 247,689	$ 211,346	$ 215,147	$ 226,248	$ 236,988
20% R/W Category - Claims on FHLBs	CCR435	$ 183,464	$ 205,219	$ 191,924	$ 169,308	$ 136,870
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 15,265	$ 477	$ 480	$ 477	$ 481
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 85,982	$ 60,845	$ 62,770	$ 84,556	$ 66,648
20% R/W Category - Other	CCR450	$ 87,950	$ 98,345	$ 112,003	$ 90,373	$ 87,495
20% R/W Category - Assets Total	CCR455	$ 620,350	$ 576,232	$ 582,324	$ 570,962	$ 528,482
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 124,071**	**$ 115,247**	**$ 116,464**	**$ 114,192**	**$ 105,695**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 718,476	$ 717,345	$ 688,258	$ 674,762	$ 680,279
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 1,796	$ 1,597	$ 2,398	$ 2,423	$ 2,673
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 0	$ 0	$ 0	$ 0	$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 1,620	$ 1,120	$ 1,120	$ 1,146	$ 1,147
50% R/W Category - Other	CCR480	$ 11,426	$ 9,451	$ 20,044	$ 10,349	$ 10,733
50% R/W Category - Assets Total	CCR485	$ 733,318	$ 729,513	$ 711,820	$ 688,680	$ 694,832
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 366,661**	**$ 364,758**	**$ 355,914**	**$ 344,343**	**$ 347,419**

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 62,654	$ 15,223	$ 14,038	$ 56,908	$ 98,743
100% R/W Category - All Other Assets	CCR506	$ 1,302,548	$ 1,286,562	$ 1,241,830	$ 1,204,029	$ 1,076,309
100% R/W Category - Assets Total	CCR510	$ 1,365,202	$ 1,301,785	$ 1,255,868	$ 1,260,937	$ 1,175,052
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 1,365,202**	**$ 1,301,785**	**$ 1,255,868**	**$ 1,260,937**	**$ 1,175,052**
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**	**$ 2,937,657**	**$ 2,786,397**	**$ 2,727,054**	**$ 2,710,320**	**$ 2,598,503**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 1,855,932**	**$ 1,781,789**	**$ 1,728,244**	**$ 1,719,468**	**$ 1,628,164**
Excess Allowances for Loan and Lease Losses	CCR530	$ 299	$ 184	$ 318	$ 595	$ 631
Total Risk-Weighted Assets	**CCR78**	**$ 1,855,633**	**$ 1,781,605**	**$ 1,727,926**	**$ 1,718,873**	**$ 1,627,533**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 148,451**	**$ 142,529**	**$ 138,235**	**$ 137,510**	**$ 130,203**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**8.84%**	**9.32%**	**9.43%**	**9.63%**	**10.06%**
Total Risk-Based Capital Ratio	**CCR820**	**14.64%**	**15.12%**	**15.35%**	**15.62%**	**16.34%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**13.69%**	**14.17%**	**14.42%**	**14.68%**	**15.40%**
Tangible Equity Ratio	**CCR840**	**8.84%**	**9.32%**	**9.43%**	**9.63%**	**10.06%**

*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.