

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 3:45 PM

TFR Industry Aggregate Report
93049 - OTS-Regulated: Utah
September 2006

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions	6	6	6	6	6

Schedule NS --- Optional Narrative Statement		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 7,872,494	\$ 6,773,656	\$ 5,935,342	\$ 5,534,350	\$ 5,108,561
Cash and Non-Interest-Earning Deposits	SC110	\$ 341,547	\$ 360,351	\$ 318,930	\$ 528,289	\$ 343,225
Interest-Earning Deposits in FHLBs	SC112	\$ 25,777	\$ 25,732	\$ 37,621	\$ 21,737	\$ 33,975
Other Interest-Earning Deposits	SC118	\$ 517,355	\$ 520,037	\$ 522,898	\$ 521,810	\$ 681,427
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 15,265	\$ 21,160	\$ 19,637	\$ 12,703	\$ 8,065
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 4,522,965	\$ 4,426,116	\$ 4,167,171	\$ 3,622,907	\$ 3,640,293
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 47,947	\$ 48,201	\$ 55,851	\$ 90,992	\$ 85,217
State and Municipal Obligations	SC180	\$ 965,166	\$ 590,125	\$ 468,426	\$ 322,191	\$ 236,969
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,379,123	\$ 708,001	\$ 304,008	\$ 360,870	\$ 50,657
Accrued Interest Receivable	SC191	\$ 57,349	\$ 73,933	\$ 40,800	\$ 52,851	\$ 28,733
Mortgage-Backed Securities - Gross	SUB0072	\$ 21,427,317	\$ 21,290,382	\$ 21,694,551	\$ 21,667,156	\$ 20,976,712
Mortgage-Backed Securities - Total	SC22	\$ 21,427,317	\$ 21,290,382	\$ 21,694,551	\$ 21,667,156	\$ 20,976,712
Pass-Through - Total	SUB0073	\$ 16,817,440	\$ 17,058,714	\$ 17,852,993	\$ 17,005,204	\$ 13,206,646
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 12,658,264	\$ 13,357,887	\$ 14,082,765	\$ 14,460,991	\$ 11,760,883
Other Pass-Through	SC215	\$ 4,159,176	\$ 3,700,827	\$ 3,770,228	\$ 2,544,213	\$ 1,445,763
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,508,009	\$ 4,127,313	\$ 3,739,379	\$ 4,564,553	\$ 7,690,043
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 102,706	\$ 104,980	\$ 56,515	\$ 635,187	\$ 3,155,805
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 4,405,303	\$ 4,022,333	\$ 3,682,864	\$ 3,929,366	\$ 4,534,238
Accrued Interest Receivable	SC228	\$ 101,868	\$ 104,355	\$ 102,179	\$ 97,399	\$ 80,023

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 1,282,302	\$ 1,306,729	\$ 1,313,735	\$ 1,370,384	\$ 1,470,891
Mortgage Loans - Total	SC26	\$ 1,278,795	\$ 1,303,321	\$ 1,310,685	\$ 1,366,953	\$ 1,467,856
Construction Loans - Total	SUB0100	\$ 53,395	\$ 53,064	\$ 50,275	\$ 37,918	\$ 35,817
Residential - Total	SUB0110	\$ 47,264	\$ 48,106	\$ 45,950	\$ 34,825	\$ 33,931
1-4 Dwelling Units	SC230	\$ 47,264	\$ 48,106	\$ 45,950	\$ 34,825	\$ 33,931
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 6,131	\$ 4,958	\$ 4,325	\$ 3,093	\$ 1,886
Permanent Loans - Total	SUB0121	\$ 1,223,889	\$ 1,248,778	\$ 1,258,500	\$ 1,327,431	\$ 1,430,522
Residential - Total	SUB0131	\$ 1,121,144	\$ 1,150,884	\$ 1,166,475	\$ 1,240,906	\$ 1,350,088
1-4 Dwelling Units - Total	SUB0141	\$ 1,109,004	\$ 1,139,097	\$ 1,154,987	\$ 1,231,479	\$ 1,340,587
Revolving Open-End Loans	SC251	\$ 733,485	\$ 770,830	\$ 816,346	\$ 837,154	\$ 876,437
All Other - First Liens	SC254	\$ 281,795	\$ 283,125	\$ 300,198	\$ 356,005	\$ 429,631
All Other - Junior Liens	SC255	\$ 93,724	\$ 85,142	\$ 38,443	\$ 38,320	\$ 34,519
Multifamily (5 or more) Dwelling Units	SC256	\$ 12,140	\$ 11,787	\$ 11,488	\$ 9,427	\$ 9,501
Nonresidential Property (Except Land)	SC260	\$ 48,511	\$ 48,050	\$ 48,757	\$ 48,526	\$ 44,603
Land	SC265	\$ 54,234	\$ 49,844	\$ 43,268	\$ 37,999	\$ 35,831
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 24,558	\$- 6,933	\$- 56,574	\$- 100,990	\$- 10,510
Accrued Interest Receivable	SC272	\$ 5,018	\$ 4,857	\$ 4,925	\$ 4,943	\$ 4,502
Advances for Taxes and Insurance	SC275	\$ 0	\$ 30	\$ 35	\$ 92	\$ 50
Allowance for Loan and Lease Losses	SC283	\$ 3,507	\$ 3,408	\$ 3,050	\$ 3,431	\$ 3,035
Nonmortgage Loans - Gross	SUB0162	\$ 38,711,826	\$ 36,373,898	\$ 33,922,605	\$ 33,244,156	\$ 29,351,016
Nonmortgage Loans - Total	SC31	\$ 37,830,505	\$ 35,509,640	\$ 33,125,030	\$ 32,543,448	\$ 28,614,761
Commercial Loans - Total	SC32	\$ 14,812,972	\$ 13,992,018	\$ 14,016,159	\$ 16,361,534	\$ 14,163,150
Secured	SC300	\$ 6,933	\$ 5,466	\$ 4,517	\$ 5,113	\$ 4,668
Unsecured	SC303	\$ 14,806,039	\$ 13,986,552	\$ 14,011,642	\$ 16,356,421	\$ 14,158,482
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 23,720,356	\$ 22,208,278	\$ 19,739,804	\$ 16,727,309	\$ 15,021,820
Loans on Deposits	SC310	\$ 539	\$ 1,469	\$ 291	\$ 246	\$ 198
Home Improvement Loans (Not secured by real estate)	SC316	\$ 515,632	\$ 502,876	\$ 518,426	\$ 511,832	\$ 487,226
Education Loans	SC320	\$ 236	\$ 251	\$ 280	\$ 298	\$ 331
Auto Loans	SC323	\$ 4,804	\$ 5,360	\$ 6,163	\$ 7,078	\$ 8,149
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 35	\$ 0
Credit Cards	SC328	\$ 18,259,283	\$ 17,621,237	\$ 16,115,455	\$ 13,713,678	\$ 12,448,703

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Other, Including Lease Receivables	SC330	\$ 4,939,862	\$ 4,077,085	\$ 3,099,189	\$ 2,494,142	\$ 2,077,213
Accrued Interest Receivable	SC348	\$ 178,498	\$ 173,602	\$ 166,642	\$ 155,313	\$ 166,046
Allowance for Loan and Lease Losses	SC357	\$ 881,321	\$ 864,258	\$ 797,575	\$ 700,708	\$ 736,255
Repossessed Assets - Gross	SUB0201	\$ 6,071	\$ 3,962	\$ 3,881	\$ 5,510	\$ 4,953
Repossessed Assets - Total	SC40	\$ 3,132	\$ 2,158	\$ 2,264	\$ 3,349	\$ 3,101
Real Estate - Total	SUB0210	\$ 628	\$ 674	\$ 806	\$ 1,436	\$ 1,423
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 628	\$ 674	\$ 806	\$ 1,436	\$ 1,423
1-4 Dwelling Units	SC415	\$ 628	\$ 674	\$ 806	\$ 1,436	\$ 1,423
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	N/A	N/A
Other Repossessed Assets	SC430	\$ 5,443	\$ 3,288	\$ 3,075	\$ 4,074	\$ 3,530
General Valuation Allowances	SC441	\$ 2,939	\$ 1,804	\$ 1,617	\$ 2,161	\$ 1,852
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 632,550	\$ 632,648	\$ 633,210	\$ 632,523	\$ 633,014
Federal Home Loan Bank Stock	SC510	\$ 617,214	\$ 617,214	\$ 617,214	\$ 617,214	\$ 617,002
Other	SC540	\$ 15,336	\$ 15,434	\$ 15,996	\$ 15,309	\$ 16,012
Office Premises and Equipment	SC55	\$ 90,177	\$ 88,849	\$ 90,775	\$ 89,319	\$ 85,455
Other Assets - Gross	SUB0262	\$ 1,547,657	\$ 2,260,838	\$ 1,513,730	\$ 1,853,967	\$ 1,561,934
Other Assets - Total	SC59	\$ 1,547,657	\$ 2,260,838	\$ 1,513,730	\$ 1,853,967	\$ 1,561,934
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 293	\$ 294	\$ 255	\$ 272	\$ 252
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 34	\$ 68	\$ 74	\$ 221	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 480,009	\$ 490,721	\$ 494,417	\$ 507,050	\$ 459,913
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 52,738	\$ 51,086	\$ 45,061	\$ 45,080	\$ 48,505
Other Assets	SC689	\$ 1,014,583	\$ 1,718,669	\$ 973,923	\$ 1,301,344	\$ 1,053,264
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

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 887,767	\$ 869,470	\$ 802,242	\$ 706,300	\$ 741,142
Total Assets - Gross	SUB0283	\$ 71,570,394	\$ 68,730,962	\$ 65,107,829	\$ 64,397,365	\$ 59,192,536
Total Assets	SC60	\$ 70,682,627	\$ 67,861,492	\$ 64,305,587	\$ 63,691,065	\$ 58,451,394
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 9,807,925	\$ 10,615,594	\$ 9,647,169	\$ 10,711,646	\$ 8,658,965
Deposits	SC710	\$ 9,804,166	\$ 10,610,832	\$ 9,641,645	\$ 10,707,317	\$ 8,650,067
Escrows	SC712	\$ 3,850	\$ 4,884	\$ 5,539	\$ 4,395	\$ 8,801
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 91	\$- 122	\$- 15	\$- 66	\$ 97
Borrowings - Total	SC72	\$ 18,230,075	\$ 15,672,858	\$ 13,275,061	\$ 12,850,955	\$ 11,225,155
Advances from FHLBank	SC720	\$ 5,520,976	\$ 5,033,313	\$ 4,351,174	\$ 4,550,570	\$ 2,879,658
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 499,769	\$ 969,151	\$ 1,058,151	\$ 892,520	\$ 1,055,520
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 12,209,330	\$ 9,670,394	\$ 7,865,736	\$ 7,407,865	\$ 7,289,977
Other Liabilities - Total	SC75	\$ 5,868,234	\$ 5,460,074	\$ 5,745,861	\$ 4,800,130	\$ 4,642,070
Accrued Interest Payable - Deposits	SC763	\$ 244,598	\$ 205,890	\$ 188,090	\$ 164,542	\$ 148,933
Accrued Interest Payable - Other	SC766	\$ 37,162	\$ 25,163	\$ 22,390	\$ 26,587	\$ 13,259
Accrued Taxes	SC776	\$ 174,438	\$ 127,078	\$ 275,651	\$ 124,473	\$ 59,310
Accounts Payable	SC780	\$ 913,726	\$ 945,295	\$ 776,552	\$ 880,465	\$ 881,303
Deferred Income Taxes	SC790	\$ 197,415	\$ 20,731	\$ 38,347	\$ 80,229	\$ 72,035
Other Liabilities and Deferred Income	SC796	\$ 4,300,895	\$ 4,135,917	\$ 4,444,831	\$ 3,523,834	\$ 3,467,230
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

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 33,906,234	\$ 31,748,526	\$ 28,668,091	\$ 28,362,731	\$ 24,526,190
Minority Interest	SC800	\$ 1,494	\$ 1,479	\$ 1,344	\$ 1,468	\$ 0
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 36,774,900	\$ 36,111,487	\$ 35,636,152	\$ 35,326,866	\$ 33,925,204
Stock - Total	SUB0311	\$ 32,926,304	\$ 32,925,889	\$ 32,815,277	\$ 32,813,124	\$ 31,676,836
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Common Stock - Par Value	SC820	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,429
Common Stock - Paid in Excess of Par	SC830	\$ 32,910,463	\$ 32,910,048	\$ 32,799,436	\$ 32,797,283	\$ 31,660,907
Accumulated Other Comprehensive Income - Total	SC86	\$- 60,710	\$- 390,412	\$- 244,163	\$- 39,705	\$ 18,167
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 73,950	\$- 414,285	\$- 262,680	\$- 53,147	\$ 9,273
Gains (Losses) on Cash Flow Hedges	SC865	\$ 13,240	\$ 23,873	\$ 18,517	\$ 13,442	\$ 8,894
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 3,917,835	\$ 3,584,010	\$ 3,072,700	\$ 2,560,569	\$ 2,237,313
Other Components of Equity Capital	SC891	\$- 8,529	\$- 8,000	\$- 7,662	\$- 7,122	\$- 7,112
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 70,682,628	\$ 67,861,492	\$ 64,305,587	\$ 63,691,065	\$ 58,451,394

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 142,473
4	Net deferred tax assets	1	\$ 698
7	Prepaid expenses	2	\$ 339
12	Amounts receivable under interest rate swap agreem	1	\$ 568
13	Noninterest-bearing accts recv from Hold Co/Affl	3	\$ 420,322
14	Other noninterest-bearing short-term accounts recv	2	\$ 42,612
20	F/V of all derivative instru. reportable as assets	1	\$ 16
99	Other	4	\$ 365,648

Other Liability Codes

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	1	\$ 214,739
13	Amounts payable under interest-rate-swap agreement	2	\$ 1,895
15	Liability on loan servicing contracts	1	\$ 8,154
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 3,266,196
18	Litigation reserves	1	\$ 1,500
20	F/V of all derivative instru. reportable as liab.	1	\$ 137
99	Other	5	\$ 806,925

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,580,228	\$ 1,614,999	\$ 1,178,871	\$ 1,141,636	\$ 990,836
Deposits and Investment Securities	SO115	\$ 84,550	\$ 72,431	\$ 59,298	\$ 54,965	\$ 58,797
Mortgage-Backed Securities	SO125	\$ 285,357	\$ 290,531	\$ 279,169	\$ 267,964	\$ 238,696
Mortgage Loans	SO141	\$ 25,617	\$ 24,350	\$ 23,457	\$ 23,436	\$ 22,899
Nonmortgage Loans - Total	SUB0950	\$ 1,184,704	\$ 1,227,687	\$ 816,947	\$ 795,271	\$ 670,444
Commercial Loans and Leases	SO160	\$ 377,655	\$ 332,719	\$ 323,160	\$ 336,081	\$ 296,704
Consumer Loans and Leases	SO171	\$ 807,049	\$ 894,968	\$ 493,787	\$ 459,190	\$ 373,740
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 407,374	\$ 346,706	\$ 233,933	\$ 238,687	\$ 140,673
Deposits	SO215	\$ 133,932	\$ 124,588	\$ 99,073	\$ 86,026	\$ 66,353
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 74,515	\$ 56,129	\$ 45,360	\$ 44,892	\$ 22,890
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 198,927	\$ 165,989	\$ 89,500	\$ 107,769	\$ 51,430
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,172,854	\$ 1,268,293	\$ 944,938	\$ 902,949	\$ 850,163
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 336,753	\$ 282,274	\$ 209,437	\$ 263,666	\$ 245,590
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 836,101	\$ 986,019	\$ 735,501	\$ 639,283	\$ 604,573
Noninterest Income - Total	SO42	\$ 1,213,019	\$ 1,172,511	\$ 1,149,120	\$ 1,218,272	\$ 810,801
Mortgage Loan Serving Fees	SO410	\$ 22	\$ 55	\$ 4	\$ 43	\$ 50
Other Fees and Charges	SO420	\$ 878,292	\$ 864,835	\$ 889,581	\$ 945,386	\$ 805,849
Net Income (Loss) from Other - Total	SUB0451	\$ 334,226	\$ 307,439	\$ 259,239	\$ 272,479	\$ 4,686
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 327,199	\$ 313,175	\$ 265,979	\$ 418,076	\$ 225,587
Operations & Sale of Repossessed Assets	SO461	\$ - 515	\$ - 201	\$ - 194	\$ 11	\$ - 174
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 1,179	\$ - 318	\$ 1,139	\$ - 1,584	\$ - 2,930
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 3,441	\$ 4,430	\$ 68	\$ 16,416	\$ 525

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Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$- 16	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 5,280	\$- 9,647	\$- 7,737	\$- 160,440	\$- 218,322
Other Noninterest Income	SO488	\$ 479	\$ 182	\$ 296	\$ 364	\$ 216
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,184,874	\$ 1,281,209	\$ 1,063,329	\$ 1,150,829	\$ 1,069,000
All Personnel Compensation and Expense	SO510	\$ 83,689	\$ 94,449	\$ 102,298	\$ 100,362	\$ 98,764
Legal Expense	SO520	\$ 1,502	\$ 2,331	\$ 1,189	\$ 1,448	\$ 1,641
Office Occupancy and Equipment Expense	SO530	\$ 26,677	\$ 19,551	\$ 23,334	\$ 24,478	\$ 26,727
Marketing and Other Professional Services	SO540	\$ 334,841	\$ 458,261	\$ 304,851	\$ 316,749	\$ 338,593
Loan Servicing Fees	SO550	\$ 204,153	\$ 204,728	\$ 193,620	\$ 217,976	\$ 197,487
Goodwill and Other Intangibles Expense	SO560	\$ 16,379	\$ 15,779	\$ 14,911	\$ 16,465	\$ 16,130
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 517,633	\$ 486,110	\$ 423,126	\$ 473,351	\$ 389,658
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	\$ 864,246	\$ 877,321	\$ 821,292	\$ 706,726	\$ 346,374
Income Taxes - Total	SO71	\$ 325,911	\$ 297,344	\$ 300,414	\$ 227,540	\$ 126,249
Federal	SO710	\$ 306,504	\$ 280,476	\$ 282,976	\$ 249,490	\$ 115,134
State, Local & Other	SO720	\$ 19,407	\$ 16,868	\$ 17,438	\$- 21,950	\$ 11,115
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 538,335	\$ 579,977	\$ 520,878	\$ 479,186	\$ 220,125
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 538,335	\$ 579,977	\$ 520,878	\$ 479,186	\$ 220,125

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
6	Net income(loss)-equity invest in uncons sub org	2	\$- 13
7	Net income(loss) from leased property	1	\$ 30
19	Realized/unrealized gains on derivatives	2	\$ 193
99	Other	2	\$ 269

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 47
7	Office supplies, printing, and postage	2	\$ 110
8	Telephone, including data lines	1	\$ 28
9	Loan origination expense	1	\$ 38
13	Misc taxes other than income & real estate	2	\$ 1,519
99	Other	8	\$ 451,773

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 4,374,098	\$ 2,793,870	\$ 1,178,871	\$ 3,732,638	\$ 2,591,002
YTD - Deposits and Investment Securities	Y_SO115	\$ 216,279	\$ 131,729	\$ 59,298	\$ 212,790	\$ 157,825
YTD - Mortgage-Backed Securities	Y_SO125	\$ 855,057	\$ 569,700	\$ 279,169	\$ 915,075	\$ 647,111
YTD - Mortgage Loans	Y_SO141	\$ 73,424	\$ 47,807	\$ 23,457	\$ 86,022	\$ 62,586
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,033,534	\$ 655,879	\$ 323,160	\$ 1,102,737	\$ 766,656
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,195,804	\$ 1,388,755	\$ 493,787	\$ 1,416,014	\$ 956,824
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 0	\$ 0	\$ 0	\$ 380	\$ 380
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 0	\$ 0	\$ 0	\$ 380	\$ 380
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 988,013	\$ 580,639	\$ 233,933	\$ 584,507	\$ 345,820
YTD - Deposits	Y_SO215	\$ 357,593	\$ 223,661	\$ 99,073	\$ 250,996	\$ 164,970
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 176,004	\$ 101,489	\$ 45,360	\$ 97,008	\$ 52,116
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 454,416	\$ 255,489	\$ 89,500	\$ 236,503	\$ 128,734
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	\$ 3,386,085	\$ 2,213,231	\$ 944,938	\$ 3,148,511	\$ 2,245,562
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 828,464	\$ 491,711	\$ 209,437	\$ 946,772	\$ 683,106
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 2,557,621	\$ 1,721,520	\$ 735,501	\$ 2,201,739	\$ 1,562,456
YTD - Noninterest Income - Total	Y_SO42	\$ 3,534,650	\$ 2,321,631	\$ 1,149,120	\$ 4,189,183	\$ 2,970,911
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 81	\$ 59	\$ 4	\$ 65,229	\$ 65,186
YTD - Other Fees and Charges	Y_SO420	\$ 2,632,708	\$ 1,754,416	\$ 889,581	\$ 3,203,753	\$ 2,258,367
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 900,904	\$ 566,678	\$ 259,239	\$ 917,860	\$ 645,381
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 906,353	\$ 579,154	\$ 265,979	\$ 1,123,198	\$ 705,122
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 910	\$- 395	\$- 194	\$ 61	\$ 50
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 358	\$ 821	\$ 1,139	\$- 4,514	\$- 2,930
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 7,939	\$ 4,498	\$ 68	\$ 25,457	\$ 9,041

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 16	\$- 16	\$- 16	\$ 190	\$ 190
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 12,104	\$- 17,384	\$- 7,737	\$- 226,532	\$- 66,092
YTD - Other Noninterest Income	Y_SO488	\$ 957	\$ 478	\$ 296	\$ 2,341	\$ 1,977
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,529,412	\$ 2,344,538	\$ 1,063,329	\$ 4,141,174	\$ 2,990,345
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 280,436	\$ 196,747	\$ 102,298	\$ 395,493	\$ 295,131
YTD - Legal Expense	Y_SO520	\$ 5,022	\$ 3,520	\$ 1,189	\$ 5,824	\$ 4,376
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 69,562	\$ 42,885	\$ 23,334	\$ 90,443	\$ 65,965
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,097,953	\$ 763,112	\$ 304,851	\$ 1,197,536	\$ 880,787
YTD - Loan Servicing Fees	Y_SO550	\$ 602,501	\$ 398,348	\$ 193,620	\$ 723,088	\$ 505,112
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 47,069	\$ 30,690	\$ 14,911	\$ 66,531	\$ 50,066
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 14	\$ 14
YTD - Other Noninterest Expense	Y_SO580	\$ 1,426,869	\$ 909,236	\$ 423,126	\$ 1,662,245	\$ 1,188,894
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 2,562,859	\$ 1,698,613	\$ 821,292	\$ 2,249,748	\$ 1,543,022
YTD - Income Taxes - Total	Y_SO71	\$ 923,669	\$ 597,758	\$ 300,414	\$ 801,527	\$ 573,987
YTD - Federal	Y_SO710	\$ 869,956	\$ 563,452	\$ 282,976	\$ 770,773	\$ 521,283
YTD - State, Local, and Other	Y_SO720	\$ 53,713	\$ 34,306	\$ 17,438	\$ 30,754	\$ 52,704
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,639,190	\$ 1,100,855	\$ 520,878	\$ 1,448,221	\$ 969,035
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 1,639,190	\$ 1,100,855	\$ 520,878	\$ 1,448,221	\$ 969,035

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 869,468	\$ 802,242	\$ 706,301	\$ 741,141	\$ 671,680
Net Provision for Loss	VA115	\$ 336,753	\$ 282,274	\$ 209,437	\$ 262,443	\$ 245,590
Transfers	VA125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 55,245	\$ 68,875	\$ 59,740	\$ 57,295	\$ 50,585
Adjustments	VA145	\$- 42,661	\$- 27,779	\$ 67,182	\$- 44,301	\$ 8,337
Charge-offs	VA155	\$ 331,038	\$ 256,144	\$ 240,419	\$ 310,277	\$ 235,051
General Valuation Allowances - Ending Balance	VA165	\$ 887,767	\$ 869,468	\$ 802,241	\$ 706,301	\$ 741,141
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 1,223	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 1,223	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Total Valuation Allowances - Beginning Balance	VA110	\$ 869,470	\$ 802,244	\$ 706,303	\$ 741,143	\$ 671,682
Net Provision for Loss	VA120	\$ 336,753	\$ 282,274	\$ 209,437	\$ 263,666	\$ 245,590
Recoveries	VA140	\$ 55,245	\$ 68,875	\$ 59,740	\$ 57,295	\$ 50,585
Adjustments	VA150	\$ - 42,661	\$ - 27,779	\$ 67,182	\$ - 44,301	\$ 8,337
Charge-offs	VA160	\$ 331,038	\$ 256,144	\$ 240,419	\$ 311,500	\$ 235,051
Total Valuation Allowances - Ending Balance	VA170	\$ 887,769	\$ 869,470	\$ 802,243	\$ 706,303	\$ 741,143
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 331,038	\$ 256,144	\$ 240,419	\$ 310,277	\$ 235,051
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 262	\$ 286	\$ 95	\$ 488	\$ 407
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 262	\$ 286	\$ 95	\$ 487	\$ 407
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 114	\$ 74	\$ 88	\$ 459	\$ 94
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1	\$ 49	\$ 7	\$ 25	\$ 245
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 147	\$ 163	\$ 0	\$ 3	\$ 68
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 323,968	\$ 253,359	\$ 236,779	\$ 303,815	\$ 234,573
Commercial Loans	VA520	\$ 86,664	\$ 85,399	\$ 76,353	\$ 116,156	\$ 103,734
Consumer Loans - Total	SUB2061	\$ 237,304	\$ 167,960	\$ 160,426	\$ 187,659	\$ 130,839
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 5,105	\$ 4,447	\$ 5,523	\$ 7,925	\$ 6,085
Education Loans	VA530	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 19	\$ 15	\$ 54	\$ 65	\$ 60
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 34	\$ 0	\$ 0
Credit Cards	VA556	\$ 210,773	\$ 147,495	\$ 139,047	\$ 170,052	\$ 117,330

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 21,400	\$ 16,003	\$ 15,768	\$ 9,617	\$ 7,364
Reposessed Assets - Total	VA60	\$ 6,808	\$ 2,499	\$ 3,545	\$ 5,974	\$ 71
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 6,808	\$ 2,499	\$ 3,545	\$ 5,974	\$ 71
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 55,245	\$ 68,875	\$ 59,740	\$ 57,295	\$ 50,585
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 43	\$ 69	\$ 1	\$ 940	\$ 90
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 43	\$ 69	\$ 1	\$ 940	\$ 90
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 33	\$ 33	\$ 1	\$ 285	\$ 62
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 655	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 10	\$ 36	\$ 0	\$ 0	\$ 28
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 55,202	\$ 68,806	\$ 59,739	\$ 56,355	\$ 50,495
Commercial Loans	VA521	\$ 22,605	\$ 22,107	\$ 18,317	\$ 17,752	\$ 17,335
Consumer Loans - Total	SUB2161	\$ 32,597	\$ 46,699	\$ 41,422	\$ 38,603	\$ 33,160
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 1,014	\$ 1,139	\$ 1,034	\$ 596	\$ 746
Education Loans	VA531	\$ 3	\$ 2	\$ 2	\$ 2	\$ 3
Auto Loans	VA541	\$ 20	\$ 19	\$ 42	\$ 29	\$ 26
Mobile Home Loans	VA551	\$ 19	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 29,296	\$ 42,981	\$ 37,439	\$ 36,403	\$ 30,474
Other	VA561	\$ 2,245	\$ 2,558	\$ 2,905	\$ 1,573	\$ 1,911
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 0	\$ 0	\$ 1,223	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 1,223	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 275,793	\$ 187,269	\$ 180,679	\$ 254,205	\$ 184,466
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 1,223	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 219	\$ 217	\$ 94	\$- 452	\$ 317
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 219	\$ 217	\$ 94	\$- 453	\$ 317
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 81	\$ 41	\$ 87	\$ 174	\$ 32
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1	\$ 49	\$ 7	\$- 630	\$ 245
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 137	\$ 127	\$ 0	\$ 3	\$ 40
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 268,766	\$ 184,553	\$ 177,040	\$ 247,460	\$ 184,078
Commercial Loans	VA525	\$ 64,059	\$ 63,292	\$ 58,036	\$ 98,404	\$ 86,399
Consumer Loans - Total	SUB2361	\$ 204,707	\$ 121,261	\$ 119,004	\$ 149,056	\$ 97,679
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 4,091	\$ 3,308	\$ 4,489	\$ 7,329	\$ 5,339
Education Loans	VA535	\$ 4	\$- 2	\$- 2	\$- 2	\$- 3
Auto Loans	VA545	\$- 1	\$- 4	\$ 12	\$ 36	\$ 34
Mobile Home Loans	VA555	\$- 19	\$ 0	\$ 34	\$ 0	\$ 0
Credit Cards	VA559	\$ 181,477	\$ 104,514	\$ 101,608	\$ 133,649	\$ 86,856
Other	VA565	\$ 19,155	\$ 13,445	\$ 12,863	\$ 8,044	\$ 5,453
Reposessed Assets - Total	VA65	\$ 6,808	\$ 2,499	\$ 3,545	\$ 5,974	\$ 71
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 6,808	\$ 2,499	\$ 3,545	\$ 5,974	\$ 71
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 186	\$ 28	\$ 162	\$ 1,066	\$ 711
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,372	\$ 3,546	\$ 3,944	\$ 7,211	\$ 9,425
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 17	\$ 2	\$ 104	\$ 925	\$ 631
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 17	\$ 2	\$ 104	\$ 925	\$ 631
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 20,444	\$ 16,732	\$ 2,131	\$ 2,452	\$ 1,316
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 448,996	\$ 387,470	\$ 322,453	\$ 280,458	\$ 298,775
Substandard	VA965	\$ 448,729	\$ 387,279	\$ 322,083	\$ 280,188	\$ 298,432
Doubtful	VA970	\$ 125	\$ 115	\$ 151	\$ 203	\$ 158
Loss	VA975	\$ 142	\$ 76	\$ 219	\$ 67	\$ 185
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,053,053	\$ 894,403	\$ 776,788	\$ 710,450	\$ 737,850
Mortgages - Total	SUB2421	\$ 11,016	\$ 8,983	\$ 9,236	\$ 9,538	\$ 8,571
Construction and Land Loans	SUB2430	\$ 370	\$ 370	\$ 50	\$ 372	\$ 125
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 10,646	\$ 8,613	\$ 9,186	\$ 9,166	\$ 8,446
Permanent Loans Secured by All Other Property	SUB2450	\$ 0	\$ 0	\$ 48	\$ 0	\$ 0
Nonmortgages - Total	SUB2461	\$ 1,042,037	\$ 885,420	\$ 767,552	\$ 700,912	\$ 729,279
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 785,199	\$ 662,711	\$ 562,050	\$ 532,323	\$ 536,874

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 608,880	\$ 515,035	\$ 456,297	\$ 432,975	\$ 441,478
Mortgage Loans - Total	SUB2481	\$ 7,652	\$ 4,581	\$ 5,927	\$ 5,638	\$ 4,285
Construction	PD115	\$ 0	\$ 0	\$ 0	\$ 370	\$ 123
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,155	\$ 3,623	\$ 2,689	\$ 2,808	\$ 2,381
Secured by First Liens	PD123	\$ 1,963	\$ 936	\$ 2,938	\$ 2,230	\$ 1,766
Secured by Junior Liens	PD124	\$ 534	\$ 22	\$ 252	\$ 230	\$ 15
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 48	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 140,170	\$ 115,146	\$ 113,609	\$ 119,828	\$ 121,345
Consumer Loans - Total	SUB2511	\$ 461,058	\$ 395,308	\$ 336,761	\$ 307,509	\$ 315,848
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 96	\$ 152	\$ 358	\$ 151	\$ 123
Education Loans	PD165	\$ 25	\$ 8	\$ 33	\$ 47	\$ 20
Auto Loans	PD167	\$ 69	\$ 5	\$ 70	\$ 44	\$ 125
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 416,646	\$ 358,282	\$ 312,886	\$ 284,807	\$ 290,228
Other	PD180	\$ 44,222	\$ 36,861	\$ 23,414	\$ 22,460	\$ 25,352
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 348	\$ 502	\$ 693	\$ 840	\$ 1,662
Held for Sale Included in PD115:PD180	PD192	\$ 17,639	\$ 3,111	\$ 2,873	\$ 2,924	\$ 2,877
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 78	\$ 0	\$ 79	\$ 79	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 78	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 176,319	\$ 147,676	\$ 105,753	\$ 99,348	\$ 95,396
Mortgage Loans - Total	SUB2491	\$ 572	\$ 1,089	\$ 1,015	\$ 1,053	\$ 869
Construction	PD215	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 572	\$ 1,089	\$ 1,013	\$ 1,051	\$ 781
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 0	\$ 0	\$ 86
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 74,600	\$ 69,283	\$ 68,868	\$ 69,544	\$ 69,919
Consumer Loans - Total	SUB2521	\$ 101,147	\$ 77,304	\$ 35,870	\$ 28,751	\$ 24,608
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 100,501	\$ 76,089	\$ 34,575	\$ 27,624	\$ 23,097
Other	PD280	\$ 646	\$ 1,215	\$ 1,295	\$ 1,127	\$ 1,511
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 105	\$ 99	\$ 102	\$ 161	\$ 302
Held for Sale Included in PD215:PD280	PD292	\$ 30,888	\$ 1,720	\$ 1,750	\$ 1,645	\$ 1,761
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 267,854	\$ 231,692	\$ 214,738	\$ 178,127	\$ 200,976
Mortgage Loans - Total	SUB2501	\$ 2,792	\$ 3,313	\$ 2,294	\$ 2,847	\$ 3,417
Construction	PD315	\$ 370	\$ 370	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 1,389	\$ 1,223	\$ 1,244	\$ 819	\$ 1,041
Secured by First Liens	PD323	\$ 940	\$ 1,672	\$ 975	\$ 1,947	\$ 2,277
Secured by Junior Liens	PD324	\$ 93	\$ 48	\$ 75	\$ 81	\$ 99
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 42,676	\$ 38,518	\$ 39,659	\$ 32,826	\$ 31,425
Consumer Loans - Total	SUB2531	\$ 222,386	\$ 189,861	\$ 172,785	\$ 142,454	\$ 166,134
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 5	\$ 21	\$ 23	\$ 28	\$ 23
Education Loans	PD365	\$ 0	\$ 16	\$ 12	\$ 17	\$ 0
Auto Loans	PD367	\$ 0	\$ 27	\$ 18	\$ 72	\$ 55
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 200,300	\$ 175,651	\$ 163,137	\$ 134,141	\$ 157,024
Other	PD380	\$ 22,081	\$ 14,146	\$ 9,595	\$ 8,196	\$ 9,032
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 88	\$ 81	\$ 83	\$ 694	\$ 82
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
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	\$ 53,616	\$ 52,613	\$ 53,903	\$ 52,650	\$ 52,523
90% up to 100% LTV	LD110	\$ 41,763	\$ 42,116	\$ 45,424	\$ 43,842	\$ 44,408
100% and greater LTV	LD120	\$ 11,853	\$ 10,497	\$ 8,479	\$ 8,808	\$ 8,115
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 335	\$ 592	\$ 670	\$ 488	\$ 1,906
Past Due and Still Accruing - Total	SUB5240	\$ 156	\$ 330	\$ 411	\$ 385	\$ 677
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 20	\$ 113	\$ 358	\$ 332	\$ 368
90% up to 100% LTV	LD210	\$ 20	\$ 113	\$ 317	\$ 277	\$ 368
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 41	\$ 55	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 136	\$ 217	\$ 53	\$ 53	\$ 309
90% up to 100% LTV	LD230	\$ 136	\$ 217	\$ 53	\$ 53	\$ 309
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 179	\$ 262	\$ 259	\$ 103	\$ 1,229
90% up to 100% LTV	LD250	\$ 62	\$ 150	\$ 148	\$ 0	\$ 203
100% and greater LTV	LD260	\$ 117	\$ 112	\$ 111	\$ 103	\$ 1,026

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 82	\$ 4	\$ 0	\$ 300	\$ 35
90% up to 100% LTV	LD310	\$ 82	\$ 4	\$ 0	\$ 300	\$ 35
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 145	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 145	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 1,883	\$ 3,106	\$ 3,388	\$ 4,097	\$ 10,434
90% up to 100% LTV	LD430	\$ 1,883	\$ 3,106	\$ 3,388	\$ 4,097	\$ 10,434
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 50	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 50	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 48,095	\$ 49,093	\$ 43,945	\$ 47,532	\$ 50,669
Mortgage Construction Loans	CC105	\$ 39,045	\$ 44,055	\$ 41,126	\$ 45,196	\$ 47,867
Other Mortgage Loans	CC115	\$ 9,050	\$ 5,038	\$ 2,819	\$ 2,336	\$ 2,802
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 386	\$ 597	\$ 762	\$ 385	\$ 436
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 147,649	\$ 130,409	\$ 113,448	\$ 94,788	\$ 106,673
1-4 Dwelling Units	CC280	\$ 146,685	\$ 129,768	\$ 110,648	\$ 92,809	\$ 103,417
Multifamily (5 or more) Dwelling Units	CC290	\$ 702	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 262	\$ 641	\$ 2,800	\$ 1,979	\$ 3,256
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 340	\$ 217	\$ 1,184	\$ 218	\$ 323
Commitments Outstanding to Purchase Loans	CC320	\$ 95	\$ 1,545	\$ 191	\$ 7	\$ 2,078
Commitments Outstanding to Sell Loans	CC330	\$ 498,761	\$ 537,078	\$ 916,708	\$ 599,611	\$ 643,043
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 422,017,413	\$ 438,803,340	\$ 460,687,118	\$ 449,871,954	\$ 421,201,431
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,671,812	\$ 1,610,908	\$ 1,520,442	\$ 1,450,281	\$ 1,371,606
Commercial Lines	CC420	\$ 30,211,219	\$ 29,800,710	\$ 31,188,101	\$ 26,923,757	\$ 25,979,584

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 388,752,805	\$ 406,173,693	\$ 426,878,146	\$ 420,559,284	\$ 393,006,148
Open-End Consumer Lines - Other	CC425	\$ 1,381,577	\$ 1,218,029	\$ 1,100,429	\$ 938,632	\$ 844,093
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 12,529	\$ 12,479	\$ 12,479	\$ 12,479	\$ 13,449
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 12,529	\$ 12,479	\$ 12,479	\$ 12,479	\$ 13,449
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 13,229,545	\$ 20,870,130	\$ 13,496,608	\$ 18,467,270	\$ 18,093,550
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 79,698	\$ 199,946	\$ 88,440	\$ 89,926	\$ 95,452
Other Contingent Liabilities	CC480	\$ 49,000	\$ 48,000	\$ 42,000	\$ 35,000	\$ 34,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 899,038	\$ 1,450,592	\$ 5,217,482	\$ 7,072,356	\$ 5,908,084
Pass-Through Securities	CF143	\$ 471,664	\$ 934,181	\$ 4,461,555	\$ 6,541,898	\$ 3,595,228
Other Mortgage-Backed Securities	CF153	\$ 427,374	\$ 516,411	\$ 755,927	\$ 530,458	\$ 2,312,856
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 507,112	\$ 972,438	\$ 4,239,725	\$ 5,872,914	\$ 1,757,794
Pass-Through Securities	CF145	\$ 497,619	\$ 972,438	\$ 2,885,614	\$ 2,446,894	\$ 1,205,513
Other Mortgage-Backed Securities	CF155	\$ 9,493	\$ 0	\$ 1,354,111	\$ 3,426,020	\$ 552,281
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 391,926	\$ 478,154	\$ 977,757	\$ 1,199,442	\$ 4,150,290
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 210,266	\$- 766,005	\$- 797,871	\$- 229,345	\$- 538,503
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 42,236	\$- 118,495	\$- 157,270	\$- 296,330	\$- 607,491
Mortgage Loans Disbursed - Total	SUB3831	\$ 296,059	\$ 349,053	\$ 315,049	\$ 392,900	\$ 623,692
Construction Loans - Total	SUB3840	\$ 61,217	\$ 64,256	\$ 49,641	\$ 55,048	\$ 70,112
1-4 Dwelling Units	CF190	\$ 42,031	\$ 58,803	\$ 45,270	\$ 51,521	\$ 59,043
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 19,186	\$ 5,453	\$ 4,371	\$ 3,527	\$ 11,069
Permanent Loans - Total	SUB3851	\$ 234,842	\$ 284,797	\$ 265,408	\$ 337,852	\$ 553,580
1-4 Dwelling Units	CF225	\$ 216,888	\$ 268,171	\$ 243,270	\$ 324,852	\$ 527,047
Multifamily (5 or more) Dwelling Units	CF245	\$ 518	\$ 354	\$ 2,393	\$ 394	\$ 1,294
Nonresidential (Except Land)	CF260	\$ 2,794	\$ 3,359	\$ 8,477	\$ 5,826	\$ 4,218

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 14,642	\$ 12,913	\$ 11,268	\$ 6,780	\$ 21,021
Loans and Participations Purchased - Total	SUB3880	\$ 6,605	\$ 0	\$ 1,821	\$ 761	\$ 823
Secured by 1-4 Dwelling Units	CF280	\$ 6,605	\$ 0	\$ 0	\$ 0	\$ 803
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 11	\$ 20
Secured by Nonresidential	CF300	\$ 0	\$ 0	\$ 1,821	\$ 750	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 114,623	\$ 125,963	\$ 177,640	\$ 263,637	\$ 349,890
Secured by 1-4 Dwelling Units	CF310	\$ 108,593	\$ 125,963	\$ 177,440	\$ 263,637	\$ 345,933
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 6,030	\$ 0	\$ 200	\$ 0	\$ 3,957
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 108,018	\$- 125,963	\$- 175,819	\$- 262,876	\$- 349,067
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 219,407	\$ 236,523	\$ 200,608	\$ 222,632	\$ 293,215
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 6,572	\$ 6,562	\$ 5,016	\$ 6,360	\$ 8,133
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 7,552	\$ 12,324	\$ 21,270	\$ 33,344	\$ 54,048
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$- 24,794	\$- 6,871	\$- 56,362	\$- 86,248	\$- 10,457
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 38,752,461	\$ 31,955,474	\$ 28,675,707	\$ 38,267,789	\$ 35,259,943
Commercial	CF390	\$ 18,659,569	\$ 11,876,368	\$ 9,361,964	\$ 20,832,289	\$ 17,603,576
Consumer	CF400	\$ 20,092,892	\$ 20,079,106	\$ 19,313,743	\$ 17,435,500	\$ 17,656,367
Nonmortgage Loans - Sales - Total	SUB3915	\$ 11,597,793	\$ 8,397,473	\$ 6,214,866	\$ 5,707,334	\$ 5,532,969
Commercial	CF395	\$ 10,917,749	\$ 7,472,789	\$ 5,326,199	\$ 5,120,569	\$ 4,389,590
Consumer	CF405	\$ 680,044	\$ 924,684	\$ 888,667	\$ 586,765	\$ 1,143,379
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 27,154,668	\$ 23,558,001	\$ 22,460,841	\$ 32,560,455	\$ 29,726,974
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 806,613	\$ 969,190	\$- 1,066,171	\$ 2,057,251	\$- 201,637
New Deposits Received less Deposits Withdrawn	CF420	\$- 908,988	\$ 875,189	\$- 1,144,210	\$ 1,982,733	\$- 262,039
Interest Credited to Deposits	CF430	\$ 102,375	\$ 94,001	\$ 78,039	\$ 74,518	\$ 60,402
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 500	\$ 172	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 6,917,466	\$ 6,643,531	\$ 5,611,789	\$ 6,712,708	\$ 5,597,694
Fully Insured	DI100	\$ 2,867,720	\$ 2,943,848	\$ 2,986,065	\$ 2,944,421	\$ 2,677,168
Other	DI110	\$ 4,049,746	\$ 3,699,683	\$ 2,625,724	\$ 3,768,287	\$ 2,920,526
Deposits with Balances - \$100,000 or Less	DI120	\$ 3,556,713	\$ 4,412,018	\$ 4,464,487	\$ 4,380,960	\$ 4,106,492

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 6,251,302	\$ 6,203,698	\$ 5,182,695	\$ 6,330,752	\$ 4,552,374
Number of Deposit Accounts - Total	SUB4062	1,778,425	1,841,432	1,912,155	1,637,587	1,748,779
Balances of \$100,000 or Less	DI150	1,771,258	1,832,523	1,903,023	1,627,643	1,739,569
Balances Greater than \$100,000	DI160	7,167	8,909	9,132	9,944	9,210
IRA/Keogh Accounts	DI200	\$ 29,868	\$ 27,522	\$ 27,253	\$ 26,301	\$ 26,850
Uninsured Deposits	DI210	\$ 5,577,783	\$ 5,339,030	\$ 4,279,350	\$ 5,346,221	\$ 3,671,750
Preferred Deposits	DI220	\$ 31,376	\$ 1,362	\$ 400	\$ 400	\$ 400
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 188,426	\$ 375,088	\$ 376,519	\$ 333,351	\$ 328,196
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 4,142,622	\$ 4,406,584	\$ 4,417,408	\$ 4,577,275	\$ 4,193,110
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 198,774	\$ 987,864	\$ 1,130,569	\$ 1,132,537	\$ 1,078,243
Deposits & Escrows - Time Deposits	DI340	\$ 5,278,194	\$ 4,846,182	\$ 3,722,687	\$ 4,668,549	\$ 3,059,320
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 163,377	\$ 240,074	\$ 217,366	\$ 186,692	\$ 174,434
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 36	\$ 31	\$ 27	\$ 19	\$ 36
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	5,201	5,395	6,034	6,259	6,069
Assets Held in Trading Accounts	SI375	\$ 213,299	\$ 215,326	\$ 897,847	\$ 1,470,614	\$ 4,054,959
Available-for-Sale Securities	SI385	\$ 28,019,629	\$ 26,735,360	\$ 25,682,193	\$ 24,474,762	\$ 20,846,986
Assets Held for Sale	SI387	\$ 698,489	\$ 557,704	\$ 1,026,240	\$ 741,964	\$ 775,125
Loans Serviced for Others	SI390	\$ 22,155,625	\$ 20,686,705	\$ 20,492,789	\$ 22,106,887	\$ 19,223,493
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 52,738	\$ 51,086	\$ 45,061	\$ 45,080	\$ 48,505
Other Residual Interests	SI404	\$ 23,708	\$ 145,540	\$ 39,843	\$ 43,765	\$ 45,620
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	80.72%	83.31%	82.26%	84.34%	84.72%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	81.58%	82.69%	85.36%	83.29%	85.42%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.44%	81.57%	84.43%	84.53%	84.27%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	67.71%	68.82%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 844	\$ 1,479	\$ 1,479	\$ 1,479	\$ 1,479
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 12,202	\$ 11,010	\$ 10,990	\$ 11,248	\$ 11,269
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	8	7	7	7	7
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 36,111,488	\$ 35,636,153	\$ 35,326,866	\$ 33,924,881	\$ 33,135,203
Net Income (Loss) (SO91)	SI610	\$ 538,335	\$ 579,977	\$ 520,878	\$ 479,186	\$ 220,125
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 205,014	\$ 3,823	\$ 68,733	\$ 68,941	\$ 1,002
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 32	\$ 237
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 415	\$ 110,612	\$ 2,153	\$ 1,105,454	\$ 715,474
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 329,676	\$- 146,249	\$- 204,458	\$- 57,872	\$- 144,496
Prior Period Adjustments	SI668	\$ 0	\$- 65,183	\$ 59,445	\$- 55,864	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$- 10	\$- 337
Ending Equity Capital (SC80)	SI680	\$ 36,774,900	\$ 36,111,487	\$ 35,636,151	\$ 35,326,866	\$ 33,925,204
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 12,981	\$ 22,858	\$ 33,131	\$ 1,907	\$ 694
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 70,125,023	\$ 66,795,627	\$ 63,464,378	\$ 61,732,459	\$ 57,400,232
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 6,874,633	\$ 6,030,688	\$ 5,247,517	\$ 4,899,375	\$ 5,355,296
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 22,447,745	\$ 22,887,465	\$ 22,775,216	\$ 22,394,925	\$ 21,106,622
Nonmortgage Loans	SI885	\$ 38,594,323	\$ 35,648,104	\$ 32,901,097	\$ 31,724,028	\$ 27,537,864
Deposits and Excrows	SI890	\$ 10,504,843	\$ 10,195,018	\$ 9,699,745	\$ 9,138,755	\$ 8,402,166
Total Borrowings	SI895	\$ 17,604,855	\$ 14,925,137	\$ 12,550,373	\$ 12,876,683	\$ 9,964,962
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	18	15	12	11	11
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 103	\$ 167	\$ 34	\$ 84	\$ 432
Interest Charged on Loans Made During Quarter - Minimum	SI920	11.24	12.37	12.99	9.99	10.87
Interest Charged on Loans Made During Quarter - Maximum	SI930	30.24	17.36	22.74	22.24	14.25

Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	1	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	0	0	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
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	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	5	5	5	4	4

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [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	\$ 28,270,995	\$ 27,183,954	\$ 26,712,783	\$ 25,556,944	\$ 25,699,573
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 9,104	\$ 238,876	\$ 229,368	\$ 223,542	\$ 214,860
Personal Trust and Agency Accounts	FS210	\$ 9,104	\$ 206,450	\$ 193,515	\$ 188,721	\$ 182,603
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 32,426	\$ 35,853	\$ 34,821	\$ 32,257
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 3,707,309	\$ 3,508,175	\$ 2,230,092	\$ 2,374,174	\$ 2,977,381
Personal Trust and Agency Accounts	FS211	\$ 16,846	\$ 3,606	\$ 23	\$ 24	\$ 24
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 3,466,571	\$ 3,277,824	\$ 2,230,069	\$ 2,374,150	\$ 2,977,357
Employee Benefit - Defined Contribution	FS221	\$ 2,518,751	\$ 2,462,854	\$ 2,230,069	\$ 2,374,150	\$ 2,977,357
Employee Benefit - Defined Benefit	FS231	\$ 129,864	\$ 124,085	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 817,956	\$ 690,885	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 223,892	\$ 226,745	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 24,554,582	\$ 23,436,903	\$ 24,253,323	\$ 22,959,228	\$ 22,507,332
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	12	596	598	599	586
Personal Trust and Agency Accounts	FS212	12	509	510	508	508
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	87	88	91	78
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	6,170	6,306	5,962	6,469	6,692
Personal Trust and Agency Accounts	FS213	10	9	1	1	1
Retirement-related Trust and Agency Accounts - Total	SUB6130	6,159	6,296	5,961	6,468	6,691
Employee Benefit - Defined Contribution	FS223	6,140	6,277	5,961	6,468	6,691
Employee Benefit - Defined Benefit	FS233	1	1	0	0	0
Other Retirement Accounts	FS243	18	18	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	1	1	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	855,542	834,795	828,751	822,416	817,628
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 5,186	\$ 3,727	\$ 1,937	\$ 6,613	\$ 4,803
Personal Trust and Agency Accounts	FS310	\$ 1,715	\$ 1,407	\$ 725	\$ 2,506	\$ 1,874
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 718	\$ 494	\$ 279	\$ 621	\$ 344
Employee Benefit - Defined Contribution	FS320	\$ 652	\$ 461	\$ 279	\$ 621	\$ 344
Employee Benefit - Defined Benefit	FS330	\$ 61	\$ 30	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 5	\$ 3	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 289	\$ 193	\$ 124	\$ 396	\$ 293
Other Fiduciary Accounts	FS370	\$ 101	\$ 68	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 2,363	\$ 1,565	\$ 775	\$ 2,918	\$ 2,163
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 34	\$ 172	\$ 129
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,556	\$ 2,353	\$ 1,316	\$ 4,848	\$ 3,742

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,630	\$ 1,374	\$ 621	\$ 1,763	\$ 1,059
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 9,104	\$ 206,765	\$ 193,515	\$ 188,721	\$ 180,596
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 366	\$ 368	\$ - 60	\$ 480
Interest-Bearing Deposits	FS415	\$ 90	\$ 452	\$ 1,129	\$ 727	\$ 530
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 2,419	\$ 2,424	\$ 2,239	\$ 2,018
State, County and Municipal Obligations	FS425	\$ 0	\$ 3,887	\$ 2,575	\$ 2,781	\$ 2,632
Money Market Mutual Funds	FS430	\$ 0	\$ 11,897	\$ 10,842	\$ 13,133	\$ 8,317
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 5,940	\$ 5,895	\$ 5,808	\$ 5,754
Common and Preferred Stock	FS445	\$ 9,014	\$ 148,343	\$ 146,749	\$ 141,710	\$ 138,761
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 5,381	\$ 5,638	\$ 4,926	\$ 4,288
Miscellaneous Assets	FS460	\$ 0	\$ 28,080	\$ 17,895	\$ 17,457	\$ 17,816
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	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	1	1	1	1	1
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	1	1	1	1	1
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	\$ 23	\$ 23	\$ 23	\$ 24	\$ 24
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 23	\$ 23	\$ 23	\$ 24	\$ 24
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 36,774,900	\$ 36,111,487	\$ 35,636,152	\$ 35,326,866	\$ 33,925,204
Equity Capital Deductions - Total	SUB1631	\$ 480,437	\$ 491,616	\$ 495,907	\$ 509,043	\$ 463,322
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 479,969	\$ 490,695	\$ 494,391	\$ 507,010	\$ 459,872
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 468	\$ 921	\$ 1,516	\$ 2,033	\$ 3,450

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 66,589	\$ 400,099	\$ 260,033	\$ 61,151	\$ 16,050
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 60,710	\$ 389,697	\$ 243,787	\$ 39,625	\$- 18,203
Intangible Assets	CCR185	\$ 4,385	\$ 8,923	\$ 14,902	\$ 20,058	\$ 34,253
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 1,494	\$ 1,479	\$ 1,344	\$ 1,468	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 36,361,052	\$ 36,019,970	\$ 35,400,278	\$ 34,878,974	\$ 33,477,932
Total Assets (SC60)	CCR205	\$ 70,682,627	\$ 67,861,492	\$ 64,305,587	\$ 63,691,065	\$ 58,451,394
Asset Deductions - Total	SUB1651	\$ 480,477	\$ 491,642	\$ 495,933	\$ 509,083	\$ 463,363
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 480,009	\$ 490,721	\$ 494,417	\$ 507,050	\$ 459,913
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 468	\$ 921	\$ 1,516	\$ 2,033	\$ 3,450
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 117,587	\$ 641,066	\$ 417,439	\$ 114,257	\$ 31,029
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 113,202	\$ 632,143	\$ 402,537	\$ 94,199	\$- 3,224
Intangible Assets	CCR285	\$ 4,385	\$ 8,923	\$ 14,902	\$ 20,058	\$ 34,253
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 70,319,737	\$ 68,010,916	\$ 64,227,093	\$ 63,296,239	\$ 58,019,060
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,812,790	\$ 2,720,436	\$ 2,569,085	\$ 2,531,849	\$ 2,320,762
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 36,361,052	\$ 36,019,970	\$ 35,400,278	\$ 34,878,974	\$ 33,477,932
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 9,922	\$ 9,906	\$ 13,126	\$ 21,524	\$ 18,361
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 522,168	\$ 519,971	\$ 417,417	\$ 331,095	\$ 304,860
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 532,090	\$ 529,877	\$ 430,543	\$ 352,619	\$ 323,221
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 532,090	\$ 529,877	\$ 430,543	\$ 352,619	\$ 323,221
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 80,914	\$ 88,373	\$ 90,877	\$ 95,102	\$ 101,057
Total Risk-Based Capital	CCR39	\$ 36,812,228	\$ 36,461,474	\$ 35,739,944	\$ 35,136,491	\$ 33,700,096

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TFR Industry Aggregate Report
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Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Cash	CCR400	\$ 10,489	\$ 10,264	\$ 8,829	\$ 425,024	\$ 239,476
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,189,442	\$ 1,187,939	\$ 1,242,104	\$ 1,185,764	\$ 1,169,938
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 9,845	\$ 11,790	\$ 12,176	\$ 13,051	\$ 11,506
0% R/W Category - Assets Total	CCR420	\$ 1,209,776	\$ 1,209,993	\$ 1,263,109	\$ 1,623,839	\$ 1,420,920
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	\$ 21,286,913	\$ 22,067,384	\$ 21,878,058	\$ 21,737,590	\$ 20,723,075
20% R/W Category - Claims on FHLBs	CCR435	\$ 671,859	\$ 671,863	\$ 683,614	\$ 706,902	\$ 720,017
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 707,050	\$ 474,981	\$ 363,662	\$ 240,246	\$ 159,969
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 7,848,531	\$ 7,228,847	\$ 7,317,757	\$ 9,715,506	\$ 7,838,780
20% R/W Category - Other	CCR450	\$ 6,938,995	\$ 7,234,362	\$ 6,734,302	\$ 2,962,412	\$ 3,937,297
20% R/W Category - Assets Total	CCR455	\$ 37,453,348	\$ 37,677,437	\$ 36,977,393	\$ 35,362,656	\$ 33,379,138
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 7,490,670	\$ 7,535,487	\$ 7,395,478	\$ 7,072,531	\$ 6,675,827
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 431,308	\$ 460,104	\$ 503,544	\$ 559,857	\$ 591,788
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 8,752	\$ 8,536	\$ 10,477	\$ 9,208	\$ 8,299
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 185,728	\$ 80,565	\$ 33,109	\$ 27,104	\$ 30,138
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 242,035	\$ 128,869	\$ 103,283	\$ 72,748	\$ 71,348
50% R/W Category - Other	CCR480	\$ 61,240	\$ 62,847	\$ 62,662	\$ 59,616	\$ 59,523
50% R/W Category - Assets Total	CCR485	\$ 929,063	\$ 740,921	\$ 713,075	\$ 728,533	\$ 761,096
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 464,532	\$ 370,462	\$ 356,539	\$ 364,268	\$ 380,550
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 185,220	\$ 50,531	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 37,133,139	\$ 34,858,629	\$ 27,951,677	\$ 26,872,400	\$ 24,769,605
100% R/W Category - Assets Total	CCR510	\$ 37,318,359	\$ 34,909,160	\$ 27,951,677	\$ 26,872,400	\$ 24,769,605
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 37,318,359	\$ 34,909,160	\$ 27,951,677	\$ 26,872,400	\$ 24,769,605
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	\$ 76,910,546	\$ 74,537,511	\$ 66,905,254	\$ 64,587,428	\$ 60,330,759
Subtotal Risk-Weighted Assets	CCR75	\$ 45,273,561	\$ 42,815,109	\$ 35,703,693	\$ 34,309,197	\$ 31,825,981

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Excess Allowances for Loan and Lease Losses	CCR530	\$ 362,685	\$ 347,762	\$ 383,297	\$ 373,127	\$ 434,507
Total Risk-Weighted Assets	CCR78	\$ 44,910,876	\$ 42,467,347	\$ 35,320,396	\$ 33,936,070	\$ 31,391,474
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,592,869	\$ 3,397,388	\$ 2,825,632	\$ 2,714,885	\$ 2,511,318
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	51.71%	52.96%	55.12%	55.10%	57.70%
Total Risk-Based Capital Ratio	CCR820	81.97%	85.86%	101.19%	103.54%	107.35%
Tier 1 Risk-Based Capital Ratio	CCR830	80.78%	84.61%	99.97%	102.50%	106.32%
Tangible Equity Ratio	CCR840	51.71%	52.96%	55.11%	55.09%	57.68%

*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.