

Office of Thrift Supervision
 Financial Reporting System
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TFR Industry Aggregate Report
 93006 - OTS-Regulated: California
 September 2006

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
Number of Regulated Institutions		27	27	27
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	0	0
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	\$ 7,241,433	\$ 6,234,499	\$ 6,218,142
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,528,514	\$ 2,122,012	\$ 2,371,919
Interest-Earning Deposits in FHLBs	SC112	\$ 56,637	\$ 65,624	\$ 38,738
Other Interest-Earning Deposits	SC118	\$ 511,207	\$ 193,459	\$ 128,088
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,819,654	\$ 1,450,783	\$ 1,354,970
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,886,172	\$ 1,601,875	\$ 1,496,867
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 111,991	\$ 440,217	\$ 461,146
State and Municipal Obligations	SC180	\$ 47,000	\$ 48,769	\$ 52,592
Securities Backed by Nonmortgage Loans	SC182	\$ 3,165	\$ 3,444	\$ 2,792
Other Investment Securities	SC185	\$ 250,751	\$ 284,521	\$ 288,557
Accrued Interest Receivable	SC191	\$ 26,342	\$ 23,795	\$ 22,473
Mortgage-Backed Securities - Gross	SUB0072	\$ 40,803,383	\$ 9,716,264	\$ 9,475,095
Mortgage-Backed Securities - Total	SC22	\$ 40,803,373	\$ 9,716,254	\$ 9,475,085
Pass-Through - Total	SUB0073	\$ 18,472,267	\$ 4,662,288	\$ 4,732,117
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 18,406,118	\$ 3,562,313	\$ 3,620,038
Other Pass-Through	SC215	\$ 66,149	\$ 1,099,975	\$ 1,112,079
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 22,207,827	\$ 5,010,249	\$ 4,700,859
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 16,616,511	\$ 571,619	\$ 574,722
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 292,673	\$ 413,797	\$ 591,405
Other	SC222	\$ 5,298,643	\$ 4,024,833	\$ 3,534,732
Accrued Interest Receivable	SC228	\$ 123,289	\$ 43,727	\$ 42,119

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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	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 325,461,173	\$ 298,479,757	\$ 291,294,991
Mortgage Loans - Total	SC26	\$ 324,665,564	\$ 297,774,279	\$ 290,588,432
Construction Loans - Total	SUB0100	\$ 5,267,850	\$ 5,025,723	\$ 4,731,550
Residential - Total	SUB0110	\$ 4,814,172	\$ 4,620,521	\$ 4,360,440
1-4 Dwelling Units	SC230	\$ 4,317,358	\$ 4,157,549	\$ 3,898,669
Multifamily (5 or more) Dwelling Units	SC235	\$ 496,814	\$ 462,972	\$ 461,771
Nonresidential Property	SC240	\$ 453,678	\$ 405,202	\$ 371,110
Permanent Loans - Total	SUB0121	\$ 318,656,318	\$ 292,201,201	\$ 285,363,486
Residential - Total	SUB0131	\$ 310,587,417	\$ 284,298,181	\$ 277,792,265
1-4 Dwelling Units - Total	SUB0141	\$ 289,009,203	\$ 262,809,790	\$ 256,436,727
Revolving Open-End Loans	SC251	\$ 11,857,767	\$ 11,470,918	\$ 10,744,669
All Other - First Liens	SC254	\$ 252,752,290	\$ 232,679,614	\$ 230,396,009
All Other - Junior Liens	SC255	\$ 24,399,146	\$ 18,659,258	\$ 15,296,049
Multifamily (5 or more) Dwelling Units	SC256	\$ 21,578,214	\$ 21,488,391	\$ 21,355,538
Nonresidential Property (Except Land)	SC260	\$ 6,766,671	\$ 6,620,804	\$ 6,334,385
Land	SC265	\$ 1,302,230	\$ 1,282,216	\$ 1,236,836
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 26,697,244	\$ 7,131,888	\$ 13,970,321
Accrued Interest Receivable	SC272	\$ 1,467,910	\$ 1,188,846	\$ 1,100,646
Advances for Taxes and Insurance	SC275	\$ 69,095	\$ 63,987	\$ 99,309
Allowance for Loan and Lease Losses	SC283	\$ 795,609	\$ 705,478	\$ 706,559
Nonmortgage Loans - Gross	SUB0162	\$ 11,455,651	\$ 12,476,000	\$ 12,075,569
Nonmortgage Loans - Total	SC31	\$ 11,397,907	\$ 12,411,954	\$ 12,003,787
Commercial Loans - Total	SC32	\$ 3,464,488	\$ 3,377,496	\$ 3,219,412
Secured	SC300	\$ 2,824,767	\$ 2,736,303	\$ 2,589,207
Unsecured	SC303	\$ 624,692	\$ 625,244	\$ 611,077
Lease Receivables	SC306	\$ 15,029	\$ 15,949	\$ 19,128
Consumer Loans - Total	SC35	\$ 7,940,791	\$ 9,049,991	\$ 8,810,662
Loans on Deposits	SC310	\$ 22,957	\$ 24,890	\$ 24,430
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,515	\$ 4,006	\$ 1,616
Education Loans	SC320	\$ 0	\$ 0	\$ 2
Auto Loans	SC323	\$ 2,249,915	\$ 1,899,978	\$ 1,705,001
Mobile Home Loans	SC326	\$ 7,992	\$ 8,360	\$ 23,030
Credit Cards	SC328	\$ 2,517	\$ 2,534	\$ 3,012

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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	\$ 5,651,895	\$ 7,110,223	\$ 7,053,571
Accrued Interest Receivable	SC348	\$ 50,372	\$ 48,513	\$ 45,495
Allowance for Loan and Lease Losses	SC357	\$ 57,744	\$ 64,046	\$ 71,782
Repossessed Assets - Gross	SUB0201	\$ 153,755	\$ 69,678	\$ 66,012
Repossessed Assets - Total	SC40	\$ 153,755	\$ 69,678	\$ 66,012
Real Estate - Total	SUB0210	\$ 153,066	\$ 69,179	\$ 65,535
Construction	SC405	\$ 10,800	\$ 10,348	\$ 9,576
Residential - Total	SUB0225	\$ 138,636	\$ 54,990	\$ 51,874
1-4 Dwelling Units	SC415	\$ 136,974	\$ 53,328	\$ 51,874
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,662	\$ 1,662	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,290	\$ 3,501	\$ 3,745
Land	SC428	\$ 340	\$ 340	\$ 340
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 689	\$ 499	\$ 477
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 36,822	\$ 31,339	\$ 30,694
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 6,139,073	\$ 5,346,552	\$ 4,928,063
Federal Home Loan Bank Stock	SC510	\$ 6,072,860	\$ 5,280,020	\$ 4,857,646
Other	SC540	\$ 66,213	\$ 66,532	\$ 70,417
Office Premises and Equipment	SC55	\$ 1,286,489	\$ 1,271,246	\$ 1,252,431
Other Assets - Gross	SUB0262	\$ 10,253,801	\$ 10,411,397	\$ 9,660,811
Other Assets - Total	SC59	\$ 10,253,748	\$ 10,411,369	\$ 9,660,786
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 101,274	\$ 100,030	\$ 99,347
Bank-Owned Life Insurance - Other	SC625	\$ 160,720	\$ 159,473	\$ 157,605
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 1,698,127	\$ 1,671,611	\$ 1,432,240
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 18	\$ 15	\$ 13
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,383,128	\$ 5,163,161	\$ 5,177,989
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 1,315	\$ 1,337	\$ 1,312
Other Assets	SC689	\$ 2,909,219	\$ 3,315,770	\$ 2,792,305
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	\$ 53	\$ 28	\$ 25
General Valuation Allowances - Total	SUB2092	\$ 853,416	\$ 769,562	\$ 778,376
Total Assets - Gross	SUB0283	\$ 402,831,580	\$ 344,036,732	\$ 335,001,808
Total Assets	SC60	\$ 401,978,164	\$ 343,267,170	\$ 334,223,432
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 155,140,698	\$ 146,837,173	\$ 143,851,436
Deposits	SC710	\$ 147,766,170	\$ 139,585,989	\$ 137,334,206
Escrows	SC712	\$ 7,372,911	\$ 7,246,183	\$ 6,508,702
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 1,617	\$ 5,001	\$ 8,528
Borrowings - Total	SC72	\$ 190,162,637	\$ 158,965,018	\$ 155,314,237
Advances from FHLBank	SC720	\$ 115,377,241	\$ 101,465,815	\$ 94,946,139
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 17,039,283	\$ 10,272,199	\$ 13,799,874
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,005,709	\$ 1,002,579	\$ 999,433
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 56,740,404	\$ 46,224,425	\$ 45,568,791
Other Liabilities - Total	SC75	\$ 23,271,851	\$ 6,513,147	\$ 6,122,398
Accrued Interest Payable - Deposits	SC763	\$ 93,308	\$ 76,998	\$ 71,699
Accrued Interest Payable - Other	SC766	\$ 895,241	\$ 993,583	\$ 1,123,654
Accrued Taxes	SC776	\$ 1,939,844	\$ 1,545,461	\$ 1,600,378
Accounts Payable	SC780	\$ 671,066	\$ 522,465	\$ 451,918
Deferred Income Taxes	SC790	\$ 1,534,366	\$ 1,835,215	\$ 1,715,082
Other Liabilities and Deferred Income	SC796	\$ 18,138,026	\$ 1,539,425	\$ 1,159,667
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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Description	Line Item	Value	Value	Value
Total Liabilities	SC70	\$ 368,575,186	\$ 312,315,338	\$ 305,288,071
Minority Interest	SC800	\$ 386	\$ 7,513	\$ 6,866
EQUITY CAPITAL				
Equity Capital - Total	SC80	\$ 33,402,594	\$ 30,944,324	\$ 28,928,496
Stock - Total	SUB0311	\$ 19,974,097	\$ 17,692,479	\$ 16,645,520
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 126,346	\$ 126,341	\$ 126,330
Common Stock - Paid in Excess of Par	SC830	\$ 19,847,751	\$ 17,566,138	\$ 16,519,190
Accumulated Other Comprehensive Income - Total	SC86	\$- 169,994	\$ 338,381	\$ 218,296
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 36,596	\$ 53,245	\$ 102,794
Gains (Losses) on Cash Flow Hedges	SC865	\$- 201,349	\$ 290,377	\$ 120,743
Other	SC870	\$- 5,241	\$- 5,241	\$- 5,241
Retained Earnings	SC880	\$ 13,603,223	\$ 12,921,787	\$ 12,043,031
Other Components of Equity Capital	SC891	\$- 4,732	\$- 8,323	\$ 21,649
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 401,978,166	\$ 343,267,175	\$ 334,223,433

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
12	Amounts receivable under interest rate swap agreem
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
10	Amounts due brokers for unsettled transactions
11	The liability recorded for post-retirement benefit
13	Amounts payable under interest-rate-swap agreement
14	Unapplied loan payments received
16	Recourse loan liability
17	Noninterest-bearing payables to Hold Co/Affiliates
20	F/V of all derivative instru. reportable as liab.
21	Liabilities for credit losses on OBS credit exposures
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	\$ 5,920,401	\$ 5,166,466	\$ 4,702,949
Deposits and Investment Securities	SO115	\$ 65,994	\$ 53,519	\$ 51,225
Mortgage-Backed Securities	SO125	\$ 219,685	\$ 142,382	\$ 128,642
Mortgage Loans	SO141	\$ 5,416,548	\$ 4,771,066	\$ 4,345,490
Nonmortgage Loans - Total	SUB0950	\$ 218,174	\$ 199,499	\$ 177,592
Commercial Loans and Leases	SO160	\$ 76,158	\$ 69,893	\$ 59,333
Consumer Loans and Leases	SO171	\$ 142,016	\$ 129,606	\$ 118,259
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 65,289	\$ 59,940	\$ 54,199
Federal Home Loan Bank Stock	SO181	\$ 65,289	\$ 59,940	\$ 54,199
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 3,792,730	\$ 3,119,710	\$ 2,694,442
Deposits	SO215	\$ 1,367,924	\$ 1,144,868	\$ 999,383
Escrows	SO225	\$ 63,703	\$ 59,294	\$ 40,841
Advances from FHLBank	SO230	\$ 1,406,531	\$ 1,177,237	\$ 1,025,384
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 14,650	\$ 13,372	\$ 10,048
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 2
Other Borrowed Money	SO260	\$ 939,958	\$ 725,006	\$ 618,845
Capitalized Interest	SO271	\$ 36	\$ 67	\$ 61
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,192,960	\$ 2,106,696	\$ 2,062,706
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 97,266	\$ 21,975	\$ 45,787
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,095,694	\$ 2,084,721	\$ 2,016,919
Noninterest Income - Total	SO42	\$ 1,328,087	\$ 528,071	\$ 454,265
Mortgage Loan Serving Fees	SO410	\$ 86,982	\$ 80,785	\$ 74,454
Other Fees and Charges	SO420	\$ 185,438	\$ 163,620	\$ 167,972
Net Income (Loss) from Other - Total	SUB0451	\$ 618,453	\$ 237,286	\$ 158,690
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 585,537	\$ 221,100	\$ 160,548
Operations & Sale of Repossessed Assets	SO461	\$ 4,283	\$ 2,101	\$ 48
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 180	\$ - 55	\$ - 16
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 12
Sale of Loans Held for Investment	SO475	\$ 4,280	\$ 1,277	\$ 428

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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	\$ 5,542	\$ 2,231	\$ 739
Trading Assets (Realized and Unrealized)	SO485	\$ 18,631	\$ 10,632	\$ - 3,069
Other Noninterest Income	SO488	\$ 437,214	\$ 46,380	\$ 53,149
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	\$ 1,570,742	\$ 1,128,374	\$ 1,051,315
All Personnel Compensation and Expense	SO510	\$ 696,583	\$ 666,536	\$ 611,368
Legal Expense	SO520	\$ 12,080	\$ 14,210	\$ 9,738
Office Occupancy and Equipment Expense	SO530	\$ 154,175	\$ 148,540	\$ 145,235
Marketing and Other Professional Services	SO540	\$ 75,957	\$ 70,066	\$ 57,306
Loan Servicing Fees	SO550	\$ 20,965	\$ 17,325	\$ 17,338
Goodwill and Other Intangibles Expense	SO560	\$ 18,200	\$ 16,219	\$ 15,645
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,809	\$ 1,788	\$ 1,659
Other Noninterest Expense	SO580	\$ 589,973	\$ 193,690	\$ 193,026
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	\$ 1,853,039	\$ 1,484,418	\$ 1,419,869
Income Taxes - Total	SO71	\$ 567,895	\$ 563,859	\$ 544,015
Federal	SO710	\$ 465,774	\$ 468,764	\$ 451,337
State, Local & Other	SO720	\$ 102,121	\$ 95,095	\$ 92,678
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,285,144	\$ 920,559	\$ 875,854
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,285,144	\$ 920,559	\$ 875,854

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Other Codes As of Sep 2006

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
6	Net income(loss)-equity invest in uncons sub org
7	Net income(loss) from leased property
14	Interest Income from CNFIs reported on SC655
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
3	Interest expense on income taxes
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 15,789,816	\$ 9,869,415	\$ 4,702,949
YTD - Deposits and Investment Securities	Y_SO115	\$ 170,738	\$ 104,744	\$ 51,225
YTD - Mortgage-Backed Securities	Y_SO125	\$ 490,709	\$ 271,024	\$ 128,642
YTD - Mortgage Loans	Y_SO141	\$ 14,533,104	\$ 9,116,556	\$ 4,345,490
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 205,384	\$ 129,226	\$ 59,333
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 389,881	\$ 247,865	\$ 118,259
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 179,428	\$ 114,139	\$ 54,199
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 179,428	\$ 114,139	\$ 54,199
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 9,606,882	\$ 5,814,152	\$ 2,694,442
YTD - Deposits	Y_SO215	\$ 3,512,175	\$ 2,144,251	\$ 999,383
YTD - Escrows	Y_SO225	\$ 163,838	\$ 100,135	\$ 40,841
YTD - Advances from FHLBank	Y_SO230	\$ 3,609,152	\$ 2,202,621	\$ 1,025,384
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 38,070	\$ 23,420	\$ 10,048
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 2	\$ 2	\$ 2
YTD - Other Borrowed Money	Y_SO260	\$ 2,283,809	\$ 1,343,851	\$ 618,845
YTD - Capitalized Interest	Y_SO271	\$ 164	\$ 128	\$ 61
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 6,362,362	\$ 4,169,402	\$ 2,062,706
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 165,028	\$ 67,762	\$ 45,787
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 6,197,334	\$ 4,101,640	\$ 2,016,919
YTD - Noninterest Income - Total	Y_SO42	\$ 2,310,423	\$ 982,336	\$ 454,265
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 242,221	\$ 155,239	\$ 74,454
YTD - Other Fees and Charges	Y_SO420	\$ 517,030	\$ 331,592	\$ 167,972
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,014,429	\$ 395,976	\$ 158,690
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 967,185	\$ 381,648	\$ 160,548
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 6,432	\$ 2,149	\$ 48
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 109	\$ - 71	\$ - 16
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 12	\$ 12	\$ 12
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 5,985	\$ 1,705	\$ 428

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 8,512	\$ 2,970	\$ 739
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 26,194	\$ 7,563	\$- 3,069
YTD - Other Noninterest Income	Y_SO488	\$ 536,743	\$ 99,529	\$ 53,149
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,750,431	\$ 2,179,689	\$ 1,051,315
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,974,487	\$ 1,277,904	\$ 611,368
YTD - Legal Expense	Y_SO520	\$ 36,028	\$ 23,948	\$ 9,738
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 447,950	\$ 293,775	\$ 145,235
YTD - Marketing and Other Professional Services	Y_SO540	\$ 203,329	\$ 127,372	\$ 57,306
YTD - Loan Servicing Fees	Y_SO550	\$ 55,628	\$ 34,663	\$ 17,338
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 50,064	\$ 31,864	\$ 15,645
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 6,256	\$ 3,447	\$ 1,659
YTD - Other Noninterest Expense	Y_SO580	\$ 976,689	\$ 386,716	\$ 193,026
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,757,326	\$ 2,904,287	\$ 1,419,869
YTD - Income Taxes - Total	Y_SO71	\$ 1,675,769	\$ 1,107,874	\$ 544,015
YTD - Federal	Y_SO710	\$ 1,385,875	\$ 920,101	\$ 451,337
YTD - State, Local, and Other	Y_SO720	\$ 289,894	\$ 187,773	\$ 92,678
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,081,557	\$ 1,796,413	\$ 875,854
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 3,081,557	\$ 1,796,413	\$ 875,854

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	\$ 769,561	\$ 778,377	\$ 771,218
Net Provision for Loss	VA115	\$ 97,465	\$ 18,014	\$ 45,178
Transfers	VA125	\$ 198	\$ 409	\$- 933
Recoveries	VA135	\$ 6,599	\$ 4,304	\$ 4,417
Adjustments	VA145	\$ 36,659	\$ 45	\$- 59
Charge-offs	VA155	\$ 57,068	\$ 31,588	\$ 41,444
General Valuation Allowances - Ending Balance	VA165	\$ 853,414	\$ 769,561	\$ 778,377
Specific Valuation Allowances - Beginning Balance	VA108	\$ 35,935	\$ 31,275	\$ 28,741
Net Provision for Loss	VA118	\$ 2,610	\$ 5,749	\$ 2,268

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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	\$- 198	\$- 409	\$ 933
Adjustments	VA148	\$ 1,357	\$ 884	\$- 251
Charge-offs	VA158	\$ 1,199	\$ 1,563	\$ 417
Specific Valuation Allowances - Ending Balance	VA168	\$ 38,505	\$ 35,935	\$ 31,274
Total Valuation Allowances - Beginning Balance	VA110	\$ 805,496	\$ 809,651	\$ 799,959
Net Provision for Loss	VA120	\$ 100,075	\$ 23,763	\$ 47,446
Recoveries	VA140	\$ 6,599	\$ 4,304	\$ 4,417
Adjustments	VA150	\$ 38,016	\$ 929	\$- 310
Charge-offs	VA160	\$ 58,267	\$ 33,151	\$ 41,861
Total Valuation Allowances - Ending Balance	VA170	\$ 891,919	\$ 805,496	\$ 809,651
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 57,068	\$ 31,588	\$ 41,444
Mortgage-Backed Securities	VA370	\$ 3,782	\$ 1,502	\$ 435
Mortgage Loans - Total	VA46	\$ 27,674	\$ 10,666	\$ 12,645
Construction - Total	SUB2030	\$ 582	\$ 675	\$ 484
1-4 Dwelling Units	VA420	\$ 582	\$ 675	\$ 484
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 27,092	\$ 9,991	\$ 12,161
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,664	\$ 610	\$ 364
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 14,980	\$ 5,214	\$ 4,130
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 10,324	\$ 4,058	\$ 7,667
Multifamily (5 or more) Dwelling Units	VA470	\$ 124	\$ 109	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 22,711	\$ 17,257	\$ 26,158
Commercial Loans	VA520	\$ 355	\$ 1,245	\$ 1,557
Consumer Loans - Total	SUB2061	\$ 22,356	\$ 16,012	\$ 24,601
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 38
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 19,973	\$ 13,678	\$ 21,524
Mobile Home Loans	VA550	\$ 316	\$ 408	\$ 793
Credit Cards	VA556	\$ 0	\$ 5	\$ 1

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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	\$ 2,067	\$ 1,921	\$ 2,245
Repossessed Assets - Total	VA60	\$ 259	\$ 74	\$ 247
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 155	\$ 45	\$ 154
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 24	\$ 7	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 80	\$ 22	\$ 93
Other Assets	VA930	\$ 2,642	\$ 2,089	\$ 1,959
GVA Recoveries - Assets - Total	SUB2126	\$ 6,599	\$ 4,304	\$ 4,417
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4,277	\$ 2,184	\$ 1,861
Construction - Total	SUB2130	\$ 219	\$ 2	\$ 14
1-4 Dwelling Units	VA421	\$ 218	\$ 0	\$ 13
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 1	\$ 2	\$ 1
Permanent - Total	SUB2141	\$ 4,058	\$ 2,182	\$ 1,847
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 164	\$ 44	\$ 171
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,038	\$ 826	\$ 1,649
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 43	\$ 512	\$ 27
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2,813	\$ 800	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,695	\$ 1,542	\$ 1,701
Commercial Loans	VA521	\$ 113	\$ 414	\$ 628
Consumer Loans - Total	SUB2161	\$ 1,582	\$ 1,128	\$ 1,073
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 19
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1,226	\$ 862	\$ 700
Mobile Home Loans	VA551	\$ 43	\$ 14	\$ 62
Credit Cards	VA557	\$ 0	\$ 2	\$ 0
Other	VA561	\$ 313	\$ 250	\$ 292
Other Assets	VA931	\$ 627	\$ 578	\$ 855

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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	\$ 2,412	\$ 5,341	\$ 3,203
Deposits and Investment Securities	VA38	\$ 0	\$ 20	\$ 30
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,879	\$ 4,428	\$ 1,903
Construction - Total	SUB2230	\$- 76	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$- 76	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,955	\$ 4,428	\$ 1,903
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 100	\$ 0	\$ 100
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,260	\$ 2,128	\$ 693
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 318	\$ 1,705	\$ 1,164
Multifamily (5 or more) Dwelling Units	VA472	\$ 113	\$ 595	\$- 54
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 90	\$ 646	\$ 848
Commercial Loans	VA522	\$- 71	\$ 907	\$ 907
Consumer Loans - Total	SUB2261	\$- 19	\$- 261	\$- 59
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	\$- 323	\$- 1
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 19	\$ 62	\$- 58
Repossessed Assets - Total	VA62	\$ 623	\$ 247	\$ 422
Real Estate - Construction	VA606	\$ 41	\$ 56	\$ 91
Real Estate - 1-4 Dwelling Units	VA614	\$ 582	\$ 191	\$ 331
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	\$ 52,881	\$ 32,625	\$ 40,230
Deposits and Investment Securities	VA39	\$ 0	\$ 20	\$ 30
Mortgage-Backed Securities	VA375	\$ 3,782	\$ 1,502	\$ 435
Mortgage Loans - Total	VA49	\$ 25,276	\$ 12,910	\$ 12,687
Construction - Total	SUB2330	\$ 287	\$ 673	\$ 470
1-4 Dwelling Units	VA425	\$ 288	\$ 675	\$ 471
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 1	\$- 2	\$- 1
Permanent - Total	SUB2341	\$ 24,989	\$ 12,237	\$ 12,217
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,400	\$ 566	\$ 293
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 16,202	\$ 6,516	\$ 3,174
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 9,963	\$ 5,251	\$ 8,804
Multifamily (5 or more) Dwelling Units	VA475	\$ 237	\$ 704	\$- 54
Nonresidential Property (Except Land)	VA485	\$- 2,813	\$- 800	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 20,926	\$ 16,361	\$ 25,305
Commercial Loans	VA525	\$ 171	\$ 1,738	\$ 1,836
Consumer Loans - Total	SUB2361	\$ 20,755	\$ 14,623	\$ 23,469
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 19
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 18,747	\$ 12,816	\$ 20,824
Mobile Home Loans	VA555	\$ 273	\$ 71	\$ 730
Credit Cards	VA559	\$ 0	\$ 3	\$ 1
Other	VA565	\$ 1,735	\$ 1,733	\$ 1,895
Repossessed Assets - Total	VA65	\$ 882	\$ 321	\$ 669
Real Estate - Construction	VA607	\$ 41	\$ 56	\$ 91
Real Estate - 1-4 Dwelling Units	VA615	\$ 737	\$ 236	\$ 485
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 24	\$ 7	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 80	\$ 22	\$ 93
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	\$ 2,015	\$ 1,511	\$ 1,104
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 482,143	\$ 38,518	\$ 30,892
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,301,009	\$ 87,229	\$ 83,276
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 71,728	\$ 32,813	\$ 27,235
Construction	VA951	\$ 1,130	\$ 1,183	\$ 482
Permanent - 1-4 Dwelling Units	VA952	\$ 70,598	\$ 31,630	\$ 25,348
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 1,405
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 888,295	\$ 492,396	\$ 400,915
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 2,199,073	\$ 1,608,869	\$ 1,517,298
Substandard	VA965	\$ 1,979,989	\$ 1,407,345	\$ 1,335,495
Doubtful	VA970	\$ 219,084	\$ 201,524	\$ 181,803
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	\$ 5,461,919	\$ 4,405,676	\$ 3,968,603
Mortgages - Total	SUB2421	\$ 5,336,184	\$ 4,227,296	\$ 3,834,865
Construction and Land Loans	SUB2430	\$ 45,638	\$ 30,977	\$ 37,888
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,245,410	\$ 4,164,857	\$ 3,755,281
Permanent Loans Secured by All Other Property	SUB2450	\$ 55,343	\$ 39,214	\$ 50,865
Nonmortgages - Total	SUB2461	\$ 125,735	\$ 178,380	\$ 133,738
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 4,176,995	\$ 3,524,187	\$ 3,175,332

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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	\$ 3,437,836	\$ 2,839,467	\$ 2,469,898
Mortgage Loans - Total	SUB2481	\$ 3,388,334	\$ 2,761,939	\$ 2,389,537
Construction	PD115	\$ 20,851	\$ 9,151	\$ 12,584
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 55,345	\$ 58,571	\$ 55,159
Secured by First Liens	PD123	\$ 3,062,067	\$ 2,507,729	\$ 2,160,862
Secured by Junior Liens	PD124	\$ 215,766	\$ 163,207	\$ 137,116
Multifamily (5 or more) Dwelling Units	PD125	\$ 19,502	\$ 11,008	\$ 9,465
Nonresidential Property (Except Land)	PD135	\$ 11,955	\$ 10,279	\$ 8,964
Land	PD138	\$ 2,848	\$ 1,994	\$ 5,387
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 24,786	\$ 60,599	\$ 65,439
Consumer Loans - Total	SUB2511	\$ 24,716	\$ 16,929	\$ 14,922
Loans on Deposits	PD161	\$ 1,076	\$ 201	\$ 108
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 1
Auto Loans	PD167	\$ 13,284	\$ 11,794	\$ 9,486
Mobile Home Loans	PD169	\$ 1,304	\$ 1,809	\$ 2,881
Credit Cards	PD171	\$ 31	\$ 3	\$ 1
Other	PD180	\$ 9,021	\$ 3,122	\$ 2,445
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 98,041	\$ 1,416	\$ 3,630
Held for Sale Included in PD115:PD180	PD192	\$ 199,574	\$ 135,892	\$ 135,408
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 424,466	\$ 414,307	\$ 351,750
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 381,605	\$ 113,982	\$ 93,812
Rebooked GNMA's Incl in PD195	PD197	\$ 41,270	\$ 297,425	\$ 250,290
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 739,159	\$ 684,720	\$ 705,434
Mortgage Loans - Total	SUB2491	\$ 716,152	\$ 639,348	\$ 675,499
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	\$ 715,909	\$ 639,348	\$ 674,249
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 243	\$ 0	\$ 1,250
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 22,896	\$ 45,368	\$ 29,898
Consumer Loans - Total	SUB2521	\$ 111	\$ 4	\$ 37
Loans on Deposits	PD261	\$ 111	\$ 0	\$ 33
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 4	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 4
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	\$ 1,337	\$ 1,152	\$ 1,332
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 715,684	\$ 639,297	\$ 674,249
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 214,260	\$ 71,059	\$ 78,205
Rebooked GNMA's Incl in PD295	PD297	\$ 501,422	\$ 564,916	\$ 591,861
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 1,284,924	\$ 881,489	\$ 793,271
Mortgage Loans - Total	SUB2501	\$ 1,231,698	\$ 826,009	\$ 769,829