

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:14 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
June 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		21	21	21	21	20
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	1	0	1
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	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,315,073	\$ 1,235,614	\$ 1,220,796	\$ 1,220,210	\$ 1,144,535
Cash and Non-Interest-Earning Deposits	SC110	\$ 97,750	\$ 102,149	\$ 115,090	\$ 124,553	\$ 111,462
Interest-Earning Deposits in FHLBs	SC112	\$ 171,466	\$ 85,655	\$ 95,864	\$ 75,567	\$ 75,353
Other Interest-Earning Deposits	SC118	\$ 8,749	\$ 8,414	\$ 11,303	\$ 5,544	\$ 5,300
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 78,080	\$ 88,703	\$ 72,176	\$ 57,397	\$ 43,079
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 674,570	\$ 656,971	\$ 564,976	\$ 613,668	\$ 554,955
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 164,877	\$ 169,248	\$ 240,652	\$ 211,776	\$ 225,364
State and Municipal Obligations	SC180	\$ 41,179	\$ 37,366	\$ 26,398	\$ 24,106	\$ 16,506
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 875	\$ 1,570	\$ 1,650	\$ 603
Other Investment Securities	SC185	\$ 70,229	\$ 77,974	\$ 86,041	\$ 98,265	\$ 104,865
Accrued Interest Receivable	SC191	\$ 8,173	\$ 8,259	\$ 6,726	\$ 7,684	\$ 7,048
Mortgage-Backed Securities - Gross	SUB0072	\$ 755,754	\$ 752,168	\$ 814,815	\$ 910,186	\$ 703,293
Mortgage-Backed Securities - Total	SC22	\$ 755,754	\$ 752,168	\$ 814,815	\$ 910,186	\$ 703,293
Pass-Through - Total	SUB0073	\$ 730,032	\$ 719,887	\$ 774,641	\$ 785,999	\$ 574,474
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 729,858	\$ 719,711	\$ 774,462	\$ 785,763	\$ 574,234
Other Pass-Through	SC215	\$ 174	\$ 176	\$ 179	\$ 236	\$ 240
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 22,978	\$ 29,652	\$ 37,218	\$ 120,742	\$ 126,253
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,229	\$ 10,728	\$ 14,804	\$ 18,590	\$ 19,879
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 19,082	\$ 17,138	\$ 20,323	\$ 82,766	\$ 84,858
Other	SC222	\$ 1,667	\$ 1,786	\$ 2,091	\$ 19,386	\$ 21,516
Accrued Interest Receivable	SC228	\$ 2,744	\$ 2,629	\$ 2,956	\$ 3,445	\$ 2,566

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,185,019	\$ 4,075,707	\$ 4,905,768	\$ 4,887,970	\$ 4,545,125
Mortgage Loans - Total	SC26	\$ 4,137,854	\$ 4,028,862	\$ 4,848,332	\$ 4,833,221	\$ 4,493,226
Construction Loans - Total	SUB0100	\$ 303,850	\$ 255,229	\$ 266,714	\$ 265,977	\$ 256,622
Residential - Total	SUB0110	\$ 258,465	\$ 208,866	\$ 234,959	\$ 239,088	\$ 222,584
1-4 Dwelling Units	SC230	\$ 195,039	\$ 158,584	\$ 181,202	\$ 190,736	\$ 182,542
Multifamily (5 or more) Dwelling Units	SC235	\$ 63,426	\$ 50,282	\$ 53,757	\$ 48,352	\$ 40,042
Nonresidential Property	SC240	\$ 45,385	\$ 46,363	\$ 31,755	\$ 26,889	\$ 34,038
Permanent Loans - Total	SUB0121	\$ 3,866,558	\$ 3,806,537	\$ 4,622,689	\$ 4,605,591	\$ 4,273,435
Residential - Total	SUB0131	\$ 3,001,373	\$ 2,928,699	\$ 3,744,213	\$ 3,727,607	\$ 3,491,165
1-4 Dwelling Units - Total	SUB0141	\$ 2,403,347	\$ 2,399,503	\$ 3,181,735	\$ 3,163,852	\$ 2,947,988
Revolving Open-End Loans	SC251	\$ 267,004	\$ 257,052	\$ 359,001	\$ 346,739	\$ 313,174
All Other - First Liens	SC254	\$ 2,049,777	\$ 2,062,842	\$ 2,744,299	\$ 2,738,499	\$ 2,567,835
All Other - Junior Liens	SC255	\$ 86,566	\$ 79,609	\$ 78,435	\$ 78,614	\$ 66,979
Multifamily (5 or more) Dwelling Units	SC256	\$ 598,026	\$ 529,196	\$ 562,478	\$ 563,755	\$ 543,177
Nonresidential Property (Except Land)	SC260	\$ 839,659	\$ 857,652	\$ 854,798	\$ 856,141	\$ 762,504
Land	SC265	\$ 25,526	\$ 20,186	\$ 23,678	\$ 21,843	\$ 19,766
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 108,642	\$ 396,313	\$ 17,835	\$ 341,511	\$ 130,647
Accrued Interest Receivable	SC272	\$ 14,001	\$ 13,529	\$ 15,803	\$ 15,952	\$ 14,559
Advances for Taxes and Insurance	SC275	\$ 610	\$ 412	\$ 562	\$ 450	\$ 509
Allowance for Loan and Lease Losses	SC283	\$ 47,165	\$ 46,845	\$ 57,436	\$ 54,749	\$ 51,899
Nonmortgage Loans - Gross	SUB0162	\$ 751,435	\$ 714,853	\$ 689,469	\$ 682,274	\$ 506,037
Nonmortgage Loans - Total	SC31	\$ 741,751	\$ 705,743	\$ 681,312	\$ 672,594	\$ 499,667
Commercial Loans - Total	SC32	\$ 269,271	\$ 261,603	\$ 252,374	\$ 266,073	\$ 134,204
Secured	SC300	\$ 254,785	\$ 248,361	\$ 239,333	\$ 240,562	\$ 125,028
Unsecured	SC303	\$ 13,874	\$ 12,582	\$ 12,363	\$ 24,731	\$ 9,176
Lease Receivables	SC306	\$ 612	\$ 660	\$ 678	\$ 780	\$ 0
Consumer Loans - Total	SC35	\$ 478,562	\$ 450,140	\$ 433,480	\$ 412,738	\$ 369,200
Loans on Deposits	SC310	\$ 11,008	\$ 10,632	\$ 10,993	\$ 11,282	\$ 10,426
Home Improvement Loans (Not secured by real estate)	SC316	\$ 838	\$ 817	\$ 751	\$ 723	\$ 802
Education Loans	SC320	\$ 3	\$ 17	\$ 43	\$ 67	\$ 20
Auto Loans	SC323	\$ 460,377	\$ 432,578	\$ 411,821	\$ 389,538	\$ 347,741
Mobile Home Loans	SC326	\$ 1,386	\$ 1,272	\$ 4,471	\$ 4,978	\$ 5,501
Credit Cards	SC328	\$ 822	\$ 638	\$ 594	\$ 673	\$ 709

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 4,128	\$ 4,186	\$ 4,807	\$ 5,477	\$ 4,001
Accrued Interest Receivable	SC348	\$ 3,602	\$ 3,110	\$ 3,615	\$ 3,463	\$ 2,633
Allowance for Loan and Lease Losses	SC357	\$ 9,684	\$ 9,110	\$ 8,157	\$ 9,680	\$ 6,370
Reposessed Assets - Gross	SUB0201	\$ 2,043	\$ 1,743	\$ 3,615	\$ 1,558	\$ 3,016
Reposessed Assets - Total	SC40	\$ 2,043	\$ 1,743	\$ 3,615	\$ 1,558	\$ 3,016
Real Estate - Total	SUB0210	\$ 1,754	\$ 1,400	\$ 3,287	\$ 1,313	\$ 2,799
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,754	\$ 1,400	\$ 0	\$ 0	\$ 108
1-4 Dwelling Units	SC415	\$ 1,754	\$ 1,400	\$ 0	\$ 0	\$ 108
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 3,287	\$ 1,282	\$ 1,777
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 31	\$ 914
Other Reposessed Assets	SC430	\$ 289	\$ 343	\$ 328	\$ 245	\$ 217
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 102	\$ 103	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 58,072	\$ 55,668	\$ 70,656	\$ 69,279	\$ 61,444
Federal Home Loan Bank Stock	SC510	\$ 57,697	\$ 55,293	\$ 70,131	\$ 68,754	\$ 60,919
Other	SC540	\$ 375	\$ 375	\$ 525	\$ 525	\$ 525
Office Premises and Equipment	SC55	\$ 77,395	\$ 77,329	\$ 81,170	\$ 79,491	\$ 64,939
Other Assets - Gross	SUB0262	\$ 117,306	\$ 120,105	\$ 166,264	\$ 162,746	\$ 134,673
Other Assets - Total	SC59	\$ 117,268	\$ 120,066	\$ 166,229	\$ 162,713	\$ 134,656
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 33,170	\$ 30,997	\$ 55,694	\$ 54,722	\$ 37,619
Bank-Owned Life Insurance - Other	SC625	\$ 16,666	\$ 16,525	\$ 16,870	\$ 17,008	\$ 11,005
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 11,095	\$ 11,387	\$ 18,150	\$ 18,977	\$ 19,031
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,645	\$ 12,263	\$ 17,201	\$ 17,396	\$ 17,719
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 44,730	\$ 48,933	\$ 58,349	\$ 54,643	\$ 49,299
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 38	\$ 39	\$ 35	\$ 33	\$ 17
General Valuation Allowances - Total	SUB2092	\$ 56,887	\$ 55,994	\$ 65,628	\$ 64,462	\$ 58,286
Total Assets - Gross	SUB0283	\$ 7,262,199	\$ 7,033,290	\$ 7,952,553	\$ 8,013,714	\$ 7,163,062
Total Assets	SC60	\$ 7,205,312	\$ 6,977,296	\$ 7,886,925	\$ 7,949,252	\$ 7,104,776
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,265,501	\$ 5,133,929	\$ 5,729,811	\$ 5,759,745	\$ 5,178,458
Deposits	SC710	\$ 5,245,870	\$ 5,111,012	\$ 5,707,589	\$ 5,733,400	\$ 5,158,606
Escrows	SC712	\$ 18,978	\$ 22,043	\$ 21,449	\$ 25,311	\$ 18,473
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 653	\$ 874	\$ 773	\$ 1,034	\$ 1,379
Borrowings - Total	SC72	\$ 953,740	\$ 848,974	\$ 1,078,706	\$ 1,106,176	\$ 952,458
Advances from FHLBank	SC720	\$ 921,940	\$ 820,369	\$ 1,053,029	\$ 1,077,836	\$ 941,997
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 30,962	\$ 28,605	\$ 25,677	\$ 28,194	\$ 10,461
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	\$ 838	\$ 0	\$ 0	\$ 146	\$ 0
Other Liabilities - Total	SC75	\$ 52,574	\$ 76,750	\$ 42,538	\$ 46,883	\$ 38,616
Accrued Interest Payable - Deposits	SC763	\$ 300	\$ 515	\$ 386	\$ 419	\$ 479
Accrued Interest Payable - Other	SC766	\$ 3,399	\$ 2,742	\$ 3,078	\$ 2,955	\$ 2,676
Accrued Taxes	SC776	\$ 2,955	\$ 3,438	\$ 3,688	\$ 3,483	\$ 2,445
Accounts Payable	SC780	\$ 6,602	\$ 6,768	\$ 7,376	\$ 10,335	\$ 7,572
Deferred Income Taxes	SC790	\$ 2,358	\$ 2,420	\$ 2,436	\$ 2,039	\$ 1,989
Other Liabilities and Deferred Income	SC796	\$ 36,960	\$ 60,867	\$ 25,574	\$ 27,652	\$ 23,455
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	\$ 6,271,815	\$ 6,059,653	\$ 6,851,055	\$ 6,912,804	\$ 6,169,532

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 933,499	\$ 917,644	\$ 1,035,868	\$ 1,036,450	\$ 935,238
Stock - Total	SUB0311	\$ 319,435	\$ 319,437	\$ 371,461	\$ 368,603	\$ 366,495
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	\$ 944	\$ 944	\$ 945	\$ 945	\$ 445
Common Stock - Paid in Excess of Par	SC830	\$ 318,491	\$ 318,493	\$ 370,516	\$ 367,658	\$ 366,050
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,054	\$- 7,034	\$- 423	\$- 47	\$- 6,866
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,332	\$- 6,249	\$ 87	\$ 384	\$- 6,335
Gains (Losses) on Cash Flow Hedges	SC865	\$- 267	\$- 442	\$- 167	\$- 88	\$- 188
Other	SC870	\$- 455	\$- 343	\$- 343	\$- 343	\$- 343
Retained Earnings	SC880	\$ 616,985	\$ 606,257	\$ 658,678	\$ 679,939	\$ 569,441
Other Components of Equity Capital	SC891	\$- 867	\$- 1,016	\$ 6,152	\$- 12,045	\$ 6,168
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,205,314	\$ 6,977,297	\$ 7,886,923	\$ 7,949,254	\$ 7,104,770

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 66
3	Federal, State, or other taxes receivable	8	\$ 2,529
4	Net deferred tax assets	16	\$ 22,007
6	Prepaid deposit insurance premiums	2	\$ 173
7	Prepaid expenses	16	\$ 4,950
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 23
14	Other noninterest-bearing short-term accounts recv	3	\$ 1,603
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 297
99	Other	10	\$ 6,560

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 294
11	The liability recorded for post-retirement benefit	11	\$ 12,887
14	Unapplied loan payments received	2	\$ 87
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 4,145
99	Other	22	\$ 18,469

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 86,015	\$ 82,644	\$ 93,168	\$ 91,612	\$ 80,758
Deposits and Investment Securities	SO115	\$ 9,241	\$ 8,431	\$ 8,444	\$ 8,828	\$ 7,838
Mortgage-Backed Securities	SO125	\$ 7,202	\$ 6,937	\$ 7,766	\$ 8,020	\$ 5,824
Mortgage Loans	SO141	\$ 60,179	\$ 58,563	\$ 68,544	\$ 65,811	\$ 61,620
Nonmortgage Loans - Total	SUB0950	\$ 9,393	\$ 8,713	\$ 8,414	\$ 8,953	\$ 5,476
Commercial Loans and Leases	SO160	\$ 4,302	\$ 4,055	\$ 3,771	\$ 4,581	\$ 1,780
Consumer Loans and Leases	SO171	\$ 5,091	\$ 4,658	\$ 4,643	\$ 4,372	\$ 3,696
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 596	\$ 537	\$ 636	\$ 483	\$ 363
Federal Home Loan Bank Stock	SO181	\$ 594	\$ 535	\$ 632	\$ 479	\$ 359
Other	SO185	\$ 2	\$ 2	\$ 4	\$ 4	\$ 4
Interest Expense - Total	SO21	\$ 31,829	\$ 28,462	\$ 33,437	\$ 32,821	\$ 29,270
Deposits	SO215	\$ 23,268	\$ 20,919	\$ 23,323	\$ 23,045	\$ 20,495
Escrows	SO225	\$ 8	\$ 3	\$ 3	\$ 11	\$ 20
Advances from FHLBank	SO230	\$ 8,370	\$ 7,441	\$ 10,021	\$ 9,696	\$ 8,733
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	\$ 183	\$ 99	\$ 90	\$ 69	\$ 22
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 54,782	\$ 54,719	\$ 60,367	\$ 59,274	\$ 51,851
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,126	\$ 1,134	\$ 2,786	\$ 1,548	\$ 1,423
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 51,656	\$ 53,585	\$ 57,581	\$ 57,726	\$ 50,428
Noninterest Income - Total	SO42	\$ 10,843	\$ 10,756	\$ 12,961	\$ 14,360	\$ 14,388
Mortgage Loan Serving Fees	SO410	\$ 212	\$ 515	\$ 690	\$ 307	\$ 1,876
Other Fees and Charges	SO420	\$ 8,338	\$ 7,799	\$ 8,125	\$ 8,703	\$ 8,003
Net Income (Loss) from Other - Total	SUB0451	\$ 1,657	\$ 1,417	\$ 1,763	\$ 4,154	\$ 3,131
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,566	\$ 1,421	\$ 1,700	\$ 3,749	\$ 3,254
Operations & Sale of Repossessed Assets	SO461	\$ 27	\$ - 8	\$ - 422	\$ 395	\$ - 24
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 36	\$ 0	\$ 0	\$ 7	\$ - 113
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Sale of Loans Held for Investment	SO475	\$ 0	\$ 4	\$ 2	\$ 1	\$ 12

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 28	\$ 0	\$ 483	\$ 2	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 636	\$ 1,025	\$ 2,383	\$ 1,196	\$ 1,378
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	\$ 44,245	\$ 43,549	\$ 52,534	\$ 49,753	\$ 45,195
All Personnel Compensation and Expense	SO510	\$ 25,434	\$ 25,236	\$ 32,440	\$ 29,481	\$ 26,860
Legal Expense	SO520	\$ 179	\$ 228	\$ 202	\$ 313	\$ 481
Office Occupancy and Equipment Expense	SO530	\$ 8,752	\$ 8,872	\$ 9,446	\$ 9,059	\$ 8,451
Marketing and Other Professional Services	SO540	\$ 2,697	\$ 2,453	\$ 2,786	\$ 2,101	\$ 3,630
Loan Servicing Fees	SO550	\$ 16	\$ 23	\$ 0	\$ 31	\$ 33
Goodwill and Other Intangibles Expense	SO560	\$ 645	\$ 635	\$ 354	\$ 331	\$ 329
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 4	\$ 0	\$ 365	\$ 0	\$ 2
Other Noninterest Expense	SO580	\$ 6,518	\$ 6,102	\$ 6,941	\$ 8,437	\$ 5,409
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	\$ 18,254	\$ 20,792	\$ 18,008	\$ 22,333	\$ 19,621
Income Taxes - Total	SO71	\$ 6,889	\$ 7,771	\$ 7,140	\$ 8,278	\$ 7,778
Federal	SO710	\$ 5,558	\$ 6,249	\$ 5,380	\$ 6,606	\$ 6,105
State, Local & Other	SO720	\$ 1,331	\$ 1,522	\$ 1,760	\$ 1,672	\$ 1,673
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,365	\$ 13,021	\$ 10,868	\$ 14,055	\$ 11,843
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,365	\$ 13,021	\$ 10,868	\$ 14,055	\$ 11,843

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 61
7	Net income(loss) from leased property	3	\$ 56
15	Income from corporate-owned life insurance	9	\$ 309
19	Realized/unrealized gains on derivatives	2	\$- 326
99	Other	13	\$ 369

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 22
2	OTS assessments	5	\$ 73
6	Supervisory examination fees	2	\$ 42
7	Office supplies, printing, and postage	19	\$ 1,031
8	Telephone, including data lines	9	\$ 232
9	Loan origination expense	2	\$ 220
10	ATM expense	3	\$ 89
12	Acquisition and organization costs	1	\$ 511
16	Web site expenses	1	\$ 15
17	Charitable contributions	3	\$ 257
99	Other	12	\$ 1,068

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 168,659	\$ 82,644	\$ 346,377	\$ 253,209	\$ 161,597
YTD - Deposits and Investment Securities	Y_SO115	\$ 17,672	\$ 8,431	\$ 33,324	\$ 24,880	\$ 16,052
YTD - Mortgage-Backed Securities	Y_SO125	\$ 14,139	\$ 6,937	\$ 27,223	\$ 19,457	\$ 11,437
YTD - Mortgage Loans	Y_SO141	\$ 118,742	\$ 58,563	\$ 257,801	\$ 189,257	\$ 123,446
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,357	\$ 4,055	\$ 12,035	\$ 8,264	\$ 3,683
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 9,749	\$ 4,658	\$ 15,994	\$ 11,351	\$ 6,979
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,133	\$ 537	\$ 1,847	\$ 1,211	\$ 728
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,129	\$ 535	\$ 1,832	\$ 1,200	\$ 721
YTD - Other	Y_SO185	\$ 4	\$ 2	\$ 15	\$ 11	\$ 7
YTD - Interest Expense - Total	Y_SO21	\$ 60,291	\$ 28,462	\$ 124,870	\$ 91,433	\$ 58,612
YTD - Deposits	Y_SO215	\$ 44,187	\$ 20,919	\$ 87,492	\$ 64,169	\$ 41,124
YTD - Escrows	Y_SO225	\$ 11	\$ 3	\$ 42	\$ 39	\$ 28
YTD - Advances from FHLBank	Y_SO230	\$ 15,811	\$ 7,441	\$ 37,144	\$ 27,123	\$ 17,427
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	\$ 282	\$ 99	\$ 192	\$ 102	\$ 33
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	\$ 109,501	\$ 54,719	\$ 223,354	\$ 162,987	\$ 103,713
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,260	\$ 1,134	\$ 6,970	\$ 4,184	\$ 2,636
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 105,241	\$ 53,585	\$ 216,384	\$ 158,803	\$ 101,077
YTD - Noninterest Income - Total	Y_SO42	\$ 21,599	\$ 10,756	\$ 53,556	\$ 40,595	\$ 26,235
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 727	\$ 515	\$ 2,022	\$ 1,332	\$ 1,025
YTD - Other Fees and Charges	Y_SO420	\$ 16,137	\$ 7,799	\$ 32,679	\$ 24,554	\$ 15,851
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,074	\$ 1,417	\$ 12,731	\$ 10,968	\$ 6,814
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,987	\$ 1,421	\$ 12,130	\$ 10,430	\$ 6,681
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 19	\$ - 8	\$ 18	\$ 440	\$ 45
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 36	\$ 0	\$ 63	\$ 63	\$ 56
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 4	\$ 4	\$ 33	\$ 31	\$ 30

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 28	\$ 0	\$ 485	\$ 2	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,661	\$ 1,025	\$ 6,124	\$ 3,741	\$ 2,545
YTD - Noninterest Expense - Total	Y_SO51	\$ 87,794	\$ 43,549	\$ 192,502	\$ 139,968	\$ 90,215
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 50,670	\$ 25,236	\$ 115,802	\$ 83,362	\$ 53,881
YTD - Legal Expense	Y_SO520	\$ 407	\$ 228	\$ 1,241	\$ 1,039	\$ 726
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 17,624	\$ 8,872	\$ 35,562	\$ 26,116	\$ 17,057
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,150	\$ 2,453	\$ 10,863	\$ 8,077	\$ 5,976
YTD - Loan Servicing Fees	Y_SO550	\$ 39	\$ 23	\$ 87	\$ 87	\$ 56
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,280	\$ 635	\$ 1,344	\$ 990	\$ 659
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 4	\$ 0	\$ 373	\$ 8	\$ 8
YTD - Other Noninterest Expense	Y_SO580	\$ 12,620	\$ 6,102	\$ 27,230	\$ 20,289	\$ 11,852
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 39,046	\$ 20,792	\$ 77,438	\$ 59,430	\$ 37,097
YTD - Income Taxes - Total	Y_SO71	\$ 14,660	\$ 7,771	\$ 30,024	\$ 22,884	\$ 14,606
YTD - Federal	Y_SO710	\$ 11,807	\$ 6,249	\$ 23,571	\$ 18,191	\$ 11,585
YTD - State, Local, and Other	Y_SO720	\$ 2,853	\$ 1,522	\$ 6,453	\$ 4,693	\$ 3,021
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 24,386	\$ 13,021	\$ 47,414	\$ 36,546	\$ 22,491
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 24,386	\$ 13,021	\$ 47,414	\$ 36,546	\$ 22,491

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 55,993	\$ 51,727	\$ 64,462	\$ 63,081	\$ 57,838
Net Provision for Loss	VA115	\$ 1,433	\$ 1,134	\$ 2,772	\$ 1,537	\$ 1,441
Transfers	VA125	\$- 127	\$ 0	\$- 666	\$- 273	\$- 274
Recoveries	VA135	\$ 590	\$ 353	\$ 335	\$ 777	\$ 155
Adjustments	VA145	\$ 0	\$ 3,513	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 998	\$ 735	\$ 1,281	\$ 660	\$ 876
General Valuation Allowances - Ending Balance	VA165	\$ 56,891	\$ 55,992	\$ 65,622	\$ 64,462	\$ 58,284
Specific Valuation Allowances - Beginning Balance	VA108	\$ 34	\$ 34	\$ 2,384	\$ 2,717	\$ 2,459
Net Provision for Loss	VA118	\$ 1,697	\$ 0	\$ 379	\$ 11	\$- 16

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 127	\$ 0	\$ 666	\$ 273	\$ 274
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,697	\$ 0	\$ 71	\$ 617	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 161	\$ 34	\$ 3,358	\$ 2,384	\$ 2,717
Total Valuation Allowances - Beginning Balance	VA110	\$ 56,027	\$ 51,761	\$ 66,846	\$ 65,798	\$ 60,297
Net Provision for Loss	VA120	\$ 3,130	\$ 1,134	\$ 3,151	\$ 1,548	\$ 1,425
Recoveries	VA140	\$ 590	\$ 353	\$ 335	\$ 777	\$ 155
Adjustments	VA150	\$ 0	\$ 3,513	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,695	\$ 735	\$ 1,352	\$ 1,277	\$ 876
Total Valuation Allowances - Ending Balance	VA170	\$ 57,052	\$ 56,026	\$ 68,980	\$ 66,846	\$ 61,001
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 998	\$ 735	\$ 1,281	\$ 660	\$ 876
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 135	\$ 12	\$ 8	\$ 5	\$ 501
Construction - Total	SUB2030	\$ 17	\$ 0	\$ 0	\$ 0	\$ 450
1-4 Dwelling Units	VA420	\$ 17	\$ 0	\$ 0	\$ 0	\$ 450
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 118	\$ 12	\$ 8	\$ 5	\$ 51
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 118	\$ 12	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 8	\$ 5	\$ 50
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 843	\$ 722	\$ 1,235	\$ 594	\$ 216
Commercial Loans	VA520	\$ 354	\$ 164	\$ 502	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 489	\$ 558	\$ 733	\$ 594	\$ 216
Loans on Deposits	VA510	\$ 16	\$ 10	\$ 19	\$ 14	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Auto Loans	VA540	\$ 437	\$ 500	\$ 640	\$ 533	\$ 173
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 4	\$ 8	\$ 12	\$ 6	\$ 4
Other	VA560	\$ 32	\$ 40	\$ 59	\$ 41	\$ 39
Reposessed Assets - Total	VA60	\$ 20	\$ 0	\$ 0	\$ 0	\$ 10
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 20	\$ 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 Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
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	\$ 1	\$ 38	\$ 61	\$ 149
GVA Recoveries - Assets - Total	SUB2126	\$ 590	\$ 353	\$ 335	\$ 777	\$ 155
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 84	\$ 3	\$ 168	\$ 525	\$ 41
Construction - Total	SUB2130	\$ 75	\$ 2	\$ 0	\$ 167	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 167	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 75	\$ 2	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 9	\$ 1	\$ 168	\$ 358	\$ 41
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 308	\$ 40
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 7	\$ 0	\$ 0	\$ 24	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 0	\$ 167	\$ 25	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 381	\$ 345	\$ 153	\$ 252	\$ 114
Commercial Loans	VA521	\$ 78	\$ 83	\$ 7	\$ 156	\$ 73
Consumer Loans - Total	SUB2161	\$ 303	\$ 262	\$ 146	\$ 96	\$ 41
Loans on Deposits	VA511	\$ 4	\$ 6	\$ 3	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 272	\$ 222	\$ 129	\$ 76	\$ 32

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 13	\$ 4	\$ 1	\$ 1
Other	VA561	\$ 26	\$ 21	\$ 10	\$ 18	\$ 8
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 125	\$ 5	\$ 14	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,824	\$ 0	\$ 1,048	\$ 284	\$ 258
Deposits and Investment Securities	VA38	\$ 1,697	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 35	\$ 0	\$ 18	\$ 329	\$ 258
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 35	\$ 0	\$ 18	\$ 329	\$ 258
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	\$ 18	\$ 329	\$ 258
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	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 92	\$ 0	\$ 666	\$- 45	\$ 0
Commercial Loans	VA522	\$ 92	\$ 0	\$ 666	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$- 45	\$ 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	\$- 45	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 364	\$ 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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 364	\$ 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	\$ 2,232	\$ 382	\$ 1,994	\$ 167	\$ 979
Deposits and Investment Securities	VA39	\$ 1,697	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 86	\$ 9	\$- 142	\$- 191	\$ 718
Construction - Total	SUB2330	\$- 58	\$- 2	\$ 0	\$- 167	\$ 450
1-4 Dwelling Units	VA425	\$ 17	\$ 0	\$ 0	\$- 167	\$ 450
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 75	\$- 2	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 144	\$ 11	\$- 142	\$- 24	\$ 268
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 117	\$ 11	\$- 1	\$- 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 0	\$ 26	\$ 26	\$ 268
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 7	\$ 0	\$ 0	\$- 24	\$- 1
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 34	\$ 0	\$- 167	\$- 25	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 554	\$ 377	\$ 1,748	\$ 297	\$ 102
Commercial Loans	VA525	\$ 368	\$ 81	\$ 1,161	\$- 156	\$- 73
Consumer Loans - Total	SUB2361	\$ 186	\$ 296	\$ 587	\$ 453	\$ 175
Loans on Deposits	VA515	\$ 12	\$ 4	\$ 16	\$ 14	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$- 1	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Auto Loans	VA545	\$ 165	\$ 278	\$ 511	\$ 457	\$ 141
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$- 45	\$ 0
Credit Cards	VA559	\$ 3	\$- 5	\$ 8	\$ 5	\$ 3
Other	VA565	\$ 6	\$ 19	\$ 49	\$ 23	\$ 31
Reposessed Assets - Total	VA65	\$ 20	\$ 0	\$ 364	\$ 0	\$ 10
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 364	\$ 0	\$ 10
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	\$- 125	\$- 4	\$ 24	\$ 61	\$ 149
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 478	\$ 275	\$ 2,000	\$ 107	\$ 1,075
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,288	\$ 933	\$ 4,270	\$ 2,582	\$ 4,078
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 354	\$ 1,400	\$ 2,000	\$ 0	\$ 239
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 239
Permanent - 1-4 Dwelling Units	VA952	\$ 354	\$ 1,400	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 2,000	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 29,650	\$ 26,954	\$ 33,090	\$ 38,928	\$ 33,160
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 45,700	\$ 39,901	\$ 69,643	\$ 66,339	\$ 61,447
Substandard	VA965	\$ 42,033	\$ 37,267	\$ 68,622	\$ 65,809	\$ 61,241
Doubtful	VA970	\$ 3,667	\$ 2,634	\$ 1,021	\$ 530	\$ 206
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 29,783	\$ 31,174	\$ 49,088	\$ 39,256	\$ 31,655
Mortgages - Total	SUB2421	\$ 23,683	\$ 23,956	\$ 32,921	\$ 31,777	\$ 26,773
Construction and Land Loans	SUB2430	\$ 3,990	\$ 2,818	\$ 2,132	\$ 3,259	\$ 1,913
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 14,477	\$ 15,168	\$ 21,290	\$ 18,017	\$ 15,435
Permanent Loans Secured by All Other Property	SUB2450	\$ 5,736	\$ 6,490	\$ 9,499	\$ 10,501	\$ 9,425
Nonmortgages - Total	SUB2461	\$ 6,100	\$ 7,218	\$ 16,167	\$ 7,479	\$ 4,882
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 21,342	\$ 20,106	\$ 31,040	\$ 25,926	\$ 19,856

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 19,234	\$ 17,945	\$ 30,057	\$ 25,228	\$ 19,014
Mortgage Loans - Total	SUB2481	\$ 14,607	\$ 13,862	\$ 18,937	\$ 20,012	\$ 16,229
Construction	PD115	\$ 2,709	\$ 1,712	\$ 1,884	\$ 2,937	\$ 1,652
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 776	\$ 272	\$ 1,849	\$ 900	\$ 866
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 8,963	\$ 8,768	\$ 9,236	\$ 11,663	\$ 9,531
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 256	\$ 500	\$ 453	\$ 330	\$ 239
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 78	\$ 1,695	\$ 73	\$ 231
Permanent - Nonresidential Property (Except Land)	PD135	\$ 1,903	\$ 2,532	\$ 3,820	\$ 4,109	\$ 3,710
Permanent - Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 652	\$ 752	\$ 7,496	\$ 1,911	\$ 534
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,975	\$ 3,331	\$ 3,624	\$ 3,305	\$ 2,251
Loans on Deposits	PD161	\$ 126	\$ 187	\$ 261	\$ 55	\$ 52
Home Improvement Loans	PD163	\$ 11	\$ 0	\$ 0	\$ 17	\$ 18
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	PD167	\$ 3,720	\$ 3,122	\$ 3,252	\$ 3,023	\$ 2,128
Mobile Home Loans	PD169	\$ 57	\$ 0	\$ 51	\$ 165	\$ 18
Credit Cards	PD171	\$ 6	\$ 6	\$ 2	\$ 13	\$ 7
Other	PD180	\$ 55	\$ 16	\$ 58	\$ 32	\$ 27
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 0	\$ 0	\$ 107	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 43	\$ 38	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,108	\$ 2,161	\$ 983	\$ 698	\$ 842
Mortgage Loans - Total	SUB2491	\$ 1,365	\$ 1,454	\$ 957	\$ 671	\$ 823
Construction	PD215	\$ 144	\$ 0	\$ 248	\$ 297	\$ 236
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 804	\$ 414	\$ 609	\$ 374	\$ 377
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 100	\$ 477	\$ 100	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 200	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 317	\$ 363	\$ 0	\$ 0	\$ 210
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 735	\$ 701	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 8	\$ 6	\$ 26	\$ 27	\$ 19
Loans on Deposits	PD261	\$ 6	\$ 5	\$ 17	\$ 19	\$ 19
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 2	\$ 0	\$ 8	\$ 8	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 1	\$ 1	\$ 0	\$ 0
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 8,441	\$ 11,068	\$ 18,048	\$ 13,330	\$ 11,799
Mortgage Loans - Total	SUB2501	\$ 7,711	\$ 8,640	\$ 13,027	\$ 11,094	\$ 9,721
Construction	PD315	\$ 617	\$ 586	\$ 0	\$ 25	\$ 25
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 339	\$ 461	\$ 276	\$ 250	\$ 211
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 3,151	\$ 4,171	\$ 8,711	\$ 4,384	\$ 4,211
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 88	\$ 105	\$ 56	\$ 116	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 264	\$ 264	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 2,732	\$ 2,533	\$ 3,984	\$ 6,319	\$ 5,274
Permanent - Land	PD338	\$ 520	\$ 520	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 601	\$ 2,263	\$ 4,770	\$ 1,969	\$ 1,869
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 129	\$ 165	\$ 251	\$ 267	\$ 209
Loans on Deposits	PD361	\$ 47	\$ 30	\$ 40	\$ 99	\$ 12
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Auto Loans	PD367	\$ 76	\$ 133	\$ 130	\$ 104	\$ 197
Mobile Home Loans	PD369	\$ 2	\$ 2	\$ 70	\$ 49	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 4	\$ 0	\$ 10	\$ 15	\$ 0
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 2,575	\$ 2,871	\$ 3,564
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 69	\$ 412	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 4,013	\$ 6,303	\$ 22,013	\$ 22,549	\$ 20,763

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 3,788	\$ 6,032	\$ 21,631	\$ 22,278	\$ 20,717
100% and greater LTV	LD120	\$ 225	\$ 271	\$ 382	\$ 271	\$ 46
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 0	\$ 0	\$ 215	\$ 346
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 87	\$ 346
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 87	\$ 346
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 87	\$ 346
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0	\$ 128	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 128	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 334	\$ 927	\$ 1,157	\$ 4,240	\$ 3,977
90% up to 100% LTV	LD430	\$ 334	\$ 927	\$ 1,046	\$ 4,240	\$ 3,977
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 111	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 202,347	\$ 225,100	\$ 198,736	\$ 169,542	\$ 147,950
Mortgage Construction Loans	CC105	\$ 138,192	\$ 179,123	\$ 137,530	\$ 121,748	\$ 113,512
Other Mortgage Loans	CC115	\$ 64,155	\$ 45,977	\$ 61,206	\$ 47,794	\$ 34,438
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 29,494	\$ 27,420	\$ 30,323	\$ 30,103	\$ 29,368
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 161,098	\$ 163,140	\$ 177,774	\$ 219,000	\$ 256,866
1-4 Dwelling Units	CC280	\$ 111,538	\$ 101,500	\$ 102,495	\$ 170,207	\$ 216,540

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 13,498	\$ 21,485	\$ 35,442	\$ 6,873	\$ 12,237
All Other Real Estate	CC300	\$ 36,062	\$ 40,155	\$ 39,837	\$ 41,920	\$ 28,089
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 10,987	\$ 11,315	\$ 12,579	\$ 16,351	\$ 17,527
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 625	\$ 11,508	\$ 2,945
Commitments Outstanding to Sell Loans	CC330	\$ 38,686	\$ 34,250	\$ 30,310	\$ 66,504	\$ 97,661
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 1,000	\$ 401	\$ 7,000	\$ 2,700
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 4,968	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 509	\$ 0	\$ 0	\$ 0	\$ 1,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 1,100	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 401,888	\$ 423,008	\$ 523,427	\$ 512,628	\$ 437,867
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 297,903	\$ 302,126	\$ 407,089	\$ 399,144	\$ 380,231
Commercial Lines	CC420	\$ 89,117	\$ 105,691	\$ 101,465	\$ 97,329	\$ 46,727
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 14,868	\$ 15,191	\$ 14,873	\$ 16,155	\$ 10,909
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 14,611	\$ 12,883	\$ 14,939	\$ 16,976	\$ 11,433
Commercial	CC430	\$ 7,239	\$ 5,507	\$ 4,584	\$ 4,596	\$ 4,838
Standby, Not Included on CC465 or CC468	CC435	\$ 7,372	\$ 7,376	\$ 10,355	\$ 12,380	\$ 6,595
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,186	\$ 11,854	\$ 63,339	\$ 69,851	\$ 40,733
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 606	\$ 578	\$ 1,117	\$ 1,132	\$ 2,910
Other Contingent Liabilities	CC480	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 70,172	\$ 100,407	\$ 55,649	\$ 34,797	\$ 94,451
Pass-Through Securities	CF143	\$ 70,172	\$ 99,446	\$ 55,649	\$ 33,328	\$ 55,874
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 961	\$ 0	\$ 1,469	\$ 38,577
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 14,153	\$ 2,697	\$ 92,248	\$ 12,367	\$ 1,812
Pass-Through Securities	CF145	\$ 14,153	\$ 1,994	\$ 7,456	\$ 12,367	\$ 1,812
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 703	\$ 84,792	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 56,019	\$ 97,710	\$- 36,599	\$ 22,430	\$ 92,639

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 45,663	\$- 42,797	\$- 58,238	\$- 48,433	\$- 41,281
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 6,697	\$- 5,742	\$ 1,324	\$- 10,166	\$- 44,580
Mortgage Loans Disbursed - Total	SUB3831	\$ 524,094	\$ 368,886	\$ 595,518	\$ 661,154	\$ 867,393
Construction Loans - Total	SUB3840	\$ 111,712	\$ 63,006	\$ 89,149	\$ 84,964	\$ 101,615
1-4 Dwelling Units	CF190	\$ 74,089	\$ 48,886	\$ 71,106	\$ 58,417	\$ 70,395
Multifamily (5 or more) Dwelling Units	CF200	\$ 18,239	\$ 11,772	\$ 13,173	\$ 23,165	\$ 21,183
Nonresidential	CF210	\$ 19,384	\$ 2,348	\$ 4,870	\$ 3,382	\$ 10,037
Permanent Loans - Total	SUB3851	\$ 412,382	\$ 305,880	\$ 506,369	\$ 576,190	\$ 765,778
1-4 Dwelling Units	CF225	\$ 311,860	\$ 237,244	\$ 439,720	\$ 523,380	\$ 686,961
Multifamily (5 or more) Dwelling Units	CF245	\$ 53,393	\$ 33,087	\$ 26,944	\$ 26,405	\$ 44,089
Nonresidential (Except Land)	CF260	\$ 38,609	\$ 30,985	\$ 33,498	\$ 23,829	\$ 32,744
Land	CF270	\$ 8,520	\$ 4,564	\$ 6,207	\$ 2,576	\$ 1,984
Loans and Participations Purchased - Total	SUB3880	\$ 3,646	\$ 330,577	\$ 22,383	\$ 42,972	\$ 4,701
Secured by 1-4 Dwelling Units	CF280	\$ 3,145	\$ 220,863	\$ 21,314	\$ 39,271	\$ 4,535
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 501	\$ 18	\$ 1,069	\$ 2,927	\$ 142
Secured by Nonresidential	CF300	\$ 0	\$ 109,696	\$ 0	\$ 774	\$ 24
Loans and Participations Sold - Total	SUB3890	\$ 127,830	\$ 145,283	\$ 224,635	\$ 256,096	\$ 295,838
Secured by 1-4 Dwelling Units	CF310	\$ 126,583	\$ 144,963	\$ 222,635	\$ 255,734	\$ 295,318
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,247	\$ 0	\$ 2,000	\$ 313	\$ 84
Secured by Nonresidential	CF330	\$ 0	\$ 320	\$ 0	\$ 49	\$ 436
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 124,184	\$ 185,294	\$- 202,252	\$- 213,124	\$- 291,137
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 283,406	\$ 263,820	\$ 375,695	\$ 347,046	\$ 432,323
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 7,975	\$- 869	\$ 380	\$- 1,942	\$- 13,459
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 120,666	\$ 117,719	\$ 138,762	\$ 133,607	\$ 250,782
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 108,529	\$ 289,491	\$ 17,951	\$ 99,042	\$ 130,474
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 159,825	\$ 162,578	\$ 164,633	\$ 193,476	\$ 129,289
Commercial	CF390	\$ 78,798	\$ 94,422	\$ 87,398	\$ 111,340	\$ 42,132
Consumer	CF400	\$ 81,027	\$ 68,156	\$ 77,235	\$ 82,136	\$ 87,157
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 11,911	\$ 10,833	\$ 12,727
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 233	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 11,911	\$ 10,600	\$ 12,727

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 159,825	\$ 162,578	\$ 152,722	\$ 182,643	\$ 116,562
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 133,736	\$ 23,586	\$- 25,329	\$- 43,475	\$ 62,250
New Deposits Received less Deposits Withdrawn	CF420	\$ 110,785	\$ 3,178	\$- 48,322	\$- 66,244	\$ 42,591
Interest Credited to Deposits	CF430	\$ 22,951	\$ 20,408	\$ 22,993	\$ 22,769	\$ 19,659
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 331,217	\$ 0	\$ 0	\$ 20,934

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 36,009	\$ 38,659	\$ 122,145	\$ 151,367	\$ 147,512
Fully Insured	DI100	\$ 29,439	\$ 32,742	\$ 116,730	\$ 146,066	\$ 143,738
Other	DI110	\$ 6,570	\$ 5,917	\$ 5,415	\$ 5,301	\$ 3,774
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,502,223	\$ 3,509,126	\$ 3,998,355	\$ 4,028,015	\$ 3,601,250
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,762,620	\$ 1,623,929	\$ 1,730,684	\$ 1,730,695	\$ 1,575,830
Number of Deposit Accounts - Total	SUB4062	427,815	431,622	471,721	475,136	422,887
Balances of \$100,000 or Less	DI150	419,421	423,358	462,801	466,235	414,829
Balances Greater than \$100,000	DI160	8,394	8,264	8,920	8,901	8,058
IRA/Keogh Accounts	DI200	\$ 395,420	\$ 390,305	\$ 407,667	\$ 413,807	\$ 344,473
Uninsured Deposits	DI210	\$ 755,925	\$ 747,898	\$ 823,403	\$ 830,339	\$ 750,140
Preferred Deposits	DI220	\$ 8,188	\$ 9,810	\$ 6,260	\$ 9,643	\$ 7,369
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 954,011	\$ 831,444	\$ 1,039,984	\$ 1,096,128	\$ 1,021,936
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 920,114	\$ 958,325	\$ 1,030,598	\$ 1,077,152	\$ 914,434
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 978,462	\$ 1,006,052	\$ 1,125,145	\$ 1,060,293	\$ 1,006,660
Deposits & Escrows - Time Deposits	DI340	\$ 2,412,257	\$ 2,337,235	\$ 2,533,312	\$ 2,525,137	\$ 2,234,050
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 479,912	\$ 356,308	\$ 379,096	\$ 426,711	\$ 381,145
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,474	\$ 503	\$ 744	\$ 880	\$ 514
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 31,266	\$ 29,030	\$ 126,915	\$ 45,872	\$ 23,244
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 8,207	\$ 7,109	\$ 15,259	\$ 17,762	\$ 17,437
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 5,411	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,376	1,362	1,624	1,657	1,531
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,109,836	\$ 1,083,307	\$ 980,067	\$ 1,100,031	\$ 993,128
Assets Held for Sale	SI387	\$ 13,978	\$ 29,413	\$ 26,540	\$ 42,299	\$ 66,088
Loans Serviced for Others	SI390	\$ 1,549,386	\$ 1,559,887	\$ 2,402,596	\$ 2,535,567	\$ 2,500,804
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 172	\$ 175	\$ 169	\$ 174	\$ 113
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 221	\$ 221	\$ 221
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.64%	88.76%	88.15%	88.74%	87.59%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	89.31%	88.99%	88.24%	88.57%	87.75%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	89.22%	89.04%	83.66%	87.77%	88.81%
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	\$ 86,948	\$ 84,515	\$ 82,665	\$ 87,065	\$ 86,915
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 31,640	\$ 30,912	\$ 28,281	\$ 28,834	\$ 15,928
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	58	37	37	48	26
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 917,641	\$ 922,175	\$ 1,036,450	\$ 1,015,463	\$ 933,585
Net Income (Loss) (SO91)	SI610	\$ 11,365	\$ 13,021	\$ 10,868	\$ 14,055	\$ 11,843
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 135	\$ 17,852	\$ 13,917	\$ 1,734	\$ 2,554
Stock Issued	SI640	\$ 14	\$ 8,165	\$ 0	\$ 0	\$ 1
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 16	\$ 0	\$ 47	\$ 0	\$ 5,020
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 4,981	\$- 6,868	\$- 376	\$ 7,460	\$- 12,607
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 10	\$ 0
Other Adjustments	SI671	\$- 351	\$- 1,000	\$ 2,793	\$ 1,226	\$- 50
Ending Equity Capital (SC80)	SI680	\$ 933,499	\$ 917,641	\$ 1,035,865	\$ 1,036,450	\$ 935,238
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 36,589	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 81	\$ 132	\$ 581	\$ 3	\$ 4
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 81	\$ 82	\$ 114	\$ 84	\$ 105
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,043,666	\$ 6,953,421	\$ 7,927,360	\$ 7,889,093	\$ 7,032,074
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,219,670	\$ 1,211,695	\$ 1,113,762	\$ 1,123,768	\$ 1,086,183
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,838,592	\$ 4,787,909	\$ 5,758,069	\$ 5,640,106	\$ 5,134,056
Nonmortgage Loans	SI885	\$ 726,883	\$ 707,519	\$ 671,889	\$ 720,746	\$ 471,164
Deposits and Excrows	SI890	\$ 5,060,343	\$ 5,007,481	\$ 5,586,955	\$ 5,608,361	\$ 5,019,068
Total Borrowings	SI895	\$ 903,429	\$ 854,594	\$ 1,104,772	\$ 1,040,869	\$ 916,163
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	7	4	5	3	2
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 765	\$ 882	\$ 580	\$ 180	\$ 576
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.11	4.21	5.29	4.50	5.62
Interest Charged on Loans Made During Quarter - Maximum	SI930	9.58	5.81	8.46	17.00	5.63

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	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	1	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0	0	0
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	13	11	13	12	10

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	16 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	15 [Yes]
Do you have any farm or agriculture loans?	SB100	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	0 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	0
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	247	N/A	N/A	N/A	171
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 11,772	N/A	N/A	N/A	\$ 8,358
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	551	N/A	N/A	N/A	391
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 80,340	N/A	N/A	N/A	\$ 55,286
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	716	N/A	N/A	N/A	499
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 320,337	N/A	N/A	N/A	\$ 217,643
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	1,758	N/A	N/A	N/A	1,124
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 38,712	N/A	N/A	N/A	\$ 23,361
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	397	N/A	N/A	N/A	222
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 39,123	N/A	N/A	N/A	\$ 22,779
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	293	N/A	N/A	N/A	174

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 86,377	N/A	N/A	N/A	\$ 53,122
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$100-250,000 - Number	SB520	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 0	N/A	N/A	N/A	\$ 0
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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]	2 [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	\$ 1,313,464	\$ 1,292,365	\$ 1,311,819	\$ 1,209,211	\$ 1,176,209
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 839,696	\$ 835,731	\$ 857,779	\$ 822,568	\$ 824,863
Personal Trust and Agency Accounts	FS210	\$ 338,318	\$ 343,352	\$ 347,942	\$ 331,875	\$ 333,956
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	\$ 501,378	\$ 492,379	\$ 509,837	\$ 490,693	\$ 490,907
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 473,768	\$ 456,634	\$ 454,040	\$ 386,643	\$ 351,346
Personal Trust and Agency Accounts	FS211	\$ 473,768	\$ 456,634	\$ 454,040	\$ 386,643	\$ 351,346
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	977	984	971	1,004	1,000
Personal Trust and Agency Accounts	FS212	375	369	356	357	354
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	602	615	615	647	646
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	274	256	235	222	211
Personal Trust and Agency Accounts	FS213	274	256	235	222	211
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,441	\$ 1,789	\$ 6,831	\$ 2,327	\$ 1,457
Personal Trust and Agency Accounts	FS310	\$ 1,404	\$ 732	\$ 2,695	\$ 945	\$ 566
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 2,037	\$ 1,057	\$ 4,136	\$ 1,382	\$ 891
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,745	\$ 2,000	\$ 7,526	\$ 5,650	\$ 3,680
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	\$- 304	\$- 211	\$- 695	\$- 3,323	\$- 2,223
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 338,318	\$ 343,352	\$ 347,942	\$ 331,875	\$ 333,956
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	\$ 170	\$ 198	\$ 248	\$ 111
State, County and Municipal Obligations	FS425	\$ 2,613	\$ 3,203	\$ 3,199	\$ 2,450	\$ 2,391
Money Market Mutual Funds	FS430	\$ 13,895	\$ 15,039	\$ 16,120	\$ 14,518	\$ 16,015
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 91,650	\$ 92,053	\$ 90,396	\$ 87,631	\$ 85,629
Common and Preferred Stock	FS445	\$ 227,986	\$ 232,083	\$ 237,449	\$ 225,573	\$ 228,355
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 2,174	\$ 804	\$ 580	\$ 1,455	\$ 1,455
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	0
Domestic Equity	FS610	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr 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						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 933,499	\$ 917,644	\$ 1,035,868	\$ 1,036,450	\$ 935,238
Equity Capital Deductions - Total	SUB1631	\$ 12,352	\$ 12,812	\$ 18,414	\$ 18,549	\$ 18,301
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 11,551	\$ 12,155	\$ 17,075	\$ 17,396	\$ 17,719
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 801	\$ 657	\$ 1,339	\$ 1,153	\$ 582
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 512	\$ 5,465	\$ - 1,554	\$ - 865	\$ 5,687
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 512	\$ 5,465	\$ - 1,554	\$ - 865	\$ 5,687
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	\$ 921,659	\$ 910,297	\$ 1,015,900	\$ 1,017,036	\$ 922,624
Total Assets (SC60)	CCR205	\$ 7,205,312	\$ 6,977,296	\$ 7,886,925	\$ 7,949,252	\$ 7,104,776
Asset Deductions - Total	SUB1651	\$ 12,352	\$ 12,812	\$ 18,414	\$ 18,549	\$ 18,153
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 11,551	\$ 12,155	\$ 17,075	\$ 17,396	\$ 17,571
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 801	\$ 657	\$ 1,339	\$ 1,153	\$ 582
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 561	\$ 7,893	\$ - 2,392	\$ - 1,250	\$ 8,204
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 561	\$ 7,893	\$ - 2,392	\$ - 1,250	\$ 8,204
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,193,521	\$ 6,972,377	\$ 7,866,119	\$ 7,929,453	\$ 7,094,827
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 281,260	\$ 269,546	\$ 305,290	\$ 310,286	\$ 274,757
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 921,659	\$ 910,297	\$ 1,015,900	\$ 1,017,036	\$ 922,624
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,400	\$ 1,685	\$ 2,209	\$ 1,679	\$ 1,623
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

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 51,977	\$ 51,663	\$ 58,490	\$ 57,668	\$ 52,176
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 54,377	\$ 53,348	\$ 60,699	\$ 59,347	\$ 53,799
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 54,377	\$ 53,348	\$ 60,699	\$ 59,347	\$ 53,799
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 920	\$ 680	\$ 636	\$ 572	\$ 523
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 275	\$ 254	\$ 224	\$ 229	\$ 168
Total Risk-Based Capital	CCR39	\$ 974,841	\$ 962,711	\$ 1,075,739	\$ 1,075,582	\$ 975,732
0% R/W Category - Cash	CCR400	\$ 30,846	\$ 29,278	\$ 32,431	\$ 34,462	\$ 30,254
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 190,496	\$ 161,500	\$ 164,169	\$ 177,519	\$ 193,674
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,189	\$ 7,816	\$ 4,420	\$ 100	\$ 0
0% R/W Category - Other	CCR415	\$ 67,784	\$ 64,433	\$ 66,697	\$ 76,619	\$ 80,730
0% R/W Category - Assets Total	CCR420	\$ 291,315	\$ 263,027	\$ 267,717	\$ 288,700	\$ 304,658
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	\$ 650,844	\$ 658,161	\$ 723,628	\$ 817,324	\$ 616,486
20% R/W Category - Claims on FHLBs	CCR435	\$ 357,495	\$ 262,802	\$ 293,521	\$ 278,488	\$ 248,856
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 38,349	\$ 25,874	\$ 24,362	\$ 22,011	\$ 14,409
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 99,367	\$ 113,688	\$ 115,069	\$ 103,907	\$ 79,890
20% R/W Category - Other	CCR450	\$ 618,789	\$ 636,343	\$ 565,291	\$ 571,519	\$ 525,685
20% R/W Category - Assets Total	CCR455	\$ 1,764,844	\$ 1,696,868	\$ 1,721,871	\$ 1,793,249	\$ 1,485,326
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 352,969	\$ 339,374	\$ 344,375	\$ 358,650	\$ 297,066
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,232,363	\$ 2,181,153	\$ 2,895,049	\$ 2,892,498	\$ 2,729,327
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 30,519	\$ 31,820	\$ 38,959	\$ 72,945	\$ 56,641
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 160	\$ 180	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,396	\$ 1,421	\$ 1,421	\$ 1,471	\$ 1,471
50% R/W Category - Other	CCR480	\$ 151,222	\$ 146,400	\$ 165,450	\$ 163,352	\$ 149,236
50% R/W Category - Assets Total	CCR485	\$ 2,415,500	\$ 2,360,794	\$ 3,101,039	\$ 3,130,446	\$ 2,936,675
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,207,758	\$ 1,180,400	\$ 1,550,527	\$ 1,565,227	\$ 1,468,343
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 40,985	\$ 44,051	\$ 105,368	\$ 108,468	\$ 93,343

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Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 3,047,009	\$ 2,979,504	\$ 3,100,205	\$ 3,007,834	\$ 2,665,285
100% R/W Category - Assets Total	CCR510	\$ 3,087,994	\$ 3,023,555	\$ 3,205,573	\$ 3,116,302	\$ 2,758,628
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,087,994	\$ 3,023,555	\$ 3,205,573	\$ 3,116,302	\$ 2,758,628
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 566	\$ 578	\$ 2,316
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 7,075	\$ 7,225	\$ 28,950
Assets to Risk-Weight	CCR64	\$ 7,559,653	\$ 7,344,244	\$ 8,296,766	\$ 8,329,275	\$ 7,487,603
Subtotal Risk-Weighted Assets	CCR75	\$ 4,648,713	\$ 4,543,325	\$ 5,107,543	\$ 5,047,401	\$ 4,552,983
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,207	\$ 3,969	\$ 6,777	\$ 6,338	\$ 5,613
Total Risk-Weighted Assets	CCR78	\$ 4,644,506	\$ 4,539,356	\$ 5,100,766	\$ 5,041,063	\$ 4,547,370
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 371,561	\$ 363,147	\$ 408,063	\$ 403,284	\$ 363,789
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	12.81%	13.06%	12.91%	12.83%	13.00%
Total Risk-Based Capital Ratio	CCR820	20.99%	21.21%	21.09%	21.34%	21.46%
Tier 1 Risk-Based Capital Ratio	CCR830	19.84%	20.05%	19.91%	20.17%	20.29%
Tangible Equity Ratio	CCR840	12.81%	13.06%	12.91%	12.83%	13.00%

*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.