

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 4:16 PM

TFR Industry Aggregate Report
93004 - OTS-Regulated: Arizona
September 2006

***** PUBLIC *****

Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
Number of Regulated Institutions		3	3	3
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 131,359	\$ 92,873	\$ 121,649
Cash and Non-Interest-Earning Deposits	SC110	\$ 33,023	\$ 27,498	\$ 26,486
Interest-Earning Deposits in FHLBs	SC112	\$ 773	\$ 28	\$ 28
Other Interest-Earning Deposits	SC118	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 0	\$ 3,551	\$ 8,500
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 33,008	\$ 29,183	\$ 48,804
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,745	\$ 9,704	\$ 9,724
State and Municipal Obligations	SC180	\$ 0	\$ 0	\$ 0
Securities Backed by Nonmortgage Loans	SC182	\$ 51,644	\$ 18,341	\$ 18,010
Other Investment Securities	SC185	\$ 2,928	\$ 4,394	\$ 9,748
Accrued Interest Receivable	SC191	\$ 238	\$ 174	\$ 349
Mortgage-Backed Securities - Gross	SUB0072	\$ 35,830	\$ 38,144	\$ 40,310
Mortgage-Backed Securities - Total	SC22	\$ 35,830	\$ 38,144	\$ 40,310
Pass-Through - Total	SUB0073	\$ 35,651	\$ 37,953	\$ 40,112
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 35,651	\$ 37,953	\$ 40,112
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 0	\$ 0	\$ 0
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 179	\$ 191	\$ 198

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 364,838	\$ 357,577	\$ 341,972
Mortgage Loans - Total	SC26	\$ 363,155	\$ 355,925	\$ 340,340
Construction Loans - Total	SUB0100	\$ 125,640	\$ 122,237	\$ 121,381
Residential - Total	SUB0110	\$ 105,562	\$ 104,652	\$ 98,659
1-4 Dwelling Units	SC230	\$ 105,562	\$ 104,652	\$ 98,659
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 20,078	\$ 17,585	\$ 22,722
Permanent Loans - Total	SUB0121	\$ 237,473	\$ 233,685	\$ 219,000
Residential - Total	SUB0131	\$ 172,392	\$ 160,621	\$ 144,826
1-4 Dwelling Units - Total	SUB0141	\$ 135,851	\$ 121,997	\$ 109,312
Revolving Open-End Loans	SC251	\$ 3,259	\$ 2,427	\$ 338
All Other - First Liens	SC254	\$ 131,998	\$ 118,987	\$ 108,974
All Other - Junior Liens	SC255	\$ 594	\$ 583	\$ 0
Multifamily (5 or more) Dwelling Units	SC256	\$ 36,541	\$ 38,624	\$ 35,514
Nonresidential Property (Except Land)	SC260	\$ 36,376	\$ 42,320	\$ 41,168
Land	SC265	\$ 28,705	\$ 30,744	\$ 33,006
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 7,191	\$ 15,541	\$ 19,425
Accrued Interest Receivable	SC272	\$ 1,725	\$ 1,655	\$ 1,591
Advances for Taxes and Insurance	SC275	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 1,683	\$ 1,652	\$ 1,632
Nonmortgage Loans - Gross	SUB0162	\$ 214,579	\$ 171,758	\$ 96,688
Nonmortgage Loans - Total	SC31	\$ 209,202	\$ 168,462	\$ 92,305
Commercial Loans - Total	SC32	\$ 3,334	\$ 4,451	\$ 3,075
Secured	SC300	\$ 3,334	\$ 4,451	\$ 3,075
Unsecured	SC303	\$ 0	\$ 0	\$ 0
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 211,204	\$ 167,290	\$ 93,594
Loans on Deposits	SC310	\$ 210	\$ 233	\$ 157
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 89	\$ 99	\$ 162
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 210,867	\$ 166,750	\$ 93,233

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 38	\$ 208	\$ 42
Accrued Interest Receivable	SC348	\$ 41	\$ 17	\$ 19
Allowance for Loan and Lease Losses	SC357	\$ 5,377	\$ 3,296	\$ 4,383
Repossessed Assets - Gross	SUB0201	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	SC40	\$ 0	\$ 0	\$ 0
Real Estate - Total	SUB0210	\$ 0	\$ 0	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	SC415	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 4,717	\$ 4,331	\$ 3,744
Federal Home Loan Bank Stock	SC510	\$ 4,717	\$ 4,331	\$ 3,744
Other	SC540	\$ 0	\$ 0	\$ 0
Office Premises and Equipment	SC55	\$ 13,140	\$ 11,647	\$ 11,378
Other Assets - Gross	SUB0262	\$ 48,915	\$ 42,113	\$ 44,616
Other Assets - Total	SC59	\$ 48,915	\$ 42,113	\$ 44,616
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 0	\$ 0
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 755	\$ 745	\$ 744
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 4,237	\$ 4,244	\$ 4,242
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 27,020	\$ 28,768	\$ 32,363
Other Assets	SC689	\$ 16,903	\$ 8,356	\$ 7,267
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 7,060	\$ 4,948	\$ 6,015
Total Assets - Gross	SUB0283	\$ 813,378	\$ 718,443	\$ 660,357
Total Assets	SC60	\$ 806,318	\$ 713,495	\$ 654,342
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 346,088	\$ 363,855	\$ 378,002
Deposits	SC710	\$ 344,220	\$ 362,233	\$ 376,849
Escrows	SC712	\$ 1,868	\$ 1,622	\$ 1,153
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 208,300	\$ 125,100	\$ 64,000
Advances from FHLBank	SC720	\$ 83,000	\$ 75,000	\$ 64,000
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,500	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 112,800	\$ 50,100	\$ 0
Other Liabilities - Total	SC75	\$ 41,682	\$ 22,263	\$ 22,216
Accrued Interest Payable - Deposits	SC763	\$ 485	\$ 619	\$ 693
Accrued Interest Payable - Other	SC766	\$ 279	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 99	\$ 2,723	\$ 5,806
Accounts Payable	SC780	\$ 38,133	\$ 16,554	\$ 13,622
Deferred Income Taxes	SC790	\$ 72	\$ 247	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 2,614	\$ 2,120	\$ 2,095
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Total Liabilities	SC70	\$ 596,070	\$ 511,218	\$ 464,218
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Equity Capital - Total	SC80	\$ 210,248	\$ 202,277	\$ 190,124
Stock - Total	SUB0311	\$ 34,579	\$ 34,579	\$ 34,579
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 7,439	\$ 7,439	\$ 7,439
Common Stock - Paid in Excess of Par	SC830	\$ 27,140	\$ 27,140	\$ 27,140
Accumulated Other Comprehensive Income - Total	SC86	\$- 49	\$ 3,067	\$ 7,821
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 49	\$ 3,067	\$ 7,821
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 175,962	\$ 164,875	\$ 147,968
Other Components of Equity Capital	SC891	\$- 244	\$- 244	\$- 244
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 806,318	\$ 713,495	\$ 654,342

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
4	Net deferred tax assets
7	Prepaid expenses
14	Other noninterest-bearing short-term accounts recv
99	Other

Other Liability Codes

Code	Description
11	The liability recorded for post-retirement benefit
99	Other

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 15,702	\$ 11,797	\$ 10,506
Deposits and Investment Securities	SO115	\$ 1,459	\$ 1,081	\$ 1,229
Mortgage-Backed Securities	SO125	\$ 378	\$ 416	\$ 468
Mortgage Loans	SO141	\$ 6,449	\$ 6,058	\$ 5,734
Nonmortgage Loans - Total	SUB0950	\$ 7,416	\$ 4,242	\$ 3,075
Commercial Loans and Leases	SO160	\$ 152	\$ 77	\$ 71
Consumer Loans and Leases	SO171	\$ 7,264	\$ 4,165	\$ 3,004
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 58	\$ 47	\$ 39
Federal Home Loan Bank Stock	SO181	\$ 58	\$ 47	\$ 39
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 8,482	\$ 5,672	\$ 4,812
Deposits	SO215	\$ 3,155	\$ 3,059	\$ 2,993
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 916	\$ 797	\$ 624
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 4,411	\$ 1,816	\$ 1,195
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 7,278	\$ 6,172	\$ 5,733
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,870	\$- 177	\$ 339
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 3,408	\$ 6,349	\$ 5,394
Noninterest Income - Total	SO42	\$ 40,195	\$ 37,689	\$ 33,519
Mortgage Loan Serving Fees	SO410	\$ 3	\$ 3	\$ 2
Other Fees and Charges	SO420	\$ 40,112	\$ 37,772	\$ 33,635
Net Income (Loss) from Other - Total	SUB0451	\$ 55	\$- 108	\$- 129
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 55	\$- 108	\$- 136
Operations & Sale of Repossessed Assets	SO461	\$ 0	\$ 0	\$ 7
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 25	\$ 22	\$ 11
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 25,917	\$ 22,548	\$ 22,870
All Personnel Compensation and Expense	SO510	\$ 9,329	\$ 7,552	\$ 7,512
Legal Expense	SO520	\$ 78	\$ 78	\$ 95
Office Occupancy and Equipment Expense	SO530	\$ 6,175	\$ 5,483	\$ 5,595
Marketing and Other Professional Services	SO540	\$ 161	\$ 184	\$ 263
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 8	\$ 0	\$ 7
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 45	\$ 0
Other Noninterest Expense	SO580	\$ 10,166	\$ 9,206	\$ 9,398
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 17,686	\$ 21,490	\$ 16,043
Income Taxes - Total	SO71	\$ 7,936	\$ 7,710	\$ 5,693
Federal	SO710	\$ 7,926	\$ 7,710	\$ 5,693
State, Local & Other	SO720	\$ 10	\$ 0	\$ 0
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 9,750	\$ 13,780	\$ 10,350
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 9,750	\$ 13,780	\$ 10,350

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description
7	Net income(loss) from leased property
99	Other

Other Noninterest Expense Codes

Code	Description
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
99	Other

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 38,005	\$ 22,303	\$ 10,506
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,769	\$ 2,310	\$ 1,229
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,262	\$ 884	\$ 468
YTD - Mortgage Loans	Y_SO141	\$ 18,241	\$ 11,792	\$ 5,734
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 300	\$ 148	\$ 71
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 14,433	\$ 7,169	\$ 3,004
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 144	\$ 86	\$ 39
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 144	\$ 86	\$ 39
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 18,966	\$ 10,484	\$ 4,812
YTD - Deposits	Y_SO215	\$ 9,207	\$ 6,052	\$ 2,993
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,337	\$ 1,421	\$ 624
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 7,422	\$ 3,011	\$ 1,195
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 19,183	\$ 11,905	\$ 5,733
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,032	\$ 162	\$ 339
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 15,151	\$ 11,743	\$ 5,394
YTD - Noninterest Income - Total	Y_SO42	\$ 111,403	\$ 71,208	\$ 33,519
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 8	\$ 5	\$ 2
YTD - Other Fees and Charges	Y_SO420	\$ 111,519	\$ 71,407	\$ 33,635
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 182	\$- 237	\$- 129
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 189	\$- 244	\$- 136
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 7	\$ 7	\$ 7
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 58	\$ 33	\$ 11
YTD - Noninterest Expense - Total	Y_SO51	\$ 71,335	\$ 45,418	\$ 22,870
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 24,393	\$ 15,064	\$ 7,512
YTD - Legal Expense	Y_SO520	\$ 251	\$ 173	\$ 95
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 17,253	\$ 11,078	\$ 5,595
YTD - Marketing and Other Professional Services	Y_SO540	\$ 608	\$ 447	\$ 263
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 15	\$ 7	\$ 7
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 45	\$ 45	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 28,770	\$ 18,604	\$ 9,398
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 55,219	\$ 37,533	\$ 16,043
YTD - Income Taxes - Total	Y_SO71	\$ 21,339	\$ 13,403	\$ 5,693
YTD - Federal	Y_SO710	\$ 21,329	\$ 13,403	\$ 5,693
YTD - State, Local, and Other	Y_SO720	\$ 10	\$ 0	\$ 0
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 33,880	\$ 24,130	\$ 10,350
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 33,880	\$ 24,130	\$ 10,350

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 4,948	\$ 6,015	\$ 6,308
Net Provision for Loss	VA115	\$ 3,870	\$ - 177	\$ 339
Transfers	VA125	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 249	\$ 217	\$ 115
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 2,007	\$ 1,107	\$ 747
General Valuation Allowances - Ending Balance	VA165	\$ 7,060	\$ 4,948	\$ 6,015
Specific Valuation Allowances - Beginning Balance	VA108	\$ 45	\$ 0	\$ 0
Net Provision for Loss	VA118	\$ 0	\$ 45	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Transfers	VA128	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 0	\$ 45	\$ 0
Total Valuation Allowances - Beginning Balance	VA110	\$ 4,948	\$ 6,015	\$ 6,308
Net Provision for Loss	VA120	\$ 3,870	\$- 132	\$ 339
Recoveries	VA140	\$ 249	\$ 217	\$ 115
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 2,007	\$ 1,107	\$ 747
Total Valuation Allowances - Ending Balance	VA170	\$ 7,060	\$ 4,993	\$ 6,015
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,007	\$ 1,107	\$ 747
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,007	\$ 1,107	\$ 747
Commercial Loans	VA520	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 2,007	\$ 1,107	\$ 747
Loans on Deposits	VA510	\$ 1	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2,006	\$ 1,106	\$ 747

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other	VA560	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 249	\$ 217	\$ 115
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 249	\$ 217	\$ 115
Commercial Loans	VA521	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2161	\$ 249	\$ 217	\$ 115
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 249	\$ 217	\$ 115
Other	VA561	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 45	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 45	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,758	\$ 935	\$ 632
Deposits and Investment Securities	VA39	\$ 0	\$ 45	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,758	\$ 890	\$ 632
Commercial Loans	VA525	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2361	\$ 1,758	\$ 890	\$ 632
Loans on Deposits	VA515	\$ 1	\$ 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 1,757	\$ 889	\$ 632
Other	VA565	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 515	\$ 353	\$ 195
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 360	\$ 271	\$ 138
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 0	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 27,259	\$ 29,214	\$ 33,445
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,405	\$ 2,720	\$ 2,101
Substandard	VA965	\$ 3,405	\$ 2,720	\$ 2,101
Doubtful	VA970	\$ 0	\$ 0	\$ 0
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 3,496	\$ 2,500	\$ 1,510
Mortgages - Total	SUB2421	\$ 284	\$ 241	\$ 206
Construction and Land Loans	SUB2430	\$ 0	\$ 0	\$ 0
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 284	\$ 241	\$ 206
Permanent Loans Secured by All Other Property	SUB2450	\$ 0	\$ 0	\$ 0
Nonmortgages - Total	SUB2461	\$ 3,212	\$ 2,259	\$ 1,304
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 3,236	\$ 2,329	\$ 1,398

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 2,234	\$ 1,549	\$ 740
Mortgage Loans - Total	SUB2481	\$ 284	\$ 241	\$ 0
Construction	PD115	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 284	\$ 0	\$ 0
Secured by First Liens	PD123	\$ 0	\$ 241	\$ 0
Secured by Junior Liens	PD124	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 0	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2511	\$ 1,950	\$ 1,308	\$ 740
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 10	\$ 11	\$ 0
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 1,940	\$ 1,297	\$ 740
Other	PD180	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,002	\$ 780	\$ 658
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$ 206
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 206
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 1,002	\$ 780	\$ 452
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 1,002	\$ 780	\$ 452
Other	PD280	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 260	\$ 171	\$ 112
Mortgage Loans - Total	SUB2501	\$ 0	\$ 0	\$ 0
Construction	PD315	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD321	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD323	\$ 0	\$ 0	\$ 0
Secured by Junior Liens	PD324	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Land	PD338	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2531	\$ 260	\$ 171	\$ 112
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 260	\$ 171	\$ 112
Other	PD380	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 260	\$ 171	\$ 112
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 289	\$ 385	\$ 291
90% up to 100% LTV	LD110	\$ 289	\$ 385	\$ 291
100% and greater LTV	LD120	\$ 0	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 262	\$ 0
90% up to 100% LTV	LD430	\$ 0	\$ 262	\$ 0
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 78,562	\$ 79,962	\$ 85,250
Mortgage Construction Loans	CC105	\$ 75,963	\$ 78,930	\$ 85,250
Other Mortgage Loans	CC115	\$ 2,599	\$ 1,032	\$ 0
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 100	\$ 100	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 25,297	\$ 35,239	\$ 35,218
1-4 Dwelling Units	CC280	\$ 22,329	\$ 28,254	\$ 33,869
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 2,968	\$ 6,985	\$ 1,349
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 100	\$ 0
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 0	\$ 1,075	\$ 1,458
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 1,498	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 18,146,146	\$ 17,928,791	\$ 17,585,863
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 4,088	\$ 1,014	\$ 276
Commercial Lines	CC420	\$ 48,138	\$ 48,114	\$ 46,339

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 18,092,506	\$ 17,878,451	\$ 17,538,034
Open-End Consumer Lines - Other	CC425	\$ 1,414	\$ 1,212	\$ 1,214
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 0	\$ 25	\$ 25
Commercial	CC430	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 25	\$ 25
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 604,415	\$ 619,800	\$ 619,800
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 81,383	\$ 47,768	\$ 47,321
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 0	\$ 0	\$ 0
Pass-Through Securities	CF143	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 0	\$ 0	\$ 473
Pass-Through Securities	CF145	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 0	\$ 473
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 0	\$ 0	\$- 473
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 2,303	\$- 2,160	\$- 2,592
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$ 0	\$ 0	\$ 0
Mortgage Loans Disbursed - Total	SUB3831	\$ 52,949	\$ 65,293	\$ 67,786
Construction Loans - Total	SUB3840	\$ 42,370	\$ 49,273	\$ 50,479
1-4 Dwelling Units	CF190	\$ 29,980	\$ 29,797	\$ 31,558
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 12,390	\$ 19,476	\$ 18,921
Permanent Loans - Total	SUB3851	\$ 10,579	\$ 16,020	\$ 17,307
1-4 Dwelling Units	CF225	\$ 5,810	\$ 10,544	\$ 12,292
Multifamily (5 or more) Dwelling Units	CF245	\$ 293	\$ 92	\$ 4
Nonresidential (Except Land)	CF260	\$ 2,477	\$ 4,502	\$ 1,429

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Land	CF270	\$ 1,999	\$ 882	\$ 3,582
Loans and Participations Purchased - Total	SUB3880	\$ 2	\$ 112	\$ 0
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF300	\$ 2	\$ 112	\$ 0
Loans and Participations Sold - Total	SUB3890	\$ 33,379	\$ 29,071	\$ 20,618
Secured by 1-4 Dwelling Units	CF310	\$ 18,807	\$ 10,540	\$ 10,380
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 293	\$ 92	\$ 0
Secured by Nonresidential	CF330	\$ 14,279	\$ 18,439	\$ 10,238
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 33,377	\$- 28,959	\$- 20,618
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 11,889	\$ 23,471	\$ 24,054
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 554	\$ 2,677	\$- 3,689
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 4,867	\$ 5,310	\$ 9,048
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 7,129	\$ 15,540	\$ 19,425
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,241,079	\$ 1,177,813	\$ 932,022
Commercial	CF390	\$ 15,719	\$ 19,449	\$ 17,336
Consumer	CF400	\$ 1,225,360	\$ 1,158,364	\$ 914,686
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0
Commercial	CF395	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,241,079	\$ 1,177,813	\$ 932,022
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$- 23,627	\$- 9,186	\$- 8,025
New Deposits Received less Deposits Withdrawn	CF420	\$- 25,456	\$- 10,769	\$- 9,769
Interest Credited to Deposits	CF430	\$ 1,829	\$ 1,583	\$ 1,744
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
BALANCES - END OF QUARTER				
Total Broker - Originated Deposits - Total	SUB4061	\$ 68,168	\$ 94,956	\$ 101,395
Fully Insured	DI100	\$ 49,148	\$ 66,032	\$ 72,251
Other	DI110	\$ 19,020	\$ 28,924	\$ 29,144
Deposits with Balances - \$100,000 or Less	DI120	\$ 196,989	\$ 216,717	\$ 219,400

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Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Deposits with Balances - Greater than \$100,000	DI130	\$ 149,099	\$ 147,138	\$ 158,601
Number of Deposit Accounts - Total	SUB4062	15,483	15,793	15,755
Balances of \$100,000 or Less	DI150	14,883	15,192	15,152
Balances Greater than \$100,000	DI160	600	601	603
IRA/Keogh Accounts	DI200	\$ 23,156	\$ 22,094	\$ 22,605
Uninsured Deposits	DI210	\$ 22,342	\$ 16,823	\$ 23,750
Preferred Deposits	DI220	\$ 0	\$ 0	\$ 0
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 76,400	\$ 70,955	\$ 81,397
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 26,847	\$ 24,644	\$ 29,739
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 24,051	\$ 25,035	\$ 26,411
Deposits & Escrows - Time Deposits	DI340	\$ 218,789	\$ 243,221	\$ 240,453
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS				
Non-Interest-Bearing Demand Deposits	DI610	\$ 45,147	\$ 38,226	\$ 44,649
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
MISCELLANEOUS DATA				

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	532	546	537
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 139,972	\$ 113,961	\$ 125,090
Assets Held for Sale	SI387	\$ 0	\$ 0	\$ 0
Loans Serviced for Others	SI390	\$ 1,396,260	\$ 1,387,123	\$ 1,329,744
RESIDUAL INTERESTS				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 27,020	\$ 28,768	\$ 32,363
Other Residual Interests	SI404	\$ 51,644	\$ 18,341	\$ 18,010
QUALIFIED THRIFT LENDER TEST				
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.94%	88.57%	84.31%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.71%	88.55%	88.02%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	88.49%	88.63%	88.81%
IRS DOMESTIC BUILDING AND LOAN TEST				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 0	\$ 0	\$ 0
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST				
Aggregate amount of all extensions of credit	SI590	\$ 2,942	\$ 2,978	\$ 3,019
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1	1	0
RECONCILIATION OF EQUITY CAPITAL				
Beginning Equity Capital	SI600	\$ 202,277	\$ 190,124	\$ 178,163
Net Income (Loss) (SO91)	SI610	\$ 9,750	\$ 13,780	\$ 10,350
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 2,000
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,116	\$- 4,754	\$ 1,104
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 1,337	\$ 3,128	\$- 1,493
Ending Equity Capital (SC80)	SI680	\$ 210,248	\$ 202,278	\$ 190,124
TRANSACTIONS WITH AFFILIATES				

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 380,655	\$ 344,506	\$ 252,184
MUTUAL FUNDS AND ANNUITIES				
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0
AVERAGE MONTH-END BALANCES				
Total Assets	SI870	\$ 832,023	\$ 682,563	\$ 673,923
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 113,696	\$ 107,866	\$ 114,894
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 391,271	\$ 385,770	\$ 374,626
Nonmortgage Loans	SI885	\$ 316,882	\$ 175,912	\$ 151,035
Deposits and Excrows	SI890	\$ 331,649	\$ 353,420	\$ 370,407
Total Borrowings	SI895	\$ 230,132	\$ 87,250	\$ 74,334
LOANS TO EXECUTIVE OFFICERS				
Number of Loans Made to Executive Officers During Quarter	SI900	0	2	1
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 749	\$ 4