

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	19	22	23	22	23

Schedule NS --- Optional Narrative Statement		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	N/A	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 909,608	\$ 610,476	\$ 702,376	\$ 867,186	\$ 977,977
Cash and Non-Interest-Earning Deposits	SC110	\$ 82,714	\$ 111,381	\$ 111,108	\$ 105,373	\$ 100,594
Interest-Earning Deposits in FHLBs	SC112	\$ 407,093	\$ 63,249	\$ 61,973	\$ 131,402	\$ 197,169
Other Interest-Earning Deposits	SC118	\$ 32,419	\$ 32,344	\$ 30,077	\$ 22,509	\$ 19,904
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 58,850	\$ 39,700	\$ 66,475	\$ 83,413	\$ 75,740
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 222,522	\$ 244,840	\$ 290,354	\$ 381,566	\$ 418,218
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 14,165	\$ 13,480	\$ 21,002	\$ 25,509	\$ 40,152
State and Municipal Obligations	SC180	\$ 42,633	\$ 47,256	\$ 59,316	\$ 54,991	\$ 56,637
Securities Backed by Nonmortgage Loans	SC182	\$ 0	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 45,829	\$ 55,004	\$ 57,577	\$ 57,606	\$ 63,612
Accrued Interest Receivable	SC191	\$ 3,383	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 931,071	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 931,071	\$ 991,152	\$ 1,051,924	\$ 1,146,375	\$ 858,808
Pass-Through - Total	SUB0073	\$ 355,094	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 354,944	\$ 968,734	\$ 1,030,255	\$ 1,119,715	\$ 818,319
Other Pass-Through	SC215	\$ 150	\$ 155	\$ 166	\$ 198	\$ 206
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 572,568	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 562,665	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,653	N/A	N/A	N/A	N/A
Other	SC222	\$ 2,250	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 3,409	N/A	N/A	N/A	N/A

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TFR Industry Aggregate Report
93019 - OTS-Regulated: Iowa
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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 3,352,859	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 3,331,408	\$ 3,544,431	\$ 3,573,575	\$ 3,078,231	\$ 2,960,343
Construction Loans - Total	SUB0100	\$ 232,603	\$ 215,473	\$ 197,761	\$ 186,167	\$ 177,058
Residential - Total	SUB0110	\$ 128,013	\$ 125,975	\$ 121,087	\$ 116,326	\$ 112,601
1-4 Dwelling Units	SC230	\$ 101,244	\$ 100,877	\$ 91,969	\$ 93,846	\$ 84,962
Multifamily (5 or more) Dwelling Units	SC235	\$ 26,769	\$ 25,098	\$ 29,118	\$ 22,480	\$ 27,639
Nonresidential Property	SC240	\$ 104,590	\$ 89,498	\$ 76,674	\$ 69,841	\$ 64,457
Permanent Loans - Total	SUB0121	\$ 3,106,672	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 2,423,393	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 2,207,720	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 270,585	\$ 264,336	\$ 249,670	\$ 240,136	\$ 222,368
All Other - First Liens	SC254	\$ 1,683,225	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 253,910	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 215,673	\$ 219,914	\$ 226,859	\$ 212,965	\$ 214,302
Nonresidential Property (Except Land)	SC260	\$ 632,860	\$ 680,416	\$ 678,381	\$ 596,711	\$ 555,464
Land	SC265	\$ 50,419	\$ 43,330	\$ 49,928	\$ 45,449	\$ 36,427
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 80,240	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 13,499	\$ 14,821	\$ 15,616	\$ 13,987	\$ 14,261
Advances for Taxes and Insurance	SC275	\$ 85	\$ 36	\$ 129	\$ 30	\$ 123
Allowance for Loan and Lease Losses	SC283	\$ 21,451	\$ 22,966	\$ 23,631	\$ 23,101	\$ 22,012
Nonmortgage Loans - Gross	SUB0162	\$ 570,460	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 559,832	\$ 633,313	\$ 645,009	\$ 587,279	\$ 578,680
Commercial Loans - Total	SC32	\$ 376,595	\$ 386,567	\$ 384,071	\$ 351,774	\$ 316,560
Secured	SC300	\$ 345,431	\$ 367,224	\$ 364,827	\$ 335,300	\$ 299,083
Unsecured	SC303	\$ 27,166	\$ 16,951	\$ 18,235	\$ 15,790	\$ 16,608
Lease Receivables	SC306	\$ 3,998	\$ 2,392	\$ 1,009	\$ 684	\$ 869
Consumer Loans - Total	SC35	\$ 189,828	\$ 251,981	\$ 265,884	\$ 240,712	\$ 267,351
Loans on Deposits	SC310	\$ 4,746	\$ 4,840	\$ 4,745	\$ 4,439	\$ 4,505
Home Improvement Loans (Not secured by real estate)	SC316	\$ 11,457	\$ 25,195	\$ 26,084	\$ 24,824	\$ 26,540
Education Loans	SC320	\$ 4,333	\$ 20,972	\$ 16,480	\$ 1,965	\$ 6,536
Auto Loans	SC323	\$ 78,235	\$ 87,242	\$ 97,107	\$ 96,318	\$ 100,034
Mobile Home Loans	SC326	\$ 6,566	\$ 6,785	\$ 7,446	\$ 6,442	\$ 6,365
Credit Cards	SC328	\$ 4,003	\$ 5,721	\$ 7,035	\$ 6,240	\$ 27,443

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 80,488	\$ 101,226	\$ 106,987	\$ 100,484	\$ 95,928
Accrued Interest Receivable	SC348	\$ 4,037	\$ 5,092	\$ 5,557	\$ 4,519	\$ 4,726
Allowance for Loan and Lease Losses	SC357	\$ 10,628	\$ 10,327	\$ 10,503	\$ 9,726	\$ 9,957
Repossessed Assets - Gross	SUB0201	\$ 5,649	\$ 8,782	\$ 8,072	\$ 7,955	\$ 6,161
Repossessed Assets - Total	SC40	\$ 5,631	\$ 8,755	\$ 8,000	\$ 7,823	\$ 6,094
Real Estate - Total	SUB0210	\$ 5,289	\$ 8,388	\$ 7,716	\$ 7,558	\$ 5,796
Construction	SC405	\$ 558	\$ 425	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 3,662	\$ 5,237	\$ 5,127	\$ 5,002	\$ 3,978
1-4 Dwelling Units	SC415	\$ 2,773	\$ 4,338	\$ 4,238	\$ 4,113	\$ 2,609
Multifamily (5 or more) Dwelling Units	SC425	\$ 889	\$ 899	\$ 889	\$ 889	\$ 1,369
Nonresidential (Except Land)	SC426	\$ 1,065	\$ 2,573	\$ 2,463	\$ 2,398	\$ 1,708
Land	SC428	\$ 4	\$ 153	\$ 126	\$ 158	\$ 110
Other Repossessed Assets	SC430	\$ 360	\$ 394	\$ 356	\$ 397	\$ 365
General Valuation Allowances	SC441	\$ 18	\$ 27	\$ 72	\$ 132	\$ 67
Real Estate Held for Investment	SC45	\$ 3,089	\$ 3,131	\$ 3,647	\$ 3,589	\$ 3,355
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 32,805	\$ 37,800	\$ 43,423	\$ 48,720	\$ 46,543
Federal Home Loan Bank Stock	SC510	\$ 32,653	\$ 37,648	\$ 43,201	\$ 48,568	\$ 46,391
Other	SC540	\$ 152	\$ 152	\$ 222	\$ 152	\$ 152
Office Premises and Equipment	SC55	\$ 74,383	\$ 77,241	\$ 77,669	\$ 70,743	\$ 69,615
Other Assets - Gross	SUB0262	\$ 92,817	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 92,807	\$ 96,238	\$ 97,868	\$ 85,805	\$ 78,573
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 2,051	\$ 3,727	\$ 3,693	\$ 3,741	\$ 2,584
Bank-Owned Life Insurance - Other	SC625	\$ 30,576	\$ 29,869	\$ 30,791	\$ 23,059	\$ 22,919
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 828	\$ 571	\$ 580	\$ 568	\$ 518
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 42,965	\$ 48,057	\$ 48,219	\$ 48,380	\$ 42,242
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 16,397	\$ 49,934	\$ 48,282	\$ 39,359	\$ 37,179
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		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
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	\$ 60	\$ 60	\$ 60	\$ 60
General Valuation Allowances - Total	SUB2092	\$ 32,107	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 5,972,741	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 5,940,634	\$ 6,009,496	\$ 6,210,463	\$ 5,902,621	\$ 5,586,787
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,865,048	\$ 4,790,336	\$ 4,981,335	\$ 4,726,514	\$ 4,429,812
Deposits	SC710	\$ 4,859,778	\$ 4,782,163	\$ 4,975,502	\$ 4,716,642	\$ 4,422,841
Escrows	SC712	\$ 5,270	\$ 8,286	\$ 5,833	\$ 9,872	\$ 6,971
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$- 113	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 561,157	\$ 676,618	\$ 673,309	\$ 637,700	\$ 644,747
Advances from FHLBank	SC720	\$ 528,378	\$ 618,246	\$ 596,633	\$ 569,141	\$ 540,179
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 25,627	\$ 51,379	\$ 68,696	\$ 63,592	\$ 101,102
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	N/A	N/A	N/A	N/A
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	\$ 6,152	\$ 5,993	\$ 6,980	\$ 3,967	\$ 2,466
Other Liabilities - Total	SC75	\$ 26,284	\$ 33,083	\$ 33,644	\$ 35,158	\$ 30,557
Accrued Interest Payable - Deposits	SC763	\$ 8,031	\$ 7,567	\$ 9,987	\$ 9,146	\$ 9,953
Accrued Interest Payable - Other	SC766	\$ 64	\$ 41	\$ 64	\$ 66	\$ 89
Accrued Taxes	SC776	\$ 5,779	\$ 7,043	\$ 6,786	\$ 7,037	\$ 6,349
Accounts Payable	SC780	\$ 8,904	\$ 9,721	\$ 10,571	\$ 10,057	\$ 8,718
Deferred Income Taxes	SC790	\$ 158	\$ 1,137	\$ 1,192	\$ 2,617	\$ 2,521
Other Liabilities and Deferred Income	SC796	\$ 3,348	\$ 7,574	\$ 5,044	\$ 6,235	\$ 2,927
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	\$ 5,452,489	\$ 5,500,037	\$ 5,688,288	\$ 5,399,372	\$ 5,105,116

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 488,147	\$ 509,445	\$ 522,164	\$ 503,237	\$ 481,661
Stock - Total	SUB0311	\$ 315,813	\$ 343,551	\$ 332,110	\$ 323,176	\$ 303,769
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	\$ 30,410	\$ 31,010	\$ 30,410	\$ 30,410
Common Stock - Paid in Excess of Par	SC830	\$ 286,417	\$ 313,141	\$ 301,100	\$ 292,766	\$ 273,359
Accumulated Other Comprehensive Income - Total	SC86	\$ 3,994	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 3,994	\$- 677	\$- 1,021	\$ 7,256	\$ 7,706
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	N/A	N/A	N/A	N/A
Other	SC870	\$ 0	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 167,957	\$ 180,316	\$ 190,961	\$ 172,761	\$ 170,155
Other Components of Equity Capital	SC891	\$ 383	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,940,636	\$ 6,009,494	\$ 6,210,464	\$ 5,902,621	\$ 5,586,789

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 24
3	Federal, State, or other taxes receivable	1	\$ 16
4	Net deferred tax assets	16	\$ 4,904
6	Prepaid deposit insurance premiums	5	\$ 44
7	Prepaid expenses	18	\$ 2,488
8	Deposits for utilities and other services	3	\$ 13
9	Advances for loans serviced for others	1	\$ 66
14	Other noninterest-bearing short-term accounts rcv	3	\$ 3,926
22	Unapplied loan disbursements	2	\$ 565
99	Other	6	\$ 1,467

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 274
11	The liability recorded for post-retirement benefit	5	\$ 448
14	Unapplied loan payments received	1	\$ 17
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 33
99	Other	23	\$ 2,166

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 65,180	\$ 73,088	\$ 71,714	\$ 70,350	\$ 71,176
Deposits and Investment Securities	SO115	\$ 3,307	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 8,492	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 44,318	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 9,063	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 5,398	\$ 5,758	\$ 6,128	\$ 5,604	\$ 5,605
Consumer Loans and Leases	SO171	\$ 3,665	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 129	\$ 278	\$ 298	\$ 351	\$ 316
Federal Home Loan Bank Stock	SO181	\$ 129	\$ 278	\$ 298	\$ 351	\$ 316
Other	SO185	\$ 0	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 25,597	\$ 27,707	\$ 29,230	\$ 28,778	\$ 29,436
Deposits	SO215	\$ 20,044	\$ 21,320	\$ 22,607	\$ 22,405	\$ 22,903
Escrows	SO225	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
Advances from FHLBank	SO230	\$ 5,344	\$ 6,159	\$ 6,405	\$ 6,085	\$ 6,118
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 18	\$ 19	\$ 19	\$ 19	\$ 18
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 191	\$ 208	\$ 199	\$ 269	\$ 396
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 39,712	\$ 45,659	\$ 42,782	\$ 41,923	\$ 42,056
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,376	\$ 1,483	\$ 984	\$ 2,675	\$ 2,450
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 38,336	\$ 44,176	\$ 41,798	\$ 39,248	\$ 39,606
Noninterest Income - Total	SO42	\$ 11,059	\$ 10,176	\$ 12,325	\$ 15,960	\$ 11,606
Mortgage Loan Serving Fees	SO410	\$ 257	\$ 361	\$ 630	\$ 360	\$ 296
Other Fees and Charges	SO420	\$ 6,868	\$ 7,414	\$ 7,839	\$ 8,183	\$ 7,701
Net Income (Loss) from Other - Total	SUB0451	\$ 2,246	\$ 493	\$ 1,648	\$ 5,217	\$ 1,678
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 396	\$ 466	\$ 1,521	\$ 5,093	\$ 1,233
Operations & Sale of Repossessed Assets	SO461	\$- 136	\$- 133	\$ 75	\$ 19	\$ 82
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$- 8	\$ 28	\$ 0
Sale of Loans Held for Investment	SO475	\$ 821	\$ 28	\$ 59	\$ 92	\$ 239

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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 1,165	\$ 132	\$ 1	\$- 15	\$ 124
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,688	\$ 1,908	\$ 2,208	\$ 2,200	\$ 1,931
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	\$ 31,767	\$ 33,393	\$ 33,304	\$ 32,933	\$ 32,067
All Personnel Compensation and Expense	SO510	\$ 17,274	\$ 18,467	\$ 18,042	\$ 17,742	\$ 17,276
Legal Expense	SO520	\$ 112	\$ 131	\$ 89	\$ 102	\$ 144
Office Occupancy and Equipment Expense	SO530	\$ 6,285	\$ 6,610	\$ 6,783	\$ 6,288	\$ 6,432
Marketing and Other Professional Services	SO540	\$ 2,942	\$ 2,571	\$ 3,141	\$ 3,095	\$ 2,494
Loan Servicing Fees	SO550	\$ 291	\$ 384	\$ 165	\$ 822	\$ 829
Goodwill and Other Intangibles Expense	SO560	\$ 107	\$ 163	\$ 164	\$ 135	\$ 120
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 27	\$ 20	\$ 0	\$ 8	\$ 100
Other Noninterest Expense	SO580	\$ 4,729	\$ 5,047	\$ 4,920	\$ 4,741	\$ 4,672
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 - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #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	\$ 17,628	\$ 20,959	\$ 20,819	\$ 22,275	\$ 19,145
Income Taxes - Total	SO71	\$ 5,062	\$ 6,142	\$ 5,868	\$ 6,700	\$ 6,313
Federal	SO710	\$ 4,366	\$ 5,502	\$ 5,008	\$ 5,797	\$ 5,717
State, Local & Other	SO720	\$ 696	\$ 640	\$ 860	\$ 903	\$ 596
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 12,566	\$ 14,817	\$ 14,951	\$ 15,575	\$ 12,832
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 232
Net Income (Loss)	SO91	\$ 12,566	\$ 14,817	\$ 14,951	\$ 15,575	\$ 12,600
YEAR TO DATE INCOME & EXPENSES						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 5, 2004, 8:08 AM

TFR Industry Aggregate Report
 93019 - OTS-Regulated: Iowa
 March 2004

Frozen Aggregated Data
 (\$Thousands)

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 102
6	Net income(loss)-equity invest in uncons sub org	1	\$ 429
7	Net income(loss) from leased property	3	\$ 75
9	Net income from data processing lease/services	2	\$ 15
15	Income from corporate-owned life insurance	5	\$ 382
99	Other	12	\$ 486

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 70
2	OTS assessments	4	\$ 100
6	Supervisory examination fees	3	\$ 26
7	Office supplies, printing, and postage	18	\$ 1,001
8	Telephone, including data lines	8	\$ 154
9	Loan origination expense	1	\$ 49
10	ATM expense	6	\$ 373
15	Foreclosure expenses	1	\$ 34
17	Charitable contributions	1	\$ 8
99	Other	12	\$ 273

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data				
Financial Reporting System	93019 - OTS-Regulated: Iowa	(\$Thousands)				
Run Date: August 5, 2004, 8:08 AM	March 2004					

***** PUBLIC *****

YTD - Interest Income - Total	Y_SO11	\$ 65,180	\$ 282,818	\$ 215,968	\$ 140,081	\$ 71,176
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,307	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,492	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 44,318	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 5,398	\$ 22,547	\$ 17,865	\$ 11,001	\$ 5,605
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,665	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 129	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 129	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 0	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 25,597	\$ 113,407	\$ 88,545	\$ 57,401	\$ 29,436
YTD - Deposits	Y_SO215	\$ 20,044	\$ 87,924	\$ 69,189	\$ 44,840	\$ 22,903
YTD - Escrows	Y_SO225	\$ 0	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 5,344	\$ 24,339	\$ 18,428	\$ 11,858	\$ 6,118
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 18	\$ 75	\$ 56	\$ 37	\$ 18
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 191	\$ 1,067	\$ 871	\$ 665	\$ 396
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	\$ 39,712	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,376	\$ 6,730	\$ 5,382	\$ 4,308	\$ 2,450
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 38,336	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 11,059	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 257	\$ 1,635	\$ 1,307	\$ 656	\$ 296
YTD - Other Fees and Charges	Y_SO420	\$ 6,868	\$ 30,648	\$ 24,321	\$ 15,765	\$ 7,701
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,246	\$ 9,035	\$ 8,543	\$ 6,895	\$ 1,678
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 396	\$ 8,312	\$ 7,847	\$ 6,326	\$ 1,233
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 136	\$ 43	\$ 176	\$ 101	\$ 82
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 20	\$ 20	\$ 28	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 821	\$ 418	\$ 390	\$ 331	\$ 239
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,165	\$ 242	\$ 110	\$ 109	\$ 124
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,688	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 31,767	\$ 130,123	\$ 99,350	\$ 64,360	\$ 32,067
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 17,274	\$ 70,631	\$ 53,717	\$ 34,667	\$ 17,276
YTD - Legal Expense	Y_SO520	\$ 112	\$ 441	\$ 317	\$ 223	\$ 144
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 6,285	\$ 25,780	\$ 19,723	\$ 12,572	\$ 6,432
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,942	\$ 11,194	\$ 8,799	\$ 5,570	\$ 2,494
YTD - Loan Servicing Fees	Y_SO550	\$ 291	\$ 2,200	\$ 1,816	\$ 1,651	\$ 829
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 107	\$ 582	\$ 419	\$ 255	\$ 120
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 27	\$ 128	\$ 108	\$ 108	\$ 100
YTD - Other Noninterest Expense	Y_SO580	\$ 4,729	\$ 19,167	\$ 14,451	\$ 9,314	\$ 4,672
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 17,628	\$ 83,263	\$ 64,340	\$ 42,114	\$ 19,145
YTD - Income Taxes - Total	Y_SO71	\$ 5,062	\$ 25,170	\$ 19,475	\$ 13,288	\$ 6,313
YTD - Federal	Y_SO710	\$ 4,366	\$ 22,171	\$ 17,037	\$ 11,765	\$ 5,717
YTD - State, Local, and Other	Y_SO720	\$ 696	\$ 2,999	\$ 2,438	\$ 1,523	\$ 596
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 12,566	\$ 58,093	\$ 44,865	\$ 28,826	\$ 12,832
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 232	\$- 232	\$- 232	\$- 232
YTD - Net Income (Loss)	Y_SO91	\$ 12,566	\$ 57,861	\$ 44,633	\$ 28,594	\$ 12,600

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 31,052	\$ 32,923	\$ 34,339	\$ 31,295	\$ 31,821
Net Provision for Loss	VA115	\$ 1,376	\$ 1,483	\$ 862	\$ 2,299	\$ 2,317
Transfers	VA125	\$- 50	\$ 127	\$ 11	\$- 21	\$- 188
Recoveries	VA135	\$ 132	\$ 290	\$ 207	\$ 450	\$ 580
Adjustments	VA145	\$ 1,004	\$ 0	\$ 0	\$ 1,061	\$ 0
Charge-offs	VA155	\$ 1,409	\$ 1,444	\$ 1,151	\$ 2,067	\$ 2,432
General Valuation Allowances - Ending Balance	VA165	\$ 32,105	\$ 33,379	\$ 34,268	\$ 33,017	\$ 32,098
Specific Valuation Allowances - Beginning Balance	VA108	\$ 59	\$ 762	\$ 664	\$ 272	\$ 325
Net Provision for Loss	VA118	\$ 27	\$ 20	\$ 122	\$ 384	\$ 233
Transfers	VA128	\$ 50	\$- 127	\$- 11	\$ 21	\$ 188
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 27	\$ 20	\$ 13	\$ 13	\$ 261

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 109	\$ 635	\$ 762	\$ 664	\$ 485
Total Valuation Allowances - Beginning Balance	VA110	\$ 31,111	\$ 33,685	\$ 35,003	\$ 31,567	\$ 32,146
Net Provision for Loss	VA120	\$ 1,403	\$ 1,503	\$ 984	\$ 2,683	\$ 2,550
Recoveries	VA140	\$ 132	\$ 290	\$ 207	\$ 450	\$ 580
Adjustments	VA150	\$ 1,004	\$ 0	\$ 0	\$ 1,061	\$ 0
Charge-offs	VA160	\$ 1,436	\$ 1,464	\$ 1,164	\$ 2,080	\$ 2,693
Total Valuation Allowances - Ending Balance	VA170	\$ 32,214	\$ 34,014	\$ 35,030	\$ 33,681	\$ 32,583
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 1,409	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 430	\$ 654	\$ 385	\$ 384	\$ 345
Construction - Total	SUB2030	\$ 99	\$ 6	\$ 0	\$ 71	\$ 30
1-4 Dwelling Units	VA420	\$ 49	\$ 6	\$ 0	\$ 71	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 30
Permanent - Total	SUB2041	\$ 331	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 75	\$ 68	\$ 30	\$ 149	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 83	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 16	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 157	\$ 0	\$ 0	\$ 8	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 157	\$ 109	\$ 28	\$ 67
Land	VA490	\$ 0	\$ 5	\$ 22	\$ 5	\$ 3
Nonmortgage Loans - Total	VA56	\$ 855	\$ 734	\$ 680	\$ 1,641	\$ 2,062
Commercial Loans	VA520	\$ 420	\$ 115	\$ 169	\$ 260	\$ 781
Consumer Loans - Total	SUB2061	\$ 435	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 3	\$ 4	\$ 8	\$ 2	\$ 6
Home Improvement Loans	VA516	\$ 0	\$ 27	\$ 0	\$ 40	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Auto Loans	VA540	\$ 231	\$ 263	\$ 327	\$ 335	\$ 535
Mobile Home Loans	VA550	\$ 0	\$ 14	\$ 5	\$ 0	\$ 17
Credit Cards	VA556	\$ 26	\$ 59	\$ 42	\$ 874	\$ 471
Other	VA560	\$ 175	\$ 252	\$ 129	\$ 130	\$ 227
Repossessed Assets - Total	VA60	\$ 74	\$ 49	\$ 78	\$ 38	\$ 14

Office of Thrift Supervision
Financial Reporting System
Run Date: August 5, 2004, 8:08 AM

TFR Industry Aggregate Report
93019 - OTS-Regulated: Iowa
March 2004

Frozen Aggregated Data
(\$Thousands)

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 67	\$ 8	\$ 63	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 7	\$ 0	\$ 36	\$ 0
Other Repossessed Assets	VA630	\$ 7	\$ 24	\$ 15	\$ 2	\$ 14
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	\$ 50	\$ 0	\$ 0	\$ 2	\$ 1
GVA Recoveries - Assets - Total	SUB2126	\$ 132	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 32	\$ 138	\$ 19	\$ 124	\$ 29
Construction - Total	SUB2130	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 30	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 16	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 6	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 52	\$ 1	\$ 108	\$ 19
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 100	\$ 151	\$ 188	\$ 325	\$ 551
Commercial Loans	VA521	\$ 18	\$ 28	\$ 47	\$ 92	\$ 284
Consumer Loans - Total	SUB2161	\$ 82	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 37	\$ 69	\$ 57	\$ 116	\$ 182
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 3	\$ 6	\$ 2
Credit Cards	VA557	\$ 16	\$ 34	\$ 62	\$ 92	\$ 53
Other	VA561	\$ 29	\$ 20	\$ 19	\$ 18	\$ 30

Office of Thrift Supervision
Financial Reporting System
Run Date: August 5, 2004, 8:08 AM

TFR Industry Aggregate Report
93019 - OTS-Regulated: Iowa
March 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 77	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 29	\$- 121	\$ 107	\$ 378	\$ 336
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 116
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 116
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 29	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 29	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 121	\$ 0	\$ 376	\$ 220
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 21	\$- 6	\$- 2	\$ 19	\$- 12
Commercial Loans	VA522	\$ 30	\$ 0	\$ 15	\$ 0	\$- 4
Consumer Loans - Total	SUB2261	\$- 9	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$- 12	\$ 1	\$ 11	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 9	\$ 7	\$- 18	\$ 7	\$- 6
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 7	\$- 2
Credit Cards	VA558	\$ 0	\$- 1	\$ 1	\$- 5	\$ 1
Other	VA562	\$ 0	\$ 0	\$- 1	\$- 1	\$- 1
Reposessed Assets - Total	VA62	\$ 27	\$ 20	\$ 6	\$ 8	\$ 100
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 20	\$ 6	\$ 8	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 27	\$ 0	\$ 0	\$ 0	\$ 100
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 5, 2004, 8:08 AM

TFR Industry Aggregate Report
93019 - OTS-Regulated: Iowa
March 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 1,354	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 427	\$ 395	\$ 473	\$ 638	\$ 652
Construction - Total	SUB2330	\$ 97	\$ 6	\$ 0	\$ 71	\$ 146
1-4 Dwelling Units	VA425	\$ 49	\$ 6	\$ 0	\$ 71	\$ 116
Multifamily (5 or more) Dwelling Units	VA435	\$ 48	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 30
Permanent - Total	SUB2341	\$ 330	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 75	\$ 68	\$ 30	\$ 137	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 96	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 10	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 149	\$ 0	\$ 0	\$ 8	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ - 16	\$ 108	\$ 296	\$ 268
Land	VA495	\$ 0	\$ 5	\$ 22	\$ 5	\$ 3
Nonmortgage Loans - Total	VA59	\$ 776	\$ 577	\$ 490	\$ 1,335	\$ 1,499
Commercial Loans	VA525	\$ 432	\$ 87	\$ 137	\$ 168	\$ 493
Consumer Loans - Total	SUB2361	\$ 344	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 3	\$ 4	\$ 8	\$ 1	\$ 6
Home Improvement Loans	VA519	\$ 0	\$ 15	\$ 1	\$ 51	\$ 3
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 22
Auto Loans	VA545	\$ 185	\$ 201	\$ 252	\$ 226	\$ 347
Mobile Home Loans	VA555	\$ 0	\$ 14	\$ 2	\$ 1	\$ 13
Credit Cards	VA559	\$ 10	\$ 24	\$ - 19	\$ 777	\$ 419
Other	VA565	\$ 146	\$ 232	\$ 109	\$ 111	\$ 196
Repossessed Assets - Total	VA65	\$ 101	\$ 69	\$ 84	\$ 46	\$ 114
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 67	\$ 28	\$ 69	\$ 8	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 27	\$ 0	\$ 0	\$ 0	\$ 100
Real Estate - Land	VA631	\$ 0	\$ 7	\$ 0	\$ 36	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 7	\$ 24	\$ 15	\$ 2	\$ 14
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	\$ 50	\$ 0	\$ 0	\$ 2	\$ 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,031	\$ 352	\$ 1,702	\$ 2,150	\$ 2,161
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 10,958	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 952	\$ 1,922	\$ 1,625	\$ 3,128	\$ 1,824
Construction	VA951	\$ 228	\$ 0	\$ 89	\$ 0	\$ 162
Permanent - 1-4 Dwelling Units	VA952	\$ 724	\$ 1,185	\$ 938	\$ 2,121	\$ 1,547
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 9	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 700	\$ 587	\$ 963	\$ 108
Permanent - Land	VA955	\$ 0	\$ 28	\$ 11	\$ 44	\$ 7
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 43,720	\$ 51,178	\$ 59,765	\$ 53,893	\$ 39,855
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 48,166	\$ 53,776	\$ 54,984	\$ 50,057	\$ 55,766
Substandard	VA965	\$ 46,870	\$ 48,274	\$ 49,401	\$ 45,682	\$ 53,804
Doubtful	VA970	\$ 1,153	\$ 5,457	\$ 5,583	\$ 4,375	\$ 1,962
Loss	VA975	\$ 143	\$ 45	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 57,925	\$ 89,847	\$ 88,651	\$ 81,988	\$ 87,097
Mortgages - Total	SUB2421	\$ 42,830	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 1,475	\$ 4,674	\$ 5,302	\$ 4,810	\$ 3,332
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 24,851	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 16,797	\$ 33,308	\$ 28,891	\$ 30,477	\$ 28,517
Nonmortgages - Total	SUB2461	\$ 15,095	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 32,208	\$ 56,771	\$ 63,838	\$ 61,467	\$ 64,699
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 29,134	\$ 42,299	\$ 42,361	\$ 42,460	\$ 46,235
Mortgage Loans - Total	SUB2481	\$ 20,967	N/A	N/A	N/A	N/A
Construction	PD115	\$ 509	\$ 1,274	\$ 1,548	\$ 1,814	\$ 1,146

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 1,214	\$ 22,983	\$ 20,703	\$ 18,795	\$ 18,303
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 11,714	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,967	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 130	\$ 154	\$ 324	\$ 2,242	\$ 2,854
Permanent - Nonresidential Property (Except Land)	PD135	\$ 5,191	\$ 9,612	\$ 6,963	\$ 9,530	\$ 10,606
Permanent - Land	PD138	\$ 242	\$ 480	\$ 282	\$ 455	\$ 582
Nonmortgage Loans - Commercial Loans	PD140	\$ 4,681	\$ 5,057	\$ 9,353	\$ 6,429	\$ 7,966
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 3,486	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 10	\$ 15	\$ 21	\$ 57	\$ 21
Home Improvement Loans	PD163	\$ 66	\$ 53	\$ 98	\$ 137	\$ 94
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,056	\$ 1,545	\$ 1,690	\$ 1,653	\$ 1,988
Mobile Home Loans	PD169	\$ 120	\$ 81	\$ 149	\$ 113	\$ 90
Credit Cards	PD171	\$ 149	\$ 187	\$ 195	\$ 194	\$ 584
Other	PD180	\$ 2,085	\$ 858	\$ 1,035	\$ 1,041	\$ 2,001
Memo - Troubled Debt Restructured Included Above	PD190	\$ 73	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,074	\$ 14,472	\$ 21,477	\$ 19,007	\$ 18,464
Mortgage Loans - Total	SUB2491	\$ 2,867	N/A	N/A	N/A	N/A
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 85	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 118	\$ 4,598	\$ 5,484	\$ 5,035	\$ 6,459
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,602	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 15	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 101	\$ 155	\$ 143	\$ 1,196
Permanent - Nonresidential Property (Except Land)	PD235	\$ 132	\$ 6,907	\$ 10,001	\$ 8,978	\$ 5,882
Permanent - Land	PD238	\$ 0	\$ 583	\$ 2,072	\$ 1,819	\$ 595
Nonmortgage Loans - Commercial Loans	PD240	\$ 124	\$ 1,904	\$ 3,130	\$ 2,423	\$ 3,712
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 83	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 41	\$ 193	\$ 318	\$ 233	\$ 360
Mobile Home Loans	PD269	\$ 0	\$ 8	\$ 19	\$ 16	\$ 24

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 12	\$ 20	\$ 42	\$ 19	\$ 108
Other	PD280	\$ 30	\$ 158	\$ 254	\$ 254	\$ 123
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 39	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 25,717	\$ 33,076	\$ 24,813	\$ 20,521	\$ 22,398
Mortgage Loans - Total	SUB2501	\$ 18,996	N/A	N/A	N/A	N/A
Construction	PD315	\$ 673	\$ 1,056	\$ 1,267	\$ 637	\$ 903
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 154	\$ 7,926	\$ 9,013	\$ 7,989	\$ 8,816
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 6,497	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 570	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 191	\$ 2,791	\$ 2,600	\$ 2,894	\$ 2,680
Permanent - Nonresidential Property (Except Land)	PD335	\$ 10,860	\$ 11,399	\$ 6,361	\$ 4,416	\$ 4,016
Permanent - Land	PD338	\$ 51	\$ 1,281	\$ 133	\$ 0	\$ 106
Nonmortgage Loans - Commercial Loans	PD340	\$ 5,902	\$ 7,080	\$ 4,368	\$ 3,372	\$ 4,553
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 819	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 40	\$ 121	\$ 70	\$ 60	\$ 165
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 468	\$ 858	\$ 668	\$ 656	\$ 751
Mobile Home Loans	PD369	\$ 0	\$ 43	\$ 53	\$ 53	\$ 50
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other	PD380	\$ 311	\$ 521	\$ 280	\$ 443	\$ 358
Memo - Troubled Debt Restructured Included Above	PD390	\$ 2,044	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 135	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
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	\$ 167,171	\$ 158,513	\$ 154,131	\$ 138,361	\$ 135,241
90% up to 100% LTV	LD110	\$ 145,001	\$ 138,988	\$ 134,765	\$ 117,336	\$ 116,357
100% and greater LTV	LD120	\$ 22,170	\$ 19,525	\$ 19,366	\$ 21,025	\$ 18,884
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,068	\$ 1,951	\$ 1,546	\$ 1,237	\$ 916

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 1,039	\$ 729	\$ 482	\$ 453	\$ 499
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 957	\$ 729	\$ 420	\$ 421	\$ 499
90% up to 100% LTV	LD210	\$ 479	\$ 524	\$ 361	\$ 368	\$ 485
100% and greater LTV	LD220	\$ 478	\$ 205	\$ 59	\$ 53	\$ 14
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 82	\$ 0	\$ 62	\$ 32	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 62	\$ 32	\$ 0
100% and greater LTV	LD240	\$ 82	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,029	\$ 1,222	\$ 1,064	\$ 784	\$ 417
90% up to 100% LTV	LD250	\$ 829	\$ 925	\$ 887	\$ 490	\$ 219
100% and greater LTV	LD260	\$ 200	\$ 297	\$ 177	\$ 294	\$ 198
Net Charge-offs - Total	SUB5300	\$ 0	\$ 36	\$ 13	\$ 39	\$ 5
90% up to 100% LTV	LD310	\$ 0	\$ 16	\$ 13	\$ 15	\$ 5
100% and greater LTV	LD320	\$ 0	\$ 20	\$ 0	\$ 24	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 15,606	\$ 18,284	\$ 28,254	\$ 25,595	\$ 20,950
90% up to 100% LTV	LD430	\$ 13,096	\$ 16,586	\$ 25,488	\$ 22,848	\$ 18,781
100% and greater LTV	LD440	\$ 2,510	\$ 1,698	\$ 2,766	\$ 2,747	\$ 2,169
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 137,385	\$ 127,880	\$ 118,050	\$ 101,147	\$ 77,494
Mortgage Construction Loans	CC105	\$ 99,578	\$ 94,996	\$ 88,819	\$ 79,393	\$ 65,478
Other Mortgage Loans	CC115	\$ 37,807	\$ 32,884	\$ 29,231	\$ 21,754	\$ 12,016
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 12,623	\$ 12,955	\$ 11,950	\$ 15,513	\$ 9,907
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 96,827	\$ 53,931	\$ 96,578	\$ 127,865	\$ 71,272
1-4 Dwelling Units	CC280	\$ 42,282	\$ 21,275	\$ 39,647	\$ 71,263	\$ 46,164
Multifamily (5 or more) Dwelling Units	CC290	\$ 9,307	\$ 5,670	\$ 13,228	\$ 15,636	\$ 4,560
All Other Real Estate	CC300	\$ 45,238	\$ 26,986	\$ 43,703	\$ 40,966	\$ 20,548
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 66,442	\$ 62,923	\$ 47,358	\$ 44,900	\$ 38,149

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 88,262	\$ 34,986	\$ 44,821	\$ 111,481	\$ 105,762
Commitments Outstanding to Sell Loans	CC330	\$ 37,757	\$ 18,093	\$ 31,576	\$ 78,440	\$ 30,976
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 346,639	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 186,317	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 132,560	\$ 140,166	\$ 131,872	\$ 99,908	\$ 89,339
Open-End Consumer Lines - Credit Cards	CC423	\$ 4,281	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 23,481	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,774	\$ 5,614	\$ 5,630	\$ 4,983	\$ 4,682
Commercial	CC430	\$ 193	\$ 346	\$ 81	\$ 86	\$ 486
Standby, Not Included on CC465 or CC468	CC435	\$ 5,581	\$ 5,268	\$ 5,549	\$ 4,897	\$ 4,196
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 334	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 20	\$ 20	\$ 22	\$ 22	\$ 22
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 4,016	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 977	\$ 28,614	\$ 155,341	\$ 460,266	\$ 397,371
Other Mortgage-Backed Securities	CF153	\$ 3,039	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 802	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 802	\$ 19,308	\$ 85,405	\$ 61,980	\$ 17,237
Other Mortgage-Backed Securities	CF155	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 3,214	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 23,839	\$ 65,350	\$ 151,693	\$ 93,623	\$ 60,627
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ 25,878	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 321,310	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 92,692	\$ 96,466	\$ 94,322	\$ 75,229	\$ 51,514
1-4 Dwelling Units	CF190	\$ 50,534	\$ 58,140	\$ 58,779	\$ 48,023	\$ 33,481
Multifamily (5 or more) Dwelling Units	CF200	\$ 12,790	\$ 8,678	\$ 11,229	\$ 4,475	\$ 2,288
Nonresidential	CF210	\$ 29,368	\$ 29,648	\$ 24,314	\$ 22,731	\$ 15,745
Permanent Loans - Total	SUB3851	\$ 228,618	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 144,075	\$ 184,511	\$ 384,883	\$ 381,878	\$ 367,148
Multifamily (5 or more) Dwelling Units	CF245	\$ 5,354	\$ 11,525	\$ 24,215	\$ 14,856	\$ 3,504
Nonresidential (Except Land)	CF260	\$ 70,309	\$ 105,349	\$ 117,004	\$ 69,522	\$ 57,871
Land	CF270	\$ 8,880	\$ 3,982	\$ 6,214	\$ 13,498	\$ 4,316
Loans and Participations Purchased - Total	SUB3880	\$ 46,617	\$ 128,327	\$ 540,151	\$ 253,538	\$ 87,908
Secured by 1-4 Dwelling Units	CF280	\$ 4,497	\$ 99,046	\$ 505,904	\$ 217,010	\$ 55,405
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 12,063	\$ 9,301	\$ 9,680	\$ 6,806	\$ 18,586
Secured by Nonresidential	CF300	\$ 30,057	\$ 19,980	\$ 24,567	\$ 29,722	\$ 13,917
Loans and Participations Sold - Total	SUB3890	\$ 97,264	\$ 86,650	\$ 192,823	\$ 175,288	\$ 140,483
Secured by 1-4 Dwelling Units	CF310	\$ 80,939	\$ 55,467	\$ 169,776	\$ 157,559	\$ 130,671
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 5,343	\$ 3,563	\$ 2,121	\$ 1,822	\$ 851
Secured by Nonresidential	CF330	\$ 10,982	\$ 27,620	\$ 20,926	\$ 15,907	\$ 8,961
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 50,647	\$ 41,677	\$ 347,328	\$ 78,250	\$- 52,575
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 279,170	\$ 377,877	\$ 549,275	\$ 401,271	\$ 503,427
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 10,827	\$- 11,353	\$- 23,388	\$- 28,426	\$- 23,816
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 41,143	\$ 24,964	\$ 56,460	\$ 54,543	\$ 53,331
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 19,334	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 237,280	\$ 178,300	\$ 189,167	\$ 191,153	\$ 165,929
Commercial	CF390	\$ 178,332	\$ 134,825	\$ 119,013	\$ 133,218	\$ 104,259
Consumer	CF400	\$ 58,948	\$ 43,475	\$ 70,154	\$ 57,935	\$ 61,670
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,886	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 3,886	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 0	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 233,394	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 270,082	\$- 69,503	\$ 132,396	\$ 276,230	\$ 255,837
New Deposits Received less Deposits Withdrawn	CF420	\$ 252,261	\$- 90,240	\$ 112,447	\$ 254,678	\$ 235,119
Interest Credited to Deposits	CF430	\$ 17,821	\$ 20,737	\$ 19,949	\$ 21,552	\$ 20,718

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 2,150	\$ 0	\$ 0	\$ 102,500	\$- 25,798

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 50,292	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 37,579	\$ 157,237	\$ 29,910	\$ 32,395	\$ 32,077
Other	DI110	\$ 12,713	\$ 12,610	\$ 14,960	\$ 8,551	\$ 10,622
Deposits with Balances - \$100,000 or Less	DI120	\$ 2,694,136	\$ 2,900,026	\$ 2,878,897	\$ 2,813,573	\$ 2,783,356
Deposits with Balances - Greater than \$100,000	DI130	\$ 2,170,908	\$ 1,882,139	\$ 2,096,605	\$ 1,903,073	\$ 1,639,482
Number of Deposit Accounts - Total	SUB4062	339,640	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	334,762	474,695	371,743	363,477	358,586
Balances Greater than \$100,000	DI160	4,878	4,786	4,585	4,105	3,753
IRA/Keogh Accounts	DI200	\$ 600,747	\$ 588,654	\$ 586,715	\$ 570,720	\$ 537,487
Uninsured Deposits	DI210	\$ 1,685,926	\$ 1,411,846	\$ 1,643,501	\$ 1,501,234	\$ 1,271,167
Preferred Deposits	DI220	\$ 142,445	\$ 149,891	\$ 96,523	\$ 85,296	\$ 73,226
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 913,517	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 671,450	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,064,680	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 2,215,402	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,302,185	\$ 1,075,738	\$ 1,361,819	\$ 1,281,426	\$ 1,143,596
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 52	\$ 408	\$ 1,309	\$ 690	\$ 3,752
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,059	\$ 3,424	\$ 3,440	\$ 3,230	\$ 3,484
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 157	\$ 105	\$ 380	\$ 249	\$ 171
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	N/A	N/A	N/A	N/A
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

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 73,790	\$ 0	\$ 0	\$ 92,066	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 73,790	\$ 0	\$ 0	\$ 8,644	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25,969
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	1,378	1,425	1,458	1,402	1,405
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,175,612	\$ 1,269,282	\$ 1,386,999	\$ 1,562,493	\$ 1,306,959
Assets Held for Sale	SI387	\$ 7,551	\$ 2,248	\$ 5,444	\$ 15,659	\$ 12,247
Loans Serviced for Others	SI390	\$ 436,689	\$ 391,170	\$ 365,221	\$ 325,372	\$ 305,158
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	82.48%	83.43%	82.48%	82.93%	83.45%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.67%	82.67%	82.43%	82.46%	83.42%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.08%	82.82%	82.38%	82.79%	83.12%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 335	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 22,081	\$ 43,523	\$ 42,340	\$ 39,019	\$ 39,307
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	23	17	20	21	22
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 468,262	\$ 510,357	\$ 514,875	\$ 474,282	\$ 471,292
Net Income (Loss) (SO91)	SI610	\$ 12,566	\$ 14,817	\$ 14,951	\$ 15,575	\$ 12,600
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 245	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 4,587	\$ 30,687	\$ 5,060	\$ 9,431	\$ 5,589
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 13,000	\$ 3,500

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,250	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,672	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 35	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 3,947	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 488,145	\$ 509,445	\$ 522,164	\$ 503,238	\$ 481,656
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 642	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,079	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	8 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 49,609	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 350	\$ 258	\$ 259	\$ 287	\$ 285
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 5,783,461	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 681,615	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,248,152	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 577,696	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 3,631,048	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 575,756	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	9	14	16	17	22
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 476	\$ 1,161	\$ 1,023	\$ 1,148	\$ 1,551
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.25%	5.42%	4.72%	5.61%	5.80%
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.45%	5.89%	5.52%	6.11%	6.22%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	0	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	0	0	0

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	0	0	1	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	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	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
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	\$ 380,079	\$ 422,889	\$ 370,172	\$ 378,279	\$ 371,247
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 94,849	\$ 94,555	\$ 94,380	\$ 106,399	\$ 107,940
Personal Trust and Agency Accounts	FS210	\$ 56,175	\$ 58,267	\$ 58,458	\$ 68,944	\$ 69,489
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 16,607	\$ 16,222	\$ 16,215	\$ 16,531	\$ 15,756
Employee Benefit - Defined Contribution	FS220	\$ 4,227	\$ 4,193	\$ 4,397	\$ 4,503	\$ 4,250
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 12,380	\$ 12,027	\$ 11,818	\$ 12,028	\$ 11,506
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 22,067	\$ 20,066	\$ 19,707	\$ 20,924	\$ 22,695
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 13,836	\$ 13,852	\$ 16,631	\$ 17,332	\$ 14,607
Personal Trust and Agency Accounts	FS211	\$ 722	\$ 728	\$ 736	\$ 2,343	\$ 741
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 11,607	\$ 11,465	\$ 13,408	\$ 13,387	\$ 12,347
Employee Benefit - Defined Contribution	FS221	\$ 9,530	\$ 9,368	\$ 8,436	\$ 9,080	\$ 8,154
Employee Benefit - Defined Benefit	FS231	\$ 2	\$ 0	\$ 22	\$ 22	\$ 22
Other Retirement Accounts	FS241	\$ 2,075	\$ 2,097	\$ 4,950	\$ 4,285	\$ 4,171
Corporate Trust and Agency Accounts	FS251	\$ 1,507	\$ 1,659	\$ 2,487	\$ 1,602	\$ 1,519
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 271,394	\$ 314,482	\$ 259,161	\$ 254,548	\$ 248,700
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	366	370	422	444	445
Personal Trust and Agency Accounts	FS212	215	216	254	259	262
Retirement-related Trust and Agency Accounts - Total	SUB6120	67	70	77	82	81
Employee Benefit - Defined Contribution	FS222	4	8	10	11	11
Employee Benefit - Defined Benefit	FS232	0	1	0	0	0
Other Retirement Accounts	FS242	63	61	67	71	70
Corporate Trust and Agency Accounts	FS252	1	1	0	0	0
Investment Management Agency Accounts	FS262	83	83	91	103	102
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	68	61	125	134	132
Personal Trust and Agency Accounts	FS213	7	7	7	7	7
Retirement-related Trust and Agency Accounts - Total	SUB6130	49	42	105	114	112
Employee Benefit - Defined Contribution	FS223	20	15	21	23	22
Employee Benefit - Defined Benefit	FS233	2	0	1	1	1
Other Retirement Accounts	FS243	27	27	83	90	89
Corporate Trust and Agency Accounts	FS253	12	12	13	13	13
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	71	71	60	62	67
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 283	\$ 1,037	\$ 827	\$ 552	\$ 249
Personal Trust and Agency Accounts	FS310	\$ 151	\$ 538	\$ 423	\$ 287	\$ 116
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 62	\$ 195	\$ 192	\$ 122	\$ 66
Employee Benefit - Defined Contribution	FS320	\$ 33	\$ 91	\$ 84	\$ 51	\$ 31

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 29	\$ 104	\$ 108	\$ 71	\$ 35
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 53	\$ 224	\$ 175	\$ 119	\$ 56
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 11	\$ 56	\$ 16	\$ 9	\$ 3
Other Fiduciary and Related Services	FS390	\$ 6	\$ 24	\$ 21	\$ 15	\$ 8
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 888	\$ 0	\$ 0	\$ 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	\$ 29	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 283	\$ 178	\$ 827	\$ 552	\$ 249
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 5,130	\$ 58,267	\$ 5,363	\$ 5,440	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 209	\$ 25	\$ 3	\$ 0
Interest-Bearing Deposits	FS415	\$ 1,123	\$ 2,371	\$ 1,422	\$ 1,580	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 20	\$ 5,057	\$ 22	\$ 22	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 13,890	\$ 90	\$ 26	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 3,593	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 429	\$ 11,250	\$ 621	\$ 616	\$ 0
Common and Preferred Stock	FS445	\$ 1,759	\$ 17,625	\$ 1,540	\$ 1,589	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 564	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,603	\$ 2,928	\$ 1,427	\$ 1,397	\$ 0
Miscellaneous Assets	FS460	\$ 196	\$ 780	\$ 216	\$ 207	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	1	0	0	0
Corporate and Municipal Trusteeships	FS510	0	1	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr 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	Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 488,147	\$ 509,445	\$ 522,164	\$ 503,237	\$ 481,661
Equity Capital Deductions - Total	SUB1631	\$ 43,059	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 94	\$ 84	\$ 84	\$ 93	\$ 91
Goodwill and Certain Other Intangible Assets	CCR115	\$ 42,965	\$ 48,057	\$ 48,219	\$ 48,380	\$ 42,242
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 541	\$ 541	\$ 547
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 4,231	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 4,231	\$ 374	\$ 709	\$- 7,553	\$- 7,769
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 12	\$ 12	\$ 12	\$ 12
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 440,857	\$ 461,690	\$ 474,041	\$ 446,682	\$ 431,024
Total Assets (SC60)	CCR205	\$ 5,940,634	\$ 6,009,496	\$ 6,210,463	\$ 5,902,621	\$ 5,586,787
Asset Deductions - Total	SUB1651	\$ 43,079	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 114	\$ 98	\$ 88	\$ 95	\$ 93
Goodwill and Certain Other Intangible Assets	CCR265	\$ 42,965	\$ 48,057	\$ 48,219	\$ 48,380	\$ 42,242
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 541	\$ 541	\$ 547
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 6,025	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 6,025	\$ 184	\$ 110	\$- 11,756	\$- 11,746
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 5,891,530	\$ 5,961,525	\$ 6,161,725	\$ 5,841,849	\$ 5,532,159
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 235,703	\$ 234,289	\$ 241,221	\$ 228,374	\$ 217,094
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 440,857	\$ 461,690	\$ 474,041	\$ 446,682	\$ 431,024
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 126	\$ 125	\$ 119	\$ 117	\$ 139
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 30,724	\$ 32,175	\$ 33,105	\$ 31,813	\$ 30,610
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,850	\$ 33,300	\$ 34,224	\$ 32,930	\$ 31,749
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 31,850	\$ 33,300	\$ 34,224	\$ 32,930	\$ 31,749
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 186	\$ 186	\$ 186	\$ 186	\$ 207
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 472,495	\$ 494,804	\$ 508,079	\$ 479,426	\$ 462,566
0% R/W Category - Cash	CCR400	\$ 33,413	\$ 37,719	\$ 42,420	\$ 35,183	\$ 33,297
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 42,976	\$ 47,318	\$ 57,289	\$ 64,707	\$ 67,968
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 12,001	\$ 17,001	\$ 16,333	\$ 13,021	\$ 7,920
0% R/W Category - Assets Total	CCR420	\$ 88,390	\$ 102,038	\$ 116,042	\$ 112,911	\$ 109,185
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	\$ 895,467	\$ 956,096	\$ 1,012,073	\$ 1,091,084	\$ 799,156
20% R/W Category - Claims on FHLBs	CCR435	\$ 490,594	\$ 171,454	\$ 159,757	\$ 231,782	\$ 279,397
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 21,827	\$ 25,265	\$ 31,312	\$ 24,349	\$ 25,219
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 117,376	\$ 112,860	\$ 133,089	\$ 152,284	\$ 134,601
20% R/W Category - Other	CCR450	\$ 200,709	\$ 216,713	\$ 279,440	\$ 375,399	\$ 436,335
20% R/W Category - Assets Total	CCR455	\$ 1,725,973	\$ 1,482,388	\$ 1,615,671	\$ 1,874,898	\$ 1,674,708
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 345,194	\$ 296,477	\$ 323,134	\$ 374,982	\$ 334,941
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,682,674	\$ 1,911,721	\$ 1,980,474	\$ 1,637,397	\$ 1,625,106
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 158,656	\$ 157,390	\$ 165,041	\$ 155,848	\$ 148,812
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 151	\$ 156	\$ 166	\$ 10,816	\$ 206
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 20,234	\$ 21,326	\$ 25,694	\$ 28,268	\$ 30,016
50% R/W Category - Other	CCR480	\$ 28,890	\$ 25,975	\$ 29,541	\$ 15,771	\$ 21,449
50% R/W Category - Assets Total	CCR485	\$ 1,890,605	\$ 2,116,568	\$ 2,200,916	\$ 1,848,100	\$ 1,825,589
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 945,307	\$ 1,058,285	\$ 1,100,458	\$ 924,052	\$ 912,796
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 430,045	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 8:08 AM	TFR Industry Aggregate Report 93019 - OTS-Regulated: Iowa March 2004	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 1,834,379	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 2,264,424	\$ 2,336,450	\$ 2,318,615	\$ 2,103,498	\$ 1,996,240
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,264,424	\$ 2,336,450	\$ 2,318,615	\$ 2,103,498	\$ 1,996,240
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,969,392	\$ 6,037,444	\$ 6,251,244	\$ 5,939,407	\$ 5,605,722
Subtotal Risk-Weighted Assets	CCR75	\$ 3,554,920	\$ 3,691,211	\$ 3,742,208	\$ 3,402,532	\$ 3,243,978
Excess Allowances for Loan and Lease Losses	CCR530	\$ 711	\$ 1,057	\$ 1,029	\$ 1,014	\$ 885
Total Risk-Weighted Assets	CCR78	\$ 3,554,209	\$ 3,690,154	\$ 3,741,179	\$ 3,401,518	\$ 3,243,093
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 284,337	\$ 295,213	\$ 299,294	\$ 272,118	\$ 259,447
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.48%	7.74%	7.69%	7.65%	7.79%
Total Risk-Based Capital Ratio	CCR820	13.29%	13.41%	13.58%	14.09%	14.26%
Tier 1 Risk-Based Capital Ratio	CCR830	12.40%	12.51%	12.67%	13.13%	13.29%
Tangible Equity Ratio	CCR840	7.48%	7.74%	7.69%	7.65%	7.79%

***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.