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Description	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions	6	6	7	7	7

Schedule NS --- Optional Narrative Statement Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 254,068**	**$ 244,509**	**$ 272,923**	**$ 295,711**	**$ 304,530**
Cash and Non-Interest-Earning Deposits	SC110	$ 27,872	$ 23,672	$ 27,335	$ 27,292	$ 26,267
Interest-Earning Deposits in FHLBs	SC112	$ 27,601	$ 26,901	$ 48,495	$ 51,244	$ 60,961
Other Interest-Earning Deposits	SC118	$ 20,893	$ 17,123	$ 23,153	$ 35,524	$ 38,662
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 8,427	$ 10,110	$ 1,809	$ 1,448	$ 2,364
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 144,615	$ 142,617	$ 148,269	$ 154,708	$ 149,609
Equity Securities Subject to FASB Statement No. 115	SC140	$ 5,508	$ 6,173	$ 5,452	$ 5,300	$ 5,217
State and Municipal Obligations	SC180	$ 4,323	$ 4,588	$ 7,352	$ 7,736	$ 7,486
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 13,406	$ 12,024	$ 9,510	$ 10,885	$ 12,273
Accrued Interest Receivable	SC191	$ 1,423	$ 1,301	$ 1,548	$ 1,574	$ 1,691
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 153,243**	**$ 156,180**	**$ 177,128**	**$ 173,197**	**$ 163,158**
Mortgage-Backed Securities - Total	**SC22**	**$ 153,243**	**$ 156,180**	**$ 177,128**	**$ 173,197**	**$ 163,158**
Pass-Through - Total	SUB0073	$ 152,182	$ 155,064	$ 175,891	$ 171,898	$ 161,808
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 152,182	$ 155,064	$ 175,891	$ 171,898	$ 161,808
Other Pass-Through	SC215	$ 0	$ 0	$ 0	$ 0	$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 451	$ 495	$ 552	$ 602	$ 690
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 149	$ 163	$ 188	$ 208	$ 235
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 302	$ 332	$ 364	$ 394	$ 451
Other	SC222	$ 0	$ 0	$ 0	$ 0	$ 4
Accrued Interest Receivable	SC228	$ 610	$ 621	$ 685	$ 697	$ 660

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 448,107**	**$ 416,542**	**$ 601,301**	**$ 593,112**	**$ 587,046**
Mortgage Loans - Total	**SC26**	**$ 444,921**	**$ 413,487**	**$ 597,417**	**$ 589,251**	**$ 583,321**
Construction Loans - Total	SUB0100	$ 10,951	$ 11,520	$ 21,017	$ 23,225	$ 22,095
Residential - Total	SUB0110	$ 10,761	$ 11,459	$ 16,396	$ 15,342	$ 14,207
1-4 Dwelling Units	SC230	$ 9,155	$ 11,430	$ 14,746	$ 13,872	$ 12,902
Multifamily (5 or more) Dwelling Units	SC235	$ 1,606	$ 29	$ 1,650	$ 1,470	$ 1,305
Nonresidential Property	SC240	$ 190	$ 61	$ 4,621	$ 7,883	$ 7,888
Permanent Loans - Total	SUB0121	$ 435,580	$ 403,531	$ 578,051	$ 567,688	$ 562,683
Residential - Total	SUB0131	$ 390,874	$ 370,744	$ 505,943	$ 496,944	$ 489,528
1-4 Dwelling Units - Total	SUB0141	$ 369,372	$ 353,558	$ 480,770	$ 472,756	$ 465,161
Revolving Open-End Loans	SC251	$ 2,596	$ 2,112	$ 18,761	$ 17,283	$ 15,150
All Other - First Liens	SC254	$ 361,556	$ 346,567	$ 455,976	$ 450,277	$ 447,214
All Other - Junior Liens	SC255	$ 5,220	$ 4,879	$ 6,033	$ 5,196	$ 2,797
Multifamily (5 or more) Dwelling Units	SC256	$ 21,502	$ 17,186	$ 25,173	$ 24,188	$ 24,367
Nonresidential Property (Except Land)	SC260	$ 42,359	$ 29,836	$ 66,445	$ 65,279	$ 67,702
Land	SC265	$ 2,347	$ 2,951	$ 5,663	$ 5,465	$ 5,453
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 31,480	$ 11,304	$ 8,155	$ 6,135	N/A
Accrued Interest Receivable	SC272	$ 1,570	$ 1,484	$ 2,222	$ 2,192	$ 2,260
Advances for Taxes and Insurance	SC275	$ 6	$ 7	$ 11	$ 7	$ 8
Allowance for Loan and Lease Losses	SC283	$ 3,186	$ 3,055	$ 3,884	$ 3,861	$ 3,725
Nonmortgage Loans - Gross	**SUB0162**	**$ 37,885**	**$ 29,225**	**$ 84,549**	**$ 89,010**	**$ 87,375**
Nonmortgage Loans - Total	**SC31**	**$ 36,196**	**$ 28,429**	**$ 82,831**	**$ 87,331**	**$ 85,824**
Commercial Loans - Total	SC32	$ 17,228	$ 8,676	$ 22,497	$ 23,570	$ 23,430
Secured	SC300	$ 13,574	$ 8,420	$ 22,231	$ 23,290	$ 23,141
Unsecured	SC303	$ 233	$ 256	$ 266	$ 280	$ 289
Lease Receivables	SC306	$ 3,421	$ 0	$ 0	$ 0	$ 0
Consumer Loans - Total	SC35	$ 20,437	$ 20,414	$ 61,625	$ 64,971	$ 63,492
Loans on Deposits	SC310	$ 5,224	$ 5,185	$ 7,743	$ 7,918	$ 7,851
Home Improvement Loans (Not secured by real estate)	SC316	$ 243	$ 250	$ 842	$ 975	$ 1,042
Education Loans	SC320	$ 191	$ 214	$ 207	$ 88	$ 153
Auto Loans	SC323	$ 4,602	$ 4,867	$ 42,954	$ 46,288	$ 47,512
Mobile Home Loans	SC326	$ 1,043	$ 1,120	$ 1,265	$ 1,292	$ 1,368
Credit Cards	SC328	$ 0	$ 0	$ 266	$ 270	$ 260

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Other, Including Lease Receivables	SC330	$ 9,134	$ 8,778	$ 8,348	$ 8,140	$ 5,306
Accrued Interest Receivable	SC348	$ 220	$ 135	$ 427	$ 469	$ 453
Allowance for Loan and Lease Losses	SC357	$ 1,689	$ 796	$ 1,718	$ 1,679	$ 1,551
Repossessed Assets - Gross	**SUB0201**	**$ 792**	**$ 884**	**$ 1,769**	**$ 1,574**	**$ 1,300**
Repossessed Assets - Total	**SC40**	**$ 739**	**$ 831**	**$ 1,687**	**$ 1,507**	**$ 1,249**
Real Estate - Total	SUB0210	$ 788	$ 870	$ 1,723	$ 1,560	$ 1,280
Construction	SC405	$ 0	$ 0	$ 0	$ 0	$ 0
Residential - Total	SUB0225	$ 776	$ 866	$ 1,470	$ 1,307	$ 882
1-4 Dwelling Units	SC415	$ 776	$ 866	$ 1,470	$ 1,307	$ 882
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 12	$ 0	$ 251	$ 251	$ 396
Land	SC428	$ 0	$ 4	$ 2	$ 2	$ 2
Other Repossessed Assets	SC430	$ 4	$ 14	$ 46	$ 14	$ 20
General Valuation Allowances	SC441	$ 53	$ 53	$ 82	$ 67	$ 51
Real Estate Held for Investment	**SC45**	**$ 830**	**$ 830**	**$ 830**	**$ 830**	**$ 830**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 3,403**	**$ 3,996**	**$ 6,357**	**$ 6,378**	**$ 6,024**
Federal Home Loan Bank Stock	SC510	$ 3,403	$ 3,996	$ 6,327	$ 6,348	$ 5,994
Other	SC540	$ 0	$ 0	$ 30	$ 30	$ 30
Office Premises and Equipment	**SC55**	**$ 14,833**	**$ 13,132**	**$ 17,822**	**$ 17,971**	**$ 18,222**
Other Assets - Gross	**SUB0262**	**$ 4,473**	**$ 2,897**	**$ 11,197**	**$ 15,989**	**$ 11,626**
Other Assets - Total	**SC59**	**$ 4,473**	**$ 2,897**	**$ 11,197**	**$ 15,989**	**$ 11,626**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 122	$ 122	$ 125	$ 125	$ 125
Bank-Owned Life Insurance - Other	SC625	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 84	$ 7	$ 473	$ 485	$ 453
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 757	$ 0	$ 6,204	$ 6,193	$ 6,218
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 3,510	$ 2,768	$ 4,395	$ 9,186	$ 4,830
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 0	$ 0	$ 0	$ 0	$ 0
General Valuation Allowances - Total	**SUB2092**	**$ 4,928**	**$ 3,904**	**$ 5,684**	**$ 5,607**	**$ 5,327**
Total Assets - Gross	**SUB0283**	**$ 917,634**	**$ 868,195**	**$ 1,173,876**	**$ 1,193,772**	**$ 1,180,111**
Total Assets	**SC60**	**$ 912,706**	**$ 864,291**	**$ 1,168,192**	**$ 1,188,165**	**$ 1,174,784**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 775,301**	**$ 735,919**	**$ 992,589**	**$ 1,004,456**	**$ 1,000,400**
Deposits	SC710	$ 774,208	$ 734,856	$ 991,491	$ 1,002,310	$ 998,697
Escrows	SC712	$ 1,093	$ 1,063	$ 1,098	$ 2,146	$ 1,703
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 0	$ 0	$ 0	$ 0	$ 0
Borrowings - Total	**SC72**	**$ 11,405**	**$ 10,410**	**$ 30,413**	**$ 42,017**	**$ 32,721**
Advances from FHLBank	SC720	$ 11,398	$ 10,400	$ 30,403	$ 42,006	$ 32,709
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 0	$ 0	$ 0	$ 0	$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	$ 0	$ 0	$ 0	$ 0	$ 0
CMOs (Including REMICs)	SC740	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC745	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowings	SC760	$ 7	$ 10	$ 10	$ 11	$ 12
Other Liabilities - Total	**SC75**	**$ 3,986**	**$ 3,211**	**$ 4,191**	**$ 3,274**	**$ 4,479**
Accrued Interest Payable - Deposits	SC763	$ 169	$ 111	$ 175	$ 151	$ 180
Accrued Interest Payable - Other	SC766	$ 59	$ 54	$ 53	$ 55	$ 54
Accrued Taxes	SC776	$ 1,225	$ 377	$ 625	$ 572	$ 1,247
Accounts Payable	SC780	$ 953	$ 717	$ 1,469	$ 1,034	$ 1,000
Deferred Income Taxes	SC790	$ 1,350	$ 1,758	$ 1,515	$ 1,198	$ 1,490
Other Liabilities and Deferred Income	SC796	$ 230	$ 194	$ 354	$ 264	$ 508
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**	**$ 790,692**	**$ 749,540**	**$ 1,027,193**	**$ 1,049,747**	**$ 1,037,600**

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Schedule SC --- Consolidated Statement of Condition Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	**SC800**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 122,014**	**$ 114,751**	**$ 141,000**	**$ 138,417**	**$ 137,185**
Stock - Total	SUB0311	$ 13,672	$ 7,613	$ 20,054	$ 20,054	$ 20,054
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	$ 1,010	$ 1,010	$ 1,020	$ 1,020	$ 1,020
Common Stock - Paid in Excess of Par	SC830	$ 12,662	$ 6,603	$ 19,034	$ 19,034	$ 19,034
Accumulated Other Comprehensive Income - Total	SC86	$ 2,102	$ 2,788	$ 2,533	$ 1,891	$ 2,683
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$ 2,102	$ 2,788	$ 2,533	$ 1,891	$ 2,683
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	SC880	$ 106,240	$ 104,350	$ 118,413	$ 116,472	$ 114,448
Other Components of Equity Capital	SC891	$ 0	$ 0	$ 0	$ 0	$ 0
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 912,706**	**$ 864,291**	**$ 1,168,193**	**$ 1,188,164**	**$ 1,174,785**

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	$ 10
4	Net deferred tax assets	3	$ 493
6	Prepaid deposit insurance premiums	1	$ 64
7	Prepaid expenses	6	$ 1,053
13	Noninterest-bearing accts recv from Hold Co/Affl	2	$ 403
14	Other noninterest-bearing short-term accounts recv	1	$ 22
99	Other	2	$ 1,312

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	$ 17
99	Other	5	$ 213

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 11,406**	**$ 10,404**	**$ 14,507**	**$ 14,303**	**$ 14,349**
Deposits and Investment Securities	SO115	$ 1,846	$ 1,707	$ 1,948	$ 1,960	$ 2,000
Mortgage-Backed Securities	SO125	$ 1,863	$ 1,898	$ 2,008	$ 1,924	$ 1,899
Mortgage Loans	SO141	$ 7,045	$ 6,318	$ 9,093	$ 8,942	$ 8,963
Nonmortgage Loans - Total	SUB0950	$ 652	$ 481	$ 1,458	$ 1,477	$ 1,487
Commercial Loans and Leases	SO160	$ 213	$ 126	$ 460	$ 458	$ 472
Consumer Loans and Leases	SO171	$ 439	$ 355	$ 998	$ 1,019	$ 1,015
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 23**	**$ 25**	**$ 21**	**$ 22**	**$ 21**
Federal Home Loan Bank Stock	SO181	$ 23	$ 25	$ 21	$ 22	$ 21
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 3,731**	**$ 3,555**	**$ 5,245**	**$ 5,296**	**$ 5,432**
Deposits	SO215	$ 3,556	$ 3,389	$ 4,766	$ 4,840	$ 4,966
Escrows	SO225	$ 0	$ 0	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 175	$ 166	$ 479	$ 456	$ 466
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	$ 0	$ 0	$ 0	$ 0	$ 0
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 7,698**	**$ 6,874**	**$ 9,283**	**$ 9,029**	**$ 8,938**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 100**	**$ 120**	**$ 375**	**$ 404**	**$ 258**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 7,598**	**$ 6,754**	**$ 8,908**	**$ 8,625**	**$ 8,680**
Noninterest Income - Total	**SO42**	**$ 642**	**$ 647**	**$ 1,044**	**$ 1,011**	**$ 938**
Mortgage Loan Serving Fees	SO410	$ 19	$ 0	$ 24	$ 57	$ 29
Other Fees and Charges	SO420	$ 578	$ 530	$ 970	$ 901	$ 796
Net Income (Loss) from Other - Total	SUB0451	$- 9	$ 63	$ 9	$ 27	$ 34
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 0	$ 0	$ 17	$ 29	$ 42
Operations & Sale of Repossessed Assets	SO461	$- 11	$ 63	$- 8	$- 3	$- 23
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 1	$ 0	$ 0	$ 1	$ 2

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$ 1	$ 0	$ 0	$ 0	$ 13
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 54	$ 54	$ 41	$ 26	$ 79
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**	**$ 5,241**	**$ 5,111**	**$ 6,790**	**$ 6,489**	**$ 6,265**
All Personnel Compensation and Expense	SO510	$ 2,992	$ 2,927	$ 3,996	$ 3,733	$ 3,496
Legal Expense	SO520	$ 27	$ 25	$ 25	$ 40	$ 43
Office Occupancy and Equipment Expense	SO530	$ 1,176	$ 1,069	$ 1,414	$ 1,415	$ 1,434
Marketing and Other Professional Services	SO540	$ 267	$ 364	$ 419	$ 344	$ 291
Loan Servicing Fees	SO550	$ 8	$ 14	$ 19	$ 14	$ 13
Goodwill and Other Intangibles Expense	SO560	$ 0	$ 0	$- 11	$ 25	$ 32
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Expense	SO580	$ 771	$ 712	$ 928	$ 918	$ 956
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	**SO60**	**$ 2,999**	**$ 2,290**	**$ 3,162**	**$ 3,147**	**$ 3,353**
Income Taxes - Total	**SO71**	**$ 1,111**	**$ 719**	**$ 1,223**	**$ 1,117**	**$ 1,133**
Federal	SO710	$ 958	$ 604	$ 1,084	$ 969	$ 971
State, Local & Other	SO720	$ 153	$ 115	$ 139	$ 148	$ 162
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 1,888**	**$ 1,571**	**$ 1,939**	**$ 2,030**	**$ 2,220**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 1,888**	**$ 1,571**	**$ 1,939**	**$ 2,030**	**$ 2,220**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	$ 2
5	Net income(loss) from real estate held for invest	1	$ 15
99	Other	4	$ 31

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	$ 23
2	OTS assessments	4	$ 37
7	Office supplies, printing, and postage	5	$ 140
8	Telephone, including data lines	2	$ 77
13	Misc taxes other than income & real estate	2	$ 71
99	Other	3	$ 21

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 11,406**	**$ 41,107**	**$ 43,159**	**$ 28,652**	**$ 14,349**
YTD - Deposits and Investment Securities	Y_SO115	$ 1,846	$ 7,319	$ 5,908	$ 3,960	$ 2,000
YTD - Mortgage-Backed Securities	Y_SO125	$ 1,863	$ 7,214	$ 5,831	$ 3,823	$ 1,899
YTD - Mortgage Loans	Y_SO141	$ 7,045	$ 24,924	$ 26,998	$ 17,905	$ 8,963
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 213	$ 438	$ 1,390	$ 930	$ 472
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 439	$ 1,212	$ 3,032	$ 2,034	$ 1,015
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 23**	**$ 66**	**$ 64**	**$ 43**	**$ 21**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 23	$ 66	$ 64	$ 43	$ 21
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 3,731**	**$ 14,381**	**$ 15,973**	**$ 10,728**	**$ 5,432**
YTD - Deposits	Y_SO215	$ 3,556	$ 13,704	$ 14,572	$ 9,806	$ 4,966
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 175	$ 677	$ 1,401	$ 922	$ 466
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	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 7,698**	**$ 26,792**	**$ 27,250**	**$ 17,967**	**$ 8,938**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 100**	**$ 449**	**$ 1,037**	**$ 662**	**$ 258**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 7,598**	**$ 26,343**	**$ 26,213**	**$ 17,305**	**$ 8,680**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 642**	**$ 2,440**	**$ 2,993**	**$ 1,949**	**$ 938**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 19	$ 0	$ 110	$ 86	$ 29
YTD - Other Fees and Charges	Y_SO420	$ 578	$ 2,162	$ 2,667	$ 1,697	$ 796
YTD - Net Income (Loss) from Other - Total	YTD0451	$- 9	$ 84	$ 70	$ 61	$ 34
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 0	$ 0	$ 88	$ 71	$ 42
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 11	$ 68	$- 34	$- 26	$- 23
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 1	$ 3	$ 3	$ 3	$ 2

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 1	$ 13	$ 13	$ 13	$ 13
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 54	$ 194	$ 146	$ 105	$ 79
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 5,241**	**$ 19,552**	**$ 19,544**	**$ 12,754**	**$ 6,265**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 2,992	$ 11,436	$ 11,225	$ 7,229	$ 3,496
YTD - Legal Expense	Y_SO520	$ 27	$ 109	$ 108	$ 83	$ 43
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 1,176	$ 4,238	$ 4,263	$ 2,849	$ 1,434
YTD - Marketing and Other Professional Services	Y_SO540	$ 267	$ 1,171	$ 1,054	$ 635	$ 291
YTD - Loan Servicing Fees	Y_SO550	$ 8	$ 60	$ 46	$ 27	$ 13
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 0	$ 0	$ 46	$ 57	$ 32
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Expense	Y_SO580	$ 771	$ 2,538	$ 2,802	$ 1,874	$ 956
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 2,999**	**$ 9,231**	**$ 9,662**	**$ 6,500**	**$ 3,353**
YTD - Income Taxes - Total	**Y_SO71**	**$ 1,111**	**$ 3,241**	**$ 3,473**	**$ 2,250**	**$ 1,133**
YTD - Federal	Y_SO710	$ 958	$ 2,863	$ 3,024	$ 1,940	$ 971
YTD - State, Local, and Other	Y_SO720	$ 153	$ 378	$ 449	$ 310	$ 162
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 1,888**	**$ 5,990**	**$ 6,189**	**$ 4,250**	**$ 2,220**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 1,888**	**$ 5,990**	**$ 6,189**	**$ 4,250**	**$ 2,220**

Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 3,905**	**$ 3,823**	**$ 5,608**	**$ 5,329**	**$ 5,367**
Net Provision for Loss	VA115	$ 100	$ 120	$ 375	$ 404	$ 258
Transfers	VA125	$- 5	$- 3	$ 27	$- 3	$- 18
Recoveries	VA135	$ 14	$ 4	$ 74	$ 45	$ 36
Adjustments	VA145	$ 1,006	$ 53	$ 0	$ 0	$ 0
Charge-offs	VA155	$ 91	$ 92	$ 400	$ 167	$ 314
General Valuation Allowances - Ending Balance	**VA165**	**$ 4,929**	**$ 3,905**	**$ 5,684**	**$ 5,608**	**$ 5,329**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 53**	**$ 64**	**$ 91**	**$ 100**	**$ 91**
Net Provision for Loss	VA118	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$ 5	$ 3	$- 27	$ 3	$ 18
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 5	$ 14	$ 0	$ 12	$ 9
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 53**	**$ 53**	**$ 64**	**$ 91**	**$ 100**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 3,958**	**$ 3,887**	**$ 5,699**	**$ 5,429**	**$ 5,458**
Net Provision for Loss	VA120	$ 100	$ 120	$ 375	$ 404	$ 258
Recoveries	VA140	$ 14	$ 4	$ 74	$ 45	$ 36
Adjustments	VA150	$ 1,006	$ 53	$ 0	$ 0	$ 0
Charge-offs	VA160	$ 96	$ 106	$ 400	$ 179	$ 323
Total Valuation Allowances - Ending Balance	**VA170**	**$ 4,982**	**$ 3,958**	**$ 5,748**	**$ 5,699**	**$ 5,429**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 91**	**$ 92**	**$ 400**	**$ 167**	**$ 314**
Deposits and Investment Securities	**VA36**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 11**	**$ 14**	**$ 199**	**$ 20**	**$ 59**
Construction - Total	SUB2030	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA420	$ 0	$ 0	$ 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	$ 11	$ 14	$ 199	$ 20	$ 59
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	$ 11	$ 14	$ 199	$ 20	$ 59
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**	**$ 72**	**$ 28**	**$ 182**	**$ 133**	**$ 233**
Commercial Loans	VA520	$ 29	$ 0	$ 0	$ 0	$ 37
Consumer Loans - Total	SUB2061	$ 43	$ 28	$ 182	$ 133	$ 196
Loans on Deposits	VA510	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 17	$ 12	$ 150	$ 104	$ 134
Mobile Home Loans	VA550	$ 23	$ 11	$ 3	$ 17	$ 1

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	$ 0	$ 0	$ 12	$ 1	$ 1
Other	VA560	$ 3	$ 5	$ 17	$ 11	$ 60
Repossessed Assets - Total	**VA60**	**$ 6**	**$ 50**	**$ 19**	**$ 14**	**$ 22**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 6	$ 50	$ 4	$ 14	$ 22
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 15	$ 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**	**$ 2**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 14**	**$ 4**	**$ 74**	**$ 45**	**$ 36**
Deposits and Investment Securities	**VA37**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 0**	**$ 0**	**$ 26**	**$ 0**	**$ 3**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 0	$ 0	$ 26	$ 0	$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 0	$ 0	$ 26	$ 0	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 0	$ 0	$ 0	$ 0	$ 3
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 13**	**$ 4**	**$ 48**	**$ 45**	**$ 33**
Commercial Loans	VA521	$ 1	$ 1	$ 6	$ 2	$ 0
Consumer Loans - Total	SUB2161	$ 12	$ 3	$ 42	$ 43	$ 33
Loans on Deposits	VA511	$ 0	$ 0	$ 1	$ 0	$ 0
Home Improvement Loans	VA517	$ 0	$ 1	$ 0	$ 4	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 2	$ 2	$ 20	$ 29	$ 29

Office of Thrift Supervision	**TFR Industry Aggregate Report**	**Frozen Aggregated Data**
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	$ 0	$ 0	$ 18	$ 0	$ 1
Credit Cards	VA557	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA561	$ 10	$ 0	$ 3	$ 10	$ 3
Equity Investments Not Subject to FASB Statement No. 115	**VA821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA931**	**$ 1**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 5**	**$ 3**	**$- 27**	**$ 4**	**$ 18**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 0**	**$- 1**	**$- 38**	**$- 1**	**$ 0**
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	$- 1	$- 38	$- 1	$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 0	$- 1	$- 38	$- 1	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$ 0	$ 0	$ 0	$ 0
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 5**	**$ 4**	**$ 11**	**$ 5**	**$ 18**
Commercial Loans	VA522	$ 0	$ 0	$ 0	$ 0	$ 0
Consumer Loans - Total	SUB2261	$ 5	$ 4	$ 11	$ 5	$ 18
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	$ 12	$ 0	$ 2
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 5	$ 4	$- 1	$ 5	$ 16
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$ 0	$ 0	$ 0	$ 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**	**$ 82**	**$ 91**	**$ 299**	**$ 126**	**$ 296**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 11**	**$ 13**	**$ 135**	**$ 19**	**$ 56**
Construction - Total	SUB2330	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA425	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 11	$ 13	$ 135	$ 19	$ 56
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	$ 11	$ 13	$ 135	$ 19	$ 59
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$ 0	$ 0	$ 0	$ 0	$- 3
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 64**	**$ 28**	**$ 145**	**$ 93**	**$ 218**
Commercial Loans	VA525	$ 28	$- 1	$- 6	$- 2	$ 37
Consumer Loans - Total	SUB2361	$ 36	$ 29	$ 151	$ 95	$ 181
Loans on Deposits	VA515	$ 0	$ 0	$- 1	$ 0	$ 0
Home Improvement Loans	VA519	$ 0	$- 1	$ 0	$- 4	$ 0
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 15	$ 10	$ 142	$ 75	$ 107
Mobile Home Loans	VA555	$ 23	$ 11	$- 15	$ 17	$ 0
Credit Cards	VA559	$ 0	$ 0	$ 12	$ 1	$ 1
Other	VA565	$- 2	$ 9	$ 13	$ 6	$ 73
Repossessed Assets - Total	**VA65**	**$ 6**	**$ 50**	**$ 19**	**$ 14**	**$ 22**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 6	$ 50	$ 4	$ 14	$ 22

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 15	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA75**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA825**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA935**	**$ 1**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 11**	**$ 78**	**$ 152**	**$ 412**	**$ 96**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 654**	**$ 658**	**$ 920**	**$ 828**	**$ 639**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 46**	**$ 104**	**$ 545**	**$ 705**	**$ 435**
Construction	VA951	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 46	$ 104	$ 545	$ 705	$ 435
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Land	VA955	$ 0	$ 0	$ 0	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 2,721**	**$ 2,689**	**$ 3,127**	**$ 2,851**	**$ 3,670**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 6,563**	**$ 6,377**	**$ 10,464**	**$ 10,925**	**$ 10,529**
Substandard	VA965	$ 6,361	$ 6,291	$ 10,147	$ 10,537	$ 10,296
Doubtful	VA970	$ 202	$ 86	$ 317	$ 388	$ 233
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 10,725**	**$ 12,662**	**$ 23,137**	**$ 24,166**	**$ 24,189**
Mortgages - Total	SUB2421	$ 10,121	$ 12,157	$ 19,346	$ 19,628	$ 20,921
Construction and Land Loans	SUB2430	$ 1	$ 1,055	$ 887	$ 756	$ 967
Permanent Loans Secured by 1-4 Property	SUB2441	$ 8,053	$ 9,816	$ 13,380	$ 14,092	$ 13,465
Permanent Loans Secured by All Other Property	SUB2450	$ 2,068	$ 2,047	$ 5,966	$ 5,536	$ 7,234
Nonmortgages - Total	SUB2461	$ 604	$ 505	$ 3,791	$ 4,538	$ 3,268
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 8,222**	**$ 10,150**	**$ 19,752**	**$ 20,300**	**$ 20,494**

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 6,038**	**$ 7,602**	**$ 15,567**	**$ 16,072**	**$ 16,662**
Mortgage Loans - Total	SUB2481	$ 5,784	$ 7,345	$ 13,079	$ 12,910	$ 14,387
Construction	PD115	$ 0	$ 294	$ 0	$ 0	$ 222
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	$ 0	$ 0	$ 480	$ 393	$ 229
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	$ 4,923	$ 6,820	$ 9,066	$ 9,297	$ 8,502
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	$ 49	$ 57	$ 44	$ 57	$ 36
Permanent - Multifamily (5 or more) Dwelling Units	PD125	$ 0	$ 0	$ 302	$ 147	$ 507
Permanent - Nonresidential Property (Except Land)	PD135	$ 812	$ 155	$ 3,138	$ 2,984	$ 4,859
Permanent - Land	PD138	$ 0	$ 19	$ 49	$ 32	$ 32
Nonmortgage Loans - Commercial Loans	PD140	$ 38	$ 14	$ 432	$ 1,354	$ 686
Nonmortgage Loans - Consumer Loans - Total	SUB2511	$ 216	$ 243	$ 2,056	$ 1,808	$ 1,589
Loans on Deposits	PD161	$ 20	$ 34	$ 387	$ 75	$ 220
Home Improvement Loans	PD163	$ 49	$ 7	$ 65	$ 81	$ 33
Education Loans	PD165	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 88	$ 76	$ 1,447	$ 1,365	$ 1,139
Mobile Home Loans	PD169	$ 32	$ 51	$ 55	$ 72	$ 52
Credit Cards	PD171	$ 0	$ 0	$ 10	$ 10	$ 14
Other	PD180	$ 27	$ 75	$ 92	$ 205	$ 131
Memo - Troubled Debt Restructured Included Above	PD190	$ 0	$ 0	$ 0	$ 0	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	$ 0	$ 2	$ 10	$ 0	$ 14
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 2,184**	**$ 2,548**	**$ 4,185**	**$ 4,228**	**$ 3,832**
Mortgage Loans - Total	SUB2491	$ 2,025	$ 2,309	$ 2,914	$ 2,879	$ 2,910
Construction	PD215	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	$ 0	$ 0	$ 240	$ 207	$ 177
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	$ 1,880	$ 2,141	$ 2,162	$ 2,268	$ 2,412
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	$ 5	$ 21	$ 1	$ 2	$ 9
Permanent - Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 46	$ 0	$ 0
Permanent - Nonresidential Property (Except Land)	PD235	$ 140	$ 147	$ 353	$ 402	$ 312
Permanent - Land	PD238	$ 0	$ 0	$ 112	$ 0	$ 0
Nonmortgage Loans - Commercial Loans	PD240	$ 64	$ 38	$ 226	$ 329	$ 242
Nonmortgage Loans - Consumer Loans - Total	SUB2521	$ 95	$ 201	$ 1,045	$ 1,020	$ 680
Loans on Deposits	PD261	$ 66	$ 120	$ 396	$ 292	$ 225
Home Improvement Loans	PD263	$ 0	$ 0	$ 24	$ 43	$ 30

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 5	$ 41	$ 501	$ 562	$ 328
Mobile Home Loans	PD269	$ 6	$ 20	$ 29	$ 7	$ 14
Credit Cards	PD271	$ 0	$ 0	$ 15	$ 22	$ 12
Other	PD280	$ 18	$ 20	$ 80	$ 94	$ 71
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**	**$ 2,503**	**$ 2,512**	**$ 3,385**	**$ 3,866**	**$ 3,695**
Mortgage Loans - Total	SUB2501	$ 2,312	$ 2,503	$ 3,353	$ 3,839	$ 3,624
Construction	PD315	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	$ 1,196	$ 777	$ 1,367	$ 1,864	$ 2,077
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	$ 0	$ 0	$ 20	$ 4	$ 23
Permanent - Multifamily (5 or more) Dwelling Units	PD325	$ 403	$ 406	$ 407	$ 411	$ 0
Permanent - Nonresidential Property (Except Land)	PD335	$ 712	$ 578	$ 833	$ 836	$ 811
Permanent - Land	PD338	$ 1	$ 742	$ 726	$ 724	$ 713
Nonmortgage Loans - Commercial Loans	PD340	$ 166	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2531	$ 25	$ 9	$ 32	$ 27	$ 71
Loans on Deposits	PD361	$ 1	$ 1	$ 1	$ 1	$ 1
Home Improvement Loans	PD363	$ 2	$ 2	$ 2	$ 3	$ 3
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 0	$ 0	$ 29	$ 7	$ 1
Mobile Home Loans	PD369	$ 22	$ 6	$ 0	$ 12	$ 62
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 0	$ 0	$ 0	$ 4	$ 4
Memo - Troubled Debt Restructured Included Above	PD390	$ 0	$ 0	$ 0	$ 0	$ 0
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 869**	**$ 1,039**	**$ 4,913**	**$ 6,407**	**$ 6,291**

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	$ 717	$ 916	$ 2,748	$ 3,317	$ 3,317
100% and greater LTV	LD120	$ 152	$ 123	$ 2,165	$ 3,090	$ 2,974
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 82**	**$ 92**	**$ 141**	**$ 301**	**$ 444**
Past Due and Still Accruing - Total	**SUB5240**	**$ 82**	**$ 92**	**$ 76**	**$ 111**	**$ 216**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 64	$ 92	$ 76	$ 76	$ 166
90% up to 100% LTV	LD210	$ 64	$ 65	$ 0	$ 0	$ 137
100% and greater LTV	LD220	$ 0	$ 27	$ 76	$ 76	$ 29
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 18	$ 0	$ 0	$ 35	$ 50
90% up to 100% LTV	LD230	$ 0	$ 0	$ 0	$ 9	$ 0
100% and greater LTV	LD240	$ 18	$ 0	$ 0	$ 26	$ 50
Nonaccrual - Total	**SUB5230**	**$ 0**	**$ 0**	**$ 65**	**$ 190**	**$ 228**
90% up to 100% LTV	LD250	$ 0	$ 0	$ 65	$ 65	$ 62
100% and greater LTV	LD260	$ 0	$ 0	$ 0	$ 125	$ 166
Net Charge-offs - Total	**SUB5300**	**$ 0**	**$ 0**	**$ 62**	**$ 0**	**$ 0**
90% up to 100% LTV	LD310	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD320	$ 0	$ 0	$ 62	$ 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**	**$ 0**	**$ 90**	**$ 195**	**$ 964**	**$ 322**
90% up to 100% LTV	LD430	$ 0	$ 45	$ 195	$ 0	$ 203
100% and greater LTV	LD440	$ 0	$ 45	$ 0	$ 964	$ 119
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 9,183**	**$ 10,161**	**$ 16,642**	**$ 14,493**	**$ 12,197**
Mortgage Construction Loans	CC105	$ 6,742	$ 9,232	$ 15,543	$ 13,550	$ 11,047
Other Mortgage Loans	CC115	$ 2,441	$ 929	$ 1,099	$ 943	$ 1,150
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 366	$ 146	$ 218	$ 200	$ 28
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 6,301**	**$ 2,936**	**$ 5,358**	**$ 11,210**	**$ 8,495**
1-4 Dwelling Units	CC280	$ 5,315	$ 2,681	$ 3,722	$ 10,624	$ 7,205

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 402	$ 255	$ 165	$ 100	$ 0
All Other Real Estate	CC300	$ 584	$ 0	$ 1,471	$ 486	$ 1,290
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Loans	CC320	$ 3,290	$ 5,877	$ 5,210	$ 4,016	$ 3,010
Commitments Outstanding to Sell Loans	CC330	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 0	$ 0	$ 3,000	$ 2,500
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 8,507**	**$ 6,801**	**$ 22,636**	**$ 23,349**	**$ 20,706**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 2,979	$ 2,526	$ 13,389	$ 13,666	$ 12,451
Commercial Lines	CC420	$ 3,772	$ 2,594	$ 7,164	$ 7,569	$ 6,141
Open-End Consumer Lines - Credit Cards	CC423	$ 0	$ 0	$ 979	$ 1,004	$ 1,006
Open-End Consumer Lines - Other	CC425	$ 1,756	$ 1,681	$ 1,104	$ 1,110	$ 1,108
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 433**	**$ 420**	**$ 474**	**$ 474**	**$ 766**
Commercial	CC430	$ 0	$ 0	$ 50	$ 50	$ 15
Standby, Not Included on CC465 or CC468	CC435	$ 433	$ 420	$ 424	$ 424	$ 751
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 6	$ 7	$ 7	$ 8	$ 10
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 6	$ 7	$ 7	$ 8	$ 10
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 37	$ 38	$ 40
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 4,982**	**$ 9,731**	**$ 8,421**	**$ 26,639**	**$ 7,283**
Pass-Through Securities	CF143	$ 4,982	$ 9,731	$ 8,421	$ 26,639	$ 7,048
Other Mortgage-Backed Securities	CF153	$ 0	$ 0	$ 0	$ 0	$ 235
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 294**
Pass-Through Securities	CF145	$ 0	$ 0	$ 0	$ 0	$ 294
Other Mortgage-Backed Securities	CF155	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 4,982**	**$ 9,731**	**$ 8,421**	**$ 26,639**	**$ 6,989**

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Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 7,904	$- 3,571	$- 9,483	$- 15,938	$- 9,686
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 34	$- 56	$- 51	$- 88	$- 49
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 24,231**	**$ 25,502**	**$ 41,674**	**$ 46,523**	**$ 27,719**
Construction Loans - Total	SUB3840	$ 5,430	$ 6,413	$ 9,003	$ 7,424	$ 7,719
1-4 Dwelling Units	CF190	$ 5,430	$ 6,188	$ 8,632	$ 6,971	$ 5,299
Multifamily (5 or more) Dwelling Units	CF200	$ 0	$ 225	$ 0	$ 0	$ 0
Nonresidential	CF210	$ 0	$ 0	$ 371	$ 453	$ 2,420
Permanent Loans - Total	SUB3851	$ 18,801	$ 19,089	$ 32,671	$ 39,099	$ 20,000
1-4 Dwelling Units	CF225	$ 17,894	$ 17,106	$ 28,562	$ 33,861	$ 14,388
Multifamily (5 or more) Dwelling Units	CF245	$ 0	$ 696	$ 1,371	$ 128	$ 267
Nonresidential (Except Land)	CF260	$ 774	$ 1,153	$ 2,407	$ 4,698	$ 4,864
Land	CF270	$ 133	$ 134	$ 331	$ 412	$ 481
Loans and Participations Purchased - Total	**SUB3880**	**$ 2,691**	**$ 3,225**	**$ 1,584**	**$ 1,523**	**$ 5,703**
Secured by 1-4 Dwelling Units	CF280	$ 516	$ 1,055	$ 464	$ 788	$ 4,878
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 320	$ 191	$ 308	$ 160	$ 0
Secured by Nonresidential	CF300	$ 1,855	$ 1,979	$ 812	$ 575	$ 825
Loans and Participations Sold - Total	**SUB3890**	**$ 0**	**$ 8**	**$ 2,354**	**$ 6,684**	**$ 2,768**
Secured by 1-4 Dwelling Units	CF310	$ 0	$ 0	$ 2,325	$ 5,641	$ 2,768
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 0	$ 0	$ 0	$ 0
Secured by Nonresidential	CF330	$ 0	$ 8	$ 29	$ 1,043	$ 0
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$ 2,691**	**$ 3,217**	**$- 770**	**$- 5,161**	**$ 2,935**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 23,595**	**$ 21,410**	**$ 32,204**	**$ 37,633**	**$ 28,657**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$ 4,546**	**$ 4,644**	**$- 151**	**$ 2,506**	**$ 4,328**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 4,229**	**$ 6,597**	**$ 13,613**	**$ 16,635**	**$ 8,634**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 7,873**	**$ 11,953**	**$ 8,549**	**$ 6,235**	**$ 6,325**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 3,113**	**$ 8,779**	**$ 5,943**	**$ 14,335**	**$ 12,959**
Commercial	CF390	$ 1,224	$ 4,012	$ 1,974	$ 5,680	$ 4,147
Consumer	CF400	$ 1,889	$ 4,767	$ 3,969	$ 8,655	$ 8,812
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 0**	**$ 200**	**$ 0**	**$ 0**	**$ 0**
Commercial	CF395	$ 0	$ 0	$ 0	$ 0	$ 0
Consumer	CF405	$ 0	$ 200	$ 0	$ 0	$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 3,113**	**$ 8,579**	**$ 5,943**	**$ 14,335**	**$ 12,959**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$- 4,760**	**$ 7,299**	**$- 10,819**	**$ 3,615**	**$ 1,565**
New Deposits Received less Deposits Withdrawn	CF420	$- 8,084	$ 3,960	$- 14,975	$- 940	$- 3,343
Interest Credited to Deposits	CF430	$ 3,324	$ 3,339	$ 4,156	$ 4,555	$ 4,908
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 44,113**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 5,463	$ 0	$ 0	$ 0	$ 0
Fully Insured	DI100	$ 5,463	$ 0	$ 0	$ 0	$ 0
Other	DI110	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits with Balances - $100,000 or Less	DI120	$ 598,346	$ 565,182	$ 785,802	$ 798,239	$ 801,626
Deposits with Balances - Greater than $100,000	DI130	$ 176,953	$ 170,738	$ 206,788	$ 206,218	$ 198,774
Number of Deposit Accounts - Total	SUB4062	68,757	70,760	99,526	100,207	100,906
Balances of $100,000 or Less	DI150	67,714	69,771	98,177	98,862	99,609
Balances Greater than $100,000	DI160	1,043	989	1,349	1,345	1,297
IRA/Keogh Accounts	DI200	$ 67,367	$ 66,148	$ 91,902	$ 90,568	$ 89,576
Uninsured Deposits	DI210	$ 70,506	$ 76,622	$ 86,555	$ 90,101	$ 84,432
Preferred Deposits	DI220	$ 340	$ 0	$ 9	$ 9	$ 9
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 134,660	$ 125,220	$ 143,303	$ 147,818	$ 143,614
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 61,406	$ 54,942	$ 84,373	$ 87,095	$ 87,387
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 268,843	$ 260,539	$ 310,978	$ 317,371	$ 316,058
Deposits & Escrows - Time Deposits	DI340	$ 310,392	$ 295,217	$ 453,935	$ 452,175	$ 453,338
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 39,385	$ 37,607	$ 40,727	$ 41,973	$ 40,765
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 3,328	$ 1,899	$ 1,747	$ 3,324	$ 2,677
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 139	$ 126	$ 106	$ 102	$ 27
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 2	$ 2	$ 2	$ 2	$ 3
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustments to Demand Deposits (including escrows)	DI720	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 0	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	289	271	355	364	362
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 48,354	$ 50,926	$ 59,388	$ 60,281	$ 60,743
Assets Held for Sale	SI387	$ 0	$ 0	$ 0	$ 0	$ 0
Loans Serviced for Others	SI390	$ 2,272	$ 133	$ 56,876	$ 56,141	$ 52,815
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 0	$ 0	$ 0	$ 0	$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	89.43%	94.56%	85.84%	87.87%	88.07%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.86%	94.11%	90.61%	88.73%	87.74%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	88.38%	93.88%	90.83%	89.14%	88.43%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	65.12%	63.09%	76.16%	75.97%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 799**	**$ 799**	**$ 829**	**$ 829**	**$ 831**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 1,722	$ 1,714	$ 3,923	$ 2,942	$ 3,266
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	4	4	6	12	20
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	**SI600**	**$ 114,754**	**$ 112,127**	**$ 138,420**	**$ 137,182**	**$ 134,730**
Net Income (Loss) (SO91)	SI610	$ 1,888	$ 1,571	$ 1,939	$ 2,030	$ 2,220
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 0	$ 0	$ 0	$ 0	$ 0
Stock Issued	SI640	$ 0	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 6,059	$ 800	$ 0	$ 0	$ 0
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 685	$ 256	$ 642	$- 792	$ 163
Prior Period Adjustments	SI668	$ 0	$ 0	$ 0	$ 0	$- 10
Other Adjustments	SI671	$ 0	$ 0	$ 0	$ 0	$ 79
Ending Equity Capital (SC80)	**SI680**	**$ 122,016**	**$ 114,754**	**$ 141,001**	**$ 138,420**	**$ 137,182**
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 0	$ 0	$ 69	$ 60	$ 61
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 0	$ 0	$ 17	$ 8	$ 3
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 0	$ 0	$ 0	$ 0	$ 0
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 912,904	$ 856,978	$ 1,175,244	$ 1,177,018	$ 1,169,739
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 230,011	$ 221,749	$ 253,163	$ 271,019	$ 280,731
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 594,825	$ 562,330	$ 772,068	$ 754,463	$ 734,217
Nonmortgage Loans	SI885	$ 37,462	$ 27,060	$ 86,508	$ 87,630	$ 98,769
Deposits and Excrows	SI890	$ 777,184	$ 730,013	$ 983,240	$ 994,914	$ 985,373
Total Borrowings	SI895	$ 11,408	$ 10,412	$ 35,549	$ 35,770	$ 35,408
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	1	0	1	6	1
Total Dollar Amount of Loans Made During Quarter	SI910	$ 10	$ 0	$ 148	$ 225	$ 98
Interest Charged on Loans Made During Quarter - Minimum	SI920	3.25	0.00	6.25	2.82	5.50
Interest Charged on Loans Made During Quarter - Maximum	SI930	3.25	0.00	6.25	5.50	5.50

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Schedule SQ --- Consolidated Supplemental Questions Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	1	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
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	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	1	0	1	1	1

Schedule FS --- Fiduciary and Related Services Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS210	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS220	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS270	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS211	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS221	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS231	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS241	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 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**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**0**	**0**	**0**	**0**	**0**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS310	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS320	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS330	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS340	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS370	$ 0	$ 0	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 0	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 0	$ 0	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 0	$ 0	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 0	$ 0	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 0	$ 0	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 0	$ 0	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 0	$ 0	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	**SUB6300**	**0**	**0**	**0**	**0**	**0**
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	**FS515**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Funds - Total Collective Investment Funds	**FS60**	**0**	**0**	**0**	**0**	**0**
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	**FS65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Domestic Equity	FS615	$ 0	$ 0	$ 0	$ 0	$ 0
International/Global Equity	FS625	$ 0	$ 0	$ 0	$ 0	$ 0
Stock/Bond Blend	FS635	$ 0	$ 0	$ 0	$ 0	$ 0
Taxable Bond	FS645	$ 0	$ 0	$ 0	$ 0	$ 0
Municipal Bond	FS655	$ 0	$ 0	$ 0	$ 0	$ 0
Short-Term Investments/Money Market	FS665	$ 0	$ 0	$ 0	$ 0	$ 0
Specialty/Other	FS675	$ 0	$ 0	$ 0	$ 0	$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS710	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS720	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS730	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS711	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS721	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS731	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS741	$ 0	$ 0	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS712	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-Related Trust and Agency Accounts	FS722	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS732	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 122,014	$ 114,751	$ 141,000	$ 138,417	$ 137,185
Equity Capital Deductions - Total	SUB1631	$ 2,349	$ 1,152	$ 7,356	$ 7,346	$ 7,444
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 1,133	$ 1,129	$ 1,131	$ 1,132	$ 1,209
Goodwill and Certain Other Intangible Assets	CCR115	$ 757	$ 0	$ 6,204	$ 6,193	$ 6,218
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 459	$ 23	$ 21	$ 21	$ 17
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$- 2,102	$- 2,788	$- 2,532	$- 2,163	$- 2,684
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$- 2,102	$- 2,788	$- 2,532	$- 2,163	$- 2,684
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**	**$ 117,563**	**$ 110,811**	**$ 131,112**	**$ 128,908**	**$ 127,057**
Total Assets (SC60)	**CCR205**	**$ 912,706**	**$ 864,291**	**$ 1,168,192**	**$ 1,188,165**	**$ 1,174,784**
Asset Deductions - Total	SUB1651	$ 2,349	$ 1,152	$ 7,356	$ 7,346	$ 7,444
Assets of "Nonincludable" Subsidiaries	CCR260	$ 1,133	$ 1,129	$ 1,131	$ 1,132	$ 1,209
Goodwill and Certain Other Intangible Assets	CCR265	$ 757	$ 0	$ 6,204	$ 6,193	$ 6,218
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 459	$ 23	$ 21	$ 21	$ 17
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$- 3,621	$- 4,788	$- 4,340	$- 3,690	$- 4,563
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$- 3,621	$- 4,788	$- 4,340	$- 3,690	$- 4,563
Qualifying Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 906,736**	**$ 858,351**	**$ 1,156,496**	**$ 1,177,129**	**$ 1,162,777**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 32,134**	**$ 30,204**	**$ 46,508**	**$ 43,204**	**$ 42,607**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 117,563**	**$ 110,811**	**$ 131,112**	**$ 128,908**	**$ 127,057**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 2,060	$ 2,597	$ 2,305	$ 1,931	$ 2,286
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 4,003	$ 3,547	$ 5,318	$ 5,286	$ 4,555
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 6,063**	**$ 6,144**	**$ 7,623**	**$ 7,217**	**$ 6,841**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 6,063**	**$ 6,144**	**$ 7,623**	**$ 7,217**	**$ 6,841**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 0	$ 0	$ 0	$ 0	$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 0	$ 0	$ 0	$ 0	$ 0
Total Risk-Based Capital	**CCR39**	**$ 123,626**	**$ 116,955**	**$ 138,735**	**$ 136,125**	**$ 133,898**
0% R/W Category - Cash	CCR400	$ 9,279	$ 7,510	$ 10,907	$ 11,675	$ 10,742
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 10,959	$ 11,789	$ 19,362	$ 20,641	$ 22,600
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 4,084	$ 3,880	$ 4,679	$ 5,163	$ 4,443
0% R/W Category - Assets Total	CCR420	$ 24,322	$ 23,179	$ 34,948	$ 37,479	$ 37,785
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	$ 149,706	$ 152,061	$ 166,245	$ 165,879	$ 153,365
20% R/W Category - Claims on FHLBs	CCR435	$ 168,855	$ 164,417	$ 181,680	$ 185,151	$ 204,237
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 3,572	$ 3,562	$ 6,639	$ 7,000	$ 6,767
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 43,801	$ 41,623	$ 39,580	$ 50,002	$ 54,833
20% R/W Category - Other	CCR450	$ 5,996	$ 7,627	$ 21,636	$ 23,228	$ 8,035
20% R/W Category - Assets Total	CCR455	$ 371,930	$ 369,290	$ 415,780	$ 431,260	$ 427,237
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 74,387**	**$ 73,858**	**$ 83,156**	**$ 86,252**	**$ 85,447**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 367,151	$ 353,737	$ 463,431	$ 456,759	$ 450,431
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 16,932	$ 16,644	$ 24,676	$ 23,686	$ 24,230
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 0	$ 315	$ 344	$ 373	$ 427
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 775	$ 1,038	$ 781	$ 778	$ 782
50% R/W Category - Other	CCR480	$ 30	$ 31	$ 31	$ 29	$ 29
50% R/W Category - Assets Total	CCR485	$ 384,888	$ 371,765	$ 489,263	$ 481,625	$ 475,899
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 192,445**	**$ 185,884**	**$ 244,633**	**$ 240,815**	**$ 237,951**

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93054 - OTS-Regulated: West Virginia	($Thousands)
Run Date: May 25, 2005, 10:51 AM	March 2005	

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	**Line Item**	**Value**	**Value**	**Value**	**Value**	**Value**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 66,389	$ 35,801	$ 34,012	$ 29,391	$ 23,077
100% R/W Category - All Other Assets	CCR506	$ 69,400	$ 67,939	$ 194,228	$ 208,091	$ 210,228
100% R/W Category - Assets Total	CCR510	$ 135,789	$ 103,740	$ 228,240	$ 237,482	$ 233,305
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 135,789**	**$ 103,740**	**$ 228,240**	**$ 237,482**	**$ 233,305**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 6	$ 7	$ 7	$ 8	$ 10
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 75**	**$ 88**	**$ 88**	**$ 100**	**$ 125**
Assets to Risk-Weight	**CCR64**	**$ 916,935**	**$ 867,981**	**$ 1,168,238**	**$ 1,187,854**	**$ 1,174,236**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 402,695**	**$ 363,569**	**$ 556,116**	**$ 564,646**	**$ 556,827**
Excess Allowances for Loan and Lease Losses	CCR530	$ 872	$ 304	$ 284	$ 252	$ 721
Total Risk-Weighted Assets	**CCR78**	**$ 401,823**	**$ 363,265**	**$ 555,832**	**$ 564,394**	**$ 556,106**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 32,145**	**$ 29,060**	**$ 44,467**	**$ 45,151**	**$ 44,490**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**12.97%**	**12.91%**	**11.34%**	**10.95%**	**10.93%**
Total Risk-Based Capital Ratio	**CCR820**	**30.77%**	**32.20%**	**24.96%**	**24.12%**	**24.08%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**29.26%**	**30.50%**	**23.59%**	**22.84%**	**22.85%**
Tangible Equity Ratio	**CCR840**	**12.97%**	**12.91%**	**11.34%**	**10.95%**	**10.93%**

*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.