

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 10:45 AM

TFR Industry Aggregate Report
93019 - OTS-Regulated: Iowa
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions	19	19	19	19	19

Schedule NS --- Optional Narrative Statement		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	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		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 468,365	\$ 471,106	\$ 441,317	\$ 430,780	\$ 424,430
Cash and Non-Interest-Earning Deposits	SC110	\$ 90,320	\$ 86,432	\$ 74,961	\$ 72,310	\$ 75,512
Interest-Earning Deposits in FHLBs	SC112	\$ 27,893	\$ 45,508	\$ 47,823	\$ 58,546	\$ 23,123
Other Interest-Earning Deposits	SC118	\$ 27,443	\$ 28,699	\$ 34,215	\$ 35,161	\$ 33,879
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 10,886	\$ 35,104	\$ 39,438	\$ 10,926	\$ 8,044
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 162,718	\$ 164,643	\$ 139,290	\$ 149,485	\$ 181,591
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 10,923	\$ 11,204	\$ 10,975	\$ 11,192	\$ 11,486
State and Municipal Obligations	SC180	\$ 58,738	\$ 58,033	\$ 50,416	\$ 50,189	\$ 47,758
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 76,932	\$ 39,462	\$ 41,734	\$ 40,802	\$ 40,233
Accrued Interest Receivable	SC191	\$ 2,512	\$ 2,021	\$ 2,465	\$ 2,169	\$ 2,804
Mortgage-Backed Securities - Gross	SUB0072	\$ 265,507	\$ 292,914	\$ 333,037	\$ 355,448	\$ 369,616
Mortgage-Backed Securities - Total	SC22	\$ 265,507	\$ 292,914	\$ 333,037	\$ 355,448	\$ 369,616
Pass-Through - Total	SUB0073	\$ 249,141	\$ 274,171	\$ 317,085	\$ 338,217	\$ 349,618
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 249,056	\$ 274,078	\$ 316,983	\$ 338,077	\$ 349,489
Other Pass-Through	SC215	\$ 85	\$ 93	\$ 102	\$ 140	\$ 129
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 15,290	\$ 17,577	\$ 14,605	\$ 15,812	\$ 18,525
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 7,390	\$ 8,781	\$ 9,477	\$ 10,382	\$ 10,800
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,900	\$ 8,796	\$ 5,128	\$ 5,430	\$ 6,128
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,597
Accrued Interest Receivable	SC228	\$ 1,076	\$ 1,166	\$ 1,347	\$ 1,419	\$ 1,473

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,741,972	\$ 3,647,751	\$ 3,553,074	\$ 3,468,595	\$ 3,435,520
Mortgage Loans - Total	SC26	\$ 3,719,158	\$ 3,624,949	\$ 3,530,784	\$ 3,446,713	\$ 3,412,582
Construction Loans - Total	SUB0100	\$ 380,918	\$ 338,799	\$ 329,678	\$ 300,623	\$ 274,912
Residential - Total	SUB0110	\$ 245,765	\$ 195,898	\$ 185,300	\$ 167,670	\$ 165,089
1-4 Dwelling Units	SC230	\$ 214,898	\$ 169,285	\$ 165,514	\$ 152,303	\$ 135,877
Multifamily (5 or more) Dwelling Units	SC235	\$ 30,867	\$ 26,613	\$ 19,786	\$ 15,367	\$ 29,212
Nonresidential Property	SC240	\$ 135,153	\$ 142,901	\$ 144,378	\$ 132,953	\$ 109,823
Permanent Loans - Total	SUB0121	\$ 3,344,226	\$ 3,293,103	\$ 3,208,345	\$ 3,153,168	\$ 3,145,932
Residential - Total	SUB0131	\$ 2,495,390	\$ 2,454,831	\$ 2,396,241	\$ 2,373,327	\$ 2,399,026
1-4 Dwelling Units - Total	SUB0141	\$ 2,253,582	\$ 2,207,819	\$ 2,164,214	\$ 2,141,734	\$ 2,181,670
Revolving Open-End Loans	SC251	\$ 301,798	\$ 316,226	\$ 339,968	\$ 350,288	\$ 335,337
All Other - First Liens	SC254	\$ 1,686,276	\$ 1,623,179	\$ 1,553,572	\$ 1,509,570	\$ 1,564,038
All Other - Junior Liens	SC255	\$ 265,508	\$ 268,414	\$ 270,674	\$ 281,876	\$ 282,295
Multifamily (5 or more) Dwelling Units	SC256	\$ 241,808	\$ 247,012	\$ 232,027	\$ 231,593	\$ 217,356
Nonresidential Property (Except Land)	SC260	\$ 783,848	\$ 780,106	\$ 757,227	\$ 724,671	\$ 690,927
Land	SC265	\$ 64,988	\$ 58,166	\$ 54,877	\$ 55,170	\$ 55,979
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 93,242	\$ 93,879	\$ 84,232	\$ 32,947	\$ 26,388
Accrued Interest Receivable	SC272	\$ 16,744	\$ 15,808	\$ 14,966	\$ 14,764	\$ 14,581
Advances for Taxes and Insurance	SC275	\$ 84	\$ 41	\$ 85	\$ 40	\$ 95
Allowance for Loan and Lease Losses	SC283	\$ 22,814	\$ 22,802	\$ 22,290	\$ 21,882	\$ 22,938
Nonmortgage Loans - Gross	SUB0162	\$ 718,469	\$ 699,205	\$ 657,144	\$ 675,478	\$ 644,908
Nonmortgage Loans - Total	SC31	\$ 703,019	\$ 682,606	\$ 645,934	\$ 664,649	\$ 633,801
Commercial Loans - Total	SC32	\$ 501,069	\$ 501,842	\$ 466,550	\$ 461,712	\$ 427,714
Secured	SC300	\$ 467,075	\$ 481,437	\$ 447,074	\$ 438,756	\$ 405,768
Unsecured	SC303	\$ 32,712	\$ 18,914	\$ 17,577	\$ 17,894	\$ 16,093
Lease Receivables	SC306	\$ 1,282	\$ 1,491	\$ 1,899	\$ 5,062	\$ 5,853
Consumer Loans - Total	SC35	\$ 211,224	\$ 192,365	\$ 186,201	\$ 208,550	\$ 212,349
Loans on Deposits	SC310	\$ 4,920	\$ 5,045	\$ 5,007	\$ 4,594	\$ 5,064
Home Improvement Loans (Not secured by real estate)	SC316	\$ 13,448	\$ 12,919	\$ 12,291	\$ 11,585	\$ 11,255
Education Loans	SC320	\$ 19,266	\$ 4,121	\$ 4,206	\$ 24,861	\$ 19,930
Auto Loans	SC323	\$ 68,387	\$ 67,413	\$ 67,753	\$ 69,987	\$ 72,587
Mobile Home Loans	SC326	\$ 8,464	\$ 8,220	\$ 7,962	\$ 7,713	\$ 7,536
Credit Cards	SC328	\$ 4,780	\$ 4,285	\$ 4,126	\$ 3,627	\$ 4,414

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 91,959	\$ 90,362	\$ 84,856	\$ 86,183	\$ 91,563
Accrued Interest Receivable	SC348	\$ 6,176	\$ 4,998	\$ 4,393	\$ 5,216	\$ 4,845
Allowance for Loan and Lease Losses	SC357	\$ 15,450	\$ 16,599	\$ 11,210	\$ 10,829	\$ 11,107
Repossessed Assets - Gross	SUB0201	\$ 7,818	\$ 5,146	\$ 5,813	\$ 5,779	\$ 4,858
Repossessed Assets - Total	SC40	\$ 7,795	\$ 5,101	\$ 5,745	\$ 5,773	\$ 4,847
Real Estate - Total	SUB0210	\$ 5,074	\$ 4,916	\$ 5,568	\$ 5,094	\$ 4,561
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 506	\$ 285
Residential - Total	SUB0225	\$ 1,743	\$ 1,711	\$ 2,261	\$ 2,028	\$ 1,777
1-4 Dwelling Units	SC415	\$ 1,608	\$ 1,652	\$ 2,208	\$ 1,976	\$ 1,777
Multifamily (5 or more) Dwelling Units	SC425	\$ 135	\$ 59	\$ 53	\$ 52	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,331	\$ 3,205	\$ 3,100	\$ 2,560	\$ 2,499
Land	SC428	\$ 0	\$ 0	\$ 207	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 2,744	\$ 230	\$ 245	\$ 685	\$ 297
General Valuation Allowances	SC441	\$ 23	\$ 45	\$ 68	\$ 6	\$ 11
Real Estate Held for Investment	SC45	\$ 2,779	\$ 2,808	\$ 2,842	\$ 2,876	\$ 3,005
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 38,761	\$ 39,416	\$ 38,028	\$ 38,415	\$ 38,290
Federal Home Loan Bank Stock	SC510	\$ 38,609	\$ 39,264	\$ 37,876	\$ 38,263	\$ 38,138
Other	SC540	\$ 152	\$ 152	\$ 152	\$ 152	\$ 152
Office Premises and Equipment	SC55	\$ 89,776	\$ 86,517	\$ 84,247	\$ 81,666	\$ 80,060
Other Assets - Gross	SUB0262	\$ 99,391	\$ 100,607	\$ 101,191	\$ 96,292	\$ 99,547
Other Assets - Total	SC59	\$ 99,381	\$ 100,597	\$ 101,176	\$ 96,271	\$ 99,537
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 2,260	\$ 2,245	\$ 2,229	\$ 2,113	\$ 2,086
Bank-Owned Life Insurance - Other	SC625	\$ 32,392	\$ 32,046	\$ 31,746	\$ 31,552	\$ 31,249
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 682	\$ 715	\$ 742	\$ 780	\$ 797
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 42,477	\$ 42,609	\$ 42,740	\$ 42,915	\$ 42,949
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 21,580	\$ 22,992	\$ 23,734	\$ 18,932	\$ 22,466
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 10	\$ 10	\$ 15	\$ 21	\$ 10
General Valuation Allowances - Total	SUB2092	\$ 38,297	\$ 39,456	\$ 33,583	\$ 32,738	\$ 34,066
Total Assets - Gross	SUB0283	\$ 5,432,838	\$ 5,345,470	\$ 5,216,693	\$ 5,155,329	\$ 5,100,234
Total Assets	SC60	\$ 5,394,541	\$ 5,306,014	\$ 5,183,110	\$ 5,122,591	\$ 5,066,168
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,182,401	\$ 4,072,332	\$ 3,968,280	\$ 3,887,347	\$ 3,855,254
Deposits	SC710	\$ 4,177,859	\$ 4,063,484	\$ 3,962,873	\$ 3,877,676	\$ 3,850,829
Escrows	SC712	\$ 4,542	\$ 8,848	\$ 5,407	\$ 9,671	\$ 4,425
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 668,370	\$ 702,654	\$ 688,224	\$ 713,479	\$ 690,682
Advances from FHLBank	SC720	\$ 613,429	\$ 643,875	\$ 650,090	\$ 663,755	\$ 637,422
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 45,889	\$ 51,282	\$ 31,261	\$ 43,039	\$ 40,396
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
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	\$ 8,052	\$ 6,497	\$ 5,873	\$ 5,685	\$ 11,864
Other Liabilities - Total	SC75	\$ 36,197	\$ 31,951	\$ 27,019	\$ 25,414	\$ 27,243
Accrued Interest Payable - Deposits	SC763	\$ 11,640	\$ 9,528	\$ 8,844	\$ 7,007	\$ 8,060
Accrued Interest Payable - Other	SC766	\$ 62	\$ 103	\$ 98	\$ 95	\$ 92
Accrued Taxes	SC776	\$ 3,383	\$ 3,073	\$ 4,450	\$ 3,819	\$ 3,790
Accounts Payable	SC780	\$ 8,563	\$ 9,948	\$ 9,513	\$ 9,006	\$ 10,802
Deferred Income Taxes	SC790	\$ 140	\$ 146	\$ 128	\$ 48	\$ 67
Other Liabilities and Deferred Income	SC796	\$ 12,409	\$ 9,153	\$ 3,986	\$ 5,439	\$ 4,432
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	\$ 4,886,968	\$ 4,806,937	\$ 4,683,523	\$ 4,626,240	\$ 4,573,179

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 15	\$ 15	\$ 7	\$ 11	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 507,558	\$ 499,060	\$ 499,580	\$ 496,340	\$ 492,993
Stock - Total	SUB0311	\$ 322,668	\$ 320,527	\$ 320,422	\$ 320,263	\$ 320,165
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	\$ 29,396	\$ 29,396	\$ 29,396	\$ 29,396	\$ 29,396
Common Stock - Paid in Excess of Par	SC830	\$ 293,272	\$ 291,131	\$ 291,026	\$ 290,867	\$ 290,769
Accumulated Other Comprehensive Income - Total	SC86	\$- 3,674	\$- 2,536	\$- 4,745	\$- 2,278	\$- 521
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 3,674	\$- 2,536	\$- 4,745	\$- 2,278	\$- 521
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 188,411	\$ 181,037	\$ 183,743	\$ 178,318	\$ 173,035
Other Components of Equity Capital	SC891	\$ 153	\$ 32	\$ 160	\$ 37	\$ 314
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,394,541	\$ 5,306,012	\$ 5,183,110	\$ 5,122,591	\$ 5,066,172

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	3	\$ 391
4	Net deferred tax assets	15	\$ 8,949
6	Prepaid deposit insurance premiums	2	\$ 79
7	Prepaid expenses	18	\$ 2,496
8	Deposits for utilities and other services	3	\$ 20
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 378
14	Other noninterest-bearing short-term accounts recv	6	\$ 4,336
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 8
99	Other	5	\$ 1,855

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 2,000
4	Nonrefundable loan fees received prior to closing	1	\$ 17
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 536
11	The liability recorded for post-retirement benefit	6	\$ 1,494
14	Unapplied loan payments received	2	\$ 1,114
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 139
99	Other	15	\$ 5,867

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 71,326	\$ 68,908	\$ 65,511	\$ 64,811	\$ 62,320
Deposits and Investment Securities	SO115	\$ 2,989	\$ 3,129	\$ 2,663	\$ 2,431	\$ 2,616
Mortgage-Backed Securities	SO125	\$ 2,798	\$ 3,275	\$ 3,483	\$ 3,540	\$ 3,557
Mortgage Loans	SO141	\$ 53,061	\$ 50,927	\$ 48,474	\$ 48,319	\$ 46,384
Nonmortgage Loans - Total	SUB0950	\$ 12,478	\$ 11,577	\$ 10,891	\$ 10,521	\$ 9,763
Commercial Loans and Leases	SO160	\$ 8,499	\$ 7,843	\$ 7,151	\$ 6,590	\$ 6,032
Consumer Loans and Leases	SO171	\$ 3,979	\$ 3,734	\$ 3,740	\$ 3,931	\$ 3,731
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 126	\$ 390	\$ 337	\$ 285	\$ 223
Federal Home Loan Bank Stock	SO181	\$ 126	\$ 390	\$ 337	\$ 285	\$ 223
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 34,668	\$ 32,084	\$ 29,275	\$ 28,023	\$ 26,971
Deposits	SO215	\$ 27,334	\$ 24,817	\$ 22,451	\$ 21,489	\$ 20,788
Escrows	SO225	\$ 0	\$ 0	\$ 1	\$ 0	\$ 1
Advances from FHLBank	SO230	\$ 6,753	\$ 6,766	\$ 6,525	\$ 6,230	\$ 5,911
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 19	\$ 19	\$ 18	\$ 19	\$ 19
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 562	\$ 482	\$ 280	\$ 285	\$ 252
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 36,784	\$ 37,214	\$ 36,573	\$ 37,073	\$ 35,572
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,383	\$ 7,911	\$ 1,647	\$ 1,463	\$ 2,292
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 35,401	\$ 29,303	\$ 34,926	\$ 35,610	\$ 33,280
Noninterest Income - Total	SO42	\$ 12,801	\$ 11,436	\$ 10,016	\$ 10,703	\$ 12,851
Mortgage Loan Serving Fees	SO410	\$ 408	\$ 302	\$ 333	\$ 308	\$ 338
Other Fees and Charges	SO420	\$ 9,634	\$ 8,718	\$ 7,890	\$ 7,749	\$ 7,826
Net Income (Loss) from Other - Total	SUB0451	\$ 740	\$ 505	\$ 251	\$ 430	\$ 2,893
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 691	\$ 898	\$ 339	\$ 493	\$ 492
Operations & Sale of Repossessed Assets	SO461	\$ 7	\$ - 36	\$ 68	\$ - 54	\$ - 83
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ - 425	\$ - 255	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 42	\$ 66	\$ 36	\$ 33	\$ 115

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 2	\$ 63	\$- 42	\$ 2,369
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,019	\$ 1,911	\$ 1,542	\$ 2,216	\$ 1,794
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	\$ 35,105	\$ 34,030	\$ 33,780	\$ 33,018	\$ 34,284
All Personnel Compensation and Expense	SO510	\$ 19,687	\$ 19,137	\$ 19,207	\$ 18,895	\$ 18,445
Legal Expense	SO520	\$ 594	\$ 474	\$ 436	\$ 314	\$ 263
Office Occupancy and Equipment Expense	SO530	\$ 6,907	\$ 6,922	\$ 6,836	\$ 6,926	\$ 6,867
Marketing and Other Professional Services	SO540	\$ 2,530	\$ 2,387	\$ 2,170	\$ 1,591	\$ 2,942
Loan Servicing Fees	SO550	\$ 175	\$ 153	\$ 205	\$ 38	\$ 569
Goodwill and Other Intangibles Expense	SO560	\$ 133	\$ 132	\$ 133	\$ 134	\$ 240
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 5,079	\$ 4,825	\$ 4,793	\$ 5,120	\$ 4,958
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	\$ 13,097	\$ 6,709	\$ 11,162	\$ 13,295	\$ 11,847
Income Taxes - Total	SO71	\$ 3,090	\$ 932	\$ 2,626	\$ 3,233	\$ 2,848
Federal	SO710	\$ 2,601	\$ 717	\$ 2,221	\$ 2,969	\$ 2,235
State, Local & Other	SO720	\$ 489	\$ 215	\$ 405	\$ 264	\$ 613
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 10,007	\$ 5,777	\$ 8,536	\$ 10,062	\$ 8,999
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 10,007	\$ 5,777	\$ 8,536	\$ 10,062	\$ 8,999

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 48
9	Net income from data processing lease/services	1	\$ 86
15	Income from corporate-owned life insurance	5	\$ 376
99	Other	18	\$ 1,025

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 40
2	OTS assessments	3	\$ 15
6	Supervisory examination fees	6	\$ 62
7	Office supplies, printing, and postage	17	\$ 850
8	Telephone, including data lines	5	\$ 165
9	Loan origination expense	1	\$ 43
10	ATM expense	6	\$ 415
15	Foreclosure expenses	2	\$ 24
17	Charitable contributions	3	\$ 65
99	Other	10	\$ 509

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 205,745	\$ 134,419	\$ 65,511	\$ 255,554	\$ 190,743
YTD - Deposits and Investment Securities	Y_SO115	\$ 8,781	\$ 5,792	\$ 2,663	\$ 12,343	\$ 9,912
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,556	\$ 6,758	\$ 3,483	\$ 22,516	\$ 18,976
YTD - Mortgage Loans	Y_SO141	\$ 152,462	\$ 99,401	\$ 48,474	\$ 182,106	\$ 133,787
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 23,493	\$ 14,994	\$ 7,151	\$ 23,703	\$ 17,113
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 11,453	\$ 7,474	\$ 3,740	\$ 14,886	\$ 10,955
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 853	\$ 727	\$ 337	\$ 791	\$ 506
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 853	\$ 727	\$ 337	\$ 791	\$ 506
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 96,027	\$ 61,359	\$ 29,275	\$ 106,286	\$ 78,263
YTD - Deposits	Y_SO215	\$ 74,602	\$ 47,268	\$ 22,451	\$ 82,334	\$ 60,845
YTD - Escrows	Y_SO225	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Advances from FHLBank	Y_SO230	\$ 20,044	\$ 13,291	\$ 6,525	\$ 22,937	\$ 16,707
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 56	\$ 37	\$ 18	\$ 75	\$ 56
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,324	\$ 762	\$ 280	\$ 939	\$ 654
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	\$ 110,571	\$ 73,787	\$ 36,573	\$ 150,059	\$ 112,986
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 10,941	\$ 9,558	\$ 1,647	\$ 6,419	\$ 4,956
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 99,630	\$ 64,229	\$ 34,926	\$ 143,640	\$ 108,030
YTD - Noninterest Income - Total	Y_SO42	\$ 34,253	\$ 21,452	\$ 10,016	\$ 33,445	\$ 22,742
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,043	\$ 635	\$ 333	\$ 1,261	\$ 953
YTD - Other Fees and Charges	Y_SO420	\$ 26,242	\$ 16,608	\$ 7,890	\$ 30,683	\$ 22,934
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,496	\$ 756	\$ 251	\$- 6,086	\$- 6,516
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,928	\$ 1,237	\$ 339	\$- 10,157	\$- 10,650
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 39	\$ 32	\$ 68	\$- 425	\$- 371
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 680	\$- 680	\$- 255	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 144	\$ 102	\$ 36	\$ 1,005	\$ 972

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 65	\$ 65	\$ 63	\$ 3,491	\$ 3,533
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,472	\$ 3,453	\$ 1,542	\$ 7,587	\$ 5,371
YTD - Noninterest Expense - Total	Y_SO51	\$ 102,915	\$ 67,810	\$ 33,780	\$ 132,581	\$ 99,563
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 58,031	\$ 38,344	\$ 19,207	\$ 72,523	\$ 53,628
YTD - Legal Expense	Y_SO520	\$ 1,504	\$ 910	\$ 436	\$ 865	\$ 551
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 20,665	\$ 13,758	\$ 6,836	\$ 26,534	\$ 19,608
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,087	\$ 4,557	\$ 2,170	\$ 11,447	\$ 9,856
YTD - Loan Servicing Fees	Y_SO550	\$ 533	\$ 358	\$ 205	\$ 1,256	\$ 1,218
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 398	\$ 265	\$ 133	\$ 613	\$ 479
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 27	\$ 27
YTD - Other Noninterest Expense	Y_SO580	\$ 14,697	\$ 9,618	\$ 4,793	\$ 19,316	\$ 14,196
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 30,968	\$ 17,871	\$ 11,162	\$ 44,504	\$ 31,209
YTD - Income Taxes - Total	Y_SO71	\$ 6,648	\$ 3,558	\$ 2,626	\$ 10,175	\$ 6,942
YTD - Federal	Y_SO710	\$ 5,539	\$ 2,938	\$ 2,221	\$ 8,438	\$ 5,469
YTD - State, Local, and Other	Y_SO720	\$ 1,109	\$ 620	\$ 405	\$ 1,737	\$ 1,473
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 24,320	\$ 14,313	\$ 8,536	\$ 34,329	\$ 24,267
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 24,320	\$ 14,313	\$ 8,536	\$ 34,329	\$ 24,267

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 39,457	\$ 33,582	\$ 32,738	\$ 34,068	\$ 32,527
Net Provision for Loss	VA115	\$ 1,383	\$ 7,911	\$ 1,647	\$ 1,463	\$ 2,292
Transfers	VA125	\$ - 55	\$ - 12	\$ - 94	\$ - 21	\$ - 15
Recoveries	VA135	\$ 158	\$ 220	\$ 131	\$ 719	\$ 379
Adjustments	VA145	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,674	\$ 2,244	\$ 840	\$ 3,491	\$ 1,115
General Valuation Allowances - Ending Balance	VA165	\$ 38,298	\$ 39,457	\$ 33,582	\$ 32,738	\$ 34,068
Specific Valuation Allowances - Beginning Balance	VA108	\$ 44	\$ 157	\$ 99	\$ 103	\$ 100
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 55	\$ 12	\$ 94	\$ 21	\$ 15
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 125	\$ 36	\$ 25	\$ 12
Specific Valuation Allowances - Ending Balance	VA168	\$ 99	\$ 44	\$ 157	\$ 99	\$ 103
Total Valuation Allowances - Beginning Balance	VA110	\$ 39,501	\$ 33,739	\$ 32,837	\$ 34,171	\$ 32,627
Net Provision for Loss	VA120	\$ 1,383	\$ 7,911	\$ 1,647	\$ 1,463	\$ 2,292
Recoveries	VA140	\$ 158	\$ 220	\$ 131	\$ 719	\$ 379
Adjustments	VA150	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,674	\$ 2,369	\$ 876	\$ 3,516	\$ 1,127
Total Valuation Allowances - Ending Balance	VA170	\$ 38,397	\$ 39,501	\$ 33,739	\$ 32,837	\$ 34,171
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,674	\$ 2,244	\$ 840	\$ 3,491	\$ 1,115
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 430	\$ 226	\$ 265	\$ 877	\$ 598
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 25	\$ 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	\$ 430	\$ 226	\$ 240	\$ 877	\$ 598
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1	\$ 0	\$ 126	\$ 0	\$ 23
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 124	\$ 58	\$ 47	\$ 346	\$ 285
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 56	\$ 61	\$ 67	\$ 128	\$ 20
Multifamily (5 or more) Dwelling Units	VA470	\$ 67	\$ 0	\$ 0	\$ 68	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 182	\$ 107	\$ 0	\$ 260	\$ 61
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 75	\$ 209
Nonmortgage Loans - Total	VA56	\$ 2,236	\$ 2,014	\$ 575	\$ 2,583	\$ 504
Commercial Loans	VA520	\$ 1,904	\$ 1,546	\$ 187	\$ 1,251	\$ 191
Consumer Loans - Total	SUB2061	\$ 332	\$ 468	\$ 388	\$ 1,332	\$ 313
Loans on Deposits	VA510	\$ 14	\$ 8	\$ 1	\$ 13	\$ 5
Home Improvement Loans	VA516	\$ 7	\$ 4	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 87	\$ 181	\$ 89	\$ 144	\$ 107
Mobile Home Loans	VA550	\$ 0	\$ 1	\$ 2	\$ 6	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 44	\$ 87	\$ 35	\$ 60	\$ 48
Other	VA560	\$ 180	\$ 187	\$ 261	\$ 1,109	\$ 153
Reposessed Assets - Total	VA60	\$ 8	\$ 4	\$ 0	\$ 17	\$ 13
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 8	\$ 4	\$ 0	\$ 17	\$ 13
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 158	\$ 220	\$ 131	\$ 719	\$ 379
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 12	\$ 139	\$ 42	\$ 4	\$ 24
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 12	\$ 139	\$ 42	\$ 4	\$ 24
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 31	\$ 0	\$ 7
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 19	\$ 5	\$ 2	\$ 12
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 12	\$ 4	\$ 3	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 114	\$ 3	\$ 1	\$ 2
Land	VA491	\$ 0	\$ 2	\$ 0	\$ 0	\$ 3
Nonmortgage Loans - Total	VA57	\$ 146	\$ 81	\$ 89	\$ 715	\$ 355
Commercial Loans	VA521	\$ 30	\$ 11	\$ 3	\$ 637	\$ 256
Consumer Loans - Total	SUB2161	\$ 116	\$ 70	\$ 86	\$ 78	\$ 99
Loans on Deposits	VA511	\$ 2	\$ 1	\$ 1	\$ 0	\$ 1
Home Improvement Loans	VA517	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 53	\$ 26	\$ 51	\$ 33	\$ 42

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 4	\$ 8	\$ 6	\$ 19	\$ 31
Other	VA561	\$ 30	\$ 35	\$ 28	\$ 26	\$ 25
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 56	\$ 12	\$ 94	\$ 21	\$ 15
Deposits and Investment Securities	VA38	\$ 0	\$ 35	\$ 20	\$ 5	\$ 4
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 50	\$- 11	\$- 18	\$ 6	\$- 9
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 50	\$- 11	\$- 18	\$ 6	\$- 9
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 5	\$ 5	\$- 10	\$- 19
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 50	\$- 6	\$- 23	\$ 16	\$ 2
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 5	\$- 12	\$ 92	\$ 10	\$ 20
Commercial Loans	VA522	\$ 0	\$ 0	\$ 75	\$ 6	\$ 20
Consumer Loans - Total	SUB2261	\$ 5	\$- 12	\$ 17	\$ 4	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 5	\$- 16	\$ 13	\$- 4	\$ 3
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 4	\$ 4	\$ 8	\$- 3
Reposessed Assets - Total	VA62	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,572	\$ 2,036	\$ 803	\$ 2,793	\$ 751
Deposits and Investment Securities	VA39	\$ 0	\$ 35	\$ 20	\$ 5	\$ 4
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 468	\$ 76	\$ 205	\$ 879	\$ 565
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 468	\$ 76	\$ 180	\$ 879	\$ 565
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1	\$ 0	\$ 95	\$ 0	\$ 16
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 124	\$ 34	\$ 47	\$ 334	\$ 254
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 94	\$ 51	\$ 41	\$ 143	\$ 22
Multifamily (5 or more) Dwelling Units	VA475	\$ 67	\$ 0	\$ 0	\$ 68	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 182	\$ - 7	\$ - 3	\$ 259	\$ 67
Land	VA495	\$ 0	\$ - 2	\$ 0	\$ 75	\$ 206
Nonmortgage Loans - Total	VA59	\$ 2,095	\$ 1,921	\$ 578	\$ 1,878	\$ 169
Commercial Loans	VA525	\$ 1,874	\$ 1,535	\$ 259	\$ 620	\$ - 45
Consumer Loans - Total	SUB2361	\$ 221	\$ 386	\$ 319	\$ 1,258	\$ 214
Loans on Deposits	VA515	\$ 12	\$ 7	\$ 0	\$ 13	\$ 4
Home Improvement Loans	VA519	\$ - 19	\$ 4	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 39	\$ 139	\$ 51	\$ 107	\$ 68
Mobile Home Loans	VA555	\$ - 1	\$ 1	\$ 2	\$ 6	\$ 0
Credit Cards	VA559	\$ 40	\$ 79	\$ 29	\$ 41	\$ 17
Other	VA565	\$ 150	\$ 156	\$ 237	\$ 1,091	\$ 125
Repossessed Assets - Total	VA65	\$ 9	\$ 4	\$ 0	\$ 17	\$ 13
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 8	\$ 4	\$ 0	\$ 17	\$ 13

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Schedule VA --- Consolidated Valuation Allowances and Related Data			Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED							
Amount this Quarter	VA940	\$ 853	\$ 5,152	\$ 4,206	\$ 2,035	\$ 893	\$ 893
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 10,719	\$ 14,910	\$ 9,327	\$ 7,408	\$ 7,728	\$ 7,728
MORTGAGE LOANS FORECLOSED IN QUARTER							
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,292	\$ 812	\$ 1,182	\$ 1,289	\$ 627	\$ 627
Construction	VA951	\$ 0	\$ 0	\$ 443	\$ 221	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 381	\$ 812	\$ 739	\$ 1,016	\$ 627	\$ 627
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 70	\$ 0	\$ 0	\$ 52	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,841	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS							
Quarter End Balance - Special Mention	VA960	\$ 37,307	\$ 42,518	\$ 54,413	\$ 44,960	\$ 47,812	\$ 47,812
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 44,635	\$ 50,835	\$ 49,494	\$ 55,847	\$ 55,039	\$ 55,039
Substandard	VA965	\$ 38,892	\$ 45,831	\$ 47,371	\$ 53,486	\$ 51,251	\$ 51,251
Doubtful	VA970	\$ 5,743	\$ 5,004	\$ 2,066	\$ 2,212	\$ 3,553	\$ 3,553
Loss	VA975	\$ 0	\$ 0	\$ 57	\$ 149	\$ 235	\$ 235
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3							
Outstanding Balanced (Contractual)	VA980	\$ 0	N/A	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	N/A	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual							
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004	Sep 2004
		Value	Value	Value	Value	Value	Value
DELINQUENT LOANS							
Delinquent Loans - Total	SUB2410	\$ 62,137	\$ 65,819	\$ 50,697	\$ 63,346	\$ 67,680	\$ 67,680
Mortgages - Total	SUB2421	\$ 39,826	\$ 41,453	\$ 34,954	\$ 45,694	\$ 44,132	\$ 44,132
Construction and Land Loans	SUB2430	\$ 2,933	\$ 2,088	\$ 1,862	\$ 3,821	\$ 2,888	\$ 2,888

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 28,646	\$ 26,328	\$ 26,031	\$ 26,959	\$ 30,706
Permanent Loans Secured by All Other Property	SUB2450	\$ 8,259	\$ 13,065	\$ 7,061	\$ 15,552	\$ 11,153
Nonmortgages - Total	SUB2461	\$ 22,311	\$ 24,366	\$ 15,743	\$ 17,652	\$ 23,548
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 43,865	\$ 45,805	\$ 35,482	\$ 42,784	\$ 46,924
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 37,624	\$ 41,212	\$ 31,828	\$ 37,718	\$ 42,261
Mortgage Loans - Total	SUB2481	\$ 26,623	\$ 27,363	\$ 21,878	\$ 27,177	\$ 27,050
Construction	PD115	\$ 2,656	\$ 1,916	\$ 1,825	\$ 2,268	\$ 1,477
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,675	\$ 1,696	\$ 1,247	\$ 1,583	\$ 1,636
Secured by First Liens	PD123	\$ 15,191	\$ 12,890	\$ 12,546	\$ 13,467	\$ 16,733
Secured by Junior Liens	PD124	\$ 1,584	\$ 1,649	\$ 1,820	\$ 1,717	\$ 1,695
Multifamily (5 or more) Dwelling Units	PD125	\$ 753	\$ 1,863	\$ 1,357	\$ 1,363	\$ 419
Nonresidential Property (Except Land)	PD135	\$ 4,752	\$ 7,321	\$ 3,083	\$ 6,628	\$ 5,022
Land	PD138	\$ 12	\$ 28	\$ 0	\$ 151	\$ 68
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 6,921	\$ 10,557	\$ 6,742	\$ 6,968	\$ 7,180
Consumer Loans - Total	SUB2511	\$ 4,080	\$ 3,292	\$ 3,208	\$ 3,573	\$ 8,031
Loans on Deposits	PD161	\$ 6	\$ 28	\$ 0	\$ 1	\$ 7
Home Improvement Loans	PD163	\$ 90	\$ 84	\$ 9	\$ 33	\$ 95
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,241	\$ 1,164	\$ 1,068	\$ 1,523	\$ 1,574
Mobile Home Loans	PD169	\$ 112	\$ 181	\$ 174	\$ 114	\$ 59
Credit Cards	PD171	\$ 322	\$ 258	\$ 180	\$ 263	\$ 250
Other	PD180	\$ 2,309	\$ 1,577	\$ 1,777	\$ 1,639	\$ 6,046
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 206	\$ 51	\$ 144	\$ 1,031	\$ 295
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,004	\$ 1,196	\$ 1,028	\$ 108	\$ 76
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 806	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,241	\$ 4,593	\$ 3,654	\$ 5,066	\$ 4,663

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 4,626	\$ 2,858	\$ 2,674	\$ 3,499	\$ 3,986
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 155	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 113	\$ 7	\$ 94	\$ 0	\$ 83
Secured by First Liens	PD223	\$ 2,463	\$ 2,564	\$ 2,182	\$ 2,559	\$ 2,667
Secured by Junior Liens	PD224	\$ 294	\$ 80	\$ 39	\$ 99	\$ 229
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,022	\$ 85	\$ 94	\$ 66	\$ 176
Nonresidential Property (Except Land)	PD235	\$ 734	\$ 122	\$ 265	\$ 133	\$ 344
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 487	\$ 487
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,506	\$ 1,556	\$ 379	\$ 813	\$ 597
Consumer Loans - Total	SUB2521	\$ 109	\$ 179	\$ 601	\$ 754	\$ 80
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 75	\$ 119	\$ 92	\$ 65	\$ 46
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 9	\$ 8	\$ 29	\$ 9	\$ 10
Other	PD280	\$ 21	\$ 52	\$ 480	\$ 680	\$ 24
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 36	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 125	\$ 74	\$ 79	\$ 0	\$ 39
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 106	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 18,272	\$ 20,014	\$ 15,215	\$ 20,562	\$ 20,756
Mortgage Loans - Total	SUB2501	\$ 8,577	\$ 11,232	\$ 10,402	\$ 15,018	\$ 13,096
Construction	PD315	\$ 265	\$ 144	\$ 37	\$ 760	\$ 796
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 592	\$ 412	\$ 428	\$ 533	\$ 588
Secured by First Liens	PD323	\$ 5,884	\$ 6,375	\$ 6,997	\$ 6,350	\$ 6,002
Secured by Junior Liens	PD324	\$ 850	\$ 655	\$ 678	\$ 651	\$ 1,073
Multifamily (5 or more) Dwelling Units	PD325	\$ 6	\$ 305	\$ 317	\$ 3,381	\$ 3,328
Nonresidential Property (Except Land)	PD335	\$ 980	\$ 3,341	\$ 1,945	\$ 3,343	\$ 1,249
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 8,473	\$ 7,259	\$ 2,709	\$ 2,919	\$ 5,886
Consumer Loans - Total	SUB2531	\$ 1,222	\$ 1,523	\$ 2,104	\$ 2,625	\$ 1,774
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 20	\$ 57	\$ 89	\$ 104	\$ 72
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 254	\$ 237	\$ 442	\$ 528	\$ 574
Mobile Home Loans	PD369	\$ 38	\$ 134	\$ 172	\$ 176	\$ 162
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 910	\$ 1,095	\$ 1,401	\$ 1,817	\$ 966
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 273	\$ 469	\$ 1,778	\$ 489	\$ 1,075
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 211	\$ 37	\$ 57	\$ 46	\$ 225
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 168,951	\$ 187,729	\$ 192,061	\$ 195,260	\$ 198,064
90% up to 100% LTV	LD110	\$ 144,130	\$ 86,300	\$ 166,462	\$ 80,428	\$ 80,882
100% and greater LTV	LD120	\$ 24,821	\$ 101,429	\$ 25,599	\$ 114,832	\$ 117,182
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,675	\$ 1,720	\$ 1,991	\$ 2,204	\$ 1,939
Past Due and Still Accruing - Total	SUB5240	\$ 1,063	\$ 1,239	\$ 1,306	\$ 1,311	\$ 907
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 749	\$ 1,214	\$ 1,275	\$ 1,275	\$ 551
90% up to 100% LTV	LD210	\$ 626	\$ 1,077	\$ 1,024	\$ 754	\$ 453
100% and greater LTV	LD220	\$ 123	\$ 137	\$ 251	\$ 521	\$ 98
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 314	\$ 25	\$ 31	\$ 36	\$ 356

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 314	\$ 25	\$ 0	\$ 36	\$ 275
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 31	\$ 0	\$ 81
Nonaccrual - Total	SUB5230	\$ 612	\$ 481	\$ 685	\$ 893	\$ 1,032
90% up to 100% LTV	LD250	\$ 464	\$ 197	\$ 590	\$ 634	\$ 410
100% and greater LTV	LD260	\$ 148	\$ 284	\$ 95	\$ 259	\$ 622
Net Charge-offs - Total	SUB5300	\$ 0	\$ 17	\$ 35	\$ 0	\$ 60
90% up to 100% LTV	LD310	\$ 0	\$ 17	\$ 35	\$ 0	\$ 60
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 715	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 715	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 11,142	\$ 10,113	\$ 7,955	\$ 17,354	\$ 30,329
90% up to 100% LTV	LD430	\$ 9,297	\$ 7,771	\$ 6,563	\$ 9,439	\$ 13,058
100% and greater LTV	LD440	\$ 1,845	\$ 2,342	\$ 1,392	\$ 7,915	\$ 17,271
Sales - Total	SUB5340	\$ 1,982	\$ 0	\$ 0	\$ 0	\$ 237
90% up to 100% LTV	LD450	\$ 1,982	\$ 0	\$ 0	\$ 0	\$ 212
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 186,247	\$ 206,657	\$ 189,610	\$ 206,524	\$ 214,255
Mortgage Construction Loans	CC105	\$ 140,863	\$ 155,469	\$ 138,487	\$ 159,276	\$ 165,408
Other Mortgage Loans	CC115	\$ 45,384	\$ 51,188	\$ 51,123	\$ 47,248	\$ 48,847
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 29,333	\$ 16,933	\$ 17,575	\$ 15,314	\$ 12,976
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 88,651	\$ 80,536	\$ 88,394	\$ 69,395	\$ 116,002
1-4 Dwelling Units	CC280	\$ 36,860	\$ 45,059	\$ 44,758	\$ 29,401	\$ 57,646
Multifamily (5 or more) Dwelling Units	CC290	\$ 5,090	\$ 2,311	\$ 11,393	\$ 6,449	\$ 16,087
All Other Real Estate	CC300	\$ 46,701	\$ 33,166	\$ 32,243	\$ 33,545	\$ 42,269
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 77,704	\$ 70,931	\$ 82,088	\$ 76,681	\$ 78,675
Commitments Outstanding to Purchase Loans	CC320	\$ 75,004	\$ 38,485	\$ 18,981	\$ 21,849	\$ 21,135
Commitments Outstanding to Sell Loans	CC330	\$ 54,004	\$ 36,751	\$ 33,688	\$ 23,541	\$ 50,776
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 439	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 330	\$ 0	\$ 0	\$ 0	\$ 900
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 405,883	\$ 398,645	\$ 405,516	\$ 406,886	\$ 391,764
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 200,154	\$ 207,809	\$ 214,456	\$ 217,780	\$ 217,466
Commercial Lines	CC420	\$ 184,528	\$ 168,126	\$ 168,191	\$ 161,446	\$ 148,235
Open-End Consumer Lines - Credit Cards	CC423	\$ 4,308	\$ 4,901	\$ 4,648	\$ 5,620	\$ 3,892
Open-End Consumer Lines - Other	CC425	\$ 16,893	\$ 17,809	\$ 18,221	\$ 22,040	\$ 22,171
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,814	\$ 5,428	\$ 7,076	\$ 7,906	\$ 7,293
Commercial	CC430	\$ 153	\$ 153	\$ 163	\$ 140	\$ 185
Standby, Not Included on CC465 or CC468	CC435	\$ 6,661	\$ 5,275	\$ 6,913	\$ 7,766	\$ 7,108
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 410	\$ 411	\$ 413	\$ 464	\$ 466
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 37	\$ 37	\$ 37	\$ 37	\$ 26
Other Contingent Liabilities	CC480	\$ 5,818	\$ 3,518	\$ 918	\$ 918	\$ 920
Contingent Assets	CC490	\$ 55	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 603	\$ 1,363	\$ 2,497	\$ 15,732	\$ 34,783
Pass-Through Securities	CF143	\$ 603	\$ 993	\$ 2,497	\$ 15,732	\$ 34,783
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 370	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 23,223	\$ 0	\$ 846	\$ 922
Pass-Through Securities	CF145	\$ 0	\$ 23,223	\$ 0	\$ 746	\$ 225
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 100	\$ 697
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 603	\$- 21,860	\$ 2,497	\$ 14,886	\$ 33,861
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 24,280	\$- 25,282	\$- 20,763	\$- 24,570	\$- 24,568
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,285	\$ 2,592	\$- 1,203	\$- 2,693	\$- 1,294
Mortgage Loans Disbursed - Total	SUB3831	\$ 429,052	\$ 445,094	\$ 297,596	\$ 426,199	\$ 426,254
Construction Loans - Total	SUB3840	\$ 108,588	\$ 147,954	\$ 73,903	\$ 113,556	\$ 118,652
1-4 Dwelling Units	CF190	\$ 70,237	\$ 87,628	\$ 41,351	\$ 79,233	\$ 73,905
Multifamily (5 or more) Dwelling Units	CF200	\$ 8,716	\$ 11,446	\$ 2,876	\$ 3,076	\$ 11,903

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 29,635	\$ 48,880	\$ 29,676	\$ 31,247	\$ 32,844
Permanent Loans - Total	SUB3851	\$ 320,464	\$ 297,140	\$ 223,693	\$ 312,643	\$ 307,602
1-4 Dwelling Units	CF225	\$ 197,964	\$ 190,219	\$ 136,135	\$ 205,176	\$ 233,270
Multifamily (5 or more) Dwelling Units	CF245	\$ 14,711	\$ 11,802	\$ 7,780	\$ 13,957	\$ 4,458
Nonresidential (Except Land)	CF260	\$ 93,062	\$ 80,605	\$ 73,898	\$ 88,566	\$ 57,741
Land	CF270	\$ 14,727	\$ 14,514	\$ 5,880	\$ 4,944	\$ 12,133
Loans and Participations Purchased - Total	SUB3880	\$ 152,738	\$ 122,738	\$ 146,039	\$ 32,062	\$ 15,850
Secured by 1-4 Dwelling Units	CF280	\$ 133,889	\$ 100,782	\$ 122,002	\$ 2,431	\$ 1,561
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 4,732	\$ 6,354	\$ 3,551	\$ 9,195	\$ 2,497
Secured by Nonresidential	CF300	\$ 14,117	\$ 15,602	\$ 20,486	\$ 20,436	\$ 11,792
Loans and Participations Sold - Total	SUB3890	\$ 97,679	\$ 107,919	\$ 64,776	\$ 70,307	\$ 71,676
Secured by 1-4 Dwelling Units	CF310	\$ 77,854	\$ 67,268	\$ 44,912	\$ 52,367	\$ 59,370
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 2,693	\$ 1,485	\$ 1,178	\$ 813	\$ 3,500
Secured by Nonresidential	CF330	\$ 17,132	\$ 39,166	\$ 18,686	\$ 17,127	\$ 8,806
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 55,059	\$ 14,819	\$ 81,263	\$- 38,245	\$- 55,826
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 371,268	\$ 356,778	\$ 279,003	\$ 338,578	\$ 335,764
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 20,648	\$- 8,749	\$- 15,403	\$- 16,338	\$- 8,462
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 50,304	\$ 43,363	\$ 43,199	\$ 32,974	\$ 32,134
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 92,195	\$ 94,386	\$ 84,453	\$ 33,038	\$ 26,202
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 263,100	\$ 271,368	\$ 247,814	\$ 261,069	\$ 224,672
Commercial	CF390	\$ 209,986	\$ 232,471	\$ 186,289	\$ 224,947	\$ 166,248
Consumer	CF400	\$ 53,114	\$ 38,897	\$ 61,525	\$ 36,122	\$ 58,424
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,113	\$ 3,978	\$ 1,700	\$ 4,334	\$ 4,832
Commercial	CF395	\$ 2,113	\$ 3,978	\$ 1,700	\$ 4,334	\$ 2,886
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,946
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 260,987	\$ 267,390	\$ 246,114	\$ 256,735	\$ 219,840
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 114,373	\$ 100,610	\$ 85,200	\$ 26,848	\$- 1,075,294
New Deposits Received less Deposits Withdrawn	CF420	\$ 90,848	\$ 77,905	\$ 65,561	\$ 6,633	\$- 1,093,826
Interest Credited to Deposits	CF430	\$ 23,525	\$ 22,705	\$ 19,639	\$ 20,215	\$ 18,532
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 27,086
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
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BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 81,592	\$ 65,301	\$ 45,545	\$ 46,204	\$ 43,012
Fully Insured	DI100	\$ 53,869	\$ 37,186	\$ 35,769	\$ 34,104	\$ 34,412
Other	DI110	\$ 27,723	\$ 28,115	\$ 9,776	\$ 12,100	\$ 8,600
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,777,394	\$ 2,706,281	\$ 2,698,049	\$ 2,647,688	\$ 2,670,529
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,405,006	\$ 1,366,047	\$ 1,270,227	\$ 1,239,659	\$ 1,184,720
Number of Deposit Accounts - Total	SUB4062	353,867	347,360	336,193	332,378	331,524
Balances of \$100,000 or Less	DI150	348,649	342,014	331,201	327,143	327,129
Balances Greater than \$100,000	DI160	5,218	5,346	4,992	5,235	4,395
IRA/Keogh Accounts	DI200	\$ 752,061	\$ 711,370	\$ 669,527	\$ 654,704	\$ 628,105
Uninsured Deposits	DI210	\$ 876,186	\$ 844,099	\$ 765,625	\$ 711,200	\$ 738,859
Preferred Deposits	DI220	\$ 121,829	\$ 136,471	\$ 145,888	\$ 121,426	\$ 93,297
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 649,701	\$ 708,884	\$ 747,148	\$ 731,803	\$ 680,405
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 831,119	\$ 700,382	\$ 665,797	\$ 653,196	\$ 710,282
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 322,904	\$ 288,985	\$ 283,346	\$ 268,100	\$ 316,864
Deposits & Escrows - Time Deposits	DI340	\$ 2,378,675	\$ 2,374,082	\$ 2,271,993	\$ 2,234,247	\$ 2,147,696
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 366,368	\$ 395,544	\$ 362,456	\$ 352,092	\$ 333,150
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 12	\$ 12	\$ 13	\$ 23	\$ 47
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,237	\$ 2,131	\$ 2,165	\$ 2,122	\$ 2,084
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 205	\$ 146	\$ 117	\$ 36	\$ 101
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

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27,086

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,432	1,398	1,386	1,357	1,390
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 501,445	\$ 489,375	\$ 499,735	\$ 539,464	\$ 575,077
Assets Held for Sale	SI387	\$ 11,328	\$ 9,696	\$ 6,932	\$ 3,396	\$ 4,175
Loans Serviced for Others	SI390	\$ 510,276	\$ 502,048	\$ 485,419	\$ 461,441	\$ 444,149
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	82.51%	83.05%	82.95%	82.63%	82.60%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.32%	82.52%	83.06%	83.35%	82.88%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.98%	83.18%	83.07%	83.51%	82.85%
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	\$ 382	\$ 382	\$ 371	\$ 371	\$ 335
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 25,189	\$ 23,185	\$ 20,959	\$ 47,919	\$ 47,819
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	18	31	28	29
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 499,060	\$ 499,577	\$ 496,338	\$ 492,992	\$ 482,589
Net Income (Loss) (SO91)	SI610	\$ 10,007	\$ 5,777	\$ 8,536	\$ 10,062	\$ 8,999
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 2,680	\$ 8,525	\$ 3,163	\$ 4,837	\$ 3,202
Stock Issued	SI640	\$ 101	\$ 81	\$ 130	\$ 87	\$ 210
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,030	\$ 2	\$ 21	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,138	\$ 2,209	\$- 2,466	\$- 1,758	\$ 4,475

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Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 52
Other Adjustments	SI671	\$ 175	\$- 61	\$ 181	\$- 210	\$- 132
Ending Equity Capital (SC80)	SI680	\$ 507,555	\$ 499,060	\$ 499,577	\$ 496,336	\$ 492,991
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,550	\$ 1,995	\$ 2,015	\$ 2,050	\$ 1,557
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 15,138	\$ 26,278	\$ 10,981	\$ 8,090	\$ 4,166
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 78,845	\$ 76,894	\$ 70,759	\$ 65,900	\$ 59,334
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 255	\$ 232	\$ 247	\$ 289	\$ 307
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,343,231	\$ 5,259,972	\$ 5,167,958	\$ 5,091,987	\$ 5,076,967
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 376,168	\$ 413,395	\$ 377,124	\$ 352,132	\$ 404,100
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,903,192	\$ 3,832,580	\$ 3,789,797	\$ 3,790,901	\$ 3,744,149
Nonmortgage Loans	SI885	\$ 748,939	\$ 717,155	\$ 695,797	\$ 658,466	\$ 649,481
Deposits and Excrows	SI890	\$ 4,006,328	\$ 3,947,009	\$ 3,870,202	\$ 3,832,662	\$ 3,862,302
Total Borrowings	SI895	\$ 686,631	\$ 707,358	\$ 699,702	\$ 672,031	\$ 642,802
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	17	10	4	7	8
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,663	\$ 301	\$ 81	\$ 475	\$ 677
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.94	5.08	4.17	5.43	5.71
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.88	6.35	7.58	5.61	6.71

Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	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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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	2	0	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	4	4	4	3	3
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	13	14	14	15	13

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [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]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 394,865	\$ 371,706	\$ 364,013	\$ 349,657	\$ 337,207
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 106,600	\$ 103,433	\$ 102,627	\$ 91,829	\$ 92,124
Personal Trust and Agency Accounts	FS210	\$ 72,658	\$ 66,914	\$ 65,576	\$ 56,405	\$ 56,795
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 15,121	\$ 15,280	\$ 14,928	\$ 15,315	\$ 15,315
Employee Benefit - Defined Contribution	FS220	\$ 4,351	\$ 4,302	\$ 4,259	\$ 4,263	\$ 4,235
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 10,770	\$ 10,978	\$ 10,669	\$ 11,052	\$ 11,080
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Investment Management Agency Accounts	FS260	\$ 18,821	\$ 21,239	\$ 22,123	\$ 20,108	\$ 20,014
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	\$ 15,099	\$ 14,076	\$ 13,251	\$ 13,432	\$ 13,707
Personal Trust and Agency Accounts	FS211	\$ 718	\$ 728	\$ 732	\$ 723	\$ 712
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 11,406	\$ 11,257	\$ 11,096	\$ 11,225	\$ 10,358
Employee Benefit - Defined Contribution	FS221	\$ 9,523	\$ 9,396	\$ 9,150	\$ 9,225	\$ 8,297

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 2	\$ 2	\$ 0	\$ 2	\$ 2
Other Retirement Accounts	FS241	\$ 1,881	\$ 1,859	\$ 1,946	\$ 1,998	\$ 2,059
Corporate Trust and Agency Accounts	FS251	\$ 2,975	\$ 2,091	\$ 1,423	\$ 1,484	\$ 2,637
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 273,166	\$ 254,197	\$ 248,135	\$ 244,396	\$ 231,376
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	338	350	356	343	351
Personal Trust and Agency Accounts	FS212	213	217	221	211	217
Retirement-related Trust and Agency Accounts - Total	SUB6120	51	53	52	53	54
Employee Benefit - Defined Contribution	FS222	4	4	4	4	4
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	47	49	48	49	50
Corporate Trust and Agency Accounts	FS252	0	0	0	1	0
Investment Management Agency Accounts	FS262	74	80	83	78	80
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	61	62	62	67	67
Personal Trust and Agency Accounts	FS213	6	6	6	6	6
Retirement-related Trust and Agency Accounts - Total	SUB6130	43	44	44	49	49
Employee Benefit - Defined Contribution	FS223	17	17	17	20	20
Employee Benefit - Defined Benefit	FS233	2	2	0	2	2
Other Retirement Accounts	FS243	24	25	27	27	27
Corporate Trust and Agency Accounts	FS253	12	12	12	12	12
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	59	62	62	60	63
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 764	\$ 504	\$ 252	\$ 1,003	\$ 791
Personal Trust and Agency Accounts	FS310	\$ 440	\$ 289	\$ 141	\$ 529	\$ 412
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 151	\$ 97	\$ 54	\$ 223	\$ 186
Employee Benefit - Defined Contribution	FS320	\$ 64	\$ 38	\$ 25	\$ 92	\$ 82
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 87	\$ 59	\$ 29	\$ 131	\$ 104
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 145	\$ 99	\$ 47	\$ 210	\$ 161

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 7	\$ 4	\$ 2	\$ 18	\$ 15
Other Fiduciary and Related Services	FS390	\$ 21	\$ 15	\$ 8	\$ 23	\$ 17
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 924	\$ 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	\$ 32	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 764	\$ 504	\$ 252	\$ 111	\$ 791
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 5,908	\$ 5,250	\$ 5,224	\$ 56,405	\$ 5,393
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 142	\$ 0
Interest-Bearing Deposits	FS415	\$ 798	\$ 782	\$ 768	\$ 1,057	\$ 1,178
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 20	\$ 20	\$ 20	\$ 5,496	\$ 20
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 12,370	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 3,942	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 379	\$ 382	\$ 381	\$ 11,394	\$ 416
Common and Preferred Stock	FS445	\$ 2,517	\$ 2,134	\$ 2,123	\$ 17,263	\$ 1,847
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 511	\$ 0
Real Estate	FS455	\$ 1,945	\$ 1,685	\$ 1,685	\$ 3,634	\$ 1,685
Miscellaneous Assets	FS460	\$ 249	\$ 247	\$ 247	\$ 596	\$ 247
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	1	0
Corporate and Municipal Trusteeships	FS510	0	0	0	1	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	\$ 1	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 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	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 507,558	\$ 499,060	\$ 499,580	\$ 496,340	\$ 492,993
Equity Capital Deductions - Total	SUB1631	\$ 42,561	\$ 42,691	\$ 42,820	\$ 42,996	\$ 43,033
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 84	\$ 82	\$ 80	\$ 81	\$ 84

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 42,477	\$ 42,609	\$ 42,740	\$ 42,915	\$ 42,949
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 3,642	\$ 2,418	\$ 3,821	\$ 1,686	\$ 111
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 3,627	\$ 2,403	\$ 3,814	\$ 1,675	\$ 111
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 15	\$ 15	\$ 7	\$ 11	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 468,639	\$ 458,787	\$ 460,581	\$ 455,030	\$ 450,071
Total Assets (SC60)	CCR205	\$ 5,394,541	\$ 5,306,014	\$ 5,183,110	\$ 5,122,591	\$ 5,066,168
Asset Deductions - Total	SUB1651	\$ 42,608	\$ 42,749	\$ 42,878	\$ 43,086	\$ 43,121
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 131	\$ 140	\$ 138	\$ 171	\$ 172
Goodwill and Certain Other Intangible Assets	CCR265	\$ 42,477	\$ 42,609	\$ 42,740	\$ 42,915	\$ 42,949
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 3,733	\$ 2,400	\$ 3,983	\$ 1,643	\$ - 169
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 3,733	\$ 2,400	\$ 3,983	\$ 1,643	\$ - 169
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,355,666	\$ 5,265,665	\$ 5,144,215	\$ 5,081,148	\$ 5,022,878
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 209,402	\$ 210,623	\$ 201,107	\$ 198,666	\$ 196,058
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 468,639	\$ 458,787	\$ 460,581	\$ 455,030	\$ 450,071
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 94	\$ 292	\$ 116	\$ 148	\$ 130
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 400	\$ 400	\$ 400	\$ 600	\$ 1,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 36,304	\$ 35,969	\$ 33,403	\$ 32,431	\$ 32,912
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 36,798	\$ 36,661	\$ 33,919	\$ 33,179	\$ 34,042
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 36,798	\$ 36,661	\$ 33,919	\$ 33,179	\$ 34,042

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 186	\$ 186	\$ 186	\$ 186	\$ 186
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 37	\$ 37	\$ 37	\$ 37	\$ 26
Total Risk-Based Capital	CCR39	\$ 505,214	\$ 495,225	\$ 494,277	\$ 487,986	\$ 483,901
0% R/W Category - Cash	CCR400	\$ 27,668	\$ 30,096	\$ 32,401	\$ 31,541	\$ 28,993
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 34,708	\$ 40,927	\$ 45,936	\$ 49,872	\$ 58,768
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 5,293	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 10,847	\$ 4,761	\$ 9,696	\$ 13,837	\$ 9,131
0% R/W Category - Assets Total	CCR420	\$ 73,223	\$ 81,077	\$ 88,033	\$ 95,250	\$ 96,892
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	\$ 235,361	\$ 258,656	\$ 291,274	\$ 310,205	\$ 320,945
20% R/W Category - Claims on FHLBs	CCR435	\$ 133,398	\$ 149,951	\$ 146,026	\$ 155,964	\$ 117,568
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 42,215	\$ 41,824	\$ 31,453	\$ 23,145	\$ 23,187
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 69,179	\$ 94,077	\$ 89,326	\$ 58,695	\$ 62,287
20% R/W Category - Other	CCR450	\$ 182,288	\$ 134,050	\$ 116,905	\$ 124,682	\$ 155,160
20% R/W Category - Assets Total	CCR455	\$ 662,441	\$ 678,558	\$ 674,984	\$ 672,691	\$ 679,147
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 132,488	\$ 135,709	\$ 134,999	\$ 134,537	\$ 135,829
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,738,927	\$ 1,678,046	\$ 1,659,730	\$ 1,588,303	\$ 1,630,118
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 136,713	\$ 136,691	\$ 167,888	\$ 170,295	\$ 159,256
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 93	\$ 102	\$ 140	\$ 129
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 16,401	\$ 17,057	\$ 18,846	\$ 25,239	\$ 23,448
50% R/W Category - Other	CCR480	\$ 48,844	\$ 44,982	\$ 21,974	\$ 24,734	\$ 27,643
50% R/W Category - Assets Total	CCR485	\$ 1,940,885	\$ 1,876,869	\$ 1,868,540	\$ 1,808,711	\$ 1,840,594
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 970,446	\$ 938,441	\$ 934,274	\$ 904,361	\$ 920,301
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 144,294	\$ 157,540	\$ 147,376	\$ 147,837	\$ 144,144
100% R/W Category - All Other Assets	CCR506	\$ 2,622,958	\$ 2,565,203	\$ 2,466,185	\$ 2,444,510	\$ 2,358,251
100% R/W Category - Assets Total	CCR510	\$ 2,767,252	\$ 2,722,743	\$ 2,613,561	\$ 2,592,347	\$ 2,502,395
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,767,252	\$ 2,722,743	\$ 2,613,561	\$ 2,592,347	\$ 2,502,395
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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TFR Industry Aggregate Report
 93019 - OTS-Regulated: Iowa
 September 2005

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,443,801	\$ 5,359,247	\$ 5,245,118	\$ 5,168,999	\$ 5,119,028
Subtotal Risk-Weighted Assets	CCR75	\$ 3,870,184	\$ 3,796,889	\$ 3,682,827	\$ 3,631,242	\$ 3,558,523
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,663	\$ 3,368	\$ 98	\$ 281	\$ 371
Total Risk-Weighted Assets	CCR78	\$ 3,868,521	\$ 3,793,521	\$ 3,682,729	\$ 3,630,961	\$ 3,558,152
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 309,477	\$ 303,479	\$ 294,611	\$ 290,472	\$ 284,650
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.75%	8.71%	8.95%	8.96%	8.96%
Total Risk-Based Capital Ratio	CCR820	13.06%	13.05%	13.42%	13.44%	13.60%
Tier 1 Risk-Based Capital Ratio	CCR830	12.11%	12.09%	12.51%	12.53%	12.65%
Tangible Equity Ratio	CCR840	8.75%	8.71%	8.95%	8.96%	8.96%

*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.