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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	26	26	28	29	29

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	0	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**	**$ 511,006**	**$ 551,122**	**$ 566,092**	**$ 562,250**	**$ 608,092**
Cash and Non-Interest-Earning Deposits	SC110	$ 69,421	$ 72,810	$ 69,853	$ 69,170	$ 69,267
Interest-Earning Deposits in FHLBs	SC112	$ 66,060	$ 79,647	$ 98,284	$ 76,949	$ 111,514
Other Interest-Earning Deposits	SC118	$ 22,075	$ 19,752	$ 20,881	$ 22,856	$ 18,549
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 17,126	$ 17,795	$ 17,325	$ 22,651	$ 30,725
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 160,860	$ 166,304	$ 162,837	$ 165,558	$ 153,935
Equity Securities Subject to FASB Statement No. 115	SC140	$ 158,656	$ 177,695	$ 176,631	$ 184,673	$ 201,395
State and Municipal Obligations	SC180	$ 8,743	$ 8,922	$ 8,838	$ 9,132	$ 9,254
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 6,633	$ 6,633	$ 9,625	$ 9,640	$ 11,670
Accrued Interest Receivable	SC191	$ 1,432	$ 1,564	$ 1,818	$ 1,621	$ 1,783
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 1,115,620**	**$ 1,106,185**	**$ 1,150,406**	**$ 1,190,190**	**$ 1,170,614**
Mortgage-Backed Securities - Total	**SC22**	**$ 1,115,620**	**$ 1,106,185**	**$ 1,150,406**	**$ 1,190,190**	**$ 1,170,614**
Pass-Through - Total	SUB0073	$ 1,054,192	$ 1,048,792	$ 1,089,089	$ 1,117,259	$ 1,101,000
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 1,054,132	$ 1,048,697	$ 1,087,836	$ 1,115,840	$ 1,098,930
Other Pass-Through	SC215	$ 60	$ 95	$ 1,253	$ 1,419	$ 2,070
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 57,166	$ 53,239	$ 57,102	$ 68,426	$ 65,205
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 13,446	$ 14,044	$ 15,552	$ 16,027	$ 18,119
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 43,720	$ 14,714	$ 15,736	$ 14,766	$ 16,022
Other	SC222	$ 0	$ 24,481	$ 25,814	$ 37,633	$ 31,064
Accrued Interest Receivable	SC228	$ 4,262	$ 4,154	$ 4,215	$ 4,505	$ 4,409

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Schedule SC --- Consolidated Statement of Condition Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 2,670,038**	**$ 2,640,459**	**$ 2,625,759**	**$ 2,566,210**	**$ 2,528,190**
Mortgage Loans - Total	**SC26**	**$ 2,654,747**	**$ 2,624,896**	**$ 2,609,331**	**$ 2,550,677**	**$ 2,513,166**
Construction Loans - Total	SUB0100	$ 100,060	$ 96,644	$ 96,832	$ 89,338	$ 88,885
Residential - Total	SUB0110	$ 82,413	$ 78,330	$ 80,031	$ 74,819	$ 75,778
1-4 Dwelling Units	SC230	$ 76,108	$ 72,179	$ 74,184	$ 70,180	$ 71,578
Multifamily (5 or more) Dwelling Units	SC235	$ 6,305	$ 6,151	$ 5,847	$ 4,639	$ 4,200
Nonresidential Property	SC240	$ 17,647	$ 18,314	$ 16,801	$ 14,519	$ 13,107
Permanent Loans - Total	SUB0121	$ 2,558,104	$ 2,532,437	$ 2,517,767	$ 2,465,940	$ 2,428,476
Residential - Total	SUB0131	$ 2,205,460	$ 2,198,059	$ 2,195,182	$ 2,159,052	$ 2,139,896
1-4 Dwelling Units - Total	SUB0141	$ 2,139,096	$ 2,128,841	$ 2,141,353	$ 2,107,358	$ 2,090,919
Revolving Open-End Loans	SC251	$ 47,152	$ 47,227	$ 45,434	$ 43,156	$ 41,222
All Other - First Liens	SC254	$ 2,055,330	$ 2,046,440	$ 2,059,377	$ 2,029,298	$ 2,014,162
All Other - Junior Liens	SC255	$ 36,614	$ 35,174	$ 36,542	$ 34,904	$ 35,535
Multifamily (5 or more) Dwelling Units	SC256	$ 66,364	$ 69,218	$ 53,829	$ 51,694	$ 48,977
Nonresidential Property (Except Land)	SC260	$ 295,131	$ 280,045	$ 264,884	$ 254,983	$ 239,081
Land	SC265	$ 57,513	$ 54,333	$ 57,701	$ 51,905	$ 49,499
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 29,083	$ 74,798	$ 108,448	$ 37,917	N/A
Accrued Interest Receivable	SC272	$ 10,856	$ 10,283	$ 10,743	$ 10,329	$ 10,243
Advances for Taxes and Insurance	SC275	$ 1,018	$ 1,095	$ 417	$ 603	$ 586
Allowance for Loan and Lease Losses	SC283	$ 15,291	$ 15,563	$ 16,428	$ 15,533	$ 15,024
Nonmortgage Loans - Gross	**SUB0162**	**$ 218,676**	**$ 218,152**	**$ 236,711**	**$ 222,202**	**$ 213,532**
Nonmortgage Loans - Total	**SC31**	**$ 214,447**	**$ 213,838**	**$ 232,402**	**$ 218,270**	**$ 209,818**
Commercial Loans - Total	SC32	$ 83,363	$ 82,347	$ 87,833	$ 82,964	$ 73,227
Secured	SC300	$ 75,406	$ 75,346	$ 80,647	$ 76,112	$ 66,778
Unsecured	SC303	$ 5,928	$ 5,593	$ 6,099	$ 5,649	$ 5,878
Lease Receivables	SC306	$ 2,029	$ 1,408	$ 1,087	$ 1,203	$ 571
Consumer Loans - Total	SC35	$ 133,596	$ 134,081	$ 147,168	$ 137,701	$ 138,708
Loans on Deposits	SC310	$ 32,915	$ 33,002	$ 33,187	$ 33,859	$ 34,529
Home Improvement Loans (Not secured by real estate)	SC316	$ 341	$ 742	$ 451	$ 488	$ 469
Education Loans	SC320	$ 6,166	$ 5,592	$ 6,483	$ 4,911	$ 4,991
Auto Loans	SC323	$ 37,563	$ 38,047	$ 42,737	$ 43,601	$ 44,209
Mobile Home Loans	SC326	$ 27,007	$ 26,569	$ 31,044	$ 24,478	$ 21,780
Credit Cards	SC328	$ 3,073	$ 3,366	$ 3,440	$ 3,308	$ 3,652

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Schedule SC --- Consolidated Statement of Condition Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other, Including Lease Receivables	SC330	$ 26,531	$ 26,763	$ 29,826	$ 27,056	$ 29,078
Accrued Interest Receivable	SC348	$ 1,717	$ 1,724	$ 1,710	$ 1,537	$ 1,597
Allowance for Loan and Lease Losses	SC357	$ 4,229	$ 4,314	$ 4,309	$ 3,932	$ 3,714
Repossessed Assets - Gross	**SUB0201**	**$ 3,167**	**$ 2,368**	**$ 2,279**	**$ 3,278**	**$ 2,810**
Repossessed Assets - Total	**SC40**	**$ 3,129**	**$ 2,337**	**$ 2,247**	**$ 3,165**	**$ 2,707**
Real Estate - Total	SUB0210	$ 3,090	$ 2,338	$ 2,245	$ 3,192	$ 2,712
Construction	SC405	$ 0	$ 0	$ 0	$ 318	$ 0
Residential - Total	SUB0225	$ 2,846	$ 2,100	$ 1,824	$ 2,433	$ 2,196
1-4 Dwelling Units	SC415	$ 2,686	$ 1,940	$ 1,664	$ 1,891	$ 2,019
Multifamily (5 or more) Dwelling Units	SC425	$ 160	$ 160	$ 160	$ 542	$ 177
Nonresidential (Except Land)	SC426	$ 235	$ 235	$ 373	$ 393	$ 458
Land	SC428	$ 9	$ 3	$ 48	$ 48	$ 58
Other Repossessed Assets	SC430	$ 77	$ 30	$ 34	$ 86	$ 98
General Valuation Allowances	SC441	$ 38	$ 31	$ 32	$ 113	$ 103
Real Estate Held for Investment	**SC45**	**$ 3,286**	**$ 3,293**	**$ 3,488**	**$ 637**	**$ 1,006**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 42,374**	**$ 41,733**	**$ 42,399**	**$ 41,602**	**$ 42,266**
Federal Home Loan Bank Stock	SC510	$ 40,130	$ 39,475	$ 40,110	$ 39,458	$ 40,109
Other	SC540	$ 2,244	$ 2,258	$ 2,289	$ 2,144	$ 2,157
Office Premises and Equipment	**SC55**	**$ 91,835**	**$ 90,515**	**$ 90,021**	**$ 87,161**	**$ 85,070**
Other Assets - Gross	**SUB0262**	**$ 50,098**	**$ 47,883**	**$ 46,606**	**$ 50,381**	**$ 43,350**
Other Assets - Total	**SC59**	**$ 50,098**	**$ 47,883**	**$ 46,606**	**$ 50,381**	**$ 43,350**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 3,289	$ 3,264	$ 3,208	$ 3,189	$ 12,746
Bank-Owned Life Insurance - Other	SC625	$ 23,133	$ 22,928	$ 22,731	$ 22,534	$ 12,721
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 1,302	$ 1,359	$ 1,282	$ 2,086	$ 1,943
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 8,552	$ 8,647	$ 6,936	$ 3,487	$ 3,479
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 13,822	$ 11,685	$ 12,449	$ 19,085	$ 12,461
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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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 0	$ 0	$ 0	$ 0	$ 0
General Valuation Allowances - Total	**SUB2092**	**$ 19,558**	**$ 19,908**	**$ 20,769**	**$ 19,578**	**$ 18,841**
Total Assets - Gross	**SUB0283**	**$ 4,706,100**	**$ 4,701,710**	**$ 4,763,761**	**$ 4,723,911**	**$ 4,694,930**
Total Assets	**SC60**	**$ 4,686,542**	**$ 4,681,802**	**$ 4,742,992**	**$ 4,704,333**	**$ 4,676,089**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 3,416,622**	**$ 3,401,393**	**$ 3,426,226**	**$ 3,396,099**	**$ 3,383,638**
Deposits	SC710	$ 3,399,825	$ 3,369,305	$ 3,402,652	$ 3,376,553	$ 3,365,177
Escrows	SC712	$ 16,563	$ 31,760	$ 23,298	$ 19,547	$ 18,462
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 234	$ 328	$ 276	$- 1	$- 1
Borrowings - Total	**SC72**	**$ 627,361**	**$ 650,212**	**$ 667,888**	**$ 679,031**	**$ 642,933**
Advances from FHLBank	SC720	$ 626,267	$ 648,963	$ 666,071	$ 677,494	$ 639,292
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 0	$ 0	$ 425	$ 0	$ 2,000
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	$ 1,094	$ 1,249	$ 1,392	$ 1,537	$ 1,641
Other Liabilities - Total	**SC75**	**$ 25,839**	**$ 23,308**	**$ 28,653**	**$ 24,110**	**$ 33,215**
Accrued Interest Payable - Deposits	SC763	$ 1,454	$ 1,156	$ 1,302	$ 1,302	$ 1,267
Accrued Interest Payable - Other	SC766	$ 2,934	$ 2,603	$ 3,426	$ 2,779	$ 2,659
Accrued Taxes	SC776	$ 2,885	$ 1,221	$ 2,342	$ 1,569	$ 3,465
Accounts Payable	SC780	$ 4,946	$ 5,133	$ 5,870	$ 5,347	$ 7,360
Deferred Income Taxes	SC790	$ 4,782	$ 5,871	$ 6,652	$ 5,285	$ 10,409
Other Liabilities and Deferred Income	SC796	$ 8,838	$ 7,324	$ 9,061	$ 7,828	$ 8,055
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**	**$ 4,069,822**	**$ 4,074,913**	**$ 4,122,767**	**$ 4,099,240**	**$ 4,059,786**

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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**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 616,720**	**$ 606,888**	**$ 620,225**	**$ 605,093**	**$ 616,303**
Stock - Total	SUB0311	$ 90,883	$ 83,951	$ 93,836	$ 84,104	$ 82,234
Perpetual Preferred Stock - Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Perpetual Preferred Stock - Noncumulative	SC814	$ 1,644	$ 1,644	$ 1,644	$ 1,644	$ 1,644
Common Stock - Par Value	SC820	$ 6,873	$ 6,872	$ 6,874	$ 6,879	$ 6,879
Common Stock - Paid in Excess of Par	SC830	$ 82,366	$ 75,435	$ 85,318	$ 75,581	$ 73,711
Accumulated Other Comprehensive Income - Total	SC86	$- 5,331	$- 227	$ 1,045	$- 8,166	$ 7,592
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 5,331	$- 227	$ 1,045	$- 8,166	$ 7,592
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	SC880	$ 534,449	$ 526,548	$ 528,682	$ 532,418	$ 529,360
Other Components of Equity Capital	SC891	$- 3,281	$- 3,384	$- 3,338	$- 3,263	$- 2,883
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 4,686,542**	**$ 4,681,801**	**$ 4,742,992**	**$ 4,704,333**	**$ 4,676,089**

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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	$ 814
3	Federal, State, or other taxes receivable	9	$ 1,554
4	Net deferred tax assets	8	$ 1,716
6	Prepaid deposit insurance premiums	3	$ 17
7	Prepaid expenses	24	$ 4,810
14	Other noninterest-bearing short-term accounts recv	7	$ 573
22	Unapplied loan disbursements	3	$ 482
99	Other	15	$ 1,650

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	$ 132
4	Nonrefundable loan fees received prior to closing	2	$ 51
7	Deferred gains from the sale of real estate	1	$ 36
11	The liability recorded for post-retirement benefit	15	$ 4,495
14	Unapplied loan payments received	6	$ 317
16	Recourse loan liability	1	$ 221
17	Noninterest-bearing payables to Hold Co/Affiliates	3	$ 85
18	Litigation reserves	1	$ 226
99	Other	22	$ 2,110

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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**	**$ 58,777**	**$ 57,641**	**$ 58,195**	**$ 57,348**	**$ 57,394**
Deposits and Investment Securities	SO115	$ 3,550	$ 3,609	$ 3,470	$ 3,306	$ 3,320
Mortgage-Backed Securities	SO125	$ 10,583	$ 10,211	$ 10,493	$ 10,327	$ 10,706
Mortgage Loans	SO141	$ 40,527	$ 39,668	$ 39,896	$ 39,803	$ 39,184
Nonmortgage Loans - Total	SUB0950	$ 4,117	$ 4,153	$ 4,336	$ 3,912	$ 4,184
Commercial Loans and Leases	SO160	$ 1,535	$ 1,562	$ 1,641	$ 1,455	$ 1,346
Consumer Loans and Leases	SO171	$ 2,582	$ 2,591	$ 2,695	$ 2,457	$ 2,838
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 290**	**$ 239**	**$ 193**	**$ 146**	**$ 148**
Federal Home Loan Bank Stock	SO181	$ 290	$ 239	$ 190	$ 146	$ 148
Other	SO185	$ 0	$ 0	$ 3	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 23,711**	**$ 23,316**	**$ 23,330**	**$ 23,039**	**$ 23,036**
Deposits	SO215	$ 17,226	$ 16,988	$ 16,892	$ 16,630	$ 16,811
Escrows	SO225	$ 0	$ 0	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 6,461	$ 6,301	$ 6,408	$ 6,378	$ 6,191
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	$ 24	$ 27	$ 30	$ 31	$ 34
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 35,356**	**$ 34,564**	**$ 35,058**	**$ 34,455**	**$ 34,506**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 361**	**$ 1,691**	**$ 808**	**$ 1,924**	**$ 733**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 34,995**	**$ 32,873**	**$ 34,250**	**$ 32,531**	**$ 33,773**
Noninterest Income - Total	**SO42**	**$ 6,867**	**$ 6,742**	**$ 6,449**	**$ 6,644**	**$ 7,116**
Mortgage Loan Serving Fees	SO410	$ 124	$ 171	$ 197	$ 384	$ 136
Other Fees and Charges	SO420	$ 5,767	$ 6,026	$ 5,847	$ 5,684	$ 5,534
Net Income (Loss) from Other - Total	SUB0451	$ 81	$- 320	$- 100	$ 43	$ 910
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 93	$- 178	$- 38	$ 43	$ 730
Operations & Sale of Repossessed Assets	SO461	$- 15	$- 40	$- 72	$- 3	$ 8
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 4	$ 2	$ 3	$- 1	$ 152
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 4	$ 0	$ 5
Sale of Loans Held for Investment	SO475	$ 7	$ 0	$ 3	$ 0	$ 11

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Sale of Other Assets Held for Investment	SO477	$ 0	$- 63	$ 0	$ 0	$ 4
Trading Assets (Realized and Unrealized)	SO485	$- 8	$- 41	$ 0	$ 4	$ 0
Other Noninterest Income	SO488	$ 895	$ 865	$ 505	$ 533	$ 536
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**	**$ 29,208**	**$ 29,992**	**$ 29,132**	**$ 28,836**	**$ 27,674**
All Personnel Compensation and Expense	SO510	$ 17,133	$ 17,377	$ 16,920	$ 16,951	$ 16,345
Legal Expense	SO520	$ 155	$ 140	$ 165	$ 239	$ 109
Office Occupancy and Equipment Expense	SO530	$ 5,756	$ 5,570	$ 5,620	$ 5,668	$ 5,485
Marketing and Other Professional Services	SO540	$ 2,125	$ 2,251	$ 1,990	$ 1,886	$ 1,729
Loan Servicing Fees	SO550	$ 26	$ 30	$ 33	$ 27	$ 20
Goodwill and Other Intangibles Expense	SO560	$ 193	$ 234	$ 324	$ 160	$ 123
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 7	$ 12	$ 20	$- 5	$ 5
Other Noninterest Expense	SO580	$ 3,813	$ 4,378	$ 4,060	$ 3,910	$ 3,858
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**	**$ 12,654**	**$ 9,623**	**$ 11,567**	**$ 10,339**	**$ 13,215**
Income Taxes - Total	**SO71**	**$ 4,248**	**$ 2,824**	**$ 3,782**	**$ 3,323**	**$ 4,311**
Federal	SO710	$ 4,065	$ 2,740	$ 3,593	$ 3,149	$ 4,134
State, Local & Other	SO720	$ 183	$ 84	$ 189	$ 174	$ 177
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 8,406**	**$ 6,799**	**$ 7,785**	**$ 7,016**	**$ 8,904**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 8,406**	**$ 6,799**	**$ 7,785**	**$ 7,016**	**$ 8,904**

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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	5	$ 48
7	Net income(loss) from leased property	2	$ 6
15	Income from corporate-owned life insurance	7	$ 235
99	Other	15	$ 588

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	$ 5
2	OTS assessments	10	$ 146
6	Supervisory examination fees	8	$ 65
7	Office supplies, printing, and postage	22	$ 822
8	Telephone, including data lines	16	$ 388
9	Loan origination expense	3	$ 8
13	Misc taxes other than income & real estate	2	$ 49
17	Charitable contributions	1	$ 11
99	Other	14	$ 803

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 58,777**	**$ 224,450**	**$ 171,319**	**$ 114,742**	**$ 57,394**
YTD - Deposits and Investment Securities	Y_SO115	$ 3,550	$ 13,509	$ 10,036	$ 6,626	$ 3,320
YTD - Mortgage-Backed Securities	Y_SO125	$ 10,583	$ 40,938	$ 31,440	$ 21,033	$ 10,706
YTD - Mortgage Loans	Y_SO141	$ 40,527	$ 154,555	$ 117,520	$ 78,987	$ 39,184
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 1,535	$ 5,506	$ 4,440	$ 2,801	$ 1,346
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 2,582	$ 9,942	$ 7,883	$ 5,295	$ 2,838
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 290**	**$ 710**	**$ 480**	**$ 294**	**$ 148**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 290	$ 707	$ 477	$ 294	$ 148
YTD - Other	Y_SO185	$ 0	$ 3	$ 3	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 23,711**	**$ 90,372**	**$ 68,734**	**$ 46,075**	**$ 23,036**
YTD - Deposits	Y_SO215	$ 17,226	$ 65,436	$ 49,894	$ 33,441	$ 16,811
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 6,461	$ 24,819	$ 18,747	$ 12,569	$ 6,191
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	$ 24	$ 117	$ 93	$ 65	$ 34
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**	**$ 35,356**	**$ 134,788**	**$ 103,065**	**$ 68,961**	**$ 34,506**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 361**	**$ 4,123**	**$ 3,359**	**$ 2,657**	**$ 733**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 34,995**	**$ 130,665**	**$ 99,706**	**$ 66,304**	**$ 33,773**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 6,867**	**$ 26,354**	**$ 20,124**	**$ 13,760**	**$ 7,116**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 124	$ 747	$ 717	$ 520	$ 136
YTD - Other Fees and Charges	Y_SO420	$ 5,767	$ 22,660	$ 16,982	$ 11,218	$ 5,534
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 81	$ 551	$ 861	$ 953	$ 910
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 93	$ 557	$ 735	$ 773	$ 730
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 15	$- 89	$- 59	$ 5	$ 8
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 4	$ 156	$ 154	$ 151	$ 152
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 9	$ 9	$ 5	$ 5
YTD - Sale of Loans Held for Investment	Y_SO475	$ 7	$ 14	$ 14	$ 11	$ 11

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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	$- 59	$ 4	$ 4	$ 4
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$- 8	$- 37	$ 4	$ 4	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 895	$ 2,396	$ 1,564	$ 1,069	$ 536
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 29,208**	**$ 110,769**	**$ 84,665**	**$ 56,510**	**$ 27,674**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 17,133	$ 64,951	$ 49,572	$ 33,296	$ 16,345
YTD - Legal Expense	Y_SO520	$ 155	$ 533	$ 513	$ 348	$ 109
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 5,756	$ 21,367	$ 16,616	$ 11,153	$ 5,485
YTD - Marketing and Other Professional Services	Y_SO540	$ 2,125	$ 7,556	$ 5,568	$ 3,615	$ 1,729
YTD - Loan Servicing Fees	Y_SO550	$ 26	$ 107	$ 80	$ 47	$ 20
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 193	$ 777	$ 607	$ 283	$ 123
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 7	$ 32	$ 20	$ 0	$ 5
YTD - Other Noninterest Expense	Y_SO580	$ 3,813	$ 15,446	$ 11,689	$ 7,768	$ 3,858
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 12,654**	**$ 46,250**	**$ 35,165**	**$ 23,554**	**$ 13,215**
YTD - Income Taxes - Total	**Y_SO71**	**$ 4,248**	**$ 14,757**	**$ 11,420**	**$ 7,634**	**$ 4,311**
YTD - Federal	Y_SO710	$ 4,065	$ 14,133	$ 10,880	$ 7,283	$ 4,134
YTD - State, Local, and Other	Y_SO720	$ 183	$ 624	$ 540	$ 351	$ 177
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 8,406**	**$ 31,493**	**$ 23,745**	**$ 15,920**	**$ 8,904**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 8,406**	**$ 31,493**	**$ 23,745**	**$ 15,920**	**$ 8,904**

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**	**$ 19,904**	**$ 18,952**	**$ 19,232**	**$ 18,837**	**$ 18,290**
Net Provision for Loss	VA115	$ 333	$ 1,254	$ 811	$ 1,237	$ 700
Transfers	VA125	$- 443	$- 196	$ 59	$- 88	$- 42
Recoveries	VA135	$ 133	$ 125	$ 138	$ 92	$ 47
Adjustments	VA145	$ 3	$ 113	$ 848	$ 3	$ 0
Charge-offs	VA155	$ 371	$ 344	$ 318	$ 503	$ 158
General Valuation Allowances - Ending Balance	**VA165**	**$ 19,559**	**$ 19,904**	**$ 20,770**	**$ 19,578**	**$ 18,837**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 1,656**	**$ 2,734**	**$ 2,923**	**$ 2,394**	**$ 2,379**
Net Provision for Loss	VA118	$ 35	$ 449	$ 17	$ 682	$ 38

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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	$ 443	$ 196	$- 59	$ 88	$ 42
Adjustments	VA148	$- 70	$ 455	$ 149	$- 3	$ 0
Charge-offs	VA158	$ 50	$ 2,178	$ 37	$ 67	$ 65
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 2,014**	**$ 1,656**	**$ 2,993**	**$ 3,091**	**$ 2,394**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 21,560**	**$ 21,686**	**$ 22,155**	**$ 21,228**	**$ 20,669**
Net Provision for Loss	VA120	$ 368	$ 1,703	$ 828	$ 1,919	$ 738
Recoveries	VA140	$ 133	$ 125	$ 138	$ 92	$ 47
Adjustments	VA150	$- 67	$ 568	$ 997	$ 0	$ 0
Charge-offs	VA160	$ 421	$ 2,522	$ 355	$ 570	$ 223
Total Valuation Allowances - Ending Balance	**VA170**	**$ 21,573**	**$ 21,560**	**$ 23,763**	**$ 22,669**	**$ 21,231**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 371**	**$ 344**	**$ 318**	**$ 503**	**$ 158**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 11**	**$ 229**	**$ 95**	**$ 360**	**$ 32**
Construction - Total	SUB2030	$ 0	$ 0	$ 0	$ 20	$ 0
1-4 Dwelling Units	VA420	$ 0	$ 0	$ 0	$ 20	$ 0
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 11	$ 229	$ 95	$ 340	$ 32
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 218	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	$ 0	$ 11	$ 94	$ 59	$ 31
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 0	$ 0	$ 1	$ 38	$ 1
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 0	$ 0	$ 0	$ 224	$ 0
Land	VA490	$ 11	$ 0	$ 0	$ 19	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 340**	**$ 115**	**$ 203**	**$ 143**	**$ 120**
Commercial Loans	VA520	$ 141	$ 16	$ 82	$ 15	$ 15
Consumer Loans - Total	SUB2061	$ 199	$ 99	$ 121	$ 128	$ 105
Loans on Deposits	VA510	$ 0	$ 2	$ 6	$ 6	$ 0
Home Improvement Loans	VA516	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 10	$ 49	$ 55	$ 61	$ 43
Mobile Home Loans	VA550	$ 0	$ 6	$ 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
Credit Cards	VA556	$ 170	$ 12	$ 17	$ 7	$ 3
Other	VA560	$ 19	$ 30	$ 43	$ 54	$ 59
Repossessed Assets - Total	**VA60**	**$ 0**	**$ 0**	**$ 20**	**$ 0**	**$ 6**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 20	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 0	$ 0	$ 0	$ 0	$ 6
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**	**$ 20**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 133**	**$ 125**	**$ 138**	**$ 92**	**$ 47**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 34**	**$ 58**	**$ 52**	**$ 52**	**$ 9**
Construction - Total	SUB2130	$ 0	$ 0	$ 2	$ 0	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 2	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 34	$ 58	$ 50	$ 52	$ 9
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 0	$ 38	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 34	$ 20	$ 21	$ 1	$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 0	$ 0	$ 25	$ 0	$ 2
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 0	$ 0	$ 4	$ 51	$ 0
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 1
Nonmortgage Loans - Total	**VA57**	**$ 94**	**$ 67**	**$ 86**	**$ 40**	**$ 38**
Commercial Loans	VA521	$ 10	$ 12	$ 26	$ 3	$ 3
Consumer Loans - Total	SUB2161	$ 84	$ 55	$ 60	$ 37	$ 35
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 0	$ 0	$ 1	$ 1	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 22	$ 34	$ 22	$ 13	$ 10

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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	$ 2	$ 0	$ 19	$ 0	$ 0
Credit Cards	VA557	$ 31	$ 11	$ 0	$ 0	$ 1
Other	VA561	$ 29	$ 10	$ 18	$ 23	$ 24
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 5**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 477**	**$ 642**	**$- 37**	**$ 774**	**$ 80**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 334**	**$ 171**	**$- 2**	**$ 6**	**$ 39**
Construction - Total	SUB2230	$ 16	$- 2	$- 2	$- 62	$ 0
1-4 Dwelling Units	VA422	$ 16	$ 0	$ 0	$ 12	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$- 2	$- 2	$- 74	$ 0
Permanent - Total	SUB2241	$ 318	$ 173	$ 0	$ 68	$ 39
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 12	$ 0	$- 3	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$- 1	$ 5	$ 0	$ 51	$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 8	$ 0	$ 1	$ 13
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 307	$ 160	$ 3	$ 16	$ 11
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 143**	**$ 464**	**$- 35**	**$ 749**	**$ 6**
Commercial Loans	VA522	$ 95	$ 203	$ 0	$ 7	$ 0
Consumer Loans - Total	SUB2261	$ 48	$ 261	$- 35	$ 742	$ 6
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$- 3
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$- 5
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 74	$ 15	$ 17	$ 4	$ 6
Mobile Home Loans	VA552	$ 1	$ 0	$ 0	$ 0	$ 7
Credit Cards	VA558	$ 0	$ 228	$- 72	$ 673	$- 25
Other	VA562	$- 27	$ 18	$ 20	$ 65	$ 26
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 0**	**$ 19**	**$ 35**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 19	$ 36
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	$- 1
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 0**	**$ 7**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 715**	**$ 861**	**$ 143**	**$ 1,185**	**$ 191**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 311**	**$ 342**	**$ 41**	**$ 314**	**$ 62**
Construction - Total	SUB2330	$ 16	$- 2	$- 4	$- 42	$ 0
1-4 Dwelling Units	VA425	$ 16	$ 0	$- 2	$ 32	$ 0
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$- 2	$- 2	$- 74	$ 0
Permanent - Total	SUB2341	$ 295	$ 344	$ 45	$ 356	$ 62
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 12	$ 180	$- 3	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	$- 35	$- 4	$ 73	$ 109	$ 40
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 0	$ 8	$- 24	$ 39	$ 12
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$ 307	$ 160	$- 1	$ 189	$ 11
Land	VA495	$ 11	$ 0	$ 0	$ 19	$- 1
Nonmortgage Loans - Total	**VA59**	**$ 389**	**$ 512**	**$ 82**	**$ 852**	**$ 88**
Commercial Loans	VA525	$ 226	$ 207	$ 56	$ 19	$ 12
Consumer Loans - Total	SUB2361	$ 163	$ 305	$ 26	$ 833	$ 76
Loans on Deposits	VA515	$ 0	$ 2	$ 6	$ 6	$- 3
Home Improvement Loans	VA519	$ 0	$ 0	$- 1	$- 1	$- 5
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 62	$ 30	$ 50	$ 52	$ 39
Mobile Home Loans	VA555	$- 1	$ 6	$- 19	$ 0	$ 7
Credit Cards	VA559	$ 139	$ 229	$- 55	$ 680	$- 23
Other	VA565	$- 37	$ 38	$ 45	$ 96	$ 61
Repossessed Assets - Total	**VA65**	**$ 0**	**$ 0**	**$ 20**	**$ 19**	**$ 41**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 0	$ 0	$ 0	$ 19	$ 36

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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	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 20	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 0	$ 0	$ 0	$ 0	$ 5
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**	**$ 15**	**$ 7**	**$ 0**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 1,655**	**$ 731**	**$ 903**	**$ 1,575**	**$ 608**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 2,652**	**$ 2,146**	**$ 3,056**	**$ 4,802**	**$ 4,333**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 588**	**$ 403**	**$ 663**	**$ 1,548**	**$ 475**
Construction	VA951	$ 0	$ 0	$ 0	$ 253	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 582	$ 403	$ 663	$ 930	$ 475
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 0	$ 0	$ 365	$ 0
Permanent - Land	VA955	$ 6	$ 0	$ 0	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 15,327**	**$ 10,029**	**$ 13,103**	**$ 12,186**	**$ 12,633**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 30,749**	**$ 42,244**	**$ 32,270**	**$ 30,351**	**$ 28,471**
Substandard	VA965	$ 30,320	$ 41,653	$ 31,540	$ 30,310	$ 28,432
Doubtful	VA970	$ 429	$ 591	$ 730	$ 41	$ 39
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**	**$ 46,968**	**$ 61,074**	**$ 72,224**	**$ 53,306**	**$ 49,565**
Mortgages - Total	SUB2421	$ 38,990	$ 52,698	$ 62,296	$ 46,315	$ 42,876
Construction and Land Loans	SUB2430	$ 2,395	$ 2,707	$ 2,051	$ 2,081	$ 1,992
Permanent Loans Secured by 1-4 Property	SUB2441	$ 31,666	$ 43,055	$ 51,985	$ 39,410	$ 34,261
Permanent Loans Secured by All Other Property	SUB2450	$ 6,092	$ 7,959	$ 9,441	$ 5,302	$ 7,336
Nonmortgages - Total	SUB2461	$ 7,978	$ 8,376	$ 9,928	$ 6,991	$ 6,689
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 36,440**	**$ 49,751**	**$ 58,583**	**$ 44,084**	**$ 37,740**

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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**	**$ 30,751**	**$ 43,052**	**$ 52,802**	**$ 38,526**	**$ 31,308**
Mortgage Loans - Total	SUB2481	$ 25,170	$ 37,152	$ 46,217	$ 33,812	$ 26,858
Construction	PD115	$ 875	$ 792	$ 870	$ 1,174	$ 399
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 372	$ 268	$ 167	$ 266	$ 123
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 18,959	$ 30,227	$ 38,927	$ 28,898	$ 22,551
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 1,296	$ 401	$ 594	$ 260	$ 296
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 726	$ 298	$ 408	$ 423	$ 2,178
Permanent - Nonresidential Property (Except Land)	PD135	$ 2,103	$ 4,290	$ 4,273	$ 2,335	$ 1,019
Permanent - Land	PD138	$ 839	$ 876	$ 978	$ 456	$ 292
Nonmortgage Loans - Commercial Loans	PD140	$ 2,234	$ 2,549	$ 3,097	$ 2,004	$ 1,767
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 3,347	$ 3,351	$ 3,488	$ 2,710	$ 2,683
Loans on Deposits	PD161	$ 561	$ 389	$ 238	$ 173	$ 172
Home Improvement Loans	PD163	$ 4	$ 0	$ 29	$ 0	$ 0
Education Loans	PD165	$ 10	$ 54	$ 59	$ 0	$ 11
Auto Loans	PD167	$ 1,239	$ 1,353	$ 1,292	$ 1,112	$ 1,124
Mobile Home Loans	PD169	$ 670	$ 581	$ 899	$ 540	$ 507
Credit Cards	PD171	$ 193	$ 261	$ 375	$ 326	$ 357
Other	PD180	$ 670	$ 713	$ 596	$ 559	$ 512
Memo - Troubled Debt Restructured Included Above	PD190	$ 90	$ 0	$ 1	$ 8	$ 86
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 64	$ 99	$ 171	$ 69	$ 36
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 5,689**	**$ 6,699**	**$ 5,781**	**$ 5,558**	**$ 6,432**
Mortgage Loans - Total	SUB2491	$ 4,772	$ 5,334	$ 4,064	$ 4,557	$ 4,862
Construction	PD215	$ 0	$ 233	$ 0	$ 151	$ 322
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 64	$ 126	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 3,382	$ 3,782	$ 3,621	$ 3,206	$ 3,163
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 9	$ 37	$ 38	$ 5	$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 772	$ 775	$ 48	$ 780	$ 731
Permanent - Nonresidential Property (Except Land)	PD235	$ 376	$ 379	$ 213	$ 414	$ 431
Permanent - Land	PD238	$ 169	$ 2	$ 144	$ 1	$ 215
Nonmortgage Loans - Commercial Loans	PD240	$ 170	$ 463	$ 980	$ 574	$ 483
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 747	$ 902	$ 737	$ 427	$ 1,087
Loans on Deposits	PD261	$ 52	$ 26	$ 16	$ 8	$ 101
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	$ 358	$ 393	$ 388	$ 219	$ 212
Mobile Home Loans	PD269	$ 96	$ 136	$ 1	$ 23	$ 20
Credit Cards	PD271	$ 161	$ 243	$ 218	$ 91	$ 661
Other	PD280	$ 80	$ 104	$ 114	$ 86	$ 93
Memo - Troubled Debt Restructured Included Above	PD290	$ 0	$ 0	$ 160	$ 0	$ 6
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	$ 0	$ 0	$ 0	$ 0	$ 0
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 10,528**	**$ 11,323**	**$ 13,641**	**$ 9,222**	**$ 11,825**
Mortgage Loans - Total	SUB2501	$ 9,048	$ 10,212	$ 12,015	$ 7,946	$ 11,156
Construction	PD315	$ 357	$ 659	$ 0	$ 278	$ 558
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 120	$ 274	$ 132	$ 34	$ 902
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 7,144	$ 7,707	$ 8,263	$ 6,504	$ 6,863
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 320	$ 233	$ 243	$ 237	$ 363
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 285	$ 226	$ 2,585	$ 227	$ 391
Permanent - Nonresidential Property (Except Land)	PD335	$ 667	$ 968	$ 733	$ 645	$ 1,873
Permanent - Land	PD338	$ 155	$ 145	$ 59	$ 21	$ 206
Nonmortgage Loans - Commercial Loans	PD340	$ 772	$ 551	$ 928	$ 769	$ 184
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 708	$ 560	$ 698	$ 507	$ 485
Loans on Deposits	PD361	$ 58	$ 7	$ 114	$ 63	$ 66
Home Improvement Loans	PD363	$ 0	$ 4	$ 0	$ 0	$ 2
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 245	$ 234	$ 154	$ 256	$ 257
Mobile Home Loans	PD369	$ 243	$ 208	$ 238	$ 41	$ 49
Credit Cards	PD371	$ 16	$ 0	$ 61	$ 60	$ 0
Other	PD380	$ 146	$ 107	$ 131	$ 87	$ 111
Memo - Troubled Debt Restructured Included Above	PD390	$ 0	$ 91	$ 90	$ 0	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 21	$ 118	$ 95	$ 62	$ 745

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**	**$ 66,242**	**$ 62,936**	**$ 65,849**	**$ 61,221**	**$ 54,847**

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Schedule LD --- Loan Data Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
90% up to 100% LTV	LD110	$ 59,571	$ 55,783	$ 57,909	$ 55,255	$ 49,385
100% and greater LTV	LD120	$ 6,671	$ 7,153	$ 7,940	$ 5,966	$ 5,462
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 1,767**	**$ 2,582**	**$ 2,048**	**$ 1,748**	**$ 3,081**
Past Due and Still Accruing - Total	**SUB5240**	**$ 1,133**	**$ 1,745**	**$ 1,418**	**$ 888**	**$ 2,357**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 1,133	$ 1,745	$ 1,248	$ 725	$ 2,194
90% up to 100% LTV	LD210	$ 1,017	$ 1,628	$ 1,067	$ 659	$ 1,594
100% and greater LTV	LD220	$ 116	$ 117	$ 181	$ 66	$ 600
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 0	$ 0	$ 170	$ 163	$ 163
90% up to 100% LTV	LD230	$ 0	$ 0	$ 170	$ 163	$ 163
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 634**	**$ 837**	**$ 630**	**$ 860**	**$ 724**
90% up to 100% LTV	LD250	$ 590	$ 723	$ 630	$ 816	$ 569
100% and greater LTV	LD260	$ 44	$ 114	$ 0	$ 44	$ 155
Net Charge-offs - Total	**SUB5300**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 50**
90% up to 100% LTV	LD310	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD320	$ 0	$ 0	$ 0	$ 0	$ 50
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 369**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 0	$ 0	$ 369
100% and greater LTV	LD420	$ 0	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 5,956**	**$ 8,082**	**$ 6,795**	**$ 9,663**	**$ 5,433**
90% up to 100% LTV	LD430	$ 5,041	$ 6,545	$ 4,598	$ 8,721	$ 4,531
100% and greater LTV	LD440	$ 915	$ 1,537	$ 2,197	$ 942	$ 902
Sales - Total	**SUB5340**	**$ 0**	**$ 225**	**$ 225**	**$ 181**	**$ 214**
90% up to 100% LTV	LD450	$ 0	$ 225	$ 225	$ 181	$ 214
100% and greater LTV	LD460	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 86,835**	**$ 83,624**	**$ 94,593**	**$ 96,476**	**$ 76,909**
Mortgage Construction Loans	CC105	$ 80,703	$ 78,647	$ 88,794	$ 90,251	$ 72,770
Other Mortgage Loans	CC115	$ 6,132	$ 4,977	$ 5,799	$ 6,225	$ 4,139
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 690	$ 615	$ 685	$ 892	$ 987
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 110,953**	**$ 90,029**	**$ 97,042**	**$ 110,845**	**$ 96,634**
1-4 Dwelling Units	CC280	$ 72,036	$ 53,668	$ 60,484	$ 68,207	$ 72,275

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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	$ 6,729	$ 6,865	$ 5,029	$ 4,256	$ 4,079
All Other Real Estate	CC300	$ 32,188	$ 29,496	$ 31,529	$ 38,382	$ 20,280
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 2,105	$ 3,120	$ 7,602	$ 5,329	$ 8,131
Commitments Outstanding to Purchase Loans	CC320	$ 3,093	$ 4,208	$ 2,000	$ 2,590	$ 1,007
Commitments Outstanding to Sell Loans	CC330	$ 8,922	$ 4,791	$ 7,292	$ 5,144	$ 9,057
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 1,982	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 0	$ 0	$ 0	$ 3,000
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 91,332**	**$ 86,622**	**$ 86,366**	**$ 82,973**	**$ 75,814**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 51,360	$ 49,864	$ 51,163	$ 45,706	$ 43,076
Commercial Lines	CC420	$ 28,947	$ 26,055	$ 25,487	$ 26,578	$ 24,435
Open-End Consumer Lines - Credit Cards	CC423	$ 8,547	$ 8,027	$ 7,930	$ 6,888	$ 4,767
Open-End Consumer Lines - Other	CC425	$ 2,478	$ 2,676	$ 1,786	$ 3,801	$ 3,536
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 3,324**	**$ 3,104**	**$ 2,321**	**$ 1,875**	**$ 1,575**
Commercial	CC430	$ 322	$ 407	$ 520	$ 463	$ 458
Standby, Not Included on CC465 or CC468	CC435	$ 3,002	$ 2,697	$ 1,801	$ 1,412	$ 1,117
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 102,968	$ 104,688	$ 105,601	$ 99,867	$ 94,066
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 178	$ 0	$ 0	$ 132
Amount of Recourse Obligations on Assets in CC455	CC468	$ 9,981	$ 11,034	$ 11,988	$ 8,986	$ 7,318
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**	**$ 83,495**	**$ 59,625**	**$ 66,453**	**$ 150,157**	**$ 80,353**
Pass-Through Securities	CF143	$ 71,418	$ 59,625	$ 64,815	$ 138,216	$ 78,284
Other Mortgage-Backed Securities	CF153	$ 12,077	$ 0	$ 1,638	$ 11,941	$ 2,069
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 892**	**$ 11,558**	**$ 35,171**	**$ 0**	**$ 7,340**
Pass-Through Securities	CF145	$ 892	$ 10,558	$ 20,018	$ 0	$ 7,340
Other Mortgage-Backed Securities	CF155	$ 0	$ 1,000	$ 15,153	$ 0	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 82,603**	**$ 48,067**	**$ 31,282**	**$ 150,157**	**$ 73,013**

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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	$- 63,805	$- 74,879	$- 73,809	$- 110,485	$- 69,816
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 7,936	$- 2,777	$ 2,253	$- 8,430	$- 2,665
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 199,245**	**$ 217,744**	**$ 248,463**	**$ 248,131**	**$ 214,863**
Construction Loans - Total	SUB3840	$ 55,665	$ 55,659	$ 65,938	$ 72,463	$ 57,043
1-4 Dwelling Units	CF190	$ 52,788	$ 50,471	$ 61,128	$ 63,878	$ 49,054
Multifamily (5 or more) Dwelling Units	CF200	$ 828	$ 649	$ 1,532	$ 1,780	$ 1,826
Nonresidential	CF210	$ 2,049	$ 4,539	$ 3,278	$ 6,805	$ 6,163
Permanent Loans - Total	SUB3851	$ 143,580	$ 162,085	$ 182,525	$ 175,668	$ 157,820
1-4 Dwelling Units	CF225	$ 107,574	$ 112,703	$ 147,267	$ 139,623	$ 110,711
Multifamily (5 or more) Dwelling Units	CF245	$ 1,232	$ 7,076	$ 2,965	$ 3,154	$ 8,750
Nonresidential (Except Land)	CF260	$ 29,937	$ 37,546	$ 23,535	$ 24,253	$ 31,293
Land	CF270	$ 4,837	$ 4,760	$ 8,758	$ 8,638	$ 7,066
Loans and Participations Purchased - Total	**SUB3880**	**$ 13,661**	**$ 27,912**	**$ 24,771**	**$ 18,120**	**$ 23,388**
Secured by 1-4 Dwelling Units	CF280	$ 5,547	$ 6,719	$ 15,337	$ 15,202	$ 22,388
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 0	$ 14,768	$ 0	$ 0	$ 0
Secured by Nonresidential	CF300	$ 8,114	$ 6,425	$ 9,434	$ 2,918	$ 1,000
Loans and Participations Sold - Total	**SUB3890**	**$ 30,623**	**$ 34,672**	**$ 38,086**	**$ 55,970**	**$ 52,614**
Secured by 1-4 Dwelling Units	CF310	$ 27,887	$ 33,814	$ 35,260	$ 52,433	$ 51,614
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 0	$ 0	$ 0	$ 0
Secured by Nonresidential	CF330	$ 2,736	$ 858	$ 2,826	$ 3,537	$ 1,000
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 16,962**	**$- 6,760**	**$- 13,315**	**$- 37,850**	**$- 29,226**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 165,224**	**$ 168,636**	**$ 188,893**	**$ 176,326**	**$ 155,300**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$ 12,279**	**$ 14,110**	**$ 13,164**	**$ 4,491**	**$ 6,420**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 50,398**	**$ 47,542**	**$ 54,440**	**$ 71,092**	**$ 58,317**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 29,338**	**$ 56,458**	**$ 59,419**	**$ 38,446**	**$ 36,757**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 50,806**	**$ 48,432**	**$ 52,321**	**$ 49,247**	**$ 47,439**
Commercial	CF390	$ 26,751	$ 27,887	$ 22,924	$ 23,436	$ 19,539
Consumer	CF400	$ 24,055	$ 20,545	$ 29,397	$ 25,811	$ 27,900
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 1,696**	**$ 3,191**	**$ 0**	**$ 1,651**	**$ 538**
Commercial	CF395	$ 1,696	$ 3,191	$ 0	$ 1,651	$ 538
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**	**$ 49,110**	**$ 45,241**	**$ 52,321**	**$ 47,596**	**$ 46,901**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 30,519**	**$ 34,032**	**$ 28,851**	**$ 11,378**	**$ 22,006**
New Deposits Received less Deposits Withdrawn	CF420	$ 17,013	$ 20,540	$ 15,266	$- 1,735	$ 9,280
Interest Credited to Deposits	CF430	$ 13,506	$ 13,492	$ 13,585	$ 13,113	$ 12,726
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 0**	**$ 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	$ 0	$ 0	$ 1,083	$ 2,083	$ 2,076
Fully Insured	DI100	$ 0	$ 0	$ 1,083	$ 2,083	$ 2,076
Other	DI110	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits with Balances - $100,000 or Less	DI120	$ 2,688,028	$ 2,679,787	$ 2,723,221	$ 2,717,330	$ 2,723,013
Deposits with Balances - Greater than $100,000	DI130	$ 728,361	$ 721,279	$ 702,726	$ 678,761	$ 660,621
Number of Deposit Accounts - Total	SUB4062	297,248	298,363	301,987	302,260	304,073
Balances of $100,000 or Less	DI150	292,933	294,025	297,686	298,123	300,033
Balances Greater than $100,000	DI160	4,315	4,338	4,301	4,137	4,040
IRA/Keogh Accounts	DI200	$ 376,883	$ 374,065	$ 378,756	$ 376,870	$ 374,705
Uninsured Deposits	DI210	$ 314,987	$ 293,997	$ 296,192	$ 295,843	$ 284,401
Preferred Deposits	DI220	$ 58,214	$ 34,295	$ 29,884	$ 33,482	$ 33,232
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 545,248	$ 535,057	$ 500,777	$ 503,969	$ 491,784
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 327,236	$ 327,400	$ 321,837	$ 299,455	$ 278,787
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 444,688	$ 461,659	$ 469,868	$ 467,985	$ 462,759
Deposits & Escrows - Time Deposits	DI340	$ 2,099,215	$ 2,076,947	$ 2,133,468	$ 2,124,689	$ 2,150,307
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 151,063	$ 141,450	$ 131,497	$ 126,267	$ 120,914
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 6,888	$ 1,808	$ 7,099	$ 1,605	$ 1,745
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 89	$ 87	$ 87	$ 88	$ 77
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 49	$ 49	$ 49	$ 49	$ 49
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	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 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	1,325	1,339	1,369	1,374	1,340
Assets Held in Trading Accounts	SI375	$ 4,172	$ 4,144	$ 4,118	$ 4,094	$ 4,072
Available-for-Sale Securities	SI385	$ 1,004,151	$ 1,043,160	$ 1,083,605	$ 1,136,072	$ 1,152,941
Assets Held for Sale	SI387	$ 10,505	$ 5,531	$ 6,378	$ 5,397	$ 7,014
Loans Serviced for Others	SI390	$ 273,540	$ 271,398	$ 273,410	$ 272,882	$ 273,114
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 0	$ 0	$ 0	$ 0	$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.08%	88.03%	88.64%	88.22%	87.87%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.61%	88.27%	84.93%	88.44%	87.61%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.32%	87.73%	87.89%	88.57%	87.76%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 2,177**	**$ 2,189**	**$ 2,204**	**$ 1,819**	**$ 1,846**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 20,101	$ 18,731	$ 16,739	$ 17,882	$ 18,739
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	56	56	57	53	37
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	**SI600**	**$ 606,886**	**$ 605,154**	**$ 597,848**	**$ 616,307**	**$ 604,194**
Net Income (Loss) (SO91)	SI610	$ 8,406	$ 6,799	$ 7,785	$ 7,016	$ 8,904
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 687	$ 3,652	$ 6,615	$ 3,671	$ 1,808
Stock Issued	SI640	$ 6,752	$ 11	$ 60	$ 68	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 127	$ 329	$ 11,495	$ 1,802	$ 745
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 194
Other Comprehensive Income	SI662	$- 5,100	$- 1,355	$ 9,210	$- 15,758	$ 2,078
Prior Period Adjustments	SI668	$ 0	$- 30	$- 221	$ 0	$ 205
Other Adjustments	SI671	$ 334	$- 370	$ 663	$- 674	$ 1,795
Ending Equity Capital (SC80)	**SI680**	**$ 616,718**	**$ 606,886**	**$ 620,225**	**$ 605,090**	**$ 616,307**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 0	$ 0	$ 0	$ 0	$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 23	$ 102	$ 21	$ 2,006	$ 6
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 133	$ 57	$ 92	$ 46	$ 58
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 4,681,245	$ 4,625,855	$ 4,706,384	$ 4,693,062	$ 4,629,274
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 456,764	$ 470,072	$ 485,376	$ 518,050	$ 529,145
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 3,671,128	$ 3,624,522	$ 3,723,460	$ 3,738,602	$ 3,684,659
Nonmortgage Loans	SI885	$ 215,403	$ 210,446	$ 236,146	$ 222,859	$ 195,963
Deposits and Excrows	SI890	$ 3,338,655	$ 3,302,854	$ 3,356,504	$ 3,348,092	$ 3,302,107
Total Borrowings	SI895	$ 643,650	$ 637,640	$ 664,793	$ 664,743	$ 625,348
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	14	11	18	22	16
Total Dollar Amount of Loans Made During Quarter	SI910	$ 1,185	$ 483	$ 1,785	$ 2,006	$ 1,109
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.50	4.31	5.07	4.69	5.98
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.56	6.56	6.25	6.22	6.23

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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	1	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	1	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	0	0	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
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	11	11	11	11	10

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	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 672,984**	**$ 681,867**	**$ 698,936**	**$ 431,367**	**$ 492,984**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS210	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS220	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS270	$ 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
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS211	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS221	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS231	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS241	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 672,984**	**$ 681,867**	**$ 698,936**	**$ 431,367**	**$ 492,984**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**942**	**974**	**1,014**	**605**	**649**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 123**	**$ 0**	**$ 270**	**$ 13**	**$ 57**
Personal Trust and Agency Accounts	FS310	$ 0	$ 0	$ 0	$ 0	$ 0

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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	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS320	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS330	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS340	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS370	$ 0	$ 0	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 123	$ 0	$ 270	$ 13	$ 57
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 98**	**$ 0**	**$ 250**	**$ 53**	**$ 48**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 25**	**$ 0**	**$ 20**	**$- 40**	**$ 9**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 0	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 0	$ 0	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 0	$ 0	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 0	$ 0	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 0	$ 0	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 0	$ 0	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 0	$ 0	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS710	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 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	$ 616,720	$ 606,888	$ 620,225	$ 605,093	$ 616,303
Equity Capital Deductions - Total	SUB1631	$ 8,546	$ 8,606	$ 6,927	$ 3,297	$ 3,344
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 552	$ 551	$ 151	$ 151	$ 151
Goodwill and Certain Other Intangible Assets	CCR115	$ 7,994	$ 8,055	$ 6,763	$ 3,146	$ 3,193
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 0	$ 0	$ 13	$ 0	$ 0
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 4,831	$- 386	$- 2,076	$ 5,541	$- 7,909
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 4,831	$- 386	$- 2,076	$ 5,541	$- 7,909
Qualifying Intangible Assets	CCR185	$ 0	$ 0	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 613,005**	**$ 597,896**	**$ 611,222**	**$ 607,337**	**$ 605,050**
Total Assets (SC60)	**CCR205**	**$ 4,686,542**	**$ 4,681,802**	**$ 4,742,992**	**$ 4,704,333**	**$ 4,676,089**
Asset Deductions - Total	SUB1651	$ 8,568	$ 8,624	$ 6,508	$ 2,849	$ 2,908
Assets of "Nonincludable" Subsidiaries	CCR260	$ 552	$ 551	$ 151	$ 151	$ 151
Goodwill and Certain Other Intangible Assets	CCR265	$ 7,994	$ 8,055	$ 6,332	$ 2,661	$ 2,733
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 0	$ 0	$ 13	$ 0	$ 0
Other	CCR275	$ 22	$ 18	$ 12	$ 37	$ 24
Asset Additions - Total	SUB1661	$ 6,440	$- 718	$- 3,235	$ 6,871	$- 11,514
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 6,440	$- 718	$- 3,235	$ 6,871	$- 11,514
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 4,684,414**	**$ 4,672,460**	**$ 4,733,249**	**$ 4,708,355**	**$ 4,661,667**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 175,844**	**$ 175,324**	**$ 177,822**	**$ 176,691**	**$ 179,391**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 613,005**	**$ 597,896**	**$ 611,222**	**$ 607,337**	**$ 605,050**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 1,135	$ 1,359	$ 1,286	$ 1,243	$ 1,576
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	93022 - OTS-Regulated: Louisiana	($Thousands)
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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	$ 18,414	$ 18,580	$ 18,964	$ 17,927	$ 17,474
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 19,549**	**$ 19,939**	**$ 20,250**	**$ 19,170**	**$ 19,050**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 19,549**	**$ 19,939**	**$ 20,250**	**$ 19,170**	**$ 19,050**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 66	$ 66	$ 66	$ 66	$ 98
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1,811	$ 1,802	$ 1,777	$ 1,562	$ 1,749
Total Risk-Based Capital	**CCR39**	**$ 630,677**	**$ 615,967**	**$ 629,629**	**$ 624,879**	**$ 622,253**
0% R/W Category - Cash	CCR400	$ 50,604	$ 43,091	$ 41,655	$ 39,944	$ 35,964
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 364,317	$ 378,480	$ 420,664	$ 452,827	$ 474,139
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 25,783	$ 30,373	$ 17,243	$ 22,102	$ 20,521
0% R/W Category - Assets Total	CCR420	$ 440,704	$ 451,944	$ 479,562	$ 514,873	$ 530,624
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	$ 825,717	$ 803,245	$ 794,942	$ 804,970	$ 745,587
20% R/W Category - Claims on FHLBs	CCR435	$ 181,942	$ 210,701	$ 234,102	$ 212,981	$ 247,546
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 8,093	$ 8,615	$ 7,804	$ 8,118	$ 8,433
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 46,095	$ 47,639	$ 47,538	$ 56,942	$ 66,963
20% R/W Category - Other	CCR450	$ 211,852	$ 207,386	$ 188,899	$ 197,760	$ 199,028
20% R/W Category - Assets Total	CCR455	$ 1,273,699	$ 1,277,586	$ 1,273,285	$ 1,280,771	$ 1,267,557
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 254,741**	**$ 255,520**	**$ 254,656**	**$ 256,152**	**$ 253,510**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 2,031,135	$ 2,016,855	$ 2,035,293	$ 1,997,417	$ 1,994,617
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 69,256	$ 72,333	$ 56,613	$ 53,164	$ 50,887
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 0	$ 0	$ 1,114	$ 1,266	$ 1,887
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 324	$ 120	$ 121	$ 121	$ 142
50% R/W Category - Other	CCR480	$ 3,850	$ 5,314	$ 7,670	$ 7,957	$ 5,296
50% R/W Category - Assets Total	CCR485	$ 2,104,565	$ 2,094,622	$ 2,100,811	$ 2,059,925	$ 2,052,829
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 1,052,289**	**$ 1,047,316**	**$ 1,050,414**	**$ 1,029,968**	**$ 1,026,419**

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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	$ 16,861	$ 51,977	$ 25,747	$ 92,933	$ 40,356
100% R/W Category - All Other Assets	CCR506	$ 908,744	$ 854,450	$ 920,132	$ 815,014	$ 825,911
100% R/W Category - Assets Total	CCR510	$ 925,605	$ 906,427	$ 945,879	$ 907,947	$ 866,267
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 925,605**	**$ 906,427**	**$ 945,879**	**$ 907,947**	**$ 866,267**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 1,463	$ 1,434	$ 1,392	$ 1,198	$ 1,389
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 18,288**	**$ 17,925**	**$ 17,400**	**$ 14,975**	**$ 174**
Assets to Risk-Weight	**CCR64**	**$ 4,746,036**	**$ 4,732,013**	**$ 4,800,929**	**$ 4,764,714**	**$ 4,718,666**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 2,250,913**	**$ 2,227,181**	**$ 2,268,343**	**$ 2,209,038**	**$ 2,146,366**
Excess Allowances for Loan and Lease Losses	CCR530	$ 1,106	$ 1,294	$ 1,772	$ 1,539	$ 1,260
Total Risk-Weighted Assets	**CCR78**	**$ 2,249,807**	**$ 2,225,887**	**$ 2,266,571**	**$ 2,207,499**	**$ 2,145,106**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 179,983**	**$ 178,068**	**$ 181,322**	**$ 178,538**	**$ 171,607**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**13.09%**	**12.80%**	**12.91%**	**12.90%**	**12.98%**
Total Risk-Based Capital Ratio	**CCR820**	**28.03%**	**27.67%**	**27.78%**	**28.31%**	**29.01%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**27.17%**	**26.78%**	**26.89%**	**27.44%**	**28.12%**
Tangible Equity Ratio	**CCR840**	**13.09%**	**12.80%**	**12.91%**	**12.90%**	**12.98%**

*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.