

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	50	50	51	51	51

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	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		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,369,800	\$ 1,511,356	\$ 1,412,617	\$ 1,641,218	\$ 1,584,054
Cash and Non-Interest-Earning Deposits	SC110	\$ 275,204	\$ 253,193	\$ 245,496	\$ 256,662	\$ 283,117
Interest-Earning Deposits in FHLBs	SC112	\$ 228,889	\$ 279,693	\$ 245,315	\$ 507,016	\$ 425,741
Other Interest-Earning Deposits	SC118	\$ 71,457	\$ 76,432	\$ 64,033	\$ 67,357	\$ 54,288
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 33,210	\$ 74,383	\$ 23,237	\$ 33,402	\$ 31,651
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 535,174	\$ 590,260	\$ 616,636	\$ 540,683	\$ 549,750
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 64,135	\$ 64,817	\$ 65,092	\$ 66,175	\$ 54,848
State and Municipal Obligations	SC180	\$ 90,530	\$ 90,557	\$ 80,162	\$ 75,825	\$ 80,015
Securities Backed by Nonmortgage Loans	SC182	\$ 267	\$ 291	\$ 309	\$ 9,714	N/A
Other Investment Securities	SC185	\$ 64,160	\$ 75,228	\$ 64,646	\$ 77,650	\$ 96,206
Accrued Interest Receivable	SC191	\$ 6,774	\$ 6,502	\$ 7,691	\$ 6,734	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,640,591	\$ 1,548,285	\$ 1,502,327	\$ 1,368,804	N/A
Mortgage-Backed Securities - Total	SC22	\$ 1,640,591	\$ 1,548,285	\$ 1,502,327	\$ 1,368,804	\$ 1,451,818
Pass-Through - Total	SUB0073	\$ 1,021,093	\$ 1,064,062	\$ 1,073,265	\$ 1,051,862	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,014,374	\$ 1,056,797	\$ 1,065,443	\$ 1,042,295	\$ 1,206,764
Other Pass-Through	SC215	\$ 6,719	\$ 7,265	\$ 7,822	\$ 9,567	\$ 8,455
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 610,885	\$ 476,039	\$ 421,182	\$ 311,711	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 100,985	\$ 110,799	\$ 117,084	\$ 116,422	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 359,160	\$ 180,558	\$ 160,256	\$ 174,803	N/A
Other	SC222	\$ 150,740	\$ 184,682	\$ 143,842	\$ 20,486	N/A
Accrued Interest Receivable	SC228	\$ 8,613	\$ 8,184	\$ 7,880	\$ 5,231	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 8,407,284	\$ 8,421,325	\$ 8,387,372	\$ 8,445,087	N/A
Mortgage Loans - Total	SC26	\$ 8,352,506	\$ 8,361,085	\$ 8,327,442	\$ 8,384,097	\$ 8,400,625
Construction Loans - Total	SUB0100	\$ 509,122	\$ 527,472	\$ 518,618	\$ 506,045	\$ 538,016
Residential - Total	SUB0110	\$ 419,712	\$ 432,764	\$ 442,120	\$ 455,362	\$ 478,395
1-4 Dwelling Units	SC230	\$ 374,576	\$ 386,650	\$ 384,995	\$ 409,859	\$ 427,586
Multifamily (5 or more) Dwelling Units	SC235	\$ 45,136	\$ 46,114	\$ 57,125	\$ 45,503	\$ 50,809
Nonresidential Property	SC240	\$ 89,410	\$ 94,708	\$ 76,498	\$ 50,683	\$ 59,621
Permanent Loans - Total	SUB0121	\$ 7,863,564	\$ 7,859,446	\$ 7,833,851	\$ 7,902,077	N/A
Residential - Total	SUB0131	\$ 6,286,318	\$ 6,299,916	\$ 6,374,226	\$ 6,481,016	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 6,063,297	\$ 6,066,581	\$ 6,130,902	\$ 6,246,967	N/A
Revolving Open-End Loans	SC251	\$ 627,624	\$ 594,687	\$ 537,772	\$ 492,338	\$ 463,889
All Other - First Liens	SC254	\$ 5,027,358	\$ 4,755,716	\$ 4,897,190	\$ 5,073,914	N/A
All Other - Junior Liens	SC255	\$ 408,315	\$ 716,178	\$ 695,940	\$ 680,715	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 223,021	\$ 233,335	\$ 243,324	\$ 234,049	\$ 227,854
Nonresidential Property (Except Land)	SC260	\$ 1,317,288	\$ 1,315,079	\$ 1,239,090	\$ 1,220,810	\$ 1,184,816
Land	SC265	\$ 259,958	\$ 244,451	\$ 220,535	\$ 200,251	\$ 198,344
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 14,232	\$ 83,202	\$- 55,653	N/A	N/A
Accrued Interest Receivable	SC272	\$ 33,466	\$ 33,871	\$ 34,115	\$ 36,330	\$ 35,516
Advances for Taxes and Insurance	SC275	\$ 1,132	\$ 536	\$ 788	\$ 635	\$ 628
Allowance for Loan and Lease Losses	SC283	\$ 54,778	\$ 60,240	\$ 59,930	\$ 60,990	\$ 58,103
Nonmortgage Loans - Gross	SUB0162	\$ 1,282,332	\$ 1,242,560	\$ 1,164,541	\$ 1,144,642	N/A
Nonmortgage Loans - Total	SC31	\$ 1,237,255	\$ 1,194,840	\$ 1,117,283	\$ 1,100,216	\$ 1,097,392
Commercial Loans - Total	SC32	\$ 717,134	\$ 667,596	\$ 639,186	\$ 640,231	\$ 609,574
Secured	SC300	\$ 641,522	\$ 591,717	\$ 561,586	\$ 561,849	\$ 527,915
Unsecured	SC303	\$ 41,464	\$ 38,103	\$ 38,108	\$ 36,442	\$ 32,680
Lease Receivables	SC306	\$ 34,148	\$ 37,776	\$ 39,492	\$ 41,940	\$ 48,979
Consumer Loans - Total	SC35	\$ 554,670	\$ 564,451	\$ 515,371	\$ 495,121	\$ 522,910
Loans on Deposits	SC310	\$ 16,977	\$ 16,251	\$ 16,842	\$ 14,567	\$ 14,575
Home Improvement Loans (Not secured by real estate)	SC316	\$ 11,719	\$ 11,571	\$ 10,924	\$ 10,750	\$ 34,640
Education Loans	SC320	\$ 344	\$ 451	\$ 104	\$ 191	\$ 290
Auto Loans	SC323	\$ 284,564	\$ 289,344	\$ 279,376	\$ 263,144	\$ 265,993
Mobile Home Loans	SC326	\$ 18,705	\$ 19,304	\$ 19,847	\$ 17,478	\$ 18,083
Credit Cards	SC328	\$ 6,971	\$ 7,855	\$ 8,318	\$ 8,409	\$ 14,210

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 215,390	\$ 219,675	\$ 179,960	\$ 180,582	\$ 175,119
Accrued Interest Receivable	SC348	\$ 10,528	\$ 10,513	\$ 9,984	\$ 9,290	\$ 9,667
Allowance for Loan and Lease Losses	SC357	\$ 45,077	\$ 47,720	\$ 47,258	\$ 44,426	\$ 44,759
Reposessed Assets - Gross	SUB0201	\$ 29,138	\$ 28,257	\$ 28,883	\$ 31,630	\$ 29,844
Reposessed Assets - Total	SC40	\$ 29,118	\$ 28,252	\$ 28,815	\$ 31,551	\$ 29,765
Real Estate - Total	SUB0210	\$ 27,108	\$ 26,619	\$ 26,211	\$ 28,722	\$ 26,278
Construction	SC405	\$ 514	\$ 777	\$ 1,173	\$ 1,173	\$ 2,212
Residential - Total	SUB0225	\$ 17,272	\$ 17,265	\$ 16,416	\$ 17,817	\$ 16,132
1-4 Dwelling Units	SC415	\$ 16,795	\$ 17,265	\$ 16,388	\$ 17,790	\$ 15,723
Multifamily (5 or more) Dwelling Units	SC425	\$ 477	\$ 0	\$ 28	\$ 27	\$ 409
Nonresidential (Except Land)	SC426	\$ 8,051	\$ 7,498	\$ 6,814	\$ 7,648	\$ 6,336
Land	SC428	\$ 1,271	\$ 1,079	\$ 1,808	\$ 2,084	\$ 1,598
Other Repossessed Assets	SC430	\$ 2,030	\$ 1,638	\$ 2,672	\$ 2,908	\$ 3,566
General Valuation Allowances	SC441	\$ 20	\$ 5	\$ 68	\$ 79	\$ 79
Real Estate Held for Investment	SC45	\$ 3,291	\$ 3,300	\$ 3,329	\$ 3,457	\$ 3,725
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 209,625	\$ 208,318	\$ 203,006	\$ 199,885	\$ 200,630
Federal Home Loan Bank Stock	SC510	\$ 195,901	\$ 194,271	\$ 188,689	\$ 185,230	\$ 183,852
Other	SC540	\$ 13,724	\$ 14,047	\$ 14,317	\$ 14,655	\$ 16,810
Office Premises and Equipment	SC55	\$ 191,791	\$ 187,737	\$ 175,903	\$ 172,121	\$ 167,268
Other Assets - Gross	SUB0262	\$ 729,860	\$ 638,972	\$ 561,428	\$ 489,806	N/A
Other Assets - Total	SC59	\$ 729,841	\$ 638,950	\$ 561,307	\$ 489,781	\$ 479,311
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 44,173	\$ 48,318	\$ 41,874	\$ 41,720	\$ 38,352
Bank-Owned Life Insurance - Other	SC625	\$ 110,461	\$ 103,357	\$ 103,669	\$ 102,391	\$ 103,586
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 171,733	\$ 145,062	\$ 163,470	\$ 125,005	\$ 138,674
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 547	\$ 627	\$ 132	\$ 193	\$ 256
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 54,687	\$ 54,999	\$ 24,175	\$ 24,049	\$ 24,264
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 993	\$ 1,068	\$ 1,612	\$ 1,882	\$ 1,911
Other Assets	SC689	\$ 347,266	\$ 285,541	\$ 226,496	\$ 194,566	\$ 308,397
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

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93018 - OTS-Regulated: Indiana	(\$Thousands)
Run Date: February 16, 2005, 2:58 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 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	\$ 19	\$ 22	\$ 121	\$ 25	\$ 24
General Valuation Allowances - Total	SUB2092	\$ 99,894	\$ 107,987	\$ 107,377	\$ 105,520	N/A
Total Assets - Gross	SUB0283	\$ 13,863,712	\$ 13,790,110	\$ 13,439,406	\$ 13,496,650	N/A
Total Assets	SC60	\$ 13,763,818	\$ 13,682,123	\$ 13,332,029	\$ 13,391,130	\$ 13,422,394
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 9,737,370	\$ 9,863,149	\$ 9,580,078	\$ 9,713,966	\$ 9,205,242
Deposits	SC710	\$ 9,706,750	\$ 9,825,446	\$ 9,548,383	\$ 9,680,651	\$ 9,180,787
Escrows	SC712	\$ 30,163	\$ 37,121	\$ 31,823	\$ 33,295	\$ 24,159
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 457	\$ 582	\$ - 128	\$ 20	\$ 296
Borrowings - Total	SC72	\$ 2,639,104	\$ 2,417,181	\$ 2,388,827	\$ 2,290,927	\$ 2,845,032
Advances from FHLBank	SC720	\$ 2,521,719	\$ 2,288,919	\$ 2,292,435	\$ 2,216,667	\$ 2,583,884
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 45,089	\$ 52,908	\$ 36,441	\$ 24,912	\$ 191,612
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	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	\$ 68,296	\$ 71,354	\$ 55,951	\$ 45,348	\$ 65,536
Other Liabilities - Total	SC75	\$ 96,477	\$ 110,977	\$ 122,038	\$ 123,981	\$ 130,524
Accrued Interest Payable - Deposits	SC763	\$ 9,219	\$ 10,577	\$ 8,213	\$ 9,354	\$ 8,250
Accrued Interest Payable - Other	SC766	\$ 4,479	\$ 4,567	\$ 4,561	\$ 4,833	\$ 5,027
Accrued Taxes	SC776	\$ 10,474	\$ 10,440	\$ 9,286	\$ 12,841	\$ 11,392
Accounts Payable	SC780	\$ 27,454	\$ 29,753	\$ 30,161	\$ 23,628	\$ 29,706
Deferred Income Taxes	SC790	\$ 4,365	\$ 3,765	\$ 3,332	\$ 10,935	\$ 3,589
Other Liabilities and Deferred Income	SC796	\$ 40,486	\$ 51,875	\$ 66,485	\$ 62,390	\$ 72,560
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	\$ 12,472,951	\$ 12,391,307	\$ 12,090,943	\$ 12,128,874	\$ 12,180,798

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
----------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------	-----------------------------------------

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 1,290,868	\$ 1,290,817	\$ 1,241,086	\$ 1,262,255	\$ 1,241,596
Stock - Total	SUB0311	\$ 563,521	\$ 551,355	\$ 500,449	\$ 499,006	\$ 498,043
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	\$ 7,523	\$ 7,512	\$ 7,550	\$ 7,548	\$ 7,538
Common Stock - Paid in Excess of Par	SC830	\$ 555,998	\$ 543,843	\$ 492,899	\$ 491,458	\$ 490,505
Accumulated Other Comprehensive Income - Total	SC86	\$ 5,193	\$ - 12,556	\$ - 13,593	\$ 15,569	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 5,203	\$ - 12,556	\$ - 13,593	\$ 15,569	\$ 10,080
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	SC870	\$ - 10	\$ 0	\$ 0	\$ 0	N/A
Retained Earnings	SC880	\$ 732,435	\$ 763,577	\$ 765,818	\$ 760,756	\$ 746,964
Other Components of Equity Capital	SC891	\$ - 10,281	\$ - 11,559	\$ - 11,588	\$ - 13,076	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 13,763,819	\$ 13,682,124	\$ 13,332,029	\$ 13,391,129	\$ 13,422,394

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:58 PM

TFR Industry Aggregate Report
93018 - OTS-Regulated: Indiana
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	16	\$ 468
3	Federal, State, or other taxes receivable	17	\$ 8,307
4	Net deferred tax assets	24	\$ 38,647
5	Insured portion of real estate acquired by forecls	1	\$ 45,152
6	Prepaid deposit insurance premiums	5	\$ 291
7	Prepaid expenses	45	\$ 11,947
9	Advances for loans serviced for others	1	\$ 62,364
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 356
14	Other noninterest-bearing short-term accounts recv	12	\$ 63,718
19	Receivables fr a broker for unsettled transactions	2	\$ 1,680
99	Other	14	\$ 3,886

Other Liability Codes

Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	8	\$ 511
8	Negative equity investments in uncons service corp	1	\$ 943
9	Fees received for standby contracts and other	1	\$ 2
11	The liability recorded for post-retirement benefit	24	\$ 17,613
14	Unapplied loan payments received	3	\$ 1,944
16	Recourse loan liability	1	\$ 4,004
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 5,645
21	Liabilities for credit losses on OBS credit exposures	1	\$ 50
99	Other	38	\$ 4,451

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
----------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------	-----------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 168,561	\$ 165,521	\$ 163,796	\$ 164,707	\$ 166,487
Deposits and Investment Securities	SO115	\$ 9,099	\$ 8,748	\$ 8,134	\$ 8,163	N/A
Mortgage-Backed Securities	SO125	\$ 13,923	\$ 15,668	\$ 12,518	\$ 13,656	N/A
Mortgage Loans	SO141	\$ 123,876	\$ 120,487	\$ 123,067	\$ 122,872	N/A
Nonmortgage Loans - Total	SUB0950	\$ 21,663	\$ 20,618	\$ 20,077	\$ 20,016	N/A
Commercial Loans and Leases	SO160	\$ 11,073	\$ 10,346	\$ 9,761	\$ 9,671	\$ 9,766
Consumer Loans and Leases	SO171	\$ 10,590	\$ 10,272	\$ 10,316	\$ 10,345	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,951	\$ 1,975	\$ 2,063	\$ 2,346	\$ 1,988
Federal Home Loan Bank Stock	SO181	\$ 1,950	\$ 1,974	\$ 2,063	\$ 2,346	\$ 1,988
Other	SO185	\$ 1	\$ 1	\$ 0	\$ 0	N/A
Interest Expense - Total	SO21	\$ 71,067	\$ 69,212	\$ 68,253	\$ 69,508	\$ 70,546
Deposits	SO215	\$ 45,070	\$ 42,589	\$ 41,708	\$ 42,204	\$ 43,078
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 25,379	\$ 26,187	\$ 26,173	\$ 26,502	\$ 26,695
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 50	\$ 47	\$ 42	\$ 42	\$ 43
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 568	\$ 389	\$ 330	\$ 760	\$ 730
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 99,445	\$ 98,284	\$ 97,606	\$ 97,545	\$ 97,929
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,719	\$ 10,744	\$ 7,708	\$ 6,221	\$ 16,525
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 97,726	\$ 87,540	\$ 89,898	\$ 91,324	\$ 81,404
Noninterest Income - Total	SO42	\$ 42,816	\$ 44,168	\$ 80,522	\$ 61,667	\$ 58,135
Mortgage Loan Serving Fees	SO410	\$ 28,417	\$ 14,086	\$ 32,833	\$ 15,954	\$ - 7,655
Other Fees and Charges	SO420	\$ 37,853	\$ 35,980	\$ 41,377	\$ 33,574	\$ 35,867
Net Income (Loss) from Other - Total	SUB0451	\$ - 25,637	\$ 18,217	\$ 4,572	\$ 41,336	\$ 27,305
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ - 25,145	\$ 18,360	\$ 5,322	\$ 47,715	\$ 31,797
Operations & Sale of Repossessed Assets	SO461	\$ - 448	\$ - 506	\$ - 493	\$ - 575	\$ - 340
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 56	\$ 1,884	\$ - 2,227	\$ - 5,956	\$ - 4,435
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 14	\$ - 46	\$ 0	\$ 28
Sale of Loans Held for Investment	SO475	\$ - 19	\$ 78	\$ - 38	\$ 178	\$ 70

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 81	\$ 309	\$ 132	\$- 26	\$ 185
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$- 1,922	\$ 1,922	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,183	\$ 4,057	\$ 1,740	\$ 2,711	\$ 2,618
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	\$ 167,474	\$ 121,832	\$ 122,418	\$ 116,012	\$ 125,479
All Personnel Compensation and Expense	SO510	\$ 75,193	\$ 72,272	\$ 73,792	\$ 69,985	\$ 72,188
Legal Expense	SO520	\$ 1,299	\$ 1,266	\$ 1,769	\$ 948	\$ 901
Office Occupancy and Equipment Expense	SO530	\$ 19,349	\$ 19,086	\$ 19,078	\$ 18,590	\$ 17,726
Marketing and Other Professional Services	SO540	\$ 5,544	\$ 5,129	\$ 5,244	\$ 4,984	\$ 5,977
Loan Servicing Fees	SO550	\$ 2,065	\$ 2,103	\$ 2,134	\$ 2,152	\$ 2,066
Goodwill and Other Intangibles Expense	SO560	\$ 538	\$ 454	\$ 243	\$ 236	\$ 359
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 201	\$ 40	\$ 28	\$ 18	\$ 4
Other Noninterest Expense	SO580	\$ 63,285	\$ 21,482	\$ 20,130	\$ 19,099	\$ 26,258
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	\$- 26,932	\$ 9,876	\$ 48,002	\$ 36,979	\$ 14,060
Income Taxes - Total	SO71	\$- 10,139	\$ 4,566	\$ 5,143	\$ 6,514	\$ 7,079
Federal	SO710	\$- 9,099	\$ 3,558	\$ 3,904	\$ 5,068	\$ 5,443
State, Local & Other	SO720	\$- 1,040	\$ 1,008	\$ 1,239	\$ 1,446	\$ 1,636
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 16,793	\$ 5,310	\$ 42,859	\$ 30,465	\$ 6,981
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 343
Net Income (Loss)	SO91	\$- 16,793	\$ 5,310	\$ 42,859	\$ 30,465	\$ 7,324

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:58 PM

TFR Industry Aggregate Report
93018 - OTS-Regulated: Indiana
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 1
4	Net income(loss) from leasing or subleasing space	9	\$ 167
5	Net income(loss) from real estate held for invest	1	\$- 34
6	Net income(loss)-equity invest in uncons sub org	3	\$- 36
7	Net income(loss) from leased property	1	\$ 1
11	Adjustments to prior periods	1	\$ 28
15	Income from corporate-owned life insurance	21	\$ 1,410
19	Realized/unrealized gains on derivatives	1	\$- 731
99	Other	43	\$ 987

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	12	\$ 156
2	OTS assessments	18	\$ 210
6	Supervisory examination fees	8	\$ 82
7	Office supplies, printing, and postage	34	\$ 3,496
8	Telephone, including data lines	11	\$ 332
9	Loan origination expense	7	\$ 1,367
10	ATM expense	14	\$ 686
12	Acquisition and organization costs	1	\$ 20
13	Misc taxes other than income & real estate	1	\$ 17
17	Charitable contributions	6	\$ 150
99	Other	34	\$ 45,892

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 660,048	\$ 491,487	\$ 328,503	\$ 164,707	\$ 673,235
YTD - Deposits and Investment Securities	Y_SO115	\$ 34,089	\$ 24,990	\$ 16,297	\$ 8,163	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 55,244	\$ 41,321	\$ 26,174	\$ 13,656	N/A
YTD - Mortgage Loans	Y_SO141	\$ 488,649	\$ 364,773	\$ 245,939	\$ 122,872	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 40,606	\$ 29,533	\$ 19,432	\$ 9,671	\$ 49,462
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 41,460	\$ 30,870	\$ 20,661	\$ 10,345	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 8,291	\$ 6,340	\$ 4,409	\$ 2,346	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 8,289	\$ 6,339	\$ 4,409	\$ 2,346	N/A
YTD - Other	Y_SO185	\$ 2	\$ 1	\$ 0	\$ 0	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 276,140	\$ 205,073	\$ 137,761	\$ 69,508	\$ 295,929
YTD - Deposits	Y_SO215	\$ 170,630	\$ 125,560	\$ 83,912	\$ 42,204	\$ 183,804
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 103,290	\$ 77,911	\$ 52,675	\$ 26,502	\$ 108,758
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 181	\$ 131	\$ 84	\$ 42	\$ 359
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,039	\$ 1,471	\$ 1,090	\$ 760	\$ 3,008
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	\$ 392,199	\$ 292,754	\$ 195,151	\$ 97,545	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 26,190	\$ 24,471	\$ 13,929	\$ 6,221	\$ 45,084
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 366,009	\$ 268,283	\$ 181,222	\$ 91,324	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 229,027	\$ 186,211	\$ 142,189	\$ 61,667	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 31,112	\$ 2,695	\$ 16,879	\$ 15,954	\$ 29,665
YTD - Other Fees and Charges	Y_SO420	\$ 148,667	\$ 110,814	\$ 74,951	\$ 33,574	\$ 132,871
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 38,534	\$ 64,171	\$ 45,908	\$ 41,336	\$ 159,266
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 46,218	\$ 71,363	\$ 53,037	\$ 47,715	\$ 164,939
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,942	\$ 1,494	\$ 1,068	\$ 575	\$ 1,309
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 6,243	\$ 6,299	\$ 8,183	\$ 5,956	\$ 6,401
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 32	\$ 32	\$ 46	\$ 0	\$ 28
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 199	\$ 218	\$ 140	\$ 178	\$ 701

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 334	\$ 415	\$ 106	\$- 26	\$ 462
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 1,922	\$ 0	\$ 846
YTD - Other Noninterest Income	Y_SO488	\$ 10,714	\$ 8,531	\$ 4,451	\$ 2,711	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 525,843	\$ 358,369	\$ 238,430	\$ 116,012	\$ 472,513
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 290,325	\$ 215,132	\$ 143,777	\$ 69,985	\$ 282,220
YTD - Legal Expense	Y_SO520	\$ 5,165	\$ 3,866	\$ 2,717	\$ 948	\$ 3,791
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 75,760	\$ 56,411	\$ 37,668	\$ 18,590	\$ 68,647
YTD - Marketing and Other Professional Services	Y_SO540	\$ 20,789	\$ 15,245	\$ 10,228	\$ 4,984	\$ 20,504
YTD - Loan Servicing Fees	Y_SO550	\$ 8,454	\$ 6,389	\$ 4,286	\$ 2,152	\$ 7,137
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,471	\$ 933	\$ 479	\$ 236	\$ 916
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 287	\$ 86	\$ 46	\$ 18	\$ 167
YTD - Other Noninterest Expense	Y_SO580	\$ 123,592	\$ 60,307	\$ 39,229	\$ 19,099	\$ 89,131
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 69,193	\$ 96,125	\$ 84,981	\$ 36,979	\$ 165,581
YTD - Income Taxes - Total	Y_SO71	\$ 6,185	\$ 16,324	\$ 11,657	\$ 6,514	\$ 31,301
YTD - Federal	Y_SO710	\$ 3,461	\$ 12,560	\$ 8,972	\$ 5,068	\$ 24,574
YTD - State, Local, and Other	Y_SO720	\$ 2,724	\$ 3,764	\$ 2,685	\$ 1,446	\$ 6,727
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 63,008	\$ 79,801	\$ 73,324	\$ 30,465	\$ 134,280
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 343
YTD - Net Income (Loss)	Y_SO91	\$ 63,008	\$ 79,801	\$ 73,324	\$ 30,465	\$ 134,623

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 107,984	\$ 106,248	\$ 105,524	\$ 102,967	\$ 96,466
Net Provision for Loss	VA115	\$- 159	\$ 10,707	\$ 7,513	\$ 6,106	\$ 16,077
Transfers	VA125	\$- 1,565	\$- 5,830	\$- 961	\$- 2,688	\$- 3,697
Recoveries	VA135	\$ 1,424	\$ 933	\$ 1,702	\$ 2,430	\$ 2,276
Adjustments	VA145	\$- 2	\$ 1,757	\$ 150	\$ 0	\$ 10
Charge-offs	VA155	\$ 7,796	\$ 5,831	\$ 6,545	\$ 3,291	\$ 8,156
General Valuation Allowances - Ending Balance	VA165	\$ 99,886	\$ 107,984	\$ 107,383	\$ 105,524	\$ 102,976
Specific Valuation Allowances - Beginning Balance	VA108	\$ 17,686	\$ 11,565	\$ 12,997	\$ 11,943	\$ 9,128
Net Provision for Loss	VA118	\$ 2,079	\$ 77	\$ 223	\$ 131	\$ 452

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,565	\$ 5,830	\$ 961	\$ 2,688	\$ 3,697
Adjustments	VA148	\$ 0	\$ 602	\$ 0	\$ 0	\$- 1,008
Charge-offs	VA158	\$ 6,016	\$ 388	\$ 1,577	\$ 1,765	\$ 326
Specific Valuation Allowances - Ending Balance	VA168	\$ 15,314	\$ 17,686	\$ 12,604	\$ 12,997	\$ 11,943
Total Valuation Allowances - Beginning Balance	VA110	\$ 125,670	\$ 117,813	\$ 118,521	\$ 114,910	\$ 105,594
Net Provision for Loss	VA120	\$ 1,920	\$ 10,784	\$ 7,736	\$ 6,237	\$ 16,529
Recoveries	VA140	\$ 1,424	\$ 933	\$ 1,702	\$ 2,430	\$ 2,276
Adjustments	VA150	\$- 2	\$ 2,359	\$ 150	\$ 0	\$- 998
Charge-offs	VA160	\$ 13,812	\$ 6,219	\$ 8,122	\$ 5,056	\$ 8,482
Total Valuation Allowances - Ending Balance	VA170	\$ 115,200	\$ 125,670	\$ 119,987	\$ 118,521	\$ 114,919
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 7,796	\$ 5,831	\$ 6,545	\$ 3,291	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 3,158	\$ 2,302	\$ 4,487	\$ 1,706	\$ 2,947
Construction - Total	SUB2030	\$ 492	\$ 582	\$ 984	\$ 350	\$ 1,437
1-4 Dwelling Units	VA420	\$ 492	\$ 582	\$ 984	\$ 318	\$ 1,437
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 32	\$ 0
Permanent - Total	SUB2041	\$ 2,666	\$ 1,720	\$ 3,503	\$ 1,356	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 227	\$ 24	\$ 31	\$ 159	\$ 23
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,098	\$ 743	\$ 609	\$ 265	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,052	\$ 845	\$ 717	\$ 466	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 1	\$ 198	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 150	\$ 108	\$ 2,145	\$ 5	\$ 391
Land	VA490	\$ 139	\$ 0	\$ 0	\$ 263	\$ 18
Nonmortgage Loans - Total	VA56	\$ 4,354	\$ 3,212	\$ 1,264	\$ 1,196	\$ 4,693
Commercial Loans	VA520	\$ 3,311	\$ 2,239	\$ 332	\$ 268	\$ 3,496
Consumer Loans - Total	SUB2061	\$ 1,043	\$ 973	\$ 932	\$ 928	N/A
Loans on Deposits	VA510	\$ 4	\$ 15	\$ 2	\$ 9	\$ 9
Home Improvement Loans	VA516	\$ 12	\$ 0	\$ 54	\$ 3	\$ 4
Education Loans	VA530	\$ 1	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA540	\$ 493	\$ 492	\$ 399	\$ 433	\$ 486
Mobile Home Loans	VA550	\$ 26	\$ 20	\$ 95	\$ 44	\$ 31

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 35	\$ 48	\$ 112	\$ 73	\$ 119
Other	VA560	\$ 472	\$ 398	\$ 270	\$ 366	\$ 547
Reposessed Assets - Total	VA60	\$ 277	\$ 310	\$ 791	\$ 384	\$ 502
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 42	\$ 102	\$ 204	\$ 87	\$ 93
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 8	\$ 0	\$ 443	\$ 67	\$ 33
Real Estate - Land	VA628	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 227	\$ 201	\$ 144	\$ 230	\$ 376
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	\$ 7	\$ 7	\$ 3	\$ 5	\$ 8
GVA Recoveries - Assets - Total	SUB2126	\$ 1,424	\$ 933	\$ 1,702	\$ 2,430	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 828	\$ 555	\$ 983	\$ 1,191	\$ 1,751
Construction - Total	SUB2130	\$ 492	\$ 166	\$ 450	\$ 339	\$ 1,409
1-4 Dwelling Units	VA421	\$ 492	\$ 165	\$ 450	\$ 338	\$ 1,408
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 1	\$ 0	\$ 1	\$ 1
Permanent - Total	SUB2141	\$ 336	\$ 389	\$ 533	\$ 852	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 3	\$ 20	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 181	\$ 120	\$ 70	\$ 620	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 63	\$ 46	\$ 92	\$ 40	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 4	\$ 6	\$ 4	\$ 4	\$ 4
Nonresidential Property (Except Land)	VA481	\$ 85	\$ 217	\$ 356	\$ 162	\$ 142
Land	VA491	\$ 3	\$ 0	\$ 8	\$ 6	\$ 0
Nonmortgage Loans - Total	VA57	\$ 595	\$ 377	\$ 719	\$ 1,234	\$ 524
Commercial Loans	VA521	\$ 381	\$ 77	\$ 461	\$ 824	\$ 267
Consumer Loans - Total	SUB2161	\$ 214	\$ 300	\$ 258	\$ 410	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 1	\$ 7	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 148	\$ 134	\$ 105	\$ 219	\$ 162

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:58 PM

TFR Industry Aggregate Report
93018 - OTS-Regulated: Indiana
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 0	\$ 29	\$ 15	\$ 1	\$ 29
Credit Cards	VA557	\$ 12	\$ 11	\$ 28	\$ 13	\$ 22
Other	VA561	\$ 54	\$ 126	\$ 109	\$ 170	\$ 44
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 1	\$ 1	\$ 0	\$ 5	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,642	\$ 5,899	\$ 1,188	\$ 2,812	N/A
Deposits and Investment Securities	VA38	\$ 1,805	\$ 0	\$ 15	\$ 0	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 8	\$ 4,980	\$ 373	\$ 901	\$ 1,130
Construction - Total	SUB2230	\$ 35	\$ 1,560	\$ 50	\$ 398	\$- 21
1-4 Dwelling Units	VA422	\$ 145	\$- 22	\$ 0	\$ 398	\$- 21
Multifamily (5 or more) Dwelling Units	VA432	\$- 110	\$ 1,315	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 267	\$ 50	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 27	\$ 3,420	\$ 323	\$ 503	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 1	\$- 44	\$ 39	\$ 285	\$ 103
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 362	\$- 28	\$ 268	\$ 137	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 18	\$- 26	\$ 3	\$ 4	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 243	\$ 3,503	\$ 15	\$ 76	\$ 792
Land	VA492	\$ 75	\$ 15	\$- 2	\$ 1	\$ 1
Nonmortgage Loans - Total	VA58	\$ 1,668	\$ 912	\$ 767	\$ 1,957	\$ 3,015
Commercial Loans	VA522	\$ 1,253	\$ 679	\$ 718	\$ 1,712	\$ 2,737
Consumer Loans - Total	SUB2261	\$ 415	\$ 233	\$ 49	\$ 245	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$- 9	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 41	\$- 44	\$- 58	\$ 16	\$- 23
Education Loans	VA532	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 19	\$ 202	\$ 24	\$ 183	\$ 205
Mobile Home Loans	VA552	\$ 13	\$- 10	\$ 2	\$- 4	\$- 11
Credit Cards	VA558	\$ 8	\$ 29	\$ 30	\$ 27	\$ 46
Other	VA562	\$ 416	\$ 55	\$ 60	\$ 23	\$ 61
Reposessed Assets - Total	VA62	\$ 153	\$ 0	\$ 22	\$ 47	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 150	\$ 0	\$ 22	\$ 15	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 3	\$ 0	\$ 0	\$ 32	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 8	\$ 7	\$ 8	\$ 7	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 3	\$- 100	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 10,014	\$ 10,797	\$ 6,031	\$ 3,673	N/A
Deposits and Investment Securities	VA39	\$ 1,805	\$ 0	\$ 15	\$ 0	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 2,338	\$ 6,727	\$ 3,877	\$ 1,416	\$ 2,326
Construction - Total	SUB2330	\$ 35	\$ 1,976	\$ 584	\$ 409	\$ 7
1-4 Dwelling Units	VA425	\$ 145	\$ 395	\$ 534	\$ 378	\$ 8
Multifamily (5 or more) Dwelling Units	VA435	\$- 110	\$ 1,315	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 266	\$ 50	\$ 31	\$- 1
Permanent - Total	SUB2341	\$ 2,303	\$ 4,751	\$ 3,293	\$ 1,007	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 226	\$- 20	\$ 67	\$ 424	\$ 123
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 555	\$ 595	\$ 807	\$- 218	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,007	\$ 773	\$ 628	\$ 430	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 4	\$- 6	\$- 3	\$ 194	\$- 4
Nonresidential Property (Except Land)	VA485	\$ 308	\$ 3,394	\$ 1,804	\$- 81	\$ 1,041
Land	VA495	\$ 211	\$ 15	\$- 10	\$ 258	\$ 19
Nonmortgage Loans - Total	VA59	\$ 5,427	\$ 3,747	\$ 1,312	\$ 1,919	\$ 7,184
Commercial Loans	VA525	\$ 4,183	\$ 2,841	\$ 589	\$ 1,156	\$ 5,966
Consumer Loans - Total	SUB2361	\$ 1,244	\$ 906	\$ 723	\$ 763	N/A
Loans on Deposits	VA515	\$ 4	\$ 15	\$- 8	\$ 2	\$ 9
Home Improvement Loans	VA519	\$- 29	\$- 44	\$- 4	\$ 19	\$- 19
Education Loans	VA535	\$ 1	\$ 1	\$ 0	\$ 0	\$ 1
Auto Loans	VA545	\$ 364	\$ 560	\$ 318	\$ 397	\$ 529
Mobile Home Loans	VA555	\$ 39	\$- 19	\$ 82	\$ 39	\$- 9
Credit Cards	VA559	\$ 31	\$ 66	\$ 114	\$ 87	\$ 143
Other	VA565	\$ 834	\$ 327	\$ 221	\$ 219	\$ 564
Repossessed Assets - Total	VA65	\$ 430	\$ 310	\$ 813	\$ 431	\$ 502
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 192	\$ 102	\$ 226	\$ 102	\$ 93

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 8	\$ 0	\$ 443	\$ 67	\$ 33
Real Estate - Land	VA631	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 230	\$ 201	\$ 144	\$ 262	\$ 376
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 8	\$ 7	\$ 8	\$ 7	\$ 0
Other Assets	VA935	\$ 6	\$ 6	\$ 6	\$- 100	\$ 7
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,440	\$ 6,208	\$ 6,452	\$ 8,589	\$ 8,287
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 29,185	\$ 29,092	\$ 28,674	\$ 34,027	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 9,963	\$ 10,499	\$ 10,463	\$ 8,796	\$ 8,511
Construction	VA951	\$ 0	\$ 146	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 8,571	\$ 7,355	\$ 6,274	\$ 7,753	\$ 5,732
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,108	\$ 2,955	\$ 4,172	\$ 284	\$ 2,779
Permanent - Land	VA955	\$ 284	\$ 43	\$ 17	\$ 759	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 152,006	\$ 160,500	\$ 151,676	\$ 154,908	\$ 154,256
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 205,479	\$ 205,227	\$ 215,090	\$ 223,709	\$ 224,716
Substandard	VA965	\$ 180,922	\$ 185,170	\$ 196,898	\$ 203,982	\$ 211,225
Doubtful	VA970	\$ 24,557	\$ 20,057	\$ 18,192	\$ 19,727	\$ 13,491
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 328,914	\$ 297,462	\$ 363,886	\$ 339,733	\$ 430,972
Mortgages - Total	SUB2421	\$ 289,253	\$ 254,329	\$ 316,897	\$ 294,267	N/A
Construction and Land Loans	SUB2430	\$ 24,871	\$ 28,749	\$ 36,135	\$ 23,550	\$ 29,490
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 211,645	\$ 178,140	\$ 223,859	\$ 210,360	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 57,351	\$ 51,688	\$ 62,704	\$ 65,646	\$ 44,794
Nonmortgages - Total	SUB2461	\$ 39,661	\$ 43,133	\$ 46,989	\$ 45,466	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 210,178	\$ 180,625	\$ 246,303	\$ 223,588	\$ 317,450

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 137,356	\$ 113,064	\$ 163,915	\$ 133,412	\$ 212,984
Mortgage Loans - Total	SUB2481	\$ 116,914	\$ 96,132	\$ 144,490	\$ 116,529	N/A
Construction	PD115	\$ 5,699	\$ 4,863	\$ 15,989	\$ 3,384	\$ 6,178
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 4,608	\$ 5,789	\$ 4,718	\$ 5,803	\$ 170,316
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 81,267	\$ 61,263	\$ 88,923	\$ 66,506	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 9,026	\$ 4,948	\$ 4,282	\$ 6,354	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 808	\$ 1,208	\$ 990	\$ 517	\$ 423
Permanent - Nonresidential Property (Except Land)	PD135	\$ 13,562	\$ 16,640	\$ 27,528	\$ 32,493	\$ 14,869
Permanent - Land	PD138	\$ 1,944	\$ 1,421	\$ 2,060	\$ 1,472	\$ 2,122
Nonmortgage Loans - Commercial Loans	PD140	\$ 9,644	\$ 8,005	\$ 9,891	\$ 8,552	\$ 8,363
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 10,798	\$ 8,927	\$ 9,534	\$ 8,331	N/A
Loans on Deposits	PD161	\$ 151	\$ 198	\$ 201	\$ 159	\$ 107
Home Improvement Loans	PD163	\$ 255	\$ 312	\$ 226	\$ 326	\$ 556
Education Loans	PD165	\$ 16	\$ 30	\$ 0	\$ 3	\$ 8
Auto Loans	PD167	\$ 4,550	\$ 3,726	\$ 3,820	\$ 3,952	\$ 5,059
Mobile Home Loans	PD169	\$ 782	\$ 953	\$ 823	\$ 709	\$ 958
Credit Cards	PD171	\$ 322	\$ 144	\$ 133	\$ 113	\$ 710
Other	PD180	\$ 4,722	\$ 3,564	\$ 4,331	\$ 3,069	\$ 3,315
Memo - Troubled Debt Restructured Included Above	PD190	\$ 1,148	\$ 283	\$ 474	\$ 388	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 21,114	\$ 7,668	\$ 17,650	\$ 5,916	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 72,822	\$ 67,561	\$ 82,388	\$ 90,176	\$ 104,466
Mortgage Loans - Total	SUB2491	\$ 70,957	\$ 66,078	\$ 81,237	\$ 88,696	N/A
Construction	PD215	\$ 1,203	\$ 1,929	\$ 436	\$ 169	\$ 2,429
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 150	\$ 338	\$ 923	\$ 1,443	\$ 99,806
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 66,764	\$ 62,349	\$ 78,915	\$ 81,680	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 967	\$ 117	\$ 167	\$ 3,450	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 1	\$ 0	\$ 29
Permanent - Nonresidential Property (Except Land)	PD235	\$ 1,807	\$ 1,170	\$ 751	\$ 1,461	\$ 534
Permanent - Land	PD238	\$ 66	\$ 175	\$ 44	\$ 493	\$ 281
Nonmortgage Loans - Commercial Loans	PD240	\$ 497	\$ 611	\$ 369	\$ 795	\$ 445
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 1,368	\$ 872	\$ 782	\$ 685	N/A
Loans on Deposits	PD261	\$ 0	\$ 1	\$ 2	\$ 15	\$ 3
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 20	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 892	\$ 445	\$ 424	\$ 365	\$ 578
Mobile Home Loans	PD269	\$ 6	\$ 3	\$ 16	\$ 46	\$ 94
Credit Cards	PD271	\$ 144	\$ 137	\$ 122	\$ 18	\$ 19
Other	PD280	\$ 326	\$ 286	\$ 198	\$ 241	\$ 248
Memo - Troubled Debt Restructured Included Above	PD290	\$ 564	\$ 0	\$ 595	\$ 2	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 53,586	\$ 51,601	\$ 59,076	\$ 64,085	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 118,736	\$ 116,837	\$ 117,583	\$ 116,145	\$ 113,522
Mortgage Loans - Total	SUB2501	\$ 101,382	\$ 92,119	\$ 91,170	\$ 89,042	N/A
Construction	PD315	\$ 13,355	\$ 17,709	\$ 13,909	\$ 14,708	\$ 14,042
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 2,825	\$ 2,264	\$ 3,059	\$ 4,432	\$ 46,027
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 38,287	\$ 34,103	\$ 36,746	\$ 37,558	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 7,751	\$ 6,969	\$ 6,126	\$ 3,134	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 1,354	\$ 764	\$ 2,938	\$ 2,914	\$ 3,775
Permanent - Nonresidential Property (Except Land)	PD335	\$ 35,206	\$ 27,658	\$ 24,695	\$ 22,972	\$ 18,323
Permanent - Land	PD338	\$ 2,604	\$ 2,652	\$ 3,697	\$ 3,324	\$ 4,438
Nonmortgage Loans - Commercial Loans	PD340	\$ 13,831	\$ 21,592	\$ 23,343	\$ 24,084	\$ 23,591
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 3,523	\$ 3,126	\$ 3,070	\$ 3,019	N/A
Loans on Deposits	PD361	\$ 202	\$ 184	\$ 17	\$ 91	\$ 69
Home Improvement Loans	PD363	\$ 81	\$ 210	\$ 273	\$ 260	\$ 301
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,242	\$ 1,337	\$ 1,310	\$ 1,001	\$ 1,335
Mobile Home Loans	PD369	\$ 381	\$ 260	\$ 206	\$ 266	\$ 168
Credit Cards	PD371	\$ 16	\$ 36	\$ 103	\$ 331	\$ 257
Other	PD380	\$ 1,601	\$ 1,099	\$ 1,161	\$ 1,070	\$ 1,196
Memo - Troubled Debt Restructured Included Above	PD390	\$ 3,663	\$ 1,584	\$ 3,385	\$ 1,528	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 227	\$ 75	\$ 75	\$ 75	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 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	\$ 626,475	\$ 623,704	\$ 614,598	\$ 610,937	\$ 619,483

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 379,874	\$ 337,400	\$ 327,998	\$ 315,550	\$ 304,635
100% and greater LTV	LD120	\$ 246,601	\$ 286,304	\$ 286,600	\$ 295,387	\$ 314,848
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 30,794	\$ 20,191	\$ 21,780	\$ 23,241	\$ 20,302
Past Due and Still Accruing - Total	SUB5240	\$ 12,479	\$ 8,972	\$ 14,536	\$ 15,418	\$ 17,080
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 9,999	\$ 7,696	\$ 8,142	\$ 10,207	\$ 11,576
90% up to 100% LTV	LD210	\$ 5,161	\$ 3,646	\$ 5,604	\$ 6,180	\$ 4,994
100% and greater LTV	LD220	\$ 4,838	\$ 4,050	\$ 2,538	\$ 4,027	\$ 6,582
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,480	\$ 1,276	\$ 6,394	\$ 5,211	\$ 5,504
90% up to 100% LTV	LD230	\$ 1,911	\$ 840	\$ 2,075	\$ 1,751	\$ 1,692
100% and greater LTV	LD240	\$ 569	\$ 436	\$ 4,319	\$ 3,460	\$ 3,812
Nonaccrual - Total	SUB5230	\$ 18,315	\$ 11,219	\$ 7,244	\$ 7,823	\$ 3,222
90% up to 100% LTV	LD250	\$ 7,957	\$ 6,470	\$ 6,031	\$ 7,002	\$ 3,044
100% and greater LTV	LD260	\$ 10,358	\$ 4,749	\$ 1,213	\$ 821	\$ 178
Net Charge-offs - Total	SUB5300	\$ 1,102	\$ 911	\$ 618	\$ 487	\$ 609
90% up to 100% LTV	LD310	\$ 579	\$ 357	\$ 201	\$ 241	\$ 169
100% and greater LTV	LD320	\$ 523	\$ 554	\$ 417	\$ 246	\$ 440
Purchases - Total	SUB5320	\$ 32,127	\$ 15,672	\$ 19,096	\$ 6,702	\$ 40,878
90% up to 100% LTV	LD410	\$ 24,712	\$ 4,649	\$ 6,600	\$ 645	\$ 3,511
100% and greater LTV	LD420	\$ 7,415	\$ 11,023	\$ 12,496	\$ 6,057	\$ 37,367
Originations - Total	SUB5330	\$ 32,375	\$ 33,384	\$ 39,798	\$ 18,345	\$ 38,650
90% up to 100% LTV	LD430	\$ 25,402	\$ 28,866	\$ 34,164	\$ 16,172	\$ 29,866
100% and greater LTV	LD440	\$ 6,973	\$ 4,518	\$ 5,634	\$ 2,173	\$ 8,784
Sales - Total	SUB5340	\$ 4,605	\$ 4,704	\$ 7,074	\$ 5,695	\$ 6,632
90% up to 100% LTV	LD450	\$ 929	\$ 1,180	\$ 1,740	\$ 1,760	\$ 1,833
100% and greater LTV	LD460	\$ 3,676	\$ 3,524	\$ 5,334	\$ 3,935	\$ 4,799

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 367,284	\$ 348,506	\$ 327,307	\$ 324,331	\$ 332,986
Mortgage Construction Loans	CC105	\$ 324,196	\$ 305,371	\$ 291,358	\$ 283,842	\$ 300,937
Other Mortgage Loans	CC115	\$ 43,088	\$ 43,135	\$ 35,949	\$ 40,489	\$ 32,049
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,543	\$ 4,568	\$ 10,463	\$ 8,297	\$ 11,447
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 996,702	\$ 1,236,513	\$ 1,124,643	\$ 1,861,644	\$ 850,359
1-4 Dwelling Units	CC280	\$ 910,321	\$ 1,113,388	\$ 1,000,775	\$ 1,712,450	\$ 738,072

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 3,127	\$ 9,485	\$ 31,155	\$ 18,015	\$ 25,294
All Other Real Estate	CC300	\$ 83,254	\$ 113,640	\$ 92,713	\$ 131,179	\$ 86,993
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 38,021	\$ 22,311	\$ 29,772	\$ 50,052	\$ 36,704
Commitments Outstanding to Purchase Loans	CC320	\$ 5,000	\$ 28,500	\$ 26,750	\$ 59,950	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 122,169	\$ 163,005	\$ 218,579	\$ 112,780	\$ 131,905
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 40,000	\$ 31,381	\$ 4,503	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 171,888	\$ 688,095	\$ 677,343	\$ 1,189,263	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 700	\$ 400	\$ 500	\$ 6,139	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 970	\$ 1,355	N/A
Unused Lines of Credit - Total	SUB3361	\$ 885,556	\$ 870,586	\$ 784,908	\$ 719,608	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 503,383	\$ 487,425	\$ 457,545	\$ 426,281	N/A
Commercial Lines	CC420	\$ 333,239	\$ 336,202	\$ 284,510	\$ 246,099	\$ 257,078
Open-End Consumer Lines - Credit Cards	CC423	\$ 16,673	\$ 20,331	\$ 16,788	\$ 16,629	N/A
Open-End Consumer Lines - Other	CC425	\$ 32,261	\$ 26,628	\$ 26,065	\$ 30,599	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 85,091	\$ 93,398	\$ 92,720	\$ 82,874	\$ 83,140
Commercial	CC430	\$ 7,458	\$ 10,343	\$ 11,813	\$ 9,830	\$ 9,483
Standby, Not Included on CC465 or CC468	CC435	\$ 77,633	\$ 83,055	\$ 80,907	\$ 73,044	\$ 73,657
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 46,635	\$ 56,503	\$ 49,460	\$ 58,175	\$ 55,660
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 36,135	\$ 43,725	\$ 18,983	\$ 22,568	\$ 23,332
Other Contingent Liabilities	CC480	\$ 51,208	\$ 51,704	\$ 51,910	\$ 46,188	\$ 46,279
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 257,265	\$ 210,484	\$ 315,344	\$ 231,174	N/A
Pass-Through Securities	CF143	\$ 49,954	\$ 87,784	\$ 153,611	\$ 128,940	\$ 410,800
Other Mortgage-Backed Securities	CF153	\$ 207,311	\$ 122,700	\$ 161,733	\$ 102,234	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 12,625	\$ 25,542	\$ 18,549	\$ 232,866	N/A
Pass-Through Securities	CF145	\$ 12,625	\$ 21,662	\$ 15,229	\$ 230,006	\$ 33,212
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 3,880	\$ 3,320	\$ 2,860	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 244,640	\$ 184,942	\$ 296,795	\$- 1,692	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 79,925	\$- 71,767	\$- 103,309	\$- 62,359	\$ 85,588
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 71,237	\$- 49,416	\$- 47,474	\$- 24,618	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,561,279	\$ 1,663,212	\$ 2,449,127	\$ 1,901,714	N/A
Construction Loans - Total	SUB3840	\$ 198,552	\$ 227,707	\$ 248,228	\$ 153,807	\$ 216,993
1-4 Dwelling Units	CF190	\$ 186,739	\$ 206,932	\$ 208,202	\$ 140,880	\$ 191,857
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,038	\$ 8,137	\$ 1,579	\$ 802	\$ 1,196
Nonresidential	CF210	\$ 9,775	\$ 12,638	\$ 38,447	\$ 12,125	\$ 23,940
Permanent Loans - Total	SUB3851	\$ 1,362,727	\$ 1,435,505	\$ 2,200,899	\$ 1,747,907	N/A
1-4 Dwelling Units	CF225	\$ 1,233,954	\$ 1,294,847	\$ 2,036,411	\$ 1,631,708	\$ 1,607,981
Multifamily (5 or more) Dwelling Units	CF245	\$ 8,176	\$ 13,638	\$ 26,635	\$ 6,536	\$ 11,710
Nonresidential (Except Land)	CF260	\$ 100,193	\$ 106,656	\$ 109,855	\$ 90,586	\$ 77,477
Land	CF270	\$ 20,404	\$ 20,364	\$ 27,998	\$ 19,077	\$ 15,087
Loans and Participations Purchased - Total	SUB3880	\$ 76,460	\$ 129,699	\$ 104,357	\$ 95,093	\$ 93,467
Secured by 1-4 Dwelling Units	CF280	\$ 54,693	\$ 98,559	\$ 59,764	\$ 55,361	\$ 52,567
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 3,366	\$ 4,889	\$ 16,779	\$ 23,959	\$ 12,709
Secured by Nonresidential	CF300	\$ 18,401	\$ 26,251	\$ 27,814	\$ 15,773	\$ 28,191
Loans and Participations Sold - Total	SUB3890	\$ 829,550	\$ 1,053,981	\$ 1,508,425	\$ 1,008,092	\$ 1,301,097
Secured by 1-4 Dwelling Units	CF310	\$ 828,138	\$ 1,052,354	\$ 1,500,366	\$ 1,004,962	\$ 1,297,376
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 1,590	\$ 121
Secured by Nonresidential	CF330	\$ 1,412	\$ 1,627	\$ 8,059	\$ 1,540	\$ 3,600
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 753,090	\$- 924,282	\$- 1,404,068	\$- 912,999	\$- 1,207,630
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 768,318	\$ 713,662	\$ 1,041,226	\$ 899,597	\$ 761,408
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 54,114	\$- 33,957	\$- 77,583	\$- 57,266	\$- 27,382
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 376,922	\$ 290,601	\$ 692,921	\$ 587,749	\$ 444,198
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$- 14,243	\$- 8,689	\$- 73,750	\$ 31,852	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 266,268	\$ 260,566	\$ 240,184	\$ 215,491	\$ 237,915
Commercial	CF390	\$ 190,454	\$ 150,378	\$ 136,814	\$ 127,284	\$ 120,345
Consumer	CF400	\$ 75,814	\$ 110,188	\$ 103,370	\$ 88,207	\$ 117,570
Nonmortgage Loans - Sales - Total	SUB3915	\$ 18,733	\$ 8,449	\$ 15,824	\$ 15,273	N/A
Commercial	CF395	\$ 13,233	\$ 0	\$ 5,924	\$ 1,000	N/A
Consumer	CF405	\$ 5,500	\$ 8,449	\$ 9,900	\$ 14,273	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 247,535	\$ 252,117	\$ 224,360	\$ 200,218	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 118,699	\$ 31,475	\$- 132,267	\$ 499,872	\$ 15,072
New Deposits Received less Deposits Withdrawn	CF420	\$- 158,550	\$- 5,027	\$- 169,891	\$ 465,945	\$- 21,143
Interest Credited to Deposits	CF430	\$ 39,851	\$ 36,502	\$ 37,624	\$ 33,927	\$ 36,215
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 251,535	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 835,161	\$ 945,377	\$ 865,743	\$ 930,546	N/A
Fully Insured	DI100	\$ 816,942	\$ 918,917	\$ 853,958	\$ 806,923	\$ 140,819
Other	DI110	\$ 18,219	\$ 26,460	\$ 11,785	\$ 123,623	\$ 509,513
Deposits with Balances - \$100,000 or Less	DI120	\$ 5,825,699	\$ 5,827,244	\$ 5,794,046	\$ 5,713,812	\$ 5,643,879
Deposits with Balances - Greater than \$100,000	DI130	\$ 3,911,212	\$ 4,035,313	\$ 3,786,154	\$ 4,000,135	\$ 3,536,911
Number of Deposit Accounts - Total	SUB4062	897,522	898,286	875,182	837,002	N/A
Balances of \$100,000 or Less	DI150	885,031	885,732	862,894	826,081	770,022
Balances Greater than \$100,000	DI160	12,491	12,554	12,288	10,921	10,696
IRA/Keogh Accounts	DI200	\$ 592,489	\$ 599,189	\$ 594,526	\$ 595,330	\$ 596,594
Uninsured Deposits	DI210	\$ 2,896,824	\$ 2,308,527	\$ 2,225,777	\$ 2,260,390	\$ 2,220,530
Preferred Deposits	DI220	\$ 17,436	\$ 20,838	\$ 20,933	\$ 20,453	\$ 22,855
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 2,542,017	\$ 2,471,882	\$ 2,351,226	\$ 2,454,045	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 898,059	\$ 931,401	\$ 911,709	\$ 886,284	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 1,916,099	\$ 2,051,870	\$ 2,008,798	\$ 1,938,258	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 4,380,735	\$ 4,407,422	\$ 4,308,464	\$ 4,435,359	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,292,363	\$ 1,250,581	\$ 1,218,915	\$ 1,286,186	\$ 1,163,811
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,467	\$ 1,150	\$ 1,625	\$ 1,517	\$ 1,657
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 13,709	\$ 11,330	\$ 14,095	\$ 14,120	\$ 22,384
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,093	\$ 1,016	\$ 990	\$ 1,213	\$ 1,519
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	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	\$ 26
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 183,770	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 183,770	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	4,576	4,837	4,823	4,189	4,247
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 2,217,710	\$ 2,175,279	\$ 2,136,311	\$ 1,933,971	\$ 2,029,358
Assets Held for Sale	SI387	\$ 297,812	\$ 354,942	\$ 443,294	\$ 629,948	\$ 703,594
Loans Serviced for Others	SI390	\$ 15,618,486	\$ 15,873,430	\$ 16,082,903	\$ 16,459,015	\$ 16,186,873
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 993	\$ 1,068	\$ 1,612	\$ 1,882	\$ 1,911
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.56%	83.75%	83.76%	86.12%	85.79%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.75%	83.62%	83.84%	83.96%	85.48%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.66%	83.54%	83.68%	83.72%	85.61%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.81%	81.79%	82.22%	84.28%	N/A
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 98,102	\$ 165,683	\$ 157,853	\$ 170,583	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 49,070	\$ 49,613	\$ 51,492	\$ 51,432	\$ 52,817
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	58	723	699	67	60
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 1,290,781	\$ 1,238,337	\$ 1,262,259	\$ 1,241,593	\$ 1,253,921
Net Income (Loss) (SO91)	SI610	\$- 16,793	\$ 5,310	\$ 42,859	\$ 30,465	\$ 7,324
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 14,316	\$ 11,289	\$ 37,620	\$ 16,700	\$ 15,699
Stock Issued	SI640	\$ 280	\$ 4,256	\$ 145	\$ 100	\$ 123
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 10,638	\$ 10,391	\$ 1,074	\$ 1,000	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 17,749	\$ 562	\$- 28,346	\$ 1,330	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 24	\$- 172	\$ 6	N/A
Other Adjustments	SI671	\$ 2,523	\$ 43,223	\$ 886	\$ 4,465	N/A
Ending Equity Capital (SC80)	SI680	\$ 1,290,862	\$ 1,290,814	\$ 1,241,085	\$ 1,262,259	\$ 1,241,594
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 735	\$ 2	\$ 1	\$ 485	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 326	\$ 351	\$ 305	\$ 456	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	10 [Yes]	10 [Yes]	10 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 62,150	\$ 110,899	\$ 8,064,581	\$ 8,062,100	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 673	\$ 614	\$ 474	\$ 5,566	\$ 868
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 13,772,841	\$ 13,464,767	\$ 13,399,593	\$ 13,476,873	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,279,932	\$ 1,276,244	\$ 1,345,449	\$ 1,373,166	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 10,032,697	\$ 10,166,980	\$ 9,992,280	\$ 9,678,189	N/A
Nonmortgage Loans	SI885	\$ 1,252,809	\$ 1,189,561	\$ 1,141,631	\$ 1,190,805	N/A
Deposits and Excrows	SI890	\$ 9,887,251	\$ 9,713,844	\$ 9,642,884	\$ 9,292,978	N/A
Total Borrowings	SI895	\$ 2,450,708	\$ 2,492,543	\$ 2,439,039	\$ 2,668,116	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	27	26	36	32	25
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,649	\$ 2,771	\$ 2,616	\$ 1,917	\$ 3,605
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.16	4.29	4.18	4.73	5.01
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.95	6.61	5.56	6.17	6.65

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	0	2	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
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	1	1	2	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
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	26	28	26	22	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	14 [Yes]	14 [Yes]	14 [Yes]	14 [Yes]	14 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	12 [Yes]	12 [Yes]	12 [Yes]	12 [Yes]	12 [Yes]
Do you have any activity to report on this schedule?	FS130	11 [Yes]	11 [Yes]	11 [Yes]	11 [Yes]	10 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,258,278	\$ 1,266,316	\$ 1,288,010	\$ 1,306,787	\$ 2,879,375
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 796,466	\$ 792,994	\$ 788,525	\$ 801,124	\$ 777,904
Personal Trust and Agency Accounts	FS210	\$ 206,943	\$ 206,889	\$ 210,906	\$ 218,357	\$ 227,227
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 313,976	\$ 293,257	\$ 293,547	\$ 294,578	\$ 280,618
Employee Benefit - Defined Contribution	FS220	\$ 248,637	\$ 232,135	\$ 233,219	\$ 234,541	\$ 225,244
Employee Benefit - Defined Benefit	FS230	\$ 7,644	\$ 7,455	\$ 7,780	\$ 7,836	\$ 7,613
Other Retirement Accounts	FS240	\$ 57,695	\$ 53,667	\$ 52,548	\$ 52,201	\$ 47,761
Corporate Trust and Agency Accounts	FS250	\$ 11,691	\$ 11,343	\$ 25,943	\$ 14,852	\$ 17,130
Investment Management Agency Accounts	FS260	\$ 181,613	\$ 199,651	\$ 175,146	\$ 186,953	\$ 165,082
Other Fiduciary Accounts	FS270	\$ 82,243	\$ 81,854	\$ 82,983	\$ 86,384	\$ 87,847

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 284,941	\$ 299,165	\$ 292,195	\$ 290,290	\$ 266,778
Personal Trust and Agency Accounts	FS211	\$ 227,376	\$ 238,509	\$ 229,811	\$ 230,410	\$ 202,036
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 51,498	\$ 56,328	\$ 55,383	\$ 52,906	\$ 55,726
Employee Benefit - Defined Contribution	FS221	\$ 5,285	\$ 5,442	\$ 5,297	\$ 1,801	\$ 2,641
Employee Benefit - Defined Benefit	FS231	\$ 11,741	\$ 16,811	\$ 16,058	\$ 18,643	\$ 19,718
Other Retirement Accounts	FS241	\$ 34,472	\$ 34,075	\$ 34,028	\$ 32,462	\$ 33,367
Corporate Trust and Agency Accounts	FS251	\$ 5,813	\$ 4,021	\$ 6,699	\$ 6,859	\$ 9,016
Other Fiduciary Accounts	FS271	\$ 254	\$ 307	\$ 302	\$ 115	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 176,871	\$ 174,157	\$ 207,290	\$ 215,373	\$ 1,834,693
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,161	1,111	1,076	1,081	1,072
Personal Trust and Agency Accounts	FS212	530	522	522	535	535
Retirement-related Trust and Agency Accounts - Total	SUB6120	284	252	245	233	221
Employee Benefit - Defined Contribution	FS222	32	30	30	29	31
Employee Benefit - Defined Benefit	FS232	20	20	20	21	20
Other Retirement Accounts	FS242	232	202	195	183	170
Corporate Trust and Agency Accounts	FS252	13	12	17	11	15
Investment Management Agency Accounts	FS262	282	269	235	240	239
Other Fiduciary Accounts	FS272	52	56	57	62	62
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	126,532	121,612	114,969	107,950	85,876
Personal Trust and Agency Accounts	FS213	125,966	121,036	114,390	107,364	85,276
Retirement-related Trust and Agency Accounts - Total	SUB6130	541	551	554	564	579
Employee Benefit - Defined Contribution	FS223	6	8	8	6	7
Employee Benefit - Defined Benefit	FS233	19	20	20	24	23
Other Retirement Accounts	FS243	516	523	526	534	549
Corporate Trust and Agency Accounts	FS253	22	22	22	21	21
Other Fiduciary Accounts	FS273	3	3	3	1	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	184	194	209	218	220
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 7,518	\$ 3,179	\$ 2,136	\$ 1,205	\$ 19,574
Personal Trust and Agency Accounts	FS310	\$ 5,018	\$ 1,632	\$ 1,102	\$ 383	\$ 11,965

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 914	\$ 639	\$ 472	\$ 335	\$ 1,854
Employee Benefit - Defined Contribution	FS320	\$ 513	\$ 415	\$ 320	\$ 178	\$ 1,544
Employee Benefit - Defined Benefit	FS330	\$ 15	\$ 5	\$ 4	\$ 6	\$ 10
Other Retirement Accounts	FS340	\$ 386	\$ 219	\$ 148	\$ 151	\$ 300
Corporate Trust and Agency Accounts	FS350	\$ 16	\$ 16	\$ 16	\$ 17	\$ 1,618
Investment Management Agency Accounts	FS360	\$ 691	\$ 386	\$ 253	\$ 187	\$ 3,252
Other Fiduciary Accounts	FS370	\$ 312	\$ 131	\$ 87	\$ 161	\$ 263
Custody and Safekeeping Accounts	FS380	\$ 188	\$ 142	\$ 98	\$ 58	\$ 345
Other Fiduciary and Related Services	FS390	\$ 379	\$ 233	\$ 108	\$ 64	\$ 277
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 6,498	\$ 1,545	\$ 1,132	\$ 1,167	\$ 3,101
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 55	\$ 37	\$ 0	\$ 0	\$ 17
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 965	\$ 1,597	\$ 1,004	\$ 38	\$ 16,456
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 206,942	\$ 21,296	\$ 20,836	\$ 180,566	\$ 227,227
Non-Interest-Bearing Deposits	FS410	\$ 147	\$ 3	\$ 0	\$ 9	\$ 134
Interest-Bearing Deposits	FS415	\$ 7,919	\$ 1,261	\$ 698	\$ 3,075	\$ 9,573
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 19,500	\$ 512	\$ 1,376	\$ 19,171	\$ 21,313
State, County and Municipal Obligations	FS425	\$ 44,732	\$ 4,221	\$ 4,722	\$ 48,163	\$ 54,294
Money Market Mutual Funds	FS430	\$ 21,686	\$ 0	\$ 0	\$ 25,121	\$ 27,526
Other Short-term Obligations	FS435	\$ 719	\$ 761	\$ 537	\$ 573	\$ 723
Other Notes and Bonds	FS440	\$ 7,463	\$ 492	\$ 466	\$ 7,770	\$ 9,758
Common and Preferred Stock	FS445	\$ 89,667	\$ 10,899	\$ 9,911	\$ 64,585	\$ 88,289
Real Estate Mortgages	FS450	\$ 2,283	\$ 81	\$ 81	\$ 2,493	\$ 3,006
Real Estate	FS455	\$ 5,051	\$ 3,066	\$ 3,004	\$ 3,911	\$ 5,322
Miscellaneous Assets	FS460	\$ 7,775	\$ 0	\$ 41	\$ 5,695	\$ 7,289
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	10	0	0	10	10
Corporate and Municipal Trusteeships	FS510	10	0	0	10	10
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 90,808	\$ 0	\$ 0	\$ 93,365	\$ 93,365

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 2:58 PM

TFR Industry Aggregate Report
93018 - OTS-Regulated: Indiana
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 37	\$ 37	\$ 0	\$ 0	\$ 17
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 17
Retirement-Related Trust and Agency Accounts	FS720	\$ 37	\$ 37	\$ 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	\$ 18	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 18	\$ 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

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------	-------------------------------------------------

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,290,868	\$ 1,290,817	\$ 1,241,086	\$ 1,262,255	\$ 1,241,596
Equity Capital Deductions - Total	SUB1631	\$ 83,557	\$ 75,430	\$ 35,641	\$ 40,365	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 1,486	\$ 1,232	\$ 1,229	\$ 1,696	\$ 1,700
Goodwill and Certain Other Intangible Assets	CCR115	\$ 54,505	\$ 54,792	\$ 23,767	\$ 23,921	\$ 24,264
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 26,993	\$ 19,373	\$ 10,613	\$ 14,714	\$ 18,458
Other	CCR134	\$ 573	\$ 33	\$ 32	\$ 34	\$ 32
Equity Capital Additions - Total	SUB1641	\$- 5,512	\$ 10,157	\$ 11,068	\$- 17,354	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 5,522	\$ 10,157	\$ 11,068	\$- 17,354	\$- 10,880
Qualifying Intangible Assets	CCR185	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,201,799	\$ 1,225,544	\$ 1,216,513	\$ 1,204,536	\$ 1,186,262
Total Assets (SC60)	CCR205	\$ 13,763,818	\$ 13,682,123	\$ 13,332,029	\$ 13,391,130	\$ 13,422,394
Asset Deductions - Total	SUB1651	\$ 83,514	\$ 75,394	\$ 35,619	\$ 40,359	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,479	\$ 1,229	\$ 1,239	\$ 1,724	\$ 1,751
Goodwill and Certain Other Intangible Assets	CCR265	\$ 54,505	\$ 54,792	\$ 23,767	\$ 23,921	\$ 24,268
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 26,993	\$ 19,373	\$ 10,613	\$ 14,714	\$ 18,458
Other	CCR275	\$ 537	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$- 7,852	\$ 7,317	\$ 11,759	\$- 23,558	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 7,862	\$ 7,317	\$ 11,759	\$- 23,558	\$- 16,302
Qualifying Intangible Assets	CCR285	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 13,672,452	\$ 13,614,046	\$ 13,308,169	\$ 13,327,213	\$ 13,361,619
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 544,677	\$ 540,706	\$ 528,356	\$ 532,039	\$ 529,842
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,201,799	\$ 1,225,544	\$ 1,216,513	\$ 1,204,536	\$ 1,186,262
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 3,242	\$ 3,124	\$ 2,304	\$ 2,864	\$ 2,684
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000	\$ 4,000

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 89,238	\$ 87,180	\$ 84,962	\$ 82,982	\$ 81,871
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 96,480	\$ 94,304	\$ 91,266	\$ 89,846	\$ 88,555
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 96,480	\$ 94,304	\$ 91,266	\$ 89,846	\$ 88,555
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 552	\$ 1,091	\$ 1,114	\$ 1,457	\$ 1,595
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,815	\$ 2,121	\$ 2,278	\$ 2,483	\$ 1,827
Total Risk-Based Capital	CCR39	\$ 1,295,912	\$ 1,316,636	\$ 1,304,387	\$ 1,290,442	\$ 1,271,395
0% R/W Category - Cash	CCR400	\$ 78,336	\$ 83,794	\$ 78,013	\$ 72,149	\$ 82,319
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 581,410	\$ 597,347	\$ 592,523	\$ 551,007	\$ 732,082
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 73,198	\$ 39,207	\$ 30,240	\$ 22,049	\$ 41,056
0% R/W Category - Assets Total	CCR420	\$ 732,944	\$ 720,348	\$ 700,776	\$ 645,205	\$ 855,457
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	\$ 886,147	\$ 716,261	\$ 764,805	\$ 776,488	\$ 694,703
20% R/W Category - Claims on FHLBs	CCR435	\$ 652,351	\$ 755,930	\$ 760,108	\$ 908,373	\$ 841,169
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 49,627	\$ 58,807	\$ 42,445	\$ 43,408	\$ 47,600
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 235,378	\$ 291,407	\$ 226,530	\$ 257,330	\$ 230,197
20% R/W Category - Other	CCR450	\$ 634,063	\$ 646,325	\$ 721,540	\$ 725,840	\$ 814,550
20% R/W Category - Assets Total	CCR455	\$ 2,457,566	\$ 2,468,730	\$ 2,515,428	\$ 2,711,439	\$ 2,628,219
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 491,513	\$ 493,745	\$ 503,078	\$ 542,284	\$ 525,644
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,632,484	\$ 4,660,258	\$ 4,663,231	\$ 4,901,418	\$ 4,748,044
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 89,355	\$ 146,650	\$ 97,451	\$ 80,587	\$ 78,604
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 16,669	\$ 17,747	\$ 19,717	\$ 25,072	\$ 21,054
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 44,789	\$ 42,336	\$ 42,330	\$ 37,287	\$ 39,429
50% R/W Category - Other	CCR480	\$ 3,496	\$ 3,135	\$ 6,272	\$ 5,054	\$ 5,594
50% R/W Category - Assets Total	CCR485	\$ 4,786,793	\$ 4,870,126	\$ 4,829,001	\$ 5,049,418	\$ 4,892,725
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,393,409	\$ 2,435,076	\$ 2,414,514	\$ 2,524,720	\$ 2,446,362

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 2:58 PM	TFR Industry Aggregate Report 93018 - OTS-Regulated: Indiana December 2004	Frozen Aggregated Data (\$Thousands)
----------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------	-----------------------------------------

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 566,699	\$ 407,905	\$ 150,124	\$ 249,772	N/A
100% R/W Category - All Other Assets	CCR506	\$ 5,739,878	\$ 5,707,020	\$ 5,626,419	\$ 5,161,898	N/A
100% R/W Category - Assets Total	CCR510	\$ 6,306,577	\$ 6,114,925	\$ 5,776,543	\$ 5,411,670	\$ 5,457,814
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 6,306,577	\$ 6,114,925	\$ 5,776,543	\$ 5,411,670	\$ 5,457,814
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	\$ 14,283,880	\$ 14,174,129	\$ 13,821,748	\$ 13,817,732	\$ 13,834,215
Subtotal Risk-Weighted Assets	CCR75	\$ 9,191,483	\$ 9,043,737	\$ 8,694,129	\$ 8,478,671	\$ 8,429,822
Excess Allowances for Loan and Lease Losses	CCR530	\$ 10,499	\$ 20,662	\$ 22,099	\$ 22,436	\$ 20,833
Total Risk-Weighted Assets	CCR78	\$ 9,180,984	\$ 9,023,075	\$ 8,672,030	\$ 8,456,235	\$ 8,408,989
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 734,478	\$ 721,844	\$ 693,761	\$ 676,497	\$ 672,717
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.79%	9.00%	9.14%	9.04%	8.88%
Total Risk-Based Capital Ratio	CCR820	14.12%	14.59%	15.04%	15.26%	15.12%
Tier 1 Risk-Based Capital Ratio	CCR830	13.07%	13.56%	14.00%	14.21%	14.09%
Tangible Equity Ratio	CCR840	8.79%	9.00%	9.14%	9.04%	8.88%

*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.