

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:40 AM

TFR Industry Aggregate Report
93041 - OTS-Regulated: Oregon
March 2005

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		2	2	2	2	2
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	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 126,232	\$ 133,659	\$ 151,723	\$ 133,558	\$ 133,325
Cash and Non-Interest-Earning Deposits	SC110	\$ 10,196	\$ 8,367	\$ 8,896	\$ 9,692	\$ 15,069
Interest-Earning Deposits in FHLBs	SC112	\$ 48,532	\$ 58,478	\$ 74,522	\$ 51,408	\$ 82,222
Other Interest-Earning Deposits	SC118	\$ 6,818	\$ 8,494	\$ 10,261	\$ 11,776	\$ 6,840
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 59,624	\$ 57,431	\$ 57,019	\$ 59,283	\$ 27,910
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	\$ 480	\$ 543
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 755	\$ 582	\$ 718	\$ 612	\$ 434
Mortgage-Backed Securities - Gross	SUB0072	\$ 72,033	\$ 78,104	\$ 75,743	\$ 81,472	\$ 84,972
Mortgage-Backed Securities - Total	SC22	\$ 72,033	\$ 78,104	\$ 75,743	\$ 81,472	\$ 84,972
Pass-Through - Total	SUB0073	\$ 55,900	\$ 57,817	\$ 60,801	\$ 64,538	\$ 66,822
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 55,900	\$ 57,817	\$ 60,801	\$ 64,538	\$ 66,822
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 15,840	\$ 19,977	\$ 14,634	\$ 16,600	\$ 17,798
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 16,600	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 15,840	\$ 19,977	\$ 14,634	\$ 0	\$ 17,798
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 293	\$ 310	\$ 308	\$ 334	\$ 352

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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	\$ 346,854	\$ 341,840	\$ 331,012	\$ 319,738	\$ 333,305
Mortgage Loans - Total	SC26	\$ 345,154	\$ 340,140	\$ 329,312	\$ 318,038	\$ 331,605
Construction Loans - Total	SUB0100	\$ 20,943	\$ 18,921	\$ 20,420	\$ 17,185	\$ 16,786
Residential - Total	SUB0110	\$ 16,362	\$ 14,283	\$ 15,684	\$ 12,375	\$ 13,684
1-4 Dwelling Units	SC230	\$ 16,359	\$ 14,283	\$ 15,684	\$ 12,375	\$ 13,684
Multifamily (5 or more) Dwelling Units	SC235	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 4,581	\$ 4,638	\$ 4,736	\$ 4,810	\$ 3,102
Permanent Loans - Total	SUB0121	\$ 324,632	\$ 321,706	\$ 309,304	\$ 301,300	\$ 315,163
Residential - Total	SUB0131	\$ 259,507	\$ 260,177	\$ 251,926	\$ 252,874	\$ 249,936
1-4 Dwelling Units - Total	SUB0141	\$ 246,778	\$ 246,495	\$ 238,470	\$ 239,243	\$ 235,261
Revolving Open-End Loans	SC251	\$ 19,575	\$ 18,954	\$ 18,272	\$ 16,670	\$ 14,806
All Other - First Liens	SC254	\$ 220,473	\$ 220,695	\$ 213,137	\$ 215,279	\$ 213,655
All Other - Junior Liens	SC255	\$ 6,730	\$ 6,846	\$ 7,061	\$ 7,294	\$ 6,800
Multifamily (5 or more) Dwelling Units	SC256	\$ 12,729	\$ 13,682	\$ 13,456	\$ 13,631	\$ 14,675
Nonresidential Property (Except Land)	SC260	\$ 49,913	\$ 47,330	\$ 46,271	\$ 41,209	\$ 58,920
Land	SC265	\$ 15,212	\$ 14,199	\$ 11,107	\$ 7,217	\$ 6,307
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 4,948	\$ 10,903	\$ 11,239	\$- 13,464	N/A
Accrued Interest Receivable	SC272	\$ 1,276	\$ 1,213	\$ 1,288	\$ 1,253	\$ 1,356
Advances for Taxes and Insurance	SC275	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 1,700	\$ 1,700	\$ 1,700	\$ 1,700	\$ 1,700
Nonmortgage Loans - Gross	SUB0162	\$ 31,972	\$ 31,811	\$ 32,581	\$ 35,687	\$ 13,412
Nonmortgage Loans - Total	SC31	\$ 31,778	\$ 31,617	\$ 32,387	\$ 35,488	\$ 13,207
Commercial Loans - Total	SC32	\$ 27,547	\$ 27,329	\$ 27,893	\$ 25,891	\$ 2,966
Secured	SC300	\$ 26,150	\$ 26,174	\$ 26,788	\$ 24,825	\$ 1,868
Unsecured	SC303	\$ 1,397	\$ 1,155	\$ 1,105	\$ 1,066	\$ 1,098
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 4,213	\$ 4,265	\$ 4,496	\$ 9,607	\$ 10,367
Loans on Deposits	SC310	\$ 205	\$ 269	\$ 336	\$ 234	\$ 167
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	\$ 3,358	\$ 3,371	\$ 3,554	\$ 3,655	\$ 4,138
Mobile Home Loans	SC326	\$ 302	\$ 257	\$ 246	\$ 208	\$ 213
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 348	\$ 368	\$ 360	\$ 5,510	\$ 5,849
Accrued Interest Receivable	SC348	\$ 212	\$ 217	\$ 192	\$ 189	\$ 79
Allowance for Loan and Lease Losses	SC357	\$ 194	\$ 194	\$ 194	\$ 199	\$ 205
Repossessed Assets - Gross	SUB0201	\$ 0	\$ 131	\$ 7	\$ 120	\$ 0
Repossessed Assets - Total	SC40	\$ 0	\$ 131	\$ 7	\$ 120	\$ 0
Real Estate - Total	SUB0210	\$ 0	\$ 131	\$ 0	\$ 113	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 0	\$ 131	\$ 0	\$ 113	\$ 0
1-4 Dwelling Units	SC415	\$ 0	\$ 131	\$ 0	\$ 113	\$ 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	\$ 7	\$ 7	\$ 0
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	\$ 3,463	\$ 3,460	\$ 3,465	\$ 3,454	\$ 3,749
Federal Home Loan Bank Stock	SC510	\$ 3,420	\$ 3,417	\$ 3,422	\$ 3,411	\$ 3,706
Other	SC540	\$ 43	\$ 43	\$ 43	\$ 43	\$ 43
Office Premises and Equipment	SC55	\$ 13,988	\$ 14,265	\$ 11,772	\$ 11,993	\$ 8,325
Other Assets - Gross	SUB0262	\$ 5,175	\$ 4,490	\$ 4,351	\$ 4,395	\$ 4,582
Other Assets - Total	SC59	\$ 5,175	\$ 4,490	\$ 4,351	\$ 4,395	\$ 4,582
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 3,225	\$ 3,196	\$ 3,168	\$ 3,139	\$ 3,108
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 281	\$ 289	\$ 291	\$ 297	\$ 312
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	\$ 1,669	\$ 1,005	\$ 892	\$ 959	\$ 1,162
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 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	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905
Total Assets - Gross	SUB0283	\$ 599,717	\$ 607,760	\$ 610,654	\$ 590,417	\$ 581,670
Total Assets	SC60	\$ 597,823	\$ 605,866	\$ 608,760	\$ 588,518	\$ 579,765
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 526,320	\$ 534,990	\$ 540,549	\$ 522,663	\$ 514,936
Deposits	SC710	\$ 525,717	\$ 534,811	\$ 539,002	\$ 521,543	\$ 514,275
Escrows	SC712	\$ 603	\$ 179	\$ 1,547	\$ 1,120	\$ 661
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	\$ 4,340	\$ 4,697	\$ 3,106	\$ 2,404	\$ 2,121
Accrued Interest Payable - Deposits	SC763	\$ 32	\$ 28	\$ 30	\$ 27	\$ 27
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 255	\$ 1,015	\$ 402	\$ 421	\$ 30
Accounts Payable	SC780	\$ 1,430	\$ 958	\$ 1,719	\$ 1,352	\$ 1,101
Deferred Income Taxes	SC790	\$ 44	\$ 118	\$ 295	\$ 186	\$ 528
Other Liabilities and Deferred Income	SC796	\$ 2,579	\$ 2,578	\$ 660	\$ 418	\$ 435
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	\$ 530,660	\$ 539,687	\$ 543,655	\$ 525,067	\$ 517,057

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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
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 67,163	\$ 66,179	\$ 65,105	\$ 63,451	\$ 62,708
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	\$- 821	\$- 407	\$- 139	\$- 462	\$ 51
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 821	\$- 407	\$- 139	\$- 462	\$ 51
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 67,984	\$ 66,586	\$ 65,244	\$ 63,913	\$ 62,657
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 597,823	\$ 605,866	\$ 608,760	\$ 588,518	\$ 579,765

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	1	\$ 202
7	Prepaid expenses	2	\$ 691
14	Other noninterest-bearing short-term accounts recv	1	\$ 78
99	Other	2	\$ 494

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 6
99	Other	4	\$ 2,558

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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	\$ 7,798	\$ 7,772	\$ 7,629	\$ 7,431	\$ 7,289
Deposits and Investment Securities	SO115	\$ 762	\$ 737	\$ 640	\$ 463	\$ 422
Mortgage-Backed Securities	SO125	\$ 871	\$ 905	\$ 886	\$ 960	\$ 969
Mortgage Loans	SO141	\$ 5,479	\$ 5,462	\$ 5,250	\$ 5,174	\$ 5,468
Nonmortgage Loans - Total	SUB0950	\$ 686	\$ 668	\$ 853	\$ 834	\$ 430
Commercial Loans and Leases	SO160	\$ 453	\$ 457	\$ 462	\$ 437	\$ 35
Consumer Loans and Leases	SO171	\$ 233	\$ 211	\$ 391	\$ 397	\$ 395
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2	\$ 22	\$ 30	\$ 34	\$ 37
Federal Home Loan Bank Stock	SO181	\$ 2	\$ 22	\$ 30	\$ 34	\$ 37
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 1,844	\$ 1,884	\$ 1,848	\$ 1,809	\$ 3,752
Deposits	SO215	\$ 1,844	\$ 1,884	\$ 1,848	\$ 1,809	\$ 3,752
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	\$ 5,956	\$ 5,910	\$ 5,811	\$ 5,656	\$ 3,574
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 0	\$ 0	\$ 0	\$ 0	\$- 250
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 5,956	\$ 5,910	\$ 5,811	\$ 5,656	\$ 3,824
Noninterest Income - Total	SO42	\$ 518	\$ 395	\$ 411	\$ 294	\$ 407
Mortgage Loan Serving Fees	SO410	\$- 5	\$ 0	\$ 0	\$- 3	\$- 2
Other Fees and Charges	SO420	\$ 246	\$ 252	\$ 218	\$ 233	\$ 254
Net Income (Loss) from Other - Total	SUB0451	\$ 53	\$ 75	\$ 145	\$ 35	\$ 118
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 36	\$ 54	\$ 136	\$ 35	\$ 110
Operations & Sale of Repossessed Assets	SO461	\$ 17	\$- 6	\$ 9	\$ 0	\$ 0
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 30	\$ 0	\$ 0	\$ 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	\$- 3	\$ 0	\$ 0	\$ 8
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 224	\$ 68	\$ 48	\$ 29	\$ 37
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	\$ 4,164	\$ 4,084	\$ 4,124	\$ 3,878	\$ 4,026
All Personnel Compensation and Expense	SO510	\$ 2,700	\$ 2,389	\$ 2,568	\$ 2,345	\$ 2,542
Legal Expense	SO520	\$ 20	\$ 18	\$ 35	\$ 23	\$ 21
Office Occupancy and Equipment Expense	SO530	\$ 716	\$ 663	\$ 705	\$ 665	\$ 652
Marketing and Other Professional Services	SO540	\$ 219	\$ 407	\$ 279	\$ 298	\$ 239
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	\$ 509	\$ 607	\$ 537	\$ 547	\$ 572
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	\$ 2,310	\$ 2,221	\$ 2,098	\$ 2,072	\$ 205
Income Taxes - Total	SO71	\$ 912	\$ 879	\$ 767	\$ 816	\$ 66
Federal	SO710	\$ 761	\$ 733	\$ 606	\$ 680	\$ 53
State, Local & Other	SO720	\$ 151	\$ 146	\$ 161	\$ 136	\$ 13
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,398	\$ 1,342	\$ 1,331	\$ 1,256	\$ 139
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,398	\$ 1,342	\$ 1,331	\$ 1,256	\$ 139

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Other Codes As of Mar 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	\$ 34
99	Other	4	\$ 173

Other Noninterest Expense Codes

Code	Description	Count	Amount
7	Office supplies, printing, and postage	2	\$ 108
10	ATM expense	1	\$ 36
17	Charitable contributions	1	\$ 45
99	Other	2	\$ 115

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YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 7,798	\$ 30,121	\$ 22,349	\$ 14,720	\$ 7,289
YTD - Deposits and Investment Securities	Y_SO115	\$ 762	\$ 2,262	\$ 1,525	\$ 885	\$ 422
YTD - Mortgage-Backed Securities	Y_SO125	\$ 871	\$ 3,720	\$ 2,815	\$ 1,929	\$ 969
YTD - Mortgage Loans	Y_SO141	\$ 5,479	\$ 21,354	\$ 15,892	\$ 10,642	\$ 5,468
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 453	\$ 1,391	\$ 934	\$ 472	\$ 35
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 233	\$ 1,394	\$ 1,183	\$ 792	\$ 395
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2	\$ 123	\$ 101	\$ 71	\$ 37
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2	\$ 123	\$ 101	\$ 71	\$ 37
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 1,844	\$ 9,293	\$ 7,409	\$ 5,561	\$ 3,752
YTD - Deposits	Y_SO215	\$ 1,844	\$ 9,293	\$ 7,409	\$ 5,561	\$ 3,752
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	\$ 5,956	\$ 20,951	\$ 15,041	\$ 9,230	\$ 3,574
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 0	\$- 250	\$- 250	\$- 250	\$- 250
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 5,956	\$ 21,201	\$ 15,291	\$ 9,480	\$ 3,824
YTD - Noninterest Income - Total	Y_SO42	\$ 518	\$ 1,507	\$ 1,112	\$ 701	\$ 407
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 5	\$- 5	\$- 5	\$- 5	\$- 2
YTD - Other Fees and Charges	Y_SO420	\$ 246	\$ 957	\$ 705	\$ 487	\$ 254
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 53	\$ 373	\$ 298	\$ 153	\$ 118
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 36	\$ 335	\$ 281	\$ 145	\$ 110
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 17	\$ 3	\$ 9	\$ 0	\$ 0
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	\$ 30	\$ 0	\$ 0	\$ 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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 5	\$ 8	\$ 8	\$ 8
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 224	\$ 182	\$ 114	\$ 66	\$ 37
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,164	\$ 16,112	\$ 12,028	\$ 7,904	\$ 4,026
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,700	\$ 9,844	\$ 7,455	\$ 4,887	\$ 2,542
YTD - Legal Expense	Y_SO520	\$ 20	\$ 97	\$ 79	\$ 44	\$ 21
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 716	\$ 2,685	\$ 2,022	\$ 1,317	\$ 652
YTD - Marketing and Other Professional Services	Y_SO540	\$ 219	\$ 1,223	\$ 816	\$ 537	\$ 239
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	\$ 509	\$ 2,263	\$ 1,656	\$ 1,119	\$ 572
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,310	\$ 6,596	\$ 4,375	\$ 2,277	\$ 205
YTD - Income Taxes - Total	Y_SO71	\$ 912	\$ 2,528	\$ 1,649	\$ 882	\$ 66
YTD - Federal	Y_SO710	\$ 761	\$ 2,072	\$ 1,339	\$ 733	\$ 53
YTD - State, Local, and Other	Y_SO720	\$ 151	\$ 456	\$ 310	\$ 149	\$ 13
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,398	\$ 4,068	\$ 2,726	\$ 1,395	\$ 139
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 1,398	\$ 4,068	\$ 2,726	\$ 1,395	\$ 139

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
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905	\$ 2,155
Net Provision for Loss	VA115	\$ 0	\$ 0	\$ 0	\$ 0	\$- 250
Transfers	VA125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
General Valuation Allowances - Ending Balance	VA165	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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	\$ 1,899	\$ 1,905	\$ 2,155
Net Provision for Loss	VA120	\$ 0	\$ 0	\$ 0	\$ 0	\$- 250
Recoveries	VA140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
Total Valuation Allowances - Ending Balance	VA170	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
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	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
Commercial Loans	VA520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
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	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Mobile Home Loans	VA550	\$ 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
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Repossessed 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 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	\$ 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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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		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	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
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	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
Commercial Loans	VA525	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2361	\$ 0	\$ 0	\$ 5	\$ 6	\$ 0
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	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Repossessed 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		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	\$ 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	\$ 0	\$ 131	\$ 7	\$ 120	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 242	\$ 372	\$ 242	\$ 242	\$ 242
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 131	\$ 0	\$ 113	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 131	\$ 0	\$ 113	\$ 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
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 901	\$ 1,433	\$ 1,735	\$ 1,317	\$ 1,417
Mortgages - Total	SUB2421	\$ 896	\$ 1,424	\$ 1,714	\$ 1,295	\$ 1,382
Construction and Land Loans	SUB2430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 582	\$ 1,027	\$ 1,482	\$ 980	\$ 1,025
Permanent Loans Secured by All Other Property	SUB2450	\$ 314	\$ 397	\$ 232	\$ 315	\$ 357
Nonmortgages - Total	SUB2461	\$ 5	\$ 9	\$ 21	\$ 22	\$ 35
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 183	\$ 804	\$ 984	\$ 542	\$ 1,179

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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	\$ 153	\$ 673	\$ 984	\$ 542	\$ 1,179
Mortgage Loans - Total	SUB2481	\$ 148	\$ 670	\$ 963	\$ 529	\$ 1,144
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 63	\$ 36	\$ 822	\$ 194	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 0	\$ 447	\$ 21	\$ 0	\$ 683
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 3	\$ 22	\$ 120	\$ 252	\$ 104
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD135	\$ 82	\$ 165	\$ 0	\$ 83	\$ 357
Permanent - Land	PD138	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 5	\$ 3	\$ 21	\$ 13	\$ 35
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	\$ 3	\$ 21	\$ 13	\$ 35
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 30	\$ 131	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	SUB2491	\$ 30	\$ 125	\$ 0	\$ 0	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 30	\$ 108	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 0	\$ 6	\$ 0	\$ 0	\$ 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
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	\$ 718	\$ 629	\$ 751	\$ 775	\$ 238
Mortgage Loans - Total	SUB2501	\$ 718	\$ 629	\$ 751	\$ 766	\$ 238
Construction	PD315	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 100	\$ 100	\$ 409	\$ 424	\$ 0
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 376	\$ 287	\$ 10	\$ 0	\$ 128
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 10	\$ 10	\$ 100	\$ 110	\$ 110
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD335	\$ 232	\$ 232	\$ 232	\$ 232	\$ 0
Permanent - Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 0	\$ 0	\$ 0	\$ 9	\$ 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	\$ 9	\$ 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
Memo - Troubled Debt Restructured Included Above	PD390	\$ 0	\$ 0	\$ 113	\$ 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	N/A	N/A	N/A	N/A	N/A

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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	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
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		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	\$ 25,569	\$ 22,326	\$ 23,350	\$ 18,471	\$ 20,348
Mortgage Construction Loans	CC105	\$ 25,569	\$ 22,326	\$ 23,350	\$ 18,471	\$ 20,348
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	\$ 33,977	\$ 38,706	\$ 35,946	\$ 43,789	\$ 16,845
1-4 Dwelling Units	CC280	\$ 22,827	\$ 22,870	\$ 22,979	\$ 25,411	\$ 9,118

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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	\$ 845	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 10,305	\$ 15,836	\$ 12,967	\$ 18,378	\$ 7,727
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,300	\$ 875	\$ 92	\$ 784	\$ 571
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 1,227	\$ 702	\$ 1,053	\$ 828	\$ 1,651
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 20,949	\$ 18,532	\$ 17,420	\$ 16,189	\$ 15,299
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,565	\$ 14,370	\$ 13,032	\$ 11,959	\$ 11,439
Commercial Lines	CC420	\$ 4,384	\$ 4,162	\$ 4,388	\$ 4,230	\$ 3,860
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	\$ 581	\$ 565	\$ 0	\$ 0	\$ 72
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 581	\$ 565	\$ 0	\$ 0	\$ 72
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	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
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	\$ 0	\$ 7,402	\$ 0	\$ 3,000	\$ 16,792
Pass-Through Securities	CF143	\$ 0	\$ 0	\$ 0	\$ 2,000	\$ 10,898
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 7,402	\$ 0	\$ 1,000	\$ 5,894
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 745	\$ 1,205	\$ 0	\$ 0
Pass-Through Securities	CF145	\$ 0	\$ 745	\$ 1,205	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 0	\$ 6,657	\$- 1,205	\$ 3,000	\$ 16,792

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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	\$- 1,917	\$- 2,238	\$- 2,532	\$- 4,297	\$- 2,012
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,030	\$- 2,151	\$- 1,516	\$- 1,654	\$- 1,172
Mortgage Loans Disbursed - Total	SUB3831	\$ 41,425	\$ 37,764	\$ 41,624	\$ 45,526	\$ 33,098
Construction Loans - Total	SUB3840	\$ 14,732	\$ 21,964	\$ 15,465	\$ 16,204	\$ 10,182
1-4 Dwelling Units	CF190	\$ 8,371	\$ 9,816	\$ 10,437	\$ 12,040	\$ 7,660
Multifamily (5 or more) Dwelling Units	CF200	\$ 8	\$ 1,811	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 6,353	\$ 10,337	\$ 5,028	\$ 4,164	\$ 2,522
Permanent Loans - Total	SUB3851	\$ 26,693	\$ 15,800	\$ 26,159	\$ 29,322	\$ 22,916
1-4 Dwelling Units	CF225	\$ 15,920	\$ 8,777	\$ 15,672	\$ 17,319	\$ 15,560
Multifamily (5 or more) Dwelling Units	CF245	\$ 250	\$ 542	\$ 0	\$ 50	\$ 420
Nonresidential (Except Land)	CF260	\$ 6,388	\$ 3,286	\$ 5,626	\$ 8,919	\$ 3,857
Land	CF270	\$ 4,135	\$ 3,195	\$ 4,861	\$ 3,034	\$ 3,079
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	\$ 2,607	\$ 3,144	\$ 2,227	\$ 2,765	\$ 724
Secured by 1-4 Dwelling Units	CF310	\$ 2,437	\$ 2,932	\$ 1,953	\$ 2,116	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 170	\$ 212	\$ 274	\$ 649	\$ 724
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,607	\$- 3,144	\$- 2,227	\$- 2,765	\$- 724
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 26,394	\$ 22,065	\$ 26,102	\$ 28,825	\$ 21,393
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 7,480	\$- 1,652	\$- 2,056	\$- 4,390	\$ 14,867
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 4,523	\$ 5,932	\$ 3,685	\$ 7,370	\$ 7,791
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 4,944	\$ 10,903	\$ 11,239	\$ 9,546	\$ 25,848
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 4,279	\$ 4,005	\$ 7,694	\$ 2,992	\$ 2,987
Commercial	CF390	\$ 1,031	\$ 1,595	\$ 4,297	\$ 329	\$ 246
Consumer	CF400	\$ 3,248	\$ 2,410	\$ 3,397	\$ 2,663	\$ 2,741
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 4,279	\$ 4,005	\$ 7,694	\$ 2,992	\$ 2,987
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 9,094	\$- 4,191	\$ 17,459	\$ 7,268	\$ 8,647
New Deposits Received less Deposits Withdrawn	CF420	\$- 10,945	\$- 6,069	\$ 15,600	\$ 5,522	\$ 4,962
Interest Credited to Deposits	CF430	\$ 1,851	\$ 1,878	\$ 1,859	\$ 1,746	\$ 3,685
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
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	\$ 389,418	\$ 389,784	\$ 394,402	\$ 392,853	\$ 383,809
Deposits with Balances - Greater than \$100,000	DI130	\$ 136,899	\$ 145,206	\$ 146,147	\$ 129,811	\$ 131,128
Number of Deposit Accounts - Total	SUB4062	47,727	47,698	47,876	47,953	47,536
Balances of \$100,000 or Less	DI150	46,903	46,821	47,007	47,148	46,723
Balances Greater than \$100,000	DI160	824	877	869	805	813
IRA/Keogh Accounts	DI200	\$ 42,206	\$ 41,783	\$ 42,118	\$ 42,059	\$ 41,264
Uninsured Deposits	DI210	\$ 77,460	\$ 57,506	\$ 73,827	\$ 49,310	\$ 49,828
Preferred Deposits	DI220	\$ 2,921	\$ 2,991	\$ 3,120	\$ 3,261	\$ 3,698
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 119,667	\$ 118,554	\$ 122,603	\$ 113,630	\$ 110,898
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 45,340	\$ 47,928	\$ 50,125	\$ 50,416	\$ 51,355
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 185,436	\$ 193,102	\$ 192,287	\$ 184,177	\$ 186,763
Deposits & Escrows - Time Deposits	DI340	\$ 175,879	\$ 175,406	\$ 175,534	\$ 174,441	\$ 165,920
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 11,844	\$ 10,573	\$ 12,360	\$ 9,373	\$ 9,291
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 58	\$ 46	\$ 62	\$ 37	\$ 53
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

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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	\$ 18	\$ 1	\$ 0	\$ 3
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	161	162	161	161	161
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 73,341	\$ 75,275	\$ 69,510	\$ 75,555	\$ 44,590
Assets Held for Sale	SI387	\$ 428	\$ 491	\$ 546	\$ 110	\$ 0
Loans Serviced for Others	SI390	\$ 49,624	\$ 50,758	\$ 47,818	\$ 48,248	\$ 48,864
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	78.66%	76.82%	79.52%	80.36%	80.78%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	78.40%	79.83%	78.03%	79.62%	80.72%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	78.10%	78.72%	77.57%	79.04%	81.16%
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	\$ 43	\$ 43	\$ 43	\$ 43	\$ 43
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 2,345	\$ 2,425	\$ 2,451	\$ 2,477	\$ 2,357
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	0	5	0	1	0
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	\$ 66,179	\$ 65,105	\$ 63,451	\$ 62,708	\$ 62,622
Net Income (Loss) (SO91)	SI610	\$ 1,398	\$ 1,342	\$ 1,331	\$ 1,256	\$ 139
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	\$- 414	\$- 268	\$ 323	\$- 513	\$ 0
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$- 53
Ending Equity Capital (SC80)	SI680	\$ 67,163	\$ 66,179	\$ 65,105	\$ 63,451	\$ 62,708
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/Servicing of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 601,125	\$ 608,031	\$ 602,251	\$ 584,190	\$ 574,497
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 117,064	\$ 128,667	\$ 129,589	\$ 114,386	\$ 135,286
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 399,601	\$ 392,828	\$ 386,909	\$ 385,771	\$ 379,192
Nonmortgage Loans	SI885	\$ 31,565	\$ 32,275	\$ 32,535	\$ 36,125	\$ 19,635
Deposits and Excrows	SI890	\$ 520,476	\$ 537,568	\$ 534,507	\$ 518,297	\$ 507,704
Total Borrowings	SI895	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	0	0	2	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 0	\$ 0	\$ 144	\$ 70
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	0.00	0.00	4.87	5.75
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	0.00	0.00	4.87	5.75

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	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
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	1	1	1	1	1

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 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

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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
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	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

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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	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
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

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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
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	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/Otr 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/Otr 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

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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	\$ 67,163	\$ 66,179	\$ 65,105	\$ 63,451	\$ 62,708
Equity Capital Deductions - Total	SUB1631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 821	\$ 407	\$ 139	\$ 462	\$- 51
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 821	\$ 407	\$ 139	\$ 462	\$- 51
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	\$ 67,984	\$ 66,586	\$ 65,244	\$ 63,913	\$ 62,657
Total Assets (SC60)	CCR205	\$ 597,823	\$ 605,866	\$ 608,760	\$ 588,518	\$ 579,765
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	\$ 1,368	\$ 678	\$ 232	\$ 767	\$- 88
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,368	\$ 678	\$ 232	\$ 767	\$- 88
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 599,191	\$ 606,544	\$ 608,992	\$ 589,285	\$ 579,677
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 23,968	\$ 24,262	\$ 24,360	\$ 23,572	\$ 23,187
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 67,984	\$ 66,586	\$ 65,244	\$ 63,913	\$ 62,657
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

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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	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,894	\$ 1,894	\$ 1,894	\$ 1,899	\$ 1,905
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	\$ 69,878	\$ 68,480	\$ 67,138	\$ 65,812	\$ 64,562
0% R/W Category - Cash	CCR400	\$ 3,845	\$ 3,463	\$ 3,654	\$ 3,822	\$ 3,553
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 8	\$ 0	\$ 8	\$ 8	\$ 9
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,843	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 661	\$ 2,176	\$ 2,386	\$ 3,625	\$ 2,931
0% R/W Category - Assets Total	CCR420	\$ 7,357	\$ 5,639	\$ 6,048	\$ 7,455	\$ 6,493
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	\$ 71,967	\$ 78,027	\$ 75,682	\$ 81,349	\$ 84,824
20% R/W Category - Claims on FHLBs	CCR435	\$ 51,951	\$ 61,897	\$ 77,945	\$ 54,818	\$ 85,929
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	\$ 11,497	\$ 11,900	\$ 13,988	\$ 16,141	\$ 17,318
20% R/W Category - Other	CCR450	\$ 63,110	\$ 60,179	\$ 59,445	\$ 61,857	\$ 30,230
20% R/W Category - Assets Total	CCR455	\$ 198,832	\$ 212,310	\$ 227,367	\$ 214,472	\$ 218,608
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 39,766	\$ 42,462	\$ 45,474	\$ 42,894	\$ 43,722
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 237,380	\$ 233,852	\$ 231,039	\$ 229,765	\$ 227,674
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	\$ 237,380	\$ 233,852	\$ 231,039	\$ 229,765	\$ 227,674
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 118,690	\$ 116,927	\$ 115,520	\$ 114,883	\$ 113,838

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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	\$ 58,308	\$ 60,378	\$ 58,489	\$ 56,958	\$ 55,299
100% R/W Category - All Other Assets	CCR506	\$ 107,914	\$ 103,725	\$ 94,944	\$ 89,753	\$ 80,964
100% R/W Category - Assets Total	CCR510	\$ 166,222	\$ 164,103	\$ 153,433	\$ 146,711	\$ 136,263
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 166,222	\$ 164,103	\$ 153,433	\$ 146,711	\$ 136,263
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 609,791	\$ 615,904	\$ 617,887	\$ 598,403	\$ 589,038
Subtotal Risk-Weighted Assets	CCR75	\$ 324,678	\$ 323,491	\$ 314,426	\$ 304,488	\$ 293,822
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 324,678	\$ 323,491	\$ 314,426	\$ 304,488	\$ 293,822
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 25,975	\$ 25,879	\$ 25,154	\$ 24,359	\$ 23,506
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	11.35%	10.98%	10.71%	10.85%	10.81%
Total Risk-Based Capital Ratio	CCR820	21.52%	21.17%	21.35%	21.61%	21.97%
Tier 1 Risk-Based Capital Ratio	CCR830	20.94%	20.58%	20.75%	20.99%	21.32%
Tangible Equity Ratio	CCR840	11.35%	10.98%	10.71%	10.85%	10.81%

*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.