

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	26	26	26	26	26

Schedule NS --- Optional Narrative Statement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 926,949	\$ 603,999	\$ 516,273	\$ 511,006	\$ 551,122
Cash and Non-Interest-Earning Deposits	SC110	\$ 127,934	\$ 114,957	\$ 67,557	\$ 69,421	\$ 72,810
Interest-Earning Deposits in FHLBs	SC112	\$ 203,873	\$ 105,630	\$ 68,716	\$ 66,060	\$ 79,647
Other Interest-Earning Deposits	SC118	\$ 42,012	\$ 29,148	\$ 31,446	\$ 22,075	\$ 19,752
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 28,700	\$ 17,085	\$ 19,050	\$ 17,126	\$ 17,795
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 359,376	\$ 183,431	\$ 172,726	\$ 160,860	\$ 166,304
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 152,369	\$ 141,572	\$ 141,329	\$ 158,656	\$ 177,695
State and Municipal Obligations	SC180	\$ 8,269	\$ 8,684	\$ 8,724	\$ 8,743	\$ 8,922
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,275	\$ 1,804	\$ 5,148	\$ 6,633	\$ 6,633
Accrued Interest Receivable	SC191	\$ 3,141	\$ 1,688	\$ 1,577	\$ 1,432	\$ 1,564
Mortgage-Backed Securities - Gross	SUB0072	\$ 976,134	\$ 1,018,373	\$ 1,098,163	\$ 1,115,620	\$ 1,106,185
Mortgage-Backed Securities - Total	SC22	\$ 976,134	\$ 1,018,373	\$ 1,098,163	\$ 1,115,620	\$ 1,106,185
Pass-Through - Total	SUB0073	\$ 928,553	\$ 965,505	\$ 1,039,207	\$ 1,054,192	\$ 1,048,792
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 928,499	\$ 965,449	\$ 1,039,150	\$ 1,054,132	\$ 1,048,697
Other Pass-Through	SC215	\$ 54	\$ 56	\$ 57	\$ 60	\$ 95
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 43,725	\$ 48,910	\$ 54,709	\$ 57,166	\$ 53,239
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 11,729	\$ 12,386	\$ 13,143	\$ 13,446	\$ 14,044
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 31,996	\$ 36,524	\$ 41,566	\$ 43,720	\$ 14,714
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 24,481
Accrued Interest Receivable	SC228	\$ 3,856	\$ 3,958	\$ 4,247	\$ 4,262	\$ 4,154

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,682,486	\$ 2,742,450	\$ 2,714,403	\$ 2,670,038	\$ 2,640,459
Mortgage Loans - Total	SC26	\$ 2,654,195	\$ 2,726,267	\$ 2,698,899	\$ 2,654,747	\$ 2,624,896
Construction Loans - Total	SUB0100	\$ 110,589	\$ 115,099	\$ 110,479	\$ 100,060	\$ 96,644
Residential - Total	SUB0110	\$ 95,635	\$ 98,107	\$ 93,821	\$ 82,413	\$ 78,330
1-4 Dwelling Units	SC230	\$ 90,191	\$ 94,211	\$ 89,196	\$ 76,108	\$ 72,179
Multifamily (5 or more) Dwelling Units	SC235	\$ 5,444	\$ 3,896	\$ 4,625	\$ 6,305	\$ 6,151
Nonresidential Property	SC240	\$ 14,954	\$ 16,992	\$ 16,658	\$ 17,647	\$ 18,314
Permanent Loans - Total	SUB0121	\$ 2,555,474	\$ 2,610,634	\$ 2,592,031	\$ 2,558,104	\$ 2,532,437
Residential - Total	SUB0131	\$ 2,136,990	\$ 2,210,754	\$ 2,208,159	\$ 2,205,460	\$ 2,198,059
1-4 Dwelling Units - Total	SUB0141	\$ 2,075,977	\$ 2,144,308	\$ 2,138,972	\$ 2,139,096	\$ 2,128,841
Revolving Open-End Loans	SC251	\$ 43,032	\$ 46,582	\$ 46,468	\$ 47,152	\$ 47,227
All Other - First Liens	SC254	\$ 1,992,553	\$ 2,057,054	\$ 2,052,468	\$ 2,055,330	\$ 2,046,440
All Other - Junior Liens	SC255	\$ 40,392	\$ 40,672	\$ 40,036	\$ 36,614	\$ 35,174
Multifamily (5 or more) Dwelling Units	SC256	\$ 61,013	\$ 66,446	\$ 69,187	\$ 66,364	\$ 69,218
Nonresidential Property (Except Land)	SC260	\$ 348,619	\$ 333,814	\$ 322,260	\$ 295,131	\$ 280,045
Land	SC265	\$ 69,865	\$ 66,066	\$ 61,612	\$ 57,513	\$ 54,333
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 59,670	\$ 23,223	\$ 44,346	\$ 29,083	\$ 74,798
Accrued Interest Receivable	SC272	\$ 15,694	\$ 16,155	\$ 11,128	\$ 10,856	\$ 10,283
Advances for Taxes and Insurance	SC275	\$ 729	\$ 562	\$ 765	\$ 1,018	\$ 1,095
Allowance for Loan and Lease Losses	SC283	\$ 28,291	\$ 16,183	\$ 15,504	\$ 15,291	\$ 15,563
Nonmortgage Loans - Gross	SUB0162	\$ 232,739	\$ 229,619	\$ 221,648	\$ 218,676	\$ 218,152
Nonmortgage Loans - Total	SC31	\$ 227,968	\$ 225,197	\$ 217,376	\$ 214,447	\$ 213,838
Commercial Loans - Total	SC32	\$ 85,835	\$ 86,798	\$ 81,237	\$ 83,363	\$ 82,347
Secured	SC300	\$ 72,484	\$ 71,785	\$ 65,620	\$ 75,406	\$ 75,346
Unsecured	SC303	\$ 11,586	\$ 12,891	\$ 13,263	\$ 5,928	\$ 5,593
Lease Receivables	SC306	\$ 1,765	\$ 2,122	\$ 2,354	\$ 2,029	\$ 1,408
Consumer Loans - Total	SC35	\$ 144,782	\$ 140,602	\$ 138,514	\$ 133,596	\$ 134,081
Loans on Deposits	SC310	\$ 33,384	\$ 32,377	\$ 33,462	\$ 32,915	\$ 33,002
Home Improvement Loans (Not secured by real estate)	SC316	\$ 353	\$ 367	\$ 391	\$ 341	\$ 742
Education Loans	SC320	\$ 5,768	\$ 6,130	\$ 6,062	\$ 6,166	\$ 5,592
Auto Loans	SC323	\$ 39,685	\$ 38,392	\$ 37,661	\$ 37,563	\$ 38,047
Mobile Home Loans	SC326	\$ 32,746	\$ 30,408	\$ 28,553	\$ 27,007	\$ 26,569
Credit Cards	SC328	\$ 3,165	\$ 3,058	\$ 3,006	\$ 3,073	\$ 3,366

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 29,681	\$ 29,870	\$ 29,379	\$ 26,531	\$ 26,763
Accrued Interest Receivable	SC348	\$ 2,122	\$ 2,219	\$ 1,897	\$ 1,717	\$ 1,724
Allowance for Loan and Lease Losses	SC357	\$ 4,771	\$ 4,422	\$ 4,272	\$ 4,229	\$ 4,314
Reposessed Assets - Gross	SUB0201	\$ 2,352	\$ 1,749	\$ 2,497	\$ 3,167	\$ 2,368
Reposessed Assets - Total	SC40	\$ 2,322	\$ 1,723	\$ 2,466	\$ 3,129	\$ 2,337
Real Estate - Total	SUB0210	\$ 2,325	\$ 1,685	\$ 2,432	\$ 3,090	\$ 2,338
Construction	SC405	\$ 1,254	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 957	\$ 1,535	\$ 2,332	\$ 2,846	\$ 2,100
1-4 Dwelling Units	SC415	\$ 957	\$ 1,375	\$ 2,121	\$ 2,686	\$ 1,940
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 160	\$ 211	\$ 160	\$ 160
Nonresidential (Except Land)	SC426	\$ 111	\$ 144	\$ 29	\$ 235	\$ 235
Land	SC428	\$ 3	\$ 6	\$ 71	\$ 9	\$ 3
Other Reposessed Assets	SC430	\$ 27	\$ 64	\$ 65	\$ 77	\$ 30
General Valuation Allowances	SC441	\$ 30	\$ 26	\$ 31	\$ 38	\$ 31
Real Estate Held for Investment	SC45	\$ 3,294	\$ 3,288	\$ 3,286	\$ 3,286	\$ 3,293
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 36,295	\$ 40,151	\$ 41,636	\$ 42,374	\$ 41,733
Federal Home Loan Bank Stock	SC510	\$ 34,352	\$ 39,120	\$ 40,593	\$ 40,130	\$ 39,475
Other	SC540	\$ 1,943	\$ 1,031	\$ 1,043	\$ 2,244	\$ 2,258
Office Premises and Equipment	SC55	\$ 91,858	\$ 96,839	\$ 93,566	\$ 91,835	\$ 90,515
Other Assets - Gross	SUB0262	\$ 61,662	\$ 50,946	\$ 50,521	\$ 50,098	\$ 47,883
Other Assets - Total	SC59	\$ 61,662	\$ 50,946	\$ 50,521	\$ 50,098	\$ 47,883
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 3,426	\$ 3,350	\$ 3,325	\$ 3,289	\$ 3,264
Bank-Owned Life Insurance - Other	SC625	\$ 24,048	\$ 23,738	\$ 23,373	\$ 23,133	\$ 22,928
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,308	\$ 1,348	\$ 1,381	\$ 1,302	\$ 1,359
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 8,165	\$ 8,431	\$ 8,459	\$ 8,552	\$ 8,647
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 24,715	\$ 14,079	\$ 13,983	\$ 13,822	\$ 11,685
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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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 33,092	\$ 20,631	\$ 19,807	\$ 19,558	\$ 19,908
Total Assets - Gross	SUB0283	\$ 5,013,769	\$ 4,787,414	\$ 4,741,993	\$ 4,706,100	\$ 4,701,710
Total Assets	SC60	\$ 4,980,677	\$ 4,766,783	\$ 4,722,186	\$ 4,686,542	\$ 4,681,802
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,775,908	\$ 3,492,477	\$ 3,435,150	\$ 3,416,622	\$ 3,401,393
Deposits	SC710	\$ 3,699,028	\$ 3,468,829	\$ 3,415,904	\$ 3,399,825	\$ 3,369,305
Escrows	SC712	\$ 76,783	\$ 23,514	\$ 19,067	\$ 16,563	\$ 31,760
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 97	\$ 134	\$ 179	\$ 234	\$ 328
Borrowings - Total	SC72	\$ 569,970	\$ 613,466	\$ 626,166	\$ 627,361	\$ 650,212
Advances from FHLBank	SC720	\$ 569,302	\$ 612,694	\$ 624,587	\$ 626,267	\$ 648,963
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 575	\$ 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	\$ 668	\$ 772	\$ 1,004	\$ 1,094	\$ 1,249
Other Liabilities - Total	SC75	\$ 33,343	\$ 32,420	\$ 30,284	\$ 25,839	\$ 23,308
Accrued Interest Payable - Deposits	SC763	\$ 2,006	\$ 1,954	\$ 1,617	\$ 1,454	\$ 1,156
Accrued Interest Payable - Other	SC766	\$ 2,913	\$ 3,388	\$ 3,154	\$ 2,934	\$ 2,603
Accrued Taxes	SC776	\$ 3,981	\$ 4,826	\$ 2,546	\$ 2,885	\$ 1,221
Accounts Payable	SC780	\$ 5,722	\$ 7,214	\$ 7,293	\$ 4,946	\$ 5,133
Deferred Income Taxes	SC790	\$ 4,517	\$ 5,089	\$ 6,393	\$ 4,782	\$ 5,871
Other Liabilities and Deferred Income	SC796	\$ 14,204	\$ 9,949	\$ 9,281	\$ 8,838	\$ 7,324
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	\$ 4,379,221	\$ 4,138,363	\$ 4,091,600	\$ 4,069,822	\$ 4,074,913

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 601,451	\$ 628,418	\$ 630,586	\$ 616,720	\$ 606,888
Stock - Total	SUB0311	\$ 91,773	\$ 91,467	\$ 91,021	\$ 90,883	\$ 83,951
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 1,644	\$ 1,644	\$ 1,644	\$ 1,644	\$ 1,644
Common Stock - Par Value	SC820	\$ 6,873	\$ 6,873	\$ 6,873	\$ 6,873	\$ 6,872
Common Stock - Paid in Excess of Par	SC830	\$ 83,256	\$ 82,950	\$ 82,504	\$ 82,366	\$ 75,435
Accumulated Other Comprehensive Income - Total	SC86	\$- 8,387	\$- 4,706	\$ 328	\$- 5,331	\$- 227
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 8,387	\$- 4,706	\$ 328	\$- 5,331	\$- 227
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 521,207	\$ 545,019	\$ 542,703	\$ 534,449	\$ 526,548
Other Components of Equity Capital	SC891	\$- 3,142	\$- 3,362	\$- 3,466	\$- 3,281	\$- 3,384
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,980,672	\$ 4,766,781	\$ 4,722,186	\$ 4,686,542	\$ 4,681,801

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 579
3	Federal, State, or other taxes receivable	9	\$ 5,957
4	Net deferred tax assets	8	\$ 4,081
7	Prepaid expenses	24	\$ 3,996
8	Deposits for utilities and other services	2	\$ 12
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 1,673
14	Other noninterest-bearing short-term accounts recv	7	\$ 1,078
19	Receivables fr a broker for unsettled transactions	1	\$ 611
99	Other	14	\$ 2,435

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	2	\$ 42
7	Deferred gains from the sale of real estate	1	\$ 42
11	The liability recorded for post-retirement benefit	14	\$ 4,865
14	Unapplied loan payments received	6	\$ 4,393
16	Recourse loan liability	1	\$ 201
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 219
18	Litigation reserves	1	\$ 232
99	Other	23	\$ 2,710

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 61,639	\$ 60,831	\$ 60,135	\$ 58,777	\$ 57,641
Deposits and Investment Securities	SO115	\$ 6,450	\$ 4,233	\$ 3,924	\$ 3,550	\$ 3,609
Mortgage-Backed Securities	SO125	\$ 9,796	\$ 10,266	\$ 10,558	\$ 10,583	\$ 10,211
Mortgage Loans	SO141	\$ 40,728	\$ 41,775	\$ 41,262	\$ 40,527	\$ 39,668
Nonmortgage Loans - Total	SUB0950	\$ 4,665	\$ 4,557	\$ 4,391	\$ 4,117	\$ 4,153
Commercial Loans and Leases	SO160	\$ 1,780	\$ 1,767	\$ 1,683	\$ 1,535	\$ 1,562
Consumer Loans and Leases	SO171	\$ 2,885	\$ 2,790	\$ 2,708	\$ 2,582	\$ 2,591
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 374	\$ 391	\$ 335	\$ 290	\$ 239
Federal Home Loan Bank Stock	SO181	\$ 374	\$ 388	\$ 335	\$ 290	\$ 239
Other	SO185	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 27,027	\$ 26,089	\$ 24,818	\$ 23,711	\$ 23,316
Deposits	SO215	\$ 20,741	\$ 19,704	\$ 18,416	\$ 17,226	\$ 16,988
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 6,269	\$ 6,364	\$ 6,373	\$ 6,461	\$ 6,301
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	\$ 17	\$ 21	\$ 29	\$ 24	\$ 27
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 34,986	\$ 35,133	\$ 35,652	\$ 35,356	\$ 34,564
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 18,896	\$ 1,243	\$ 531	\$ 361	\$ 1,691
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 16,090	\$ 33,890	\$ 35,121	\$ 34,995	\$ 32,873
Noninterest Income - Total	SO42	\$ 5,401	\$ 7,111	\$ 8,935	\$ 6,867	\$ 6,742
Mortgage Loan Serving Fees	SO410	\$ 109	\$ 119	\$ 119	\$ 124	\$ 171
Other Fees and Charges	SO420	\$ 5,448	\$ 6,148	\$ 6,421	\$ 5,767	\$ 6,026
Net Income (Loss) from Other - Total	SUB0451	\$- 1,555	\$ 407	\$ 1,570	\$ 81	\$- 320
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 1,143	\$ 85	\$ 1,047	\$ 93	\$- 178
Operations & Sale of Repossessed Assets	SO461	\$- 13	\$- 22	\$ 154	\$- 15	\$- 40
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2	\$ 0	\$- 5	\$ 4	\$ 2
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 6	\$ 3	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 13	\$ 56	\$ 7	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 379	\$ 333	\$ 329	\$ 0	\$- 63
Trading Assets (Realized and Unrealized)	SO485	\$- 18	\$- 8	\$- 14	\$- 8	\$- 41
Other Noninterest Income	SO488	\$ 1,399	\$ 437	\$ 825	\$ 895	\$ 865
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	\$ 32,023	\$ 29,786	\$ 29,990	\$ 29,208	\$ 29,992
All Personnel Compensation and Expense	SO510	\$ 17,415	\$ 17,093	\$ 17,243	\$ 17,133	\$ 17,377
Legal Expense	SO520	\$ 224	\$ 160	\$ 321	\$ 155	\$ 140
Office Occupancy and Equipment Expense	SO530	\$ 6,394	\$ 6,133	\$ 5,809	\$ 5,756	\$ 5,570
Marketing and Other Professional Services	SO540	\$ 1,929	\$ 2,149	\$ 2,327	\$ 2,125	\$ 2,251
Loan Servicing Fees	SO550	\$ 24	\$ 21	\$ 27	\$ 26	\$ 30
Goodwill and Other Intangibles Expense	SO560	\$ 284	\$ 164	\$ 198	\$ 193	\$ 234
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 18	\$- 5	\$ 14	\$ 7	\$ 12
Other Noninterest Expense	SO580	\$ 5,735	\$ 4,071	\$ 4,051	\$ 3,813	\$ 4,378
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	\$- 10,532	\$ 11,215	\$ 14,066	\$ 12,654	\$ 9,623
Income Taxes - Total	SO71	\$- 3,566	\$ 3,752	\$ 4,637	\$ 4,248	\$ 2,824
Federal	SO710	\$- 3,736	\$ 3,573	\$ 4,445	\$ 4,065	\$ 2,740
State, Local & Other	SO720	\$ 170	\$ 179	\$ 192	\$ 183	\$ 84
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 6,966	\$ 7,463	\$ 9,429	\$ 8,406	\$ 6,799
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 6,966	\$ 7,463	\$ 9,429	\$ 8,406	\$ 6,799

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 5
7	Net income(loss) from leased property	1	\$ 2
15	Income from corporate-owned life insurance	6	\$ 255
99	Other	20	\$ 1,133

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 19
2	OTS assessments	8	\$ 108
6	Supervisory examination fees	5	\$ 72
7	Office supplies, printing, and postage	19	\$ 653
8	Telephone, including data lines	11	\$ 374
9	Loan origination expense	3	\$ 53
13	Misc taxes other than income & real estate	3	\$ 59
17	Charitable contributions	2	\$ 18
99	Other	22	\$ 2,577

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 241,382	\$ 179,743	\$ 118,912	\$ 58,777	\$ 224,450
YTD - Deposits and Investment Securities	Y_SO115	\$ 18,157	\$ 11,707	\$ 7,474	\$ 3,550	\$ 13,509
YTD - Mortgage-Backed Securities	Y_SO125	\$ 41,203	\$ 31,407	\$ 21,141	\$ 10,583	\$ 40,938
YTD - Mortgage Loans	Y_SO141	\$ 164,292	\$ 123,564	\$ 81,789	\$ 40,527	\$ 154,555
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 6,765	\$ 4,985	\$ 3,218	\$ 1,535	\$ 5,506
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,965	\$ 8,080	\$ 5,290	\$ 2,582	\$ 9,942
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,390	\$ 1,016	\$ 625	\$ 290	\$ 710
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,387	\$ 1,013	\$ 625	\$ 290	\$ 707
YTD - Other	Y_SO185	\$ 3	\$ 3	\$ 0	\$ 0	\$ 3
YTD - Interest Expense - Total	Y_SO21	\$ 101,645	\$ 74,618	\$ 48,529	\$ 23,711	\$ 90,372
YTD - Deposits	Y_SO215	\$ 76,087	\$ 55,346	\$ 35,642	\$ 17,226	\$ 65,436
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 25,467	\$ 19,198	\$ 12,834	\$ 6,461	\$ 24,819
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	\$ 91	\$ 74	\$ 53	\$ 24	\$ 117
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	\$ 141,127	\$ 106,141	\$ 71,008	\$ 35,356	\$ 134,788
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 21,031	\$ 2,135	\$ 892	\$ 361	\$ 4,123
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 120,096	\$ 104,006	\$ 70,116	\$ 34,995	\$ 130,665
YTD - Noninterest Income - Total	Y_SO42	\$ 28,314	\$ 22,913	\$ 15,802	\$ 6,867	\$ 26,354
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 471	\$ 362	\$ 243	\$ 124	\$ 747
YTD - Other Fees and Charges	Y_SO420	\$ 23,784	\$ 18,336	\$ 12,188	\$ 5,767	\$ 22,660
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 503	\$ 2,058	\$ 1,651	\$ 81	\$ 551
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 82	\$ 1,225	\$ 1,140	\$ 93	\$ 557
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 104	\$ 117	\$ 139	\$- 15	\$- 89
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3	\$- 1	\$- 1	\$ 4	\$ 156
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 9	\$ 9	\$ 3	\$ 0	\$ 9
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 76	\$ 76	\$ 63	\$ 7	\$ 14

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 283	\$ 662	\$ 329	\$ 0	\$ - 59
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ - 48	\$ - 30	\$ - 22	\$ - 8	\$ - 37
YTD - Other Noninterest Income	Y_SO488	\$ 3,556	\$ 2,157	\$ 1,720	\$ 895	\$ 2,396
YTD - Noninterest Expense - Total	Y_SO51	\$ 121,007	\$ 88,984	\$ 59,198	\$ 29,208	\$ 110,769
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 68,884	\$ 51,469	\$ 34,376	\$ 17,133	\$ 64,951
YTD - Legal Expense	Y_SO520	\$ 860	\$ 636	\$ 476	\$ 155	\$ 533
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 24,092	\$ 17,698	\$ 11,565	\$ 5,756	\$ 21,367
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,530	\$ 6,601	\$ 4,452	\$ 2,125	\$ 7,556
YTD - Loan Servicing Fees	Y_SO550	\$ 98	\$ 74	\$ 53	\$ 26	\$ 107
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 839	\$ 555	\$ 391	\$ 193	\$ 777
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 34	\$ 16	\$ 21	\$ 7	\$ 32
YTD - Other Noninterest Expense	Y_SO580	\$ 17,670	\$ 11,935	\$ 7,864	\$ 3,813	\$ 15,446
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 27,403	\$ 37,935	\$ 26,720	\$ 12,654	\$ 46,250
YTD - Income Taxes - Total	Y_SO71	\$ 9,071	\$ 12,637	\$ 8,885	\$ 4,248	\$ 14,757
YTD - Federal	Y_SO710	\$ 8,347	\$ 12,083	\$ 8,510	\$ 4,065	\$ 14,133
YTD - State, Local, and Other	Y_SO720	\$ 724	\$ 554	\$ 375	\$ 183	\$ 624
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 18,332	\$ 25,298	\$ 17,835	\$ 8,406	\$ 31,493
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 18,332	\$ 25,298	\$ 17,835	\$ 8,406	\$ 31,493

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 20,561	\$ 19,808	\$ 19,559	\$ 19,904	\$ 18,952
Net Provision for Loss	VA115	\$ 13,187	\$ 1,266	\$ 557	\$ 333	\$ 1,254
Transfers	VA125	\$ - 19	\$ - 276	\$ - 85	\$ - 443	\$ - 196
Recoveries	VA135	\$ 105	\$ 177	\$ 247	\$ 133	\$ 125
Adjustments	VA145	\$ - 51	\$ 0	\$ 1	\$ 3	\$ 113
Charge-offs	VA155	\$ 687	\$ 341	\$ 471	\$ 371	\$ 344
General Valuation Allowances - Ending Balance	VA165	\$ 33,096	\$ 20,634	\$ 19,808	\$ 19,559	\$ 19,904
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,126	\$ 1,939	\$ 2,014	\$ 1,656	\$ 2,734
Net Provision for Loss	VA118	\$ 5,727	\$ - 28	\$ - 12	\$ 35	\$ 449

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93022 - OTS-Regulated: Louisiana	(\$Thousands)
Run Date: February 21, 2006, 5:00 PM	December 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 19	\$ 276	\$ 85	\$ 443	\$ 196
Adjustments	VA148	\$ 51	\$ 0	\$ - 66	\$ - 70	\$ 455
Charge-offs	VA158	\$ 239	\$ 61	\$ 82	\$ 50	\$ 2,178
Specific Valuation Allowances - Ending Balance	VA168	\$ 7,684	\$ 2,126	\$ 1,939	\$ 2,014	\$ 1,656
Total Valuation Allowances - Beginning Balance	VA110	\$ 22,687	\$ 21,747	\$ 21,573	\$ 21,560	\$ 21,686
Net Provision for Loss	VA120	\$ 18,914	\$ 1,238	\$ 545	\$ 368	\$ 1,703
Recoveries	VA140	\$ 105	\$ 177	\$ 247	\$ 133	\$ 125
Adjustments	VA150	\$ 0	\$ 0	\$ - 65	\$ - 67	\$ 568
Charge-offs	VA160	\$ 926	\$ 402	\$ 553	\$ 421	\$ 2,522
Total Valuation Allowances - Ending Balance	VA170	\$ 40,780	\$ 22,760	\$ 21,747	\$ 21,573	\$ 21,560
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 687	\$ 341	\$ 471	\$ 371	\$ 344
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 183	\$ 102	\$ 95	\$ 11	\$ 229
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	\$ 183	\$ 102	\$ 95	\$ 11	\$ 229
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 218
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 39	\$ 102	\$ 26	\$ 0	\$ 11
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	\$ 144	\$ 0	\$ 53	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 16	\$ 11	\$ 0
Nonmortgage Loans - Total	VA56	\$ 309	\$ 196	\$ 339	\$ 340	\$ 115
Commercial Loans	VA520	\$ 124	\$ 19	\$ 15	\$ 141	\$ 16
Consumer Loans - Total	SUB2061	\$ 185	\$ 177	\$ 324	\$ 199	\$ 99
Loans on Deposits	VA510	\$ 0	\$ 1	\$ 0	\$ 0	\$ 2
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 80	\$ 63	\$ 48	\$ 10	\$ 49
Mobile Home Loans	VA550	\$ 22	\$ 4	\$ 26	\$ 0	\$ 6

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 9	\$ 76	\$ 201	\$ 170	\$ 12
Other	VA560	\$ 74	\$ 33	\$ 49	\$ 19	\$ 30
Repossessed Assets - Total	VA60	\$ 164	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 164	\$ 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	\$ 31	\$ 43	\$ 37	\$ 20	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 105	\$ 177	\$ 247	\$ 133	\$ 125
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 54	\$ 95	\$ 67	\$ 34	\$ 58
Construction - Total	SUB2130	\$ 45	\$ 12	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 12	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 45	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 9	\$ 83	\$ 67	\$ 34	\$ 58
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 38
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 7	\$ 81	\$ 8	\$ 34	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 2	\$ 51	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 36	\$ 73	\$ 173	\$ 94	\$ 67
Commercial Loans	VA521	\$ 4	\$ 15	\$ 96	\$ 10	\$ 12
Consumer Loans - Total	SUB2161	\$ 32	\$ 58	\$ 77	\$ 84	\$ 55
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	\$ 10	\$ 37	\$ 19	\$ 22	\$ 34

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 5	\$ 2	\$ 0
Credit Cards	VA557	\$ 0	\$ 7	\$ 37	\$ 31	\$ 11
Other	VA561	\$ 22	\$ 13	\$ 16	\$ 29	\$ 10
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 15	\$ 9	\$ 7	\$ 5	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 5,744	\$ 248	\$ 78	\$ 477	\$ 642
Deposits and Investment Securities	VA38	\$ 595	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 5,080	\$ 202	\$ 186	\$ 334	\$ 171
Construction - Total	SUB2230	\$- 12	\$ 0	\$ 4	\$ 16	\$- 2
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$- 16	\$ 16	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 12	\$ 0	\$ 20	\$ 0	\$- 2
Permanent - Total	SUB2241	\$ 5,092	\$ 202	\$ 182	\$ 318	\$ 173
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 26	\$ 0	\$ 0	\$ 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 4,040	\$ 38	\$ 98	\$- 1	\$ 5
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 251	\$ 4	\$ 15	\$ 0	\$ 8
Multifamily (5 or more) Dwelling Units	VA472	\$ 494	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 207	\$ 160	\$ 55	\$ 307	\$ 160
Land	VA492	\$ 74	\$ 0	\$ 14	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 46	\$ 54	\$- 129	\$ 143	\$ 464
Commercial Loans	VA522	\$ 78	\$ 37	\$- 90	\$ 95	\$ 203
Consumer Loans - Total	SUB2261	\$- 32	\$ 17	\$- 39	\$ 48	\$ 261
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 64	\$ 16	\$- 67	\$ 74	\$ 15
Mobile Home Loans	VA552	\$- 4	\$ 0	\$ 1	\$ 1	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 228
Other	VA562	\$ 33	\$- 4	\$ 27	\$- 27	\$ 18
Repossessed Assets - Total	VA62	\$ 23	\$ 0	\$ 21	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 10	\$ 0	\$ 21	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 13	\$ 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	\$- 8	\$ 0	\$ 0	\$ 7
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 6,326	\$ 412	\$ 302	\$ 715	\$ 861
Deposits and Investment Securities	VA39	\$ 595	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 5,209	\$ 209	\$ 214	\$ 311	\$ 342
Construction - Total	SUB2330	\$- 57	\$- 12	\$ 4	\$ 16	\$- 2
1-4 Dwelling Units	VA425	\$ 0	\$- 12	\$- 16	\$ 16	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 57	\$ 0	\$ 20	\$ 0	\$- 2
Permanent - Total	SUB2341	\$ 5,266	\$ 221	\$ 210	\$ 295	\$ 344
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 26	\$ 0	\$ 0	\$ 12	\$ 180
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,072	\$ 59	\$ 116	\$- 35	\$- 4
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 251	\$ 4	\$ 8	\$ 0	\$ 8
Multifamily (5 or more) Dwelling Units	VA475	\$ 492	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 351	\$ 158	\$ 57	\$ 307	\$ 160
Land	VA495	\$ 74	\$ 0	\$ 29	\$ 11	\$ 0
Nonmortgage Loans - Total	VA59	\$ 319	\$ 177	\$ 37	\$ 389	\$ 512
Commercial Loans	VA525	\$ 198	\$ 41	\$- 171	\$ 226	\$ 207
Consumer Loans - Total	SUB2361	\$ 121	\$ 136	\$ 208	\$ 163	\$ 305
Loans on Deposits	VA515	\$ 0	\$ 1	\$ 0	\$ 0	\$ 2
Home Improvement Loans	VA519	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 6	\$ 42	\$- 38	\$ 62	\$ 30
Mobile Home Loans	VA555	\$ 18	\$ 3	\$ 22	\$- 1	\$ 6
Credit Cards	VA559	\$ 9	\$ 69	\$ 164	\$ 139	\$ 229
Other	VA565	\$ 85	\$ 16	\$ 60	\$- 37	\$ 38
Repossessed Assets - Total	VA65	\$ 187	\$ 0	\$ 21	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 164	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 10	\$ 0	\$ 21	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 13	\$ 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	\$ 16	\$ 26	\$ 30	\$ 15	\$ 7
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,365	\$ 1,046	\$ 1,280	\$ 1,655	\$ 731
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,852	\$ 2,566	\$ 2,560	\$ 2,652	\$ 2,146
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 371	\$ 344	\$ 819	\$ 588	\$ 403
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 371	\$ 318	\$ 768	\$ 582	\$ 403
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 26	\$ 51	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 16,549	\$ 36,401	\$ 17,837	\$ 14,886	\$ 10,029
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 44,391	\$ 32,465	\$ 30,824	\$ 31,066	\$ 42,244
Substandard	VA965	\$ 39,073	\$ 31,923	\$ 30,294	\$ 30,637	\$ 41,653
Doubtful	VA970	\$ 5,318	\$ 542	\$ 530	\$ 429	\$ 591
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 107,119	\$ 105,688	\$ 48,662	\$ 46,968	\$ 61,074
Mortgages - Total	SUB2421	\$ 100,054	\$ 96,502	\$ 42,789	\$ 38,990	\$ 52,698
Construction and Land Loans	SUB2430	\$ 3,118	\$ 5,792	\$ 1,961	\$ 2,395	\$ 2,707

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 77,563	\$ 76,750	\$ 33,519	\$ 31,666	\$ 43,055
Permanent Loans Secured by All Other Property	SUB2450	\$ 21,353	\$ 17,752	\$ 8,209	\$ 6,092	\$ 7,959
Nonmortgages - Total	SUB2461	\$ 7,065	\$ 9,186	\$ 5,873	\$ 7,978	\$ 8,376
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 90,380	\$ 91,699	\$ 38,613	\$ 36,440	\$ 49,751
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 78,093	\$ 84,679	\$ 33,132	\$ 30,751	\$ 43,052
Mortgage Loans - Total	SUB2481	\$ 73,689	\$ 78,752	\$ 29,438	\$ 25,170	\$ 37,152
Construction	PD115	\$ 977	\$ 768	\$ 1,061	\$ 875	\$ 792
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 602	\$ 283	\$ 304	\$ 372	\$ 268
Secured by First Liens	PD123	\$ 53,954	\$ 61,027	\$ 22,825	\$ 18,959	\$ 30,227
Secured by Junior Liens	PD124	\$ 1,216	\$ 897	\$ 367	\$ 1,296	\$ 401
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,030	\$ 3,342	\$ 2,116	\$ 726	\$ 298
Nonresidential Property (Except Land)	PD135	\$ 12,450	\$ 8,851	\$ 2,011	\$ 2,103	\$ 4,290
Land	PD138	\$ 1,460	\$ 3,584	\$ 754	\$ 839	\$ 876
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,433	\$ 2,431	\$ 1,505	\$ 2,234	\$ 2,549
Consumer Loans - Total	SUB2511	\$ 2,971	\$ 3,496	\$ 2,189	\$ 3,347	\$ 3,351
Loans on Deposits	PD161	\$ 320	\$ 485	\$ 313	\$ 561	\$ 389
Home Improvement Loans	PD163	\$ 21	\$ 11	\$ 3	\$ 4	\$ 0
Education Loans	PD165	\$ 5	\$ 156	\$ 0	\$ 10	\$ 54
Auto Loans	PD167	\$ 1,171	\$ 1,034	\$ 839	\$ 1,239	\$ 1,353
Mobile Home Loans	PD169	\$ 786	\$ 930	\$ 562	\$ 670	\$ 581
Credit Cards	PD171	\$ 130	\$ 130	\$ 85	\$ 193	\$ 261
Other	PD180	\$ 538	\$ 750	\$ 387	\$ 670	\$ 713
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 126	\$ 54	\$ 35	\$ 90	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 925	\$ 140	\$ 55	\$ 64	\$ 99
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 12,287	\$ 7,020	\$ 5,481	\$ 5,689	\$ 6,699

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 10,665	\$ 5,518	\$ 4,300	\$ 4,772	\$ 5,334
Construction	PD215	\$ 161	\$ 0	\$ 0	\$ 0	\$ 233
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 310	\$ 0	\$ 39	\$ 64	\$ 126
Secured by First Liens	PD223	\$ 8,540	\$ 4,640	\$ 2,444	\$ 3,382	\$ 3,782
Secured by Junior Liens	PD224	\$ 253	\$ 124	\$ 1	\$ 9	\$ 37
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 420	\$ 769	\$ 772	\$ 775
Nonresidential Property (Except Land)	PD235	\$ 1,215	\$ 278	\$ 1,027	\$ 376	\$ 379
Land	PD238	\$ 186	\$ 56	\$ 20	\$ 169	\$ 2
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 542	\$ 552	\$ 264	\$ 170	\$ 463
Consumer Loans - Total	SUB2521	\$ 1,080	\$ 950	\$ 917	\$ 747	\$ 902
Loans on Deposits	PD261	\$ 197	\$ 139	\$ 18	\$ 52	\$ 26
Home Improvement Loans	PD263	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 322	\$ 381	\$ 452	\$ 358	\$ 393
Mobile Home Loans	PD269	\$ 93	\$ 154	\$ 195	\$ 96	\$ 136
Credit Cards	PD271	\$ 152	\$ 88	\$ 93	\$ 161	\$ 243
Other	PD280	\$ 298	\$ 188	\$ 159	\$ 80	\$ 104
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 139	\$ 79	\$ 68	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 99	\$ 7	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 7	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 16,739	\$ 13,989	\$ 10,049	\$ 10,528	\$ 11,323
Mortgage Loans - Total	SUB2501	\$ 15,700	\$ 12,232	\$ 9,051	\$ 9,048	\$ 10,212
Construction	PD315	\$ 0	\$ 1,232	\$ 0	\$ 357	\$ 659
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 310	\$ 297	\$ 85	\$ 120	\$ 274
Secured by First Liens	PD323	\$ 11,975	\$ 9,220	\$ 7,134	\$ 7,144	\$ 7,707
Secured by Junior Liens	PD324	\$ 403	\$ 262	\$ 320	\$ 320	\$ 233
Multifamily (5 or more) Dwelling Units	PD325	\$ 500	\$ 734	\$ 303	\$ 285	\$ 226
Nonresidential Property (Except Land)	PD335	\$ 2,178	\$ 335	\$ 1,083	\$ 667	\$ 968
Land	PD338	\$ 334	\$ 152	\$ 126	\$ 155	\$ 145
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 574	\$ 774	\$ 542	\$ 772	\$ 551
Consumer Loans - Total	SUB2531	\$ 465	\$ 983	\$ 456	\$ 708	\$ 560
Loans on Deposits	PD361	\$ 26	\$ 26	\$ 29	\$ 58	\$ 7
Home Improvement Loans	PD363	\$ 8	\$ 0	\$ 0	\$ 0	\$ 4
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 224	\$ 294	\$ 236	\$ 245	\$ 234
Mobile Home Loans	PD369	\$ 116	\$ 184	\$ 59	\$ 243	\$ 208
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 16	\$ 0
Other	PD380	\$ 91	\$ 479	\$ 132	\$ 146	\$ 107
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 128	\$ 132	\$ 90	\$ 0	\$ 91
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 82	\$ 178	\$ 48	\$ 21	\$ 118
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 48	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 63,360	\$ 64,771	\$ 65,527	\$ 66,242	\$ 62,936
90% up to 100% LTV	LD110	\$ 54,246	\$ 56,960	\$ 58,629	\$ 59,571	\$ 55,783
100% and greater LTV	LD120	\$ 9,114	\$ 7,811	\$ 6,898	\$ 6,671	\$ 7,153
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 4,102	\$ 3,010	\$ 2,219	\$ 1,767	\$ 2,582
Past Due and Still Accruing - Total	SUB5240	\$ 2,883	\$ 1,715	\$ 1,546	\$ 1,133	\$ 1,745
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,590	\$ 1,715	\$ 1,502	\$ 1,133	\$ 1,745
90% up to 100% LTV	LD210	\$ 2,091	\$ 1,549	\$ 1,442	\$ 1,017	\$ 1,628
100% and greater LTV	LD220	\$ 499	\$ 166	\$ 60	\$ 116	\$ 117
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 293	\$ 0	\$ 44	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 293	\$ 0	\$ 44	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,219	\$ 1,295	\$ 673	\$ 634	\$ 837
90% up to 100% LTV	LD250	\$ 937	\$ 1,113	\$ 637	\$ 590	\$ 723
100% and greater LTV	LD260	\$ 282	\$ 182	\$ 36	\$ 44	\$ 114
Net Charge-offs - Total	SUB5300	\$ 421	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 44	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 377	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 6,833	\$ 4,485	\$ 5,034	\$ 5,956	\$ 8,082
90% up to 100% LTV	LD430	\$ 5,671	\$ 3,322	\$ 3,157	\$ 5,041	\$ 6,545
100% and greater LTV	LD440	\$ 1,162	\$ 1,163	\$ 1,877	\$ 915	\$ 1,537
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 225
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 225
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 92,715	\$ 86,180	\$ 84,219	\$ 86,835	\$ 83,624
Mortgage Construction Loans	CC105	\$ 82,849	\$ 78,071	\$ 77,170	\$ 80,703	\$ 78,647
Other Mortgage Loans	CC115	\$ 9,866	\$ 8,109	\$ 7,049	\$ 6,132	\$ 4,977
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 721	\$ 659	\$ 254	\$ 690	\$ 615
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 73,477	\$ 100,743	\$ 99,146	\$ 110,953	\$ 90,029
1-4 Dwelling Units	CC280	\$ 49,364	\$ 76,870	\$ 66,007	\$ 72,036	\$ 53,668
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,655	\$ 2,816	\$ 2,997	\$ 6,729	\$ 6,865
All Other Real Estate	CC300	\$ 21,458	\$ 21,057	\$ 30,142	\$ 32,188	\$ 29,496
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,022	\$ 4,611	\$ 4,287	\$ 2,105	\$ 3,120
Commitments Outstanding to Purchase Loans	CC320	\$ 796	\$ 0	\$ 0	\$ 3,093	\$ 4,208
Commitments Outstanding to Sell Loans	CC330	\$ 7,238	\$ 11,181	\$ 11,012	\$ 8,922	\$ 4,791
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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 106,776	\$ 96,540	\$ 99,683	\$ 91,332	\$ 86,622
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 60,642	\$ 55,272	\$ 53,720	\$ 51,360	\$ 49,864
Commercial Lines	CC420	\$ 33,254	\$ 30,444	\$ 34,762	\$ 28,947	\$ 26,055
Open-End Consumer Lines - Credit Cards	CC423	\$ 9,027	\$ 9,120	\$ 8,663	\$ 8,547	\$ 8,027
Open-End Consumer Lines - Other	CC425	\$ 3,853	\$ 1,704	\$ 2,538	\$ 2,478	\$ 2,676
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,647	\$ 3,288	\$ 3,354	\$ 3,324	\$ 3,104
Commercial	CC430	\$ 201	\$ 322	\$ 322	\$ 322	\$ 407
Standby, Not Included on CC465 or CC468	CC435	\$ 2,446	\$ 2,966	\$ 3,032	\$ 3,002	\$ 2,697
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 101,008	\$ 108,722	\$ 104,673	\$ 102,968	\$ 104,688
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 178
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 10,909	\$ 10,661	\$ 7,609	\$ 9,981	\$ 11,034
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 64,491	\$ 20,201	\$ 56,387	\$ 83,495	\$ 59,625
Pass-Through Securities	CF143	\$ 64,491	\$ 20,201	\$ 56,387	\$ 71,418	\$ 59,625
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 12,077	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 3,326	\$ 4,619	\$ 2,956	\$ 892	\$ 11,558
Pass-Through Securities	CF145	\$ 3,326	\$ 4,619	\$ 2,956	\$ 892	\$ 10,558
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,000
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 61,165	\$ 15,582	\$ 53,431	\$ 82,603	\$ 48,067
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 70,613	\$- 87,868	\$- 68,903	\$- 63,805	\$- 74,879
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,958	\$- 5,696	\$- 2,650	\$- 7,936	\$- 2,777
Mortgage Loans Disbursed - Total	SUB3831	\$ 203,908	\$ 225,084	\$ 251,446	\$ 199,245	\$ 217,744
Construction Loans - Total	SUB3840	\$ 42,129	\$ 50,396	\$ 52,563	\$ 55,665	\$ 55,659
1-4 Dwelling Units	CF190	\$ 36,904	\$ 47,075	\$ 48,322	\$ 52,788	\$ 50,471
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,212	\$ 558	\$ 1,446	\$ 828	\$ 649

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 3,013	\$ 2,763	\$ 2,795	\$ 2,049	\$ 4,539
Permanent Loans - Total	SUB3851	\$ 161,779	\$ 174,688	\$ 198,883	\$ 143,580	\$ 162,085
1-4 Dwelling Units	CF225	\$ 127,294	\$ 128,194	\$ 143,816	\$ 107,574	\$ 112,703
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,759	\$ 6,850	\$ 7,450	\$ 1,232	\$ 7,076
Nonresidential (Except Land)	CF260	\$ 20,940	\$ 28,591	\$ 36,966	\$ 29,937	\$ 37,546
Land	CF270	\$ 11,786	\$ 11,053	\$ 10,651	\$ 4,837	\$ 4,760
Loans and Participations Purchased - Total	SUB3880	\$ 13,764	\$ 8,862	\$ 13,991	\$ 13,661	\$ 27,912
Secured by 1-4 Dwelling Units	CF280	\$ 2,673	\$ 4,209	\$ 9,986	\$ 5,547	\$ 6,719
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 490	\$ 0	\$ 0	\$ 0	\$ 14,768
Secured by Nonresidential	CF300	\$ 10,601	\$ 4,653	\$ 4,005	\$ 8,114	\$ 6,425
Loans and Participations Sold - Total	SUB3890	\$ 17,679	\$ 28,022	\$ 64,200	\$ 30,623	\$ 34,672
Secured by 1-4 Dwelling Units	CF310	\$ 17,421	\$ 27,824	\$ 60,332	\$ 27,887	\$ 33,814
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 150	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 108	\$ 198	\$ 3,868	\$ 2,736	\$ 858
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,915	\$- 19,160	\$- 50,209	\$- 16,962	\$- 6,760
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 245,019	\$ 177,012	\$ 169,109	\$ 165,224	\$ 168,636
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 3,154	\$- 5,705	\$ 11,701	\$ 12,279	\$ 14,110
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 28,308	\$ 43,235	\$ 50,955	\$ 50,398	\$ 47,542
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 41,872	\$ 23,207	\$ 43,829	\$ 29,338	\$ 56,458
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 47,914	\$ 45,215	\$ 51,143	\$ 50,806	\$ 48,432
Commercial	CF390	\$ 20,523	\$ 22,205	\$ 23,451	\$ 26,751	\$ 27,887
Consumer	CF400	\$ 27,391	\$ 23,010	\$ 27,692	\$ 24,055	\$ 20,545
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 1,696	\$ 3,191
Commercial	CF395	\$ 0	\$ 0	\$ 0	\$ 1,696	\$ 3,191
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 47,914	\$ 45,215	\$ 51,143	\$ 49,110	\$ 45,241
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 267,262	\$ 52,922	\$ 16,082	\$ 30,519	\$ 34,032
New Deposits Received less Deposits Withdrawn	CF420	\$ 250,702	\$ 37,179	\$ 1,181	\$ 17,013	\$ 20,540
Interest Credited to Deposits	CF430	\$ 16,560	\$ 15,743	\$ 14,901	\$ 13,506	\$ 13,492
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 5,265	\$ 575	\$ 0	\$ 0	\$ 0
Fully Insured	DI100	\$ 5,265	\$ 575	\$ 0	\$ 0	\$ 0
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,925,828	\$ 2,733,100	\$ 2,699,253	\$ 2,688,028	\$ 2,679,787
Deposits with Balances - Greater than \$100,000	DI130	\$ 849,982	\$ 759,247	\$ 735,720	\$ 728,361	\$ 721,279
Number of Deposit Accounts - Total	SUB4062	301,339	302,339	299,036	297,248	298,363
Balances of \$100,000 or Less	DI150	296,430	297,957	294,742	292,933	294,025
Balances Greater than \$100,000	DI160	4,909	4,382	4,294	4,315	4,338
IRA/Keogh Accounts	DI200	\$ 378,118	\$ 385,225	\$ 382,873	\$ 376,883	\$ 374,065
Uninsured Deposits	DI210	\$ 354,525	\$ 319,964	\$ 316,797	\$ 314,987	\$ 293,997
Preferred Deposits	DI220	\$ 72,098	\$ 75,852	\$ 75,477	\$ 58,214	\$ 34,295
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 777,570	\$ 608,043	\$ 559,235	\$ 545,248	\$ 535,057
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 300,826	\$ 288,811	\$ 287,502	\$ 327,236	\$ 327,400
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 572,324	\$ 448,353	\$ 436,797	\$ 444,688	\$ 461,659
Deposits & Escrows - Time Deposits	DI340	\$ 2,125,089	\$ 2,147,138	\$ 2,151,434	\$ 2,099,215	\$ 2,076,947
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 226,213	\$ 181,815	\$ 169,960	\$ 151,063	\$ 141,450
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 6,635	\$ 3,722	\$ 3,601	\$ 6,888	\$ 1,808
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 106	\$ 103	\$ 112	\$ 89	\$ 87
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 49	\$ 49	\$ 49	\$ 49	\$ 49
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,245	1,301	1,364	1,325	1,339
Assets Held in Trading Accounts	SI375	\$ 4,175	\$ 4,140	\$ 4,124	\$ 4,172	\$ 4,144
Available-for-Sale Securities	SI385	\$ 971,165	\$ 923,659	\$ 968,052	\$ 1,004,151	\$ 1,043,160
Assets Held for Sale	SI387	\$ 7,032	\$ 8,882	\$ 9,732	\$ 10,505	\$ 5,531
Loans Serviced for Others	SI390	\$ 275,274	\$ 289,584	\$ 292,754	\$ 273,540	\$ 271,398
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	85.62%	86.72%	87.54%	87.08%	88.03%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.78%	86.43%	87.64%	83.51%	88.27%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.13%	85.99%	86.66%	87.24%	87.73%
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	\$ 3,337	\$ 2,960	\$ 2,392	\$ 2,177	\$ 2,189
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 22,565	\$ 22,354	\$ 23,450	\$ 20,101	\$ 18,731
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	52	67	69	55	56
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 613,110	\$ 630,584	\$ 616,719	\$ 606,886	\$ 605,154
Net Income (Loss) (SO91)	SI610	\$- 6,966	\$ 7,463	\$ 9,429	\$ 8,406	\$ 6,799
Dividends Declared - Preferred Stock	SI620	\$ 46	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 1,755	\$ 4,767	\$ 1,330	\$ 687	\$ 3,652
Stock Issued	SI640	\$ 20	\$ 8	\$ 7	\$ 6,752	\$ 11
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 286	\$ 438	\$ 131	\$ 127	\$ 329
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,713	\$- 5,033	\$ 5,659	\$- 5,100	\$- 1,355

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 30
Other Adjustments	SI671	\$ 517	\$ - 276	\$ - 31	\$ 334	\$ - 370
Ending Equity Capital (SC80)	SI680	\$ 601,453	\$ 628,417	\$ 630,584	\$ 616,718	\$ 606,886
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 265	\$ 67	\$ 22	\$ 23	\$ 102
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 46	\$ 49	\$ 167	\$ 133	\$ 57
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 4,829,736	\$ 4,728,368	\$ 4,700,041	\$ 4,681,245	\$ 4,625,855
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 660,050	\$ 456,757	\$ 449,283	\$ 456,764	\$ 470,072
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,652,010	\$ 3,700,351	\$ 3,690,137	\$ 3,671,128	\$ 3,624,522
Nonmortgage Loans	SI885	\$ 227,962	\$ 225,349	\$ 219,029	\$ 215,403	\$ 210,446
Deposits and Excrows	SI890	\$ 3,504,832	\$ 3,382,702	\$ 3,364,594	\$ 3,338,655	\$ 3,302,854
Total Borrowings	SI895	\$ 585,893	\$ 611,445	\$ 625,120	\$ 643,650	\$ 637,640
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	12	8	16	14	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,178	\$ 320	\$ 597	\$ 1,185	\$ 483
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.80	6.63	6.54	5.50	4.31
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.30	6.94	7.17	6.56	6.56

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	1	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	1
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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	1	0	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
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	10	11	11	11	11

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	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	\$ 595,594	\$ 628,401	\$ 669,888	\$ 672,984	\$ 681,867
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

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93022 - OTS-Regulated: Louisiana	(\$Thousands)
Run Date: February 21, 2006, 5:00 PM	December 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 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	\$ 595,594	\$ 628,401	\$ 669,888	\$ 672,984	\$ 681,867
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	995	1,044	1,046	942	974
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 492	\$ 369	\$ 246	\$ 123	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 492	\$ 369	\$ 246	\$ 123	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 407	\$ 297	\$ 202	\$ 98	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 85	\$ 72	\$ 44	\$ 25	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and 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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 601,451	\$ 628,418	\$ 630,586	\$ 616,720	\$ 606,888
Equity Capital Deductions - Total	SUB1631	\$ 8,613	\$ 8,698	\$ 8,797	\$ 8,546	\$ 8,606
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 788	\$ 773	\$ 781	\$ 552	\$ 551

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,728	\$ 7,817	\$ 7,908	\$ 7,994	\$ 8,055
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 97	\$ 108	\$ 108	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 7,778	\$ 3,989	\$- 561	\$ 4,831	\$- 386
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 7,778	\$ 3,989	\$- 561	\$ 4,831	\$- 386
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	\$ 600,616	\$ 623,709	\$ 621,228	\$ 613,005	\$ 597,896
Total Assets (SC60)	CCR205	\$ 4,980,677	\$ 4,766,783	\$ 4,722,186	\$ 4,686,542	\$ 4,681,802
Asset Deductions - Total	SUB1651	\$ 8,628	\$ 8,753	\$ 8,814	\$ 8,568	\$ 8,624
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 788	\$ 773	\$ 781	\$ 552	\$ 551
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,728	\$ 7,853	\$ 7,908	\$ 7,994	\$ 8,055
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 97	\$ 108	\$ 108	\$ 0	\$ 0
Other	CCR275	\$ 15	\$ 19	\$ 17	\$ 22	\$ 18
Asset Additions - Total	SUB1661	\$ 8,514	\$ 5,287	\$- 1,113	\$ 6,440	\$- 718
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 8,514	\$ 5,287	\$- 1,113	\$ 6,440	\$- 718
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,980,563	\$ 4,763,317	\$ 4,712,259	\$ 4,684,414	\$ 4,672,460
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 189,412	\$ 181,098	\$ 178,868	\$ 175,844	\$ 175,324
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 600,616	\$ 623,709	\$ 621,228	\$ 613,005	\$ 597,896
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,140	\$ 1,028	\$ 1,163	\$ 1,135	\$ 1,359
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	\$ 22,403	\$ 19,637	\$ 18,737	\$ 18,414	\$ 18,580
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 23,543	\$ 20,665	\$ 19,900	\$ 19,549	\$ 19,939
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 23,543	\$ 20,665	\$ 19,900	\$ 19,549	\$ 19,939

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 32	\$ 32	\$ 32	\$ 66	\$ 66
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,931	\$ 1,932	\$ 1,880	\$ 1,811	\$ 1,802
Total Risk-Based Capital	CCR39	\$ 622,196	\$ 642,410	\$ 639,216	\$ 630,677	\$ 615,967
0% R/W Category - Cash	CCR400	\$ 45,992	\$ 53,169	\$ 51,321	\$ 50,604	\$ 43,091
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 298,879	\$ 308,646	\$ 344,247	\$ 364,317	\$ 378,480
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 1,982	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 71,956	\$ 46,436	\$ 21,872	\$ 25,783	\$ 30,373
0% R/W Category - Assets Total	CCR420	\$ 416,827	\$ 408,251	\$ 419,422	\$ 440,704	\$ 451,944
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	\$ 747,420	\$ 757,687	\$ 797,937	\$ 825,717	\$ 803,245
20% R/W Category - Claims on FHLBs	CCR435	\$ 377,305	\$ 214,457	\$ 183,456	\$ 181,942	\$ 210,701
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 7,316	\$ 8,338	\$ 8,436	\$ 8,093	\$ 8,615
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 84,379	\$ 63,002	\$ 45,888	\$ 46,095	\$ 47,639
20% R/W Category - Other	CCR450	\$ 347,097	\$ 248,123	\$ 232,635	\$ 211,852	\$ 207,386
20% R/W Category - Assets Total	CCR455	\$ 1,563,517	\$ 1,291,607	\$ 1,268,352	\$ 1,273,699	\$ 1,277,586
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 312,703	\$ 258,321	\$ 253,671	\$ 254,741	\$ 255,520
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,992,491	\$ 2,056,395	\$ 2,041,652	\$ 2,031,135	\$ 2,016,855
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 69,280	\$ 69,361	\$ 69,524	\$ 69,256	\$ 72,333
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	\$ 494	\$ 495	\$ 499	\$ 324	\$ 120
50% R/W Category - Other	CCR480	\$ 4,727	\$ 3,732	\$ 3,970	\$ 3,850	\$ 5,314
50% R/W Category - Assets Total	CCR485	\$ 2,066,992	\$ 2,129,983	\$ 2,115,645	\$ 2,104,565	\$ 2,094,622
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,033,501	\$ 1,064,999	\$ 1,057,830	\$ 1,052,289	\$ 1,047,316
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 54,302	\$ 21,168	\$ 19,690	\$ 16,861	\$ 51,977
100% R/W Category - All Other Assets	CCR506	\$ 950,203	\$ 962,720	\$ 939,056	\$ 908,744	\$ 854,450
100% R/W Category - Assets Total	CCR510	\$ 1,004,505	\$ 983,888	\$ 958,746	\$ 925,605	\$ 906,427
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,004,505	\$ 983,888	\$ 958,746	\$ 925,605	\$ 906,427
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,590	\$ 1,590	\$ 1,532	\$ 1,463	\$ 1,434

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93022 - OTS-Regulated: Louisiana December 2005	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 19,875	\$ 19,875	\$ 19,150	\$ 18,288	\$ 17,925
Assets to Risk-Weight	CCR64	\$ 5,053,431	\$ 4,815,319	\$ 4,763,697	\$ 4,746,036	\$ 4,732,013
Subtotal Risk-Weighted Assets	CCR75	\$ 2,370,580	\$ 2,327,080	\$ 2,289,389	\$ 2,250,913	\$ 2,227,181
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,949	\$ 968	\$ 1,040	\$ 1,106	\$ 1,294
Total Risk-Weighted Assets	CCR78	\$ 2,367,631	\$ 2,326,112	\$ 2,288,349	\$ 2,249,807	\$ 2,225,887
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 189,404	\$ 186,088	\$ 183,069	\$ 179,983	\$ 178,068
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	12.06%	13.09%	13.18%	13.09%	12.80%
Total Risk-Based Capital Ratio	CCR820	26.28%	27.62%	27.93%	28.03%	27.67%
Tier 1 Risk-Based Capital Ratio	CCR830	25.29%	26.73%	27.07%	27.17%	26.78%
Tangible Equity Ratio	CCR840	12.06%	13.09%	13.18%	13.09%	12.80%

*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.

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