

**TFR Industry Aggregate Report**

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM	TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan 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
<b>Number of Regulated Institutions</b>	14	14	15	15	15

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	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		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 484,089</b>	<b>\$ 440,972</b>	<b>\$ 484,018</b>	<b>\$ 521,867</b>	<b>\$ 499,999</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 239,857	\$ 252,283	\$ 215,343	\$ 193,701	\$ 198,481
Interest-Earning Deposits in FHLBs	SC112	\$ 55,841	\$ 51,314	\$ 59,809	\$ 77,689	\$ 82,645
Other Interest-Earning Deposits	SC118	\$ 11,696	\$ 12,277	\$ 23,841	\$ 27,000	\$ 24,892
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 64,488	\$ 12,236	\$ 35,126	\$ 82,130	\$ 59,780
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 83,816	\$ 84,444	\$ 119,764	\$ 115,314	\$ 108,025
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 14,777	\$ 14,707	\$ 15,550	\$ 11,476	\$ 11,999
State and Municipal Obligations	SC180	\$ 11,294	\$ 11,361	\$ 11,932	\$ 11,471	\$ 11,599
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,214	\$ 1,212	\$ 1,575	\$ 1,574	\$ 1,573
Accrued Interest Receivable	SC191	\$ 1,106	\$ 1,138	\$ 1,078	\$ 1,512	\$ 1,005
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 1,487,579</b>	<b>\$ 893,459</b>	<b>\$ 66,029</b>	<b>\$ 78,147</b>	<b>\$ 81,644</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 1,487,579</b>	<b>\$ 893,459</b>	<b>\$ 66,029</b>	<b>\$ 78,147</b>	<b>\$ 81,644</b>
Pass-Through - Total	SUB0073	\$ 1,455,076	\$ 889,260	\$ 63,996	\$ 75,938	\$ 79,245
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,455,076	\$ 889,250	\$ 63,996	\$ 75,938	\$ 79,245
Other Pass-Through	SC215	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 26,729	\$ 652	\$ 1,772	\$ 1,895	\$ 2,079
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 581	\$ 652	\$ 1,772	\$ 1,895	\$ 2,079
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 26,148	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 5,774	\$ 3,547	\$ 261	\$ 314	\$ 320

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 5:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93026 - OTS-Regulated: Michigan</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 14,563,895</b>	<b>\$ 15,455,963</b>	<b>\$ 15,831,647</b>	<b>\$ 15,312,384</b>	<b>\$ 14,097,447</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 14,510,637</b>	<b>\$ 15,404,923</b>	<b>\$ 15,782,525</b>	<b>\$ 15,257,305</b>	<b>\$ 14,040,634</b>
Construction Loans - Total	SUB0100	\$ 398,863	\$ 350,386	\$ 303,655	\$ 274,899	\$ 257,555
Residential - Total	SUB0110	\$ 272,759	\$ 251,450	\$ 223,870	\$ 202,969	\$ 199,975
1-4 Dwelling Units	SC230	\$ 246,572	\$ 237,357	\$ 220,961	\$ 199,354	\$ 196,303
Multifamily (5 or more) Dwelling Units	SC235	\$ 26,187	\$ 14,093	\$ 2,909	\$ 3,615	\$ 3,672
Nonresidential Property	SC240	\$ 126,104	\$ 98,936	\$ 79,785	\$ 71,930	\$ 57,580
Permanent Loans - Total	SUB0121	\$ 14,109,132	\$ 15,054,852	\$ 15,477,551	\$ 14,990,063	\$ 13,794,056
Residential - Total	SUB0131	\$ 12,884,165	\$ 13,837,023	\$ 14,284,715	\$ 13,840,573	\$ 12,709,620
1-4 Dwelling Units - Total	SUB0141	\$ 12,702,853	\$ 13,685,388	\$ 14,124,319	\$ 13,689,559	\$ 12,569,645
Revolving Open-End Loans	SC251	\$ 647,668	\$ 1,197,215	\$ 1,071,530	\$ 929,312	\$ 792,243
All Other - First Liens	SC254	\$ 11,304,363	\$ 11,910,587	\$ 12,714,944	\$ 12,483,982	\$ 11,536,159
All Other - Junior Liens	SC255	\$ 750,822	\$ 577,586	\$ 337,845	\$ 276,265	\$ 241,243
Multifamily (5 or more) Dwelling Units	SC256	\$ 181,312	\$ 151,635	\$ 160,396	\$ 151,014	\$ 139,975
Nonresidential Property (Except Land)	SC260	\$ 1,046,253	\$ 1,063,516	\$ 1,066,373	\$ 1,036,331	\$ 973,065
Land	SC265	\$ 178,714	\$ 154,313	\$ 126,463	\$ 113,159	\$ 111,371
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 897,243	\$- 350,664	\$ 516,244	\$ 1,213,351	\$ 443,067
Accrued Interest Receivable	SC272	\$ 49,054	\$ 46,399	\$ 46,979	\$ 43,135	\$ 40,241
Advances for Taxes and Insurance	SC275	\$ 6,846	\$ 4,326	\$ 3,462	\$ 4,287	\$ 5,595
Allowance for Loan and Lease Losses	SC283	\$ 53,258	\$ 51,040	\$ 49,122	\$ 55,079	\$ 56,813
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 548,563</b>	<b>\$ 622,928</b>	<b>\$ 670,746</b>	<b>\$ 483,983</b>	<b>\$ 521,315</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 544,340</b>	<b>\$ 618,757</b>	<b>\$ 666,193</b>	<b>\$ 479,760</b>	<b>\$ 517,208</b>
Commercial Loans - Total	SC32	\$ 289,755	\$ 377,837	\$ 433,017	\$ 307,507	\$ 364,134
Secured	SC300	\$ 274,121	\$ 364,200	\$ 419,407	\$ 292,644	\$ 356,251
Unsecured	SC303	\$ 15,602	\$ 13,601	\$ 13,559	\$ 14,777	\$ 7,764
Lease Receivables	SC306	\$ 32	\$ 36	\$ 51	\$ 86	\$ 119
Consumer Loans - Total	SC35	\$ 252,121	\$ 234,036	\$ 228,666	\$ 169,626	\$ 151,711
Loans on Deposits	SC310	\$ 4,992	\$ 4,312	\$ 3,736	\$ 3,310	\$ 3,098
Home Improvement Loans (Not secured by real estate)	SC316	\$ 664	\$ 717	\$ 773	\$ 868	\$ 1,055
Education Loans	SC320	\$ 167	\$ 257	\$ 266	\$ 282	\$ 296
Auto Loans	SC323	\$ 11,438	\$ 11,726	\$ 12,835	\$ 13,308	\$ 14,373
Mobile Home Loans	SC326	\$ 1,158	\$ 1,250	\$ 1,471	\$ 1,608	\$ 1,637
Credit Cards	SC328	\$ 421	\$ 400	\$ 1,082	\$ 1,082	\$ 1,157

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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other, Including Lease Receivables	SC330	\$ 233,281	\$ 215,374	\$ 208,503	\$ 149,168	\$ 130,095
Accrued Interest Receivable	SC348	\$ 6,687	\$ 11,055	\$ 9,063	\$ 6,850	\$ 5,470
Allowance for Loan and Lease Losses	SC357	\$ 4,223	\$ 4,171	\$ 4,553	\$ 4,223	\$ 4,107
<b>Reposessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 58,383</b>	<b>\$ 57,554</b>	<b>\$ 44,449</b>	<b>\$ 44,840</b>	<b>\$ 43,298</b>
<b>Reposessed Assets - Total</b>	<b>SC40</b>	<b>\$ 58,183</b>	<b>\$ 57,554</b>	<b>\$ 44,419</b>	<b>\$ 44,740</b>	<b>\$ 43,256</b>
Real Estate - Total	SUB0210	\$ 58,250	\$ 57,330	\$ 44,310	\$ 44,667	\$ 43,134
Construction	SC405	\$ 1,069	\$ 1,119	\$ 895	\$ 748	\$ 0
Residential - Total	SUB0225	\$ 46,937	\$ 44,096	\$ 38,012	\$ 43,333	\$ 42,913
1-4 Dwelling Units	SC415	\$ 46,095	\$ 43,204	\$ 37,119	\$ 42,932	\$ 42,593
Multifamily (5 or more) Dwelling Units	SC425	\$ 842	\$ 892	\$ 893	\$ 401	\$ 320
Nonresidential (Except Land)	SC426	\$ 6,879	\$ 8,539	\$ 1,773	\$ 586	\$ 212
Land	SC428	\$ 3,365	\$ 3,576	\$ 3,630	\$ 0	\$ 9
Other Reposessed Assets	SC430	\$ 133	\$ 224	\$ 139	\$ 173	\$ 164
General Valuation Allowances	SC441	\$ 200	\$ 0	\$ 30	\$ 100	\$ 42
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 448</b>	<b>\$ 472</b>	<b>\$ 443</b>	<b>\$ 638</b>	<b>\$ 663</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 336,557</b>	<b>\$ 331,861</b>	<b>\$ 306,844</b>	<b>\$ 293,957</b>	<b>\$ 278,249</b>
Federal Home Loan Bank Stock	SC510	\$ 336,446	\$ 331,757	\$ 306,738	\$ 293,838	\$ 278,131
Other	SC540	\$ 111	\$ 104	\$ 106	\$ 119	\$ 118
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 262,001</b>	<b>\$ 255,944</b>	<b>\$ 251,670</b>	<b>\$ 245,810</b>	<b>\$ 243,158</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 596,312</b>	<b>\$ 589,130</b>	<b>\$ 541,337</b>	<b>\$ 514,746</b>	<b>\$ 492,068</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 596,312</b>	<b>\$ 589,124</b>	<b>\$ 541,333</b>	<b>\$ 514,743</b>	<b>\$ 492,066</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 1,137	\$ 1,141	\$ 1,124	\$ 1,108	\$ 1,091
Bank-Owned Life Insurance - Other	SC625	\$ 28,540	\$ 28,290	\$ 28,043	\$ 37,148	\$ 35,947
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 318,813	\$ 357,117	\$ 287,370	\$ 218,196	\$ 191,266
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 32,633	\$ 32,138	\$ 32,501	\$ 32,856	\$ 33,225
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 211	\$ 232	\$ 263	\$ 338	\$ 353
Other Assets	SC689	\$ 214,978	\$ 170,212	\$ 192,036	\$ 225,100	\$ 230,186
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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<b>Schedule SC --- Consolidated Statement of Condition</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 6	\$ 4	\$ 3	\$ 2
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 57,681</b>	<b>\$ 55,217</b>	<b>\$ 53,709</b>	<b>\$ 59,405</b>	<b>\$ 60,964</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 18,337,827</b>	<b>\$ 18,648,283</b>	<b>\$ 18,197,183</b>	<b>\$ 17,496,372</b>	<b>\$ 16,257,841</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 18,280,146</b>	<b>\$ 18,593,066</b>	<b>\$ 18,143,474</b>	<b>\$ 17,436,967</b>	<b>\$ 16,196,877</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 10,783,384</b>	<b>\$ 11,017,767</b>	<b>\$ 10,725,011</b>	<b>\$ 10,546,160</b>	<b>\$ 10,109,199</b>
Deposits	SC710	\$ 10,193,230	\$ 10,270,869	\$ 9,989,504	\$ 9,859,958	\$ 9,447,275
Escrows	SC712	\$ 590,154	\$ 746,899	\$ 735,508	\$ 686,203	\$ 661,926
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ - 1	\$ - 1	\$ - 1	\$ - 2
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 5,848,381</b>	<b>\$ 5,975,913</b>	<b>\$ 5,853,131</b>	<b>\$ 5,370,162</b>	<b>\$ 4,690,864</b>
Advances from FHLBank	SC720	\$ 4,623,267	\$ 5,783,097	\$ 5,621,061	\$ 5,172,858	\$ 4,533,411
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,060,097	\$ 4,140	\$ 26,500	\$ 25,000	\$ 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	\$ 165,017	\$ 188,676	\$ 205,570	\$ 172,304	\$ 157,453
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 277,672</b>	<b>\$ 238,027</b>	<b>\$ 222,778</b>	<b>\$ 213,338</b>	<b>\$ 173,608</b>
Accrued Interest Payable - Deposits	SC763	\$ 35,190	\$ 33,929	\$ 31,848	\$ 24,514	\$ 26,506
Accrued Interest Payable - Other	SC766	\$ 17,007	\$ 14,099	\$ 9,724	\$ 8,698	\$ 9,558
Accrued Taxes	SC776	\$ 90,959	\$ 56,009	\$ 50,620	\$ 36,056	\$ 25,101
Accounts Payable	SC780	\$ 27,468	\$ 30,858	\$ 26,433	\$ 29,127	\$ 29,873
Deferred Income Taxes	SC790	\$ 121	\$ 140	\$ 196	\$ 137	\$ 282
Other Liabilities and Deferred Income	SC796	\$ 106,927	\$ 102,992	\$ 103,957	\$ 114,806	\$ 82,288
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 16,909,437</b>	<b>\$ 17,231,707</b>	<b>\$ 16,800,920</b>	<b>\$ 16,129,660</b>	<b>\$ 14,973,671</b>

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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
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 100</b>	<b>\$ 100</b>	<b>\$ 100</b>	<b>\$ 100</b>	<b>\$ 0</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 1,370,607</b>	<b>\$ 1,361,258</b>	<b>\$ 1,342,454</b>	<b>\$ 1,307,208</b>	<b>\$ 1,223,205</b>
Stock - Total	SUB0311	\$ 465,348	\$ 464,605	\$ 455,869	\$ 437,758	\$ 378,800
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	\$ 14,195	\$ 14,122	\$ 14,122	\$ 14,122	\$ 13,870
Common Stock - Paid in Excess of Par	SC830	\$ 451,153	\$ 450,483	\$ 441,747	\$ 423,636	\$ 364,930
Accumulated Other Comprehensive Income - Total	SC86	\$ 6,215	\$ 6,184	\$ 4,748	\$ 6,130	\$ 5,132
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 970	\$- 574	\$- 772	\$- 1,532	\$- 211
Gains (Losses) on Cash Flow Hedges	SC865	\$ 7,185	\$ 6,758	\$ 5,520	\$ 7,662	\$ 5,343
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 899,044	\$ 890,467	\$ 881,836	\$ 863,318	\$ 839,173
Other Components of Equity Capital	SC891	\$ 0	\$ 2	\$ 1	\$ 2	\$ 100
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 18,280,144</b>	<b>\$ 18,593,065</b>	<b>\$ 18,143,474</b>	<b>\$ 17,436,968</b>	<b>\$ 16,196,876</b>

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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	\$ 50
3	Federal, State, or other taxes receivable	3	\$ 221
4	Net deferred tax assets	6	\$ 6,702
6	Prepaid deposit insurance premiums	2	\$ 99
7	Prepaid expenses	10	\$ 17,595
9	Advances for loans serviced for others	1	\$ 21,986
14	Other noninterest-bearing short-term accounts recv	3	\$ 101,220
99	Other	11	\$ 5,761

**Other Liability Codes**

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 10
11	The liability recorded for post-retirement benefit	6	\$ 6,455
14	Unapplied loan payments received	2	\$ 44,122
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 106
99	Other	20	\$ 38,527

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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
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 237,940</b>	<b>\$ 228,294</b>	<b>\$ 207,477</b>	<b>\$ 202,535</b>	<b>\$ 189,407</b>
Deposits and Investment Securities	SO115	\$ 2,083	\$ 2,007	\$ 2,345	\$ 2,114	\$ 1,911
Mortgage-Backed Securities	SO125	\$ 14,404	\$ 4,962	\$ 791	\$ 898	\$ 956
Mortgage Loans	SO141	\$ 211,760	\$ 208,691	\$ 195,676	\$ 192,084	\$ 178,430
Nonmortgage Loans - Total	SUB0950	\$ 9,693	\$ 12,634	\$ 8,665	\$ 7,439	\$ 8,110
Commercial Loans and Leases	SO160	\$ 5,589	\$ 7,037	\$ 5,827	\$ 4,948	\$ 5,916
Consumer Loans and Leases	SO171	\$ 4,104	\$ 5,597	\$ 2,838	\$ 2,491	\$ 2,194
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 3,278</b>	<b>\$ 3,649</b>	<b>\$ 3,168</b>	<b>\$ 2,955</b>	<b>\$ 2,819</b>
Federal Home Loan Bank Stock	SO181	\$ 3,277	\$ 3,648	\$ 3,166	\$ 2,953	\$ 2,818
Other	SO185	\$ 1	\$ 1	\$ 2	\$ 2	\$ 1
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 150,097</b>	<b>\$ 142,209</b>	<b>\$ 124,359</b>	<b>\$ 111,704</b>	<b>\$ 106,385</b>
Deposits	SO215	\$ 84,406	\$ 80,162	\$ 72,692	\$ 62,891	\$ 60,380
Escrows	SO225	\$ 2	\$ 9	\$ 1	\$ 1	\$ 0
Advances from FHLBank	SO230	\$ 53,636	\$ 57,107	\$ 46,841	\$ 45,996	\$ 43,129
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	\$ 12,053	\$ 4,931	\$ 4,825	\$ 2,816	\$ 2,876
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 91,121</b>	<b>\$ 89,734</b>	<b>\$ 86,286</b>	<b>\$ 93,786</b>	<b>\$ 85,841</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 6,187</b>	<b>\$ 3,885</b>	<b>\$ 3,387</b>	<b>\$ 5,781</b>	<b>\$ 4,405</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 84,934</b>	<b>\$ 85,849</b>	<b>\$ 82,899</b>	<b>\$ 88,005</b>	<b>\$ 81,436</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 62,899</b>	<b>\$ 31,757</b>	<b>\$ 66,782</b>	<b>\$ 47,599</b>	<b>\$ 51,248</b>
Mortgage Loan Serving Fees	SO410	\$ 31	\$- 4,861	\$- 465	\$ 3,503	\$ 4,261
Other Fees and Charges	SO420	\$ 32,747	\$ 33,887	\$ 31,876	\$ 27,567	\$ 30,145
Net Income (Loss) from Other - Total	SUB0451	\$ 27,913	\$ 1,229	\$ 34,372	\$ 15,718	\$ 15,365
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 15,474	\$ 952	\$ 31,711	\$ 11,155	\$- 3,857
Operations & Sale of Repossessed Assets	SO461	\$ 639	\$ 303	\$ 238	\$ 371	\$ 1,941
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 37	\$- 50	\$ 275	\$- 275	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 108	\$ 0	\$- 74
Sale of Loans Held for Investment	SO475	\$ 493	\$ 9	\$ 15	\$ 14	\$ 11

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Sale of Other Assets Held for Investment	SO477	\$ 11,344	\$ 15	\$ 2,241	\$ 4,453	\$ 17,344
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,208	\$ 1,502	\$ 999	\$ 811	\$ 1,477
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 101,425</b>	<b>\$ 96,835</b>	<b>\$ 97,300</b>	<b>\$ 96,403</b>	<b>\$ 91,820</b>
All Personnel Compensation and Expense	SO510	\$ 53,991	\$ 49,745	\$ 50,770	\$ 49,484	\$ 46,597
Legal Expense	SO520	\$ 1,301	\$ 1,103	\$ 880	\$ 1,362	\$ 1,417
Office Occupancy and Equipment Expense	SO530	\$ 24,094	\$ 22,683	\$ 24,204	\$ 22,274	\$ 21,291
Marketing and Other Professional Services	SO540	\$ 6,042	\$ 5,457	\$ 5,829	\$ 5,027	\$ 5,820
Loan Servicing Fees	SO550	\$ 1	\$ 1	\$ 13	\$ 8	\$ 10
Goodwill and Other Intangibles Expense	SO560	\$ 370	\$ 361	\$ 356	\$ 370	\$ 363
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 960	\$ - 30	\$ - 62	\$ 333	\$ - 86
Other Noninterest Expense	SO580	\$ 14,666	\$ 17,515	\$ 15,310	\$ 17,545	\$ 16,408
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 46,408</b>	<b>\$ 20,771</b>	<b>\$ 52,381</b>	<b>\$ 39,201</b>	<b>\$ 40,864</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 17,820</b>	<b>\$ 7,669</b>	<b>\$ 19,566</b>	<b>\$ 14,436</b>	<b>\$ 15,030</b>
Federal	SO710	\$ 14,997	\$ 7,059	\$ 18,058	\$ 13,445	\$ 13,688
State, Local & Other	SO720	\$ 2,823	\$ 610	\$ 1,508	\$ 991	\$ 1,342
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 28,588</b>	<b>\$ 13,102</b>	<b>\$ 32,815</b>	<b>\$ 24,765</b>	<b>\$ 25,834</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 28,588</b>	<b>\$ 13,102</b>	<b>\$ 32,815</b>	<b>\$ 24,765</b>	<b>\$ 25,834</b>



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

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	3	\$ 27
15	Income from corporate-owned life insurance	3	\$ 228
99	Other	18	\$ 2,162

**Other Noninterest Expense Codes**

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 2
2	OTS assessments	3	\$ 35
6	Supervisory examination fees	2	\$ 565
7	Office supplies, printing, and postage	11	\$ 3,153
8	Telephone, including data lines	7	\$ 1,174
10	ATM expense	1	\$ 22
17	Charitable contributions	2	\$ 439
99	Other	14	\$ 2,423

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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
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 875,297</b>	<b>\$ 637,357</b>	<b>\$ 410,012</b>	<b>\$ 202,535</b>	<b>\$ 712,940</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 8,362	\$ 6,279	\$ 4,459	\$ 2,114	\$ 8,498
YTD - Mortgage-Backed Securities	Y_SO125	\$ 21,032	\$ 6,628	\$ 1,689	\$ 898	\$ 6,628
YTD - Mortgage Loans	Y_SO141	\$ 807,589	\$ 595,829	\$ 387,760	\$ 192,084	\$ 664,617
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 23,401	\$ 17,812	\$ 10,775	\$ 4,948	\$ 24,146
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 14,913	\$ 10,809	\$ 5,329	\$ 2,491	\$ 9,051
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 13,044</b>	<b>\$ 9,766</b>	<b>\$ 6,123</b>	<b>\$ 2,955</b>	<b>\$ 11,894</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13,038	\$ 9,761	\$ 6,119	\$ 2,953	\$ 11,821
YTD - Other	Y_SO185	\$ 6	\$ 5	\$ 4	\$ 2	\$ 73
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 528,166</b>	<b>\$ 378,069</b>	<b>\$ 236,063</b>	<b>\$ 111,704</b>	<b>\$ 389,508</b>
YTD - Deposits	Y_SO215	\$ 299,948	\$ 215,542	\$ 135,583	\$ 62,891	\$ 207,654
YTD - Escrows	Y_SO225	\$ 13	\$ 11	\$ 2	\$ 1	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 203,580	\$ 149,944	\$ 92,837	\$ 45,996	\$ 167,646
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	\$ 24,625	\$ 12,572	\$ 7,641	\$ 2,816	\$ 14,208
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 360,175</b>	<b>\$ 269,054</b>	<b>\$ 180,072</b>	<b>\$ 93,786</b>	<b>\$ 335,326</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 19,233</b>	<b>\$ 13,046</b>	<b>\$ 9,168</b>	<b>\$ 5,781</b>	<b>\$ 23,788</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 340,942</b>	<b>\$ 256,008</b>	<b>\$ 170,904</b>	<b>\$ 88,005</b>	<b>\$ 311,538</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 208,898</b>	<b>\$ 145,999</b>	<b>\$ 114,381</b>	<b>\$ 47,599</b>	<b>\$ 328,673</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 1,792	\$- 1,823	\$ 3,038	\$ 3,503	\$ 20,373
YTD - Other Fees and Charges	Y_SO420	\$ 125,949	\$ 93,202	\$ 59,443	\$ 27,567	\$ 115,634
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 79,232	\$ 51,319	\$ 50,090	\$ 15,718	\$ 185,892
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 59,292	\$ 43,818	\$ 42,866	\$ 11,155	\$ 59,233
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,551	\$ 912	\$ 609	\$ 371	\$ 3,660
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 87	\$- 50	\$ 0	\$- 275	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 108	\$- 108	\$- 108	\$ 0	\$- 59
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 531	\$ 38	\$ 29	\$ 14	\$ 273

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 18,053	\$ 6,709	\$ 6,694	\$ 4,453	\$ 122,785
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,509	\$ 3,301	\$ 1,810	\$ 811	\$ 6,774
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 391,133</b>	<b>\$ 289,708</b>	<b>\$ 193,703</b>	<b>\$ 96,403</b>	<b>\$ 369,618</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 203,653	\$ 149,662	\$ 100,254	\$ 49,484	\$ 183,642
YTD - Legal Expense	Y_SO520	\$ 4,645	\$ 3,344	\$ 2,242	\$ 1,362	\$ 5,620
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 93,100	\$ 69,006	\$ 46,478	\$ 22,274	\$ 88,933
YTD - Marketing and Other Professional Services	Y_SO540	\$ 22,205	\$ 16,163	\$ 10,856	\$ 5,027	\$ 21,276
YTD - Loan Servicing Fees	Y_SO550	\$ 5	\$ 4	\$ 21	\$ 8	\$ 33
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,457	\$ 1,087	\$ 726	\$ 370	\$ 1,116
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,201	\$ 241	\$ 271	\$ 333	\$- 166
YTD - Other Noninterest Expense	Y_SO580	\$ 64,867	\$ 50,201	\$ 32,855	\$ 17,545	\$ 69,164
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 158,707</b>	<b>\$ 112,299</b>	<b>\$ 91,582</b>	<b>\$ 39,201</b>	<b>\$ 270,593</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 59,468</b>	<b>\$ 41,648</b>	<b>\$ 34,002</b>	<b>\$ 14,436</b>	<b>\$ 98,964</b>
YTD - Federal	Y_SO710	\$ 53,540	\$ 38,543	\$ 31,503	\$ 13,445	\$ 92,104
YTD - State, Local, and Other	Y_SO720	\$ 5,928	\$ 3,105	\$ 2,499	\$ 991	\$ 6,860
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 99,239</b>	<b>\$ 70,651</b>	<b>\$ 57,580</b>	<b>\$ 24,765</b>	<b>\$ 171,629</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 99,239</b>	<b>\$ 70,651</b>	<b>\$ 57,580</b>	<b>\$ 24,765</b>	<b>\$ 171,629</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 55,222</b>	<b>\$ 53,672</b>	<b>\$ 59,397</b>	<b>\$ 60,959</b>	<b>\$ 61,779</b>
Net Provision for Loss	VA115	\$ 6,387	\$ 3,855	\$ 3,317	\$ 5,838	\$ 4,319
Transfers	VA125	\$- 960	\$ 2,811	\$- 1,275	\$- 1,606	\$ 318
Recoveries	VA135	\$ 681	\$ 1,431	\$ 1,004	\$ 731	\$ 652
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 3,644	\$ 6,547	\$ 8,731	\$ 6,525	\$ 6,109
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 57,686</b>	<b>\$ 55,222</b>	<b>\$ 53,712</b>	<b>\$ 59,397</b>	<b>\$ 60,959</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 1,639</b>	<b>\$ 4,480</b>	<b>\$ 7,208</b>	<b>\$ 5,152</b>	<b>\$ 6,373</b>
Net Provision for Loss	VA118	\$ 760	\$ 0	\$ 8	\$ 276	\$ 0

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Transfers	VA128	\$ 960	\$- 2,811	\$ 1,275	\$ 1,606	\$- 318
Adjustments	VA148	\$ 0	\$ 0	\$- 3,967	\$ 465	\$- 782
Charge-offs	VA158	\$ 948	\$ 29	\$ 44	\$ 291	\$ 121
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 2,411</b>	<b>\$ 1,639</b>	<b>\$ 4,480</b>	<b>\$ 7,208</b>	<b>\$ 5,152</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 56,861</b>	<b>\$ 58,151</b>	<b>\$ 66,605</b>	<b>\$ 66,111</b>	<b>\$ 68,152</b>
Net Provision for Loss	VA120	\$ 7,147	\$ 3,855	\$ 3,325	\$ 6,114	\$ 4,319
Recoveries	VA140	\$ 681	\$ 1,431	\$ 1,004	\$ 731	\$ 652
Adjustments	VA150	\$ 0	\$ 0	\$- 3,967	\$ 465	\$- 782
Charge-offs	VA160	\$ 4,592	\$ 6,576	\$ 8,775	\$ 6,816	\$ 6,230
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 60,097</b>	<b>\$ 56,861</b>	<b>\$ 58,192</b>	<b>\$ 66,605</b>	<b>\$ 66,111</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 3,644</b>	<b>\$ 6,547</b>	<b>\$ 8,731</b>	<b>\$ 6,525</b>	<b>\$ 6,109</b>
<b>Deposits and Investment Securities</b>	<b>VA36</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 1,507</b>	<b>\$ 2,327</b>	<b>\$ 1,756</b>	<b>\$ 2,139</b>	<b>\$ 2,783</b>
Construction - Total	SUB2030	\$ 0	\$ 10	\$ 0	\$ 6	\$ 172
1-4 Dwelling Units	VA420	\$ 0	\$ 10	\$ 0	\$ 6	\$ 2
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 170
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,507	\$ 2,317	\$ 1,756	\$ 2,133	\$ 2,611
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 649	\$ 1,163	\$ 677	\$ 946	\$ 169
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 114	\$ 437	\$ 764	\$ 200	\$ 1,518
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 689	\$ 655	\$ 315	\$ 967	\$ 924
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 55	\$ 62	\$ 0	\$ 20	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,137</b>	<b>\$ 639</b>	<b>\$ 2,366</b>	<b>\$ 767</b>	<b>\$ 303</b>
Commercial Loans	VA520	\$ 7	\$ 300	\$ 2,063	\$ 367	\$ 5
Consumer Loans - Total	SUB2061	\$ 1,130	\$ 339	\$ 303	\$ 400	\$ 298
Loans on Deposits	VA510	\$ 286	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 23	\$ 0	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 31	\$ 26	\$ 32	\$ 84	\$ 53
Mobile Home Loans	VA550	\$ 18	\$ 8	\$ 26	\$ 0	\$ 2

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Credit Cards	VA556	\$ 6	\$ 8	\$ 8	\$ 10	\$ 9
Other	VA560	\$ 789	\$ 297	\$ 214	\$ 306	\$ 231
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 1,000</b>	<b>\$ 3,581</b>	<b>\$ 3,672</b>	<b>\$ 3,524</b>	<b>\$ 3,020</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 1,000	\$ 3,578	\$ 3,670	\$ 3,524	\$ 3,020
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	\$ 3	\$ 2	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA820</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 937</b>	<b>\$ 95</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 681</b>	<b>\$ 1,431</b>	<b>\$ 1,004</b>	<b>\$ 731</b>	<b>\$ 652</b>
<b>Deposits and Investment Securities</b>	<b>VA37</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 552</b>	<b>\$ 426</b>	<b>\$ 256</b>	<b>\$ 418</b>	<b>\$ 493</b>
Construction - Total	SUB2130	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 4	\$ 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	\$ 548	\$ 426	\$ 256	\$ 418	\$ 493
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 16	\$ 39	\$ 58	\$ 21	\$ 13
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 46	\$ 13	\$ 32	\$ 90	\$ 62
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 486	\$ 374	\$ 166	\$ 306	\$ 413
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 1	\$ 5
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 85</b>	<b>\$ 108</b>	<b>\$ 718</b>	<b>\$ 311</b>	<b>\$ 159</b>
Commercial Loans	VA521	\$ 7	\$ 17	\$ 601	\$ 100	\$ 41
Consumer Loans - Total	SUB2161	\$ 78	\$ 91	\$ 117	\$ 211	\$ 118
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 27	\$ 47	\$ 45	\$ 70	\$ 41

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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	\$ 0	\$ 14	\$ 1	\$ 1
Credit Cards	VA557	\$ 1	\$ 3	\$ 1	\$ 1	\$ 2
Other	VA561	\$ 50	\$ 41	\$ 57	\$ 139	\$ 71
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 44</b>	<b>\$ 897</b>	<b>\$ 30</b>	<b>\$ 2</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 1,720</b>	<b>\$- 2,811</b>	<b>\$ 1,283</b>	<b>\$ 1,882</b>	<b>\$- 317</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 13</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 881</b>	<b>\$- 3,302</b>	<b>\$ 1,275</b>	<b>\$ 2,232</b>	<b>\$- 773</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$- 67
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$- 67
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 881	\$- 3,302	\$ 1,275	\$ 2,232	\$- 706
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 4	\$ 1	\$- 37	\$ 32	\$ 5
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$- 507	\$ 0	\$- 31
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 877	\$- 3,303	\$ 1,819	\$ 2,196	\$- 680
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 0</b>	<b>\$ 491</b>	<b>\$ 0</b>	<b>\$- 625</b>	<b>\$- 30</b>
Commercial Loans	VA522	\$ 0	\$ 490	\$ 0	\$- 668	\$- 27
Consumer Loans - Total	SUB2261	\$ 0	\$ 1	\$ 0	\$ 43	\$- 3
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	\$ 1	\$ 0	\$ 43	\$- 3
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 35</b>	<b>\$ 0</b>	<b>\$ 8</b>	<b>\$ 275</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 8	\$ 275	\$ 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 791</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 486</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 4,683</b>	<b>\$ 2,305</b>	<b>\$ 9,010</b>	<b>\$ 7,676</b>	<b>\$ 5,140</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 13</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 1,836</b>	<b>\$- 1,401</b>	<b>\$ 2,775</b>	<b>\$ 3,953</b>	<b>\$ 1,517</b>
Construction - Total	SUB2330	\$- 4	\$ 10	\$ 0	\$ 6	\$ 105
1-4 Dwelling Units	VA425	\$- 4	\$ 10	\$ 0	\$ 6	\$- 65
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 170
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,840	\$- 1,411	\$ 2,775	\$ 3,947	\$ 1,412
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 637	\$ 1,125	\$ 582	\$ 957	\$ 161
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 68	\$ 424	\$ 225	\$ 110	\$ 1,425
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 203	\$ 281	\$ 149	\$ 665	\$ 511
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 932	\$- 3,241	\$ 1,819	\$ 2,215	\$- 685
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,052</b>	<b>\$ 1,022</b>	<b>\$ 1,648</b>	<b>\$- 169</b>	<b>\$ 114</b>
Commercial Loans	VA525	\$ 0	\$ 773	\$ 1,462	\$- 401	\$- 63
Consumer Loans - Total	SUB2361	\$ 1,052	\$ 249	\$ 186	\$ 232	\$ 177
Loans on Deposits	VA515	\$ 286	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 23	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 4	\$- 21	\$- 13	\$ 14	\$ 12
Mobile Home Loans	VA555	\$ 18	\$ 8	\$ 12	\$- 1	\$ 1
Credit Cards	VA559	\$ 5	\$ 5	\$ 7	\$ 9	\$ 7
Other	VA565	\$ 739	\$ 257	\$ 157	\$ 210	\$ 157
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 1,035</b>	<b>\$ 3,581</b>	<b>\$ 3,680</b>	<b>\$ 3,799</b>	<b>\$ 3,020</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,000	\$ 3,578	\$ 3,678	\$ 3,799	\$ 3,020

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<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 3	\$ 2	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 747</b>	<b>\$- 897</b>	<b>\$ 907</b>	<b>\$ 93</b>	<b>\$ 486</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 22,322</b>	<b>\$ 24,994</b>	<b>\$ 14,122</b>	<b>\$ 13,380</b>	<b>\$ 18,420</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 74,743</b>	<b>\$ 66,349</b>	<b>\$ 54,365</b>	<b>\$ 55,486</b>	<b>\$ 54,785</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 12,481</b>	<b>\$ 21,893</b>	<b>\$ 11,791</b>	<b>\$ 13,833</b>	<b>\$ 18,119</b>
Construction	VA951	\$ 135	\$ 191	\$ 292	\$ 0	\$ 4,239
Permanent - 1-4 Dwelling Units	VA952	\$ 12,245	\$ 16,199	\$ 10,311	\$ 13,459	\$ 13,880
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 101	\$ 5,241	\$ 1,188	\$ 374	\$ 0
Permanent - Land	VA955	\$ 0	\$ 262	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 89,129</b>	<b>\$ 89,735</b>	<b>\$ 83,068</b>	<b>\$ 98,695</b>	<b>\$ 93,613</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 186,502</b>	<b>\$ 178,422</b>	<b>\$ 193,011</b>	<b>\$ 155,704</b>	<b>\$ 167,875</b>
Substandard	VA965	\$ 185,428	\$ 177,417	\$ 191,966	\$ 154,675	\$ 166,152
Doubtful	VA970	\$ 1,074	\$ 1,005	\$ 1,045	\$ 1,029	\$ 1,723
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
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
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
<b>Description</b>	<b>Line Item</b>	<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
		<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 170,213</b>	<b>\$ 145,886</b>	<b>\$ 162,951</b>	<b>\$ 160,082</b>	<b>\$ 163,189</b>
Mortgages - Total	SUB2421	\$ 160,800	\$ 137,156	\$ 154,510	\$ 150,281	\$ 154,470
Construction and Land Loans	SUB2430	\$ 9,103	\$ 6,749	\$ 8,681	\$ 10,409	\$ 14,467



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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 133,872	\$ 116,835	\$ 115,186	\$ 119,439	\$ 127,001
Permanent Loans Secured by All Other Property	SUB2450	\$ 21,023	\$ 16,245	\$ 35,965	\$ 22,647	\$ 16,430
Nonmortgages - Total	SUB2461	\$ 9,413	\$ 8,730	\$ 8,441	\$ 9,801	\$ 8,719
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 94,209</b>	<b>\$ 88,515</b>	<b>\$ 95,299</b>	<b>\$ 88,948</b>	<b>\$ 94,934</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 87,594</b>	<b>\$ 83,599</b>	<b>\$ 81,741</b>	<b>\$ 83,973</b>	<b>\$ 90,350</b>
Mortgage Loans - Total	SUB2481	\$ 80,078	\$ 76,534	\$ 75,499	\$ 76,382	\$ 83,710
Construction	PD115	\$ 2,843	\$ 2,200	\$ 1,824	\$ 5,528	\$ 8,237
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 7,521	\$ 6,869	\$ 5,407	\$ 4,261	\$ 4,777
Secured by First Liens	PD123	\$ 61,520	\$ 55,442	\$ 52,338	\$ 54,362	\$ 56,728
Secured by Junior Liens	PD124	\$ 1,930	\$ 1,152	\$ 1,769	\$ 1,633	\$ 2,478
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 1,620	\$ 79	\$ 0	\$ 14
Nonresidential Property (Except Land)	PD135	\$ 5,417	\$ 8,521	\$ 13,437	\$ 9,468	\$ 9,699
Land	PD138	\$ 847	\$ 730	\$ 645	\$ 1,130	\$ 1,777
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,391	\$ 3,306	\$ 5,033	\$ 5,295	\$ 5,018
Consumer Loans - Total	SUB2511	\$ 3,125	\$ 3,759	\$ 1,209	\$ 2,296	\$ 1,622
Loans on Deposits	PD161	\$ 186	\$ 15	\$ 1	\$ 9	\$ 9
Home Improvement Loans	PD163	\$ 71	\$ 45	\$ 8	\$ 15	\$ 19
Education Loans	PD165	\$ 2	\$ 0	\$ 0	\$ 7	\$ 8
Auto Loans	PD167	\$ 387	\$ 280	\$ 320	\$ 303	\$ 436
Mobile Home Loans	PD169	\$ 116	\$ 81	\$ 105	\$ 136	\$ 77
Credit Cards	PD171	\$ 11	\$ 10	\$ 18	\$ 29	\$ 12
Other	PD180	\$ 2,352	\$ 3,328	\$ 757	\$ 1,797	\$ 1,061
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 202	\$ 381	\$ 9,571	\$ 84	\$ 308
Held for Sale Included in PD115:PD180	PD192	\$ 3,636	\$ 474	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 9,102	\$ 8,850	\$ 3,013	\$ 2,720	\$ 8,257
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 7,590	\$ 5,981	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 585	\$ 1,681	N/A	N/A	N/A
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 6,615</b>	<b>\$ 4,916</b>	<b>\$ 13,558</b>	<b>\$ 4,975</b>	<b>\$ 4,584</b>

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 5:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93026 - OTS-Regulated: Michigan</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Mortgage Loans - Total	SUB2491	\$ 6,160	\$ 4,445	\$ 13,426	\$ 4,474	\$ 4,307
Construction	PD215	\$ 75	\$ 372	\$ 0	\$ 706	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 43	\$ 65	\$ 62	\$ 110	\$ 41
Secured by First Liens	PD223	\$ 4,735	\$ 3,373	\$ 3,233	\$ 2,918	\$ 3,998
Secured by Junior Liens	PD224	\$ 145	\$ 218	\$ 118	\$ 139	\$ 66
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,162	\$ 376	\$ 7,862	\$ 601	\$ 202
Land	PD238	\$ 0	\$ 41	\$ 2,151	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 193	\$ 322	\$ 0	\$ 327	\$ 129
Consumer Loans - Total	SUB2521	\$ 262	\$ 149	\$ 132	\$ 174	\$ 148
Loans on Deposits	PD261	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Education Loans	PD265	\$ 12	\$ 0	\$ 2	\$ 2	\$ 13
Auto Loans	PD267	\$ 27	\$ 35	\$ 16	\$ 51	\$ 54
Mobile Home Loans	PD269	\$ 0	\$ 18	\$ 43	\$ 0	\$ 0
Credit Cards	PD271	\$ 11	\$ 11	\$ 21	\$ 43	\$ 18
Other	PD280	\$ 211	\$ 59	\$ 49	\$ 77	\$ 62
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 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	\$ 1,101	\$ 1,075	\$ 1,010	\$ 1,212	\$ 1,417
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 76,004</b>	<b>\$ 57,371</b>	<b>\$ 67,652</b>	<b>\$ 71,134</b>	<b>\$ 68,255</b>
Mortgage Loans - Total	SUB2501	\$ 74,562	\$ 56,177	\$ 65,585	\$ 69,425	\$ 66,453
Construction	PD315	\$ 2,987	\$ 1,504	\$ 1,535	\$ 1,961	\$ 2,802
Permanent:						
Residential:						
1-4 Dwelling Units:						

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Revolving Open-End Loans	PD321	\$ 2,135	\$ 1,266	\$ 1,506	\$ 946	\$ 1,005
Secured by First Liens	PD323	\$ 55,350	\$ 47,759	\$ 49,946	\$ 54,263	\$ 56,787
Secured by Junior Liens	PD324	\$ 493	\$ 691	\$ 807	\$ 807	\$ 1,121
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,388	\$ 851	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 7,858	\$ 2,204	\$ 9,265	\$ 10,364	\$ 3,087
Land	PD338	\$ 2,351	\$ 1,902	\$ 2,526	\$ 1,084	\$ 1,651
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,297	\$ 1,012	\$ 1,915	\$ 1,509	\$ 1,456
Consumer Loans - Total	SUB2531	\$ 145	\$ 182	\$ 152	\$ 200	\$ 346
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 39	\$ 19	\$ 5	\$ 24	\$ 43
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 15	\$ 15	\$ 25	\$ 6	\$ 60
Mobile Home Loans	PD369	\$ 0	\$ 40	\$ 10	\$ 24	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 91	\$ 108	\$ 112	\$ 146	\$ 243
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 3,962	\$ 685	\$ 421	\$ 4,825	\$ 455
Held for Sale Included in PD315:PD380	PD392	\$ 45	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 9,664	\$ 7,862	\$ 1,996	\$ 2,067	\$ 8,437
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 8,319	\$ 7,776	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 1,345	\$ 86	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 953,051</b>	<b>\$ 909,460</b>	<b>\$ 630,853</b>	<b>\$ 519,042</b>	<b>\$ 411,489</b>
90% up to 100% LTV	LD110	\$ 675,773	\$ 797,406	\$ 545,008	\$ 454,701	\$ 357,136
100% and greater LTV	LD120	\$ 277,278	\$ 112,054	\$ 85,845	\$ 64,341	\$ 54,353
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 11,550</b>	<b>\$ 20,107</b>	<b>\$ 9,026</b>	<b>\$ 7,595</b>	<b>\$ 9,844</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 8,707</b>	<b>\$ 16,579</b>	<b>\$ 5,372</b>	<b>\$ 3,421</b>	<b>\$ 4,829</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 8,685	\$ 16,579	\$ 5,312	\$ 3,405	\$ 4,829
90% up to 100% LTV	LD210	\$ 7,410	\$ 16,038	\$ 4,419	\$ 2,564	\$ 3,484
100% and greater LTV	LD220	\$ 1,275	\$ 541	\$ 893	\$ 841	\$ 1,345
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 22	\$ 0	\$ 60	\$ 16	\$ 0

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<b>Schedule LD --- Loan Data</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD230	\$ 22	\$ 0	\$ 60	\$ 16	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 2,843</b>	<b>\$ 3,528</b>	<b>\$ 3,654</b>	<b>\$ 4,174</b>	<b>\$ 5,015</b>
90% up to 100% LTV	LD250	\$ 2,832	\$ 3,495	\$ 3,569	\$ 3,958	\$ 4,137
100% and greater LTV	LD260	\$ 11	\$ 33	\$ 85	\$ 216	\$ 878
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,009</b>	<b>\$ 1,229</b>	<b>\$ 1,917</b>	<b>\$ 1,938</b>	<b>\$ 1,693</b>
90% up to 100% LTV	LD310	\$ 775	\$ 1,111	\$ 959	\$ 1,285	\$ 1,338
100% and greater LTV	LD320	\$ 234	\$ 118	\$ 958	\$ 653	\$ 355
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,083</b>	<b>\$ 1,193</b>	<b>\$ 258</b>	<b>\$ 1,561</b>	<b>\$ 1,257</b>
90% up to 100% LTV	LD410	\$ 1,083	\$ 1,065	\$ 258	\$ 1,442	\$ 1,192
100% and greater LTV	LD420	\$ 0	\$ 128	\$ 0	\$ 119	\$ 65
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 7,669</b>	<b>\$ 8,928</b>	<b>\$ 7,088</b>	<b>\$ 4,426</b>	<b>\$ 4,227</b>
90% up to 100% LTV	LD430	\$ 6,695	\$ 8,027	\$ 5,749	\$ 3,783	\$ 3,579
100% and greater LTV	LD440	\$ 974	\$ 901	\$ 1,339	\$ 643	\$ 648
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 4,032</b>	<b>\$ 4,635</b>	<b>\$ 2,728</b>	<b>\$ 3,390</b>	<b>\$ 2,827</b>
90% up to 100% LTV	LD450	\$ 3,787	\$ 4,038	\$ 2,624	\$ 3,171	\$ 1,571
100% and greater LTV	LD460	\$ 245	\$ 597	\$ 104	\$ 219	\$ 1,256

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 103,240</b>	<b>\$ 122,423</b>	<b>\$ 111,118</b>	<b>\$ 92,794</b>	<b>\$ 105,363</b>
Mortgage Construction Loans	CC105	\$ 94,038	\$ 113,589	\$ 102,967	\$ 88,322	\$ 100,614
Other Mortgage Loans	CC115	\$ 9,202	\$ 8,834	\$ 8,151	\$ 4,472	\$ 4,749
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 111,159	\$ 101,053	\$ 79,053	\$ 70,265	\$ 65,526
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 404,056</b>	<b>\$ 473,454</b>	<b>\$ 608,082</b>	<b>\$ 482,840</b>	<b>\$ 433,388</b>
1-4 Dwelling Units	CC280	\$ 183,259	\$ 319,217	\$ 432,934	\$ 350,379	\$ 302,593
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,216	\$ 4,930	\$ 3,039	\$ 3,984	\$ 4,637
All Other Real Estate	CC300	\$ 216,581	\$ 149,307	\$ 172,109	\$ 128,477	\$ 126,158
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,794	\$ 8,679	\$ 13,380	\$ 22,973	\$ 15,108
Commitments Outstanding to Purchase Loans	CC320	\$ 1,266,145	\$ 2,503,129	\$ 3,785,720	\$ 2,317,428	\$ 2,311,967
Commitments Outstanding to Sell Loans	CC330	\$ 1,648,557	\$ 2,227,844	\$ 3,044,477	\$ 2,518,490	\$ 2,038,267
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 2,083,816</b>	<b>\$ 1,972,030</b>	<b>\$ 1,877,958</b>	<b>\$ 1,932,692</b>	<b>\$ 1,904,535</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 677,962	\$ 600,728	\$ 534,132	\$ 490,727	\$ 435,321
Commercial Lines	CC420	\$ 1,393,982	\$ 1,359,109	\$ 1,329,400	\$ 1,429,450	\$ 1,457,112
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,471	\$ 1,395	\$ 3,586	\$ 3,523	\$ 3,558
Open-End Consumer Lines - Other	CC425	\$ 10,401	\$ 10,798	\$ 10,840	\$ 8,992	\$ 8,544
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 107,274</b>	<b>\$ 107,852</b>	<b>\$ 101,566</b>	<b>\$ 100,494</b>	<b>\$ 70,742</b>
Commercial	CC430	\$ 99,768	\$ 100,133	\$ 92,831	\$ 92,840	\$ 63,771
Standby, Not Included on CC465 or CC468	CC435	\$ 7,506	\$ 7,719	\$ 8,735	\$ 7,654	\$ 6,971
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 36,875	\$ 11,179	\$ 8,955	\$ 10,028	\$ 10,946
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 33,549	\$ 7,522	\$ 4,962	\$ 4,857	\$ 5,189
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 620,491</b>	<b>\$ 835,752</b>	<b>\$ 0</b>	<b>\$ 1,799</b>	<b>\$ 719</b>
Pass-Through Securities	CF143	\$ 620,491	\$ 835,752	\$ 0	\$ 1,799	\$ 719
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 8,071</b>	<b>\$ 0</b>	<b>\$ 0</b>
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 8,071	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 620,491</b>	<b>\$ 835,752</b>	<b>\$- 8,071</b>	<b>\$ 1,799</b>	<b>\$ 719</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 54,583	\$- 10,430	\$- 3,871	\$- 4,989	\$- 5,829
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ 26,077	\$- 106	\$- 136	\$- 184	\$- 199
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 1,904,629</b>	<b>\$ 1,080,554</b>	<b>\$ 1,671,809</b>	<b>\$ 1,127,971</b>	<b>\$ 1,385,706</b>
Construction Loans - Total	SUB3840	\$ 125,692	\$ 116,614	\$ 112,815	\$ 87,508	\$ 105,894
1-4 Dwelling Units	CF190	\$ 71,950	\$ 81,811	\$ 84,385	\$ 66,962	\$ 89,402
Multifamily (5 or more) Dwelling Units	CF200	\$ 13,186	\$ 12,330	\$ 716	\$ 376	\$ 16

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<b>Schedule CF --- Consolidated Cash Flow Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Nonresidential	CF210	\$ 40,556	\$ 22,473	\$ 27,714	\$ 20,170	\$ 16,476
<b>Permanent Loans - Total</b>	<b>SUB3851</b>	<b>\$ 1,778,937</b>	<b>\$ 963,940</b>	<b>\$ 1,558,994</b>	<b>\$ 1,040,463</b>	<b>\$ 1,279,812</b>
1-4 Dwelling Units	CF225	\$ 1,633,639	\$ 827,895	\$ 1,432,038	\$ 937,946	\$ 1,132,426
Multifamily (5 or more) Dwelling Units	CF245	\$ 34,856	\$ 12,817	\$ 13,639	\$ 11,461	\$ 15,190
Nonresidential (Except Land)	CF260	\$ 78,717	\$ 78,299	\$ 90,861	\$ 77,447	\$ 109,156
Land	CF270	\$ 31,725	\$ 44,929	\$ 22,456	\$ 13,609	\$ 23,040
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 4,689,241</b>	<b>\$ 7,056,034</b>	<b>\$ 6,154,442</b>	<b>\$ 6,356,313</b>	<b>\$ 7,725,900</b>
Secured by 1-4 Dwelling Units	CF280	\$ 4,688,241	\$ 7,056,034	\$ 6,154,442	\$ 6,355,306	\$ 7,725,150
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 1,000	\$ 0	\$ 0	\$ 1,007	\$ 750
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 4,615,052</b>	<b>\$ 7,023,817</b>	<b>\$ 5,925,445</b>	<b>\$ 5,457,600</b>	<b>\$ 7,750,160</b>
Secured by 1-4 Dwelling Units	CF310	\$ 4,569,122	\$ 7,010,012	\$ 5,920,078	\$ 5,457,600	\$ 7,750,160
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 45,930	\$ 13,805	\$ 5,367	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 74,189</b>	<b>\$ 32,217</b>	<b>\$ 228,997</b>	<b>\$ 898,713</b>	<b>\$- 24,260</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 2,860,328</b>	<b>\$ 1,454,664</b>	<b>\$ 1,379,012</b>	<b>\$ 813,695</b>	<b>\$ 883,238</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$- 15,842</b>	<b>\$- 8,679</b>	<b>\$- 6,398</b>	<b>\$ 482</b>	<b>\$- 35,011</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 489,956</b>	<b>\$ 629,139</b>	<b>\$ 517,150</b>	<b>\$ 541,449</b>	<b>\$ 716,798</b>
<b>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$- 897,352</b>	<b>\$- 350,572</b>	<b>\$ 515,396</b>	<b>\$ 1,213,471</b>	<b>\$ 443,197</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 1,796,386</b>	<b>\$ 2,426,288</b>	<b>\$ 2,131,868</b>	<b>\$ 1,891,301</b>	<b>\$ 2,197,846</b>
Commercial	CF390	\$ 1,764,483	\$ 2,394,576	\$ 2,056,835	\$ 1,855,383	\$ 2,173,963
Consumer	CF400	\$ 31,903	\$ 31,712	\$ 75,033	\$ 35,918	\$ 23,883
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 100</b>	<b>\$ 225</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Commercial	CF395	\$ 100	\$ 225	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 1,796,286</b>	<b>\$ 2,426,063</b>	<b>\$ 2,131,868</b>	<b>\$ 1,891,301</b>	<b>\$ 2,197,846</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$- 77,643</b>	<b>\$ 322,909</b>	<b>\$ 129,545</b>	<b>\$ 412,618</b>	<b>\$- 151,154</b>
New Deposits Received less Deposits Withdrawn	CF420	\$- 156,231	\$ 248,022	\$ 67,314	\$ 352,379	\$- 198,733
Interest Credited to Deposits	CF430	\$ 78,588	\$ 74,887	\$ 62,231	\$ 60,239	\$ 47,579
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

  

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

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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total Broker - Originated Deposits - Total	SUB4061	\$ 1,914,962	\$ 1,964,827	\$ 1,949,052	\$ 1,896,833	\$ 2,049,519
Fully Insured	DI100	\$ 1,835,115	\$ 1,881,306	\$ 1,886,980	\$ 1,824,284	\$ 1,962,345
Other	DI110	\$ 79,847	\$ 83,521	\$ 62,072	\$ 72,549	\$ 87,174
Deposits with Balances - \$100,000 or Less	DI120	\$ 6,312,152	\$ 7,568,753	\$ 6,092,255	\$ 5,799,575	\$ 5,724,130
Deposits with Balances - Greater than \$100,000	DI130	\$ 4,471,230	\$ 3,449,012	\$ 4,632,756	\$ 4,746,585	\$ 4,385,070
Number of Deposit Accounts - Total	SUB4062	2,222,253	2,288,339	2,305,962	2,237,345	2,338,912
Balances of \$100,000 or Less	DI150	2,207,609	2,276,748	2,291,096	2,222,870	2,324,935
Balances Greater than \$100,000	DI160	14,644	11,591	14,866	14,475	13,977
IRA/Keogh Accounts	DI200	\$ 317,806	\$ 311,591	\$ 301,484	\$ 276,647	\$ 267,707
Uninsured Deposits	DI210	\$ 2,549,855	\$ 2,856,904	\$ 3,104,403	\$ 2,841,029	\$ 2,991,484
Preferred Deposits	DI220	\$ 1,355,083	\$ 1,622,874	\$ 1,464,725	\$ 1,319	\$ 1,219
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 804,432	\$ 747,437	\$ 756,907	\$ 776,449	\$ 827,135
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 1,234,046	\$ 1,324,631	\$ 1,443,595	\$ 1,421,111	\$ 1,308,755
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,069,596	\$ 1,303,231	\$ 1,411,178	\$ 1,540,342	\$ 1,847,461
Deposits & Escrows - Time Deposits	DI340	\$ 7,675,310	\$ 7,642,470	\$ 7,113,330	\$ 6,808,258	\$ 6,125,847
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non- Interest-Bearing Demand Deposits	DI610	\$ 765,013	\$ 607,480	\$ 1,024,543	\$ 1,323,527	\$ 1,238,505
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 359,778	\$ 222,919	\$ 61,264	\$ 292,808	\$ 218,410
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 693	\$ 870	\$ 1,067	\$ 718	\$ 1,118
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	\$ 3,740	\$ 9,534	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 356	\$ 395	\$ 431
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

<b>Office of Thrift Supervision</b> <b>Financial Reporting System</b> <b>Run Date: February 21, 2006, 5:00 PM</b>	<b>TFR Industry Aggregate Report</b> <b>93026 - OTS-Regulated: Michigan</b> <b>December 2005</b>	<b>Frozen Aggregated Data</b> <b>(\$Thousands)</b>
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<b>Schedule DI --- Consolidated Deposit Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

  

<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>MISCELLANEOUS DATA</b>						
Number of Full-time Equivalent Employees	SI370	3,868	3,983	3,977	4,011	4,145
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 120,688	\$ 120,977	\$ 150,301	\$ 150,506	\$ 148,662
Assets Held for Sale	SI387	\$ 1,774,658	\$ 1,622,740	\$ 1,938,918	\$ 1,958,993	\$ 1,498,399
Loans Serviced for Others	SI390	\$ 29,631,285	\$ 31,812,915	\$ 27,187,002	\$ 23,060,969	\$ 21,903,309
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 211	\$ 232	\$ 263	\$ 338	\$ 353
Other Residual Interests	SI404	\$ 29,399	\$ 3,266	\$ 3,229	\$ 3,101	\$ 3,345
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.60%	85.04%	86.24%	87.06%	87.07%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.53%	85.55%	85.32%	86.46%	86.93%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.28%	85.55%	85.26%	86.60%	86.38%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
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]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 619</b>	<b>\$ 620</b>	<b>\$ 620</b>	<b>\$ 255</b>	<b>\$ 233</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 37,661	\$ 41,900	\$ 38,003	\$ 33,190	\$ 35,365
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	24	27	25	26
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 1,361,261</b>	<b>\$ 1,338,310</b>	<b>\$ 1,307,207</b>	<b>\$ 1,223,203</b>	<b>\$ 1,196,276</b>
Net Income (Loss) (SO91)	SI610	\$ 28,588	\$ 13,102	\$ 32,815	\$ 24,765	\$ 25,834
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,131	\$ 317	\$ 14,296	\$ 618	\$ 16,867
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 500	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 743	\$ 8,736	\$ 18,112	\$ 58,458	\$ 27,052
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 29	\$ 1,429	\$ - 1,385	\$ 999	\$ 1,988



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<b>Schedule SI --- Consolidated Supplemental Information</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Prior Period Adjustments	SI668	\$- 5,883	\$ 0	\$ 0	\$ 0	\$- 11,015
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$- 100	\$- 65
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 1,370,607</b>	<b>\$ 1,361,260</b>	<b>\$ 1,342,453</b>	<b>\$ 1,307,207</b>	<b>\$ 1,223,203</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						
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	\$ 144	\$ 104	\$ 109	\$ 100	\$ 118
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 13,875	\$ 8,825	\$ 8,052	\$ 6,439	\$ 9,112
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 60	\$ 28	\$ 53	\$ 24	\$ 43
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 18,714,986	\$ 18,368,152	\$ 17,711,004	\$ 16,930,065	\$ 16,217,276
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 209,398	\$ 233,299	\$ 308,363	\$ 309,835	\$ 303,476
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 16,488,326	\$ 16,107,345	\$ 15,563,446	\$ 14,867,969	\$ 14,118,511
Nonmortgage Loans	SI885	\$ 552,908	\$ 633,052	\$ 534,453	\$ 477,826	\$ 551,394
Deposits and Excrows	SI890	\$ 10,784,130	\$ 10,856,566	\$ 10,548,327	\$ 10,093,864	\$ 10,395,309
Total Borrowings	SI895	\$ 6,162,517	\$ 5,796,361	\$ 5,467,749	\$ 5,242,380	\$ 4,358,671
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	10	6	7	4	4
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,536	\$ 1,264	\$ 909	\$ 686	\$ 785
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.16	4.91	5.26	5.54	4.85
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.50	5.85	5.69	5.54	5.13

<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
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	2	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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<b>Schedule SQ --- Consolidated Supplemental Questions</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
		<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>	<b>Yes</b>
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	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	8	9	11	9	9

<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 31,999,593</b>	<b>\$ 33,037,132</b>	<b>\$ 32,728,221</b>	<b>\$ 31,167,658</b>	<b>\$ 31,719,214</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 7,969,949</b>	<b>\$ 7,676,796</b>	<b>\$ 7,434,011</b>	<b>\$ 7,180,920</b>	<b>\$ 6,919,676</b>
Personal Trust and Agency Accounts	FS210	\$ 1,778,926	\$ 1,765,459	\$ 1,595,962	\$ 1,576,272	\$ 1,389,587
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 667,766	\$ 617,087	\$ 578,413	\$ 556,998	\$ 583,633
Employee Benefit - Defined Contribution	FS220	\$ 65,486	\$ 67,756	\$ 66,479	\$ 65,236	\$ 64,824
Employee Benefit - Defined Benefit	FS230	\$ 20,540	\$ 20,103	\$ 6,066	\$ 5,745	\$ 6,065
Other Retirement Accounts	FS240	\$ 581,740	\$ 529,228	\$ 505,868	\$ 486,017	\$ 512,744
Corporate Trust and Agency Accounts	FS250	\$ 202	\$ 364	\$ 409	\$ 401	\$ 407
Investment Management Agency Accounts	FS260	\$ 5,473,028	\$ 5,251,705	\$ 5,255,903	\$ 5,046,570	\$ 4,945,520
Other Fiduciary Accounts	FS270	\$ 50,027	\$ 42,181	\$ 3,324	\$ 679	\$ 529
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 2,167,059</b>	<b>\$ 2,383,579</b>	<b>\$ 2,266,592</b>	<b>\$ 2,205,182</b>	<b>\$ 2,217,361</b>
Personal Trust and Agency Accounts	FS211	\$ 1,266,583	\$ 1,497,997	\$ 1,357,322	\$ 1,313,696	\$ 1,418,041
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 793,248	\$ 780,170	\$ 780,859	\$ 768,003	\$ 779,621
Employee Benefit - Defined Contribution	FS221	\$ 398,344	\$ 390,243	\$ 377,303	\$ 369,976	\$ 368,873

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Employee Benefit - Defined Benefit	FS231	\$ 308,348	\$ 306,297	\$ 315,696	\$ 313,910	\$ 317,546
Other Retirement Accounts	FS241	\$ 86,556	\$ 83,630	\$ 87,860	\$ 84,117	\$ 93,202
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 107,228	\$ 105,412	\$ 128,411	\$ 123,483	\$ 19,699
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 21,862,585</b>	<b>\$ 22,976,757</b>	<b>\$ 23,027,618</b>	<b>\$ 21,781,556</b>	<b>\$ 22,582,177</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>4,410</b>	<b>4,338</b>	<b>4,234</b>	<b>4,166</b>	<b>4,069</b>
Personal Trust and Agency Accounts	FS212	941	930	915	918	900
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,064	1,041	1,013	982	956
Employee Benefit - Defined Contribution	FS222	31	35	36	36	36
Employee Benefit - Defined Benefit	FS232	3	3	1	1	1
Other Retirement Accounts	FS242	1,030	1,003	976	945	919
Corporate Trust and Agency Accounts	FS252	1	1	1	2	2
Investment Management Agency Accounts	FS262	2,390	2,353	2,300	2,259	2,206
Other Fiduciary Accounts	FS272	14	13	5	5	5
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>225</b>	<b>210</b>	<b>202</b>	<b>188</b>	<b>179</b>
Personal Trust and Agency Accounts	FS213	151	146	138	133	130
Retirement-related Trust and Agency Accounts - Total	SUB6130	64	56	49	46	41
Employee Benefit - Defined Contribution	FS223	2	2	2	2	2
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	61	53	46	43	38
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	10	8	15	9	8
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,030</b>	<b>968</b>	<b>859</b>	<b>816</b>	<b>753</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 39,138</b>	<b>\$ 28,845</b>	<b>\$ 19,221</b>	<b>\$ 9,327</b>	<b>\$ 32,589</b>
Personal Trust and Agency Accounts	FS310	\$ 10,645	\$ 7,826	\$ 5,274	\$ 2,484	\$ 9,172
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 4,158	\$ 3,047	\$ 2,008	\$ 1,027	\$ 3,797
Employee Benefit - Defined Contribution	FS320	\$ 451	\$ 341	\$ 228	\$ 116	\$ 434
Employee Benefit - Defined Benefit	FS330	\$ 70	\$ 37	\$ 25	\$ 12	\$ 69
Other Retirement Accounts	FS340	\$ 3,637	\$ 2,669	\$ 1,755	\$ 899	\$ 3,294
Corporate Trust and Agency Accounts	FS350	\$ 2	\$ 2	\$ 1	\$ 1	\$ 3
Investment Management Agency Accounts	FS360	\$ 20,329	\$ 15,071	\$ 9,977	\$ 4,991	\$ 17,145

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Other Fiduciary Accounts	FS370	\$ 349	\$ 205	\$ 286	\$ 54	\$ 85
Custody and Safekeeping Accounts	FS380	\$ 3,655	\$ 2,694	\$ 1,675	\$ 769	\$ 2,386
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 37,466</b>	<b>\$ 0</b>	<b>\$ 283</b>	<b>\$ 114</b>	<b>\$ 31,306</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 174</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 38</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 1,498</b>	<b>\$ 28,845</b>	<b>\$ 18,938</b>	<b>\$ 9,213</b>	<b>\$ 1,245</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 1,778,926</b>	<b>\$ 1,764,360</b>	<b>\$ 1,595,962</b>	<b>\$ 1,575,651</b>	<b>\$ 1,389,587</b>
Non-Interest-Bearing Deposits	FS410	\$ 1,614	\$ 1	\$ 1	\$ 712	\$ 117
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 30,084	\$ 32,047	\$ 31,428	\$ 32,314	\$ 32,216
State, County and Municipal Obligations	FS425	\$ 239,908	\$ 237,013	\$ 248,945	\$ 248,322	\$ 230,845
Money Market Mutual Funds	FS430	\$ 150,079	\$ 158,420	\$ 124,686	\$ 175,321	\$ 126,392
Other Short-term Obligations	FS435	\$ 18,302	\$ 23,517	\$ 23,116	\$ 41,094	\$ 40,941
Other Notes and Bonds	FS440	\$ 53,011	\$ 50,339	\$ 49,056	\$ 48,587	\$ 48,717
Common and Preferred Stock	FS445	\$ 927,310	\$ 898,938	\$ 881,714	\$ 886,037	\$ 849,249
Real Estate Mortgages	FS450	\$ 1,478	\$ 1,307	\$ 1,316	\$ 675	\$ 683
Real Estate	FS455	\$ 39,687	\$ 45,179	\$ 43,998	\$ 31,751	\$ 30,751
Miscellaneous Assets	FS460	\$ 317,453	\$ 317,599	\$ 191,702	\$ 110,838	\$ 29,676
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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<b>Schedule FS --- Fiduciary and Related Services</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
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Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 174</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 38</b>
Personal Trust and Agency Accounts	FS710	\$ 14	\$ 0	\$ 0	\$ 0	\$ 38
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 155	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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

<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 1,370,607	\$ 1,361,258	\$ 1,342,454	\$ 1,307,208	\$ 1,223,205
Equity Capital Deductions - Total	SUB1631	\$ 37,645	\$ 37,610	\$ 38,933	\$ 38,807	\$ 37,705
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 493	\$ 500	\$ 755	\$ 774	\$ 763

<b>Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:00 PM</b>	<b>TFR Industry Aggregate Report 93026 - OTS-Regulated: Michigan December 2005</b>	<b>Frozen Aggregated Data (\$Thousands)</b>
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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Goodwill and Certain Other Intangible Assets	CCR115	\$ 32,077	\$ 32,138	\$ 32,501	\$ 32,856	\$ 33,226
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,075	\$ 4,972	\$ 5,677	\$ 5,177	\$ 3,716
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 6,277	\$- 6,239	\$- 4,795	\$- 6,254	\$- 5,260
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 6,277	\$- 6,239	\$- 4,795	\$- 6,254	\$- 5,260
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
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,326,685</b>	<b>\$ 1,317,409</b>	<b>\$ 1,298,726</b>	<b>\$ 1,262,147</b>	<b>\$ 1,180,240</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 18,280,146</b>	<b>\$ 18,593,066</b>	<b>\$ 18,143,474</b>	<b>\$ 17,436,967</b>	<b>\$ 16,196,877</b>
Asset Deductions - Total	SUB1651	\$ 37,645	\$ 37,610	\$ 38,933	\$ 38,807	\$ 37,705
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 493	\$ 500	\$ 755	\$ 774	\$ 763
Goodwill and Certain Other Intangible Assets	CCR265	\$ 32,077	\$ 32,138	\$ 32,501	\$ 32,856	\$ 33,226
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,075	\$ 4,972	\$ 5,677	\$ 5,177	\$ 3,716
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 5,912	\$- 6,026	\$- 4,408	\$- 5,567	\$- 5,185
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 5,912	\$- 6,026	\$- 4,408	\$- 5,567	\$- 5,185
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 18,236,589</b>	<b>\$ 18,549,430</b>	<b>\$ 18,100,133</b>	<b>\$ 17,392,593</b>	<b>\$ 16,153,987</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 728,050</b>	<b>\$ 741,975</b>	<b>\$ 724,045</b>	<b>\$ 695,699</b>	<b>\$ 646,265</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,326,685</b>	<b>\$ 1,317,409</b>	<b>\$ 1,298,726</b>	<b>\$ 1,262,147</b>	<b>\$ 1,180,240</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 287	\$ 252	\$ 301	\$ 278	\$ 517
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	\$ 56,542	\$ 54,093	\$ 52,183	\$ 54,834	\$ 54,472
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 56,829</b>	<b>\$ 54,345</b>	<b>\$ 52,484</b>	<b>\$ 55,112</b>	<b>\$ 54,989</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 56,829</b>	<b>\$ 54,345</b>	<b>\$ 52,484</b>	<b>\$ 55,112</b>	<b>\$ 54,989</b>

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<b>Schedule CCR --- Consolidated Capital Requirement</b>		<b>Dec 2005</b>	<b>Sep 2005</b>	<b>Jun 2005</b>	<b>Mar 2005</b>	<b>Dec 2004</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 96	\$ 97	\$ 98	\$ 99	\$ 100
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 20,458	\$ 3,498	\$ 3,492	\$ 3,384	\$ 3,662
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,362,960</b>	<b>\$ 1,368,159</b>	<b>\$ 1,347,620</b>	<b>\$ 1,313,776</b>	<b>\$ 1,231,467</b>
0% R/W Category - Cash	CCR400	\$ 25,064	\$ 22,780	\$ 27,336	\$ 25,717	\$ 23,685
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 18,604	\$ 20,984	\$ 23,320	\$ 25,627	\$ 23,939
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 471	\$ 224	\$ 664	\$ 241	\$ 263
0% R/W Category - Other	CCR415	\$ 37,337	\$ 93,385	\$ 74,478	\$ 56,034	\$ 57,388
0% R/W Category - Assets Total	CCR420	\$ 81,476	\$ 137,373	\$ 125,798	\$ 107,619	\$ 105,275
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,453,591	\$ 885,472	\$ 57,003	\$ 68,416	\$ 70,986
20% R/W Category - Claims on FHLBs	CCR435	\$ 427,797	\$ 414,050	\$ 396,263	\$ 393,021	\$ 382,984
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 5,453	\$ 5,515	\$ 5,527	\$ 5,314	\$ 5,312
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 243,986	\$ 157,427	\$ 163,985	\$ 200,319	\$ 186,746
20% R/W Category - Other	CCR450	\$ 364,721	\$ 348,209	\$ 425,288	\$ 408,590	\$ 395,456
20% R/W Category - Assets Total	CCR455	\$ 2,495,548	\$ 1,810,673	\$ 1,048,066	\$ 1,075,660	\$ 1,041,484
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 499,109</b>	<b>\$ 362,136</b>	<b>\$ 209,612</b>	<b>\$ 215,132</b>	<b>\$ 208,296</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 10,872,946	\$ 11,467,099	\$ 12,302,990	\$ 12,115,757	\$ 11,146,699
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 78,955	\$ 80,009	\$ 80,212	\$ 78,714	\$ 69,635
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	\$ 6,125	\$ 6,144	\$ 6,635	\$ 6,525	\$ 6,525
50% R/W Category - Other	CCR480	\$ 25,369	\$ 24,805	\$ 22,609	\$ 25,452	\$ 21,469
50% R/W Category - Assets Total	CCR485	\$ 10,983,395	\$ 11,578,057	\$ 12,412,446	\$ 12,226,448	\$ 11,244,328
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 5,491,699</b>	<b>\$ 5,789,032</b>	<b>\$ 6,206,227</b>	<b>\$ 6,113,228</b>	<b>\$ 5,622,167</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 133,239	\$ 243,667	\$ 171,139	\$ 272,821	\$ 263,277
100% R/W Category - All Other Assets	CCR506	\$ 4,835,216	\$ 5,065,865	\$ 4,605,103	\$ 3,976,217	\$ 3,721,272
100% R/W Category - Assets Total	CCR510	\$ 4,968,455	\$ 5,309,532	\$ 4,776,242	\$ 4,249,038	\$ 3,984,549
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 4,968,455</b>	<b>\$ 5,309,532</b>	<b>\$ 4,776,242</b>	<b>\$ 4,249,038</b>	<b>\$ 3,984,549</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 18,528,874</b>	<b>\$ 18,835,635</b>	<b>\$ 18,362,552</b>	<b>\$ 17,658,765</b>	<b>\$ 16,375,636</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 10,959,262</b>	<b>\$ 11,460,695</b>	<b>\$ 11,192,079</b>	<b>\$ 10,577,395</b>	<b>\$ 9,815,009</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 938	\$ 1,118	\$ 1,491	\$ 4,451	\$ 4,122
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 10,958,324</b>	<b>\$ 11,459,577</b>	<b>\$ 11,190,588</b>	<b>\$ 10,572,944</b>	<b>\$ 9,810,887</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 876,666</b>	<b>\$ 916,765</b>	<b>\$ 895,245</b>	<b>\$ 845,836</b>	<b>\$ 784,869</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.27%</b>	<b>7.10%</b>	<b>7.18%</b>	<b>7.26%</b>	<b>7.31%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.44%</b>	<b>11.94%</b>	<b>12.04%</b>	<b>12.43%</b>	<b>12.55%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>11.92%</b>	<b>11.47%</b>	<b>11.57%</b>	<b>11.91%</b>	<b>11.99%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.27%</b>	<b>7.10%</b>	<b>7.18%</b>	<b>7.26%</b>	<b>7.31%</b>

## \*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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