

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:59 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		21	21	21	21	21
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,246,577	\$ 1,315,073	\$ 1,235,614	\$ 1,220,796	\$ 1,220,210
Cash and Non-Interest-Earning Deposits	SC110	\$ 104,530	\$ 97,750	\$ 102,149	\$ 115,090	\$ 124,553
Interest-Earning Deposits in FHLBs	SC112	\$ 51,783	\$ 171,466	\$ 85,655	\$ 95,864	\$ 75,567
Other Interest-Earning Deposits	SC118	\$ 9,617	\$ 8,749	\$ 8,414	\$ 11,303	\$ 5,544
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 72,616	\$ 78,080	\$ 88,703	\$ 72,176	\$ 57,397
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 704,984	\$ 674,570	\$ 656,971	\$ 564,976	\$ 613,668
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 173,689	\$ 164,877	\$ 169,248	\$ 240,652	\$ 211,776
State and Municipal Obligations	SC180	\$ 55,920	\$ 41,179	\$ 37,366	\$ 26,398	\$ 24,106
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 875	\$ 1,570	\$ 1,650
Other Investment Securities	SC185	\$ 64,716	\$ 70,229	\$ 77,974	\$ 86,041	\$ 98,265
Accrued Interest Receivable	SC191	\$ 8,722	\$ 8,173	\$ 8,259	\$ 6,726	\$ 7,684
Mortgage-Backed Securities - Gross	SUB0072	\$ 739,695	\$ 755,754	\$ 752,168	\$ 814,815	\$ 910,186
Mortgage-Backed Securities - Total	SC22	\$ 739,695	\$ 755,754	\$ 752,168	\$ 814,815	\$ 910,186
Pass-Through - Total	SUB0073	\$ 718,215	\$ 730,032	\$ 719,887	\$ 774,641	\$ 785,999
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 718,044	\$ 729,858	\$ 719,711	\$ 774,462	\$ 785,763
Other Pass-Through	SC215	\$ 171	\$ 174	\$ 176	\$ 179	\$ 236
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 18,663	\$ 22,978	\$ 29,652	\$ 37,218	\$ 120,742
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,978	\$ 2,229	\$ 10,728	\$ 14,804	\$ 18,590
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 15,113	\$ 19,082	\$ 17,138	\$ 20,323	\$ 82,766
Other	SC222	\$ 1,572	\$ 1,667	\$ 1,786	\$ 2,091	\$ 19,386
Accrued Interest Receivable	SC228	\$ 2,817	\$ 2,744	\$ 2,629	\$ 2,956	\$ 3,445

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,237,386	\$ 4,185,019	\$ 4,075,707	\$ 4,905,768	\$ 4,887,970
Mortgage Loans - Total	SC26	\$ 4,191,115	\$ 4,137,854	\$ 4,028,862	\$ 4,848,332	\$ 4,833,221
Construction Loans - Total	SUB0100	\$ 303,145	\$ 303,850	\$ 255,229	\$ 266,714	\$ 265,977
Residential - Total	SUB0110	\$ 269,502	\$ 258,465	\$ 208,866	\$ 234,959	\$ 239,088
1-4 Dwelling Units	SC230	\$ 207,469	\$ 195,039	\$ 158,584	\$ 181,202	\$ 190,736
Multifamily (5 or more) Dwelling Units	SC235	\$ 62,033	\$ 63,426	\$ 50,282	\$ 53,757	\$ 48,352
Nonresidential Property	SC240	\$ 33,643	\$ 45,385	\$ 46,363	\$ 31,755	\$ 26,889
Permanent Loans - Total	SUB0121	\$ 3,919,633	\$ 3,866,558	\$ 3,806,537	\$ 4,622,689	\$ 4,605,591
Residential - Total	SUB0131	\$ 3,029,839	\$ 3,001,373	\$ 2,928,699	\$ 3,744,213	\$ 3,727,607
1-4 Dwelling Units - Total	SUB0141	\$ 2,418,861	\$ 2,403,347	\$ 2,399,503	\$ 3,181,735	\$ 3,163,852
Revolving Open-End Loans	SC251	\$ 272,786	\$ 267,004	\$ 257,052	\$ 359,001	\$ 346,739
All Other - First Liens	SC254	\$ 2,058,634	\$ 2,049,777	\$ 2,062,842	\$ 2,744,299	\$ 2,738,499
All Other - Junior Liens	SC255	\$ 87,441	\$ 86,566	\$ 79,609	\$ 78,435	\$ 78,614
Multifamily (5 or more) Dwelling Units	SC256	\$ 610,978	\$ 598,026	\$ 529,196	\$ 562,478	\$ 563,755
Nonresidential Property (Except Land)	SC260	\$ 862,038	\$ 839,659	\$ 857,652	\$ 854,798	\$ 856,141
Land	SC265	\$ 27,756	\$ 25,526	\$ 20,186	\$ 23,678	\$ 21,843
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 52,370	\$ 108,642	\$ 396,313	\$ 17,835	\$ 341,511
Accrued Interest Receivable	SC272	\$ 14,163	\$ 14,001	\$ 13,529	\$ 15,803	\$ 15,952
Advances for Taxes and Insurance	SC275	\$ 445	\$ 610	\$ 412	\$ 562	\$ 450
Allowance for Loan and Lease Losses	SC283	\$ 46,271	\$ 47,165	\$ 46,845	\$ 57,436	\$ 54,749
Nonmortgage Loans - Gross	SUB0162	\$ 777,483	\$ 751,435	\$ 714,853	\$ 689,469	\$ 682,274
Nonmortgage Loans - Total	SC31	\$ 766,787	\$ 741,751	\$ 705,743	\$ 681,312	\$ 672,594
Commercial Loans - Total	SC32	\$ 263,358	\$ 269,271	\$ 261,603	\$ 252,374	\$ 266,073
Secured	SC300	\$ 249,446	\$ 254,785	\$ 248,361	\$ 239,333	\$ 240,562
Unsecured	SC303	\$ 13,372	\$ 13,874	\$ 12,582	\$ 12,363	\$ 24,731
Lease Receivables	SC306	\$ 540	\$ 612	\$ 660	\$ 678	\$ 780
Consumer Loans - Total	SC35	\$ 510,245	\$ 478,562	\$ 450,140	\$ 433,480	\$ 412,738
Loans on Deposits	SC310	\$ 10,623	\$ 11,008	\$ 10,632	\$ 10,993	\$ 11,282
Home Improvement Loans (Not secured by real estate)	SC316	\$ 961	\$ 838	\$ 817	\$ 751	\$ 723
Education Loans	SC320	\$ 788	\$ 3	\$ 17	\$ 43	\$ 67
Auto Loans	SC323	\$ 490,574	\$ 460,377	\$ 432,578	\$ 411,821	\$ 389,538
Mobile Home Loans	SC326	\$ 1,697	\$ 1,386	\$ 1,272	\$ 4,471	\$ 4,978
Credit Cards	SC328	\$ 836	\$ 822	\$ 638	\$ 594	\$ 673

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 4,766	\$ 4,128	\$ 4,186	\$ 4,807	\$ 5,477
Accrued Interest Receivable	SC348	\$ 3,880	\$ 3,602	\$ 3,110	\$ 3,615	\$ 3,463
Allowance for Loan and Lease Losses	SC357	\$ 10,696	\$ 9,684	\$ 9,110	\$ 8,157	\$ 9,680
Reposessed Assets - Gross	SUB0201	\$ 1,923	\$ 2,043	\$ 1,743	\$ 3,615	\$ 1,558
Reposessed Assets - Total	SC40	\$ 1,923	\$ 2,043	\$ 1,743	\$ 3,615	\$ 1,558
Real Estate - Total	SUB0210	\$ 1,504	\$ 1,754	\$ 1,400	\$ 3,287	\$ 1,313
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,504	\$ 1,754	\$ 1,400	\$ 0	\$ 0
1-4 Dwelling Units	SC415	\$ 1,504	\$ 1,754	\$ 1,400	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 3,287	\$ 1,282
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 31
Other Repossessed Assets	SC430	\$ 419	\$ 289	\$ 343	\$ 328	\$ 245
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 102	\$ 102	\$ 103	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 59,547	\$ 58,072	\$ 55,668	\$ 70,656	\$ 69,279
Federal Home Loan Bank Stock	SC510	\$ 59,172	\$ 57,697	\$ 55,293	\$ 70,131	\$ 68,754
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 525	\$ 525
Office Premises and Equipment	SC55	\$ 77,205	\$ 77,395	\$ 77,329	\$ 81,170	\$ 79,491
Other Assets - Gross	SUB0262	\$ 120,016	\$ 117,306	\$ 120,105	\$ 166,264	\$ 162,746
Other Assets - Total	SC59	\$ 119,984	\$ 117,268	\$ 120,066	\$ 166,229	\$ 162,713
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 33,530	\$ 33,170	\$ 30,997	\$ 55,694	\$ 54,722
Bank-Owned Life Insurance - Other	SC625	\$ 16,816	\$ 16,666	\$ 16,525	\$ 16,870	\$ 17,008
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 11,108	\$ 11,095	\$ 11,387	\$ 18,150	\$ 18,977
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 11,028	\$ 11,645	\$ 12,263	\$ 17,201	\$ 17,396
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 47,534	\$ 44,730	\$ 48,933	\$ 58,349	\$ 54,643
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	\$ 32	\$ 38	\$ 39	\$ 35	\$ 33
General Valuation Allowances - Total	SUB2092	\$ 56,999	\$ 56,887	\$ 55,994	\$ 65,628	\$ 64,462
Total Assets - Gross	SUB0283	\$ 7,259,934	\$ 7,262,199	\$ 7,033,290	\$ 7,952,553	\$ 8,013,714
Total Assets	SC60	\$ 7,202,935	\$ 7,205,312	\$ 6,977,296	\$ 7,886,925	\$ 7,949,252
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,199,062	\$ 5,265,501	\$ 5,133,929	\$ 5,729,811	\$ 5,759,745
Deposits	SC710	\$ 5,177,670	\$ 5,245,870	\$ 5,111,012	\$ 5,707,589	\$ 5,733,400
Escrows	SC712	\$ 20,922	\$ 18,978	\$ 22,043	\$ 21,449	\$ 25,311
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 470	\$ 653	\$ 874	\$ 773	\$ 1,034
Borrowings - Total	SC72	\$ 975,365	\$ 953,740	\$ 848,974	\$ 1,078,706	\$ 1,106,176
Advances from FHLBank	SC720	\$ 937,357	\$ 921,940	\$ 820,369	\$ 1,053,029	\$ 1,077,836
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 30,757	\$ 30,962	\$ 28,605	\$ 25,677	\$ 28,194
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	\$ 7,251	\$ 838	\$ 0	\$ 0	\$ 146
Other Liabilities - Total	SC75	\$ 43,448	\$ 52,576	\$ 76,750	\$ 42,538	\$ 46,883
Accrued Interest Payable - Deposits	SC763	\$ 451	\$ 301	\$ 515	\$ 386	\$ 419
Accrued Interest Payable - Other	SC766	\$ 2,810	\$ 3,399	\$ 2,742	\$ 3,078	\$ 2,955
Accrued Taxes	SC776	\$ 1,950	\$ 2,955	\$ 3,438	\$ 3,688	\$ 3,483
Accounts Payable	SC780	\$ 8,031	\$ 6,603	\$ 6,768	\$ 7,376	\$ 10,335
Deferred Income Taxes	SC790	\$ 2,918	\$ 2,358	\$ 2,420	\$ 2,436	\$ 2,039
Other Liabilities and Deferred Income	SC796	\$ 27,288	\$ 36,960	\$ 60,867	\$ 25,574	\$ 27,652
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	\$ 6,217,875	\$ 6,271,817	\$ 6,059,653	\$ 6,851,055	\$ 6,912,804

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 985,057	\$ 933,499	\$ 917,644	\$ 1,035,868	\$ 1,036,450
Stock - Total	SUB0311	\$ 356,862	\$ 319,435	\$ 319,437	\$ 371,461	\$ 368,603
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	\$ 944	\$ 945	\$ 945
Common Stock - Paid in Excess of Par	SC830	\$ 355,918	\$ 318,491	\$ 318,493	\$ 370,516	\$ 367,658
Accumulated Other Comprehensive Income - Total	SC86	\$- 6,988	\$- 2,054	\$- 7,034	\$- 423	\$- 47
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 6,216	\$- 1,332	\$- 6,249	\$ 87	\$ 384
Gains (Losses) on Cash Flow Hedges	SC865	\$- 317	\$- 267	\$- 442	\$- 167	\$- 88
Other	SC870	\$- 455	\$- 455	\$- 343	\$- 343	\$- 343
Retained Earnings	SC880	\$ 642,286	\$ 616,985	\$ 606,257	\$ 658,678	\$ 679,939
Other Components of Equity Capital	SC891	\$- 7,103	\$- 867	\$- 1,016	\$ 6,152	\$- 12,045
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,202,932	\$ 7,205,316	\$ 6,977,297	\$ 7,886,923	\$ 7,949,254

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	8	\$ 2,114
4	Net deferred tax assets	16	\$ 25,154
6	Prepaid deposit insurance premiums	2	\$ 261
7	Prepaid expenses	16	\$ 3,815
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 23
14	Other noninterest-bearing short-term accounts recv	4	\$ 2,018
22	Unapplied loan disbursements	1	\$ 215
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 196
99	Other	10	\$ 3,750

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 798
10	Amounts due brokers for unsettled transactions	1	\$ 500
11	The liability recorded for post-retirement benefit	11	\$ 13,368
14	Unapplied loan payments received	2	\$ 66
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 4,297
99	Other	19	\$ 6,035

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 89,620	\$ 86,015	\$ 82,644	\$ 93,168	\$ 91,612
Deposits and Investment Securities	SO115	\$ 10,323	\$ 9,241	\$ 8,431	\$ 8,444	\$ 8,828
Mortgage-Backed Securities	SO125	\$ 7,174	\$ 7,202	\$ 6,937	\$ 7,766	\$ 8,020
Mortgage Loans	SO141	\$ 61,791	\$ 60,179	\$ 58,563	\$ 68,544	\$ 65,811
Nonmortgage Loans - Total	SUB0950	\$ 10,332	\$ 9,393	\$ 8,713	\$ 8,414	\$ 8,953
Commercial Loans and Leases	SO160	\$ 4,688	\$ 4,302	\$ 4,055	\$ 3,771	\$ 4,581
Consumer Loans and Leases	SO171	\$ 5,644	\$ 5,091	\$ 4,658	\$ 4,643	\$ 4,372
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 616	\$ 596	\$ 537	\$ 636	\$ 483
Federal Home Loan Bank Stock	SO181	\$ 614	\$ 594	\$ 535	\$ 632	\$ 479
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 4	\$ 4
Interest Expense - Total	SO21	\$ 35,229	\$ 31,829	\$ 28,462	\$ 33,437	\$ 32,821
Deposits	SO215	\$ 25,765	\$ 23,268	\$ 20,919	\$ 23,323	\$ 23,045
Escrows	SO225	\$ 2	\$ 8	\$ 3	\$ 3	\$ 11
Advances from FHLBank	SO230	\$ 9,220	\$ 8,370	\$ 7,441	\$ 10,021	\$ 9,696
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	\$ 242	\$ 183	\$ 99	\$ 90	\$ 69
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 55,007	\$ 54,782	\$ 54,719	\$ 60,367	\$ 59,274
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 473	\$ 3,126	\$ 1,134	\$ 2,786	\$ 1,548
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 54,534	\$ 51,656	\$ 53,585	\$ 57,581	\$ 57,726
Noninterest Income - Total	SO42	\$ 11,600	\$ 10,843	\$ 10,756	\$ 12,961	\$ 14,360
Mortgage Loan Serving Fees	SO410	\$ 607	\$ 212	\$ 515	\$ 690	\$ 307
Other Fees and Charges	SO420	\$ 8,328	\$ 8,338	\$ 7,799	\$ 8,125	\$ 8,703
Net Income (Loss) from Other - Total	SUB0451	\$ 1,277	\$ 1,657	\$ 1,417	\$ 1,763	\$ 4,154
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,259	\$ 1,566	\$ 1,421	\$ 1,700	\$ 3,749
Operations & Sale of Repossessed Assets	SO461	\$ 6	\$ 27	\$ - 8	\$ - 422	\$ 395
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 1	\$ 36	\$ 0	\$ 0	\$ 7
Sale of Securities Held-to-Maturity	SO467	\$ 13	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 4	\$ 2	\$ 1

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 28	\$ 0	\$ 483	\$ 2
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,388	\$ 636	\$ 1,025	\$ 2,383	\$ 1,196
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	\$ 43,810	\$ 44,245	\$ 43,549	\$ 52,534	\$ 49,753
All Personnel Compensation and Expense	SO510	\$ 25,813	\$ 25,434	\$ 25,236	\$ 32,440	\$ 29,481
Legal Expense	SO520	\$ 277	\$ 179	\$ 228	\$ 202	\$ 313
Office Occupancy and Equipment Expense	SO530	\$ 8,590	\$ 8,752	\$ 8,872	\$ 9,446	\$ 9,059
Marketing and Other Professional Services	SO540	\$ 2,526	\$ 2,697	\$ 2,453	\$ 2,786	\$ 2,101
Loan Servicing Fees	SO550	\$ 24	\$ 16	\$ 23	\$ 0	\$ 31
Goodwill and Other Intangibles Expense	SO560	\$ 633	\$ 645	\$ 635	\$ 354	\$ 331
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2	\$ 4	\$ 0	\$ 365	\$ 0
Other Noninterest Expense	SO580	\$ 5,945	\$ 6,518	\$ 6,102	\$ 6,941	\$ 8,437
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	\$ 22,324	\$ 18,254	\$ 20,792	\$ 18,008	\$ 22,333
Income Taxes - Total	SO71	\$ 8,185	\$ 6,889	\$ 7,771	\$ 7,140	\$ 8,278
Federal	SO710	\$ 6,683	\$ 5,558	\$ 6,249	\$ 5,380	\$ 6,606
State, Local & Other	SO720	\$ 1,502	\$ 1,331	\$ 1,522	\$ 1,760	\$ 1,672
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 14,139	\$ 11,365	\$ 13,021	\$ 10,868	\$ 14,055
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 14,139	\$ 11,365	\$ 13,021	\$ 10,868	\$ 14,055

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	6	\$ 57
7	Net income(loss) from leased property	3	\$ 56
15	Income from corporate-owned life insurance	9	\$ 482
19	Realized/unrealized gains on derivatives	1	\$ 285
99	Other	17	\$ 561

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 13
2	OTS assessments	7	\$ 101
6	Supervisory examination fees	2	\$ 66
7	Office supplies, printing, and postage	19	\$ 1,053
8	Telephone, including data lines	7	\$ 209
9	Loan origination expense	2	\$ 183
10	ATM expense	3	\$ 52
16	Web site expenses	2	\$ 89
17	Charitable contributions	3	\$ 195
99	Other	13	\$ 818

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 258,279	\$ 168,659	\$ 82,644	\$ 346,377	\$ 253,209
YTD - Deposits and Investment Securities	Y_SO115	\$ 27,995	\$ 17,672	\$ 8,431	\$ 33,324	\$ 24,880
YTD - Mortgage-Backed Securities	Y_SO125	\$ 21,313	\$ 14,139	\$ 6,937	\$ 27,223	\$ 19,457
YTD - Mortgage Loans	Y_SO141	\$ 180,533	\$ 118,742	\$ 58,563	\$ 257,801	\$ 189,257
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,045	\$ 8,357	\$ 4,055	\$ 12,035	\$ 8,264
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 15,393	\$ 9,749	\$ 4,658	\$ 15,994	\$ 11,351
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,749	\$ 1,133	\$ 537	\$ 1,847	\$ 1,211
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,743	\$ 1,129	\$ 535	\$ 1,832	\$ 1,200
YTD - Other	Y_SO185	\$ 6	\$ 4	\$ 2	\$ 15	\$ 11
YTD - Interest Expense - Total	Y_SO21	\$ 95,520	\$ 60,291	\$ 28,462	\$ 124,870	\$ 91,433
YTD - Deposits	Y_SO215	\$ 69,952	\$ 44,187	\$ 20,919	\$ 87,492	\$ 64,169
YTD - Escrows	Y_SO225	\$ 13	\$ 11	\$ 3	\$ 42	\$ 39
YTD - Advances from FHLBank	Y_SO230	\$ 25,031	\$ 15,811	\$ 7,441	\$ 37,144	\$ 27,123
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	\$ 524	\$ 282	\$ 99	\$ 192	\$ 102
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	\$ 164,508	\$ 109,501	\$ 54,719	\$ 223,354	\$ 162,987
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,733	\$ 4,260	\$ 1,134	\$ 6,970	\$ 4,184
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 159,775	\$ 105,241	\$ 53,585	\$ 216,384	\$ 158,803
YTD - Noninterest Income - Total	Y_SO42	\$ 33,199	\$ 21,599	\$ 10,756	\$ 53,556	\$ 40,595
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,334	\$ 727	\$ 515	\$ 2,022	\$ 1,332
YTD - Other Fees and Charges	Y_SO420	\$ 24,465	\$ 16,137	\$ 7,799	\$ 32,679	\$ 24,554
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,351	\$ 3,074	\$ 1,417	\$ 12,731	\$ 10,968
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,246	\$ 2,987	\$ 1,421	\$ 12,130	\$ 10,430
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 25	\$ 19	\$ - 8	\$ 18	\$ 440
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 35	\$ 36	\$ 0	\$ 63	\$ 63
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 13	\$ 0	\$ 0	\$ 2	\$ 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 4	\$ 4	\$ 4	\$ 33	\$ 31

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 28	\$ 28	\$ 0	\$ 485	\$ 2
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,049	\$ 1,661	\$ 1,025	\$ 6,124	\$ 3,741
YTD - Noninterest Expense - Total	Y_SO51	\$ 131,604	\$ 87,794	\$ 43,549	\$ 192,502	\$ 139,968
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 76,483	\$ 50,670	\$ 25,236	\$ 115,802	\$ 83,362
YTD - Legal Expense	Y_SO520	\$ 684	\$ 407	\$ 228	\$ 1,241	\$ 1,039
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 26,214	\$ 17,624	\$ 8,872	\$ 35,562	\$ 26,116
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,676	\$ 5,150	\$ 2,453	\$ 10,863	\$ 8,077
YTD - Loan Servicing Fees	Y_SO550	\$ 63	\$ 39	\$ 23	\$ 87	\$ 87
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,913	\$ 1,280	\$ 635	\$ 1,344	\$ 990
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 6	\$ 4	\$ 0	\$ 373	\$ 8
YTD - Other Noninterest Expense	Y_SO580	\$ 18,565	\$ 12,620	\$ 6,102	\$ 27,230	\$ 20,289
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 61,370	\$ 39,046	\$ 20,792	\$ 77,438	\$ 59,430
YTD - Income Taxes - Total	Y_SO71	\$ 22,845	\$ 14,660	\$ 7,771	\$ 30,024	\$ 22,884
YTD - Federal	Y_SO710	\$ 18,490	\$ 11,807	\$ 6,249	\$ 23,571	\$ 18,191
YTD - State, Local, and Other	Y_SO720	\$ 4,355	\$ 2,853	\$ 1,522	\$ 6,453	\$ 4,693
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 38,525	\$ 24,386	\$ 13,021	\$ 47,414	\$ 36,546
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 38,525	\$ 24,386	\$ 13,021	\$ 47,414	\$ 36,546

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 56,891	\$ 55,993	\$ 51,727	\$ 64,462	\$ 63,081
Net Provision for Loss	VA115	\$ 473	\$ 1,433	\$ 1,134	\$ 2,772	\$ 1,537
Transfers	VA125	\$- 1	\$- 127	\$ 0	\$- 666	\$- 273
Recoveries	VA135	\$ 243	\$ 590	\$ 353	\$ 335	\$ 777
Adjustments	VA145	\$ 0	\$ 0	\$ 3,513	\$ 0	\$ 0
Charge-offs	VA155	\$ 603	\$ 998	\$ 735	\$ 1,281	\$ 660
General Valuation Allowances - Ending Balance	VA165	\$ 57,003	\$ 56,891	\$ 55,992	\$ 65,622	\$ 64,462
Specific Valuation Allowances - Beginning Balance	VA108	\$ 161	\$ 34	\$ 34	\$ 2,384	\$ 2,717
Net Provision for Loss	VA118	\$ 2	\$ 1,697	\$ 0	\$ 379	\$ 11

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1	\$ 127	\$ 0	\$ 666	\$ 273
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1	\$ 1,697	\$ 0	\$ 71	\$ 617
Specific Valuation Allowances - Ending Balance	VA168	\$ 163	\$ 161	\$ 34	\$ 3,358	\$ 2,384
Total Valuation Allowances - Beginning Balance	VA110	\$ 57,052	\$ 56,027	\$ 51,761	\$ 66,846	\$ 65,798
Net Provision for Loss	VA120	\$ 475	\$ 3,130	\$ 1,134	\$ 3,151	\$ 1,548
Recoveries	VA140	\$ 243	\$ 590	\$ 353	\$ 335	\$ 777
Adjustments	VA150	\$ 0	\$ 0	\$ 3,513	\$ 0	\$ 0
Charge-offs	VA160	\$ 604	\$ 2,695	\$ 735	\$ 1,352	\$ 1,277
Total Valuation Allowances - Ending Balance	VA170	\$ 57,166	\$ 57,052	\$ 56,026	\$ 68,980	\$ 66,846
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 603	\$ 998	\$ 735	\$ 1,281	\$ 660
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 2	\$ 135	\$ 12	\$ 8	\$ 5
Construction - Total	SUB2030	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2	\$ 118	\$ 12	\$ 8	\$ 5
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 118	\$ 12	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1	\$ 0	\$ 0	\$ 8	\$ 5
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1	\$ 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	\$ 468	\$ 843	\$ 722	\$ 1,235	\$ 594
Commercial Loans	VA520	\$ 18	\$ 354	\$ 164	\$ 502	\$ 0
Consumer Loans - Total	SUB2061	\$ 450	\$ 489	\$ 558	\$ 733	\$ 594
Loans on Deposits	VA510	\$ 14	\$ 16	\$ 10	\$ 19	\$ 14
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Auto Loans	VA540	\$ 400	\$ 437	\$ 500	\$ 640	\$ 533
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 4	\$ 4	\$ 8	\$ 12	\$ 6
Other	VA560	\$ 32	\$ 32	\$ 40	\$ 59	\$ 41
Repossessed Assets - Total	VA60	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 133	\$ 0	\$ 1	\$ 38	\$ 61
GVA Recoveries - Assets - Total	SUB2126	\$ 243	\$ 590	\$ 353	\$ 335	\$ 777
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 111	\$ 84	\$ 3	\$ 168	\$ 525
Construction - Total	SUB2130	\$ 8	\$ 75	\$ 2	\$ 0	\$ 167
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 167
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 8	\$ 75	\$ 2	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 103	\$ 9	\$ 1	\$ 168	\$ 358
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 308
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 7	\$ 0	\$ 0	\$ 24
Multifamily (5 or more) Dwelling Units	VA471	\$ 100	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2	\$ 1	\$ 0	\$ 167	\$ 25
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 132	\$ 381	\$ 345	\$ 153	\$ 252
Commercial Loans	VA521	\$ 5	\$ 78	\$ 83	\$ 7	\$ 156
Consumer Loans - Total	SUB2161	\$ 127	\$ 303	\$ 262	\$ 146	\$ 96
Loans on Deposits	VA511	\$ 6	\$ 4	\$ 6	\$ 3	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 101	\$ 272	\$ 222	\$ 129	\$ 76

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 3	\$ 1	\$ 13	\$ 4	\$ 1
Other	VA561	\$ 17	\$ 26	\$ 21	\$ 10	\$ 18
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 125	\$ 5	\$ 14	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 1,824	\$ 0	\$ 1,048	\$ 284
Deposits and Investment Securities	VA38	\$ 0	\$ 1,697	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 35	\$ 0	\$ 18	\$ 329
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	\$ 0	\$ 35	\$ 0	\$ 18	\$ 329
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 18	\$ 329
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 35	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 92	\$ 0	\$ 666	\$- 45
Commercial Loans	VA522	\$ 0	\$ 92	\$ 0	\$ 666	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$- 45
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$- 45
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 364	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 364	\$ 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	\$ 360	\$ 2,232	\$ 382	\$ 1,994	\$ 167
Deposits and Investment Securities	VA39	\$ 0	\$ 1,697	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 109	\$ 86	\$ 9	\$- 142	\$- 191
Construction - Total	SUB2330	\$- 8	\$- 58	\$- 2	\$ 0	\$- 167
1-4 Dwelling Units	VA425	\$ 0	\$ 17	\$ 0	\$ 0	\$- 167
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 8	\$- 75	\$- 2	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 101	\$ 144	\$ 11	\$- 142	\$- 24
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 1	\$ 117	\$ 11	\$- 1	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1	\$ 0	\$ 0	\$ 26	\$ 26
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1	\$- 7	\$ 0	\$ 0	\$- 24
Multifamily (5 or more) Dwelling Units	VA475	\$- 100	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 2	\$ 34	\$ 0	\$- 167	\$- 25
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 336	\$ 554	\$ 377	\$ 1,748	\$ 297
Commercial Loans	VA525	\$ 13	\$ 368	\$ 81	\$ 1,161	\$- 156
Consumer Loans - Total	SUB2361	\$ 323	\$ 186	\$ 296	\$ 587	\$ 453
Loans on Deposits	VA515	\$ 8	\$ 12	\$ 4	\$ 16	\$ 14
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Auto Loans	VA545	\$ 299	\$ 165	\$ 278	\$ 511	\$ 457
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$- 45
Credit Cards	VA559	\$ 1	\$ 3	\$- 5	\$ 8	\$ 5
Other	VA565	\$ 15	\$ 6	\$ 19	\$ 49	\$ 23
Reposessed Assets - Total	VA65	\$ 0	\$ 20	\$ 0	\$ 364	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 20	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data			Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 364	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 133	\$- 125	\$- 4	\$ 24	\$ 61	
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940	\$ 0	\$ 478	\$ 275	\$ 2,000	\$ 107	
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,282	\$ 1,288	\$ 933	\$ 4,270	\$ 2,582	
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 354	\$ 1,400	\$ 2,000	\$ 0	
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 354	\$ 1,400	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 2,000	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS							
Quarter End Balance - Special Mention	VA960	\$ 35,393	\$ 29,650	\$ 26,954	\$ 33,090	\$ 38,928	
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 37,861	\$ 45,700	\$ 39,901	\$ 69,643	\$ 66,339	
Substandard	VA965	\$ 33,483	\$ 42,033	\$ 37,267	\$ 68,622	\$ 65,809	
Doubtful	VA970	\$ 4,378	\$ 3,667	\$ 2,634	\$ 1,021	\$ 530	
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3							
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual							
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410	\$ 34,765	\$ 29,783	\$ 31,174	\$ 49,088	\$ 39,256	
Mortgages - Total	SUB2421	\$ 28,101	\$ 23,683	\$ 23,956	\$ 32,921	\$ 31,777	
Construction and Land Loans	SUB2430	\$ 5,151	\$ 3,990	\$ 2,818	\$ 2,132	\$ 3,259	

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 17,806	\$ 14,477	\$ 15,168	\$ 21,290	\$ 18,017
Permanent Loans Secured by All Other Property	SUB2450	\$ 5,798	\$ 5,736	\$ 6,490	\$ 9,499	\$ 10,501
Nonmortgages - Total	SUB2461	\$ 6,664	\$ 6,100	\$ 7,218	\$ 16,167	\$ 7,479
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 24,247	\$ 21,342	\$ 20,106	\$ 31,040	\$ 25,926
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 22,955	\$ 19,234	\$ 17,945	\$ 30,057	\$ 25,228
Mortgage Loans - Total	SUB2481	\$ 17,381	\$ 14,607	\$ 13,862	\$ 18,937	\$ 20,012
Construction	PD115	\$ 2,308	\$ 2,709	\$ 1,712	\$ 1,884	\$ 2,937
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 622	\$ 776	\$ 272	\$ 1,849	\$ 900
Secured by First Liens	PD123	\$ 11,748	\$ 8,963	\$ 8,768	\$ 9,236	\$ 11,663
Secured by Junior Liens	PD124	\$ 297	\$ 256	\$ 500	\$ 453	\$ 330
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 78	\$ 1,695	\$ 73
Nonresidential Property (Except Land)	PD135	\$ 2,272	\$ 1,903	\$ 2,532	\$ 3,820	\$ 4,109
Land	PD138	\$ 134	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 985	\$ 652	\$ 752	\$ 7,496	\$ 1,911
Consumer Loans - Total	SUB2511	\$ 4,589	\$ 3,975	\$ 3,331	\$ 3,624	\$ 3,305
Loans on Deposits	PD161	\$ 44	\$ 126	\$ 187	\$ 261	\$ 55
Home Improvement Loans	PD163	\$ 23	\$ 11	\$ 0	\$ 0	\$ 17
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 4,461	\$ 3,720	\$ 3,122	\$ 3,252	\$ 3,023
Mobile Home Loans	PD169	\$ 12	\$ 57	\$ 0	\$ 51	\$ 165
Credit Cards	PD171	\$ 4	\$ 6	\$ 6	\$ 2	\$ 13
Other	PD180	\$ 45	\$ 55	\$ 16	\$ 58	\$ 32
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 107
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 43	\$ 38	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,292	\$ 2,108	\$ 2,161	\$ 983	\$ 698

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 937	\$ 1,365	\$ 1,454	\$ 957	\$ 671
Construction	PD215	\$ 0	\$ 144	\$ 0	\$ 248	\$ 297
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 816	\$ 804	\$ 414	\$ 609	\$ 374
Secured by Junior Liens	PD224	\$ 0	\$ 100	\$ 477	\$ 100	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 200	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 121	\$ 317	\$ 363	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 200	\$ 735	\$ 701	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 155	\$ 8	\$ 6	\$ 26	\$ 27
Loans on Deposits	PD261	\$ 0	\$ 6	\$ 5	\$ 17	\$ 19
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 4	\$ 2	\$ 0	\$ 8	\$ 8
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 151	\$ 0	\$ 1	\$ 1	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 10,518	\$ 8,441	\$ 11,068	\$ 18,048	\$ 13,330
Mortgage Loans - Total	SUB2501	\$ 9,783	\$ 7,711	\$ 8,640	\$ 13,027	\$ 11,094
Construction	PD315	\$ 2,189	\$ 617	\$ 586	\$ 0	\$ 25
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 378	\$ 339	\$ 461	\$ 276	\$ 250
Secured by First Liens	PD323	\$ 3,854	\$ 3,151	\$ 4,171	\$ 8,711	\$ 4,384
Secured by Junior Liens	PD324	\$ 91	\$ 88	\$ 105	\$ 56	\$ 116
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 264	\$ 264	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 2,751	\$ 2,732	\$ 2,533	\$ 3,984	\$ 6,319
Land	PD338	\$ 520	\$ 520	\$ 520	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 552	\$ 601	\$ 2,263	\$ 4,770	\$ 1,969
Consumer Loans - Total	SUB2531	\$ 183	\$ 129	\$ 165	\$ 251	\$ 267
Loans on Deposits	PD361	\$ 22	\$ 47	\$ 30	\$ 40	\$ 99
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 1	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	PD367	\$ 140	\$ 76	\$ 133	\$ 130	\$ 104
Mobile Home Loans	PD369	\$ 4	\$ 2	\$ 2	\$ 70	\$ 49
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 16	\$ 4	\$ 0	\$ 10	\$ 15
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 2,575	\$ 2,871
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 75	\$ 69	\$ 412	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 4,407	\$ 4,013	\$ 6,303	\$ 22,013	\$ 22,549
90% up to 100% LTV	LD110	\$ 4,407	\$ 3,788	\$ 6,032	\$ 21,631	\$ 22,278
100% and greater LTV	LD120	\$ 0	\$ 225	\$ 271	\$ 382	\$ 271
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 215
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 87
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 87
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 87
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

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 128
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 128
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	\$ 931	\$ 334	\$ 927	\$ 1,157	\$ 4,240
90% up to 100% LTV	LD430	\$ 931	\$ 334	\$ 927	\$ 1,046	\$ 4,240
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 111	\$ 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		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 214,720	\$ 202,347	\$ 225,100	\$ 198,736	\$ 169,542
Mortgage Construction Loans	CC105	\$ 147,965	\$ 138,192	\$ 179,123	\$ 137,530	\$ 121,748
Other Mortgage Loans	CC115	\$ 66,755	\$ 64,155	\$ 45,977	\$ 61,206	\$ 47,794
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 34,957	\$ 29,494	\$ 27,420	\$ 30,323	\$ 30,103
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 152,194	\$ 161,098	\$ 163,140	\$ 177,774	\$ 219,000
1-4 Dwelling Units	CC280	\$ 90,346	\$ 111,538	\$ 101,500	\$ 102,495	\$ 170,207
Multifamily (5 or more) Dwelling Units	CC290	\$ 27,974	\$ 13,498	\$ 21,485	\$ 35,442	\$ 6,873
All Other Real Estate	CC300	\$ 33,874	\$ 36,062	\$ 40,155	\$ 39,837	\$ 41,920
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 10,408	\$ 10,987	\$ 11,315	\$ 12,579	\$ 16,351
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 625	\$ 11,508
Commitments Outstanding to Sell Loans	CC330	\$ 31,529	\$ 38,686	\$ 34,250	\$ 30,310	\$ 66,504
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 1,000	\$ 401	\$ 7,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4,968

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 500	\$ 509	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,100
Unused Lines of Credit - Total	SUB3361	\$ 420,208	\$ 401,888	\$ 423,008	\$ 523,427	\$ 512,628
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 298,967	\$ 297,903	\$ 302,126	\$ 407,089	\$ 399,144
Commercial Lines	CC420	\$ 105,408	\$ 89,117	\$ 105,691	\$ 101,465	\$ 97,329
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 15,833	\$ 14,868	\$ 15,191	\$ 14,873	\$ 16,155
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 16,240	\$ 14,611	\$ 12,883	\$ 14,939	\$ 16,976
Commercial	CC430	\$ 8,499	\$ 7,239	\$ 5,507	\$ 4,584	\$ 4,596
Standby, Not Included on CC465 or CC468	CC435	\$ 7,741	\$ 7,372	\$ 7,376	\$ 10,355	\$ 12,380
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,063	\$ 12,186	\$ 11,854	\$ 63,339	\$ 69,851
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 601	\$ 606	\$ 578	\$ 1,117	\$ 1,132
Other Contingent Liabilities	CC480	\$ 25	\$ 25	\$ 25	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 52,048	\$ 70,172	\$ 100,407	\$ 55,649	\$ 34,797
Pass-Through Securities	CF143	\$ 50,645	\$ 70,172	\$ 99,446	\$ 55,649	\$ 33,328
Other Mortgage-Backed Securities	CF153	\$ 1,403	\$ 0	\$ 961	\$ 0	\$ 1,469
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 2,090	\$ 14,153	\$ 2,697	\$ 92,248	\$ 12,367
Pass-Through Securities	CF145	\$ 2,090	\$ 14,153	\$ 1,994	\$ 7,456	\$ 12,367
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 703	\$ 84,792	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 49,958	\$ 56,019	\$ 97,710	\$- 36,599	\$ 22,430
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 59,024	\$- 45,663	\$- 42,797	\$- 58,238	\$- 48,433
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 5,666	\$- 6,697	\$- 5,742	\$ 1,324	\$- 10,166
Mortgage Loans Disbursed - Total	SUB3831	\$ 482,845	\$ 524,094	\$ 368,886	\$ 595,518	\$ 661,154
Construction Loans - Total	SUB3840	\$ 95,535	\$ 111,712	\$ 63,006	\$ 89,149	\$ 84,964
1-4 Dwelling Units	CF190	\$ 67,000	\$ 74,089	\$ 48,886	\$ 71,106	\$ 58,417
Multifamily (5 or more) Dwelling Units	CF200	\$ 17,858	\$ 18,239	\$ 11,772	\$ 13,173	\$ 23,165

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 10,677	\$ 19,384	\$ 2,348	\$ 4,870	\$ 3,382
Permanent Loans - Total	SUB3851	\$ 387,310	\$ 412,382	\$ 305,880	\$ 506,369	\$ 576,190
1-4 Dwelling Units	CF225	\$ 299,024	\$ 311,860	\$ 237,244	\$ 439,720	\$ 523,380
Multifamily (5 or more) Dwelling Units	CF245	\$ 41,976	\$ 53,393	\$ 33,087	\$ 26,944	\$ 26,405
Nonresidential (Except Land)	CF260	\$ 42,759	\$ 38,609	\$ 30,985	\$ 33,498	\$ 23,829
Land	CF270	\$ 3,551	\$ 8,520	\$ 4,564	\$ 6,207	\$ 2,576
Loans and Participations Purchased - Total	SUB3880	\$ 5,924	\$ 3,646	\$ 330,577	\$ 22,383	\$ 42,972
Secured by 1-4 Dwelling Units	CF280	\$ 3,821	\$ 3,145	\$ 220,863	\$ 21,314	\$ 39,271
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 1,436	\$ 501	\$ 18	\$ 1,069	\$ 2,927
Secured by Nonresidential	CF300	\$ 667	\$ 0	\$ 109,696	\$ 0	\$ 774
Loans and Participations Sold - Total	SUB3890	\$ 134,436	\$ 127,830	\$ 145,283	\$ 224,635	\$ 256,096
Secured by 1-4 Dwelling Units	CF310	\$ 132,587	\$ 126,583	\$ 144,963	\$ 222,635	\$ 255,734
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 480	\$ 1,247	\$ 0	\$ 2,000	\$ 313
Secured by Nonresidential	CF330	\$ 1,369	\$ 0	\$ 320	\$ 0	\$ 49
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 128,512	\$- 124,184	\$ 185,294	\$- 202,252	\$- 213,124
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 279,352	\$ 283,406	\$ 263,820	\$ 375,695	\$ 347,046
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 8,001	\$- 7,975	\$- 869	\$ 380	\$- 1,942
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 109,210	\$ 120,666	\$ 117,719	\$ 138,762	\$ 133,607
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 66,980	\$ 108,529	\$ 289,491	\$ 17,951	\$ 99,042
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 166,661	\$ 159,825	\$ 162,578	\$ 164,633	\$ 193,476
Commercial	CF390	\$ 78,218	\$ 78,798	\$ 94,422	\$ 87,398	\$ 111,340
Consumer	CF400	\$ 88,443	\$ 81,027	\$ 68,156	\$ 77,235	\$ 82,136
Nonmortgage Loans - Sales - Total	SUB3915	\$ 218	\$ 0	\$ 0	\$ 11,911	\$ 10,833
Commercial	CF395	\$ 218	\$ 0	\$ 0	\$ 0	\$ 233
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 11,911	\$ 10,600
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 166,443	\$ 159,825	\$ 162,578	\$ 152,722	\$ 182,643
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 69,588	\$ 133,736	\$ 23,586	\$- 25,329	\$- 43,475
New Deposits Received less Deposits Withdrawn	CF420	\$- 95,037	\$ 110,785	\$ 3,178	\$- 48,322	\$- 66,244
Interest Credited to Deposits	CF430	\$ 25,449	\$ 22,951	\$ 20,408	\$ 22,993	\$ 22,769
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 331,217	\$ 0	\$ 0

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

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 35,249	\$ 36,009	\$ 38,659	\$ 122,145	\$ 151,367
Fully Insured	DI100	\$ 29,974	\$ 29,439	\$ 32,742	\$ 116,730	\$ 146,066
Other	DI110	\$ 5,275	\$ 6,570	\$ 5,917	\$ 5,415	\$ 5,301
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,502,616	\$ 3,502,223	\$ 3,509,126	\$ 3,998,355	\$ 4,028,015
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,695,972	\$ 1,762,620	\$ 1,623,929	\$ 1,730,684	\$ 1,730,695
Number of Deposit Accounts - Total	SUB4062	428,149	427,815	431,622	471,721	475,136
Balances of \$100,000 or Less	DI150	419,617	419,421	423,358	462,801	466,235
Balances Greater than \$100,000	DI160	8,532	8,394	8,264	8,920	8,901
IRA/Keogh Accounts	DI200	\$ 397,706	\$ 395,420	\$ 390,305	\$ 407,667	\$ 413,807
Uninsured Deposits	DI210	\$ 803,369	\$ 755,925	\$ 747,898	\$ 823,403	\$ 830,339
Preferred Deposits	DI220	\$ 11,559	\$ 8,188	\$ 9,810	\$ 6,260	\$ 9,643
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 625,891	\$ 912,310	\$ 831,444	\$ 1,039,984	\$ 1,096,128
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 916,672	\$ 920,114	\$ 958,325	\$ 1,030,598	\$ 1,077,152
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,156,874	\$ 1,020,163	\$ 1,006,052	\$ 1,125,145	\$ 1,060,293
Deposits & Escrows - Time Deposits	DI340	\$ 2,499,156	\$ 2,412,257	\$ 2,337,235	\$ 2,533,312	\$ 2,525,137
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 365,889	\$ 479,912	\$ 356,308	\$ 379,096	\$ 426,711
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 641	\$ 1,474	\$ 503	\$ 744	\$ 880
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 24,801	\$ 31,266	\$ 29,030	\$ 126,915	\$ 45,872
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 8,459	\$ 8,207	\$ 7,109	\$ 15,259	\$ 17,762
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 5,411	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,377	1,376	1,362	1,624	1,657
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,135,512	\$ 1,109,836	\$ 1,083,307	\$ 980,067	\$ 1,100,031
Assets Held for Sale	SI387	\$ 14,094	\$ 13,978	\$ 29,413	\$ 26,540	\$ 42,299
Loans Serviced for Others	SI390	\$ 1,516,920	\$ 1,549,386	\$ 1,559,887	\$ 2,402,596	\$ 2,535,567
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 170	\$ 172	\$ 175	\$ 169	\$ 174
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 221	\$ 221
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.40%	89.64%	88.76%	88.15%	88.74%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	89.35%	89.31%	88.99%	88.24%	88.57%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	89.39%	89.22%	89.04%	83.66%	87.77%
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	\$ 84,964	\$ 86,948	\$ 84,515	\$ 82,665	\$ 87,065
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 33,035	\$ 31,640	\$ 30,912	\$ 28,281	\$ 28,834
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	58	58	37	37	48
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 933,499	\$ 917,641	\$ 922,175	\$ 1,036,450	\$ 1,015,463
Net Income (Loss) (SO91)	SI610	\$ 14,139	\$ 11,365	\$ 13,021	\$ 10,868	\$ 14,055
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 248	\$ 135	\$ 17,852	\$ 13,917	\$ 1,734
Stock Issued	SI640	\$ 37,428	\$ 14	\$ 8,165	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Capital Contributions (Where No Stock is Issued)	SI655	\$- 1	\$- 16	\$ 0	\$ 47	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 4,933	\$ 4,981	\$- 6,868	\$- 376	\$ 7,460

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$ 10	\$ 0	\$ 0	\$ 0	\$- 10
Other Adjustments	SI671	\$ 5,164	\$- 351	\$- 1,000	\$ 2,793	\$ 1,226
Ending Equity Capital (SC80)	SI680	\$ 985,058	\$ 933,499	\$ 917,641	\$ 1,035,865	\$ 1,036,450
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 36,589	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 353	\$ 81	\$ 132	\$ 581	\$ 3
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	4 [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	\$ 92	\$ 81	\$ 82	\$ 114	\$ 84
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 7,162,093	\$ 7,043,666	\$ 6,953,421	\$ 7,927,360	\$ 7,889,093
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,249,120	\$ 1,219,670	\$ 1,211,695	\$ 1,113,762	\$ 1,123,768
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,907,401	\$ 4,838,592	\$ 4,787,909	\$ 5,758,069	\$ 5,640,106
Nonmortgage Loans	SI885	\$ 765,525	\$ 726,883	\$ 707,519	\$ 671,889	\$ 720,746
Deposits and Excrows	SI890	\$ 5,084,278	\$ 5,060,343	\$ 5,007,481	\$ 5,586,955	\$ 5,608,361
Total Borrowings	SI895	\$ 949,755	\$ 903,429	\$ 854,594	\$ 1,104,772	\$ 1,040,869
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	8	7	4	5	3
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,043	\$ 765	\$ 882	\$ 580	\$ 180
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.97	5.11	4.21	5.29	4.50
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.31	9.58	5.81	8.46	17.00

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	1	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	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	11	13	11	13	12

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,333,810	\$ 1,313,464	\$ 1,292,365	\$ 1,311,819	\$ 1,209,211
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 895,948	\$ 839,696	\$ 835,731	\$ 857,779	\$ 822,568
Personal Trust and Agency Accounts	FS210	\$ 355,847	\$ 338,318	\$ 343,352	\$ 347,942	\$ 331,875
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	\$ 540,101	\$ 501,378	\$ 492,379	\$ 509,837	\$ 490,693
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	\$ 437,862	\$ 473,768	\$ 456,634	\$ 454,040	\$ 386,643
Personal Trust and Agency Accounts	FS211	\$ 437,862	\$ 473,768	\$ 456,634	\$ 454,040	\$ 386,643
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
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	1,021	977	984	971	1,004
Personal Trust and Agency Accounts	FS212	379	375	369	356	357
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	642	602	615	615	647
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	304	274	256	235	222
Personal Trust and Agency Accounts	FS213	304	274	256	235	222
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	\$ 5,290	\$ 3,441	\$ 1,789	\$ 6,831	\$ 2,327
Personal Trust and Agency Accounts	FS310	\$ 2,149	\$ 1,404	\$ 732	\$ 2,695	\$ 945
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 3,141	\$ 2,037	\$ 1,057	\$ 4,136	\$ 1,382

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 5,519	\$ 3,745	\$ 2,000	\$ 7,526	\$ 5,650
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	\$- 229	\$- 304	\$- 211	\$- 695	\$- 3,323
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 355,846	\$ 338,318	\$ 343,352	\$ 347,942	\$ 331,875
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	\$ 170	\$ 198	\$ 248
State, County and Municipal Obligations	FS425	\$ 2,364	\$ 2,613	\$ 3,203	\$ 3,199	\$ 2,450
Money Market Mutual Funds	FS430	\$ 13,688	\$ 13,895	\$ 15,039	\$ 16,120	\$ 14,518
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 93,494	\$ 91,650	\$ 92,053	\$ 90,396	\$ 87,631
Common and Preferred Stock	FS445	\$ 244,793	\$ 227,986	\$ 232,083	\$ 237,449	\$ 225,573
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,507	\$ 2,174	\$ 804	\$ 580	\$ 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
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr 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/Othr 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	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 985,057	\$ 933,499	\$ 917,644	\$ 1,035,868	\$ 1,036,450
Equity Capital Deductions - Total	SUB1631	\$ 11,552	\$ 12,352	\$ 12,812	\$ 18,414	\$ 18,549
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 10,853	\$ 11,551	\$ 12,155	\$ 17,075	\$ 17,396
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 699	\$ 801	\$ 657	\$ 1,339	\$ 1,153
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 5,085	\$ 512	\$ 5,465	\$ - 1,554	\$ - 865
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 5,085	\$ 512	\$ 5,465	\$ - 1,554	\$ - 865
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	\$ 978,590	\$ 921,659	\$ 910,297	\$ 1,015,900	\$ 1,017,036
Total Assets (SC60)	CCR205	\$ 7,202,935	\$ 7,205,312	\$ 6,977,296	\$ 7,886,925	\$ 7,949,252
Asset Deductions - Total	SUB1651	\$ 11,552	\$ 12,352	\$ 12,812	\$ 18,414	\$ 18,549
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 10,853	\$ 11,551	\$ 12,155	\$ 17,075	\$ 17,396
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 699	\$ 801	\$ 657	\$ 1,339	\$ 1,153
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 6,696	\$ 561	\$ 7,893	\$ - 2,392	\$ - 1,250
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 6,696	\$ 561	\$ 7,893	\$ - 2,392	\$ - 1,250
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,198,079	\$ 7,193,521	\$ 6,972,377	\$ 7,866,119	\$ 7,929,453
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 278,340	\$ 284,199	\$ 269,546	\$ 305,290	\$ 310,286
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 978,590	\$ 921,659	\$ 910,297	\$ 1,015,900	\$ 1,017,036
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,156	\$ 2,400	\$ 1,685	\$ 2,209	\$ 1,679
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	\$ 52,952	\$ 51,977	\$ 51,663	\$ 58,490	\$ 57,668
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 55,108	\$ 54,377	\$ 53,348	\$ 60,699	\$ 59,347
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 55,108	\$ 54,377	\$ 53,348	\$ 60,699	\$ 59,347

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 932	\$ 920	\$ 680	\$ 636	\$ 572
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 269	\$ 275	\$ 254	\$ 224	\$ 229
Total Risk-Based Capital	CCR39	\$ 1,032,497	\$ 974,841	\$ 962,711	\$ 1,075,739	\$ 1,075,582
0% R/W Category - Cash	CCR400	\$ 26,909	\$ 30,846	\$ 29,278	\$ 32,431	\$ 34,462
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 188,846	\$ 190,496	\$ 161,500	\$ 164,169	\$ 177,519
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 5,650	\$ 2,189	\$ 7,816	\$ 4,420	\$ 100
0% R/W Category - Other	CCR415	\$ 73,114	\$ 67,784	\$ 64,433	\$ 66,697	\$ 76,619
0% R/W Category - Assets Total	CCR420	\$ 294,519	\$ 291,315	\$ 263,027	\$ 267,717	\$ 288,700
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	\$ 643,129	\$ 650,844	\$ 658,161	\$ 723,628	\$ 817,324
20% R/W Category - Claims on FHLBs	CCR435	\$ 271,826	\$ 357,495	\$ 262,802	\$ 293,521	\$ 278,488
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 53,199	\$ 38,349	\$ 25,874	\$ 24,362	\$ 22,011
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 98,940	\$ 99,367	\$ 113,688	\$ 115,069	\$ 103,907
20% R/W Category - Other	CCR450	\$ 624,227	\$ 618,789	\$ 636,343	\$ 565,291	\$ 571,519
20% R/W Category - Assets Total	CCR455	\$ 1,691,321	\$ 1,764,844	\$ 1,696,868	\$ 1,721,871	\$ 1,793,249
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 338,266	\$ 352,969	\$ 339,374	\$ 344,375	\$ 358,650
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,241,021	\$ 2,232,363	\$ 2,181,153	\$ 2,895,049	\$ 2,892,498
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 32,235	\$ 30,519	\$ 31,820	\$ 38,959	\$ 72,945
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 160	\$ 180
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,396	\$ 1,396	\$ 1,421	\$ 1,421	\$ 1,471
50% R/W Category - Other	CCR480	\$ 155,948	\$ 151,222	\$ 146,400	\$ 165,450	\$ 163,352
50% R/W Category - Assets Total	CCR485	\$ 2,430,600	\$ 2,415,500	\$ 2,360,794	\$ 3,101,039	\$ 3,130,446
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,215,305	\$ 1,207,758	\$ 1,180,400	\$ 1,550,527	\$ 1,565,227
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 17,847	\$ 40,985	\$ 44,051	\$ 105,368	\$ 108,468
100% R/W Category - All Other Assets	CCR506	\$ 3,161,701	\$ 3,047,009	\$ 2,979,504	\$ 3,100,205	\$ 3,007,834
100% R/W Category - Assets Total	CCR510	\$ 3,179,548	\$ 3,087,994	\$ 3,023,555	\$ 3,205,573	\$ 3,116,302
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,179,548	\$ 3,087,994	\$ 3,023,555	\$ 3,205,573	\$ 3,116,302
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 566	\$ 578

Office of Thrift Supervision
 Financial Reporting System
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TFR Industry Aggregate Report
 93025 - OTS-Regulated: Massachusetts
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 7,075	\$ 7,225
Assets to Risk-Weight	CCR64	\$ 7,595,988	\$ 7,559,653	\$ 7,344,244	\$ 8,296,766	\$ 8,329,275
Subtotal Risk-Weighted Assets	CCR75	\$ 4,733,112	\$ 4,648,713	\$ 4,543,325	\$ 5,107,543	\$ 5,047,401
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,872	\$ 4,207	\$ 3,969	\$ 6,777	\$ 6,338
Total Risk-Weighted Assets	CCR78	\$ 4,729,240	\$ 4,644,506	\$ 4,539,356	\$ 5,100,766	\$ 5,041,063
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 378,340	\$ 371,561	\$ 363,147	\$ 408,063	\$ 403,284
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.60%	12.81%	13.06%	12.91%	12.83%
Total Risk-Based Capital Ratio	CCR820	21.83%	20.99%	21.21%	21.09%	21.34%
Tier 1 Risk-Based Capital Ratio	CCR830	20.69%	19.84%	20.05%	19.91%	20.17%
Tangible Equity Ratio	CCR840	13.60%	12.81%	13.06%	12.91%	12.83%

*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.