

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:14 AM

TFR Industry Aggregate Report
93041 - OTS-Regulated: Oregon
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		2	2	2	2	2
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	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 111,539	\$ 119,778	\$ 126,232	\$ 133,659	\$ 151,723
Cash and Non-Interest-Earning Deposits	SC110	\$ 11,569	\$ 12,895	\$ 10,196	\$ 8,367	\$ 8,896
Interest-Earning Deposits in FHLBs	SC112	\$ 36,278	\$ 42,859	\$ 48,532	\$ 58,478	\$ 74,522
Other Interest-Earning Deposits	SC118	\$ 10,014	\$ 6,967	\$ 6,818	\$ 8,494	\$ 10,261
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 52,663	\$ 56,148	\$ 59,624	\$ 57,431	\$ 57,019
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State and Municipal Obligations	SC180	\$ 307	\$ 307	\$ 307	\$ 307	\$ 307
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 708	\$ 602	\$ 755	\$ 582	\$ 718
Mortgage-Backed Securities - Gross	SUB0072	\$ 64,095	\$ 69,472	\$ 72,033	\$ 78,104	\$ 75,743
Mortgage-Backed Securities - Total	SC22	\$ 64,095	\$ 69,472	\$ 72,033	\$ 78,104	\$ 75,743
Pass-Through - Total	SUB0073	\$ 50,014	\$ 52,638	\$ 55,900	\$ 57,817	\$ 60,801
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 50,014	\$ 52,638	\$ 55,900	\$ 57,817	\$ 60,801
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 13,826	\$ 16,556	\$ 15,840	\$ 19,977	\$ 14,634
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 13,826	\$ 16,556	\$ 15,840	\$ 19,977	\$ 14,634
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 255	\$ 278	\$ 293	\$ 310	\$ 308

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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	\$ 368,319	\$ 352,344	\$ 346,854	\$ 341,840	\$ 331,012
Mortgage Loans - Total	SC26	\$ 366,619	\$ 350,644	\$ 345,154	\$ 340,140	\$ 329,312
Construction Loans - Total	SUB0100	\$ 23,736	\$ 20,797	\$ 20,943	\$ 18,921	\$ 20,420
Residential - Total	SUB0110	\$ 16,273	\$ 15,919	\$ 16,362	\$ 14,283	\$ 15,684
1-4 Dwelling Units	SC230	\$ 15,794	\$ 15,578	\$ 16,359	\$ 14,283	\$ 15,684
Multifamily (5 or more) Dwelling Units	SC235	\$ 479	\$ 341	\$ 3	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 7,463	\$ 4,878	\$ 4,581	\$ 4,638	\$ 4,736
Permanent Loans - Total	SUB0121	\$ 343,228	\$ 330,280	\$ 324,632	\$ 321,706	\$ 309,304
Residential - Total	SUB0131	\$ 273,100	\$ 263,314	\$ 259,507	\$ 260,177	\$ 251,926
1-4 Dwelling Units - Total	SUB0141	\$ 259,340	\$ 250,722	\$ 246,778	\$ 246,495	\$ 238,470
Revolving Open-End Loans	SC251	\$ 22,721	\$ 21,736	\$ 19,575	\$ 18,954	\$ 18,272
All Other - First Liens	SC254	\$ 228,585	\$ 221,730	\$ 220,473	\$ 220,695	\$ 213,137
All Other - Junior Liens	SC255	\$ 8,034	\$ 7,256	\$ 6,730	\$ 6,846	\$ 7,061
Multifamily (5 or more) Dwelling Units	SC256	\$ 13,760	\$ 12,592	\$ 12,729	\$ 13,682	\$ 13,456
Nonresidential Property (Except Land)	SC260	\$ 54,461	\$ 51,265	\$ 49,913	\$ 47,330	\$ 46,271
Land	SC265	\$ 15,667	\$ 15,701	\$ 15,212	\$ 14,199	\$ 11,107
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 15,887	\$ 5,502	\$ 4,948	\$ 10,903	\$ 11,239
Accrued Interest Receivable	SC272	\$ 1,355	\$ 1,266	\$ 1,276	\$ 1,213	\$ 1,288
Advances for Taxes and Insurance	SC275	\$ 0	\$ 1	\$ 3	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 1,700	\$ 1,700	\$ 1,700	\$ 1,700	\$ 1,700
Nonmortgage Loans - Gross	SUB0162	\$ 31,900	\$ 32,100	\$ 31,972	\$ 31,811	\$ 32,581
Nonmortgage Loans - Total	SC31	\$ 31,708	\$ 31,906	\$ 31,778	\$ 31,617	\$ 32,387
Commercial Loans - Total	SC32	\$ 27,028	\$ 27,503	\$ 27,547	\$ 27,329	\$ 27,893
Secured	SC300	\$ 25,510	\$ 26,072	\$ 26,150	\$ 26,174	\$ 26,788
Unsecured	SC303	\$ 1,518	\$ 1,431	\$ 1,397	\$ 1,155	\$ 1,105
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 4,710	\$ 4,383	\$ 4,213	\$ 4,265	\$ 4,496
Loans on Deposits	SC310	\$ 176	\$ 208	\$ 205	\$ 269	\$ 336
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 3,873	\$ 3,476	\$ 3,358	\$ 3,371	\$ 3,554
Mobile Home Loans	SC326	\$ 291	\$ 311	\$ 302	\$ 257	\$ 246
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 370	\$ 388	\$ 348	\$ 368	\$ 360
Accrued Interest Receivable	SC348	\$ 162	\$ 214	\$ 212	\$ 217	\$ 192
Allowance for Loan and Lease Losses	SC357	\$ 192	\$ 194	\$ 194	\$ 194	\$ 194
Repossessed Assets - Gross	SUB0201	\$ 108	\$ 0	\$ 0	\$ 131	\$ 7
Repossessed Assets - Total	SC40	\$ 108	\$ 0	\$ 0	\$ 131	\$ 7
Real Estate - Total	SUB0210	\$ 108	\$ 0	\$ 0	\$ 131	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 108	\$ 0	\$ 0	\$ 131	\$ 0
1-4 Dwelling Units	SC415	\$ 108	\$ 0	\$ 0	\$ 131	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,425	\$ 3,463	\$ 3,463	\$ 3,460	\$ 3,465
Federal Home Loan Bank Stock	SC510	\$ 3,420	\$ 3,420	\$ 3,420	\$ 3,417	\$ 3,422
Other	SC540	\$ 5	\$ 43	\$ 43	\$ 43	\$ 43
Office Premises and Equipment	SC55	\$ 14,243	\$ 13,926	\$ 13,988	\$ 14,265	\$ 11,772
Other Assets - Gross	SUB0262	\$ 6,687	\$ 5,738	\$ 5,175	\$ 4,490	\$ 4,351
Other Assets - Total	SC59	\$ 6,687	\$ 5,738	\$ 5,175	\$ 4,490	\$ 4,351
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 3,283	\$ 3,254	\$ 3,225	\$ 3,196	\$ 3,168
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 279	\$ 282	\$ 281	\$ 289	\$ 291
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 3,125	\$ 2,202	\$ 1,669	\$ 1,005	\$ 892
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	\$ 1,892	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894
Total Assets - Gross	SUB0283	\$ 600,316	\$ 596,821	\$ 599,717	\$ 607,760	\$ 610,654
Total Assets	SC60	\$ 598,424	\$ 594,927	\$ 597,823	\$ 605,866	\$ 608,760
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 523,201	\$ 521,609	\$ 526,320	\$ 534,990	\$ 540,549
Deposits	SC710	\$ 521,683	\$ 520,538	\$ 525,717	\$ 534,811	\$ 539,002
Escrows	SC712	\$ 1,518	\$ 1,071	\$ 603	\$ 179	\$ 1,547
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SC720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 5,182	\$ 4,349	\$ 4,340	\$ 4,697	\$ 3,106
Accrued Interest Payable - Deposits	SC763	\$ 24	\$ 26	\$ 32	\$ 28	\$ 30
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 271	\$ 258	\$ 255	\$ 1,015	\$ 402
Accounts Payable	SC780	\$ 2,047	\$ 1,242	\$ 1,430	\$ 958	\$ 1,719
Deferred Income Taxes	SC790	\$ 168	\$ 203	\$ 44	\$ 118	\$ 295
Other Liabilities and Deferred Income	SC796	\$ 2,672	\$ 2,620	\$ 2,579	\$ 2,578	\$ 660
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	\$ 528,383	\$ 525,958	\$ 530,660	\$ 539,687	\$ 543,655

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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	\$ 70,041	\$ 68,969	\$ 67,163	\$ 66,179	\$ 65,105
Stock - Total	SUB0311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Paid in Excess of Par	SC830	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accumulated Other Comprehensive Income - Total	SC86	\$- 642	\$- 466	\$- 821	\$- 407	\$- 139
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 642	\$- 466	\$- 821	\$- 407	\$- 139
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 70,683	\$ 69,435	\$ 67,984	\$ 66,586	\$ 65,244
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 598,424	\$ 594,927	\$ 597,823	\$ 605,866	\$ 608,760

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	1	\$ 102
7	Prepaid expenses	2	\$ 760
14	Other noninterest-bearing short-term accounts recv	1	\$ 285
99	Other	2	\$ 1,725

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 69
11	The liability recorded for post-retirement benefit	1	\$ 544
99	Other	4	\$ 2,057

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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	\$ 8,090	\$ 8,061	\$ 7,798	\$ 7,772	\$ 7,629
Deposits and Investment Securities	SO115	\$ 811	\$ 799	\$ 762	\$ 737	\$ 640
Mortgage-Backed Securities	SO125	\$ 755	\$ 836	\$ 871	\$ 905	\$ 886
Mortgage Loans	SO141	\$ 5,847	\$ 5,741	\$ 5,479	\$ 5,462	\$ 5,250
Nonmortgage Loans - Total	SUB0950	\$ 677	\$ 685	\$ 686	\$ 668	\$ 853
Commercial Loans and Leases	SO160	\$ 437	\$ 456	\$ 453	\$ 457	\$ 462
Consumer Loans and Leases	SO171	\$ 240	\$ 229	\$ 233	\$ 211	\$ 391
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 0	\$ 0	\$ 2	\$ 22	\$ 30
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 2	\$ 22	\$ 30
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 1,975	\$ 1,914	\$ 1,844	\$ 1,884	\$ 1,848
Deposits	SO215	\$ 1,975	\$ 1,914	\$ 1,844	\$ 1,884	\$ 1,848
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 6,115	\$ 6,147	\$ 5,956	\$ 5,910	\$ 5,811
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 6,115	\$ 6,147	\$ 5,956	\$ 5,910	\$ 5,811
Noninterest Income - Total	SO42	\$ 355	\$ 386	\$ 518	\$ 395	\$ 411
Mortgage Loan Serving Fees	SO410	\$ - 6	\$ 0	\$ - 5	\$ 0	\$ 0
Other Fees and Charges	SO420	\$ 246	\$ 237	\$ 246	\$ 252	\$ 218
Net Income (Loss) from Other - Total	SUB0451	\$ 70	\$ 102	\$ 53	\$ 75	\$ 145
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 75	\$ 102	\$ 36	\$ 54	\$ 136
Operations & Sale of Repossessed Assets	SO461	\$ - 5	\$ 0	\$ 17	\$ - 6	\$ 9
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 30	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ - 3	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 45	\$ 47	\$ 224	\$ 68	\$ 48
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	\$ 4,438	\$ 4,131	\$ 4,164	\$ 4,084	\$ 4,124
All Personnel Compensation and Expense	SO510	\$ 2,841	\$ 2,629	\$ 2,700	\$ 2,389	\$ 2,568
Legal Expense	SO520	\$ 38	\$ 37	\$ 20	\$ 18	\$ 35
Office Occupancy and Equipment Expense	SO530	\$ 720	\$ 717	\$ 716	\$ 663	\$ 705
Marketing and Other Professional Services	SO540	\$ 341	\$ 231	\$ 219	\$ 407	\$ 279
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 498	\$ 517	\$ 509	\$ 607	\$ 537
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	\$ 2,032	\$ 2,402	\$ 2,310	\$ 2,221	\$ 2,098
Income Taxes - Total	SO71	\$ 784	\$ 951	\$ 912	\$ 879	\$ 767
Federal	SO710	\$ 647	\$ 793	\$ 761	\$ 733	\$ 606
State, Local & Other	SO720	\$ 137	\$ 158	\$ 151	\$ 146	\$ 161
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,248	\$ 1,451	\$ 1,398	\$ 1,342	\$ 1,331
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,248	\$ 1,451	\$ 1,398	\$ 1,342	\$ 1,331

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 4
15	Income from corporate-owned life insurance	1	\$ 35
99	Other	4	\$ 7

Other Noninterest Expense Codes

Code	Description	Count	Amount
7	Office supplies, printing, and postage	2	\$ 96
10	ATM expense	1	\$ 40
17	Charitable contributions	1	\$ 38
99	Other	2	\$ 102

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Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 23,949	\$ 15,859	\$ 7,798	\$ 30,121	\$ 22,349
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,372	\$ 1,561	\$ 762	\$ 2,262	\$ 1,525
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,462	\$ 1,707	\$ 871	\$ 3,720	\$ 2,815
YTD - Mortgage Loans	Y_SO141	\$ 17,067	\$ 11,220	\$ 5,479	\$ 21,354	\$ 15,892
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,346	\$ 909	\$ 453	\$ 1,391	\$ 934
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 702	\$ 462	\$ 233	\$ 1,394	\$ 1,183
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2	\$ 2	\$ 2	\$ 123	\$ 101
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2	\$ 2	\$ 2	\$ 123	\$ 101
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 5,733	\$ 3,758	\$ 1,844	\$ 9,293	\$ 7,409
YTD - Deposits	Y_SO215	\$ 5,733	\$ 3,758	\$ 1,844	\$ 9,293	\$ 7,409
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 18,218	\$ 12,103	\$ 5,956	\$ 20,951	\$ 15,041
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 0	\$ 0	\$ 0	\$- 250	\$- 250
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 18,218	\$ 12,103	\$ 5,956	\$ 21,201	\$ 15,291
YTD - Noninterest Income - Total	Y_SO42	\$ 1,259	\$ 904	\$ 518	\$ 1,507	\$ 1,112
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 11	\$- 5	\$- 5	\$- 5	\$- 5
YTD - Other Fees and Charges	Y_SO420	\$ 729	\$ 483	\$ 246	\$ 957	\$ 705
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 225	\$ 155	\$ 53	\$ 373	\$ 298
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 213	\$ 138	\$ 36	\$ 335	\$ 281
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 12	\$ 17	\$ 17	\$ 3	\$ 9
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	\$ 30	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 5	\$ 8
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 316	\$ 271	\$ 224	\$ 182	\$ 114
YTD - Noninterest Expense - Total	Y_SO51	\$ 12,733	\$ 8,295	\$ 4,164	\$ 16,112	\$ 12,028
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 8,170	\$ 5,329	\$ 2,700	\$ 9,844	\$ 7,455
YTD - Legal Expense	Y_SO520	\$ 95	\$ 57	\$ 20	\$ 97	\$ 79
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,153	\$ 1,433	\$ 716	\$ 2,685	\$ 2,022
YTD - Marketing and Other Professional Services	Y_SO540	\$ 791	\$ 450	\$ 219	\$ 1,223	\$ 816
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 1,524	\$ 1,026	\$ 509	\$ 2,263	\$ 1,656
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 6,744	\$ 4,712	\$ 2,310	\$ 6,596	\$ 4,375
YTD - Income Taxes - Total	Y_SO71	\$ 2,647	\$ 1,863	\$ 912	\$ 2,528	\$ 1,649
YTD - Federal	Y_SO710	\$ 2,201	\$ 1,554	\$ 761	\$ 2,072	\$ 1,339
YTD - State, Local, and Other	Y_SO720	\$ 446	\$ 309	\$ 151	\$ 456	\$ 310
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,097	\$ 2,849	\$ 1,398	\$ 4,068	\$ 2,726
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 4,097	\$ 2,849	\$ 1,398	\$ 4,068	\$ 2,726

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	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899
Net Provision for Loss	VA115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Transfers	VA125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
General Valuation Allowances - Ending Balance	VA165	\$ 1,892	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894
Specific Valuation Allowances - Beginning Balance	VA108	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Provision for Loss	VA118	\$ 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
Transfers	VA128	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899
Net Provision for Loss	VA120	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Total Valuation Allowances - Ending Balance	VA170	\$ 1,892	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Commercial Loans	VA520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
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	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 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	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA521	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 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
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Commercial Loans	VA525	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2361	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 2	\$ 0	\$ 0	\$ 0	\$ 5
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data			Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item		Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940		\$ 108	\$ 0	\$ 0	\$ 131	\$ 7
Amount in Schedule SC Complying with Modified Terms	VA942		\$ 244	\$ 247	\$ 242	\$ 372	\$ 242
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95		\$ 108	\$ 0	\$ 0	\$ 131	\$ 0
Construction	VA951		\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952		\$ 108	\$ 0	\$ 0	\$ 131	\$ 0
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		N/A	N/A	N/A	N/A	N/A
Classified Assets - Quarter End Balance - Total	SUB2811		N/A	N/A	N/A	N/A	N/A
Substandard	VA965		N/A	N/A	N/A	N/A	N/A
Doubtful	VA970		N/A	N/A	N/A	N/A	N/A
Loss	VA975		N/A	N/A	N/A	N/A	N/A
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3							
Outstanding Balanced (Contractual)	VA980		\$ 0	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981		\$ 0	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985		\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual							
Description	Line Item		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410		\$ 1,612	\$ 1,615	\$ 901	\$ 1,433	\$ 1,735
Mortgages - Total	SUB2421		\$ 1,605	\$ 1,597	\$ 896	\$ 1,424	\$ 1,714
Construction and Land Loans	SUB2430		\$ 32	\$ 32	\$ 0	\$ 0	\$ 0

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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	\$ 1,342	\$ 1,158	\$ 582	\$ 1,027	\$ 1,482
Permanent Loans Secured by All Other Property	SUB2450	\$ 263	\$ 439	\$ 314	\$ 397	\$ 232
Nonmortgages - Total	SUB2461	\$ 7	\$ 18	\$ 5	\$ 9	\$ 21
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 939	\$ 886	\$ 183	\$ 804	\$ 984
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 939	\$ 856	\$ 153	\$ 673	\$ 984
Mortgage Loans - Total	SUB2481	\$ 932	\$ 838	\$ 148	\$ 670	\$ 963
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 302	\$ 54	\$ 63	\$ 36	\$ 822
Secured by First Liens	PD123	\$ 503	\$ 480	\$ 0	\$ 447	\$ 21
Secured by Junior Liens	PD124	\$ 95	\$ 97	\$ 3	\$ 22	\$ 120
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 175	\$ 82	\$ 165	\$ 0
Land	PD138	\$ 32	\$ 32	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2511	\$ 7	\$ 18	\$ 5	\$ 3	\$ 21
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 5	\$ 18	\$ 5	\$ 3	\$ 21
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 30	\$ 30	\$ 131	\$ 0

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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	\$ 0	\$ 30	\$ 30	\$ 125	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 17	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 30	\$ 30	\$ 108	\$ 0
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 673	\$ 729	\$ 718	\$ 629	\$ 751
Mortgage Loans - Total	SUB2501	\$ 673	\$ 729	\$ 718	\$ 629	\$ 751
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 156	\$ 100	\$ 100	\$ 100	\$ 409
Secured by First Liens	PD323	\$ 277	\$ 387	\$ 376	\$ 287	\$ 10
Secured by Junior Liens	PD324	\$ 9	\$ 10	\$ 10	\$ 10	\$ 100
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 231	\$ 232	\$ 232	\$ 232	\$ 232
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 113
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	\$ 0	\$ 0	\$ 0	\$ 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	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD110	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD120	N/A	N/A	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - Total	SUB5240	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD210	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD220	N/A	N/A	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	N/A	N/A	N/A	N/A	N/A

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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	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD240	N/A	N/A	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD250	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD260	N/A	N/A	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD310	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD320	N/A	N/A	N/A	N/A	N/A
Purchases - Total	SUB5320	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD410	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD420	N/A	N/A	N/A	N/A	N/A
Originations - Total	SUB5330	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD430	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD440	N/A	N/A	N/A	N/A	N/A
Sales - Total	SUB5340	N/A	N/A	N/A	N/A	N/A
90% up to 100% LTV	LD450	N/A	N/A	N/A	N/A	N/A
100% and greater LTV	LD460	N/A	N/A	N/A	N/A	N/A

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	\$ 26,397	\$ 24,111	\$ 25,569	\$ 22,326	\$ 23,350
Mortgage Construction Loans	CC105	\$ 26,397	\$ 24,111	\$ 25,569	\$ 22,326	\$ 23,350
Other Mortgage Loans	CC115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 33,281	\$ 34,290	\$ 33,977	\$ 38,706	\$ 35,946
1-4 Dwelling Units	CC280	\$ 23,838	\$ 23,704	\$ 22,827	\$ 22,870	\$ 22,979
Multifamily (5 or more) Dwelling Units	CC290	\$ 728	\$ 837	\$ 845	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 8,715	\$ 9,749	\$ 10,305	\$ 15,836	\$ 12,967
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 440	\$ 1,009	\$ 1,300	\$ 875	\$ 92
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 1,170	\$ 1,659	\$ 1,227	\$ 702	\$ 1,053
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 25,108	\$ 21,816	\$ 20,949	\$ 18,532	\$ 17,420
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 20,162	\$ 18,109	\$ 16,565	\$ 14,370	\$ 13,032
Commercial Lines	CC420	\$ 4,946	\$ 3,707	\$ 4,384	\$ 4,162	\$ 4,388
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 415	\$ 821	\$ 581	\$ 565	\$ 0
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 415	\$ 821	\$ 581	\$ 565	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 375	\$ 375	\$ 375
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	\$ 0	\$ 2,000	\$ 0	\$ 7,402	\$ 0
Pass-Through Securities	CF143	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 2,000	\$ 0	\$ 7,402	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 865	\$ 0	\$ 745	\$ 1,205
Pass-Through Securities	CF145	\$ 0	\$ 865	\$ 0	\$ 745	\$ 1,205
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 0	\$ 1,135	\$ 0	\$ 6,657	\$- 1,205
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 2,642	\$- 2,397	\$- 1,917	\$- 2,238	\$- 2,532
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,730	\$- 1,284	\$- 4,030	\$- 2,151	\$- 1,516
Mortgage Loans Disbursed - Total	SUB3831	\$ 42,809	\$ 40,625	\$ 41,425	\$ 37,764	\$ 41,624
Construction Loans - Total	SUB3840	\$ 13,629	\$ 13,473	\$ 14,732	\$ 21,964	\$ 15,465
1-4 Dwelling Units	CF190	\$ 9,754	\$ 12,260	\$ 8,371	\$ 9,816	\$ 10,437
Multifamily (5 or more) Dwelling Units	CF200	\$ 130	\$ 335	\$ 8	\$ 1,811	\$ 0

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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	\$ 3,745	\$ 878	\$ 6,353	\$ 10,337	\$ 5,028
Permanent Loans - Total	SUB3851	\$ 29,180	\$ 27,152	\$ 26,693	\$ 15,800	\$ 26,159
1-4 Dwelling Units	CF225	\$ 21,213	\$ 17,322	\$ 15,920	\$ 8,777	\$ 15,672
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,550	\$ 665	\$ 250	\$ 542	\$ 0
Nonresidential (Except Land)	CF260	\$ 3,887	\$ 5,793	\$ 6,388	\$ 3,286	\$ 5,626
Land	CF270	\$ 2,530	\$ 3,372	\$ 4,135	\$ 3,195	\$ 4,861
Loans and Participations Purchased - Total	SUB3880	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 3,152	\$ 3,224	\$ 2,607	\$ 3,144	\$ 2,227
Secured by 1-4 Dwelling Units	CF310	\$ 2,910	\$ 2,771	\$ 2,437	\$ 2,932	\$ 1,953
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 242	\$ 453	\$ 170	\$ 212	\$ 274
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,152	\$- 3,224	\$- 2,607	\$- 3,144	\$- 2,227
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 27,096	\$ 27,786	\$ 26,394	\$ 22,065	\$ 26,102
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 3,325	\$- 4,113	\$- 7,480	\$- 1,652	\$- 2,056
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 7,744	\$ 6,826	\$ 4,523	\$ 5,932	\$ 3,685
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 15,886	\$ 5,502	\$ 4,944	\$ 10,903	\$ 11,239
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 4,154	\$ 4,527	\$ 4,279	\$ 4,005	\$ 7,694
Commercial	CF390	\$ 370	\$ 845	\$ 1,031	\$ 1,595	\$ 4,297
Consumer	CF400	\$ 3,784	\$ 3,682	\$ 3,248	\$ 2,410	\$ 3,397
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 4,154	\$ 4,527	\$ 4,279	\$ 4,005	\$ 7,694
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 1,145	\$- 5,179	\$- 9,094	\$- 4,191	\$ 17,459
New Deposits Received less Deposits Withdrawn	CF420	\$- 844	\$- 7,108	\$- 10,945	\$- 6,069	\$ 15,600
Interest Credited to Deposits	CF430	\$ 1,989	\$ 1,929	\$ 1,851	\$ 1,878	\$ 1,859
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fully Insured	DI100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 384,785	\$ 386,711	\$ 389,418	\$ 389,784	\$ 394,402
Deposits with Balances - Greater than \$100,000	DI130	\$ 138,417	\$ 134,899	\$ 136,899	\$ 145,206	\$ 146,147
Number of Deposit Accounts - Total	SUB4062	47,382	47,631	47,727	47,698	47,876
Balances of \$100,000 or Less	DI150	46,567	46,821	46,903	46,821	47,007
Balances Greater than \$100,000	DI160	815	810	824	877	869
IRA/Keogh Accounts	DI200	\$ 42,371	\$ 42,349	\$ 42,206	\$ 41,783	\$ 42,118
Uninsured Deposits	DI210	\$ 78,743	\$ 76,527	\$ 77,460	\$ 57,506	\$ 73,827
Preferred Deposits	DI220	\$ 2,139	\$ 2,793	\$ 2,921	\$ 2,991	\$ 3,120
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 126,491	\$ 123,256	\$ 119,667	\$ 118,554	\$ 122,603
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 44,511	\$ 42,636	\$ 45,340	\$ 47,928	\$ 50,125
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 174,037	\$ 178,619	\$ 185,436	\$ 193,102	\$ 192,287
Deposits & Escrows - Time Deposits	DI340	\$ 178,162	\$ 177,098	\$ 175,879	\$ 175,406	\$ 175,534
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 12,799	\$ 12,628	\$ 11,844	\$ 10,573	\$ 12,360
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 5	\$ 59	\$ 58	\$ 46	\$ 62
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 18	\$ 1
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	167	166	161	162	161
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 64,695	\$ 70,592	\$ 73,341	\$ 75,275	\$ 69,510
Assets Held for Sale	SI387	\$ 647	\$ 605	\$ 428	\$ 491	\$ 546
Loans Serviced for Others	SI390	\$ 51,708	\$ 49,863	\$ 49,624	\$ 50,758	\$ 47,818
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	78.27%	77.43%	78.66%	76.82%	79.52%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	78.19%	78.20%	78.40%	79.83%	78.03%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	77.63%	78.08%	78.10%	78.72%	77.57%
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	\$ 5	\$ 43	\$ 43	\$ 43	\$ 43
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 2,484	\$ 2,498	\$ 2,345	\$ 2,425	\$ 2,451
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	0	0	5	0
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 68,969	\$ 67,163	\$ 66,179	\$ 65,105	\$ 63,451
Net Income (Loss) (SO91)	SI610	\$ 1,248	\$ 1,451	\$ 1,398	\$ 1,342	\$ 1,331
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 176	\$ 355	\$- 414	\$- 268	\$ 323

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 70,041	\$ 68,969	\$ 67,163	\$ 66,179	\$ 65,105
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	N/A	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	N/A	N/A	N/A	N/A	N/A
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/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 596,274	\$ 593,864	\$ 601,125	\$ 608,031	\$ 602,251
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 102,275	\$ 111,009	\$ 117,064	\$ 128,667	\$ 129,589
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 407,077	\$ 401,573	\$ 399,601	\$ 392,828	\$ 386,909
Nonmortgage Loans	SI885	\$ 31,744	\$ 32,175	\$ 31,565	\$ 32,275	\$ 32,535
Deposits and Excrows	SI890	\$ 512,174	\$ 515,459	\$ 520,476	\$ 537,568	\$ 534,507
Total Borrowings	SI895	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	5	2	0	0	0
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,035	\$ 376	\$ 0	\$ 0	\$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.93	5.44	0.00	0.00	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.44	5.44	0.00	0.00	0.00

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	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	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	2	1	1	1	1

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	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
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

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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	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	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS310	N/A	N/A	N/A	N/A	N/A
Retirement-related Trust and Agency Accounts - Total	SUB6200	N/A	N/A	N/A	N/A	N/A
Employee Benefit - Defined Contribution	FS320	N/A	N/A	N/A	N/A	N/A
Employee Benefit - Defined Benefit	FS330	N/A	N/A	N/A	N/A	N/A
Other Retirement Accounts	FS340	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency Accounts	FS350	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS360	N/A	N/A	N/A	N/A	N/A

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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	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping Accounts	FS380	N/A	N/A	N/A	N/A	N/A
Other Fiduciary and Related Services	FS390	N/A	N/A	N/A	N/A	N/A
YTD - Expenses - Fiduciary and Related Services	FS391	N/A	N/A	N/A	N/A	N/A
YTD - Net Losses from Fiduciary and Related Services	FS392	N/A	N/A	N/A	N/A	N/A
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	N/A	N/A	N/A	N/A	N/A
YTD - Income - Net Fiduciary and Related Services Income	FS35	N/A	N/A	N/A	N/A	N/A
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	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	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS710	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS720	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS730	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS740	N/A	N/A	N/A	N/A	N/A
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS711	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS721	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS731	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS741	N/A	N/A	N/A	N/A	N/A
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS712	N/A	N/A	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS722	N/A	N/A	N/A	N/A	N/A
Investment Management Agency Accounts	FS732	N/A	N/A	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS742	N/A	N/A	N/A	N/A	N/A
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 70,041	\$ 68,969	\$ 67,163	\$ 66,179	\$ 65,105
Equity Capital Deductions - Total	SUB1631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 642	\$ 466	\$ 821	\$ 407	\$ 139
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 642	\$ 466	\$ 821	\$ 407	\$ 139
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	\$ 70,683	\$ 69,435	\$ 67,984	\$ 66,586	\$ 65,244
Total Assets (SC60)	CCR205	\$ 598,424	\$ 594,927	\$ 597,823	\$ 605,866	\$ 608,760
Asset Deductions - Total	SUB1651	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,070	\$ 777	\$ 1,368	\$ 678	\$ 232
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,070	\$ 777	\$ 1,368	\$ 678	\$ 232
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 599,494	\$ 595,704	\$ 599,191	\$ 606,544	\$ 608,992
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 23,979	\$ 23,782	\$ 23,968	\$ 24,262	\$ 24,360
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 70,683	\$ 69,435	\$ 67,984	\$ 66,586	\$ 65,244
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,892	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,892	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,892	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,894

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 72,575	\$ 71,329	\$ 69,878	\$ 68,480	\$ 67,138
0% R/W Category - Cash	CCR400	\$ 3,529	\$ 4,105	\$ 3,845	\$ 3,463	\$ 3,654
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 8	\$ 7	\$ 8	\$ 0	\$ 8
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 2,843	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 5,502	\$ 3,815	\$ 661	\$ 2,176	\$ 2,386
0% R/W Category - Assets Total	CCR420	\$ 9,039	\$ 7,927	\$ 7,357	\$ 5,639	\$ 6,048
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	\$ 64,041	\$ 69,405	\$ 71,967	\$ 78,027	\$ 75,682
20% R/W Category - Claims on FHLBs	CCR435	\$ 39,698	\$ 46,278	\$ 51,951	\$ 61,897	\$ 77,945
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 307	\$ 307	\$ 307	\$ 307	\$ 307
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 16,700	\$ 14,154	\$ 11,497	\$ 11,900	\$ 13,988
20% R/W Category - Other	CCR450	\$ 55,708	\$ 58,876	\$ 63,110	\$ 60,179	\$ 59,445
20% R/W Category - Assets Total	CCR455	\$ 176,454	\$ 189,020	\$ 198,832	\$ 212,310	\$ 227,367
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 35,291	\$ 37,804	\$ 39,766	\$ 42,462	\$ 45,474
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 245,990	\$ 240,498	\$ 237,380	\$ 233,852	\$ 231,039
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 245,990	\$ 240,498	\$ 237,380	\$ 233,852	\$ 231,039
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 122,996	\$ 120,250	\$ 118,690	\$ 116,927	\$ 115,520
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 72,461	\$ 63,863	\$ 58,308	\$ 60,378	\$ 58,489
100% R/W Category - All Other Assets	CCR506	\$ 109,452	\$ 106,179	\$ 107,914	\$ 103,725	\$ 94,944
100% R/W Category - Assets Total	CCR510	\$ 181,913	\$ 170,042	\$ 166,222	\$ 164,103	\$ 153,433
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 181,913	\$ 170,042	\$ 166,222	\$ 164,103	\$ 153,433
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 613,396	\$ 607,487	\$ 609,791	\$ 615,904	\$ 617,887
Subtotal Risk-Weighted Assets	CCR75	\$ 340,199	\$ 328,095	\$ 324,678	\$ 323,491	\$ 314,426
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 340,199	\$ 328,095	\$ 324,678	\$ 323,491	\$ 314,426
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 27,215	\$ 26,247	\$ 25,975	\$ 25,879	\$ 25,154
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	11.79%	11.66%	11.35%	10.98%	10.71%
Total Risk-Based Capital Ratio	CCR820	21.33%	21.74%	21.52%	21.17%	21.35%
Tier 1 Risk-Based Capital Ratio	CCR830	20.78%	21.16%	20.94%	20.58%	20.75%
Tangible Equity Ratio	CCR840	11.79%	11.66%	11.35%	10.98%	10.71%

*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.