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Description	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions	4	4	4	4	4

Schedule NS --- Optional Narrative Statement Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 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	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 81,377**	**$ 87,696**	**$ 107,334**	**$ 97,546**	**$ 93,181**
Cash and Non-Interest-Earning Deposits	SC110	$ 32,266	$ 30,256	$ 38,210	$ 37,134	$ 29,504
Interest-Earning Deposits in FHLBs	SC112	$ 2,826	$ 2,522	$ 8,765	$ 12,009	$ 14,780
Other Interest-Earning Deposits	SC118	$ 7,475	$ 9,966	$ 8,128	$ 6,149	$ 3,789
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 3,715	$ 6,650	$ 13,000	$ 0	$ 14,050
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 17,341	$ 22,403	$ 23,767	$ 25,867	$ 14,344
Equity Securities Subject to FASB Statement No. 115	SC140	$ 36	$ 41	$ 62	$ 73	$ 43
State and Municipal Obligations	SC180	$ 6,327	$ 6,475	$ 6,054	$ 6,893	$ 7,270
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 11,086	$ 9,056	$ 9,057	$ 9,128	$ 9,147
Accrued Interest Receivable	SC191	$ 305	$ 327	$ 291	$ 293	$ 254
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 162,139**	**$ 158,988**	**$ 148,838**	**$ 137,357**	**$ 136,849**
Mortgage-Backed Securities - Total	**SC22**	**$ 162,139**	**$ 158,988**	**$ 148,838**	**$ 137,357**	**$ 136,849**
Pass-Through - Total	SUB0073	$ 130,054	$ 127,103	$ 117,856	$ 105,859	$ 104,143
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 129,957	$ 126,972	$ 117,714	$ 105,692	$ 103,932
Other Pass-Through	SC215	$ 97	$ 131	$ 142	$ 167	$ 211
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 31,412	$ 31,240	$ 30,406	$ 30,973	$ 32,166
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 29,034	$ 28,803	$ 30,406	$ 30,973	$ 32,166
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 2,378	$ 2,437	$ 0	$ 0	$ 0
Other	SC222	$ 0	$ 0	$ 0	$ 0	$ 0
Accrued Interest Receivable	SC228	$ 673	$ 645	$ 576	$ 525	$ 540

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Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 727,172**	**$ 700,722**	**$ 677,622**	**$ 690,046**	**$ 686,004**
Mortgage Loans - Total	**SC26**	**$ 724,279**	**$ 698,049**	**$ 674,565**	**$ 686,710**	**$ 682,214**
Construction Loans - Total	SUB0100	$ 51,228	$ 45,603	$ 50,278	$ 48,493	$ 45,687
Residential - Total	SUB0110	$ 26,774	$ 25,433	$ 26,795	$ 26,882	$ 29,570
1-4 Dwelling Units	SC230	$ 21,152	$ 21,277	$ 21,208	$ 21,536	$ 23,342
Multifamily (5 or more) Dwelling Units	SC235	$ 5,622	$ 4,156	$ 5,587	$ 5,346	$ 6,228
Nonresidential Property	SC240	$ 24,454	$ 20,170	$ 23,483	$ 21,611	$ 16,117
Permanent Loans - Total	SUB0121	$ 671,828	$ 651,657	$ 624,131	$ 638,220	$ 636,886
Residential - Total	SUB0131	$ 315,320	$ 314,956	$ 303,023	$ 316,210	$ 328,573
1-4 Dwelling Units - Total	SUB0141	$ 235,317	$ 232,132	$ 226,922	$ 232,331	$ 237,011
Revolving Open-End Loans	SC251	$ 60,945	$ 64,028	$ 65,466	$ 66,622	$ 66,228
All Other - First Liens	SC254	$ 142,497	$ 139,972	$ 134,611	$ 139,054	$ 144,086
All Other - Junior Liens	SC255	$ 31,875	$ 28,132	$ 26,845	$ 26,655	$ 26,697
Multifamily (5 or more) Dwelling Units	SC256	$ 80,003	$ 82,824	$ 76,101	$ 83,879	$ 91,562
Nonresidential Property (Except Land)	SC260	$ 318,254	$ 299,259	$ 284,146	$ 286,593	$ 277,007
Land	SC265	$ 38,254	$ 37,442	$ 36,962	$ 35,417	$ 31,306
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 25,796	$ 22,851	$- 12,304	$ 4,140	$ 27,293
Accrued Interest Receivable	SC272	$ 3,928	$ 3,270	$ 3,044	$ 3,177	$ 3,277
Advances for Taxes and Insurance	SC275	$ 188	$ 192	$ 169	$ 156	$ 154
Allowance for Loan and Lease Losses	SC283	$ 2,893	$ 2,673	$ 3,057	$ 3,336	$ 3,790
Nonmortgage Loans - Gross	**SUB0162**	**$ 356,721**	**$ 364,146**	**$ 339,995**	**$ 341,858**	**$ 355,332**
Nonmortgage Loans - Total	**SC31**	**$ 351,737**	**$ 360,108**	**$ 335,888**	**$ 337,413**	**$ 350,772**
Commercial Loans - Total	SC32	$ 207,282	$ 221,195	$ 198,073	$ 198,353	$ 215,106
Secured	SC300	$ 158,526	$ 172,470	$ 149,820	$ 151,855	$ 170,998
Unsecured	SC303	$ 8,946	$ 11,517	$ 14,949	$ 17,225	$ 15,541
Lease Receivables	SC306	$ 39,810	$ 37,208	$ 33,304	$ 29,273	$ 28,567
Consumer Loans - Total	SC35	$ 145,274	$ 139,789	$ 139,201	$ 140,411	$ 136,833
Loans on Deposits	SC310	$ 2,477	$ 2,237	$ 2,177	$ 2,232	$ 2,191
Home Improvement Loans (Not secured by real estate)	SC316	$ 84	$ 120	$ 132	$ 110	$ 110
Education Loans	SC320	$ 2,869	$ 1,650	$ 3,243	$ 4,366	$ 3,377
Auto Loans	SC323	$ 116,215	$ 114,283	$ 113,548	$ 112,709	$ 111,664
Mobile Home Loans	SC326	$ 956	$ 1,051	$ 1,069	$ 1,145	$ 1,224
Credit Cards	SC328	$ 7,865	$ 5,879	$ 5,807	$ 6,394	$ 5,908

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 14,808	$ 14,569	$ 13,225	$ 13,455	$ 12,359
Accrued Interest Receivable	SC348	$ 4,165	$ 3,162	$ 2,721	$ 3,094	$ 3,393
Allowance for Loan and Lease Losses	SC357	$ 4,984	$ 4,038	$ 4,107	$ 4,445	$ 4,560
Repossessed Assets - Gross	**SUB0201**	**$ 370**	**$ 448**	**$ 652**	**$ 1,262**	**$ 1,371**
Repossessed Assets - Total	**SC40**	**$ 370**	**$ 448**	**$ 652**	**$ 1,262**	**$ 1,371**
Real Estate - Total	SUB0210	$ 217	$ 398	$ 527	$ 1,103	$ 1,307
Construction	SC405	$ 0	$ 0	$ 0	$ 285	$ 370
Residential - Total	SUB0225	$ 1	$ 182	$ 316	$ 339	$ 206
1-4 Dwelling Units	SC415	$ 1	$ 182	$ 316	$ 284	$ 122
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 55	$ 84
Nonresidential (Except Land)	SC426	$ 193	$ 193	$ 193	$ 461	$ 713
Land	SC428	$ 23	$ 23	$ 18	$ 18	$ 18
Other Repossessed Assets	SC430	$ 153	$ 50	$ 125	$ 159	$ 64
General Valuation Allowances	SC441	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**SC45**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 9,418**	**$ 9,874**	**$ 7,776**	**$ 8,419**	**$ 8,686**
Federal Home Loan Bank Stock	SC510	$ 9,171	$ 9,605	$ 7,494	$ 8,142	$ 8,402
Other	SC540	$ 247	$ 269	$ 282	$ 277	$ 284
Office Premises and Equipment	**SC55**	**$ 25,832**	**$ 25,284**	**$ 24,455**	**$ 24,148**	**$ 24,335**
Other Assets - Gross	**SUB0262**	**$ 33,858**	**$ 32,521**	**$ 29,678**	**$ 29,979**	**$ 28,665**
Other Assets - Total	**SC59**	**$ 33,858**	**$ 32,521**	**$ 29,678**	**$ 29,979**	**$ 28,665**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 2,000	$ 2,000	$ 0	$ 0	$ 0
Bank-Owned Life Insurance - Other	SC625	$ 12,651	$ 12,530	$ 12,412	$ 12,295	$ 12,175
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 5,342	$ 5,202	$ 5,141	$ 5,045	$ 4,815
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 2	$ 9	$ 17	$ 29	$ 44
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 5,642	$ 5,660	$ 5,702	$ 5,745	$ 5,788
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 1,525	$ 1,713	$ 1,693	$ 1,684	$ 1,775
Other Assets	SC689	$ 6,696	$ 5,407	$ 4,713	$ 5,181	$ 4,068
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	$ 0	$ 0	$ 0	$ 0	$ 0
General Valuation Allowances - Total	**SUB2092**	**$ 7,877**	**$ 6,711**	**$ 7,164**	**$ 7,781**	**$ 8,350**
Total Assets - Gross	**SUB0283**	**$ 1,396,887**	**$ 1,379,679**	**$ 1,336,350**	**$ 1,330,615**	**$ 1,334,423**
Total Assets	**SC60**	**$ 1,389,010**	**$ 1,372,968**	**$ 1,329,186**	**$ 1,322,834**	**$ 1,326,073**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 1,090,084**	**$ 1,094,452**	**$ 1,069,599**	**$ 1,071,148**	**$ 1,059,352**
Deposits	SC710	$ 1,073,929	$ 1,085,280	$ 1,058,819	$ 1,061,628	$ 1,048,140
Escrows	SC712	$ 16,069	$ 9,086	$ 10,674	$ 9,409	$ 11,098
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 86	$ 86	$ 106	$ 111	$ 114
Borrowings - Total	**SC72**	**$ 159,993**	**$ 142,766**	**$ 127,419**	**$ 124,428**	**$ 141,754**
Advances from FHLBank	SC720	$ 157,829	$ 141,401	$ 126,009	$ 123,048	$ 137,637
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 2,164	$ 1,365	$ 1,410	$ 1,380	$ 4,117
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	$ 0	$ 0	$ 0	$ 0	$ 0
Other Liabilities - Total	**SC75**	**$ 12,419**	**$ 11,256**	**$ 9,780**	**$ 10,211**	**$ 10,756**
Accrued Interest Payable - Deposits	SC763	$ 3,782	$ 3,282	$ 3,141	$ 3,123	$ 3,254
Accrued Interest Payable - Other	SC766	$ 0	$ 0	$ 0	$ 0	$ 0
Accrued Taxes	SC776	$ 1,656	$ 598	$ 427	$ 662	$ 785
Accounts Payable	SC780	$ 4,763	$ 3,832	$ 4,006	$ 4,579	$ 4,095
Deferred Income Taxes	SC790	$ 85	$ 562	$ 452	$ 130	$ 149
Other Liabilities and Deferred Income	SC796	$ 2,133	$ 2,982	$ 1,754	$ 1,717	$ 2,473
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**	**$ 1,262,496**	**$ 1,248,474**	**$ 1,206,798**	**$ 1,205,787**	**$ 1,211,862**

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	**SC800**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 126,514**	**$ 124,494**	**$ 122,388**	**$ 117,047**	**$ 114,211**
Stock - Total	SUB0311	$ 49,319	$ 49,274	$ 47,221	$ 42,221	$ 42,221
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	$ 5,325	$ 5,325	$ 5,325	$ 4,684	$ 4,684
Common Stock - Paid in Excess of Par	SC830	$ 43,994	$ 43,949	$ 41,896	$ 37,537	$ 37,537
Accumulated Other Comprehensive Income - Total	SC86	$- 1,126	$- 959	$- 1,274	$- 647	$- 351
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 1,126	$- 959	$- 1,274	$- 647	$- 351
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	SC880	$ 80,501	$ 78,319	$ 77,379	$ 76,476	$ 73,400
Other Components of Equity Capital	SC891	$- 2,180	$- 2,140	$- 938	$- 1,003	$- 1,059
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 1,389,010**	**$ 1,372,968**	**$ 1,329,186**	**$ 1,322,834**	**$ 1,326,073**

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	$ 5
3	Federal, State, or other taxes receivable	1	$ 1,876
4	Net deferred tax assets	1	$ 542
6	Prepaid deposit insurance premiums	1	$ 9
7	Prepaid expenses	3	$ 1,694
14	Other noninterest-bearing short-term accounts recv	3	$ 294
99	Other	1	$ 1,057

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	$ 427
99	Other	6	$ 1,395

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 20,246**	**$ 19,213**	**$ 17,943**	**$ 18,382**	**$ 17,507**
Deposits and Investment Securities	SO115	$ 524	$ 512	$ 440	$ 398	$ 284
Mortgage-Backed Securities	SO125	$ 1,384	$ 1,388	$ 1,179	$ 1,140	$ 1,101
Mortgage Loans	SO141	$ 11,242	$ 10,424	$ 10,087	$ 10,377	$ 9,896
Nonmortgage Loans - Total	SUB0950	$ 7,096	$ 6,889	$ 6,237	$ 6,467	$ 6,226
Commercial Loans and Leases	SO160	$ 4,178	$ 4,310	$ 3,696	$ 3,864	$ 3,753
Consumer Loans and Leases	SO171	$ 2,918	$ 2,579	$ 2,541	$ 2,603	$ 2,473
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 18**	**$ 82**	**$ 68**	**$ 69**	**$ 47**
Federal Home Loan Bank Stock	SO181	$ 18	$ 82	$ 68	$ 69	$ 47
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 7,428**	**$ 6,734**	**$ 5,935**	**$ 5,730**	**$ 5,274**
Deposits	SO215	$ 5,867	$ 5,217	$ 4,696	$ 4,394	$ 4,081
Escrows	SO225	$ 0	$ 0	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 1,550	$ 1,507	$ 1,232	$ 1,325	$ 1,184
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	$ 11	$ 10	$ 7	$ 11	$ 9
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 12,836**	**$ 12,561**	**$ 12,076**	**$ 12,721**	**$ 12,280**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 1,855**	**$ 2,940**	**$ 495**	**$ 782**	**$ 680**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 10,981**	**$ 9,621**	**$ 11,581**	**$ 11,939**	**$ 11,600**
Noninterest Income - Total	**SO42**	**$ 5,269**	**$ 4,464**	**$ 3,979**	**$ 4,290**	**$ 3,838**
Mortgage Loan Serving Fees	SO410	$ 290	$ 290	$ 330	$ 340	$ 285
Other Fees and Charges	SO420	$ 4,446	$ 3,656	$ 3,262	$ 3,405	$ 3,222
Net Income (Loss) from Other - Total	SUB0451	$ 221	$ 161	$ 54	$ 225	$ 13
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 271	$ 278	$ 168	$ 258	$ 143
Operations & Sale of Repossessed Assets	SO461	$- 50	$- 117	$- 114	$- 33	$- 130
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 0	$ 0	$ 0	$ 0	$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$ 0	$ 0	$ 0	$ 0	$ 0
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 312	$ 357	$ 333	$ 320	$ 318
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**	**$ 11,616**	**$ 10,204**	**$ 10,587**	**$ 10,643**	**$ 10,343**
All Personnel Compensation and Expense	SO510	$ 6,759	$ 5,667	$ 6,190	$ 6,376	$ 6,164
Legal Expense	SO520	$ 84	$ 92	$ 94	$ 67	$ 97
Office Occupancy and Equipment Expense	SO530	$ 2,090	$ 2,069	$ 2,011	$ 1,911	$ 1,917
Marketing and Other Professional Services	SO540	$ 771	$ 654	$ 606	$ 491	$ 529
Loan Servicing Fees	SO550	$ 75	$ 35	$ 30	$ 53	$ 45
Goodwill and Other Intangibles Expense	SO560	$ 18	$ 43	$ 43	$ 43	$ 43
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Expense	SO580	$ 1,819	$ 1,644	$ 1,613	$ 1,702	$ 1,548
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**	**$ 4,634**	**$ 3,881**	**$ 4,973**	**$ 5,586**	**$ 5,095**
Income Taxes - Total	**SO71**	**$ 1,434**	**$ 1,108**	**$ 1,686**	**$ 1,906**	**$ 1,751**
Federal	SO710	$ 1,165	$ 874	$ 1,434	$ 1,613	$ 1,473
State, Local & Other	SO720	$ 269	$ 234	$ 252	$ 293	$ 278
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 3,200**	**$ 2,773**	**$ 3,287**	**$ 3,680**	**$ 3,344**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 3,200**	**$ 2,773**	**$ 3,287**	**$ 3,680**	**$ 3,344**

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	$ 45
6	Net income(loss)-equity invest in uncons sub org	1	$- 22
15	Income from corporate-owned life insurance	1	$ 142
99	Other	4	$ 85

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	1	$ 3
7	Office supplies, printing, and postage	3	$ 180
8	Telephone, including data lines	4	$ 294
17	Charitable contributions	1	$ 69
99	Other	3	$ 695

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 57,402**	**$ 37,156**	**$ 17,943**	**$ 68,929**	**$ 50,547**
YTD - Deposits and Investment Securities	Y_SO115	$ 1,476	$ 952	$ 440	$ 1,155	$ 757
YTD - Mortgage-Backed Securities	Y_SO125	$ 3,951	$ 2,567	$ 1,179	$ 4,482	$ 3,342
YTD - Mortgage Loans	Y_SO141	$ 31,753	$ 20,511	$ 10,087	$ 38,752	$ 28,375
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 12,184	$ 8,006	$ 3,696	$ 14,501	$ 10,637
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 8,038	$ 5,120	$ 2,541	$ 10,039	$ 7,436
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 168**	**$ 150**	**$ 68**	**$ 175**	**$ 106**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 168	$ 150	$ 68	$ 175	$ 106
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 20,097**	**$ 12,669**	**$ 5,935**	**$ 20,700**	**$ 14,970**
YTD - Deposits	Y_SO215	$ 15,780	$ 9,913	$ 4,696	$ 16,154	$ 11,760
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 4,289	$ 2,739	$ 1,232	$ 4,511	$ 3,186
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	$ 28	$ 17	$ 7	$ 35	$ 24
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**	**$ 37,473**	**$ 24,637**	**$ 12,076**	**$ 48,404**	**$ 35,683**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 5,290**	**$ 3,435**	**$ 495**	**$ 2,615**	**$ 1,833**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 32,183**	**$ 21,202**	**$ 11,581**	**$ 45,789**	**$ 33,850**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 13,712**	**$ 8,443**	**$ 3,979**	**$ 16,482**	**$ 12,192**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 910	$ 620	$ 330	$ 1,141	$ 801
YTD - Other Fees and Charges	Y_SO420	$ 11,364	$ 6,918	$ 3,262	$ 13,524	$ 10,119
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 436	$ 215	$ 54	$ 538	$ 313
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 717	$ 446	$ 168	$ 883	$ 625
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 281	$- 231	$- 114	$- 346	$- 313
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 0	$ 0	$ 0	$ 1	$ 1
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 1,002	$ 690	$ 333	$ 1,279	$ 959
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 32,407**	**$ 20,791**	**$ 10,587**	**$ 40,981**	**$ 30,338**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 18,616	$ 11,857	$ 6,190	$ 24,303	$ 17,927
YTD - Legal Expense	Y_SO520	$ 270	$ 186	$ 94	$ 313	$ 246
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 6,170	$ 4,080	$ 2,011	$ 7,649	$ 5,738
YTD - Marketing and Other Professional Services	Y_SO540	$ 2,031	$ 1,260	$ 606	$ 1,939	$ 1,448
YTD - Loan Servicing Fees	Y_SO550	$ 140	$ 65	$ 30	$ 184	$ 131
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 104	$ 86	$ 43	$ 172	$ 129
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Expense	Y_SO580	$ 5,076	$ 3,257	$ 1,613	$ 6,421	$ 4,719
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 13,488**	**$ 8,854**	**$ 4,973**	**$ 21,290**	**$ 15,704**
YTD - Income Taxes - Total	**Y_SO71**	**$ 4,228**	**$ 2,794**	**$ 1,686**	**$ 7,320**	**$ 5,414**
YTD - Federal	Y_SO710	$ 3,473	$ 2,308	$ 1,434	$ 6,192	$ 4,579
YTD - State, Local, and Other	Y_SO720	$ 755	$ 486	$ 252	$ 1,128	$ 835
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 9,260**	**$ 6,060**	**$ 3,287**	**$ 13,970**	**$ 10,290**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 9,260**	**$ 6,060**	**$ 3,287**	**$ 13,970**	**$ 10,290**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 6,711**	**$ 7,163**	**$ 7,781**	**$ 8,350**	**$ 8,305**
Net Provision for Loss	VA115	$ 1,855	$ 2,940	$ 493	$ 782	$ 680
Transfers	VA125	$- 8	$ 115	$- 336	$- 551	$ 118
Recoveries	VA135	$ 211	$ 236	$ 406	$ 279	$ 304
Adjustments	VA145	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA155	$ 892	$ 3,743	$ 1,181	$ 1,079	$ 1,057
General Valuation Allowances - Ending Balance	**VA165**	**$ 7,877**	**$ 6,711**	**$ 7,163**	**$ 7,781**	**$ 8,350**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 1,802**	**$ 1,917**	**$ 1,579**	**$ 1,028**	**$ 1,146**
Net Provision for Loss	VA118	$ 0	$ 0	$ 2	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$ 8	$- 115	$ 336	$ 551	$- 118
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 6	$ 0	$ 0	$ 0	$ 0
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 1,804**	**$ 1,802**	**$ 1,917**	**$ 1,579**	**$ 1,028**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 8,513**	**$ 9,080**	**$ 9,360**	**$ 9,378**	**$ 9,451**
Net Provision for Loss	VA120	$ 1,855	$ 2,940	$ 495	$ 782	$ 680
Recoveries	VA140	$ 211	$ 236	$ 406	$ 279	$ 304
Adjustments	VA150	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA160	$ 898	$ 3,743	$ 1,181	$ 1,079	$ 1,057
Total Valuation Allowances - Ending Balance	**VA170**	**$ 9,681**	**$ 8,513**	**$ 9,080**	**$ 9,360**	**$ 9,378**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 892**	**$ 3,743**	**$ 1,181**	**$ 1,079**	**$ 1,057**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 47**	**$ 1,386**	**$ 87**	**$ 112**	**$ 78**
Construction - Total	SUB2030	$ 0	$ 1,144	$ 0	$ 0	$ 35
1-4 Dwelling Units	VA420	$ 0	$ 0	$ 0	$ 0	$ 35
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 1,144	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 47	$ 242	$ 87	$ 112	$ 43
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 5	$ 6	$ 13	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	$ 3	$ 181	$ 4	$ 12	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 39	$ 55	$ 1	$ 53	$ 43
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 0	$ 0	$ 69	$ 47	$ 0
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 845**	**$ 2,357**	**$ 1,094**	**$ 967**	**$ 979**
Commercial Loans	VA520	$ 2	$ 1,595	$ 63	$ 179	$ 72
Consumer Loans - Total	SUB2061	$ 843	$ 762	$ 1,031	$ 788	$ 907
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	$ 182	$ 86	$ 137	$ 147	$ 132
Mobile Home Loans	VA550	$ 0	$ 0	$ 0	$ 1	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 594	$ 591	$ 753	$ 560	$ 645
Other	VA560	$ 67	$ 85	$ 141	$ 80	$ 130
Repossessed Assets - Total	**VA60**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
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	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 211**	**$ 236**	**$ 406**	**$ 279**	**$ 304**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 39**	**$ 20**	**$ 98**	**$ 29**	**$ 11**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 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	$ 39	$ 20	$ 98	$ 29	$ 11
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 2	$ 1	$ 1	$ 0	$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	$ 14	$ 3	$ 2	$ 13	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 11	$ 6	$ 1	$ 8	$ 3
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 48	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 12	$ 10	$ 46	$ 8	$ 7
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 172**	**$ 216**	**$ 308**	**$ 250**	**$ 293**
Commercial Loans	VA521	$ 15	$ 26	$ 23	$ 29	$ 74
Consumer Loans - Total	SUB2161	$ 157	$ 190	$ 285	$ 221	$ 219
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	$ 27	$ 22	$ 26	$ 40	$ 29

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 1	$ 0
Credit Cards	VA557	$ 114	$ 148	$ 232	$ 153	$ 164
Other	VA561	$ 16	$ 20	$ 27	$ 27	$ 26
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**	**$ 8**	**$- 116**	**$ 336**	**$ 551**	**$- 118**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 0**	**$- 398**	**$ 19**	**$ 0**	**$ 0**
Construction - Total	SUB2230	$ 0	$- 379	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$- 379	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 0	$- 19	$ 19	$ 0	$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$- 19	$ 19	$ 0	$ 0
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 8**	**$ 282**	**$ 317**	**$ 551**	**$- 118**
Commercial Loans	VA522	$ 8	$ 282	$ 317	$ 551	$- 118
Consumer Loans - Total	SUB2261	$ 0	$ 0	$ 0	$ 0	$ 0
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	$ 0	$ 0	$ 0	$ 0	$ 0
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 0	$ 0	$ 0	$ 0	$ 0
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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**	**$ 689**	**$ 3,391**	**$ 1,111**	**$ 1,351**	**$ 635**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 8**	**$ 968**	**$ 8**	**$ 83**	**$ 67**
Construction - Total	SUB2330	$ 0	$ 765	$ 0	$ 0	$ 35
1-4 Dwelling Units	VA425	$ 0	$ 0	$ 0	$ 0	$ 35
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 765	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 8	$ 203	$ 8	$ 83	$ 32
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 3	$ 5	$ 12	$ 0	$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	$- 11	$ 178	$ 2	$- 1	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 28	$ 49	$ 0	$ 45	$ 40
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$- 48	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$- 12	$- 29	$ 42	$ 39	$- 7
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 681**	**$ 2,423**	**$ 1,103**	**$ 1,268**	**$ 568**
Commercial Loans	VA525	$- 5	$ 1,851	$ 357	$ 701	$- 120
Consumer Loans - Total	SUB2361	$ 686	$ 572	$ 746	$ 567	$ 688
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	$ 155	$ 64	$ 111	$ 107	$ 103
Mobile Home Loans	VA555	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA559	$ 480	$ 443	$ 521	$ 407	$ 481
Other	VA565	$ 51	$ 65	$ 114	$ 53	$ 104
Repossessed Assets - Total	**VA65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 183**	**$ 109**	**$ 419**	**$ 538**	**$ 367**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 476**	**$ 560**	**$ 766**	**$ 900**	**$ 909**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 19**	**$ 5**	**$ 225**	**$ 144**	**$ 348**
Construction	VA951	$ 0	$ 0	$ 0	$ 0	$ 85
Permanent - 1-4 Dwelling Units	VA952	$ 19	$ 0	$ 32	$ 144	$ 173
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 0	$ 193	$ 0	$ 90
Permanent - Land	VA955	$ 0	$ 5	$ 0	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 21,046**	**$ 20,269**	**$ 20,956**	**$ 23,244**	**$ 31,469**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 13,755**	**$ 12,447**	**$ 10,191**	**$ 12,764**	**$ 15,582**
Substandard	VA965	$ 9,576	$ 9,720	$ 6,666	$ 8,128	$ 10,074
Doubtful	VA970	$ 4,178	$ 2,713	$ 3,525	$ 4,636	$ 5,508
Loss	VA975	$ 1	$ 14	$ 0	$ 0	$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 0	N/A	N/A	N/A	N/A

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 18,375**	**$ 22,870**	**$ 14,367**	**$ 16,327**	**$ 21,536**
Mortgages - Total	SUB2421	$ 7,856	$ 7,804	$ 7,608	$ 8,335	$ 8,055
Construction and Land Loans	SUB2430	$ 1,094	$ 1,911	$ 1,479	$ 2,043	$ 2,519

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Permanent Loans Secured by 1-4 Property	SUB2441	$ 2,807	$ 2,974	$ 2,653	$ 2,026	$ 2,316
Permanent Loans Secured by All Other Property	SUB2450	$ 4,141	$ 2,974	$ 3,491	$ 4,340	$ 3,828
Nonmortgages - Total	SUB2461	$ 10,519	$ 15,066	$ 6,759	$ 7,992	$ 13,481
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 11,994**	**$ 17,731**	**$ 10,106**	**$ 11,310**	**$ 14,929**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 8,933**	**$ 15,881**	**$ 8,643**	**$ 8,643**	**$ 13,453**
Mortgage Loans - Total	SUB2481	$ 4,241	$ 5,946	$ 4,579	$ 4,560	$ 4,009
Construction	PD115	$ 232	$ 1,372	$ 200	$ 721	$ 663
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 193	$ 205	$ 171	$ 90	$ 12
Secured by First Liens	PD123	$ 1,211	$ 1,623	$ 1,339	$ 610	$ 1,144
Secured by Junior Liens	PD124	$ 150	$ 167	$ 19	$ 222	$ 105
Multifamily (5 or more) Dwelling Units	PD125	$ 0	$ 1,428	$ 1,343	$ 795	$ 0
Nonresidential Property (Except Land)	PD135	$ 2,292	$ 1,120	$ 1,497	$ 2,070	$ 1,927
Land	PD138	$ 163	$ 31	$ 10	$ 52	$ 158
Nonmortgage Loans:						
Commercial Loans	PD140	$ 2,823	$ 8,441	$ 2,847	$ 2,605	$ 7,471
Consumer Loans - Total	SUB2511	$ 1,869	$ 1,494	$ 1,217	$ 1,478	$ 1,973
Loans on Deposits	PD161	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD163	$ 0	$ 0	$ 4	$ 0	$ 0
Education Loans	PD165	$ 34	$ 0	$ 0	$ 0	$ 40
Auto Loans	PD167	$ 774	$ 809	$ 666	$ 715	$ 742
Mobile Home Loans	PD169	$ 106	$ 7	$ 20	$ 8	$ 40
Credit Cards	PD171	$ 922	$ 507	$ 450	$ 670	$ 513
Other	PD180	$ 33	$ 171	$ 77	$ 85	$ 638
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 0	$ 0	$ 0	$ 0	$ 0
Held for Sale Included in PD115:PD180	PD192	$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 323	$ 0	$ 123	$ 85	$ 31
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 85	N/A	N/A	N/A	N/A
Rebooked GNMAs Incl in PD195	PD197	$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 3,061**	**$ 1,850**	**$ 1,463**	**$ 2,667**	**$ 1,476**

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	$ 1,506	$ 423	$ 393	$ 606	$ 364
Construction	PD215	$ 193	$ 0	$ 0	$ 0	$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	$ 0	$ 33	$ 0	$ 0	$ 15
Secured by First Liens	PD223	$ 319	$ 98	$ 241	$ 207	$ 260
Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 994	$ 292	$ 152	$ 399	$ 89
Land	PD238	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	$ 1,366	$ 1,223	$ 828	$ 1,841	$ 863
Consumer Loans - Total	SUB2521	$ 189	$ 204	$ 242	$ 220	$ 249
Loans on Deposits	PD261	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 0	$ 17	$ 20	$ 13	$ 10
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 25
Credit Cards	PD271	$ 184	$ 187	$ 211	$ 205	$ 202
Other	PD280	$ 5	$ 0	$ 11	$ 2	$ 12
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 52	$ 0	$ 0	$ 0	$ 0
Held for Sale Included in PD215:PD280	PD292	$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 0	$ 0	$ 0	$ 0	$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 0	N/A	N/A	N/A	N/A
Rebooked GNMAs Incl in PD295	PD297	$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 6,381**	**$ 5,139**	**$ 4,261**	**$ 5,017**	**$ 6,607**
Mortgage Loans - Total	SUB2501	$ 2,109	$ 1,435	$ 2,636	$ 3,169	$ 3,682
Construction	PD315	$ 483	$ 484	$ 1,264	$ 1,248	$ 1,248
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	$ 162	$ 52	$ 53	$ 50	$ 64
Secured by First Liens	PD323	$ 607	$ 622	$ 585	$ 640	$ 485
Secured by Junior Liens	PD324	$ 165	$ 174	$ 245	$ 207	$ 231
Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 9	$ 0	$ 639	$ 981
Nonresidential Property (Except Land)	PD335	$ 669	$ 70	$ 484	$ 363	$ 223
Land	PD338	$ 23	$ 24	$ 5	$ 22	$ 450
Nonmortgage Loans:						
Commercial Loans	PD340	$ 4,085	$ 3,557	$ 1,452	$ 1,574	$ 2,641
Consumer Loans - Total	SUB2531	$ 187	$ 147	$ 173	$ 274	$ 284
Loans on Deposits	PD361	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD363	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 171	$ 129	$ 153	$ 161	$ 139
Mobile Home Loans	PD369	$ 8	$ 9	$ 9	$ 10	$ 28
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 8	$ 9	$ 11	$ 103	$ 117
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 0	$ 0	$ 0	$ 0	$ 0
Held for Sale Included in PD315:PD380	PD392	$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 50	$ 51	$ 657	$ 1,026	$ 1,276
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 0	N/A	N/A	N/A	N/A
Rebooked GNMAs Incl in PD395	PD397	$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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**	**$ 30,036**	**$ 29,509**	**$ 29,352**	**$ 29,150**	**$ 28,710**
90% up to 100% LTV	LD110	$ 19,672	$ 19,296	$ 18,940	$ 19,039	$ 18,864
100% and greater LTV	LD120	$ 10,364	$ 10,213	$ 10,412	$ 10,111	$ 9,846
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 360**	**$ 376**	**$ 373**	**$ 372**	**$ 556**
Past Due and Still Accruing - Total	**SUB5240**	**$ 85**	**$ 172**	**$ 129**	**$ 151**	**$ 126**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 85	$ 172	$ 129	$ 127	$ 103
90% up to 100% LTV	LD210	$ 23	$ 134	$ 129	$ 98	$ 74
100% and greater LTV	LD220	$ 62	$ 38	$ 0	$ 29	$ 29
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 0	$ 0	$ 0	$ 24	$ 23

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	$ 0	$ 0	$ 0	$ 24	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 23
Nonaccrual - Total	**SUB5230**	**$ 275**	**$ 204**	**$ 244**	**$ 221**	**$ 430**
90% up to 100% LTV	LD250	$ 174	$ 126	$ 126	$ 135	$ 299
100% and greater LTV	LD260	$ 101	$ 78	$ 118	$ 86	$ 131
Net Charge-offs - Total	**SUB5300**	**$ 44**	**$ 65**	**$ 13**	**$ 53**	**$ 57**
90% up to 100% LTV	LD310	$ 44	$ 6	$ 13	$ 0	$ 43
100% and greater LTV	LD320	$ 0	$ 59	$ 0	$ 53	$ 14
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD420	$ 0	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 3,598**	**$ 3,119**	**$ 2,594**	**$ 4,466**	**$ 4,489**
90% up to 100% LTV	LD430	$ 2,403	$ 1,726	$ 1,545	$ 2,953	$ 3,362
100% and greater LTV	LD440	$ 1,195	$ 1,393	$ 1,049	$ 1,513	$ 1,127
Sales - Total	**SUB5340**	**$ 208**	**$ 0**	**$ 290**	**$ 252**	**$ 271**
90% up to 100% LTV	LD450	$ 208	$ 0	$ 290	$ 137	$ 204
100% and greater LTV	LD460	$ 0	$ 0	$ 0	$ 115	$ 67

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 36,353**	**$ 27,106**	**$ 26,214**	**$ 27,249**	**$ 30,331**
Mortgage Construction Loans	CC105	$ 28,984	$ 21,775	$ 21,099	$ 22,090	$ 23,170
Other Mortgage Loans	CC115	$ 7,369	$ 5,331	$ 5,115	$ 5,159	$ 7,161
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 332	$ 454	$ 369	$ 590	$ 201
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 36,297**	**$ 78,667**	**$ 33,661**	**$ 24,381**	**$ 31,870**
1-4 Dwelling Units	CC280	$ 28,773	$ 33,981	$ 26,730	$ 14,242	$ 20,565
Multifamily (5 or more) Dwelling Units	CC290	$ 0	$ 0	$ 1,440	$ 0	$ 0
All Other Real Estate	CC300	$ 7,524	$ 44,686	$ 5,491	$ 10,139	$ 11,305
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 1,923	$ 1,409	$ 2,057	$ 6,302	$ 3,758
Commitments Outstanding to Purchase Loans	CC320	$ 0	$ 357	$ 351	$ 65	$ 0
Commitments Outstanding to Sell Loans	CC330	$ 27,185	$ 35,262	$ 15,546	$ 14,833	$ 22,793
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 4,104	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 0	$ 0	$ 0	$ 500
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 146,677**	**$ 140,249**	**$ 140,425**	**$ 135,623**	**$ 131,192**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 43,043	$ 43,735	$ 41,798	$ 39,197	$ 37,619
Commercial Lines	CC420	$ 90,554	$ 84,218	$ 86,497	$ 84,274	$ 81,621
Open-End Consumer Lines - Credit Cards	CC423	$ 2,504	$ 1,846	$ 1,533	$ 1,785	$ 1,717
Open-End Consumer Lines - Other	CC425	$ 10,576	$ 10,450	$ 10,597	$ 10,367	$ 10,235
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 7,414**	**$ 5,444**	**$ 5,949**	**$ 6,063**	**$ 5,913**
Commercial	CC430	$ 1,049	$ 0	$ 0	$ 0	$ 0
Standby, Not Included on CC465 or CC468	CC435	$ 6,365	$ 5,444	$ 5,949	$ 6,063	$ 5,913
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 4,984	$ 6,640	$ 8,616	$ 11,071	$ 13,818
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 1,525	$ 1,718	$ 1,702	$ 1,703	$ 1,796
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 172	$ 180	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 14,120**	**$ 24,191**	**$ 23,104**	**$ 11,903**	**$ 7,729**
Pass-Through Securities	CF143	$ 14,120	$ 21,731	$ 23,104	$ 11,903	$ 7,729
Other Mortgage-Backed Securities	CF153	$ 0	$ 2,460	$ 0	$ 0	$ 0
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 0**	**$ 3,225**	**$ 2,397**	**$ 2,549**	**$ 10,050**
Pass-Through Securities	CF145	$ 0	$ 3,225	$ 2,397	$ 2,549	$ 10,050
Other Mortgage-Backed Securities	CF155	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 14,120**	**$ 20,966**	**$ 20,707**	**$ 9,354**	**$- 2,321**
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 11,169	$- 9,305	$- 8,710	$- 7,603	$- 8,092
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$ 231	$- 1,626	$- 567	$- 1,193	$- 2,621
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 117,645**	**$ 63,691**	**$ 38,317**	**$ 75,673**	**$ 59,221**
Construction Loans - Total	SUB3840	$ 18,710	$ 10,123	$ 9,329	$ 12,361	$ 11,241
1-4 Dwelling Units	CF190	$ 7,523	$ 4,904	$ 2,971	$ 3,283	$ 4,968
Multifamily (5 or more) Dwelling Units	CF200	$ 3,789	$ 530	$ 1,313	$ 2,005	$ 1,731

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Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Nonresidential	CF210	$ 7,398	$ 4,689	$ 5,045	$ 7,073	$ 4,542
Permanent Loans - Total	SUB3851	$ 98,935	$ 53,568	$ 28,988	$ 63,312	$ 47,980
1-4 Dwelling Units	CF225	$ 51,355	$ 18,196	$ 13,192	$ 19,492	$ 26,285
Multifamily (5 or more) Dwelling Units	CF245	$ 4,077	$ 8,746	$ 2,507	$ 4,824	$ 3,742
Nonresidential (Except Land)	CF260	$ 38,132	$ 22,462	$ 8,179	$ 35,774	$ 13,117
Land	CF270	$ 5,371	$ 4,164	$ 5,110	$ 3,222	$ 4,836
Loans and Participations Purchased - Total	**SUB3880**	**$ 425**	**$ 7,210**	**$ 7,288**	**$ 5,484**	**$ 2,696**
Secured by 1-4 Dwelling Units	CF280	$ 53	$ 0	$ 0	$ 175	$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 117	$ 2,093	$ 250	$ 0	$ 853
Secured by Nonresidential	CF300	$ 255	$ 5,117	$ 7,038	$ 5,309	$ 1,843
Loans and Participations Sold - Total	**SUB3890**	**$ 28,355**	**$ 20,312**	**$ 21,396**	**$ 32,233**	**$ 17,481**
Secured by 1-4 Dwelling Units	CF310	$ 25,463	$ 18,936	$ 17,571	$ 27,114	$ 16,642
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 950	$ 0	$ 0	$ 4,132	$ 726
Secured by Nonresidential	CF330	$ 1,942	$ 1,376	$ 3,825	$ 987	$ 113
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 27,930**	**$- 13,102**	**$- 14,108**	**$- 26,749**	**$- 14,785**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 55,109**	**$ 20,020**	**$ 35,319**	**$ 47,019**	**$ 22,528**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$- 8,780**	**$- 7,718**	**$- 1,396**	**$ 2,235**	**$- 1,427**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 25,401**	**$ 11,407**	**$ 7,212**	**$ 2,624**	**$ 2,286**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 25,826**	**$ 22,851**	**$- 12,506**	**$ 4,140**	**$ 20,481**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 67,451**	**$ 71,535**	**$ 52,003**	**$ 58,968**	**$ 66,240**
Commercial	CF390	$ 43,023	$ 49,649	$ 33,145	$ 39,899	$ 44,366
Consumer	CF400	$ 24,428	$ 21,886	$ 18,858	$ 19,069	$ 21,874
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 222**	**$ 3,230**	**$ 2,240**	**$ 226**	**$ 140**
Commercial	CF395	$ 0	$ 1,376	$ 0	$ 0	$ 0
Consumer	CF405	$ 222	$ 1,854	$ 2,240	$ 226	$ 140
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 67,229**	**$ 68,305**	**$ 49,763**	**$ 58,742**	**$ 66,100**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$- 11,351**	**$ 26,461**	**$- 2,809**	**$ 13,488**	**$ 14,370**
New Deposits Received less Deposits Withdrawn	CF420	$- 16,989	$ 21,513	$- 7,278	$ 9,340	$ 10,497
Interest Credited to Deposits	CF430	$ 5,638	$ 4,948	$ 4,469	$ 4,148	$ 3,873
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Total Broker -Originated Deposits - Total	SUB4061	$ 34,963	$ 25,798	$ 13,639	$ 15,507	$ 20,475
Fully Insured	DI100	$ 34,963	$ 25,798	$ 13,639	$ 15,507	$ 20,475
Other	DI110	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits with Balances - $100,000 or Less	DI120	$ 638,059	$ 632,597	$ 622,654	$ 616,541	$ 627,787
Deposits with Balances - Greater than $100,000	DI130	$ 451,939	$ 461,770	$ 446,839	$ 454,496	$ 431,451
Number of Deposit Accounts - Total	SUB4062	93,562	93,578	94,649	91,745	92,867
Balances of $100,000 or Less	DI150	92,017	92,046	93,167	90,318	91,462
Balances Greater than $100,000	DI160	1,545	1,532	1,482	1,427	1,405
IRA/Keogh Accounts	DI200	$ 85,750	$ 83,691	$ 81,029	$ 79,581	$ 78,528
Uninsured Deposits	DI210	$ 296,286	$ 309,417	$ 299,870	$ 314,862	$ 293,972
Preferred Deposits	DI220	$ 109,196	$ 149,470	$ 118,597	$ 125,616	$ 90,427
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 312,416	$ 333,071	$ 314,985	$ 317,521	$ 285,137
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 300,802	$ 286,475	$ 292,828	$ 299,047	$ 308,843
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 27,926	$ 27,327	$ 26,404	$ 26,254	$ 25,702
Deposits & Escrows - Time Deposits	DI340	$ 448,853	$ 447,493	$ 435,276	$ 428,215	$ 439,555
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 155,587	$ 150,769	$ 144,861	$ 143,551	$ 128,345
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 771	$ 735	$ 736	$ 709	$ 705
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 2,542	$ 2,540	$ 2,539	$ 2,537	$ 2,539
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0
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

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	517	504	504	500	505
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 171,020	$ 168,690	$ 155,138	$ 142,810	$ 141,214
Assets Held for Sale	SI387	$ 17,265	$ 10,238	$ 7,773	$ 12,334	$ 16,172
Loans Serviced for Others	SI390	$ 579,986	$ 546,844	$ 506,669	$ 538,432	$ 527,202
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 1,525	$ 1,713	$ 1,693	$ 1,684	$ 1,775
Other Residual Interests	SI404	$ 0	$ 0	$ 0	$ 0	$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	80.90%	79.72%	81.12%	79.93%	81.66%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	80.23%	79.75%	80.63%	79.84%	81.99%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	79.38%	81.69%	79.45%	79.97%	81.68%
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**	**$ 32,311**	**$ 30,033**	**$ 26,331**	**$ 25,927**	**$ 25,117**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 8,862	$ 8,811	$ 8,805	$ 9,303	$ 8,760
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	3	3	3	3	3
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	**SI600**	**$ 124,494**	**$ 122,388**	**$ 117,047**	**$ 114,212**	**$ 111,231**
Net Income (Loss) (SO91)	SI610	$ 3,200	$ 2,773	$ 3,287	$ 3,680	$ 3,344
Dividends Declared - Preferred Stock	SI620	$ 0	$ 151	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 1,015	$ 1,650	$ 2,383	$ 606	$ 1,607
Stock Issued	SI640	$ 0	$ 0	$ 5,000	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 45	$ 2,053	$ 0	$ 0	$ 0
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 167	$ 315	$- 628	$- 296	$ 1,157

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Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	$- 2	$- 32	$ 0	$ 0	$ 0
Other Adjustments	SI671	$- 40	$- 1,202	$ 65	$ 57	$ 87
Ending Equity Capital (SC80)	**SI680**	**$ 126,515**	**$ 124,494**	**$ 122,388**	**$ 117,047**	**$ 114,212**
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	$ 101	$ 364	$ 310	$ 467	$ 1,111
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 6,268	$ 5,438	$ 8,925	$ 7,000	$ 7,000
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 133	$ 112	$ 86	$ 66	$ 104
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 1,376,357	$ 1,346,940	$ 1,307,367	$ 1,336,240	$ 1,305,551
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 52,298	$ 62,673	$ 64,683	$ 65,881	$ 54,564
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 850,638	$ 823,191	$ 741,157	$ 751,013	$ 738,917
Nonmortgage Loans	SI885	$ 371,066	$ 366,418	$ 414,907	$ 424,837	$ 423,770
Deposits and Excrows	SI890	$ 1,032,627	$ 1,009,258	$ 1,004,259	$ 1,014,478	$ 999,635
Total Borrowings	SI895	$ 148,658	$ 149,691	$ 120,676	$ 139,514	$ 129,538
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	2	0	2	0
Total Dollar Amount of Loans Made During Quarter	SI910	$ 0	$ 146	$ 0	$ 81	$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	6.75	0.00	5.63	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	6.75	0.00	5.63	0.00

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	0	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
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	3	3	3	3	3

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 103,518**	**$ 100,545**	**$ 93,528**	**$ 92,871**	**$ 87,561**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 67,909**	**$ 65,214**	**$ 62,756**	**$ 62,825**	**$ 59,279**
Personal Trust and Agency Accounts	FS210	$ 20,523	$ 20,066	$ 17,012	$ 17,642	$ 16,892
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 16,917	$ 16,109	$ 15,751	$ 15,736	$ 14,397
Employee Benefit - Defined Contribution	FS220	$ 1,208	$ 1,147	$ 1,085	$ 859	$ 787
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 15,709	$ 14,962	$ 14,666	$ 14,877	$ 13,610
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 30,469	$ 29,039	$ 29,993	$ 29,447	$ 27,990
Other Fiduciary Accounts	FS270	$ 0	$ 0	$ 0	$ 0	$ 0
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) -Total Fiduciary Accounts	**FS21**	**$ 35,094**	**$ 34,952**	**$ 30,352**	**$ 29,556**	**$ 27,739**
Personal Trust and Agency Accounts	FS211	$ 6,747	$ 7,067	$ 7,024	$ 7,080	$ 7,547
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 26,309	$ 25,850	$ 23,328	$ 22,476	$ 20,192
Employee Benefit - Defined Contribution	FS221	$ 17,600	$ 17,471	$ 15,063	$ 14,168	$ 12,849

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	$ 4,529	$ 4,380	$ 4,316	$ 4,379	$ 3,483
Other Retirement Accounts	FS241	$ 4,180	$ 3,999	$ 3,949	$ 3,929	$ 3,860
Corporate Trust and Agency Accounts	FS251	$ 2,038	$ 2,035	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 515**	**$ 379**	**$ 420**	**$ 490**	**$ 543**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**298**	**294**	**287**	**287**	**281**
Personal Trust and Agency Accounts	FS212	59	59	55	54	51
Retirement-related Trust and Agency Accounts - Total	SUB6120	123	122	121	121	117
Employee Benefit - Defined Contribution	FS222	6	6	6	4	4
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	117	116	115	117	113
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	116	113	111	112	113
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**71**	**72**	**66**	**70**	**66**
Personal Trust and Agency Accounts	FS213	30	30	26	30	27
Retirement-related Trust and Agency Accounts - Total	SUB6130	40	41	40	40	39
Employee Benefit - Defined Contribution	FS223	12	12	12	11	10
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	27	28	27	28	28
Corporate Trust and Agency Accounts	FS253	1	1	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**33**	**32**	**36**	**44**	**37**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 179**	**$ 169**	**$ 0**	**$ 593**	**$ 0**
Personal Trust and Agency Accounts	FS310	$ 52	$ 45	$ 0	$ 154	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 57	$ 58	$ 0	$ 196	$ 0
Employee Benefit - Defined Contribution	FS320	$ 16	$ 18	$ 0	$ 51	$ 0
Employee Benefit - Defined Benefit	FS330	$ 2	$ 2	$ 0	$ 7	$ 0
Other Retirement Accounts	FS340	$ 39	$ 38	$ 0	$ 138	$ 0
Corporate Trust and Agency Accounts	FS350	$ 3	$ 1	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 66	$ 62	$ 0	$ 233	$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	$ 0	$ 0	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 1	$ 3	$ 0	$ 10	$ 0
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 0**	**$ 0**	**$ 0**	**$ 491**	**$ 0**
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**	**$ 179**	**$ 169**	**$ 0**	**$ 102**	**$ 0**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 0**	**$ 17,642**	**$ 0**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 0	$ 198	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 0	$ 4,527	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 0	$ 279	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 0	$ 1,967	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 0	$ 2,344	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 0	$ 642	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 0	$ 6,024	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 0	$ 1,530	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 0	$ 131	$ 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**
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

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
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

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 126,514	$ 124,494	$ 122,388	$ 117,047	$ 114,211
Equity Capital Deductions - Total	SUB1631	$ 5,642	$ 5,660	$ 5,702	$ 5,745	$ 5,788
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	$ 5,642	$ 5,660	$ 5,702	$ 5,745	$ 5,788
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions - Total	SUB1641	$ 1,126	$ 959	$ 1,274	$ 647	$ 351
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 1,126	$ 959	$ 1,274	$ 647	$ 351
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**	**$ 121,998**	**$ 119,793**	**$ 117,960**	**$ 111,949**	**$ 108,774**
Total Assets (SC60)	**CCR205**	**$ 1,389,010**	**$ 1,372,968**	**$ 1,329,186**	**$ 1,322,834**	**$ 1,326,073**
Asset Deductions - Total	SUB1651	$ 5,642	$ 5,660	$ 5,702	$ 5,745	$ 5,788
Assets of "Nonincludable" Subsidiaries	CCR260	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR265	$ 5,642	$ 5,660	$ 5,702	$ 5,745	$ 5,788
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 1,749	$ 1,466	$ 1,960	$ 974	$ 508
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 1,749	$ 1,466	$ 1,960	$ 974	$ 508
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 1,385,117**	**$ 1,368,774**	**$ 1,325,444**	**$ 1,318,063**	**$ 1,320,793**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 55,404**	**$ 54,750**	**$ 53,017**	**$ 52,860**	**$ 52,832**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 121,998**	**$ 119,793**	**$ 117,960**	**$ 111,949**	**$ 108,774**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 7,877	$ 6,711	$ 7,164	$ 7,781	$ 7,910
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 7,877**	**$ 6,711**	**$ 7,164**	**$ 7,781**	**$ 7,910**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 7,877**	**$ 6,711**	**$ 7,164**	**$ 7,781**	**$ 7,910**

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 34	$ 0	$ 0	$ 0	$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1,519	$ 1,713	$ 1,688	$ 1,664	$ 1,750
Total Risk-Based Capital	**CCR39**	**$ 128,322**	**$ 124,791**	**$ 123,436**	**$ 118,066**	**$ 114,934**
0% R/W Category - Cash	CCR400	$ 6,418	$ 7,284	$ 7,220	$ 6,262	$ 6,847
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 73,313	$ 81,114	$ 69,534	$ 55,750	$ 47,193
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 271	$ 443	$ 455	$ 909	$ 276
0% R/W Category - Assets Total	CCR420	$ 80,002	$ 88,841	$ 77,209	$ 62,921	$ 54,316
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	$ 97,488	$ 92,128	$ 96,247	$ 92,668	$ 98,983
20% R/W Category - Claims on FHLBs	CCR435	$ 18,781	$ 16,374	$ 20,681	$ 25,894	$ 26,061
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 3,252	$ 3,647	$ 3,202	$ 4,053	$ 4,331
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 35,914	$ 39,158	$ 51,050	$ 34,972	$ 39,891
20% R/W Category - Other	CCR450	$ 24,632	$ 20,511	$ 21,892	$ 23,476	$ 23,505
20% R/W Category - Assets Total	CCR455	$ 180,067	$ 171,818	$ 193,072	$ 181,063	$ 192,771
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 36,014**	**$ 34,364**	**$ 38,615**	**$ 36,212**	**$ 38,555**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 131,842	$ 130,969	$ 126,182	$ 129,871	$ 134,922
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 25,123	$ 27,147	$ 30,246	$ 30,184	$ 39,685
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 96	$ 131	$ 142	$ 167	$ 212
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 2,744	$ 2,784	$ 2,799	$ 2,890	$ 2,958
50% R/W Category - Other	CCR480	$ 11,132	$ 9,114	$ 9,102	$ 9,089	$ 9,084
50% R/W Category - Assets Total	CCR485	$ 170,937	$ 170,145	$ 168,471	$ 172,201	$ 186,861
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 85,470**	**$ 85,074**	**$ 84,237**	**$ 86,102**	**$ 93,431**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 17,140	$ 87	$ 92	$ 95	$ 113
100% R/W Category - All Other Assets	CCR506	$ 980,409	$ 976,421	$ 923,890	$ 939,453	$ 924,663
100% R/W Category - Assets Total	CCR510	$ 997,549	$ 976,508	$ 923,982	$ 939,548	$ 924,776
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 997,549**	**$ 976,508**	**$ 923,982**	**$ 939,548**	**$ 924,776**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Assets to Risk-Weight	**CCR64**	**$ 1,428,555**	**$ 1,407,312**	**$ 1,362,734**	**$ 1,355,733**	**$ 1,358,724**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 1,119,032**	**$ 1,095,945**	**$ 1,046,833**	**$ 1,061,861**	**$ 1,056,761**
Excess Allowances for Loan and Lease Losses	CCR530	$ 0	$ 0	$ 0	$ 0	$ 440
Total Risk-Weighted Assets	**CCR78**	**$ 1,119,032**	**$ 1,095,945**	**$ 1,046,833**	**$ 1,061,861**	**$ 1,056,321**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 89,523**	**$ 87,675**	**$ 83,745**	**$ 84,949**	**$ 84,506**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**8.81%**	**8.75%**	**8.90%**	**8.49%**	**8.24%**
Total Risk-Based Capital Ratio	**CCR820**	**11.47%**	**11.39%**	**11.79%**	**11.12%**	**10.88%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**10.77%**	**10.77%**	**11.11%**	**10.39%**	**10.13%**
Tangible Equity Ratio	**CCR840**	**8.81%**	**8.75%**	**8.90%**	**8.49%**	**8.23%**

*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.