

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

TFR Industry Aggregate Report  
93051 - OTS-Regulated: Virginia  
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
<b>Number of Regulated Institutions</b>	17	17	16	16	16

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	2	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
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 5,473,331</b>	<b>\$ 4,979,777</b>	<b>\$ 5,198,601</b>	<b>\$ 5,319,966</b>	<b>\$ 4,935,574</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,503,486	\$ 1,439,046	\$ 1,333,170	\$ 1,840,115	\$ 1,396,316
Interest-Earning Deposits in FHLBs	SC112	\$ 92,815	\$ 114,933	\$ 112,046	\$ 123,841	\$ 170,333
Other Interest-Earning Deposits	SC118	\$ 331,366	\$ 245,251	\$ 168,416	\$ 74,326	\$ 65,834
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 398,497	\$ 194,583	\$ 645,763	\$ 77,375	\$ 398,696
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,496,068	\$ 1,472,450	\$ 1,489,229	\$ 1,535,382	\$ 1,538,545
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 559,117	\$ 461,260	\$ 459,858	\$ 425,211	\$ 422,180
State and Municipal Obligations	SC180	\$ 498,871	\$ 409,145	\$ 339,423	\$ 177,735	\$ 137,831
Securities Backed by Nonmortgage Loans	SC182	\$ 171,635	\$ 214,893	\$ 246,159	\$ 678,738	\$ 381,808
Other Investment Securities	SC185	\$ 391,811	\$ 404,405	\$ 379,888	\$ 361,224	\$ 402,162
Accrued Interest Receivable	SC191	\$ 29,665	\$ 23,811	\$ 24,649	\$ 26,019	\$ 21,869
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 22,142,698</b>	<b>\$ 18,487,220</b>	<b>\$ 16,339,198</b>	<b>\$ 15,556,081</b>	<b>\$ 14,436,692</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 22,142,698</b>	<b>\$ 18,487,220</b>	<b>\$ 16,339,198</b>	<b>\$ 15,556,081</b>	<b>\$ 14,436,692</b>
Pass-Through - Total	SUB0073	\$ 17,208,160	\$ 13,361,109	\$ 11,210,017	\$ 11,514,794	\$ 10,658,104
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 17,204,223	\$ 13,357,022	\$ 11,205,712	\$ 11,510,081	\$ 10,653,088
Other Pass-Through	SC215	\$ 3,937	\$ 4,087	\$ 4,305	\$ 4,713	\$ 5,016
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,866,178	\$ 5,049,892	\$ 5,067,258	\$ 3,976,697	\$ 3,723,814
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,061,924	\$ 1,110,223	\$ 1,205,262	\$ 1,024,624	\$ 1,068,874
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,351	\$ 9,601	\$ 10,937	\$ 12,201	\$ 18,386
Other	SC222	\$ 3,795,903	\$ 3,930,068	\$ 3,851,059	\$ 2,939,872	\$ 2,636,554
Accrued Interest Receivable	SC228	\$ 68,360	\$ 76,219	\$ 61,923	\$ 64,590	\$ 54,774

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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
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 64,025,040</b>	<b>\$ 60,373,821</b>	<b>\$ 57,756,456</b>	<b>\$ 55,799,937</b>	<b>\$ 52,029,785</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 63,937,535</b>	<b>\$ 60,289,602</b>	<b>\$ 57,672,395</b>	<b>\$ 55,713,669</b>	<b>\$ 51,949,866</b>
Construction Loans - Total	SUB0100	\$ 954,089	\$ 917,670	\$ 819,831	\$ 776,686	\$ 601,732
Residential - Total	SUB0110	\$ 699,989	\$ 658,369	\$ 570,698	\$ 548,327	\$ 467,726
1-4 Dwelling Units	SC230	\$ 526,709	\$ 509,085	\$ 455,714	\$ 443,148	\$ 384,024
Multifamily (5 or more) Dwelling Units	SC235	\$ 173,280	\$ 149,284	\$ 114,984	\$ 105,179	\$ 83,702
Nonresidential Property	SC240	\$ 254,100	\$ 259,301	\$ 249,133	\$ 228,359	\$ 134,006
Permanent Loans - Total	SUB0121	\$ 62,677,077	\$ 59,114,940	\$ 56,618,177	\$ 54,716,821	\$ 51,160,496
Residential - Total	SUB0131	\$ 60,563,542	\$ 57,087,817	\$ 54,769,646	\$ 52,963,369	\$ 49,608,003
1-4 Dwelling Units - Total	SUB0141	\$ 58,017,574	\$ 54,680,498	\$ 52,515,176	\$ 50,806,398	\$ 47,653,639
Revolving Open-End Loans	SC251	\$ 19,094,994	\$ 17,620,880	\$ 17,423,037	\$ 17,013,636	\$ 14,219,724
All Other - First Liens	SC254	\$ 32,117,394	\$ 31,340,343	\$ 30,729,796	\$ 29,728,845	\$ 29,540,588
All Other - Junior Liens	SC255	\$ 6,805,186	\$ 5,719,275	\$ 4,362,343	\$ 4,063,917	\$ 3,893,327
Multifamily (5 or more) Dwelling Units	SC256	\$ 2,545,968	\$ 2,407,319	\$ 2,254,470	\$ 2,156,971	\$ 1,954,364
Nonresidential Property (Except Land)	SC260	\$ 1,625,656	\$ 1,542,830	\$ 1,406,099	\$ 1,349,250	\$ 1,188,765
Land	SC265	\$ 487,879	\$ 484,293	\$ 442,432	\$ 404,202	\$ 363,728
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,598,556	\$ 2,594,602	\$ 1,944,501	\$ 3,731,279	\$ 3,045,308
Accrued Interest Receivable	SC272	\$ 388,847	\$ 337,544	\$ 312,889	\$ 299,664	\$ 263,293
Advances for Taxes and Insurance	SC275	\$ 5,027	\$ 3,667	\$ 5,559	\$ 6,766	\$ 4,264
Allowance for Loan and Lease Losses	SC283	\$ 87,505	\$ 84,219	\$ 84,061	\$ 86,268	\$ 79,919
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 21,756,117</b>	<b>\$ 21,554,031</b>	<b>\$ 20,472,504</b>	<b>\$ 20,347,745</b>	<b>\$ 19,922,414</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 21,313,508</b>	<b>\$ 21,091,963</b>	<b>\$ 20,026,265</b>	<b>\$ 19,874,713</b>	<b>\$ 19,437,949</b>
Commercial Loans - Total	SC32	\$ 5,575,415	\$ 5,586,382	\$ 5,040,328	\$ 5,071,738	\$ 4,879,703
Secured	SC300	\$ 2,184,759	\$ 2,169,108	\$ 2,105,325	\$ 2,087,075	\$ 2,000,196
Unsecured	SC303	\$ 3,390,431	\$ 3,417,274	\$ 2,935,003	\$ 2,984,663	\$ 2,879,507
Lease Receivables	SC306	\$ 225	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 16,080,181	\$ 15,867,229	\$ 15,342,091	\$ 15,189,614	\$ 14,961,299
Loans on Deposits	SC310	\$ 10,283	\$ 10,310	\$ 9,172	\$ 9,619	\$ 9,610
Home Improvement Loans (Not secured by real estate)	SC316	\$ 11,569	\$ 12,975	\$ 33,297	\$ 32,221	\$ 30,253
Education Loans	SC320	\$ 37	\$ 48	\$ 58	\$ 64	\$ 68
Auto Loans	SC323	\$ 407,155	\$ 455,973	\$ 520,804	\$ 586,698	\$ 685,955
Mobile Home Loans	SC326	\$ 146	\$ 127	\$ 123	\$ 142	\$ 155
Credit Cards	SC328	\$ 3,166,867	\$ 3,173,264	\$ 3,186,628	\$ 3,272,829	\$ 3,255,408

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 12,484,124	\$ 12,214,532	\$ 11,592,009	\$ 11,288,041	\$ 10,979,850
Accrued Interest Receivable	SC348	\$ 100,521	\$ 100,420	\$ 90,085	\$ 86,393	\$ 81,412
Allowance for Loan and Lease Losses	SC357	\$ 442,609	\$ 462,068	\$ 446,239	\$ 473,032	\$ 484,465
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 48,121</b>	<b>\$ 40,144</b>	<b>\$ 36,132</b>	<b>\$ 31,076</b>	<b>\$ 26,951</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 48,121</b>	<b>\$ 40,144</b>	<b>\$ 36,132</b>	<b>\$ 31,076</b>	<b>\$ 26,951</b>
Real Estate - Total	SUB0210	\$ 43,198	\$ 35,206	\$ 29,947	\$ 24,516	\$ 23,672
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 14,241	\$ 11,643	\$ 10,167	\$ 6,283	\$ 6,776
1-4 Dwelling Units	SC415	\$ 14,206	\$ 11,608	\$ 10,132	\$ 6,248	\$ 6,614
Multifamily (5 or more) Dwelling Units	SC425	\$ 35	\$ 35	\$ 35	\$ 35	\$ 162
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 28,905	\$ 23,513	\$ 19,780	\$ 18,233	\$ 16,896
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 52	\$ 50	\$ 0	N/A	N/A
Other Repossessed Assets	SC430	\$ 4,923	\$ 4,938	\$ 6,185	\$ 6,560	\$ 3,279
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 45</b>	<b>\$ 45</b>	<b>\$ 45</b>	<b>\$ 45</b>	<b>\$ 45</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 593,459</b>	<b>\$ 575,751</b>	<b>\$ 561,819</b>	<b>\$ 632,203</b>	<b>\$ 657,946</b>
Federal Home Loan Bank Stock	SC510	\$ 496,618	\$ 478,761	\$ 460,663	\$ 528,222	\$ 563,587
Other	SC540	\$ 96,841	\$ 96,990	\$ 101,156	\$ 103,981	\$ 94,359
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 740,007</b>	<b>\$ 703,977</b>	<b>\$ 683,654</b>	<b>\$ 662,824</b>	<b>\$ 663,236</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 3,080,085</b>	<b>\$ 2,952,338</b>	<b>\$ 3,015,395</b>	<b>\$ 2,852,780</b>	<b>\$ 2,967,962</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 3,080,085</b>	<b>\$ 2,952,338</b>	<b>\$ 3,015,395</b>	<b>\$ 2,852,780</b>	<b>\$ 2,967,962</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 26,874	\$ 1,626	\$ 1,617	\$ 1,583	\$ 1,559
Bank-Owned Life Insurance - Other	SC625	\$ 38,942	\$ 38,433	\$ 38,034	\$ 37,625	\$ 37,055
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 195,878	\$ 209,785	\$ 206,055	\$ 212,100	\$ 217,433
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 42	\$ 47	\$ 52	\$ 58	\$ 5,355
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 545,256	\$ 543,465	\$ 546,003	\$ 548,021	\$ 549,029
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 567,979	\$ 553,745	\$ 549,918	\$ 534,630	\$ 554,453
Other Assets	SC689	\$ 1,705,114	\$ 1,605,237	\$ 1,673,716	\$ 1,518,763	\$ 1,603,078
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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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
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
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 530,114</b>	<b>\$ 546,287</b>	<b>\$ 530,300</b>	<b>\$ 559,300</b>	<b>\$ 564,384</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 117,858,903</b>	<b>\$ 109,667,104</b>	<b>\$ 104,063,804</b>	<b>\$ 101,202,657</b>	<b>\$ 95,640,605</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 117,328,789</b>	<b>\$ 109,120,817</b>	<b>\$ 103,533,504</b>	<b>\$ 100,643,357</b>	<b>\$ 95,076,221</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 73,843,247</b>	<b>\$ 70,396,965</b>	<b>\$ 67,616,453</b>	<b>\$ 62,993,210</b>	<b>\$ 60,794,325</b>
Deposits	SC710	\$ 73,747,470	\$ 70,304,076	\$ 67,528,415	\$ 62,901,465	\$ 60,593,838
Escrows	SC712	\$ 110,546	\$ 112,470	\$ 96,794	\$ 98,979	\$ 207,305
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 14,769	\$- 19,581	\$- 8,756	\$- 7,234	\$- 6,818
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 32,079,867</b>	<b>\$ 26,989,274</b>	<b>\$ 24,962,622</b>	<b>\$ 26,920,928</b>	<b>\$ 23,486,508</b>
Advances from FHLBank	SC720	\$ 8,524,246	\$ 8,130,732	\$ 7,727,117	\$ 9,255,867	\$ 10,036,728
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 18,159,650	\$ 14,401,307	\$ 12,910,737	\$ 13,509,150	\$ 12,201,811
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 892,500	\$ 892,500	\$ 892,500	\$ 775,000	\$ 175,000
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	\$ 4,503,471	\$ 3,564,735	\$ 3,432,268	\$ 3,380,911	\$ 1,072,969
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 2,702,620</b>	<b>\$ 2,970,749</b>	<b>\$ 2,504,831</b>	<b>\$ 2,568,008</b>	<b>\$ 2,475,994</b>
Accrued Interest Payable - Deposits	SC763	\$ 89,788	\$ 85,023	\$ 89,429	\$ 85,449	\$ 81,636
Accrued Interest Payable - Other	SC766	\$ 140,581	\$ 117,356	\$ 91,143	\$ 112,534	\$ 85,534
Accrued Taxes	SC776	\$ 516,455	\$ 412,664	\$ 446,133	\$ 348,937	\$ 464,721
Accounts Payable	SC780	\$ 1,223,931	\$ 1,218,969	\$ 930,186	\$ 838,662	\$ 786,406
Deferred Income Taxes	SC790	\$ 157,875	\$ 143,660	\$ 136,274	\$ 183,685	\$ 173,123
Other Liabilities and Deferred Income	SC796	\$ 573,990	\$ 993,077	\$ 811,666	\$ 998,741	\$ 884,574
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						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 108,625,734</b>	<b>\$ 100,356,988</b>	<b>\$ 95,083,906</b>	<b>\$ 92,482,146</b>	<b>\$ 86,756,827</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>	<b>\$ 175,391</b>
<b>EQUITY CAPITAL</b>						
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 8,527,661</b>	<b>\$ 8,588,436</b>	<b>\$ 8,274,203</b>	<b>\$ 7,985,819</b>	<b>\$ 8,144,000</b>
Stock - Total	SUB0311	\$ 5,153,930	\$ 5,102,948	\$ 5,019,649	\$ 5,035,339	\$ 4,936,702
Perpetual Preferred Stock - Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 130,622	\$ 130,622	\$ 130,622	\$ 120,622	\$ 120,622
Common Stock - Par Value	SC820	\$ 18,994	\$ 18,993	\$ 18,043	\$ 18,043	\$ 18,043
Common Stock - Paid in Excess of Par	SC830	\$ 5,003,314	\$ 4,952,333	\$ 4,869,984	\$ 4,896,674	\$ 4,798,037
Accumulated Other Comprehensive Income - Total	SC86	\$- 287,378	\$- 365,492	\$- 318,696	\$- 313,871	\$- 292,147
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 279,818	\$- 466,358	\$- 336,767	\$- 247,247	\$- 194,900
Gains (Losses) on Cash Flow Hedges	SC865	\$- 7,560	\$ 100,866	\$ 18,071	\$- 66,624	\$- 97,345
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 98
Retained Earnings	SC880	\$ 3,661,109	\$ 3,850,980	\$ 3,573,250	\$ 3,264,351	\$ 3,499,445
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 117,328,786</b>	<b>\$ 109,120,815</b>	<b>\$ 103,533,500</b>	<b>\$ 100,643,356</b>	<b>\$ 95,076,218</b>

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## Other Codes As of Sep 2006

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 81
3	Federal, State, or other taxes receivable	2	\$ 56
4	Net deferred tax assets	9	\$ 321,265
6	Prepaid deposit insurance premiums	2	\$ 66
7	Prepaid expenses	8	\$ 38,891
8	Deposits for utilities and other services	1	\$ 23
10	Property leased to others, net of accumul. deprec.	1	\$ 57,434
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 72,902
14	Other noninterest-bearing short-term accounts recv	5	\$ 154,239
19	Receivables fr a broker for unsettled transactions	2	\$ 59,765
20	F/V of all derivative instru. reportable as assets	2	\$ 236,116
22	Unapplied loan disbursements	2	\$ 125,090
99	Other	9	\$ 338,641

### Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	2	\$ 3,910
4	Nonrefundable loan fees received prior to closing	1	\$ 236
5	Deferred gains from sale/leaseback	1	\$ 249
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 3,761
10	Amounts due brokers for unsettled transactions	1	\$ 82,745
11	The liability recorded for post-retirement benefit	4	\$ 7,720
13	Amounts payable under interest-rate-swap agreement	1	\$ 467
14	Unapplied loan payments received	1	\$ 35
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 2,066
20	F/V of all derivative instru. reportable as liab.	2	\$ 110,201
99	Other	16	\$ 231,280

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Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,827,748</b>	<b>\$ 1,638,464</b>	<b>\$ 1,497,750</b>	<b>\$ 1,377,119</b>	<b>\$ 1,288,310</b>
Deposits and Investment Securities	SO115	\$ 54,906	\$ 55,230	\$ 50,806	\$ 47,221	\$ 41,969
Mortgage-Backed Securities	SO125	\$ 257,950	\$ 225,419	\$ 187,524	\$ 168,593	\$ 152,637
Mortgage Loans	SO141	\$ 993,808	\$ 888,639	\$ 814,759	\$ 747,964	\$ 684,645
Nonmortgage Loans - Total	SUB0950	\$ 521,084	\$ 469,176	\$ 444,661	\$ 413,341	\$ 409,059
Commercial Loans and Leases	SO160	\$ 128,144	\$ 122,094	\$ 105,188	\$ 99,107	\$ 96,627
Consumer Loans and Leases	SO171	\$ 392,940	\$ 347,082	\$ 339,473	\$ 314,234	\$ 312,432
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 7,533</b>	<b>\$ 6,930</b>	<b>\$ 7,141</b>	<b>\$ 5,273</b>	<b>\$ 5,403</b>
Federal Home Loan Bank Stock	SO181	\$ 7,511	\$ 6,908	\$ 7,119	\$ 5,251	\$ 5,381
Other	SO185	\$ 22	\$ 22	\$ 22	\$ 22	\$ 22
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 913,142</b>	<b>\$ 771,667</b>	<b>\$ 675,093</b>	<b>\$ 617,295</b>	<b>\$ 554,390</b>
Deposits	SO215	\$ 550,160	\$ 461,553	\$ 399,123	\$ 359,630	\$ 326,363
Escrows	SO225	\$ 4	\$ 10	\$ 5	\$ 7	\$ 4
Advances from FHLBank	SO230	\$ 102,144	\$ 93,236	\$ 91,532	\$ 97,406	\$ 101,629
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 13,844	\$ 12,774	\$ 10,440	\$ 3,325	\$ 3,080
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 247,078	\$ 204,149	\$ 174,033	\$ 156,959	\$ 123,399
Capitalized Interest	SO271	\$ 88	\$ 55	\$ 40	\$ 32	\$ 85
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 922,139</b>	<b>\$ 873,727</b>	<b>\$ 829,798</b>	<b>\$ 765,097</b>	<b>\$ 739,323</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 79,372</b>	<b>\$ 98,286</b>	<b>\$ 53,682</b>	<b>\$ 135,149</b>	<b>\$ 127,313</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 842,767</b>	<b>\$ 775,441</b>	<b>\$ 776,116</b>	<b>\$ 629,948</b>	<b>\$ 612,010</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 371,975</b>	<b>\$ 389,220</b>	<b>\$ 366,270</b>	<b>\$ 440,434</b>	<b>\$ 407,754</b>
Mortgage Loan Serving Fees	SO410	\$- 14,053	\$- 7,983	\$- 9,926	\$ 9,442	\$- 10,852
Other Fees and Charges	SO420	\$ 320,196	\$ 312,269	\$ 343,855	\$ 314,458	\$ 346,342
Net Income (Loss) from Other - Total	SUB0451	\$ 66,061	\$ 71,850	\$ 62,068	\$ 65,634	\$ 91,891
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 85,918	\$ 67,724	\$ 52,305	\$ 58,210	\$ 74,042
Operations & Sale of Repossessed Assets	SO461	\$ 158	\$ 570	\$ 140	\$ 371	\$ 291
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 67	\$- 11	\$- 21	\$- 4	\$- 5
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 6	\$- 1,307

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 594	\$ 23	\$- 55	\$ 39	\$- 75
Trading Assets (Realized and Unrealized)	SO485	\$- 20,676	\$ 3,544	\$ 9,699	\$ 7,012	\$ 18,945
Other Noninterest Income	SO488	\$- 229	\$ 13,084	\$- 29,727	\$ 50,900	\$- 19,627
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 675,709</b>	<b>\$ 708,336</b>	<b>\$ 641,195</b>	<b>\$ 599,222</b>	<b>\$ 592,906</b>
All Personnel Compensation and Expense	SO510	\$ 185,592	\$ 182,466	\$ 178,642	\$ 164,960	\$ 167,739
Legal Expense	SO520	\$ 2,838	\$ 2,563	\$ 4,063	\$ 2,815	\$ 2,521
Office Occupancy and Equipment Expense	SO530	\$ 76,827	\$ 73,223	\$ 75,331	\$ 76,612	\$ 67,681
Marketing and Other Professional Services	SO540	\$ 259,018	\$ 276,130	\$ 250,303	\$ 240,138	\$ 241,859
Loan Servicing Fees	SO550	\$ 22,256	\$ 21,378	\$ 21,153	\$ 19,524	\$ 15,126
Goodwill and Other Intangibles Expense	SO560	\$ 4,600	\$ 4,536	\$ 3,870	\$ 6,534	\$ 4,391
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,236	\$ 919	\$ 531	\$ 1,482	\$ 941
Other Noninterest Expense	SO580	\$ 123,342	\$ 147,121	\$ 107,302	\$ 87,157	\$ 92,648
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 539,033</b>	<b>\$ 456,325</b>	<b>\$ 501,191</b>	<b>\$ 471,160</b>	<b>\$ 426,858</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 189,668</b>	<b>\$ 164,398</b>	<b>\$ 179,132</b>	<b>\$ 169,073</b>	<b>\$ 150,454</b>
Federal	SO710	\$ 185,697	\$ 155,421	\$ 173,953	\$ 164,564	\$ 143,170
State, Local & Other	SO720	\$ 3,971	\$ 8,977	\$ 5,179	\$ 4,509	\$ 7,284
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 349,365</b>	<b>\$ 291,927</b>	<b>\$ 322,059</b>	<b>\$ 302,087</b>	<b>\$ 276,404</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 230</b>	<b>\$- 179</b>	<b>\$ 0</b>	<b>\$ 5,359</b>	<b>\$- 2,780</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 349,595</b>	<b>\$ 291,748</b>	<b>\$ 322,059</b>	<b>\$ 307,446</b>	<b>\$ 273,624</b>



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### Other Codes As of Sep 2006

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	5	\$ 6,202
6	Net income(loss)-equity invest in uncons sub org	1	\$- 219
7	Net income(loss) from leased property	2	\$ 1,712
14	Interest Income from CNFIs reported on SC655	1	\$- 9,146
15	Income from corporate-owned life insurance	2	\$ 486
99	Other	10	\$- 1,076

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	6	\$ 120
6	Supervisory examination fees	6	\$ 1,223
7	Office supplies, printing, and postage	10	\$ 2,369
8	Telephone, including data lines	4	\$ 10,193
9	Loan origination expense	3	\$ 13,241
10	ATM expense	1	\$ 41
14	Losses from fraud	1	\$ 2,934
16	Web site expenses	1	\$ 17
17	Charitable contributions	1	\$ 2
18	Minority Interest	1	\$ 4,790
19	Realized/unrealized losses on derivatives	2	\$ 1,762
99	Other	10	\$ 56,102

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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
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 4,963,962</b>	<b>\$ 3,136,214</b>	<b>\$ 1,497,750</b>	<b>\$ 4,979,498</b>	<b>\$ 3,602,379</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 160,942	\$ 106,036	\$ 50,806	\$ 165,752	\$ 118,531
YTD - Mortgage-Backed Securities	Y_SO125	\$ 670,893	\$ 412,943	\$ 187,524	\$ 650,621	\$ 482,028
YTD - Mortgage Loans	Y_SO141	\$ 2,697,206	\$ 1,703,398	\$ 814,759	\$ 2,553,280	\$ 1,805,316
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 355,426	\$ 227,282	\$ 105,188	\$ 384,544	\$ 285,437
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,079,495	\$ 686,555	\$ 339,473	\$ 1,225,301	\$ 911,067
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 21,604</b>	<b>\$ 14,071</b>	<b>\$ 7,141</b>	<b>\$ 21,272</b>	<b>\$ 15,999</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 21,538	\$ 14,027	\$ 7,119	\$ 21,184	\$ 15,933
YTD - Other	Y_SO185	\$ 66	\$ 44	\$ 22	\$ 88	\$ 66
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,359,902</b>	<b>\$ 1,446,760</b>	<b>\$ 675,093</b>	<b>\$ 2,087,062</b>	<b>\$ 1,469,767</b>
YTD - Deposits	Y_SO215	\$ 1,410,836	\$ 860,676	\$ 399,123	\$ 1,227,766	\$ 868,136
YTD - Escrows	Y_SO225	\$ 19	\$ 15	\$ 5	\$ 25	\$ 18
YTD - Advances from FHLBank	Y_SO230	\$ 286,912	\$ 184,768	\$ 91,532	\$ 346,299	\$ 248,893
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 37,058	\$ 23,214	\$ 10,440	\$ 12,561	\$ 9,236
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 625,260	\$ 378,182	\$ 174,033	\$ 500,528	\$ 343,569
YTD - Capitalized Interest	Y_SO271	\$ 183	\$ 95	\$ 40	\$ 117	\$ 85
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,625,664</b>	<b>\$ 1,703,525</b>	<b>\$ 829,798</b>	<b>\$ 2,913,708</b>	<b>\$ 2,148,611</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 231,340</b>	<b>\$ 151,968</b>	<b>\$ 53,682</b>	<b>\$ 517,827</b>	<b>\$ 382,678</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 2,394,324</b>	<b>\$ 1,551,557</b>	<b>\$ 776,116</b>	<b>\$ 2,395,881</b>	<b>\$ 1,765,933</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,127,465</b>	<b>\$ 755,490</b>	<b>\$ 366,270</b>	<b>\$ 1,705,980</b>	<b>\$ 1,265,546</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$- 31,962	\$- 17,909	\$- 9,926	\$- 19,462	\$- 28,904
YTD - Other Fees and Charges	Y_SO420	\$ 976,320	\$ 656,124	\$ 343,855	\$ 1,340,983	\$ 1,026,525
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 199,979	\$ 133,918	\$ 62,068	\$ 355,068	\$ 289,434
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 205,947	\$ 120,029	\$ 52,305	\$ 334,214	\$ 276,004
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 868	\$ 710	\$ 140	\$ 1,906	\$ 1,535
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 35	\$- 32	\$- 21	\$- 9	\$- 5
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$- 4,588	\$- 4,594

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<b>Schedule SO --- Consolidated Statement of Operations</b>						
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	\$ 562	\$- 32	\$- 55	\$ 566	\$ 527
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 7,433	\$ 13,243	\$ 9,699	\$ 22,979	\$ 15,967
YTD - Other Noninterest Income	Y_SO488	\$- 16,872	\$- 16,643	\$- 29,727	\$ 29,391	\$- 21,509
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 2,025,240</b>	<b>\$ 1,349,531</b>	<b>\$ 641,195</b>	<b>\$ 2,315,681</b>	<b>\$ 1,716,459</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 546,700	\$ 361,108	\$ 178,642	\$ 643,140	\$ 478,180
YTD - Legal Expense	Y_SO520	\$ 9,464	\$ 6,626	\$ 4,063	\$ 10,342	\$ 7,527
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 225,381	\$ 148,554	\$ 75,331	\$ 277,430	\$ 200,818
YTD - Marketing and Other Professional Services	Y_SO540	\$ 785,451	\$ 526,433	\$ 250,303	\$ 948,734	\$ 708,596
YTD - Loan Servicing Fees	Y_SO550	\$ 64,787	\$ 42,531	\$ 21,153	\$ 60,562	\$ 41,038
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 13,006	\$ 8,406	\$ 3,870	\$ 20,498	\$ 13,964
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,686	\$ 1,450	\$ 531	\$ 3,286	\$ 1,804
YTD - Other Noninterest Expense	Y_SO580	\$ 377,765	\$ 254,423	\$ 107,302	\$ 351,689	\$ 264,532
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,496,549</b>	<b>\$ 957,516</b>	<b>\$ 501,191</b>	<b>\$ 1,786,180</b>	<b>\$ 1,315,020</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 533,198</b>	<b>\$ 343,530</b>	<b>\$ 179,132</b>	<b>\$ 641,687</b>	<b>\$ 472,614</b>
YTD - Federal	Y_SO710	\$ 515,071	\$ 329,374	\$ 173,953	\$ 611,221	\$ 446,657
YTD - State, Local, and Other	Y_SO720	\$ 18,127	\$ 14,156	\$ 5,179	\$ 30,466	\$ 25,957
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 963,351</b>	<b>\$ 613,986</b>	<b>\$ 322,059</b>	<b>\$ 1,144,493</b>	<b>\$ 842,406</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 51</b>	<b>\$- 179</b>	<b>\$ 0</b>	<b>\$- 314</b>	<b>\$- 5,673</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 963,402</b>	<b>\$ 613,807</b>	<b>\$ 322,059</b>	<b>\$ 1,144,179</b>	<b>\$ 836,733</b>

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 546,286</b>	<b>\$ 530,303</b>	<b>\$ 559,302</b>	<b>\$ 564,385</b>	<b>\$ 561,664</b>
Net Provision for Loss	VA115	\$ 80,546	\$ 99,113	\$ 53,204	\$ 136,287	\$ 128,106
Transfers	VA125	\$- 498	\$- 293	\$ 378	\$- 2,568	\$- 178
Recoveries	VA135	\$ 47,306	\$ 52,957	\$ 60,241	\$ 48,011	\$ 52,206
Adjustments	VA145	\$ 16,323	\$ 16,038	\$ 16,500	\$ 23,766	\$ 21,006
Charge-offs	VA155	\$ 159,849	\$ 151,831	\$ 159,322	\$ 210,579	\$ 198,419
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 530,114</b>	<b>\$ 546,287</b>	<b>\$ 530,303</b>	<b>\$ 559,302</b>	<b>\$ 564,385</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 4,404</b>	<b>\$ 4,045</b>	<b>\$ 7,132</b>	<b>\$ 4,269</b>	<b>\$ 4,553</b>
Net Provision for Loss	VA118	\$ 62	\$ 92	\$ 1,009	\$ 344	\$ 148

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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	\$ 498	\$ 293	\$ - 378	\$ 2,568	\$ 178
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 450	\$ 27	\$ 3,718	\$ 49	\$ 610
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 4,514</b>	<b>\$ 4,403</b>	<b>\$ 4,045</b>	<b>\$ 7,132</b>	<b>\$ 4,269</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 550,690</b>	<b>\$ 534,348</b>	<b>\$ 566,434</b>	<b>\$ 568,654</b>	<b>\$ 566,217</b>
Net Provision for Loss	VA120	\$ 80,608	\$ 99,205	\$ 54,213	\$ 136,631	\$ 128,254
Recoveries	VA140	\$ 47,306	\$ 52,957	\$ 60,241	\$ 48,011	\$ 52,206
Adjustments	VA150	\$ 16,323	\$ 16,038	\$ 16,500	\$ 23,766	\$ 21,006
Charge-offs	VA160	\$ 160,299	\$ 151,858	\$ 163,040	\$ 210,628	\$ 199,029
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 534,628</b>	<b>\$ 550,690</b>	<b>\$ 534,348</b>	<b>\$ 566,434</b>	<b>\$ 568,654</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 159,849</b>	<b>\$ 151,831</b>	<b>\$ 159,322</b>	<b>\$ 210,579</b>	<b>\$ 198,419</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 1,504</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,393</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 9,381</b>	<b>\$ 6,274</b>	<b>\$ 5,844</b>	<b>\$ 3,502</b>	<b>\$ 3,719</b>
Construction - Total	SUB2030	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 9,348	\$ 6,274	\$ 5,844	\$ 3,502	\$ 3,719
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 7,052	\$ 4,101	\$ 4,318	\$ 2,442	\$ 2,692
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 432	\$ 994	\$ 446	\$ 192	\$ 520
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,287	\$ 1,179	\$ 1,003	\$ 754	\$ 346
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 77	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 502	\$ 0	\$ 0	\$ 114	\$ 161
Land	VA490	\$ 75	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 147,446</b>	<b>\$ 144,302</b>	<b>\$ 152,517</b>	<b>\$ 205,338</b>	<b>\$ 186,079</b>
Commercial Loans	VA520	\$ 30,630	\$ 31,662	\$ 29,895	\$ 36,587	\$ 34,678
Consumer Loans - Total	SUB2061	\$ 116,816	\$ 112,640	\$ 122,622	\$ 168,751	\$ 151,401
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Home Improvement Loans	VA516	\$ 113	\$ 49	\$ 156	\$ 169	\$ 169
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,118	\$ 1,663	\$ 1,943	\$ 2,656	\$ 3,754
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 70,148	\$ 66,813	\$ 77,475	\$ 110,092	\$ 99,519

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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	\$ 45,437	\$ 44,115	\$ 43,048	\$ 55,833	\$ 47,958
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 19</b>	<b>\$ 15</b>	<b>\$ 24</b>	<b>\$ 45</b>	<b>\$ 61</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 20	\$ 40
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 Repossessed Assets	VA630	\$ 19	\$ 15	\$ 24	\$ 25	\$ 21
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1,499</b>	<b>\$ 1,240</b>	<b>\$ 937</b>	<b>\$ 1,694</b>	<b>\$ 1,167</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 47,306</b>	<b>\$ 52,957</b>	<b>\$ 60,241</b>	<b>\$ 48,011</b>	<b>\$ 52,206</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 1,358</b>	<b>\$ 481</b>	<b>\$ 1,128</b>	<b>\$ 1,613</b>	<b>\$ 1,016</b>
Construction - Total	SUB2130	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 16	\$ 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	\$ 1,342	\$ 481	\$ 1,128	\$ 1,613	\$ 1,016
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 299	\$ 273	\$ 175	\$ 1,035	\$ 357
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 800	\$ 51	\$ 751	\$ 118	\$ 448
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 114	\$ 141	\$ 137	\$ 455	\$ 211
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 85	\$ 16	\$ 65	\$ 5	\$ 0
Land	VA491	\$ 44	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 45,599</b>	<b>\$ 52,190</b>	<b>\$ 58,741</b>	<b>\$ 46,187</b>	<b>\$ 50,967</b>
Commercial Loans	VA521	\$ 5,073	\$ 5,985	\$ 5,344	\$ 4,592	\$ 5,197
Consumer Loans - Total	SUB2161	\$ 40,526	\$ 46,205	\$ 53,397	\$ 41,595	\$ 45,770
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 315	\$ 362	\$ 449	\$ 503	\$ 454
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 3,359	\$ 3,889	\$ 3,452	\$ 3,371	\$ 3,889
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 29,265	\$ 32,831	\$ 40,097	\$ 31,030	\$ 34,487
Other	VA561	\$ 7,587	\$ 9,123	\$ 9,399	\$ 6,691	\$ 6,940
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 349</b>	<b>\$ 286</b>	<b>\$ 372</b>	<b>\$ 211</b>	<b>\$ 223</b>

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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
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 560</b>	<b>\$ 385</b>	<b>\$ 632</b>	<b>\$ 2,912</b>	<b>\$ 326</b>
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 216</b>	<b>\$ 288</b>	<b>\$ 939</b>	<b>\$ 396</b>	<b>\$ 347</b>
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	\$ 216	\$ 288	\$ 939	\$ 396	\$ 347
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 159	\$ 257	\$ 1,051	\$ 353	\$ 135
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 31	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 198	\$- 137	\$- 7	\$ 100
Nonresidential Property (Except Land)	VA482	\$- 25	\$ 71	\$ 25	\$ 50	\$ 112
Land	VA492	\$ 4	\$ 158	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 303</b>	<b>\$ 97</b>	<b>\$- 335</b>	<b>\$ 2,552</b>	<b>\$ 56</b>
Commercial Loans	VA522	\$ 263	\$ 28	\$- 337	\$ 2,527	\$- 22
Consumer Loans - Total	SUB2261	\$ 40	\$ 69	\$ 2	\$ 25	\$ 78
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 29	\$ 62	\$- 6	\$ 16	\$ 16
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 1	\$ 3	\$ 4	\$ 39
Other	VA562	\$ 11	\$ 6	\$ 5	\$ 5	\$ 22
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 41</b>	<b>\$ 0</b>	<b>\$ 28</b>	<b>\$- 36</b>	<b>\$- 77</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$- 76	\$ 26
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	\$- 180
Other Reposessed Assets	VA632	\$ 41	\$ 0	\$ 28	\$ 40	\$ 77
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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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
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 113,103</b>	<b>\$ 99,259</b>	<b>\$ 99,713</b>	<b>\$ 165,480</b>	<b>\$ 146,539</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 1,504</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 7,393</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 8,239</b>	<b>\$ 6,081</b>	<b>\$ 5,655</b>	<b>\$ 2,285</b>	<b>\$ 3,050</b>
Construction - Total	SUB2330	\$ 17	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 17	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 8,222	\$ 6,081	\$ 5,655	\$ 2,285	\$ 3,050
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 6,800	\$ 3,828	\$ 4,143	\$ 1,407	\$ 2,335
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 209	\$ 1,200	\$ 746	\$ 427	\$ 207
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,204	\$ 1,038	\$ 866	\$ 299	\$ 135
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 198	\$- 60	\$- 7	\$ 100
Nonresidential Property (Except Land)	VA485	\$ 392	\$ 55	\$- 40	\$ 159	\$ 273
Land	VA495	\$ 35	\$ 158	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 102,150</b>	<b>\$ 92,209</b>	<b>\$ 93,441</b>	<b>\$ 161,703</b>	<b>\$ 135,168</b>
Commercial Loans	VA525	\$ 25,820	\$ 25,705	\$ 24,214	\$ 34,522	\$ 29,459
Consumer Loans - Total	SUB2361	\$ 76,330	\$ 66,504	\$ 69,227	\$ 127,181	\$ 105,709
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 1	\$ 2
Home Improvement Loans	VA519	\$- 202	\$- 313	\$- 293	\$- 334	\$- 285
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 2,212	\$- 2,164	\$- 1,515	\$- 699	\$- 119
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 40,883	\$ 33,983	\$ 37,381	\$ 79,066	\$ 65,071
Other	VA565	\$ 37,861	\$ 34,998	\$ 33,654	\$ 49,147	\$ 41,040
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 60</b>	<b>\$ 15</b>	<b>\$ 52</b>	<b>\$ 9</b>	<b>\$- 16</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$- 56	\$ 66
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	\$- 180
Other Reposessed Assets	VA633	\$ 60	\$ 15	\$ 52	\$ 65	\$ 98
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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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
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1,150</b>	<b>\$ 954</b>	<b>\$ 565</b>	<b>\$ 1,483</b>	<b>\$ 944</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 24,234</b>	<b>\$ 19,429</b>	<b>\$ 23,384</b>	<b>\$ 18,582</b>	<b>\$ 15,637</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 86,167</b>	<b>\$ 72,704</b>	<b>\$ 69,705</b>	<b>\$ 64,396</b>	<b>\$ 63,288</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 3,812</b>	<b>\$ 4,263</b>	<b>\$ 7,810</b>	<b>\$ 3,804</b>	<b>\$ 3,935</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 3,812	\$ 4,263	\$ 7,810	\$ 3,759	\$ 3,935
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	\$ 45	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 205,678</b>	<b>\$ 184,825</b>	<b>\$ 184,315</b>	<b>\$ 164,701</b>	<b>\$ 163,708</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 417,482</b>	<b>\$ 340,155</b>	<b>\$ 324,823</b>	<b>\$ 337,729</b>	<b>\$ 282,157</b>
Substandard	VA965	\$ 332,585	\$ 276,005	\$ 270,630	\$ 280,212	\$ 248,559
Doubtful	VA970	\$ 84,897	\$ 64,150	\$ 54,193	\$ 57,517	\$ 33,598
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
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
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 868,736</b>	<b>\$ 696,954</b>	<b>\$ 679,835</b>	<b>\$ 751,328</b>	<b>\$ 738,345</b>
Mortgages - Total	SUB2421	\$ 453,894	\$ 405,163	\$ 400,729	\$ 435,825	\$ 383,544
Construction and Land Loans	SUB2430	\$ 28,424	\$ 12,937	\$ 2,249	\$ 11,429	\$ 3,288
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 415,465	\$ 384,304	\$ 387,281	\$ 414,970	\$ 373,093
Permanent Loans Secured by All Other Property	SUB2450	\$ 11,160	\$ 16,049	\$ 11,877	\$ 16,245	\$ 10,147
Nonmortgages - Total	SUB2461	\$ 414,842	\$ 291,791	\$ 279,106	\$ 315,503	\$ 354,801
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 721,844</b>	<b>\$ 566,602</b>	<b>\$ 569,102</b>	<b>\$ 616,224</b>	<b>\$ 640,725</b>



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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
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 549,689</b>	<b>\$ 473,250</b>	<b>\$ 473,654</b>	<b>\$ 514,484</b>	<b>\$ 527,576</b>
Mortgage Loans - Total	SUB2481	\$ 330,026	\$ 288,882	\$ 303,886	\$ 319,799	\$ 304,624
Construction	PD115	\$ 24,012	\$ 3,372	\$ 1,516	\$ 4,532	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 52,312	\$ 79,236	\$ 56,755	\$ 69,060	\$ 63,759
Secured by First Liens	PD123	\$ 236,971	\$ 184,381	\$ 225,636	\$ 224,960	\$ 222,398
Secured by Junior Liens	PD124	\$ 10,417	\$ 15,797	\$ 11,316	\$ 14,406	\$ 8,612
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 1,715	\$ 2,506	\$ 2,490	\$ 920
Nonresidential Property (Except Land)	PD135	\$ 5,681	\$ 3,237	\$ 5,595	\$ 3,515	\$ 6,070
Land	PD138	\$ 633	\$ 1,144	\$ 562	\$ 836	\$ 2,865
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 71,058	\$ 59,198	\$ 51,788	\$ 55,337	\$ 75,022
Consumer Loans - Total	SUB2511	\$ 148,605	\$ 125,170	\$ 117,980	\$ 139,348	\$ 147,930
Loans on Deposits	PD161	\$ 882	\$ 54	\$ 101	\$ 41	\$ 99
Home Improvement Loans	PD163	\$ 678	\$ 774	\$ 904	\$ 945	\$ 1,326
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 6,576	\$ 7,089	\$ 8,762	\$ 11,637	\$ 12,409
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 20	\$ 2
Credit Cards	PD171	\$ 76,887	\$ 72,165	\$ 68,869	\$ 80,074	\$ 93,293
Other	PD180	\$ 63,582	\$ 45,088	\$ 39,344	\$ 46,631	\$ 40,801
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 4,027	\$ 4,454	\$ 4,822	\$ 4,700	\$ 5,534
Held for Sale Included in PD115:PD180	PD192	\$ 273	\$ 131	\$ 493	\$ 1,604	\$ 1,737
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 5,309	\$ 6,391	\$ 6,318	\$ 6,663	\$ 4,937
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 113	\$ 114	\$ 112	\$ 120
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 172,155</b>	<b>\$ 93,352</b>	<b>\$ 95,448</b>	<b>\$ 101,740</b>	<b>\$ 113,149</b>
Mortgage Loans - Total	SUB2491	\$ 955	\$ 202	\$ 208	\$ 182	\$ 288
Construction	PD215	\$ 119	\$ 0	\$ 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	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 835	\$ 202	\$ 167	\$ 182	\$ 288
Secured by Junior Liens	PD224	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 41	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 97,914	\$ 28,433	\$ 25,570	\$ 26,562	\$ 33,238
Consumer Loans - Total	SUB2521	\$ 73,286	\$ 64,717	\$ 69,670	\$ 74,996	\$ 79,623
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	\$ 36	\$ 18	\$ 10	\$ 74	\$ 65
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 59,930	\$ 54,725	\$ 61,043	\$ 67,216	\$ 71,849
Other	PD280	\$ 13,320	\$ 9,974	\$ 8,617	\$ 7,706	\$ 7,709
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 1,822	\$ 2,180	\$ 2,352	\$ 2,214	\$ 2,896
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 2,666	\$ 2,142	\$ 1,417	\$ 1,735	\$ 5,755
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 212
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 146,892</b>	<b>\$ 130,352</b>	<b>\$ 110,733</b>	<b>\$ 135,104</b>	<b>\$ 97,620</b>
Mortgage Loans - Total	SUB2501	\$ 122,913	\$ 116,079	\$ 96,635	\$ 115,844	\$ 78,632
Construction	PD315	\$ 3,138	\$ 1,438	\$ 55	\$ 78	\$ 304
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 46,804	\$ 35,302	\$ 24,911	\$ 24,809	\$ 19,086
Secured by First Liens	PD323	\$ 58,410	\$ 64,295	\$ 64,037	\$ 76,977	\$ 55,850
Secured by Junior Liens	PD324	\$ 9,715	\$ 5,091	\$ 4,459	\$ 4,576	\$ 3,100
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,740	\$ 1,766	\$ 1,735	\$ 681	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 1,584	\$ 1,204	\$ 1,322	\$ 2,740	\$ 173

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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	\$ 522	\$ 6,983	\$ 116	\$ 5,983	\$ 119
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 14,641	\$ 6,171	\$ 6,252	\$ 8,430	\$ 9,271
Consumer Loans - Total	SUB2531	\$ 9,338	\$ 8,102	\$ 7,846	\$ 10,830	\$ 9,717
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 75	\$ 31	\$ 42	\$ 124	\$ 73
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 1,122	\$ 1,165	\$ 1,667	\$ 2,296	\$ 2,326
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 2,366	\$ 3,282	\$ 2,891	\$ 2,858	\$ 3,672
Other	PD380	\$ 5,775	\$ 3,624	\$ 3,246	\$ 5,552	\$ 3,646
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,712	\$ 295	\$ 1,149	\$ 572	\$ 1,295
Held for Sale Included in PD315:PD380	PD392	\$ 101	\$ 152	\$ 101	\$ 674	\$ 110
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 200	\$ 245	\$ 246	\$ 200
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 46	\$ 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
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 5,789,856</b>	<b>\$ 4,796,364</b>	<b>\$ 4,137,617</b>	<b>\$ 3,937,232</b>	<b>\$ 3,490,393</b>
90% up to 100% LTV	LD110	\$ 4,476,643	\$ 3,876,022	\$ 3,420,142	\$ 3,242,062	\$ 2,814,458
100% and greater LTV	LD120	\$ 1,313,213	\$ 920,342	\$ 717,475	\$ 695,170	\$ 675,935
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 71,838</b>	<b>\$ 55,673</b>	<b>\$ 36,343</b>	<b>\$ 37,302</b>	<b>\$ 34,417</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 47,193</b>	<b>\$ 33,005</b>	<b>\$ 20,624</b>	<b>\$ 25,111</b>	<b>\$ 25,405</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 47,193	\$ 33,005	\$ 20,624	\$ 25,111	\$ 25,405
90% up to 100% LTV	LD210	\$ 36,623	\$ 28,373	\$ 15,266	\$ 19,607	\$ 18,539
100% and greater LTV	LD220	\$ 10,570	\$ 4,632	\$ 5,358	\$ 5,504	\$ 6,866
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 24,645</b>	<b>\$ 22,668</b>	<b>\$ 15,719</b>	<b>\$ 12,191</b>	<b>\$ 9,012</b>
90% up to 100% LTV	LD250	\$ 22,005	\$ 15,569	\$ 10,486	\$ 8,732	\$ 6,366
100% and greater LTV	LD260	\$ 2,640	\$ 7,099	\$ 5,233	\$ 3,459	\$ 2,646

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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
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 6,785</b>	<b>\$ 4,199</b>	<b>\$ 3,491</b>	<b>\$ 2,155</b>	<b>\$ 2,038</b>
90% up to 100% LTV	LD310	\$ 5,506	\$ 3,130	\$ 2,968	\$ 1,788	\$ 1,885
100% and greater LTV	LD320	\$ 1,279	\$ 1,069	\$ 523	\$ 367	\$ 153
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 1,041,089</b>	<b>\$ 958,153</b>	<b>\$ 235,748</b>	<b>\$ 441,740</b>	<b>\$ 445,314</b>
90% up to 100% LTV	LD410	\$ 662,193	\$ 638,136	\$ 187,355	\$ 344,088	\$ 282,664
100% and greater LTV	LD420	\$ 378,896	\$ 320,017	\$ 48,393	\$ 97,652	\$ 162,650
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 655,338</b>	<b>\$ 645,129</b>	<b>\$ 567,170</b>	<b>\$ 634,096</b>	<b>\$ 974,586</b>
90% up to 100% LTV	LD430	\$ 528,754	\$ 529,174	\$ 499,630	\$ 575,247	\$ 897,568
100% and greater LTV	LD440	\$ 126,584	\$ 115,955	\$ 67,540	\$ 58,849	\$ 77,018
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 255,651</b>	<b>\$ 203,958</b>	<b>\$ 131,691</b>	<b>\$ 117,172</b>	<b>\$ 475,259</b>
90% up to 100% LTV	LD450	\$ 186,500	\$ 160,325	\$ 95,219	\$ 85,510	\$ 431,046
100% and greater LTV	LD460	\$ 69,151	\$ 43,633	\$ 36,472	\$ 31,662	\$ 44,213

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 995,575</b>	<b>\$ 999,120</b>	<b>\$ 960,852</b>	<b>\$ 978,393</b>	<b>\$ 784,592</b>
Mortgage Construction Loans	CC105	\$ 856,171	\$ 855,719	\$ 843,985	\$ 863,939	\$ 702,274
Other Mortgage Loans	CC115	\$ 139,404	\$ 143,401	\$ 116,867	\$ 114,454	\$ 82,318
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 947,515	\$ 872,175	\$ 783,365	\$ 848,660	\$ 762,136
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 1,688,808</b>	<b>\$ 849,389</b>	<b>\$ 932,885</b>	<b>\$ 777,714</b>	<b>\$ 1,049,384</b>
1-4 Dwelling Units	CC280	\$ 1,367,262	\$ 675,150	\$ 754,661	\$ 573,156	\$ 888,532
Multifamily (5 or more) Dwelling Units	CC290	\$ 58,401	\$ 68,610	\$ 50,266	\$ 89,556	\$ 62,749
All Other Real Estate	CC300	\$ 263,145	\$ 105,629	\$ 127,958	\$ 115,002	\$ 98,103
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 60,582	\$ 60,799	\$ 62,033	\$ 201,449	\$ 493,450
Commitments Outstanding to Purchase Loans	CC320	\$ 3,056,910	\$ 2,982,487	\$ 845,758	\$ 572,078	\$ 361,001
Commitments Outstanding to Sell Loans	CC330	\$ 97,179	\$ 71,207	\$ 63,851	\$ 88,572	\$ 182,280
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 4,283,541	\$ 622,760	\$ 1,673,661	\$ 949,135	\$ 1,568,303
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 5,554,455	\$ 834,020	\$ 487,454	\$ 1,256,762	\$ 1,334,728
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 47,297	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 30,748	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 40,682,553</b>	<b>\$ 37,969,669</b>	<b>\$ 35,033,032</b>	<b>\$ 33,824,501</b>	<b>\$ 30,137,617</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 19,176,566	\$ 17,654,375	\$ 15,033,341	\$ 14,201,203	\$ 10,776,573
Commercial Lines	CC420	\$ 11,462,231	\$ 10,364,462	\$ 9,537,141	\$ 9,655,073	\$ 9,658,855

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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	\$ 9,210,910	\$ 9,129,268	\$ 9,642,411	\$ 9,163,889	\$ 8,896,608
Open-End Consumer Lines - Other	CC425	\$ 832,846	\$ 821,564	\$ 820,139	\$ 804,336	\$ 805,581
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 582,359</b>	<b>\$ 587,766</b>	<b>\$ 501,318</b>	<b>\$ 464,895</b>	<b>\$ 436,627</b>
Commercial	CC430	\$ 5,983	\$ 6,652	\$ 1,649	\$ 2,321	\$ 3,553
Standby, Not Included on CC465 or CC468	CC435	\$ 576,376	\$ 581,114	\$ 499,669	\$ 462,574	\$ 433,074
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,907,795	\$ 5,676,637	\$ 5,513,972	\$ 5,073,796	\$ 5,047,617
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 88,557	\$ 88,290	\$ 95,765	\$ 94,256	\$ 93,252
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 558,489	\$ 530,562	\$ 519,726	\$ 501,025	\$ 530,448
Other Contingent Liabilities	CC480	\$ 500,000	\$ 500,000	\$ 300,000	\$ 300,000	\$ 10
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
<b>Mortgage-Backed Securities - Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 7,431,484</b>	<b>\$ 3,524,403</b>	<b>\$ 2,975,600</b>	<b>\$ 3,258,400</b>	<b>\$ 6,097,366</b>
Pass-Through Securities	CF143	\$ 7,266,699	\$ 3,188,774	\$ 1,873,120	\$ 2,654,036	\$ 5,910,686
Other Mortgage-Backed Securities	CF153	\$ 164,785	\$ 335,629	\$ 1,102,480	\$ 604,364	\$ 186,680
<b>Mortgage-Backed Securities - Sales - Total</b>	<b>SUB3821</b>	<b>\$ 3,649,514</b>	<b>\$ 664,846</b>	<b>\$ 1,835,632</b>	<b>\$ 1,582,983</b>	<b>\$ 4,740,806</b>
Pass-Through Securities	CF145	\$ 3,446,138	\$ 526,375	\$ 1,776,994	\$ 1,408,895	\$ 4,273,257
Other Mortgage-Backed Securities	CF155	\$ 203,376	\$ 138,471	\$ 58,638	\$ 174,088	\$ 467,549
<b>Mortgage-Backed Securities - Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 3,781,970</b>	<b>\$ 2,859,557</b>	<b>\$ 1,139,968</b>	<b>\$ 1,675,417</b>	<b>\$ 1,356,560</b>
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$ 27,160	\$- 511,010	\$- 401,238	\$- 388,152	\$- 741,918
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 142,565	\$- 213,372	\$ 47,734	\$- 176,727	\$- 298,855
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 5,936,074</b>	<b>\$ 6,830,904</b>	<b>\$ 6,142,227</b>	<b>\$ 7,889,341</b>	<b>\$ 7,259,495</b>
Construction Loans - Total	SUB3840	\$ 270,171	\$ 299,825	\$ 248,249	\$ 311,317	\$ 196,665
1-4 Dwelling Units	CF190	\$ 233,988	\$ 269,446	\$ 216,400	\$ 247,888	\$ 164,996
Multifamily (5 or more) Dwelling Units	CF200	\$ 5,629	\$ 5,467	\$ 4,134	\$ 8,400	\$ 6,466
Nonresidential	CF210	\$ 30,554	\$ 24,912	\$ 27,715	\$ 55,029	\$ 25,203
Permanent Loans - Total	SUB3851	\$ 5,665,903	\$ 6,531,079	\$ 5,893,978	\$ 7,578,024	\$ 7,062,830
1-4 Dwelling Units	CF225	\$ 5,239,124	\$ 5,995,382	\$ 5,494,244	\$ 7,007,423	\$ 6,701,873
Multifamily (5 or more) Dwelling Units	CF245	\$ 198,516	\$ 269,604	\$ 161,768	\$ 276,822	\$ 158,336
Nonresidential (Except Land)	CF260	\$ 144,875	\$ 148,147	\$ 136,429	\$ 197,936	\$ 122,341

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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	\$ 83,388	\$ 117,946	\$ 101,537	\$ 95,843	\$ 80,280
<b>Loans and Participations Purchased - Total</b>	<b>SUB3880</b>	<b>\$ 4,406,815</b>	<b>\$ 3,901,806</b>	<b>\$ 2,790,840</b>	<b>\$ 3,132,479</b>	<b>\$ 4,742,722</b>
Secured by 1-4 Dwelling Units	CF280	\$ 4,404,487	\$ 3,894,717	\$ 2,786,209	\$ 3,128,219	\$ 4,738,662
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 660	\$ 1,655	\$ 1,165	\$ 714	\$ 1,657
Secured by Nonresidential	CF300	\$ 1,668	\$ 5,434	\$ 3,466	\$ 3,546	\$ 2,403
<b>Loans and Participations Sold - Total</b>	<b>SUB3890</b>	<b>\$ 2,057,018</b>	<b>\$ 3,413,712</b>	<b>\$ 2,372,224</b>	<b>\$ 2,748,401</b>	<b>\$ 4,215,468</b>
Secured by 1-4 Dwelling Units	CF310	\$ 2,050,438	\$ 3,397,282	\$ 2,368,815	\$ 2,747,034	\$ 4,209,854
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 6,580	\$ 16,430	\$ 3,409	\$ 1,367	\$ 5,614
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$ 2,349,797</b>	<b>\$ 488,094</b>	<b>\$ 418,616</b>	<b>\$ 384,078</b>	<b>\$ 527,254</b>
<b>Mortgage Loans - Cash Repayment of Principal</b>	<b>CF340</b>	<b>\$ 4,791,833</b>	<b>\$ 4,773,766</b>	<b>\$ 4,533,881</b>	<b>\$ 4,636,687</b>	<b>\$ 4,709,431</b>
<b>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</b>	<b>CF350</b>	<b>\$ 104,729</b>	<b>\$ 49,286</b>	<b>\$- 82,341</b>	<b>\$ 75,168</b>	<b>\$- 32,652</b>
<b>Mortgage Loans - Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 1,775,806</b>	<b>\$ 782,080</b>	<b>\$ 1,840,997</b>	<b>\$ 2,002,302</b>	<b>\$ 2,342,455</b>
<b>Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow</b>	<b>SUB3906</b>	<b>\$ 3,598,767</b>	<b>\$ 2,594,518</b>	<b>\$ 1,944,621</b>	<b>\$ 3,711,900</b>	<b>\$ 3,044,666</b>
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 6,723,485</b>	<b>\$ 7,229,776</b>	<b>\$ 6,522,363</b>	<b>\$ 6,444,672</b>	<b>\$ 6,964,342</b>
Commercial	CF390	\$ 3,358,365	\$ 3,545,431	\$ 3,303,331	\$ 3,524,089	\$ 3,484,491
Consumer	CF400	\$ 3,365,120	\$ 3,684,345	\$ 3,219,032	\$ 2,920,583	\$ 3,479,851
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 443,972</b>	<b>\$ 327,913</b>	<b>\$ 683,348</b>	<b>\$ 208,501</b>	<b>\$ 1,072,342</b>
Commercial	CF395	\$ 200,000	\$ 0	\$ 310,881	\$ 207,254	\$ 207,254
Consumer	CF405	\$ 243,972	\$ 327,913	\$ 372,467	\$ 1,247	\$ 865,088
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 6,279,513</b>	<b>\$ 6,901,863</b>	<b>\$ 5,839,015</b>	<b>\$ 6,236,171</b>	<b>\$ 5,892,000</b>
<b>Net Deposit Gain (Loss), Excluding Acquired Deposits</b>	<b>SUB3920</b>	<b>\$ 3,129,163</b>	<b>\$ 2,775,658</b>	<b>\$ 4,626,950</b>	<b>\$ 2,307,628</b>	<b>\$ 1,923,067</b>
New Deposits Received less Deposits Withdrawn	CF420	\$ 2,584,282	\$ 2,314,579	\$ 4,239,728	\$ 1,955,104	\$ 1,602,757
Interest Credited to Deposits	CF430	\$ 544,881	\$ 461,079	\$ 387,222	\$ 352,524	\$ 320,310
<b>Deposits Acquired, Net of Dispositions in Bulk Transactions</b>	<b>CF435</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
<b>BALANCES - END OF QUARTER</b>						
Total Broker - Originated Deposits - Total	SUB4061	\$ 7,980,717	\$ 8,110,217	\$ 7,791,536	\$ 7,600,581	\$ 7,300,763
Fully Insured	DI100	\$ 7,281,682	\$ 7,399,701	\$ 7,090,608	\$ 7,017,330	\$ 6,848,267
Other	DI110	\$ 699,035	\$ 710,516	\$ 700,928	\$ 583,251	\$ 452,496
Deposits with Balances - \$100,000 or Less	DI120	\$ 46,649,409	\$ 45,113,167	\$ 43,428,647	\$ 40,845,881	\$ 40,347,861

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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	\$ 27,208,606	\$ 25,303,378	\$ 24,196,563	\$ 22,154,567	\$ 20,453,278
Number of Deposit Accounts - Total	SUB4062	9,025,476	8,433,826	7,934,106	7,575,260	7,453,594
Balances of \$100,000 or Less	DI150	8,912,591	8,329,185	7,834,429	7,487,625	7,367,842
Balances Greater than \$100,000	DI160	112,885	104,641	99,677	87,635	85,752
IRA/Keogh Accounts	DI200	\$ 2,083,895	\$ 2,083,208	\$ 2,014,648	\$ 1,912,689	\$ 1,921,819
Uninsured Deposits	DI210	\$ 16,985,917	\$ 15,844,349	\$ 15,345,555	\$ 13,859,184	\$ 12,783,069
Preferred Deposits	DI220	\$ 880,320	\$ 674,035	\$ 198,999	\$ 143,284	\$ 64,280
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 3,683,521	\$ 3,354,009	\$ 3,807,150	\$ 3,720,354	\$ 6,139,030
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 45,412,047	\$ 44,421,126	\$ 42,314,918	\$ 37,860,126	\$ 33,490,499
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 2,548,578	\$ 2,841,131	\$ 3,114,114	\$ 3,208,731	\$ 3,398,319
Deposits & Escrows - Time Deposits	DI340	\$ 22,213,872	\$ 19,800,281	\$ 18,389,028	\$ 18,211,236	\$ 17,773,297
<b>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</b>						
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,895,898	\$ 2,948,808	\$ 2,995,895	\$ 3,026,007	\$ 2,882,780
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 915	\$ 2,482	\$ 850	\$ 1,669	\$ 4,757
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 6,482	\$ 8,397	\$ 3,107	\$ 9,319	\$ 8,049
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 551,186	\$ 510,563	\$ 299,778	\$ 584,527	\$ 455,289
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	\$ 38,529	\$ 41,456	\$ 53,392	\$ 49,110	\$ 38,207
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
<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
<b>MISCELLANEOUS DATA</b>						

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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	12,760	12,154	12,112	11,839	11,844
Assets Held in Trading Accounts	SI375	\$ 376,118	\$ 379,685	\$ 354,821	\$ 388,703	\$ 489,733
Available-for-Sale Securities	SI385	\$ 23,203,880	\$ 19,357,307	\$ 17,689,151	\$ 17,127,007	\$ 15,598,779
Assets Held for Sale	SI387	\$ 876,000	\$ 1,038,318	\$ 1,744,401	\$ 1,789,171	\$ 2,068,485
Loans Serviced for Others	SI390	\$ 20,483,385	\$ 20,595,199	\$ 19,982,176	\$ 19,571,969	\$ 22,132,278
<b>RESIDUAL INTERESTS</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 151,112	\$ 139,576	\$ 128,628	\$ 122,950	\$ 139,334
Other Residual Interests	SI404	\$ 401,882	\$ 380,581	\$ 377,839	\$ 358,440	\$ 360,087
<b>QUALIFIED THRIFT LENDER TEST</b>						
Actual Thrift Investment Percentage - First month of Qtr	SI581	82.39%	83.82%	84.84%	86.67%	87.03%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	82.29%	83.48%	83.76%	86.61%	87.28%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	81.44%	83.22%	83.23%	86.01%	87.22%
<b>IRS DOMESTIC BUILDING AND LOAN TEST</b>						
Percent of Assets Test	SI585	83.65%	83.49%	83.40%	84.32%	84.91%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 40,431</b>	<b>\$ 40,692</b>	<b>\$ 41,777</b>	<b>\$ 38,520</b>	<b>\$ 40,221</b>
<b>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</b>						
Aggregate amount of all extensions of credit	SI590	\$ 32,386	\$ 34,773	\$ 37,862	\$ 38,006	\$ 32,810
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,942	1,976	27	29	26
<b>RECONCILIATION OF EQUITY CAPITAL</b>						
<b>Beginning Equity Capital</b>	<b>SI600</b>	<b>\$ 8,588,436</b>	<b>\$ 8,274,203</b>	<b>\$ 7,985,818</b>	<b>\$ 8,143,999</b>	<b>\$ 7,714,831</b>
Net Income (Loss) (SO91)	SI610	\$ 349,595	\$ 291,748	\$ 322,059	\$ 307,446	\$ 273,624
Dividends Declared - Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,500	\$ 2,500	\$ 2,500
Dividends Declared - Common Stock	SI630	\$ 536,724	\$ 10,353	\$ 10,531	\$ 540,201	\$ 10,517
Stock Issued	SI640	\$ 35	\$ 950	\$ 11,121	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 36
Capital Contributions (Where No Stock is Issued)	SI655	\$ 50,132	\$ 80,349	\$- 27,540	\$ 97,677	\$ 146,116
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 78,114	\$- 46,796	\$- 4,825	\$- 21,723	\$ 20,067
Prior Period Adjustments	SI668	\$ 0	\$ 27	\$- 128	\$ 160	\$ 0
Other Adjustments	SI671	\$ 815	\$ 1,050	\$ 729	\$ 960	\$ 2,415
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 8,527,659</b>	<b>\$ 8,588,434</b>	<b>\$ 8,274,203</b>	<b>\$ 7,985,818</b>	<b>\$ 8,144,000</b>
<b>TRANSACTIONS WITH AFFILIATES</b>						



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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	\$ 5,848	\$ 1,996	\$ 2,265	\$ 2,127	\$ 2,082
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 12,567,639	\$ 9,340,713	\$ 8,521,545	\$ 7,831,103	\$ 6,770,600
<b>MUTUAL FUNDS AND ANNUITIES</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 21,945	\$ 31,309
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,306	\$ 4,778	\$ 4,376	\$ 4,111	\$ 4,495
<b>AVERAGE MONTH-END BALANCES</b>						
Total Assets	SI870	\$ 114,444,905	\$ 107,864,690	\$ 102,063,772	\$ 97,561,525	\$ 93,436,170
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,063,256	\$ 3,942,553	\$ 3,769,152	\$ 3,552,694	\$ 3,373,546
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 83,431,052	\$ 77,749,054	\$ 72,492,711	\$ 68,733,339	\$ 65,409,201
Nonmortgage Loans	SI885	\$ 21,516,883	\$ 20,846,433	\$ 20,525,136	\$ 19,995,872	\$ 20,106,118
Deposits and Excrows	SI890	\$ 72,185,055	\$ 69,229,010	\$ 65,700,113	\$ 61,459,049	\$ 59,547,488
Total Borrowings	SI895	\$ 29,518,026	\$ 27,097,040	\$ 25,545,290	\$ 25,071,866	\$ 23,949,497
<b>LOANS TO EXECUTIVE OFFICERS</b>						
Number of Loans Made to Executive Officers During Quarter	SI900	2	3	3	6	5
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 10,031	\$ 1,136	\$ 33	\$ 1,342	\$ 3,090
Interest Charged on Loans Made During Quarter - Minimum	SI920	7.45	6.96	11.46	8.28	9.12
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.45	6.96	14.41	8.63	11.06

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	0	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	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1

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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	10	11	10	10	10

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
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]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 12,313,747</b>	<b>\$ 11,313,214</b>	<b>\$ 11,297,494</b>	<b>\$ 10,807,984</b>	<b>\$ 10,218,008</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 2,270,540</b>	<b>\$ 2,160,237</b>	<b>\$ 2,164,759</b>	<b>\$ 2,088,482</b>	<b>\$ 986,950</b>
Personal Trust and Agency Accounts	FS210	\$ 240,092	\$ 226,161	\$ 254,070	\$ 235,958	\$ 229,644
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 315,530	\$ 303,277	\$ 300,228	\$ 283,851	\$ 193,194
Employee Benefit - Defined Contribution	FS220	\$ 38,216	\$ 36,781	\$ 36,990	\$ 37,007	\$ 36,114
Employee Benefit - Defined Benefit	FS230	\$ 4,721	\$ 6,780	\$ 6,729	\$ 6,338	\$ 6,918
Other Retirement Accounts	FS240	\$ 272,593	\$ 259,716	\$ 256,509	\$ 240,506	\$ 150,162
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,709,372	\$ 1,624,740	\$ 1,604,086	\$ 1,562,482	\$ 557,880
Other Fiduciary Accounts	FS270	\$ 5,546	\$ 6,059	\$ 6,375	\$ 6,191	\$ 6,232
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 5,843,722</b>	<b>\$ 5,586,713</b>	<b>\$ 5,658,102</b>	<b>\$ 5,513,290</b>	<b>\$ 5,479,773</b>
Personal Trust and Agency Accounts	FS211	\$ 63,891	\$ 52,893	\$ 54,196	\$ 49,401	\$ 51,212
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,739,974	\$ 5,493,811	\$ 5,563,627	\$ 5,423,797	\$ 5,390,072
Employee Benefit - Defined Contribution	FS221	\$ 1,859	\$ 1,733	\$ 1,685	\$ 1,550	\$ 1,480
Employee Benefit - Defined Benefit	FS231	\$ 5,457,567	\$ 5,219,802	\$ 5,285,806	\$ 5,157,850	\$ 5,061,142
Other Retirement Accounts	FS241	\$ 280,548	\$ 272,276	\$ 276,136	\$ 264,397	\$ 327,450
Corporate Trust and Agency Accounts	FS251	\$ 5,742	\$ 2,232	\$ 2,204	\$ 2,017	\$ 405
Other Fiduciary Accounts	FS271	\$ 34,115	\$ 37,777	\$ 38,075	\$ 38,075	\$ 38,084

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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
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 4,199,485</b>	<b>\$ 3,566,264</b>	<b>\$ 3,474,633</b>	<b>\$ 3,206,212</b>	<b>\$ 3,751,285</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>1,893</b>	<b>1,848</b>	<b>1,819</b>	<b>1,768</b>	<b>1,002</b>
Personal Trust and Agency Accounts	FS212	209	202	191	188	181
Retirement-related Trust and Agency Accounts - Total	SUB6120	507	497	500	478	328
Employee Benefit - Defined Contribution	FS222	34	32	34	34	34
Employee Benefit - Defined Benefit	FS232	2	3	4	4	4
Other Retirement Accounts	FS242	471	462	462	440	290
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,172	1,144	1,123	1,097	488
Other Fiduciary Accounts	FS272	5	5	5	5	5
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>451</b>	<b>439</b>	<b>453</b>	<b>442</b>	<b>556</b>
Personal Trust and Agency Accounts	FS213	28	13	23	18	17
Retirement-related Trust and Agency Accounts - Total	SUB6130	412	413	417	411	523
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	107	109	111	112	116
Other Retirement Accounts	FS243	304	303	305	298	406
Corporate Trust and Agency Accounts	FS253	3	4	4	4	4
Other Fiduciary Accounts	FS273	8	9	9	9	12
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,143</b>	<b>1,117</b>	<b>1,105</b>	<b>1,079</b>	<b>1,594</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 12,556</b>	<b>\$ 8,178</b>	<b>\$ 4,012</b>	<b>\$ 10,685</b>	<b>\$ 7,247</b>
Personal Trust and Agency Accounts	FS310	\$ 1,516	\$ 1,000	\$ 607	\$ 1,810	\$ 1,380
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,794	\$ 1,871	\$ 1,010	\$ 2,615	\$ 1,878
Employee Benefit - Defined Contribution	FS320	\$ 306	\$ 208	\$ 122	\$ 337	\$ 249
Employee Benefit - Defined Benefit	FS330	\$ 798	\$ 547	\$ 330	\$ 707	\$ 510
Other Retirement Accounts	FS340	\$ 1,690	\$ 1,116	\$ 558	\$ 1,571	\$ 1,119
Corporate Trust and Agency Accounts	FS350	\$ 7	\$ 8	\$ 7	\$ 9	\$ 8
Investment Management Agency Accounts	FS360	\$ 6,709	\$ 4,355	\$ 1,801	\$ 4,610	\$ 2,682
Other Fiduciary Accounts	FS370	\$ 91	\$ 64	\$ 30	\$ 87	\$ 76
Custody and Safekeeping Accounts	FS380	\$ 1,375	\$ 843	\$ 521	\$ 1,497	\$ 1,176
Other Fiduciary and Related Services	FS390	\$ 64	\$ 37	\$ 36	\$ 57	\$ 47
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 704</b>	<b>\$ 473</b>	<b>\$ 210</b>	<b>\$ 12,321</b>	<b>\$ 680</b>

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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	\$ 4	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 11,852	\$ 7,705	\$ 3,802	\$- 1,640	\$ 6,567
<b>FIDUCIARY MEMORANDA</b>						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 55,067	\$ 51,725	\$ 50,856	\$ 235,958	\$ 45,065
Non-Interest-Bearing Deposits	FS410	\$- 7	\$ 377	\$ 0	\$ 68	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 163	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,640	\$ 2,721	\$ 2,691	\$ 20,830	\$ 2,521
State, County and Municipal Obligations	FS425	\$ 6,970	\$ 6,982	\$ 6,858	\$ 19,529	\$ 6,475
Money Market Mutual Funds	FS430	\$ 3,150	\$ 1,525	\$ 1,721	\$ 8,663	\$ 2,139
Other Short-term Obligations	FS435	\$ 300	\$ 200	\$ 200	\$ 400	\$ 106
Other Notes and Bonds	FS440	\$ 521	\$ 586	\$ 314	\$ 27,943	\$ 69
Common and Preferred Stock	FS445	\$ 38,174	\$ 35,946	\$ 36,224	\$ 155,362	\$ 31,289
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,755	\$ 1,755	\$ 1,215	\$ 1,291	\$ 1,300
Miscellaneous Assets	FS460	\$ 1,564	\$ 1,633	\$ 1,633	\$ 1,709	\$ 1,166
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	0	0	0	2	0
Domestic Equity	FS610	0	0	0	1	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	1	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 5,406,125	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 4,799,590	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 606,535	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
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
<b>Schedule CCR --- Consolidated Capital Requirement</b>						
Description	Line Item	Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
		Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 8,527,661	\$ 8,588,436	\$ 8,274,203	\$ 7,985,819	\$ 8,144,000
Equity Capital Deductions - Total	SUB1631	\$ 596,193	\$ 585,552	\$ 604,819	\$ 640,769	\$ 677,787
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,097	\$ 2,902	\$ 2,724	\$ 1,365	\$ 12,523
Goodwill and Certain Other Intangible Assets	CCR115	\$ 513,436	\$ 513,292	\$ 516,088	\$ 518,190	\$ 523,504
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 77,010	\$ 66,551	\$ 83,050	\$ 119,176	\$ 139,354

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Other	CCR134	\$ 2,650	\$ 2,807	\$ 2,957	\$ 2,038	\$ 2,406
Equity Capital Additions - Total	SUB1641	\$ 445,197	\$ 524,788	\$ 480,511	\$ 476,591	\$ 458,662
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 284,967	\$ 362,989	\$ 317,207	\$ 312,483	\$ 290,876
Intangible Assets	CCR185	\$ 16,230	\$ 17,799	\$ 19,304	\$ 20,108	\$ 23,786
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 8,376,665</b>	<b>\$ 8,527,672</b>	<b>\$ 8,149,895</b>	<b>\$ 7,821,641</b>	<b>\$ 7,924,875</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 117,328,789</b>	<b>\$ 109,120,817</b>	<b>\$ 103,533,504</b>	<b>\$ 100,643,357</b>	<b>\$ 95,076,221</b>
Asset Deductions - Total	SUB1651	\$ 590,744	\$ 580,057	\$ 600,211	\$ 637,075	\$ 672,625
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,153	\$ 1,297	\$ 2,086	\$ 726	\$ 10,236
Goodwill and Certain Other Intangible Assets	CCR265	\$ 510,931	\$ 510,402	\$ 513,118	\$ 515,135	\$ 520,629
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 77,010	\$ 66,551	\$ 83,050	\$ 119,176	\$ 139,354
Other	CCR275	\$ 1,650	\$ 1,807	\$ 1,957	\$ 2,038	\$ 2,406
Asset Additions - Total	SUB1661	\$ 289,298	\$ 494,908	\$ 366,507	\$ 278,168	\$ 227,716
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 273,068	\$ 477,109	\$ 347,203	\$ 258,060	\$ 203,930
Intangible Assets	CCR285	\$ 16,230	\$ 17,799	\$ 19,304	\$ 20,108	\$ 23,786
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 117,027,343</b>	<b>\$ 109,035,668</b>	<b>\$ 103,299,800</b>	<b>\$ 100,284,450</b>	<b>\$ 94,631,312</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 4,671,460</b>	<b>\$ 4,352,016</b>	<b>\$ 4,122,965</b>	<b>\$ 4,002,519</b>	<b>\$ 3,776,526</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 8,376,665</b>	<b>\$ 8,527,672</b>	<b>\$ 8,149,895</b>	<b>\$ 7,821,641</b>	<b>\$ 7,924,875</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,053	\$ 427	\$ 914	\$ 1,355	\$ 1,296
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 892,500	\$ 892,500	\$ 892,500	\$ 775,000	\$ 175,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,000	\$ 1,000	\$ 1,000	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 345,913	\$ 336,422	\$ 329,723	\$ 334,635	\$ 313,218
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 1,240,466</b>	<b>\$ 1,230,349</b>	<b>\$ 1,224,137</b>	<b>\$ 1,110,990</b>	<b>\$ 489,514</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 1,240,466</b>	<b>\$ 1,230,349</b>	<b>\$ 1,224,137</b>	<b>\$ 1,110,990</b>	<b>\$ 489,514</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,139	\$ 1,790	\$ 2,545	\$ 2,886	\$ 2,702
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 403,508	\$ 378,194	\$ 364,127	\$ 344,257	\$ 367,744
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 9,211,484</b>	<b>\$ 9,378,037</b>	<b>\$ 9,007,360</b>	<b>\$ 8,585,488</b>	<b>\$ 8,043,943</b>

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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	\$ 523,536	\$ 613,516	\$ 520,572	\$ 673,402	\$ 555,778
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,859,528	\$ 2,710,142	\$ 2,799,308	\$ 2,870,929	\$ 2,970,415
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 311,304	\$ 256,820	\$ 245,832	\$ 407,110	\$ 237,616
0% R/W Category - Assets Total	CCR420	\$ 3,694,368	\$ 3,580,478	\$ 3,565,712	\$ 3,951,441	\$ 3,763,809
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 19,292,695	\$ 16,038,497	\$ 13,739,901	\$ 13,446,893	\$ 12,063,298
20% R/W Category - Claims on FHLBs	CCR435	\$ 879,437	\$ 878,976	\$ 852,377	\$ 930,734	\$ 1,012,512
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 58,657	\$ 58,239	\$ 59,341	\$ 59,560	\$ 61,034
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,728,495	\$ 3,360,271	\$ 3,739,343	\$ 3,227,703	\$ 3,393,352
20% R/W Category - Other	CCR450	\$ 1,026,836	\$ 1,084,824	\$ 1,102,428	\$ 1,126,319	\$ 1,118,215
20% R/W Category - Assets Total	CCR455	\$ 24,986,120	\$ 21,420,807	\$ 19,493,390	\$ 18,791,209	\$ 17,648,411
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 4,997,224</b>	<b>\$ 4,284,161</b>	<b>\$ 3,898,679</b>	<b>\$ 3,758,243</b>	<b>\$ 3,529,683</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 36,323,521	\$ 35,591,644	\$ 36,389,032	\$ 35,347,148	\$ 31,621,949
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 445,205	\$ 331,137	\$ 336,413	\$ 396,028	\$ 1,002,972
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 704,789	\$ 714,260	\$ 658,276	\$ 473,236	\$ 378,012
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 437,372	\$ 361,540	\$ 282,632	\$ 119,285	\$ 79,591
50% R/W Category - Other	CCR480	\$ 384,656	\$ 473,419	\$ 436,762	\$ 220,108	\$ 195,028
50% R/W Category - Assets Total	CCR485	\$ 38,295,543	\$ 37,472,000	\$ 38,103,115	\$ 36,555,805	\$ 33,277,552
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 19,147,776</b>	<b>\$ 18,736,003</b>	<b>\$ 19,051,561</b>	<b>\$ 18,277,906</b>	<b>\$ 16,638,780</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,764,435	\$ 1,480,505	\$ 1,460,247	\$ 1,308,038	\$ 1,514,759
100% R/W Category - All Other Assets	CCR506	\$ 51,014,832	\$ 47,849,476	\$ 47,288,189	\$ 45,885,274	\$ 43,903,837
100% R/W Category - Assets Total	CCR510	\$ 52,779,267	\$ 49,329,981	\$ 48,748,436	\$ 47,193,312	\$ 45,418,596
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 52,779,267</b>	<b>\$ 49,329,981</b>	<b>\$ 48,748,436</b>	<b>\$ 47,193,312</b>	<b>\$ 45,418,596</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 119,755,298</b>	<b>\$ 111,803,266</b>	<b>\$ 109,910,653</b>	<b>\$ 106,491,767</b>	<b>\$ 100,108,368</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 76,924,263</b>	<b>\$ 72,350,143</b>	<b>\$ 71,698,673</b>	<b>\$ 69,229,460</b>	<b>\$ 65,587,055</b>

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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	\$ 184,192	\$ 209,865	\$ 200,577	\$ 224,665	\$ 251,167
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 76,740,071</b>	<b>\$ 72,140,278</b>	<b>\$ 71,498,096</b>	<b>\$ 69,004,795</b>	<b>\$ 65,335,888</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 6,139,204</b>	<b>\$ 5,771,222</b>	<b>\$ 5,719,847</b>	<b>\$ 5,520,384</b>	<b>\$ 5,226,871</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>7.16%</b>	<b>7.82%</b>	<b>7.89%</b>	<b>7.80%</b>	<b>8.37%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>12.00%</b>	<b>13.00%</b>	<b>12.60%</b>	<b>12.44%</b>	<b>12.31%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>10.39%</b>	<b>11.30%</b>	<b>10.89%</b>	<b>10.84%</b>	<b>11.57%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>7.15%</b>	<b>7.81%</b>	<b>7.87%</b>	<b>7.78%</b>	<b>8.35%</b>

\*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.