

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:53 PM	TFR Industry Aggregate Report 93008 - OTS-Regulated: Colorado December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	11	11	11	11	11

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	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		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 245,521	\$ 259,354	\$ 231,173	\$ 249,585	\$ 276,548
Cash and Non-Interest-Earning Deposits	SC110	\$ 31,973	\$ 33,662	\$ 35,164	\$ 42,937	\$ 47,632
Interest-Earning Deposits in FHLBs	SC112	\$ 15,837	\$ 18,056	\$ 20,430	\$ 11,498	\$ 12,255
Other Interest-Earning Deposits	SC118	\$ 2,951	\$ 4,454	\$ 3,420	\$ 3,495	\$ 3,131
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 30,900	\$ 27,800	\$ 12,200	\$ 12,000	\$ 20,300
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 141,174	\$ 150,396	\$ 138,057	\$ 157,539	\$ 171,488
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 7,410	\$ 8,109	\$ 8,376	\$ 9,370	\$ 9,836
State and Municipal Obligations	SC180	\$ 6,351	\$ 7,760	\$ 7,413	\$ 6,471	\$ 6,127
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 7,247	\$ 7,592	\$ 4,805	\$ 4,832	\$ 4,571
Accrued Interest Receivable	SC191	\$ 1,677	\$ 1,525	\$ 1,308	\$ 1,443	\$ 1,208
Mortgage-Backed Securities - Gross	SUB0072	\$ 506,967	\$ 434,878	\$ 339,159	\$ 299,369	\$ 283,559
Mortgage-Backed Securities - Total	SC22	\$ 506,967	\$ 434,878	\$ 339,159	\$ 299,369	\$ 283,559
Pass-Through - Total	SUB0073	\$ 234,000	\$ 171,405	\$ 210,042	\$ 164,812	\$ 139,806
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 76,900	\$ 87,276	\$ 135,719	\$ 134,364	\$ 107,475
Other Pass-Through	SC215	\$ 157,100	\$ 84,129	\$ 74,323	\$ 30,448	\$ 32,331
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 270,893	\$ 261,726	\$ 127,802	\$ 133,304	\$ 142,546
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 450	\$ 480	\$ 534	\$ 565	\$ 598
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 6,210	\$ 6,816	\$ 7,073	\$ 7,273	\$ 7,572
Other	SC222	\$ 264,233	\$ 254,430	\$ 120,195	\$ 125,466	\$ 134,376
Accrued Interest Receivable	SC228	\$ 2,074	\$ 1,747	\$ 1,315	\$ 1,253	\$ 1,207

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,094,326	\$ 2,128,551	\$ 2,163,843	\$ 2,052,260	\$ 2,034,368
Mortgage Loans - Total	SC26	\$ 2,086,213	\$ 2,118,918	\$ 2,154,520	\$ 2,043,155	\$ 2,025,988
Construction Loans - Total	SUB0100	\$ 63,778	\$ 66,330	\$ 66,504	\$ 65,448	\$ 59,543
Residential - Total	SUB0110	\$ 53,615	\$ 58,474	\$ 56,414	\$ 56,244	\$ 48,053
1-4 Dwelling Units	SC230	\$ 48,357	\$ 52,874	\$ 46,402	\$ 43,653	\$ 43,964
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,258	\$ 5,600	\$ 10,012	\$ 12,591	\$ 4,089
Nonresidential Property	SC240	\$ 10,163	\$ 7,856	\$ 10,090	\$ 9,204	\$ 11,490
Permanent Loans - Total	SUB0121	\$ 2,018,466	\$ 2,050,815	\$ 2,086,052	\$ 1,976,639	\$ 1,963,109
Residential - Total	SUB0131	\$ 1,589,536	\$ 1,751,915	\$ 1,827,648	\$ 1,707,091	\$ 1,656,391
1-4 Dwelling Units - Total	SUB0141	\$ 1,514,279	\$ 1,670,210	\$ 1,745,344	\$ 1,632,473	\$ 1,588,966
Revolving Open-End Loans	SC251	\$ 22,275	\$ 24,251	\$ 22,783	\$ 20,676	\$ 18,721
All Other - First Liens	SC254	\$ 1,473,971	\$ 1,631,055	\$ 1,709,831	\$ 1,603,299	\$ 1,561,986
All Other - Junior Liens	SC255	\$ 18,033	\$ 14,904	\$ 12,730	\$ 8,498	\$ 8,259
Multifamily (5 or more) Dwelling Units	SC256	\$ 75,257	\$ 81,705	\$ 82,304	\$ 74,618	\$ 67,425
Nonresidential Property (Except Land)	SC260	\$ 388,164	\$ 262,103	\$ 223,777	\$ 237,453	\$ 273,446
Land	SC265	\$ 40,766	\$ 36,797	\$ 34,627	\$ 32,095	\$ 33,272
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 34,901	\$- 35,411	\$ 110,469	\$ 19,435	\$ 21,448
Accrued Interest Receivable	SC272	\$ 10,526	\$ 9,950	\$ 9,855	\$ 9,696	\$ 9,694
Advances for Taxes and Insurance	SC275	\$ 1,557	\$ 1,456	\$ 1,432	\$ 477	\$ 2,022
Allowance for Loan and Lease Losses	SC283	\$ 8,113	\$ 9,633	\$ 9,323	\$ 9,105	\$ 8,380
Nonmortgage Loans - Gross	SUB0162	\$ 90,082	\$ 74,424	\$ 78,491	\$ 89,415	\$ 116,438
Nonmortgage Loans - Total	SC31	\$ 87,695	\$ 73,099	\$ 77,185	\$ 87,060	\$ 113,666
Commercial Loans - Total	SC32	\$ 69,118	\$ 52,854	\$ 58,066	\$ 68,743	\$ 95,511
Secured	SC300	\$ 60,998	\$ 45,434	\$ 50,455	\$ 61,039	\$ 87,597
Unsecured	SC303	\$ 3,872	\$ 4,057	\$ 4,277	\$ 4,573	\$ 5,882
Lease Receivables	SC306	\$ 4,248	\$ 3,363	\$ 3,334	\$ 3,131	\$ 2,032
Consumer Loans - Total	SC35	\$ 20,285	\$ 21,041	\$ 19,875	\$ 19,964	\$ 20,260
Loans on Deposits	SC310	\$ 5,285	\$ 5,666	\$ 5,154	\$ 4,922	\$ 4,673
Home Improvement Loans (Not secured by real estate)	SC316	\$ 271	\$ 396	\$ 406	\$ 432	\$ 497
Education Loans	SC320	\$ 10	\$ 18	\$ 18	\$ 18	\$ 16
Auto Loans	SC323	\$ 10,564	\$ 10,392	\$ 9,866	\$ 10,078	\$ 10,591
Mobile Home Loans	SC326	\$ 1,619	\$ 1,577	\$ 1,710	\$ 1,734	\$ 1,783
Credit Cards	SC328	\$ 287	\$ 599	\$ 319	\$ 348	\$ 454

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,249	\$ 2,393	\$ 2,402	\$ 2,432	\$ 2,246
Accrued Interest Receivable	SC348	\$ 679	\$ 529	\$ 550	\$ 708	\$ 667
Allowance for Loan and Lease Losses	SC357	\$ 2,387	\$ 1,325	\$ 1,306	\$ 2,355	\$ 2,772
Reposessed Assets - Gross	SUB0201	\$ 8,920	\$ 6,398	\$ 6,516	\$ 7,898	\$ 4,949
Reposessed Assets - Total	SC40	\$ 8,918	\$ 6,398	\$ 6,516	\$ 7,898	\$ 4,949
Real Estate - Total	SUB0210	\$ 8,743	\$ 6,292	\$ 6,388	\$ 7,799	\$ 4,823
Construction	SC405	\$ 721	\$ 106	\$ 0	\$ 0	\$ 354
Residential - Total	SUB0225	\$ 4,289	\$ 3,587	\$ 4,062	\$ 4,469	\$ 3,557
1-4 Dwelling Units	SC415	\$ 3,306	\$ 3,587	\$ 4,062	\$ 4,469	\$ 3,557
Multifamily (5 or more) Dwelling Units	SC425	\$ 983	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,485	\$ 2,555	\$ 1,943	\$ 1,823	\$ 641
Land	SC428	\$ 248	\$ 44	\$ 383	\$ 1,507	\$ 271
Other Reposessed Assets	SC430	\$ 176	\$ 106	\$ 128	\$ 99	\$ 126
General Valuation Allowances	SC441	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 261	\$ 261	\$ 290	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 45,677	\$ 45,044	\$ 44,334	\$ 44,485	\$ 43,982
Federal Home Loan Bank Stock	SC510	\$ 45,677	\$ 45,044	\$ 44,334	\$ 44,485	\$ 43,982
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 40,772	\$ 39,374	\$ 38,784	\$ 38,566	\$ 38,685
Other Assets - Gross	SUB0262	\$ 74,255	\$ 74,126	\$ 85,843	\$ 84,381	\$ 84,451
Other Assets - Total	SC59	\$ 73,500	\$ 73,320	\$ 85,036	\$ 83,464	\$ 83,515
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 428	\$ 405	\$ 405	\$ 405	\$ 405
Bank-Owned Life Insurance - Other	SC625	\$ 30,117	\$ 29,829	\$ 29,462	\$ 29,174	\$ 28,890
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 21,181	\$ 22,408	\$ 23,431	\$ 25,912	\$ 27,161
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 65	\$ 51	\$ 55	\$ 44	\$ 46
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 348	\$ 356	\$ 252	\$ 656	\$ 714
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 22,117	\$ 21,077	\$ 32,238	\$ 28,190	\$ 27,235
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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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 755	\$ 806	\$ 807	\$ 917	\$ 936
General Valuation Allowances - Total	SUB2092	\$ 11,257	\$ 11,764	\$ 11,436	\$ 12,377	\$ 12,088
Total Assets - Gross	SUB0283	\$ 3,106,520	\$ 3,062,410	\$ 2,988,404	\$ 2,866,249	\$ 2,882,980
Total Assets	SC60	\$ 3,095,263	\$ 3,050,646	\$ 2,976,968	\$ 2,853,872	\$ 2,870,892
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 2,095,100	\$ 2,082,448	\$ 2,050,910	\$ 1,989,583	\$ 1,979,681
Deposits	SC710	\$ 1,895,674	\$ 1,914,937	\$ 1,907,325	\$ 1,830,715	\$ 1,805,940
Escrows	SC712	\$ 199,577	\$ 167,707	\$ 143,861	\$ 159,209	\$ 174,180
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 151	\$- 196	\$- 276	\$- 341	\$- 439
Borrowings - Total	SC72	\$ 743,708	\$ 710,259	\$ 672,705	\$ 614,937	\$ 642,917
Advances from FHLBank	SC720	\$ 740,600	\$ 707,093	\$ 668,961	\$ 613,088	\$ 638,564
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 350	\$ 0	\$ 1,100	\$ 0	\$ 0
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	\$ 2,758	\$ 3,166	\$ 2,644	\$ 1,849	\$ 4,353
Other Liabilities - Total	SC75	\$ 17,323	\$ 20,548	\$ 19,716	\$ 20,755	\$ 24,020
Accrued Interest Payable - Deposits	SC763	\$ 244	\$ 627	\$ 793	\$ 1,049	\$ 1,074
Accrued Interest Payable - Other	SC766	\$ 1,330	\$ 1,227	\$ 1,219	\$ 1,051	\$ 1,037
Accrued Taxes	SC776	\$ 1,251	\$ 2,091	\$ 1,496	\$ 3,966	\$ 1,956
Accounts Payable	SC780	\$ 8,344	\$ 9,269	\$ 8,111	\$ 6,825	\$ 11,187
Deferred Income Taxes	SC790	\$ 892	\$ 1,601	\$ 2,839	\$ 2,071	\$ 2,465
Other Liabilities and Deferred Income	SC796	\$ 5,262	\$ 5,733	\$ 5,258	\$ 5,793	\$ 6,301
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 2,856,130	\$ 2,813,255	\$ 2,743,331	\$ 2,625,275	\$ 2,646,618

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 239,130	\$ 237,391	\$ 233,638	\$ 228,597	\$ 224,274
Stock - Total	SUB0311	\$ 82,895	\$ 82,895	\$ 82,895	\$ 82,894	\$ 82,894
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	\$ 5,013	\$ 5,013	\$ 5,013	\$ 5,013	\$ 5,013
Common Stock - Paid in Excess of Par	SC830	\$ 77,882	\$ 77,882	\$ 77,882	\$ 77,881	\$ 77,881
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,004	\$- 726	\$- 141	\$- 1,257	\$- 118
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,004	\$- 726	\$- 141	\$- 1,257	\$- 118
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 157,239	\$ 155,222	\$ 150,884	\$ 146,960	\$ 141,498
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 3,095,262	\$ 3,050,646	\$ 2,976,969	\$ 2,853,872	\$ 2,870,892

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 55
4	Net deferred tax assets	5	\$ 1,417
6	Prepaid deposit insurance premiums	1	\$ 50
7	Prepaid expenses	10	\$ 809
9	Advances for loans serviced for others	2	\$ 6,909
14	Other noninterest-bearing short-term accounts recv	4	\$ 5,890
99	Other	6	\$ 2,812

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	2	\$ 27
11	The liability recorded for post-retirement benefit	3	\$ 1,281
16	Recourse loan liability	2	\$ 2,873
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 180
99	Other	3	\$ 560

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 37,658	\$ 35,740	\$ 34,335	\$ 32,941	\$ 32,354
Deposits and Investment Securities	SO115	\$ 2,853	\$ 2,540	\$ 2,620	\$ 2,643	\$ 2,043
Mortgage-Backed Securities	SO125	\$ 5,550	\$ 4,179	\$ 2,971	\$ 2,923	\$ 2,797
Mortgage Loans	SO141	\$ 27,735	\$ 27,709	\$ 27,403	\$ 25,716	\$ 25,913
Nonmortgage Loans - Total	SUB0950	\$ 1,521	\$ 1,312	\$ 1,341	\$ 1,659	\$ 1,601
Commercial Loans and Leases	SO160	\$ 1,132	\$ 927	\$ 979	\$ 1,286	\$ 1,216
Consumer Loans and Leases	SO171	\$ 389	\$ 385	\$ 362	\$ 373	\$ 385
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 550	\$ 500	\$ 512	\$ 447	\$ 423
Federal Home Loan Bank Stock	SO181	\$ 550	\$ 500	\$ 512	\$ 447	\$ 423
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 17,201	\$ 16,021	\$ 14,658	\$ 13,089	\$ 12,554
Deposits	SO215	\$ 9,583	\$ 8,860	\$ 8,331	\$ 7,329	\$ 7,030
Escrows	SO225	\$ 1	\$ 3	\$ 11	\$ 11	\$ 11
Advances from FHLBank	SO230	\$ 7,605	\$ 7,150	\$ 6,310	\$ 5,746	\$ 5,512
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	\$ 12	\$ 8	\$ 6	\$ 3	\$ 1
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 21,007	\$ 20,219	\$ 20,189	\$ 20,299	\$ 20,223
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 545	\$ 167	\$ 341	\$ 861	\$ 847
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 20,462	\$ 20,052	\$ 19,848	\$ 19,438	\$ 19,376
Noninterest Income - Total	SO42	\$ 4,763	\$ 9,288	\$ 8,667	\$ 9,659	\$ 14,192
Mortgage Loan Serving Fees	SO410	\$ 495	\$ 791	\$- 534	\$ 759	\$- 461
Other Fees and Charges	SO420	\$ 2,330	\$ 2,088	\$ 2,325	\$ 2,864	\$ 2,427
Net Income (Loss) from Other - Total	SUB0451	\$ 887	\$ 5,441	\$ 5,904	\$ 4,985	\$ 11,123
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 4,280	\$ 5,442	\$ 5,644	\$ 4,726	\$ 6,560
Operations & Sale of Repossessed Assets	SO461	\$- 257	\$- 128	\$- 55	\$- 168	\$- 318
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 3,200	\$- 40	\$- 8	\$- 6	\$ 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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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 5	\$ 302	\$ 0	\$ 4,885
Trading Assets (Realized and Unrealized)	SO485	\$ 64	\$ 172	\$ 21	\$ 433	\$- 4
Other Noninterest Income	SO488	\$ 1,051	\$ 968	\$ 972	\$ 1,051	\$ 1,103
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	\$ 22,881	\$ 22,260	\$ 21,437	\$ 20,356	\$ 24,140
All Personnel Compensation and Expense	SO510	\$ 9,177	\$ 9,923	\$ 10,033	\$ 9,106	\$ 9,658
Legal Expense	SO520	\$ 295	\$ 238	\$ 390	\$ 332	\$ 283
Office Occupancy and Equipment Expense	SO530	\$ 2,708	\$ 2,689	\$ 2,690	\$ 3,674	\$ 3,764
Marketing and Other Professional Services	SO540	\$ 806	\$ 823	\$ 666	\$ 736	\$ 698
Loan Servicing Fees	SO550	\$ 837	\$ 864	\$ 904	\$ 9	\$ 9
Goodwill and Other Intangibles Expense	SO560	\$ 33	\$ 31	\$ 46	\$ 71	\$ 95
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 154	\$ 156	\$ 147	\$ 20	\$ 283
Other Noninterest Expense	SO580	\$ 8,870	\$ 7,536	\$ 6,561	\$ 6,408	\$ 9,350
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	\$ 2,345	\$ 7,080	\$ 7,078	\$ 8,741	\$ 9,428
Income Taxes - Total	SO71	\$ 88	\$ 2,474	\$ 2,509	\$ 3,059	\$ 3,375
Federal	SO710	\$ 32	\$ 2,389	\$ 2,445	\$ 2,979	\$ 3,296
State, Local & Other	SO720	\$ 56	\$ 85	\$ 64	\$ 80	\$ 79
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 2,256	\$ 4,606	\$ 4,569	\$ 5,682	\$ 6,053
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 2,256	\$ 4,606	\$ 4,569	\$ 5,682	\$ 6,053

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Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 27
7	Net income(loss) from leased property	1	\$ 666
12	Income on FHA/VA REO pending conveyance	1	\$ 26
15	Income from corporate-owned life insurance	6	\$ 296
99	Other	7	\$ 35

Other Noninterest Expense Codes

Code	Description	Count	Amount
6	Supervisory examination fees	4	\$ 65
7	Office supplies, printing, and postage	9	\$ 336
8	Telephone, including data lines	1	\$ 80
9	Loan origination expense	2	\$ 296
10	ATM expense	2	\$ 51
17	Charitable contributions	4	\$ 147
99	Other	11	\$ 6,338

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 140,674	\$ 103,016	\$ 67,276	\$ 32,941	\$ 121,366
YTD - Deposits and Investment Securities	Y_SO115	\$ 10,656	\$ 7,803	\$ 5,263	\$ 2,643	\$ 5,252
YTD - Mortgage-Backed Securities	Y_SO125	\$ 15,623	\$ 10,073	\$ 5,894	\$ 2,923	\$ 9,885
YTD - Mortgage Loans	Y_SO141	\$ 108,563	\$ 80,828	\$ 53,119	\$ 25,716	\$ 98,512
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,324	\$ 3,192	\$ 2,265	\$ 1,286	\$ 6,058
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,509	\$ 1,120	\$ 735	\$ 373	\$ 1,659
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,009	\$ 1,459	\$ 959	\$ 447	\$ 1,407
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,009	\$ 1,459	\$ 959	\$ 447	\$ 1,405
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 60,969	\$ 43,768	\$ 27,747	\$ 13,089	\$ 45,376
YTD - Deposits	Y_SO215	\$ 34,103	\$ 24,520	\$ 15,660	\$ 7,329	\$ 26,624
YTD - Escrows	Y_SO225	\$ 26	\$ 25	\$ 22	\$ 11	\$ 42
YTD - Advances from FHLBank	Y_SO230	\$ 26,811	\$ 19,206	\$ 12,056	\$ 5,746	\$ 18,689
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	\$ 29	\$ 17	\$ 9	\$ 3	\$ 21
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	\$ 81,714	\$ 60,707	\$ 40,488	\$ 20,299	\$ 77,397
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,914	\$ 1,369	\$ 1,202	\$ 861	\$ 4,186
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 79,800	\$ 59,338	\$ 39,286	\$ 19,438	\$ 73,211
YTD - Noninterest Income - Total	Y_SO42	\$ 32,377	\$ 27,614	\$ 18,326	\$ 9,659	\$ 47,558
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,511	\$ 1,016	\$ 225	\$ 759	\$- 3,176
YTD - Other Fees and Charges	Y_SO420	\$ 9,607	\$ 7,277	\$ 5,189	\$ 2,864	\$ 10,698
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 17,217	\$ 16,330	\$ 10,889	\$ 4,985	\$ 35,309
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 20,092	\$ 15,812	\$ 10,370	\$ 4,726	\$ 27,343
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 608	\$- 351	\$- 223	\$- 168	\$- 1,324
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3,254	\$- 54	\$- 14	\$- 6	\$ 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	\$- 732

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 297	\$ 297	\$ 302	\$ 0	\$ 9,971
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 690	\$ 626	\$ 454	\$ 433	\$ 51
YTD - Other Noninterest Income	Y_SO488	\$ 4,042	\$ 2,991	\$ 2,023	\$ 1,051	\$ 4,727
YTD - Noninterest Expense - Total	Y_SO51	\$ 86,934	\$ 64,053	\$ 41,793	\$ 20,356	\$ 92,814
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 38,239	\$ 29,062	\$ 19,139	\$ 9,106	\$ 41,090
YTD - Legal Expense	Y_SO520	\$ 1,255	\$ 960	\$ 722	\$ 332	\$ 1,311
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 11,761	\$ 9,053	\$ 6,364	\$ 3,674	\$ 13,151
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,031	\$ 2,225	\$ 1,402	\$ 736	\$ 2,910
YTD - Loan Servicing Fees	Y_SO550	\$ 2,614	\$ 1,777	\$ 913	\$ 9	\$ 29
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 181	\$ 148	\$ 117	\$ 71	\$ 353
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 477	\$ 323	\$ 167	\$ 20	\$ 846
YTD - Other Noninterest Expense	Y_SO580	\$ 29,375	\$ 20,505	\$ 12,969	\$ 6,408	\$ 33,124
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 25,244	\$ 22,899	\$ 15,819	\$ 8,741	\$ 27,955
YTD - Income Taxes - Total	Y_SO71	\$ 8,130	\$ 8,042	\$ 5,568	\$ 3,059	\$ 9,967
YTD - Federal	Y_SO710	\$ 7,845	\$ 7,813	\$ 5,424	\$ 2,979	\$ 9,659
YTD - State, Local, and Other	Y_SO720	\$ 285	\$ 229	\$ 144	\$ 80	\$ 308
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 17,113	\$ 14,857	\$ 10,251	\$ 5,682	\$ 17,988
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 17,113	\$ 14,857	\$ 10,251	\$ 5,682	\$ 17,988

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 11,764	\$ 11,432	\$ 12,374	\$ 12,088	\$ 12,914
Net Provision for Loss	VA115	\$ 635	\$ 325	\$ 127	\$ 784	\$ 500
Transfers	VA125	\$- 27	\$ 274	\$ 54	\$- 128	\$- 880
Recoveries	VA135	\$ 378	\$ 148	\$ 83	\$ 147	\$ 120
Adjustments	VA145	\$ 0	\$ 0	\$- 323	\$ 0	\$ 4
Charge-offs	VA155	\$ 1,495	\$ 416	\$ 883	\$ 517	\$ 570
General Valuation Allowances - Ending Balance	VA165	\$ 11,255	\$ 11,763	\$ 11,432	\$ 12,374	\$ 12,088
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,951	\$ 3,600	\$ 3,876	\$ 4,418	\$ 3,677
Net Provision for Loss	VA118	\$ 64	\$- 2	\$ 361	\$ 97	\$ 630

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 27	\$- 274	\$- 54	\$ 128	\$ 880
Adjustments	VA148	\$ 2	\$ 0	\$ 0	\$ 0	\$- 4
Charge-offs	VA158	\$ 364	\$ 373	\$ 583	\$ 767	\$ 765
Specific Valuation Allowances - Ending Balance	VA168	\$ 2,680	\$ 2,951	\$ 3,600	\$ 3,876	\$ 4,418
Total Valuation Allowances - Beginning Balance	VA110	\$ 14,715	\$ 15,032	\$ 16,250	\$ 16,506	\$ 16,591
Net Provision for Loss	VA120	\$ 699	\$ 323	\$ 488	\$ 881	\$ 1,130
Recoveries	VA140	\$ 378	\$ 148	\$ 83	\$ 147	\$ 120
Adjustments	VA150	\$ 2	\$ 0	\$- 323	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,859	\$ 789	\$ 1,466	\$ 1,284	\$ 1,335
Total Valuation Allowances - Ending Balance	VA170	\$ 13,935	\$ 14,714	\$ 15,032	\$ 16,250	\$ 16,506
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,495	\$ 416	\$ 883	\$ 517	\$ 570
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,131	\$ 177	\$ 597	\$ 211	\$ 194
Construction - Total	SUB2030	\$ 0	\$ 79	\$ 0	\$ 13	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 79	\$ 0	\$ 13	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,131	\$ 98	\$ 597	\$ 198	\$ 194
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 474	\$ 93	\$ 557	\$ 198	\$ 194
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 480	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 177	\$ 5	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 40	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 238	\$ 52	\$ 23	\$ 96	\$ 89
Commercial Loans	VA520	\$ 169	\$ 12	\$ 0	\$ 59	\$ 23
Consumer Loans - Total	SUB2061	\$ 69	\$ 40	\$ 23	\$ 37	\$ 66
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	\$ 34	\$ 21	\$ 15	\$ 32	\$ 57
Mobile Home Loans	VA550	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 3	\$ 17	\$ 3	\$ 5	\$ 6
Other	VA560	\$ 11	\$ 2	\$ 5	\$ 0	\$ 3
Repossessed Assets - Total	VA60	\$ 3	\$ 7	\$ 0	\$ 6	\$ 1
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	\$ 3	\$ 7	\$ 0	\$ 6	\$ 1
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	\$ 123	\$ 180	\$ 263	\$ 204	\$ 286
GVA Recoveries - Assets - Total	SUB2126	\$ 378	\$ 148	\$ 83	\$ 147	\$ 120
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 289	\$ 80	\$ 26	\$ 24	\$ 31
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 289	\$ 80	\$ 26	\$ 9	\$ 31
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 17	\$ 77	\$ 3	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 272	\$ 3	\$ 23	\$ 9	\$ 31
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 68	\$ 39	\$ 7	\$ 13	\$ 22
Commercial Loans	VA521	\$ 57	\$ 1	\$ 0	\$ 1	\$ 3
Consumer Loans - Total	SUB2161	\$ 11	\$ 38	\$ 7	\$ 12	\$ 19
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	\$ 11	\$ 37	\$ 7	\$ 12	\$ 19

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 21	\$ 29	\$ 50	\$ 110	\$ 67
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 91	\$- 275	\$ 308	\$ 225	\$ 1,508
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 108	\$- 172	\$ 458	\$ 6	\$ 1,344
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 88	\$ 76
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 88	\$ 76
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 108	\$- 172	\$ 458	\$- 82	\$ 1,268
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 19	\$ 8	\$ 0	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 13	\$ 0	\$ 89	\$- 103	\$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 200	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 105	\$- 191	\$ 361	\$ 21	\$ 1,241
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 121	\$- 109	\$- 90	\$ 187	\$ 220
Commercial Loans	VA522	\$- 174	\$- 111	\$- 97	\$ 179	\$ 213
Consumer Loans - Total	SUB2261	\$ 53	\$ 2	\$ 7	\$ 8	\$ 7
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	\$ 1	\$ 3	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 53	\$ 2	\$ 6	\$ 5	\$- 1
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 50	\$ 7	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 7	\$ 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 50	\$ 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	\$ 104	\$ 6	\$- 110	\$ 25	\$- 56
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,208	\$- 7	\$ 1,108	\$ 595	\$ 1,958
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 950	\$- 75	\$ 1,029	\$ 193	\$ 1,507
Construction - Total	SUB2330	\$ 0	\$ 79	\$ 0	\$ 86	\$ 76
1-4 Dwelling Units	VA425	\$ 0	\$ 79	\$ 0	\$ 86	\$ 76
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 950	\$- 154	\$ 1,029	\$ 107	\$ 1,431
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 19	\$ 8	\$ 0	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 470	\$ 16	\$ 643	\$ 95	\$ 209
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 680	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 200	\$- 189	\$ 338	\$ 12	\$ 1,210
Land	VA495	\$ 0	\$ 0	\$ 40	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 49	\$- 96	\$- 74	\$ 270	\$ 287
Commercial Loans	VA525	\$- 62	\$- 100	\$- 97	\$ 237	\$ 233
Consumer Loans - Total	SUB2361	\$ 111	\$ 4	\$ 23	\$ 33	\$ 54
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	\$ 23	\$- 16	\$ 9	\$ 23	\$ 38
Mobile Home Loans	VA555	\$ 21	\$ 0	\$ 0	\$ 0	\$ 8
Credit Cards	VA559	\$ 3	\$ 17	\$ 3	\$ 5	\$ 6
Other	VA565	\$ 64	\$ 3	\$ 11	\$ 5	\$ 2
Reposessed Assets - Total	VA65	\$ 3	\$ 7	\$ 50	\$ 13	\$ 1
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 7	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 50	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 3	\$ 7	\$ 0	\$ 6	\$ 1
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	\$ 206	\$ 157	\$ 103	\$ 119	\$ 163
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 4,075	\$ 2,358	\$ 3,260	\$ 4,579	\$ 3,677
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,753	\$ 6,947	\$ 8,548	\$ 8,490	\$ 6,809
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,320	\$ 2,245	\$ 3,602	\$ 4,594	\$ 3,268
Construction	VA951	\$ 620	\$ 106	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 2,832	\$ 2,045	\$ 3,399	\$ 3,375	\$ 3,268
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 983	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 738	\$ 50	\$ 203	\$ 1,219	\$ 0
Permanent - Land	VA955	\$ 147	\$ 44	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 20,091	\$ 18,725	\$ 18,942	\$ 21,754	\$ 20,278
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 41,556	\$ 40,919	\$ 38,195	\$ 45,668	\$ 40,065
Substandard	VA965	\$ 41,552	\$ 40,913	\$ 38,166	\$ 45,587	\$ 39,932
Doubtful	VA970	\$ 4	\$ 6	\$ 29	\$ 81	\$ 133
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 60	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 56,691	\$ 55,683	\$ 53,890	\$ 67,951	\$ 83,411
Mortgages - Total	SUB2421	\$ 53,981	\$ 50,132	\$ 48,986	\$ 63,978	\$ 78,248
Construction and Land Loans	SUB2430	\$ 2,974	\$ 1,276	\$ 1,372	\$ 2,294	\$ 2,333

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 40,064	\$ 35,115	\$ 32,898	\$ 46,685	\$ 59,872
Permanent Loans Secured by All Other Property	SUB2450	\$ 12,354	\$ 14,066	\$ 15,489	\$ 15,741	\$ 17,632
Nonmortgages - Total	SUB2461	\$ 2,710	\$ 5,551	\$ 4,904	\$ 3,973	\$ 5,163
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 36,632	\$ 34,731	\$ 30,600	\$ 39,757	\$ 52,614
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 25,537	\$ 24,076	\$ 21,837	\$ 26,323	\$ 33,839
Mortgage Loans - Total	SUB2481	\$ 24,776	\$ 21,440	\$ 21,312	\$ 25,666	\$ 32,460
Construction	PD115	\$ 1,563	\$ 818	\$ 100	\$ 547	\$ 80
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 586	\$ 275	\$ 16	\$ 240	\$ 34
Secured by First Liens	PD123	\$ 18,078	\$ 14,740	\$ 14,941	\$ 19,522	\$ 27,274
Secured by Junior Liens	PD124	\$ 0	\$ 191	\$ 12	\$ 18	\$ 48
Multifamily (5 or more) Dwelling Units	PD125	\$ 7	\$ 0	\$ 5,272	\$ 2,733	\$ 2,568
Nonresidential Property (Except Land)	PD135	\$ 3,388	\$ 5,205	\$ 410	\$ 1,970	\$ 2,161
Land	PD138	\$ 1,154	\$ 211	\$ 561	\$ 636	\$ 295
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 445	\$ 2,199	\$ 202	\$ 250	\$ 960
Consumer Loans - Total	SUB2511	\$ 316	\$ 437	\$ 323	\$ 407	\$ 419
Loans on Deposits	PD161	\$ 76	\$ 40	\$ 14	\$ 57	\$ 61
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 165	\$ 261	\$ 248	\$ 270	\$ 255
Mobile Home Loans	PD169	\$ 17	\$ 72	\$ 30	\$ 32	\$ 4
Credit Cards	PD171	\$ 3	\$ 4	\$ 6	\$ 3	\$ 5
Other	PD180	\$ 55	\$ 60	\$ 25	\$ 45	\$ 87
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 396	\$ 389	\$ 38	\$ 18	\$ 41
Held for Sale Included in PD115:PD180	PD192	\$ 12,669	\$ 10,194	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 4,160	\$ 2,624	\$ 1,871	\$ 1,446	\$ 5,953
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 1,687	\$ 1,405	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 1,285	\$ 17	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 11,095	\$ 10,655	\$ 8,763	\$ 13,434	\$ 18,775

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 11,092	\$ 10,635	\$ 8,314	\$ 13,371	\$ 18,667
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 11,092	\$ 10,348	\$ 8,120	\$ 13,371	\$ 18,481
Secured by Junior Liens	PD224	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 278	\$ 194	\$ 0	\$ 117
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 69
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 411	\$ 0	\$ 92
Consumer Loans - Total	SUB2521	\$ 3	\$ 20	\$ 38	\$ 63	\$ 16
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 7	\$ 61	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 17	\$ 27	\$ 0	\$ 15
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 1	\$ 3	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 2	\$ 0	\$ 4	\$ 2	\$ 1
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 10,986	\$ 10,000	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 10,986	\$ 10,451	\$ 8,359	\$ 13,295	\$ 18,097
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 1,536	\$ 2,116	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 9,174	\$ 8,022	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 20,059	\$ 20,952	\$ 23,290	\$ 28,194	\$ 30,797
Mortgage Loans - Total	SUB2501	\$ 18,113	\$ 18,057	\$ 19,360	\$ 24,941	\$ 27,121
Construction	PD315	\$ 0	\$ 133	\$ 499	\$ 1,005	\$ 664
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 0	\$ 110	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD323	\$ 10,302	\$ 9,442	\$ 9,791	\$ 13,534	\$ 14,035
Secured by Junior Liens	PD324	\$ 6	\$ 0	\$ 18	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 1,650	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 7,548	\$ 6,608	\$ 8,840	\$ 10,296	\$ 11,197
Land	PD338	\$ 257	\$ 114	\$ 212	\$ 106	\$ 1,225
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,909	\$ 2,825	\$ 3,814	\$ 3,110	\$ 3,554
Consumer Loans - Total	SUB2531	\$ 37	\$ 70	\$ 116	\$ 143	\$ 122
Loans on Deposits	PD361	\$ 0	\$ 5	\$ 0	\$ 6	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 10	\$ 11	\$ 12	\$ 13
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 19	\$ 23	\$ 36	\$ 43	\$ 64
Mobile Home Loans	PD369	\$ 7	\$ 22	\$ 15	\$ 16	\$ 26
Credit Cards	PD371	\$ 0	\$ 0	\$ 16	\$ 18	\$ 19
Other	PD380	\$ 11	\$ 10	\$ 38	\$ 48	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 402	\$ 524	\$ 79	\$ 0	\$ 414
Held for Sale Included in PD315:PD380	PD392	\$ 7,010	\$ 8,264	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 6,035	\$ 6,243	\$ 5,107	\$ 4,046	\$ 4,092
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 4,343	\$ 4,406	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 12,535	\$ 11,853	\$ 11,503	\$ 19,395	\$ 21,031
90% up to 100% LTV	LD110	\$ 11,296	\$ 9,718	\$ 9,826	\$ 16,970	\$ 19,166
100% and greater LTV	LD120	\$ 1,239	\$ 2,135	\$ 1,677	\$ 2,425	\$ 1,865
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,846	\$ 2,046	\$ 2,349	\$ 5,173	\$ 5,502
Past Due and Still Accruing - Total	SUB5240	\$ 323	\$ 190	\$ 385	\$ 1,137	\$ 1,128
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 323	\$ 190	\$ 385	\$ 813	\$ 885
90% up to 100% LTV	LD210	\$ 323	\$ 190	\$ 385	\$ 813	\$ 885
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 324	\$ 243

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 187	\$ 243
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 137	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,523	\$ 1,856	\$ 1,964	\$ 4,036	\$ 4,374
90% up to 100% LTV	LD250	\$ 1,184	\$ 1,329	\$ 1,332	\$ 2,700	\$ 3,432
100% and greater LTV	LD260	\$ 339	\$ 527	\$ 632	\$ 1,336	\$ 942
Net Charge-offs - Total	SUB5300	\$ 316	\$ 0	\$ 16	\$ 0	\$ 15
90% up to 100% LTV	LD310	\$ 36	\$ 0	\$ 16	\$ 0	\$ 15
100% and greater LTV	LD320	\$ 280	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 379	\$ 0	\$ 941
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 379	\$ 0	\$ 415
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 526
Originations - Total	SUB5330	\$ 1,857	\$ 1,078	\$ 925	\$ 653	\$ 1,088
90% up to 100% LTV	LD430	\$ 1,569	\$ 841	\$ 664	\$ 653	\$ 995
100% and greater LTV	LD440	\$ 288	\$ 237	\$ 261	\$ 0	\$ 93
Sales - Total	SUB5340	\$ 201	\$ 0	\$ 4,881	\$ 199	\$ 598
90% up to 100% LTV	LD450	\$ 201	\$ 0	\$ 4,632	\$ 199	\$ 482
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 249	\$ 0	\$ 116

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 74,423	\$ 75,545	\$ 70,020	\$ 54,672	\$ 54,488
Mortgage Construction Loans	CC105	\$ 71,888	\$ 74,616	\$ 68,648	\$ 53,607	\$ 53,803
Other Mortgage Loans	CC115	\$ 2,535	\$ 929	\$ 1,372	\$ 1,065	\$ 685
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 444	\$ 324	\$ 218	\$ 613	\$ 899
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 59,633	\$ 34,283	\$ 36,204	\$ 72,895	\$ 52,040
1-4 Dwelling Units	CC280	\$ 9,211	\$ 10,224	\$ 6,966	\$ 38,906	\$ 18,708
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 1,872	\$ 1,985	\$ 1,713	\$ 272
All Other Real Estate	CC300	\$ 50,422	\$ 22,187	\$ 27,253	\$ 32,276	\$ 33,060
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,321	\$ 682	\$ 1,421	\$ 1,384	\$ 1,637
Commitments Outstanding to Purchase Loans	CC320	\$ 39,660	\$ 34,680	\$ 58,274	\$ 72,153	\$ 98,025
Commitments Outstanding to Sell Loans	CC330	\$ 29,352	\$ 33,293	\$ 31,584	\$ 64,175	\$ 48,940
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 255	\$ 0	\$ 25,569	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 5,989	\$ 0	\$ 10,000
Unused Lines of Credit - Total	SUB3361	\$ 23,224	\$ 25,104	\$ 22,716	\$ 22,208	\$ 21,335
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 13,891	\$ 15,323	\$ 14,516	\$ 14,132	\$ 12,916
Commercial Lines	CC420	\$ 7,941	\$ 8,610	\$ 6,989	\$ 6,931	\$ 7,309
Open-End Consumer Lines - Credit Cards	CC423	\$ 278	\$ 244	\$ 203	\$ 252	\$ 323
Open-End Consumer Lines - Other	CC425	\$ 1,114	\$ 927	\$ 1,008	\$ 893	\$ 787
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,207	\$ 1,669	\$ 2,020	\$ 2,009	\$ 4,212
Commercial	CC430	\$ 987	\$ 94	\$ 12	\$ 12	\$ 12
Standby, Not Included on CC465 or CC468	CC435	\$ 1,220	\$ 1,575	\$ 2,008	\$ 1,997	\$ 4,200
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 44,474	\$ 47,409	\$ 53,652	\$ 52,431	\$ 54,100
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 24,527	\$ 28,046	\$ 29,086	\$ 29,124	\$ 31,691
Other Contingent Liabilities	CC480	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000	\$ 3,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 124,631	\$ 166,043	\$ 110,468	\$ 32,986	\$ 21,380
Pass-Through Securities	CF143	\$ 100,004	\$ 15,596	\$ 107,490	\$ 32,986	\$ 21,380
Other Mortgage-Backed Securities	CF153	\$ 24,627	\$ 150,447	\$ 2,978	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 17,905	\$ 33,740	\$ 47,667	\$ 0	\$ 844
Pass-Through Securities	CF145	\$ 17,520	\$ 33,740	\$ 47,667	\$ 0	\$ 844
Other Mortgage-Backed Securities	CF155	\$ 385	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 106,726	\$ 132,303	\$ 62,801	\$ 32,986	\$ 20,536
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 21,125	\$- 20,450	\$- 14,582	\$- 8,075	\$- 8,751
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 15,067	\$- 16,518	\$- 8,486	\$- 9,229	\$- 7,187
Mortgage Loans Disbursed - Total	SUB3831	\$ 255,540	\$ 289,096	\$ 271,381	\$ 213,184	\$ 227,129
Construction Loans - Total	SUB3840	\$ 24,794	\$ 31,277	\$ 25,226	\$ 16,711	\$ 20,290
1-4 Dwelling Units	CF190	\$ 22,889	\$ 28,369	\$ 21,207	\$ 14,499	\$ 17,825
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,040	\$ 2,298	\$ 2,948	\$ 1,384	\$ 1,369

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 865	\$ 610	\$ 1,071	\$ 828	\$ 1,096
Permanent Loans - Total	SUB3851	\$ 230,746	\$ 257,819	\$ 246,155	\$ 196,473	\$ 206,839
1-4 Dwelling Units	CF225	\$ 185,684	\$ 225,037	\$ 207,652	\$ 156,047	\$ 164,263
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,395	\$ 4,850	\$ 11,904	\$ 7,828	\$ 18,205
Nonresidential (Except Land)	CF260	\$ 31,512	\$ 20,372	\$ 20,793	\$ 27,818	\$ 16,053
Land	CF270	\$ 9,155	\$ 7,560	\$ 5,806	\$ 4,780	\$ 8,318
Loans and Participations Purchased - Total	SUB3880	\$ 233,669	\$ 272,416	\$ 422,171	\$ 245,955	\$ 290,390
Secured by 1-4 Dwelling Units	CF280	\$ 35,975	\$ 113,242	\$ 306,558	\$ 154,495	\$ 121,600
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 197,694	\$ 159,174	\$ 115,613	\$ 91,460	\$ 168,790
Loans and Participations Sold - Total	SUB3890	\$ 209,868	\$ 275,059	\$ 274,494	\$ 173,571	\$ 232,010
Secured by 1-4 Dwelling Units	CF310	\$ 174,880	\$ 240,438	\$ 229,218	\$ 147,419	\$ 162,810
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 46,683
Secured by Nonresidential	CF330	\$ 34,988	\$ 34,621	\$ 45,276	\$ 26,152	\$ 22,517
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 23,801	\$- 2,643	\$ 147,677	\$ 72,384	\$ 58,380
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 251,705	\$ 223,354	\$ 152,385	\$ 108,066	\$ 104,031
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 61,601	\$- 99,475	\$- 155,842	\$- 157,756	\$- 161,011
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 56,393	\$ 82,693	\$ 81,019	\$ 70,528	\$ 70,499
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 33,965	\$- 36,376	\$ 110,831	\$ 19,746	\$ 20,467
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 42,798	\$ 48,381	\$ 126,082	\$ 91,973	\$ 106,815
Commercial	CF390	\$ 39,276	\$ 42,669	\$ 122,330	\$ 88,173	\$ 103,140
Consumer	CF400	\$ 3,522	\$ 5,712	\$ 3,752	\$ 3,800	\$ 3,675
Nonmortgage Loans - Sales - Total	SUB3915	\$ 10,717	\$ 8,702	\$ 60,011	\$ 28,471	\$ 14,248
Commercial	CF395	\$ 10,717	\$ 8,702	\$ 60,011	\$ 28,471	\$ 14,248
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 32,081	\$ 39,679	\$ 66,071	\$ 63,502	\$ 92,567
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 19,266	\$ 7,609	\$ 76,609	\$ 24,771	\$ 193,883
New Deposits Received less Deposits Withdrawn	CF420	\$- 28,927	\$ 756	\$ 69,255	\$ 18,994	\$ 188,592
Interest Credited to Deposits	CF430	\$ 9,661	\$ 8,365	\$ 7,354	\$ 5,777	\$ 5,291
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 103,554
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 43,379	\$ 68,978	\$ 112,448	\$ 161,517	\$ 247,868
Fully Insured	DI100	\$ 43,379	\$ 68,978	\$ 112,448	\$ 161,517	\$ 247,868
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 1,073,270	\$ 1,081,545	\$ 1,093,485	\$ 1,106,114	\$ 1,172,072
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,021,982	\$ 1,001,094	\$ 957,698	\$ 883,807	\$ 808,053
Number of Deposit Accounts - Total	SUB4062	119,470	143,628	186,205	235,902	320,883
Balances of \$100,000 or Less	DI150	118,040	142,173	184,802	234,526	319,533
Balances Greater than \$100,000	DI160	1,430	1,455	1,403	1,376	1,350
IRA/Keogh Accounts	DI200	\$ 60,405	\$ 61,373	\$ 61,864	\$ 59,645	\$ 58,700
Uninsured Deposits	DI210	\$ 445,683	\$ 359,862	\$ 340,997	\$ 318,658	\$ 314,001
Preferred Deposits	DI220	\$ 47,709	\$ 50,237	\$ 49,954	\$ 47,344	\$ 48,966
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 254,671	\$ 221,205	\$ 253,425	\$ 427,028	\$ 418,144
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 753,733	\$ 761,081	\$ 1,005,068	\$ 905,651	\$ 816,296
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 590,069	\$ 586,354	\$ 305,726	\$ 126,014	\$ 128,168
Deposits & Escrows - Time Deposits	DI340	\$ 496,780	\$ 514,003	\$ 486,968	\$ 531,231	\$ 617,513
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 94,823	\$ 84,361	\$ 62,219	\$ 256,682	\$ 275,584
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 13,545	\$ 2,913	\$ 2,596	\$ 2,426	\$ 13,592
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 2	\$ 3	\$ 3	\$ 1	\$ 1
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	553	560	558	552	552
Assets Held in Trading Accounts	SI375	\$ 104,722	\$ 113,756	\$ 98,382	\$ 112,244	\$ 126,375
Available-for-Sale Securities	SI385	\$ 78,472	\$ 95,716	\$ 140,707	\$ 229,987	\$ 207,717
Assets Held for Sale	SI387	\$ 986,303	\$ 1,017,060	\$ 1,097,598	\$ 956,220	\$ 993,929
Loans Serviced for Others	SI390	\$ 125,155	\$ 126,332	\$ 130,518	\$ 127,582	\$ 134,023
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 2,264	\$ 1,101	\$ 5	\$ 44	\$ 120
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.93%	87.87%	88.72%	79.99%	80.52%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	87.53%	87.88%	88.64%	80.26%	79.64%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	87.90%	87.10%	89.02%	80.04%	79.61%
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 8,626	\$ 6,794	\$ 8,576	\$ 8,083	\$ 8,846
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	5	6	8	13	595
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 237,393	\$ 233,638	\$ 228,594	\$ 224,273	\$ 216,630
Net Income (Loss) (SO91)	SI610	\$ 2,256	\$ 4,606	\$ 4,569	\$ 5,682	\$ 6,053
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 245	\$ 262	\$ 603	\$ 221	\$ 679
Stock Issued	SI640	\$ 0	\$ 0	\$ 1	\$ 0	\$ 2,594
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 278	\$- 584	\$ 1,116	\$- 1,140	\$- 346

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ - 5	\$ - 39	\$ 0	\$ 0
Other Adjustments	SI671	\$ 2	\$ 0	\$ 0	\$ 0	\$ 21
Ending Equity Capital (SC80)	SI680	\$ 239,128	\$ 237,393	\$ 233,638	\$ 228,594	\$ 224,273
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	\$ 5,128	\$ 4,395	\$ 7,272	\$ 8,851	\$ 7,811
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 3,099,001	\$ 3,055,513	\$ 2,894,017	\$ 2,846,053	\$ 2,856,563
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 226,417	\$ 200,940	\$ 207,878	\$ 226,011	\$ 167,814
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,619,401	\$ 2,580,271	\$ 2,416,871	\$ 2,308,421	\$ 2,307,661
Nonmortgage Loans	SI885	\$ 76,415	\$ 92,290	\$ 114,571	\$ 133,679	\$ 177,283
Deposits and Excrows	SI890	\$ 2,102,758	\$ 2,085,619	\$ 2,019,614	\$ 1,969,513	\$ 1,942,883
Total Borrowings	SI895	\$ 737,306	\$ 732,512	\$ 681,234	\$ 669,910	\$ 690,452
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	4	4	5	3	5
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 261	\$ 498	\$ 615	\$ 215	\$ 389
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.07	4.38	6.29	4.93	7.31
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.90	4.94	6.35	5.33	7.88

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	1	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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	1	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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	6	7	6	7	7

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0	\$ 15,384,997	\$ 15,330,276
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
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0	\$ 4,539,415	\$ 4,772,313
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 4,539,415	\$ 4,772,313
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 4,539,415	\$ 4,772,313

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 0	\$ 0	\$ 0	\$ 10,845,582	\$ 10,557,963
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	1,935	2,047
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	1,935	2,047
Employee Benefit - Defined Contribution	FS223	0	0	0	1,935	2,047
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	0	0	0	18,424	17,491
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 832	\$ 2,553
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 366	\$ 1,094
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 366	\$ 1,094
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

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 463	\$ 1,447
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 3	\$ 12
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 528	\$ 1,783
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 303	\$ 1,026
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 607	\$ 1,793
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 Preferred 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 Agency	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	1
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	1
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	\$ 6
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	\$ 6
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
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	\$ 3
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 239,130	\$ 237,391	\$ 233,638	\$ 228,597	\$ 224,274
Equity Capital Deductions - Total	SUB1631	\$ 1,599	\$ 2,000	\$ 2,382	\$ 2,164	\$ 2,630
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 52	\$ 42	\$ 33	\$ 38	\$ 28
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,547	\$ 1,958	\$ 2,349	\$ 2,126	\$ 2,602
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 825	\$ 550	\$- 267	\$ 526	\$- 64
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 825	\$ 550	\$- 267	\$ 526	\$- 64
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	\$ 238,356	\$ 235,941	\$ 230,989	\$ 226,959	\$ 221,580
Total Assets (SC60)	CCR205	\$ 3,095,263	\$ 3,050,646	\$ 2,976,968	\$ 2,853,872	\$ 2,870,892
Asset Deductions - Total	SUB1651	\$ 1,599	\$ 2,000	\$ 2,382	\$ 2,164	\$ 2,630
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 52	\$ 42	\$ 33	\$ 38	\$ 28
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,547	\$ 1,958	\$ 2,349	\$ 2,126	\$ 2,602
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,270	\$ 823	\$- 351	\$ 769	\$- 117
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,270	\$ 823	\$- 351	\$ 769	\$- 117
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 3,094,934	\$ 3,049,469	\$ 2,974,235	\$ 2,852,477	\$ 2,868,145
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 121,262	\$ 120,285	\$ 117,437	\$ 112,496	\$ 113,108
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 238,356	\$ 235,941	\$ 230,989	\$ 226,959	\$ 221,580
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying 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	\$ 8,184	\$ 10,083	\$ 10,618	\$ 11,401	\$ 11,027
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 8,213	\$ 10,083	\$ 10,618	\$ 11,401	\$ 11,027
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 8,213	\$ 10,083	\$ 10,618	\$ 11,401	\$ 11,027

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,248	\$ 828	\$ 536	\$ 586	\$ 599
Total Risk-Based Capital	CCR39	\$ 245,296	\$ 245,171	\$ 241,046	\$ 237,749	\$ 231,983
0% R/W Category - Cash	CCR400	\$ 8,911	\$ 9,576	\$ 9,746	\$ 9,057	\$ 8,186
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 318,532	\$ 195,053	\$ 122,463	\$ 140,849	\$ 158,819
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 15,197	\$ 17,782	\$ 19,485	\$ 27,607	\$ 39,354
0% R/W Category - Assets Total	CCR420	\$ 342,640	\$ 222,411	\$ 151,694	\$ 177,513	\$ 206,359
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	\$ 494,068	\$ 421,727	\$ 323,085	\$ 282,557	\$ 265,186
20% R/W Category - Claims on FHLBs	CCR435	\$ 89,725	\$ 85,714	\$ 89,354	\$ 79,080	\$ 82,083
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,277	\$ 7,592	\$ 7,427	\$ 6,539	\$ 6,129
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 29,679	\$ 34,291	\$ 16,032	\$ 13,472	\$ 15,285
20% R/W Category - Other	CCR450	\$ 103,139	\$ 97,004	\$ 121,226	\$ 143,776	\$ 248,047
20% R/W Category - Assets Total	CCR455	\$ 722,888	\$ 646,328	\$ 557,124	\$ 525,424	\$ 616,730
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 144,578	\$ 129,267	\$ 111,425	\$ 105,085	\$ 123,346
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,492,922	\$ 1,654,734	\$ 1,733,555	\$ 1,640,837	\$ 1,595,434
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 1,517	\$ 1,546	\$ 1,243	\$ 3,077	\$ 3,206
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,853	\$ 1,852	\$ 2,011	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 2,716	\$ 2,826	\$ 2,929	\$ 136	\$ 399
50% R/W Category - Assets Total	CCR485	\$ 1,500,008	\$ 1,660,958	\$ 1,739,738	\$ 1,644,050	\$ 1,599,039
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 750,007	\$ 830,481	\$ 869,872	\$ 822,028	\$ 799,523
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 13,413	\$ 10,098	\$ 0	\$ 8,367
100% R/W Category - All Other Assets	CCR506	\$ 643,929	\$ 619,162	\$ 643,635	\$ 628,263	\$ 598,912
100% R/W Category - Assets Total	CCR510	\$ 643,929	\$ 632,575	\$ 653,733	\$ 628,263	\$ 607,279
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 643,929	\$ 632,575	\$ 653,733	\$ 628,263	\$ 607,279
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 3,209,465	\$ 3,162,272	\$ 3,102,289	\$ 2,975,250	\$ 3,029,407
Subtotal Risk-Weighted Assets	CCR75	\$ 1,538,511	\$ 1,592,320	\$ 1,635,028	\$ 1,555,372	\$ 1,530,146
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 11	\$ 59	\$ 126
Total Risk-Weighted Assets	CCR78	\$ 1,538,511	\$ 1,592,320	\$ 1,635,017	\$ 1,555,313	\$ 1,530,020
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 123,082	\$ 127,386	\$ 130,800	\$ 124,425	\$ 122,402
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.70%	7.74%	7.77%	7.96%	7.73%
Total Risk-Based Capital Ratio	CCR820	15.94%	15.40%	14.74%	15.29%	15.16%
Tier 1 Risk-Based Capital Ratio	CCR830	15.41%	14.77%	14.09%	14.55%	14.44%
Tangible Equity Ratio	CCR840	7.70%	7.74%	7.76%	7.96%	7.72%

*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.

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