

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 4:57 PM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	19	19	19	19	19

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	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 559,350	\$ 468,365	\$ 471,106	\$ 441,317	\$ 430,780
Cash and Non-Interest-Earning Deposits	SC110	\$ 103,572	\$ 90,320	\$ 86,432	\$ 74,961	\$ 72,310
Interest-Earning Deposits in FHLBs	SC112	\$ 44,199	\$ 27,893	\$ 45,508	\$ 47,823	\$ 58,546
Other Interest-Earning Deposits	SC118	\$ 28,283	\$ 27,443	\$ 28,699	\$ 34,215	\$ 35,161
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 47,343	\$ 10,886	\$ 35,104	\$ 39,438	\$ 10,926
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 181,089	\$ 162,718	\$ 164,643	\$ 139,290	\$ 149,485
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 11,110	\$ 10,923	\$ 11,204	\$ 10,975	\$ 11,192
State and Municipal Obligations	SC180	\$ 59,811	\$ 58,738	\$ 58,033	\$ 50,416	\$ 50,189
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 81,697	\$ 76,932	\$ 39,462	\$ 41,734	\$ 40,802
Accrued Interest Receivable	SC191	\$ 2,246	\$ 2,512	\$ 2,021	\$ 2,465	\$ 2,169
Mortgage-Backed Securities - Gross	SUB0072	\$ 248,053	\$ 265,507	\$ 292,914	\$ 333,037	\$ 355,448
Mortgage-Backed Securities - Total	SC22	\$ 248,053	\$ 265,507	\$ 292,914	\$ 333,037	\$ 355,448
Pass-Through - Total	SUB0073	\$ 233,892	\$ 249,141	\$ 274,171	\$ 317,085	\$ 338,217
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 233,814	\$ 249,056	\$ 274,078	\$ 316,983	\$ 338,077
Other Pass-Through	SC215	\$ 78	\$ 85	\$ 93	\$ 102	\$ 140
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 13,141	\$ 15,290	\$ 17,577	\$ 14,605	\$ 15,812
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,936	\$ 7,390	\$ 8,781	\$ 9,477	\$ 10,382
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,205	\$ 7,900	\$ 8,796	\$ 5,128	\$ 5,430
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 1,020	\$ 1,076	\$ 1,166	\$ 1,347	\$ 1,419

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,755,371	\$ 3,741,972	\$ 3,647,751	\$ 3,553,074	\$ 3,468,595
Mortgage Loans - Total	SC26	\$ 3,732,569	\$ 3,719,158	\$ 3,624,949	\$ 3,530,784	\$ 3,446,713
Construction Loans - Total	SUB0100	\$ 393,830	\$ 380,918	\$ 338,799	\$ 329,678	\$ 300,623
Residential - Total	SUB0110	\$ 273,993	\$ 245,765	\$ 195,898	\$ 185,300	\$ 167,670
1-4 Dwelling Units	SC230	\$ 235,215	\$ 214,898	\$ 169,285	\$ 165,514	\$ 152,303
Multifamily (5 or more) Dwelling Units	SC235	\$ 38,778	\$ 30,867	\$ 26,613	\$ 19,786	\$ 15,367
Nonresidential Property	SC240	\$ 119,837	\$ 135,153	\$ 142,901	\$ 144,378	\$ 132,953
Permanent Loans - Total	SUB0121	\$ 3,343,686	\$ 3,344,226	\$ 3,293,103	\$ 3,208,345	\$ 3,153,168
Residential - Total	SUB0131	\$ 2,444,228	\$ 2,495,390	\$ 2,454,831	\$ 2,396,241	\$ 2,373,327
1-4 Dwelling Units - Total	SUB0141	\$ 2,203,393	\$ 2,253,582	\$ 2,207,819	\$ 2,164,214	\$ 2,141,734
Revolving Open-End Loans	SC251	\$ 285,777	\$ 301,798	\$ 316,226	\$ 339,968	\$ 350,288
All Other - First Liens	SC254	\$ 1,625,469	\$ 1,686,276	\$ 1,623,179	\$ 1,553,572	\$ 1,509,570
All Other - Junior Liens	SC255	\$ 292,147	\$ 265,508	\$ 268,414	\$ 270,674	\$ 281,876
Multifamily (5 or more) Dwelling Units	SC256	\$ 240,835	\$ 241,808	\$ 247,012	\$ 232,027	\$ 231,593
Nonresidential Property (Except Land)	SC260	\$ 828,463	\$ 783,848	\$ 780,106	\$ 757,227	\$ 724,671
Land	SC265	\$ 70,995	\$ 64,988	\$ 58,166	\$ 54,877	\$ 55,170
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 12,372	\$ 93,242	\$ 93,879	\$ 84,232	\$ 32,947
Accrued Interest Receivable	SC272	\$ 17,826	\$ 16,744	\$ 15,808	\$ 14,966	\$ 14,764
Advances for Taxes and Insurance	SC275	\$ 29	\$ 84	\$ 41	\$ 85	\$ 40
Allowance for Loan and Lease Losses	SC283	\$ 22,802	\$ 22,814	\$ 22,802	\$ 22,290	\$ 21,882
Nonmortgage Loans - Gross	SUB0162	\$ 727,742	\$ 718,469	\$ 699,205	\$ 657,144	\$ 675,478
Nonmortgage Loans - Total	SC31	\$ 712,132	\$ 703,019	\$ 682,606	\$ 645,934	\$ 664,649
Commercial Loans - Total	SC32	\$ 522,576	\$ 501,069	\$ 501,842	\$ 466,550	\$ 461,712
Secured	SC300	\$ 489,926	\$ 467,075	\$ 481,437	\$ 447,074	\$ 438,756
Unsecured	SC303	\$ 31,529	\$ 32,712	\$ 18,914	\$ 17,577	\$ 17,894
Lease Receivables	SC306	\$ 1,121	\$ 1,282	\$ 1,491	\$ 1,899	\$ 5,062
Consumer Loans - Total	SC35	\$ 198,279	\$ 211,224	\$ 192,365	\$ 186,201	\$ 208,550
Loans on Deposits	SC310	\$ 5,066	\$ 4,920	\$ 5,045	\$ 5,007	\$ 4,594
Home Improvement Loans (Not secured by real estate)	SC316	\$ 399	\$ 13,448	\$ 12,919	\$ 12,291	\$ 11,585
Education Loans	SC320	\$ 25,491	\$ 19,266	\$ 4,121	\$ 4,206	\$ 24,861
Auto Loans	SC323	\$ 67,426	\$ 68,387	\$ 67,413	\$ 67,753	\$ 69,987
Mobile Home Loans	SC326	\$ 8,565	\$ 8,464	\$ 8,220	\$ 7,962	\$ 7,713
Credit Cards	SC328	\$ 3,993	\$ 4,780	\$ 4,285	\$ 4,126	\$ 3,627

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 87,339	\$ 91,959	\$ 90,362	\$ 84,856	\$ 86,183
Accrued Interest Receivable	SC348	\$ 6,887	\$ 6,176	\$ 4,998	\$ 4,393	\$ 5,216
Allowance for Loan and Lease Losses	SC357	\$ 15,610	\$ 15,450	\$ 16,599	\$ 11,210	\$ 10,829
Reposessed Assets - Gross	SUB0201	\$ 7,582	\$ 7,818	\$ 5,146	\$ 5,813	\$ 5,779
Reposessed Assets - Total	SC40	\$ 7,537	\$ 7,795	\$ 5,101	\$ 5,745	\$ 5,773
Real Estate - Total	SUB0210	\$ 6,650	\$ 5,074	\$ 4,916	\$ 5,568	\$ 5,094
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 506
Residential - Total	SUB0225	\$ 3,495	\$ 1,743	\$ 1,711	\$ 2,261	\$ 2,028
1-4 Dwelling Units	SC415	\$ 2,476	\$ 1,608	\$ 1,652	\$ 2,208	\$ 1,976
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,019	\$ 135	\$ 59	\$ 53	\$ 52
Nonresidential (Except Land)	SC426	\$ 3,155	\$ 3,331	\$ 3,205	\$ 3,100	\$ 2,560
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 207	\$ 0
Other Reposessed Assets	SC430	\$ 932	\$ 2,744	\$ 230	\$ 245	\$ 685
General Valuation Allowances	SC441	\$ 45	\$ 23	\$ 45	\$ 68	\$ 6
Real Estate Held for Investment	SC45	\$ 2,750	\$ 2,779	\$ 2,808	\$ 2,842	\$ 2,876
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 34,498	\$ 38,761	\$ 39,416	\$ 38,028	\$ 38,415
Federal Home Loan Bank Stock	SC510	\$ 34,346	\$ 38,609	\$ 39,264	\$ 37,876	\$ 38,263
Other	SC540	\$ 152	\$ 152	\$ 152	\$ 152	\$ 152
Office Premises and Equipment	SC55	\$ 91,469	\$ 89,776	\$ 86,517	\$ 84,247	\$ 81,666
Other Assets - Gross	SUB0262	\$ 97,940	\$ 99,391	\$ 100,607	\$ 101,191	\$ 96,292
Other Assets - Total	SC59	\$ 97,930	\$ 99,381	\$ 100,597	\$ 101,176	\$ 96,271
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 2,280	\$ 2,260	\$ 2,245	\$ 2,229	\$ 2,113
Bank-Owned Life Insurance - Other	SC625	\$ 32,717	\$ 32,392	\$ 32,046	\$ 31,746	\$ 31,552
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 654	\$ 682	\$ 715	\$ 742	\$ 780
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 42,345	\$ 42,477	\$ 42,609	\$ 42,740	\$ 42,915
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 19,944	\$ 21,580	\$ 22,992	\$ 23,734	\$ 18,932
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 10	\$ 10	\$ 10	\$ 15	\$ 21
General Valuation Allowances - Total	SUB2092	\$ 38,467	\$ 38,297	\$ 39,456	\$ 33,583	\$ 32,738
Total Assets - Gross	SUB0283	\$ 5,524,755	\$ 5,432,838	\$ 5,345,470	\$ 5,216,693	\$ 5,155,329
Total Assets	SC60	\$ 5,486,288	\$ 5,394,541	\$ 5,306,014	\$ 5,183,110	\$ 5,122,591
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,332,716	\$ 4,182,401	\$ 4,072,332	\$ 3,968,280	\$ 3,887,347
Deposits	SC710	\$ 4,324,509	\$ 4,177,859	\$ 4,063,484	\$ 3,962,873	\$ 3,877,676
Escrows	SC712	\$ 8,207	\$ 4,542	\$ 8,848	\$ 5,407	\$ 9,671
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 602,411	\$ 668,370	\$ 702,654	\$ 688,224	\$ 713,479
Advances from FHLBank	SC720	\$ 563,195	\$ 613,429	\$ 643,875	\$ 650,090	\$ 663,755
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 32,086	\$ 45,889	\$ 51,282	\$ 31,261	\$ 43,039
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	\$ 6,130	\$ 8,052	\$ 6,497	\$ 5,873	\$ 5,685
Other Liabilities - Total	SC75	\$ 32,122	\$ 36,197	\$ 31,951	\$ 27,019	\$ 25,414
Accrued Interest Payable - Deposits	SC763	\$ 11,316	\$ 11,640	\$ 9,528	\$ 8,844	\$ 7,007
Accrued Interest Payable - Other	SC766	\$ 82	\$ 62	\$ 103	\$ 98	\$ 95
Accrued Taxes	SC776	\$ 4,607	\$ 3,383	\$ 3,073	\$ 4,450	\$ 3,819
Accounts Payable	SC780	\$ 8,997	\$ 8,563	\$ 9,948	\$ 9,513	\$ 9,006
Deferred Income Taxes	SC790	\$ 128	\$ 140	\$ 146	\$ 128	\$ 48
Other Liabilities and Deferred Income	SC796	\$ 6,992	\$ 12,409	\$ 9,153	\$ 3,986	\$ 5,439
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	\$ 4,967,249	\$ 4,886,968	\$ 4,806,937	\$ 4,683,523	\$ 4,626,240

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 13	\$ 15	\$ 15	\$ 7	\$ 11
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 519,026	\$ 507,558	\$ 499,060	\$ 499,580	\$ 496,340
Stock - Total	SUB0311	\$ 331,785	\$ 322,668	\$ 320,527	\$ 320,422	\$ 320,263
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	\$ 302,389	\$ 293,272	\$ 291,131	\$ 291,026	\$ 290,867
Accumulated Other Comprehensive Income - Total	SC86	\$- 5,602	\$- 3,674	\$- 2,536	\$- 4,745	\$- 2,278
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 5,602	\$- 3,674	\$- 2,536	\$- 4,745	\$- 2,278
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 193,557	\$ 188,411	\$ 181,037	\$ 183,743	\$ 178,318
Other Components of Equity Capital	SC891	\$- 714	\$ 153	\$ 32	\$ 160	\$ 37
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,486,288	\$ 5,394,541	\$ 5,306,012	\$ 5,183,110	\$ 5,122,591

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Other Codes As of Dec 2005

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 845
4	Net deferred tax assets	14	\$ 9,772
5	Insured portion of real estate acquired by forecls	1	\$ 202
6	Prepaid deposit insurance premiums	3	\$ 81
7	Prepaid expenses	16	\$ 2,750
8	Deposits for utilities and other services	3	\$ 17
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 425
14	Other noninterest-bearing short-term accounts recv	4	\$ 495
22	Unapplied loan disbursements	1	\$ 247
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 4
99	Other	6	\$ 2,157

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 12
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 466
11	The liability recorded for post-retirement benefit	4	\$ 1,266
14	Unapplied loan payments received	3	\$ 38
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 29
99	Other	16	\$ 3,534

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 75,181	\$ 71,326	\$ 68,908	\$ 65,511	\$ 64,811
Deposits and Investment Securities	SO115	\$ 3,458	\$ 2,989	\$ 3,129	\$ 2,663	\$ 2,431
Mortgage-Backed Securities	SO125	\$ 2,713	\$ 2,798	\$ 3,275	\$ 3,483	\$ 3,540
Mortgage Loans	SO141	\$ 55,587	\$ 53,061	\$ 50,927	\$ 48,474	\$ 48,319
Nonmortgage Loans - Total	SUB0950	\$ 13,423	\$ 12,478	\$ 11,577	\$ 10,891	\$ 10,521
Commercial Loans and Leases	SO160	\$ 8,984	\$ 8,499	\$ 7,843	\$ 7,151	\$ 6,590
Consumer Loans and Leases	SO171	\$ 4,439	\$ 3,979	\$ 3,734	\$ 3,740	\$ 3,931
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 260	\$ 126	\$ 390	\$ 337	\$ 285
Federal Home Loan Bank Stock	SO181	\$ 260	\$ 126	\$ 390	\$ 337	\$ 285
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 36,310	\$ 34,668	\$ 32,084	\$ 29,275	\$ 28,023
Deposits	SO215	\$ 29,520	\$ 27,334	\$ 24,817	\$ 22,451	\$ 21,489
Escrows	SO225	\$ 1	\$ 0	\$ 0	\$ 1	\$ 0
Advances from FHLBank	SO230	\$ 6,390	\$ 6,753	\$ 6,766	\$ 6,525	\$ 6,230
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 19	\$ 19	\$ 19	\$ 18	\$ 19
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 386	\$ 562	\$ 482	\$ 280	\$ 285
Capitalized Interest	SO271	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 39,131	\$ 36,784	\$ 37,214	\$ 36,573	\$ 37,073
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,969	\$ 1,383	\$ 7,911	\$ 1,647	\$ 1,463
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 36,162	\$ 35,401	\$ 29,303	\$ 34,926	\$ 35,610
Noninterest Income - Total	SO42	\$ 12,201	\$ 12,801	\$ 11,436	\$ 10,016	\$ 10,703
Mortgage Loan Serving Fees	SO410	\$ 330	\$ 408	\$ 302	\$ 333	\$ 308
Other Fees and Charges	SO420	\$ 9,280	\$ 9,634	\$ 8,718	\$ 7,890	\$ 7,749
Net Income (Loss) from Other - Total	SUB0451	\$ 713	\$ 740	\$ 505	\$ 251	\$ 430
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 527	\$ 691	\$ 898	\$ 339	\$ 493
Operations & Sale of Repossessed Assets	SO461	\$ - 249	\$ 7	\$ - 36	\$ 68	\$ - 54
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ - 425	\$ - 255	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 41	\$ 42	\$ 66	\$ 36	\$ 33

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 394	\$ 0	\$ 2	\$ 63	\$ - 42
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,878	\$ 2,019	\$ 1,911	\$ 1,542	\$ 2,216
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	\$ 35,685	\$ 35,105	\$ 34,030	\$ 33,780	\$ 33,018
All Personnel Compensation and Expense	SO510	\$ 20,291	\$ 19,687	\$ 19,137	\$ 19,207	\$ 18,895
Legal Expense	SO520	\$ 665	\$ 594	\$ 474	\$ 436	\$ 314
Office Occupancy and Equipment Expense	SO530	\$ 7,077	\$ 6,907	\$ 6,922	\$ 6,836	\$ 6,926
Marketing and Other Professional Services	SO540	\$ 1,864	\$ 2,530	\$ 2,387	\$ 2,170	\$ 1,591
Loan Servicing Fees	SO550	\$ 124	\$ 175	\$ 153	\$ 205	\$ 38
Goodwill and Other Intangibles Expense	SO560	\$ 132	\$ 133	\$ 132	\$ 133	\$ 134
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 5,532	\$ 5,079	\$ 4,825	\$ 4,793	\$ 5,120
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	\$ 12,678	\$ 13,097	\$ 6,709	\$ 11,162	\$ 13,295
Income Taxes - Total	SO71	\$ 2,639	\$ 3,090	\$ 932	\$ 2,626	\$ 3,233
Federal	SO710	\$ 2,247	\$ 2,601	\$ 717	\$ 2,221	\$ 2,969
State, Local & Other	SO720	\$ 392	\$ 489	\$ 215	\$ 405	\$ 264
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 10,039	\$ 10,007	\$ 5,777	\$ 8,536	\$ 10,062
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 10,039	\$ 10,007	\$ 5,777	\$ 8,536	\$ 10,062

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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	\$ 76
7	Net income(loss) from leased property	1	\$ 10
9	Net income from data processing lease/services	1	\$ 143
15	Income from corporate-owned life insurance	6	\$ 380
99	Other	15	\$ 779

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 4
2	OTS assessments	3	\$ 69
6	Supervisory examination fees	4	\$ 26
7	Office supplies, printing, and postage	17	\$ 953
8	Telephone, including data lines	8	\$ 195
9	Loan origination expense	1	\$ 43
10	ATM expense	6	\$ 379
14	Losses from fraud	1	\$ 14
15	Foreclosure expenses	1	\$ 21
16	Web site expenses	1	\$ 15
17	Charitable contributions	2	\$ 28
99	Other	11	\$ 523

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 280,926	\$ 205,745	\$ 134,419	\$ 65,511	\$ 255,554
YTD - Deposits and Investment Securities	Y_SO115	\$ 12,239	\$ 8,781	\$ 5,792	\$ 2,663	\$ 12,343
YTD - Mortgage-Backed Securities	Y_SO125	\$ 12,269	\$ 9,556	\$ 6,758	\$ 3,483	\$ 22,516
YTD - Mortgage Loans	Y_SO141	\$ 208,049	\$ 152,462	\$ 99,401	\$ 48,474	\$ 182,106
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 32,477	\$ 23,493	\$ 14,994	\$ 7,151	\$ 23,703
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 15,892	\$ 11,453	\$ 7,474	\$ 3,740	\$ 14,886
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,113	\$ 853	\$ 727	\$ 337	\$ 791
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,113	\$ 853	\$ 727	\$ 337	\$ 791
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 132,337	\$ 96,027	\$ 61,359	\$ 29,275	\$ 106,286
YTD - Deposits	Y_SO215	\$ 104,122	\$ 74,602	\$ 47,268	\$ 22,451	\$ 82,334
YTD - Escrows	Y_SO225	\$ 2	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Advances from FHLBank	Y_SO230	\$ 26,434	\$ 20,044	\$ 13,291	\$ 6,525	\$ 22,937
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 75	\$ 56	\$ 37	\$ 18	\$ 75
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,710	\$ 1,324	\$ 762	\$ 280	\$ 939
YTD - Capitalized Interest	Y_SO271	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 149,702	\$ 110,571	\$ 73,787	\$ 36,573	\$ 150,059
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 13,910	\$ 10,941	\$ 9,558	\$ 1,647	\$ 6,419
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 135,792	\$ 99,630	\$ 64,229	\$ 34,926	\$ 143,640
YTD - Noninterest Income - Total	Y_SO42	\$ 46,454	\$ 34,253	\$ 21,452	\$ 10,016	\$ 33,445
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,373	\$ 1,043	\$ 635	\$ 333	\$ 1,261
YTD - Other Fees and Charges	Y_SO420	\$ 35,522	\$ 26,242	\$ 16,608	\$ 7,890	\$ 30,683
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,209	\$ 1,496	\$ 756	\$ 251	\$- 6,086
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,455	\$ 1,928	\$ 1,237	\$ 339	\$- 10,157
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 210	\$ 39	\$ 32	\$ 68	\$- 425
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 680	\$- 680	\$- 680	\$- 255	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 185	\$ 144	\$ 102	\$ 36	\$ 1,005

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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
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 459	\$ 65	\$ 65	\$ 63	\$ 3,491
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 7,350	\$ 5,472	\$ 3,453	\$ 1,542	\$ 7,587
YTD - Noninterest Expense - Total	Y_SO51	\$ 138,600	\$ 102,915	\$ 67,810	\$ 33,780	\$ 132,581
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 78,322	\$ 58,031	\$ 38,344	\$ 19,207	\$ 72,523
YTD - Legal Expense	Y_SO520	\$ 2,169	\$ 1,504	\$ 910	\$ 436	\$ 865
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 27,742	\$ 20,665	\$ 13,758	\$ 6,836	\$ 26,534
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,951	\$ 7,087	\$ 4,557	\$ 2,170	\$ 11,447
YTD - Loan Servicing Fees	Y_SO550	\$ 657	\$ 533	\$ 358	\$ 205	\$ 1,256
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 530	\$ 398	\$ 265	\$ 133	\$ 613
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
YTD - Other Noninterest Expense	Y_SO580	\$ 20,229	\$ 14,697	\$ 9,618	\$ 4,793	\$ 19,316
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 43,646	\$ 30,968	\$ 17,871	\$ 11,162	\$ 44,504
YTD - Income Taxes - Total	Y_SO71	\$ 9,287	\$ 6,648	\$ 3,558	\$ 2,626	\$ 10,175
YTD - Federal	Y_SO710	\$ 7,786	\$ 5,539	\$ 2,938	\$ 2,221	\$ 8,438
YTD - State, Local, and Other	Y_SO720	\$ 1,501	\$ 1,109	\$ 620	\$ 405	\$ 1,737
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 34,359	\$ 24,320	\$ 14,313	\$ 8,536	\$ 34,329
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 34,359	\$ 24,320	\$ 14,313	\$ 8,536	\$ 34,329

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 38,298	\$ 39,457	\$ 33,582	\$ 32,738	\$ 34,068
Net Provision for Loss	VA115	\$ 2,969	\$ 1,383	\$ 7,911	\$ 1,647	\$ 1,463
Transfers	VA125	\$- 7	\$- 55	\$- 12	\$- 94	\$- 21
Recoveries	VA135	\$ 225	\$ 158	\$ 220	\$ 131	\$ 719
Adjustments	VA145	\$ 0	\$ 29	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 3,019	\$ 2,674	\$ 2,244	\$ 840	\$ 3,491
General Valuation Allowances - Ending Balance	VA165	\$ 38,466	\$ 38,298	\$ 39,457	\$ 33,582	\$ 32,738
Specific Valuation Allowances - Beginning Balance	VA108	\$ 99	\$ 44	\$ 157	\$ 99	\$ 103
Net Provision for Loss	VA118	\$ 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
Transfers	VA128	\$ 7	\$ 55	\$ 12	\$ 94	\$ 21
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 125	\$ 36	\$ 25
Specific Valuation Allowances - Ending Balance	VA168	\$ 106	\$ 99	\$ 44	\$ 157	\$ 99
Total Valuation Allowances - Beginning Balance	VA110	\$ 38,397	\$ 39,501	\$ 33,739	\$ 32,837	\$ 34,171
Net Provision for Loss	VA120	\$ 2,969	\$ 1,383	\$ 7,911	\$ 1,647	\$ 1,463
Recoveries	VA140	\$ 225	\$ 158	\$ 220	\$ 131	\$ 719
Adjustments	VA150	\$ 0	\$ 29	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 3,019	\$ 2,674	\$ 2,369	\$ 876	\$ 3,516
Total Valuation Allowances - Ending Balance	VA170	\$ 38,572	\$ 38,397	\$ 39,501	\$ 33,739	\$ 32,837
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,019	\$ 2,674	\$ 2,244	\$ 840	\$ 3,491
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 556	\$ 430	\$ 226	\$ 265	\$ 877
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 25	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 25	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 556	\$ 430	\$ 226	\$ 240	\$ 877
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 19	\$ 1	\$ 0	\$ 126	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 236	\$ 124	\$ 58	\$ 47	\$ 346
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 226	\$ 56	\$ 61	\$ 67	\$ 128
Multifamily (5 or more) Dwelling Units	VA470	\$ 75	\$ 67	\$ 0	\$ 0	\$ 68
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 182	\$ 107	\$ 0	\$ 260
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 75
Nonmortgage Loans - Total	VA56	\$ 2,366	\$ 2,236	\$ 2,014	\$ 575	\$ 2,583
Commercial Loans	VA520	\$ 1,926	\$ 1,904	\$ 1,546	\$ 187	\$ 1,251
Consumer Loans - Total	SUB2061	\$ 440	\$ 332	\$ 468	\$ 388	\$ 1,332
Loans on Deposits	VA510	\$ 6	\$ 14	\$ 8	\$ 1	\$ 13
Home Improvement Loans	VA516	\$ 0	\$ 7	\$ 4	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 161	\$ 87	\$ 181	\$ 89	\$ 144
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 1	\$ 2	\$ 6

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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
Credit Cards	VA556	\$ 35	\$ 44	\$ 87	\$ 35	\$ 60
Other	VA560	\$ 238	\$ 180	\$ 187	\$ 261	\$ 1,109
Repossessed Assets - Total	VA60	\$ 97	\$ 8	\$ 4	\$ 0	\$ 17
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 92	\$ 8	\$ 4	\$ 0	\$ 17
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	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
GVA Recoveries - Assets - Total	SUB2126	\$ 225	\$ 158	\$ 220	\$ 131	\$ 719
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 58	\$ 12	\$ 139	\$ 42	\$ 4
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	\$ 58	\$ 12	\$ 139	\$ 42	\$ 4
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 31	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 36	\$ 0	\$ 19	\$ 5	\$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 12	\$ 12	\$ 4	\$ 3	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 114	\$ 3	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 167	\$ 146	\$ 81	\$ 89	\$ 715
Commercial Loans	VA521	\$ 13	\$ 30	\$ 11	\$ 3	\$ 637
Consumer Loans - Total	SUB2161	\$ 154	\$ 116	\$ 70	\$ 86	\$ 78
Loans on Deposits	VA511	\$ 2	\$ 2	\$ 1	\$ 1	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 26	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 38	\$ 53	\$ 26	\$ 51	\$ 33

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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	\$ 1	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 2	\$ 4	\$ 8	\$ 6	\$ 19
Other	VA561	\$ 112	\$ 30	\$ 35	\$ 28	\$ 26
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	\$ 7	\$ 56	\$ 12	\$ 94	\$ 21
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 35	\$ 20	\$ 5
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 5	\$ 50	\$ - 11	\$ - 18	\$ 6
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	\$ 5	\$ 50	\$ - 11	\$ - 18	\$ 6
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 10	\$ 0	\$ - 5	\$ 5	\$ - 10
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ - 5	\$ 50	\$ - 6	\$ - 23	\$ 16
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 2	\$ 5	\$ - 12	\$ 92	\$ 10
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 75	\$ 6
Consumer Loans - Total	SUB2261	\$ 2	\$ 5	\$ - 12	\$ 17	\$ 4
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	\$ - 3	\$ 5	\$ - 16	\$ 13	\$ - 4
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 5	\$ 0	\$ 4	\$ 4	\$ 8
Repossessed Assets - Total	VA62	\$ 0	\$ 1	\$ 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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 1	\$ 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	\$ 2,801	\$ 2,572	\$ 2,036	\$ 803	\$ 2,793
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 35	\$ 20	\$ 5
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 503	\$ 468	\$ 76	\$ 205	\$ 879
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 25	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 25	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 503	\$ 468	\$ 76	\$ 180	\$ 879
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 19	\$ 1	\$ 0	\$ 95	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 210	\$ 124	\$ 34	\$ 47	\$ 334
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 209	\$ 94	\$ 51	\$ 41	\$ 143
Multifamily (5 or more) Dwelling Units	VA475	\$ 65	\$ 67	\$ 0	\$ 0	\$ 68
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 182	\$ - 7	\$ - 3	\$ 259
Land	VA495	\$ 0	\$ 0	\$ - 2	\$ 0	\$ 75
Nonmortgage Loans - Total	VA59	\$ 2,201	\$ 2,095	\$ 1,921	\$ 578	\$ 1,878
Commercial Loans	VA525	\$ 1,913	\$ 1,874	\$ 1,535	\$ 259	\$ 620
Consumer Loans - Total	SUB2361	\$ 288	\$ 221	\$ 386	\$ 319	\$ 1,258
Loans on Deposits	VA515	\$ 4	\$ 12	\$ 7	\$ 0	\$ 13
Home Improvement Loans	VA519	\$ 0	\$ - 19	\$ 4	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 120	\$ 39	\$ 139	\$ 51	\$ 107
Mobile Home Loans	VA555	\$ 0	\$ - 1	\$ 1	\$ 2	\$ 6
Credit Cards	VA559	\$ 33	\$ 40	\$ 79	\$ 29	\$ 41
Other	VA565	\$ 131	\$ 150	\$ 156	\$ 237	\$ 1,091
Repossessed Assets - Total	VA65	\$ 97	\$ 9	\$ 4	\$ 0	\$ 17
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 92	\$ 8	\$ 4	\$ 0	\$ 17

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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 - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 5	\$ 1	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,689	\$ 853	\$ 5,152	\$ 4,206	\$ 2,035
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 12,372	\$ 10,719	\$ 14,910	\$ 9,327	\$ 7,408
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,245	\$ 2,292	\$ 812	\$ 1,182	\$ 1,289
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 443	\$ 221
Permanent - 1-4 Dwelling Units	VA952	\$ 1,247	\$ 381	\$ 812	\$ 739	\$ 1,016
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 949	\$ 70	\$ 0	\$ 0	\$ 52
Permanent - Nonresidential (Except Land)	VA954	\$ 49	\$ 1,841	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 37,593	\$ 37,307	\$ 42,518	\$ 54,413	\$ 44,960
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 49,265	\$ 44,635	\$ 50,835	\$ 49,494	\$ 55,847
Substandard	VA965	\$ 44,138	\$ 38,892	\$ 45,831	\$ 47,371	\$ 53,486
Doubtful	VA970	\$ 5,127	\$ 5,743	\$ 5,004	\$ 2,066	\$ 2,212
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 57	\$ 149
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 71,019	\$ 62,137	\$ 65,819	\$ 50,697	\$ 63,346
Mortgages - Total	SUB2421	\$ 48,406	\$ 39,826	\$ 41,453	\$ 34,954	\$ 45,694
Construction and Land Loans	SUB2430	\$ 3,784	\$ 2,933	\$ 2,088	\$ 1,862	\$ 3,821

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 30,136	\$ 28,646	\$ 26,328	\$ 26,031	\$ 26,959
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,739	\$ 8,259	\$ 13,065	\$ 7,061	\$ 15,552
Nonmortgages - Total	SUB2461	\$ 22,613	\$ 22,311	\$ 24,366	\$ 15,743	\$ 17,652
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 50,281	\$ 43,865	\$ 45,805	\$ 35,482	\$ 42,784
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 44,489	\$ 37,624	\$ 41,212	\$ 31,828	\$ 37,718
Mortgage Loans - Total	SUB2481	\$ 35,007	\$ 26,623	\$ 27,363	\$ 21,878	\$ 27,177
Construction	PD115	\$ 3,461	\$ 2,656	\$ 1,916	\$ 1,825	\$ 2,268
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,525	\$ 1,675	\$ 1,696	\$ 1,247	\$ 1,583
Secured by First Liens	PD123	\$ 16,904	\$ 15,191	\$ 12,890	\$ 12,546	\$ 13,467
Secured by Junior Liens	PD124	\$ 2,142	\$ 1,584	\$ 1,649	\$ 1,820	\$ 1,717
Multifamily (5 or more) Dwelling Units	PD125	\$ 4,936	\$ 753	\$ 1,863	\$ 1,357	\$ 1,363
Nonresidential Property (Except Land)	PD135	\$ 6,039	\$ 4,752	\$ 7,321	\$ 3,083	\$ 6,628
Land	PD138	\$ 0	\$ 12	\$ 28	\$ 0	\$ 151
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,741	\$ 6,921	\$ 10,557	\$ 6,742	\$ 6,968
Consumer Loans - Total	SUB2511	\$ 3,741	\$ 4,080	\$ 3,292	\$ 3,208	\$ 3,573
Loans on Deposits	PD161	\$ 11	\$ 6	\$ 28	\$ 0	\$ 1
Home Improvement Loans	PD163	\$ 29	\$ 90	\$ 84	\$ 9	\$ 33
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,263	\$ 1,241	\$ 1,164	\$ 1,068	\$ 1,523
Mobile Home Loans	PD169	\$ 167	\$ 112	\$ 181	\$ 174	\$ 114
Credit Cards	PD171	\$ 279	\$ 322	\$ 258	\$ 180	\$ 263
Other	PD180	\$ 1,992	\$ 2,309	\$ 1,577	\$ 1,777	\$ 1,639
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 110	\$ 206	\$ 51	\$ 144	\$ 1,031
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 369	\$ 1,004	\$ 1,196	\$ 1,028	\$ 108
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 806	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 5,792	\$ 6,241	\$ 4,593	\$ 3,654	\$ 5,066

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 4,207	\$ 4,626	\$ 2,858	\$ 2,674	\$ 3,499
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 155
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 113	\$ 7	\$ 94	\$ 0
Secured by First Liens	PD223	\$ 2,285	\$ 2,463	\$ 2,564	\$ 2,182	\$ 2,559
Secured by Junior Liens	PD224	\$ 198	\$ 294	\$ 80	\$ 39	\$ 99
Multifamily (5 or more) Dwelling Units	PD225	\$ 254	\$ 1,022	\$ 85	\$ 94	\$ 66
Nonresidential Property (Except Land)	PD235	\$ 1,217	\$ 734	\$ 122	\$ 265	\$ 133
Land	PD238	\$ 253	\$ 0	\$ 0	\$ 0	\$ 487
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,312	\$ 1,506	\$ 1,556	\$ 379	\$ 813
Consumer Loans - Total	SUB2521	\$ 273	\$ 109	\$ 179	\$ 601	\$ 754
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 8	\$ 4	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 202	\$ 75	\$ 119	\$ 92	\$ 65
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 35	\$ 9	\$ 8	\$ 29	\$ 9
Other	PD280	\$ 28	\$ 21	\$ 52	\$ 480	\$ 680
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 78	\$ 0	\$ 0	\$ 36	\$ 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	\$ 712	\$ 125	\$ 74	\$ 79	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 605	\$ 106	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 20,738	\$ 18,272	\$ 20,014	\$ 15,215	\$ 20,562
Mortgage Loans - Total	SUB2501	\$ 9,192	\$ 8,577	\$ 11,232	\$ 10,402	\$ 15,018
Construction	PD315	\$ 70	\$ 265	\$ 144	\$ 37	\$ 760
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 592	\$ 592	\$ 412	\$ 428	\$ 533
Secured by First Liens	PD323	\$ 5,809	\$ 5,884	\$ 6,375	\$ 6,997	\$ 6,350
Secured by Junior Liens	PD324	\$ 681	\$ 850	\$ 655	\$ 678	\$ 651
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,065	\$ 6	\$ 305	\$ 317	\$ 3,381
Nonresidential Property (Except Land)	PD335	\$ 975	\$ 980	\$ 3,341	\$ 1,945	\$ 3,343
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 10,557	\$ 8,473	\$ 7,259	\$ 2,709	\$ 2,919
Consumer Loans - Total	SUB2531	\$ 989	\$ 1,222	\$ 1,523	\$ 2,104	\$ 2,625
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 45	\$ 20	\$ 57	\$ 89	\$ 104
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 270	\$ 254	\$ 237	\$ 442	\$ 528
Mobile Home Loans	PD369	\$ 0	\$ 38	\$ 134	\$ 172	\$ 176
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 674	\$ 910	\$ 1,095	\$ 1,401	\$ 1,817
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 3,157	\$ 273	\$ 469	\$ 1,778	\$ 489
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 118	\$ 211	\$ 37	\$ 57	\$ 46
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 168,762	\$ 168,951	\$ 187,729	\$ 192,061	\$ 195,260
90% up to 100% LTV	LD110	\$ 145,169	\$ 144,130	\$ 86,300	\$ 166,462	\$ 80,428
100% and greater LTV	LD120	\$ 23,593	\$ 24,821	\$ 101,429	\$ 25,599	\$ 114,832
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,729	\$ 1,675	\$ 1,720	\$ 1,991	\$ 2,204
Past Due and Still Accruing - Total	SUB5240	\$ 2,077	\$ 1,063	\$ 1,239	\$ 1,306	\$ 1,311
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,951	\$ 749	\$ 1,214	\$ 1,275	\$ 1,275
90% up to 100% LTV	LD210	\$ 1,465	\$ 626	\$ 1,077	\$ 1,024	\$ 754
100% and greater LTV	LD220	\$ 486	\$ 123	\$ 137	\$ 251	\$ 521
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 126	\$ 314	\$ 25	\$ 31	\$ 36

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 44	\$ 314	\$ 25	\$ 0	\$ 36
100% and greater LTV	LD240	\$ 82	\$ 0	\$ 0	\$ 31	\$ 0
Nonaccrual - Total	SUB5230	\$ 652	\$ 612	\$ 481	\$ 685	\$ 893
90% up to 100% LTV	LD250	\$ 579	\$ 464	\$ 197	\$ 590	\$ 634
100% and greater LTV	LD260	\$ 73	\$ 148	\$ 284	\$ 95	\$ 259
Net Charge-offs - Total	SUB5300	\$ 48	\$ 0	\$ 17	\$ 35	\$ 0
90% up to 100% LTV	LD310	\$ 48	\$ 0	\$ 17	\$ 35	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 11,825	\$ 715	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 11,067	\$ 715	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 758	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 5,540	\$ 11,142	\$ 10,113	\$ 7,955	\$ 17,354
90% up to 100% LTV	LD430	\$ 4,356	\$ 9,297	\$ 7,771	\$ 6,563	\$ 9,439
100% and greater LTV	LD440	\$ 1,184	\$ 1,845	\$ 2,342	\$ 1,392	\$ 7,915
Sales - Total	SUB5340	\$ 0	\$ 1,982	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 1,982	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 164,185	\$ 186,247	\$ 206,657	\$ 189,610	\$ 206,524
Mortgage Construction Loans	CC105	\$ 117,565	\$ 140,863	\$ 155,469	\$ 138,487	\$ 159,276
Other Mortgage Loans	CC115	\$ 46,620	\$ 45,384	\$ 51,188	\$ 51,123	\$ 47,248
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 33,481	\$ 29,333	\$ 16,933	\$ 17,575	\$ 15,314
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 70,877	\$ 89,651	\$ 80,536	\$ 88,394	\$ 69,395
1-4 Dwelling Units	CC280	\$ 17,793	\$ 36,860	\$ 45,059	\$ 44,758	\$ 29,401
Multifamily (5 or more) Dwelling Units	CC290	\$ 18,335	\$ 5,090	\$ 2,311	\$ 11,393	\$ 6,449
All Other Real Estate	CC300	\$ 34,749	\$ 47,701	\$ 33,166	\$ 32,243	\$ 33,545
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 72,022	\$ 77,704	\$ 70,931	\$ 82,088	\$ 76,681
Commitments Outstanding to Purchase Loans	CC320	\$ 57,068	\$ 75,004	\$ 38,485	\$ 18,981	\$ 21,849
Commitments Outstanding to Sell Loans	CC330	\$ 25,599	\$ 54,004	\$ 36,751	\$ 33,688	\$ 23,541
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 439
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,195	\$ 330	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 401,087	\$ 405,883	\$ 398,645	\$ 405,516	\$ 406,886
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 196,639	\$ 200,154	\$ 207,809	\$ 214,456	\$ 217,780
Commercial Lines	CC420	\$ 182,036	\$ 184,528	\$ 168,126	\$ 168,191	\$ 161,446
Open-End Consumer Lines - Credit Cards	CC423	\$ 5,623	\$ 4,308	\$ 4,901	\$ 4,648	\$ 5,620
Open-End Consumer Lines - Other	CC425	\$ 16,789	\$ 16,893	\$ 17,809	\$ 18,221	\$ 22,040
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,390	\$ 6,814	\$ 5,428	\$ 7,076	\$ 7,906
Commercial	CC430	\$ 193	\$ 153	\$ 153	\$ 163	\$ 140
Standby, Not Included on CC465 or CC468	CC435	\$ 6,197	\$ 6,661	\$ 5,275	\$ 6,913	\$ 7,766
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 408	\$ 410	\$ 411	\$ 413	\$ 464
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	\$ 37
Other Contingent Liabilities	CC480	\$ 5,717	\$ 5,818	\$ 3,518	\$ 918	\$ 918
Contingent Assets	CC490	\$ 0	\$ 55	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 5,066	\$ 603	\$ 1,363	\$ 2,497	\$ 15,732
Pass-Through Securities	CF143	\$ 5,066	\$ 603	\$ 993	\$ 2,497	\$ 15,732
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 370	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 21	\$ 0	\$ 23,223	\$ 0	\$ 846
Pass-Through Securities	CF145	\$ 21	\$ 0	\$ 23,223	\$ 0	\$ 746
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 100
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 5,045	\$ 603	\$- 21,860	\$ 2,497	\$ 14,886
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 18,236	\$- 24,280	\$- 25,282	\$- 20,763	\$- 24,570
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,149	\$- 2,285	\$ 2,592	\$- 1,203	\$- 2,693
Mortgage Loans Disbursed - Total	SUB3831	\$ 450,259	\$ 429,052	\$ 445,094	\$ 297,596	\$ 426,199
Construction Loans - Total	SUB3840	\$ 129,864	\$ 108,588	\$ 147,954	\$ 73,903	\$ 113,556
1-4 Dwelling Units	CF190	\$ 87,110	\$ 70,237	\$ 87,628	\$ 41,351	\$ 79,233
Multifamily (5 or more) Dwelling Units	CF200	\$ 9,911	\$ 8,716	\$ 11,446	\$ 2,876	\$ 3,076

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 32,843	\$ 29,635	\$ 48,880	\$ 29,676	\$ 31,247
Permanent Loans - Total	SUB3851	\$ 320,395	\$ 320,464	\$ 297,140	\$ 223,693	\$ 312,643
1-4 Dwelling Units	CF225	\$ 155,870	\$ 197,964	\$ 190,219	\$ 136,135	\$ 205,176
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,659	\$ 14,711	\$ 11,802	\$ 7,780	\$ 13,957
Nonresidential (Except Land)	CF260	\$ 146,578	\$ 93,062	\$ 80,605	\$ 73,898	\$ 88,566
Land	CF270	\$ 11,288	\$ 14,727	\$ 14,514	\$ 5,880	\$ 4,944
Loans and Participations Purchased - Total	SUB3880	\$ 38,906	\$ 152,738	\$ 122,738	\$ 146,039	\$ 32,062
Secured by 1-4 Dwelling Units	CF280	\$ 18,867	\$ 133,889	\$ 100,782	\$ 122,002	\$ 2,431
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 5,690	\$ 4,732	\$ 6,354	\$ 3,551	\$ 9,195
Secured by Nonresidential	CF300	\$ 14,349	\$ 14,117	\$ 15,602	\$ 20,486	\$ 20,436
Loans and Participations Sold - Total	SUB3890	\$ 108,117	\$ 97,679	\$ 107,919	\$ 64,776	\$ 70,307
Secured by 1-4 Dwelling Units	CF310	\$ 62,824	\$ 77,854	\$ 67,268	\$ 44,912	\$ 52,367
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,930	\$ 2,693	\$ 1,485	\$ 1,178	\$ 813
Secured by Nonresidential	CF330	\$ 43,363	\$ 17,132	\$ 39,166	\$ 18,686	\$ 17,127
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ - 69,211	\$ 55,059	\$ 14,819	\$ 81,263	\$ - 38,245
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 335,600	\$ 371,268	\$ 356,778	\$ 279,003	\$ 338,578
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ - 32,939	\$ - 20,648	\$ - 8,749	\$ - 15,403	\$ - 16,338
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 52,811	\$ 50,304	\$ 43,363	\$ 43,199	\$ 32,974
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 12,509	\$ 92,195	\$ 94,386	\$ 84,453	\$ 33,038
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 267,484	\$ 263,100	\$ 271,368	\$ 247,814	\$ 261,069
Commercial	CF390	\$ 233,524	\$ 209,986	\$ 232,471	\$ 186,289	\$ 224,947
Consumer	CF400	\$ 33,960	\$ 53,114	\$ 38,897	\$ 61,525	\$ 36,122
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,154	\$ 2,113	\$ 3,978	\$ 1,700	\$ 4,334
Commercial	CF395	\$ 2,154	\$ 2,113	\$ 3,978	\$ 1,700	\$ 4,334
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 265,330	\$ 260,987	\$ 267,390	\$ 246,114	\$ 256,735
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 146,651	\$ 114,373	\$ 100,610	\$ 85,200	\$ 26,848
New Deposits Received less Deposits Withdrawn	CF420	\$ 120,376	\$ 90,848	\$ 77,905	\$ 65,561	\$ 6,633
Interest Credited to Deposits	CF430	\$ 26,275	\$ 23,525	\$ 22,705	\$ 19,639	\$ 20,215
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 84,671	\$ 81,592	\$ 65,301	\$ 45,545	\$ 46,204
Fully Insured	DI100	\$ 62,779	\$ 53,869	\$ 37,186	\$ 35,769	\$ 34,104
Other	DI110	\$ 21,892	\$ 27,723	\$ 28,115	\$ 9,776	\$ 12,100
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,831,662	\$ 2,777,394	\$ 2,706,281	\$ 2,698,049	\$ 2,647,688
Deposits with Balances - Greater than \$100,000	DI130	\$ 1,501,055	\$ 1,405,006	\$ 1,366,047	\$ 1,270,227	\$ 1,239,659
Number of Deposit Accounts - Total	SUB4062	364,549	353,867	347,360	336,193	332,378
Balances of \$100,000 or Less	DI150	359,205	348,649	342,014	331,201	327,143
Balances Greater than \$100,000	DI160	5,344	5,218	5,346	4,992	5,235
IRA/Keogh Accounts	DI200	\$ 781,877	\$ 752,061	\$ 711,370	\$ 669,527	\$ 654,704
Uninsured Deposits	DI210	\$ 952,073	\$ 876,186	\$ 844,099	\$ 765,625	\$ 711,200
Preferred Deposits	DI220	\$ 92,344	\$ 121,829	\$ 136,471	\$ 145,888	\$ 121,426
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 656,375	\$ 649,701	\$ 708,884	\$ 747,148	\$ 731,803
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 868,448	\$ 831,119	\$ 700,382	\$ 665,797	\$ 653,196
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 404,998	\$ 322,904	\$ 288,985	\$ 283,346	\$ 268,100
Deposits & Escrows - Time Deposits	DI340	\$ 2,402,894	\$ 2,378,675	\$ 2,374,082	\$ 2,271,993	\$ 2,234,247
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 388,488	\$ 366,368	\$ 395,544	\$ 362,456	\$ 352,092
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 6	\$ 12	\$ 12	\$ 13	\$ 23
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,270	\$ 2,237	\$ 2,131	\$ 2,165	\$ 2,122
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 84	\$ 205	\$ 146	\$ 117	\$ 36
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,438	1,432	1,398	1,386	1,357
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 506,382	\$ 501,445	\$ 489,375	\$ 499,735	\$ 539,464
Assets Held for Sale	SI387	\$ 4,202	\$ 11,328	\$ 9,696	\$ 6,932	\$ 3,396
Loans Serviced for Others	SI390	\$ 523,000	\$ 510,276	\$ 502,048	\$ 485,419	\$ 461,441
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	82.26%	82.51%	83.05%	82.95%	82.63%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	81.97%	82.32%	82.52%	83.06%	83.35%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.56%	81.98%	83.18%	83.07%	83.51%
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	\$ 544	\$ 382	\$ 382	\$ 371	\$ 371
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 59,287	\$ 25,189	\$ 23,185	\$ 20,959	\$ 47,919
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	23	24	18	31	28
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 507,555	\$ 499,060	\$ 499,577	\$ 496,338	\$ 492,992
Net Income (Loss) (SO91)	SI610	\$ 10,039	\$ 10,007	\$ 5,777	\$ 8,536	\$ 10,062
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 5,932	\$ 2,680	\$ 8,525	\$ 3,163	\$ 4,837
Stock Issued	SI640	\$ 121	\$ 101	\$ 81	\$ 130	\$ 87
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9,006	\$ 2,030	\$ 2	\$ 21	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,927	\$- 1,138	\$ 2,209	\$- 2,466	\$- 1,758

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 161	\$ 175	\$ - 61	\$ 181	\$ - 210
Ending Equity Capital (SC80)	SI680	\$ 519,023	\$ 507,555	\$ 499,060	\$ 499,577	\$ 496,336
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,610	\$ 1,550	\$ 1,995	\$ 2,015	\$ 2,050
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 28,664	\$ 15,138	\$ 26,278	\$ 10,981	\$ 8,090
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	\$ 80,277	\$ 78,845	\$ 76,894	\$ 70,759	\$ 65,900
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 157	\$ 255	\$ 232	\$ 247	\$ 289
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,427,318	\$ 5,343,231	\$ 5,259,972	\$ 5,167,958	\$ 5,091,987
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 423,519	\$ 376,168	\$ 413,395	\$ 377,124	\$ 352,132
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,918,538	\$ 3,903,192	\$ 3,832,580	\$ 3,789,797	\$ 3,790,901
Nonmortgage Loans	SI885	\$ 772,573	\$ 748,939	\$ 717,155	\$ 695,797	\$ 658,466
Deposits and Excrows	SI890	\$ 4,088,937	\$ 4,006,328	\$ 3,947,009	\$ 3,870,202	\$ 3,832,662
Total Borrowings	SI895	\$ 636,400	\$ 686,631	\$ 707,358	\$ 699,702	\$ 672,031
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	4	17	10	4	7
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 336	\$ 1,663	\$ 301	\$ 81	\$ 475
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.06	4.94	5.08	4.17	5.43
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.88	6.88	6.35	7.58	5.61

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	2	0	1	1
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	4	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	13	14	14	15

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	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	\$ 407,385	\$ 394,865	\$ 371,706	\$ 364,013	\$ 349,657
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 110,930	\$ 106,600	\$ 103,433	\$ 102,627	\$ 91,829
Personal Trust and Agency Accounts	FS210	\$ 76,375	\$ 72,658	\$ 66,914	\$ 65,576	\$ 56,405
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 15,330	\$ 15,121	\$ 15,280	\$ 14,928	\$ 15,315
Employee Benefit - Defined Contribution	FS220	\$ 4,336	\$ 4,351	\$ 4,302	\$ 4,259	\$ 4,263
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 10,994	\$ 10,770	\$ 10,978	\$ 10,669	\$ 11,052
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Investment Management Agency Accounts	FS260	\$ 19,225	\$ 18,821	\$ 21,239	\$ 22,123	\$ 20,108
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	\$ 14,666	\$ 15,099	\$ 14,076	\$ 13,251	\$ 13,432
Personal Trust and Agency Accounts	FS211	\$ 626	\$ 718	\$ 728	\$ 732	\$ 723
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 12,177	\$ 11,406	\$ 11,257	\$ 11,096	\$ 11,225
Employee Benefit - Defined Contribution	FS221	\$ 10,193	\$ 9,523	\$ 9,396	\$ 9,150	\$ 9,225

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 2	\$ 2	\$ 2	\$ 0	\$ 2
Other Retirement Accounts	FS241	\$ 1,982	\$ 1,881	\$ 1,859	\$ 1,946	\$ 1,998
Corporate Trust and Agency Accounts	FS251	\$ 1,863	\$ 2,975	\$ 2,091	\$ 1,423	\$ 1,484
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 281,789	\$ 273,166	\$ 254,197	\$ 248,135	\$ 244,396
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	346	338	350	356	343
Personal Trust and Agency Accounts	FS212	218	213	217	221	211
Retirement-related Trust and Agency Accounts - Total	SUB6120	55	51	53	52	53
Employee Benefit - Defined Contribution	FS222	4	4	4	4	4
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	51	47	49	48	49
Corporate Trust and Agency Accounts	FS252	0	0	0	0	1
Investment Management Agency Accounts	FS262	73	74	80	83	78
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	61	61	62	62	67
Personal Trust and Agency Accounts	FS213	5	6	6	6	6
Retirement-related Trust and Agency Accounts - Total	SUB6130	44	43	44	44	49
Employee Benefit - Defined Contribution	FS223	18	17	17	17	20
Employee Benefit - Defined Benefit	FS233	2	2	2	0	2
Other Retirement Accounts	FS243	24	24	25	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	57	59	62	62	60
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 988	\$ 764	\$ 504	\$ 252	\$ 1,003
Personal Trust and Agency Accounts	FS310	\$ 578	\$ 440	\$ 289	\$ 141	\$ 529
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 165	\$ 151	\$ 97	\$ 54	\$ 223
Employee Benefit - Defined Contribution	FS320	\$ 73	\$ 64	\$ 38	\$ 25	\$ 92
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 92	\$ 87	\$ 59	\$ 29	\$ 131
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 187	\$ 145	\$ 99	\$ 47	\$ 210

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 34	\$ 7	\$ 4	\$ 2	\$ 18
Other Fiduciary and Related Services	FS390	\$ 24	\$ 21	\$ 15	\$ 8	\$ 23
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,102	\$ 0	\$ 0	\$ 0	\$ 924
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 30	\$ 0	\$ 0	\$ 0	\$ 32
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 84	\$ 764	\$ 504	\$ 252	\$ 111
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 76,375	\$ 5,908	\$ 5,250	\$ 5,224	\$ 56,405
Non-Interest-Bearing Deposits	FS410	\$ 618	\$ 0	\$ 0	\$ 0	\$ 142
Interest-Bearing Deposits	FS415	\$ 980	\$ 798	\$ 782	\$ 768	\$ 1,057
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 9,577	\$ 20	\$ 20	\$ 20	\$ 5,496
State, County and Municipal Obligations	FS425	\$ 12,856	\$ 0	\$ 0	\$ 0	\$ 12,370
Money Market Mutual Funds	FS430	\$ 6,261	\$ 0	\$ 0	\$ 0	\$ 3,942
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 11,916	\$ 379	\$ 382	\$ 381	\$ 11,394
Common and Preferred Stock	FS445	\$ 25,935	\$ 2,517	\$ 2,134	\$ 2,123	\$ 17,263
Real Estate Mortgages	FS450	\$ 1,489	\$ 0	\$ 0	\$ 0	\$ 511
Real Estate	FS455	\$ 6,254	\$ 1,945	\$ 1,685	\$ 1,685	\$ 3,634
Miscellaneous Assets	FS460	\$ 489	\$ 249	\$ 247	\$ 247	\$ 596
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	0	0	0	1
Corporate and Municipal Trusteeships	FS510	1	0	0	0	1
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
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		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 519,026	\$ 507,558	\$ 499,060	\$ 499,580	\$ 496,340
Equity Capital Deductions - Total	SUB1631	\$ 42,431	\$ 42,561	\$ 42,691	\$ 42,820	\$ 42,996
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 86	\$ 84	\$ 82	\$ 80	\$ 81

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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
Goodwill and Certain Other Intangible Assets	CCR115	\$ 42,345	\$ 42,477	\$ 42,609	\$ 42,740	\$ 42,915
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	\$ 5,614	\$ 3,642	\$ 2,418	\$ 3,821	\$ 1,686
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 5,601	\$ 3,627	\$ 2,403	\$ 3,814	\$ 1,675
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 13	\$ 15	\$ 15	\$ 7	\$ 11
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 482,209	\$ 468,639	\$ 458,787	\$ 460,581	\$ 455,030
Total Assets (SC60)	CCR205	\$ 5,486,288	\$ 5,394,541	\$ 5,306,014	\$ 5,183,110	\$ 5,122,591
Asset Deductions - Total	SUB1651	\$ 42,473	\$ 42,608	\$ 42,749	\$ 42,878	\$ 43,086
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 128	\$ 131	\$ 140	\$ 138	\$ 171
Goodwill and Certain Other Intangible Assets	CCR265	\$ 42,345	\$ 42,477	\$ 42,609	\$ 42,740	\$ 42,915
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	\$ 5,785	\$ 3,733	\$ 2,400	\$ 3,983	\$ 1,643
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 5,785	\$ 3,733	\$ 2,400	\$ 3,983	\$ 1,643
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,449,600	\$ 5,355,666	\$ 5,265,665	\$ 5,144,215	\$ 5,081,148
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 213,277	\$ 209,402	\$ 210,623	\$ 201,107	\$ 198,666
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 482,209	\$ 468,639	\$ 458,787	\$ 460,581	\$ 455,030
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 175	\$ 94	\$ 292	\$ 116	\$ 148
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 400	\$ 400	\$ 400	\$ 400	\$ 600
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 36,948	\$ 36,304	\$ 35,969	\$ 33,403	\$ 32,431
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 37,523	\$ 36,798	\$ 36,661	\$ 33,919	\$ 33,179
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 37,523	\$ 36,798	\$ 36,661	\$ 33,919	\$ 33,179

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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
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	\$ 37
Total Risk-Based Capital	CCR39	\$ 519,509	\$ 505,214	\$ 495,225	\$ 494,277	\$ 487,986
0% R/W Category - Cash	CCR400	\$ 29,874	\$ 27,668	\$ 30,096	\$ 32,401	\$ 31,541
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 30,004	\$ 34,708	\$ 40,927	\$ 45,936	\$ 49,872
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 5,293	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 16,481	\$ 10,847	\$ 4,761	\$ 9,696	\$ 13,837
0% R/W Category - Assets Total	CCR420	\$ 76,359	\$ 73,223	\$ 81,077	\$ 88,033	\$ 95,250
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	\$ 221,437	\$ 235,361	\$ 258,656	\$ 291,274	\$ 310,205
20% R/W Category - Claims on FHLBs	CCR435	\$ 171,053	\$ 133,398	\$ 149,951	\$ 146,026	\$ 155,964
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 46,883	\$ 42,215	\$ 41,824	\$ 31,453	\$ 23,145
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 154,502	\$ 69,179	\$ 94,077	\$ 89,326	\$ 58,695
20% R/W Category - Other	CCR450	\$ 141,003	\$ 182,288	\$ 134,050	\$ 116,905	\$ 124,682
20% R/W Category - Assets Total	CCR455	\$ 734,878	\$ 662,441	\$ 678,558	\$ 674,984	\$ 672,691
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 146,975	\$ 132,488	\$ 135,709	\$ 134,999	\$ 134,537
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,669,490	\$ 1,738,927	\$ 1,678,046	\$ 1,659,730	\$ 1,588,303
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 138,917	\$ 136,713	\$ 136,691	\$ 167,888	\$ 170,295
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 79	\$ 0	\$ 93	\$ 102	\$ 140
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 15,351	\$ 16,401	\$ 17,057	\$ 18,846	\$ 25,239
50% R/W Category - Other	CCR480	\$ 44,950	\$ 48,844	\$ 44,982	\$ 21,974	\$ 24,734
50% R/W Category - Assets Total	CCR485	\$ 1,868,787	\$ 1,940,885	\$ 1,876,869	\$ 1,868,540	\$ 1,808,711
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 934,398	\$ 970,446	\$ 938,441	\$ 934,274	\$ 904,361
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 555,561	\$ 144,294	\$ 157,540	\$ 147,376	\$ 147,837
100% R/W Category - All Other Assets	CCR506	\$ 2,300,680	\$ 2,622,958	\$ 2,565,203	\$ 2,466,185	\$ 2,444,510
100% R/W Category - Assets Total	CCR510	\$ 2,856,241	\$ 2,767,252	\$ 2,722,743	\$ 2,613,561	\$ 2,592,347
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,856,241	\$ 2,767,252	\$ 2,722,743	\$ 2,613,561	\$ 2,592,347
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
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,536,265	\$ 5,443,801	\$ 5,359,247	\$ 5,245,118	\$ 5,168,999
Subtotal Risk-Weighted Assets	CCR75	\$ 3,937,612	\$ 3,870,184	\$ 3,796,889	\$ 3,682,827	\$ 3,631,242
Excess Allowances for Loan and Lease Losses	CCR530	\$ 718	\$ 1,663	\$ 3,368	\$ 98	\$ 281
Total Risk-Weighted Assets	CCR78	\$ 3,936,894	\$ 3,868,521	\$ 3,793,521	\$ 3,682,729	\$ 3,630,961
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 314,949	\$ 309,477	\$ 303,479	\$ 294,611	\$ 290,472
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.85%	8.75%	8.71%	8.95%	8.96%
Total Risk-Based Capital Ratio	CCR820	13.20%	13.06%	13.05%	13.42%	13.44%
Tier 1 Risk-Based Capital Ratio	CCR830	12.25%	12.11%	12.09%	12.51%	12.53%
Tangible Equity Ratio	CCR840	8.85%	8.75%	8.71%	8.95%	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.

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