

Office of Thrift Supervision
Financial Reporting System
Run Date: February 21, 2007, 4:25 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
December 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions		17	17	17	17	17
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,353,271	\$ 1,327,808	\$ 1,336,726	\$ 1,412,211	\$ 1,375,826
Cash and Non-Interest-Earning Deposits	SC110	\$ 95,233	\$ 92,210	\$ 90,514	\$ 89,440	\$ 81,301
Interest-Earning Deposits in FHLBs	SC112	\$ 58,631	\$ 43,925	\$ 60,026	\$ 107,163	\$ 79,995
Other Interest-Earning Deposits	SC118	\$ 14,809	\$ 17,231	\$ 15,527	\$ 14,152	\$ 22,898
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 21,667	\$ 14,230	\$ 12,266	\$ 17,085	\$ 8,518
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,058,047	\$ 1,068,399	\$ 1,069,228	\$ 1,093,508	\$ 1,101,119
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 8,722	\$ 8,730	\$ 6,375	\$ 9,523	\$ 6,241
State and Municipal Obligations	SC180	\$ 74,589	\$ 60,923	\$ 63,134	\$ 58,244	\$ 55,831
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 1,936	\$ 0
Other Investment Securities	SC185	\$ 10,429	\$ 10,609	\$ 9,829	\$ 11,795	\$ 11,176
Accrued Interest Receivable	SC191	\$ 11,144	\$ 11,551	\$ 9,827	\$ 9,365	\$ 8,747
Mortgage-Backed Securities - Gross	SUB0072	\$ 134,925	\$ 138,093	\$ 144,213	\$ 147,621	\$ 132,956
Mortgage-Backed Securities - Total	SC22	\$ 134,925	\$ 138,093	\$ 144,213	\$ 147,621	\$ 132,956
Pass-Through - Total	SUB0073	\$ 123,093	\$ 119,240	\$ 122,979	\$ 124,995	\$ 113,427
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 122,903	\$ 119,240	\$ 122,979	\$ 124,995	\$ 113,427
Other Pass-Through	SC215	\$ 190	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 11,283	\$ 18,308	\$ 20,669	\$ 22,097	\$ 19,018
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 551	\$ 595	\$ 639	\$ 702	\$ 775
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 10,732	\$ 17,713	\$ 20,030	\$ 21,395	\$ 18,243
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 549	\$ 545	\$ 565	\$ 529	\$ 511

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Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,733,919	\$ 2,670,983	\$ 2,630,887	\$ 2,596,904	\$ 2,558,323
Mortgage Loans - Total	SC26	\$ 2,713,628	\$ 2,649,344	\$ 2,608,832	\$ 2,574,990	\$ 2,536,898
Construction Loans - Total	SUB0100	\$ 327,217	\$ 310,122	\$ 300,830	\$ 292,224	\$ 280,198
Residential - Total	SUB0110	\$ 239,482	\$ 229,921	\$ 227,974	\$ 228,962	\$ 219,222
1-4 Dwelling Units	SC230	\$ 229,397	\$ 218,185	\$ 218,427	\$ 215,593	\$ 208,815
Multifamily (5 or more) Dwelling Units	SC235	\$ 10,085	\$ 11,736	\$ 9,547	\$ 13,369	\$ 10,407
Nonresidential Property	SC240	\$ 87,735	\$ 80,201	\$ 72,856	\$ 63,262	\$ 60,976
Permanent Loans - Total	SUB0121	\$ 2,392,933	\$ 2,347,872	\$ 2,317,851	\$ 2,292,448	\$ 2,266,810
Residential - Total	SUB0131	\$ 1,549,762	\$ 1,539,281	\$ 1,524,394	\$ 1,526,725	\$ 1,518,714
1-4 Dwelling Units - Total	SUB0141	\$ 1,469,487	\$ 1,466,951	\$ 1,452,379	\$ 1,452,712	\$ 1,439,589
Revolving Open-End Loans	SC251	\$ 142,073	\$ 141,184	\$ 142,019	\$ 144,238	\$ 151,801
All Other - First Liens	SC254	\$ 1,264,856	\$ 1,269,445	\$ 1,260,482	\$ 1,255,801	\$ 1,236,915
All Other - Junior Liens	SC255	\$ 62,558	\$ 56,322	\$ 49,878	\$ 52,673	\$ 50,873
Multifamily (5 or more) Dwelling Units	SC256	\$ 80,275	\$ 72,330	\$ 72,015	\$ 74,013	\$ 79,125
Nonresidential Property (Except Land)	SC260	\$ 598,738	\$ 578,873	\$ 571,101	\$ 562,235	\$ 556,127
Land	SC265	\$ 244,433	\$ 229,718	\$ 222,356	\$ 203,488	\$ 191,969
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 62,156	\$ 39,313	\$ 34,009	\$ 37,664	\$ 75,772
Accrued Interest Receivable	SC272	\$ 12,610	\$ 12,086	\$ 11,296	\$ 11,030	\$ 9,744
Advances for Taxes and Insurance	SC275	\$ 1,159	\$ 903	\$ 910	\$ 1,202	\$ 1,571
Allowance for Loan and Lease Losses	SC283	\$ 20,291	\$ 21,639	\$ 22,055	\$ 21,914	\$ 21,425
Nonmortgage Loans - Gross	SUB0162	\$ 382,688	\$ 380,495	\$ 366,359	\$ 354,322	\$ 342,434
Nonmortgage Loans - Total	SC31	\$ 367,942	\$ 365,732	\$ 351,284	\$ 339,516	\$ 328,145
Commercial Loans - Total	SC32	\$ 218,269	\$ 213,558	\$ 199,967	\$ 192,675	\$ 178,278
Secured	SC300	\$ 172,905	\$ 164,597	\$ 157,455	\$ 157,197	\$ 143,861
Unsecured	SC303	\$ 45,339	\$ 48,266	\$ 41,793	\$ 34,538	\$ 33,433
Lease Receivables	SC306	\$ 25	\$ 695	\$ 719	\$ 940	\$ 984
Consumer Loans - Total	SC35	\$ 159,013	\$ 162,051	\$ 161,948	\$ 157,276	\$ 159,723
Loans on Deposits	SC310	\$ 21,921	\$ 24,255	\$ 21,796	\$ 24,040	\$ 22,774
Home Improvement Loans (Not secured by real estate)	SC316	\$ 332	\$ 523	\$ 387	\$ 408	\$ 354
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 77,706	\$ 77,337	\$ 78,874	\$ 79,185	\$ 81,038
Mobile Home Loans	SC326	\$ 2,018	\$ 2,021	\$ 1,965	\$ 2,166	\$ 2,267
Credit Cards	SC328	\$ 7,789	\$ 7,875	\$ 7,654	\$ 7,500	\$ 7,832

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 49,247	\$ 50,040	\$ 51,272	\$ 43,977	\$ 45,458
Accrued Interest Receivable	SC348	\$ 5,406	\$ 4,886	\$ 4,444	\$ 4,371	\$ 4,433
Allowance for Loan and Lease Losses	SC357	\$ 14,746	\$ 14,763	\$ 15,075	\$ 14,806	\$ 14,289
Repossessed Assets - Gross	SUB0201	\$ 5,526	\$ 5,235	\$ 4,692	\$ 5,712	\$ 3,885
Repossessed Assets - Total	SC40	\$ 5,526	\$ 5,235	\$ 4,692	\$ 5,712	\$ 3,885
Real Estate - Total	SUB0210	\$ 5,411	\$ 5,123	\$ 4,622	\$ 5,654	\$ 3,691
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 1,220	\$ 748	\$ 1,084	\$ 1,764	\$ 2,911
1-4 Dwelling Units	SC415	\$ 748	\$ 748	\$ 1,084	\$ 1,764	\$ 2,911
Multifamily (5 or more) Dwelling Units	SC425	\$ 472	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,323	\$ 1,507	\$ 620	\$ 840	\$ 556
Land	SC428	\$ 0	\$ 109	\$ 105	\$ 26	\$ 224
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,868	\$ 2,759	\$ 2,813	\$ 3,024	N/A
Other Repossessed Assets	SC430	\$ 115	\$ 112	\$ 70	\$ 58	\$ 194
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 650	\$ 68	\$ 167	\$ 141	\$ 141
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 43,717	\$ 43,084	\$ 42,511	\$ 41,884	\$ 41,150
Federal Home Loan Bank Stock	SC510	\$ 41,335	\$ 40,703	\$ 40,121	\$ 39,543	\$ 39,020
Other	SC540	\$ 2,382	\$ 2,381	\$ 2,390	\$ 2,341	\$ 2,130
Office Premises and Equipment	SC55	\$ 112,642	\$ 111,439	\$ 110,549	\$ 107,714	\$ 104,495
Other Assets - Gross	SUB0262	\$ 64,617	\$ 69,948	\$ 72,605	\$ 65,553	\$ 65,904
Other Assets - Total	SC59	\$ 64,579	\$ 69,910	\$ 72,573	\$ 65,527	\$ 65,884
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 10,365	\$ 10,281	\$ 15,062	\$ 10,092	\$ 9,989
Bank-Owned Life Insurance - Other	SC625	\$ 20,505	\$ 18,692	\$ 13,654	\$ 18,375	\$ 18,021
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 9,367	\$ 9,178	\$ 9,035	\$ 8,758	\$ 8,583
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 6,654	\$ 7,285	\$ 7,412	\$ 7,538	\$ 7,667
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 17,726	\$ 24,512	\$ 27,442	\$ 20,790	\$ 21,644
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 38	\$ 38	\$ 32	\$ 26	\$ 20
General Valuation Allowances - Total	SUB2092	\$ 35,075	\$ 36,440	\$ 37,162	\$ 36,746	\$ 35,734
Total Assets - Gross	SUB0283	\$ 4,831,955	\$ 4,747,153	\$ 4,708,709	\$ 4,732,062	\$ 4,625,114
Total Assets	SC60	\$ 4,796,880	\$ 4,710,713	\$ 4,671,547	\$ 4,695,316	\$ 4,589,380
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,691,114	\$ 3,633,215	\$ 3,618,946	\$ 3,619,043	\$ 3,562,752
Deposits	SC710	\$ 3,674,574	\$ 3,609,019	\$ 3,596,197	\$ 3,602,848	\$ 3,541,654
Escrows	SC712	\$ 16,549	\$ 24,200	\$ 22,757	\$ 16,202	\$ 21,114
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ - 9	\$ - 4	\$ - 8	\$ - 7	\$ - 16
Borrowings - Total	SC72	\$ 372,676	\$ 352,886	\$ 337,102	\$ 320,471	\$ 317,859
Advances from FHLBank	SC720	\$ 319,321	\$ 302,511	\$ 274,290	\$ 263,355	\$ 270,446
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 47,825	\$ 41,990	\$ 44,925	\$ 51,227	\$ 38,020
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 5,530	\$ 8,385	\$ 17,887	\$ 5,889	\$ 9,393
Other Liabilities - Total	SC75	\$ 41,503	\$ 42,518	\$ 45,658	\$ 89,181	\$ 49,255
Accrued Interest Payable - Deposits	SC763	\$ 9,724	\$ 9,051	\$ 7,570	\$ 7,028	\$ 6,566
Accrued Interest Payable - Other	SC766	\$ 675	\$ 587	\$ 480	\$ 401	\$ 477
Accrued Taxes	SC776	\$ 1,751	\$ 2,552	\$ 3,032	\$ 5,577	\$ 2,923
Accounts Payable	SC780	\$ 16,036	\$ 17,537	\$ 17,651	\$ 15,858	\$ 16,308
Deferred Income Taxes	SC790	\$ 2,816	\$ 1,949	\$ 2,633	\$ 3,199	\$ 4,730
Other Liabilities and Deferred Income	SC796	\$ 10,501	\$ 10,842	\$ 14,292	\$ 57,118	\$ 18,251
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		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	SC70	\$ 4,105,293	\$ 4,028,619	\$ 4,001,706	\$ 4,028,695	\$ 3,929,866
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 691,578	\$ 682,085	\$ 669,832	\$ 666,612	\$ 659,505
Stock - Total	SUB0311	\$ 114,511	\$ 113,735	\$ 113,551	\$ 113,315	\$ 113,195
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 9,036	\$ 9,030	\$ 9,028	\$ 9,025	\$ 9,024
Common Stock - Paid in Excess of Par	SC830	\$ 105,475	\$ 104,705	\$ 104,523	\$ 104,290	\$ 104,171
Accumulated Other Comprehensive Income - Total	SC86	\$ 1,209	\$ 917	\$ - 2,859	\$ - 629	\$ 706
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,209	\$ 917	\$ - 2,859	\$ - 629	\$ 706
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 574,217	\$ 566,216	\$ 558,103	\$ 561,476	\$ 552,714
Other Components of Equity Capital	SC891	\$ 1,641	\$ 1,217	\$ 1,037	\$ - 7,550	\$ - 7,110
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,796,880	\$ 4,710,713	\$ 4,671,547	\$ 4,695,316	\$ 4,589,380

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Other Codes As of Dec 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 8
3	Federal, State, or other taxes receivable	4	\$ 1,412
4	Net deferred tax assets	6	\$ 2,667
7	Prepaid expenses	15	\$ 2,593
8	Deposits for utilities and other services	1	\$ 157
9	Advances for loans serviced for others	1	\$ 6
14	Other noninterest-bearing short-term accounts recv	7	\$ 3,074
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 329
99	Other	9	\$ 1,376

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 1,017
4	Nonrefundable loan fees received prior to closing	1	\$ 76
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 1
7	Deferred gains from the sale of real estate	2	\$ 47
11	The liability recorded for post-retirement benefit	7	\$ 4,608
14	Unapplied loan payments received	1	\$ 849
18	Litigation reserves	1	\$ 380
99	Other	17	\$ 2,314

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 71,644	\$ 69,362	\$ 66,123	\$ 64,408	\$ 61,025
Deposits and Investment Securities	SO115	\$ 13,793	\$ 12,959	\$ 11,777	\$ 11,639	\$ 11,271
Mortgage-Backed Securities	SO125	\$ 1,676	\$ 1,644	\$ 1,684	\$ 1,572	\$ 1,365
Mortgage Loans	SO141	\$ 47,533	\$ 46,095	\$ 44,587	\$ 43,709	\$ 41,479
Nonmortgage Loans - Total	SUB0950	\$ 8,642	\$ 8,664	\$ 8,075	\$ 7,488	\$ 6,910
Commercial Loans and Leases	SO160	\$ 4,499	\$ 4,462	\$ 4,094	\$ 3,656	\$ 3,215
Consumer Loans and Leases	SO171	\$ 4,143	\$ 4,202	\$ 3,981	\$ 3,832	\$ 3,695
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 642	\$ 622	\$ 623	\$ 585	\$ 598
Federal Home Loan Bank Stock	SO181	\$ 617	\$ 582	\$ 571	\$ 552	\$ 567
Other	SO185	\$ 25	\$ 40	\$ 52	\$ 33	\$ 31
Interest Expense - Total	SO21	\$ 33,861	\$ 31,806	\$ 29,228	\$ 26,605	\$ 24,435
Deposits	SO215	\$ 29,528	\$ 27,745	\$ 25,518	\$ 23,276	\$ 21,202
Escrows	SO225	\$ 46	\$ 80	\$ 14	\$ 16	\$ 25
Advances from FHLBank	SO230	\$ 3,762	\$ 3,507	\$ 3,244	\$ 2,851	\$ 2,789
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 525	\$ 474	\$ 452	\$ 462	\$ 419
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 38,425	\$ 38,178	\$ 37,518	\$ 38,388	\$ 37,188
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ - 388	\$ 409	\$ 714	\$ 1,575	\$ 1,488
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 38,813	\$ 37,769	\$ 36,804	\$ 36,813	\$ 35,700
Noninterest Income - Total	SO42	\$ 12,866	\$ 12,263	\$ 12,599	\$ 11,910	\$ 14,346
Mortgage Loan Serving Fees	SO410	\$ 1,179	\$ 1,098	\$ 943	\$ 1,000	\$ 929
Other Fees and Charges	SO420	\$ 7,343	\$ 7,671	\$ 8,065	\$ 7,361	\$ 7,486
Net Income (Loss) from Other - Total	SUB0451	\$ 1,260	\$ 1,666	\$ 1,724	\$ 1,539	\$ 1,569
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,144	\$ 1,571	\$ 1,499	\$ 1,367	\$ 1,197
Operations & Sale of Repossessed Assets	SO461	\$ 116	\$ 91	\$ 198	\$ 168	\$ 375
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 4	\$ 27	\$ 4	\$- 3
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 3,084	\$ 1,828	\$ 1,867	\$ 2,010	\$ 4,362
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 36,330	\$ 33,504	\$ 33,397	\$ 31,886	\$ 35,428
All Personnel Compensation and Expense	SO510	\$ 22,087	\$ 20,028	\$ 20,192	\$ 19,148	\$ 22,191
Legal Expense	SO520	\$ 183	\$ 77	\$ 135	\$ 127	\$ 229
Office Occupancy and Equipment Expense	SO530	\$ 6,193	\$ 6,241	\$ 6,010	\$ 6,026	\$ 5,707
Marketing and Other Professional Services	SO540	\$ 2,234	\$ 1,739	\$ 1,777	\$ 1,462	\$ 1,678
Loan Servicing Fees	SO550	\$ 34	\$ 38	\$ 59	\$ 37	\$ 13
Goodwill and Other Intangibles Expense	SO560	\$ 90	\$ 127	\$ 126	\$ 129	\$ 68
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 32	\$ 48	\$ 25	\$ 47	\$ 40
Other Noninterest Expense	SO580	\$ 5,477	\$ 5,206	\$ 5,073	\$ 4,910	\$ 5,502
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 15,349	\$ 16,528	\$ 16,006	\$ 16,837	\$ 14,618
Income Taxes - Total	SO71	\$ 3,944	\$ 4,650	\$ 4,444	\$ 4,690	\$ 2,891
Federal	SO710	\$ 3,276	\$ 3,437	\$ 3,520	\$ 3,443	\$ 2,600
State, Local & Other	SO720	\$ 668	\$ 1,213	\$ 924	\$ 1,247	\$ 291
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,405	\$ 11,878	\$ 11,562	\$ 12,147	\$ 11,727
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,405	\$ 11,878	\$ 11,562	\$ 12,147	\$ 11,727

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Other Codes As of Dec 2006

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 172
5	Net income(loss) from real estate held for invest	1	\$ 5
7	Net income(loss) from leased property	4	\$ 24
15	Income from corporate-owned life insurance	8	\$ 216
99	Other	13	\$ 1,116

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	\$ 65
2	OTS assessments	6	\$ 91
6	Supervisory examination fees	2	\$ 25
7	Office supplies, printing, and postage	12	\$ 637
8	Telephone, including data lines	5	\$ 247
9	Loan origination expense	1	\$ 21
10	ATM expense	4	\$ 195
13	Misc taxes other than income & real estate	1	\$ 14
17	Charitable contributions	1	\$ 39
99	Other	12	\$ 1,824

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 271,537	\$ 199,893	\$ 130,531	\$ 64,408	\$ 231,353
YTD - Deposits and Investment Securities	Y_SO115	\$ 50,168	\$ 36,375	\$ 23,416	\$ 11,639	\$ 43,718
YTD - Mortgage-Backed Securities	Y_SO125	\$ 6,576	\$ 4,900	\$ 3,256	\$ 1,572	\$ 5,689
YTD - Mortgage Loans	Y_SO141	\$ 181,924	\$ 134,391	\$ 88,296	\$ 43,709	\$ 155,618
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 16,711	\$ 12,212	\$ 7,750	\$ 3,656	\$ 11,969
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,158	\$ 12,015	\$ 7,813	\$ 3,832	\$ 14,359
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,472	\$ 1,830	\$ 1,208	\$ 585	\$ 2,007
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,322	\$ 1,705	\$ 1,123	\$ 552	\$ 1,849
YTD - Other	Y_SO185	\$ 150	\$ 125	\$ 85	\$ 33	\$ 158
YTD - Interest Expense - Total	Y_SO21	\$ 121,500	\$ 87,639	\$ 55,833	\$ 26,605	\$ 87,442
YTD - Deposits	Y_SO215	\$ 106,067	\$ 76,539	\$ 48,794	\$ 23,276	\$ 75,401
YTD - Escrows	Y_SO225	\$ 156	\$ 110	\$ 30	\$ 16	\$ 102
YTD - Advances from FHLBank	Y_SO230	\$ 13,364	\$ 9,602	\$ 6,095	\$ 2,851	\$ 10,612
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,913	\$ 1,388	\$ 914	\$ 462	\$ 1,327
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 152,509	\$ 114,084	\$ 75,906	\$ 38,388	\$ 145,918
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,310	\$ 2,698	\$ 2,289	\$ 1,575	\$ 6,995
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 150,199	\$ 111,386	\$ 73,617	\$ 36,813	\$ 138,923
YTD - Noninterest Income - Total	Y_SO42	\$ 49,638	\$ 36,772	\$ 24,509	\$ 11,910	\$ 63,268
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,220	\$ 3,041	\$ 1,943	\$ 1,000	\$ 2,861
YTD - Other Fees and Charges	Y_SO420	\$ 30,440	\$ 23,097	\$ 15,426	\$ 7,361	\$ 30,398
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,189	\$ 4,929	\$ 3,263	\$ 1,539	\$ 19,267
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 5,581	\$ 4,437	\$ 2,866	\$ 1,367	\$ 16,298
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 573	\$ 457	\$ 366	\$ 168	\$ 2,027
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0

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Schedule SO --- Consolidated Statement of Operations		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 35	\$ 35	\$ 31	\$ 4	\$ 942
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 8,789	\$ 5,705	\$ 3,877	\$ 2,010	\$ 10,742
YTD - Noninterest Expense - Total	Y_SO51	\$ 135,117	\$ 98,787	\$ 65,283	\$ 31,886	\$ 127,931
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 81,455	\$ 59,368	\$ 39,340	\$ 19,148	\$ 75,050
YTD - Legal Expense	Y_SO520	\$ 522	\$ 339	\$ 262	\$ 127	\$ 761
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 24,470	\$ 18,277	\$ 12,036	\$ 6,026	\$ 22,553
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,212	\$ 4,978	\$ 3,239	\$ 1,462	\$ 5,868
YTD - Loan Servicing Fees	Y_SO550	\$ 168	\$ 134	\$ 96	\$ 37	\$ 13
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 472	\$ 382	\$ 255	\$ 129	\$ 220
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 152	\$ 120	\$ 72	\$ 47	\$ 1,051
YTD - Other Noninterest Expense	Y_SO580	\$ 20,666	\$ 15,189	\$ 9,983	\$ 4,910	\$ 22,415
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 64,720	\$ 49,371	\$ 32,843	\$ 16,837	\$ 74,260
YTD - Income Taxes - Total	Y_SO71	\$ 17,728	\$ 13,784	\$ 9,134	\$ 4,690	\$ 21,489
YTD - Federal	Y_SO710	\$ 13,676	\$ 10,400	\$ 6,963	\$ 3,443	\$ 16,946
YTD - State, Local, and Other	Y_SO720	\$ 4,052	\$ 3,384	\$ 2,171	\$ 1,247	\$ 4,543
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 46,992	\$ 35,587	\$ 23,709	\$ 12,147	\$ 52,771
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 46,992	\$ 35,587	\$ 23,709	\$ 12,147	\$ 52,771

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 36,443	\$ 37,164	\$ 36,751	\$ 35,734	\$ 35,463
Net Provision for Loss	VA115	\$ - 408	\$ 430	\$ 702	\$ 1,568	\$ 1,122
Transfers	VA125	\$ - 446	\$ - 84	\$ 63	\$ 61	\$ 18
Recoveries	VA135	\$ 414	\$ 227	\$ 382	\$ 312	\$ 314
Adjustments	VA145	\$ 0	\$ - 500	\$ - 50	\$ 0	\$ 0
Charge-offs	VA155	\$ 928	\$ 794	\$ 684	\$ 924	\$ 1,183
General Valuation Allowances - Ending Balance	VA165	\$ 35,075	\$ 36,443	\$ 37,164	\$ 36,751	\$ 35,734
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,271	\$ 1,138	\$ 1,185	\$ 1,306	\$ 1,700
Net Provision for Loss	VA118	\$ 52	\$ 27	\$ 37	\$ 54	\$ 406

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 446	\$ 84	\$- 63	\$- 61	\$- 18
Adjustments	VA148	\$ 0	\$ 50	\$ 0	\$ 0	\$- 574
Charge-offs	VA158	\$ 42	\$ 28	\$ 21	\$ 114	\$ 208
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,727	\$ 1,271	\$ 1,138	\$ 1,185	\$ 1,306
Total Valuation Allowances - Beginning Balance	VA110	\$ 37,714	\$ 38,302	\$ 37,936	\$ 37,040	\$ 37,163
Net Provision for Loss	VA120	\$- 356	\$ 457	\$ 739	\$ 1,622	\$ 1,528
Recoveries	VA140	\$ 414	\$ 227	\$ 382	\$ 312	\$ 314
Adjustments	VA150	\$ 0	\$- 450	\$- 50	\$ 0	\$- 574
Charge-offs	VA160	\$ 970	\$ 822	\$ 705	\$ 1,038	\$ 1,391
Total Valuation Allowances - Ending Balance	VA170	\$ 36,802	\$ 37,714	\$ 38,302	\$ 37,936	\$ 37,040
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 928	\$ 794	\$ 684	\$ 924	\$ 1,183
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 98	\$ 342	\$ 200	\$ 366	\$ 228
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 30	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 30	\$ 0
Permanent - Total	SUB2041	\$ 98	\$ 342	\$ 200	\$ 336	\$ 228
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 24	\$ 50	\$ 0	\$ 166	\$ 87
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 74	\$ 89	\$ 27	\$ 170	\$ 116
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 139	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 178	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 25	\$ 34	\$ 0	\$ 25
Nonmortgage Loans - Total	VA56	\$ 822	\$ 428	\$ 455	\$ 519	\$ 918
Commercial Loans	VA520	\$ 236	\$ 92	\$ 122	\$ 119	\$ 418
Consumer Loans - Total	SUB2061	\$ 586	\$ 336	\$ 333	\$ 400	\$ 500
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 197	\$ 151	\$ 175	\$ 212	\$ 181
Mobile Home Loans	VA550	\$ 43	\$ 4	\$ 0	\$ 2	\$ 6
Credit Cards	VA556	\$ 52	\$ 12	\$ 24	\$ 24	\$ 60

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 294	\$ 169	\$ 134	\$ 162	\$ 253
Repossessed Assets - Total	VA60	\$ 2	\$ 24	\$ 29	\$ 39	\$ 37
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 24	\$ 2	\$ 39	\$ 33
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 27	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Repossessed Assets	VA630	\$ 2	\$ 0	\$ 0	\$ 0	\$ 3
Other Assets	VA930	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 414	\$ 227	\$ 382	\$ 312	\$ 314
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 159	\$ 91	\$ 7	\$ 184	\$ 15
Construction - Total	SUB2130	\$ 139	\$ 0	\$ 0	\$ 0	\$ 12
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12
Multifamily (5 or more) Dwelling Units	VA431	\$ 139	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 20	\$ 91	\$ 7	\$ 184	\$ 3
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 18	\$ 83	\$ 0	\$ 2	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 8	\$ 3	\$ 182	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 255	\$ 136	\$ 375	\$ 128	\$ 299
Commercial Loans	VA521	\$ 92	\$ 28	\$ 181	\$ 10	\$ 155
Consumer Loans - Total	SUB2161	\$ 163	\$ 108	\$ 194	\$ 118	\$ 144
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 96	\$ 44	\$ 105	\$ 51	\$ 79
Mobile Home Loans	VA551	\$ 2	\$ 7	\$ 4	\$ 6	\$ 15
Credit Cards	VA557	\$ 2	\$ 10	\$ 2	\$ 14	\$ 7
Other	VA561	\$ 63	\$ 47	\$ 83	\$ 47	\$ 43
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 499	\$ 108	\$- 28	\$- 5	\$ 388
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 287	\$- 147	\$- 56	\$- 84	\$ 215
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	\$- 287	\$- 147	\$- 56	\$- 84	\$ 215
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$- 28	\$ 0	\$- 8
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 69	\$ 3	\$ 114	\$ 0	\$ 233
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 200	\$ 0	\$ 0	\$ 0	\$- 10
Multifamily (5 or more) Dwelling Units	VA472	\$ 10	\$ 0	\$- 192	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 28	\$- 150	\$ 50	\$- 84	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 603	\$ 253	\$ 28	\$ 64	\$ 123
Commercial Loans	VA522	\$ 617	\$ 214	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$- 14	\$ 39	\$ 28	\$ 64	\$ 123
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 73	\$ 15	\$- 7	\$ 7	\$ 95
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 59	\$ 24	\$ 35	\$ 57	\$ 28
Repossessed Assets - Total	VA62	\$ 183	\$ 2	\$ 0	\$ 0	\$ 50
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 21	\$ 2	\$ 0	\$ 0	\$ 50
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 162	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,013	\$ 675	\$ 274	\$ 607	\$ 1,257
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 348	\$ 104	\$ 137	\$ 98	\$ 428
Construction - Total	SUB2330	\$- 139	\$ 0	\$ 0	\$ 30	\$- 12
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$- 12
Multifamily (5 or more) Dwelling Units	VA435	\$- 139	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 30	\$ 0
Permanent - Total	SUB2341	\$- 209	\$ 104	\$ 137	\$ 68	\$ 440
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 6	\$- 33	\$- 28	\$ 164	\$ 79
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3	\$ 84	\$ 138	\$- 12	\$ 346
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 200	\$ 0	\$ 0	\$ 0	\$- 10
Multifamily (5 or more) Dwelling Units	VA475	\$ 10	\$ 0	\$- 57	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 28	\$ 28	\$ 50	\$- 84	\$ 0
Land	VA495	\$ 0	\$ 25	\$ 34	\$ 0	\$ 25
Nonmortgage Loans - Total	VA59	\$ 1,170	\$ 545	\$ 108	\$ 455	\$ 742
Commercial Loans	VA525	\$ 761	\$ 278	\$- 59	\$ 109	\$ 263
Consumer Loans - Total	SUB2361	\$ 409	\$ 267	\$ 167	\$ 346	\$ 479
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 28	\$ 122	\$ 63	\$ 168	\$ 197
Mobile Home Loans	VA555	\$ 41	\$- 3	\$- 4	\$- 4	\$- 9
Credit Cards	VA559	\$ 50	\$ 2	\$ 22	\$ 10	\$ 53
Other	VA565	\$ 290	\$ 146	\$ 86	\$ 172	\$ 238
Repossessed Assets - Total	VA65	\$ 185	\$ 26	\$ 29	\$ 39	\$ 87
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 21	\$ 26	\$ 2	\$ 39	\$ 83
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 162	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 27	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other Repossessed Assets	VA633	\$ 2	\$ 0	\$ 0	\$ 0	\$ 3
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 4,184	\$ 446	\$ 420	\$ 1,041	\$ 1,586
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,454	\$ 1,900	\$ 1,977	\$ 2,982	\$ 3,675
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,561	\$ 1,484	\$ 473	\$ 1,385	\$ 2,645
Construction	VA951	\$ 0	\$ 0	\$ 39	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 812	\$ 468	\$ 325	\$ 1,306	\$ 1,656
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 694	\$ 0	\$ 0	\$ 0	\$ 417
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 1,006	\$ 70	\$ 46	\$ 457
Permanent - Land	VA955	\$ 55	\$ 10	\$ 39	\$ 33	\$ 115
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 49,624	\$ 42,521	\$ 34,508	\$ 33,737	\$ 36,499
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 43,015	\$ 44,786	\$ 49,440	\$ 52,359	\$ 55,669
Substandard	VA965	\$ 41,354	\$ 44,000	\$ 48,462	\$ 50,476	\$ 54,239
Doubtful	VA970	\$ 1,661	\$ 786	\$ 971	\$ 1,883	\$ 1,429
Loss	VA975	\$ 0	\$ 0	\$ 7	\$ 0	\$ 1
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 83,112	\$ 78,905	\$ 70,890	\$ 69,059	\$ 82,734
Mortgages - Total	SUB2421	\$ 73,748	\$ 68,107	\$ 62,460	\$ 59,928	\$ 71,603
Construction and Land Loans	SUB2430	\$ 7,308	\$ 5,856	\$ 4,974	\$ 4,849	\$ 5,235
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 53,475	\$ 51,473	\$ 45,702	\$ 43,008	\$ 50,869
Permanent Loans Secured by All Other Property	SUB2450	\$ 15,517	\$ 14,563	\$ 14,140	\$ 14,989	\$ 18,690
Nonmortgages - Total	SUB2461	\$ 9,364	\$ 10,798	\$ 8,430	\$ 9,131	\$ 11,131
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 68,249	\$ 68,575	\$ 62,129	\$ 60,286	\$ 73,080

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 51,307	\$ 53,043	\$ 47,060	\$ 46,421	\$ 53,247
Mortgage Loans - Total	SUB2481	\$ 44,130	\$ 45,277	\$ 41,632	\$ 39,713	\$ 45,582
Construction	PD115	\$ 979	\$ 829	\$ 1,638	\$ 1,415	\$ 1,239
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,113	\$ 1,895	\$ 1,976	\$ 1,053	\$ 1,239
Secured by First Liens	PD123	\$ 33,965	\$ 33,995	\$ 29,698	\$ 28,865	\$ 30,910
Secured by Junior Liens	PD124	\$ 1,089	\$ 895	\$ 251	\$ 468	\$ 250
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,132	\$ 108	\$ 187	\$ 409	\$ 40
Nonresidential Property (Except Land)	PD135	\$ 4,844	\$ 4,174	\$ 5,859	\$ 5,043	\$ 9,148
Land	PD138	\$ 1,008	\$ 3,381	\$ 2,023	\$ 2,460	\$ 2,756
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,411	\$ 3,325	\$ 1,848	\$ 3,692	\$ 2,611
Consumer Loans - Total	SUB2511	\$ 4,766	\$ 4,441	\$ 3,580	\$ 3,016	\$ 5,054
Loans on Deposits	PD161	\$ 170	\$ 80	\$ 339	\$ 358	\$ 380
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,322	\$ 2,322	\$ 2,251	\$ 1,899	\$ 2,334
Mobile Home Loans	PD169	\$ 111	\$ 122	\$ 28	\$ 65	\$ 9
Credit Cards	PD171	\$ 47	\$ 35	\$ 48	\$ 18	\$ 27
Other	PD180	\$ 2,116	\$ 1,882	\$ 914	\$ 676	\$ 2,304
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 390	\$ 495	\$ 249	\$ 171	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 11,289	\$ 12,089	\$ 10,186	\$ 8,505	\$ 10,192
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 508	\$ 677	\$ 563	\$ 102	\$ 267
Rebooked GNMA's Incl in PD195	PD197	\$ 10,725	\$ 11,358	\$ 9,609	\$ 8,403	\$ 9,833
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 16,942	\$ 15,532	\$ 15,069	\$ 13,865	\$ 19,833
Mortgage Loans - Total	SUB2491	\$ 16,038	\$ 13,800	\$ 13,356	\$ 12,366	\$ 18,431
Construction	PD215	\$ 111	\$ 757	\$ 757	\$ 133	\$ 422
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD221	\$ 478	\$ 159	\$ 525	\$ 45	\$ 154
Secured by First Liens	PD223	\$ 13,312	\$ 10,877	\$ 10,500	\$ 10,732	\$ 16,283
Secured by Junior Liens	PD224	\$ 148	\$ 100	\$ 54	\$ 134	\$ 98
Multifamily (5 or more) Dwelling Units	PD225	\$ 247	\$ 687	\$ 675	\$ 0	\$ 656
Nonresidential Property (Except Land)	PD235	\$ 1,020	\$ 874	\$ 574	\$ 1,023	\$ 439
Land	PD238	\$ 722	\$ 346	\$ 271	\$ 299	\$ 379
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 439	\$ 1,182	\$ 1,031	\$ 815	\$ 655
Consumer Loans - Total	SUB2521	\$ 465	\$ 550	\$ 682	\$ 684	\$ 747
Loans on Deposits	PD261	\$ 42	\$ 0	\$ 19	\$ 8	\$ 6
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 277	\$ 355	\$ 372	\$ 418	\$ 398
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 6	\$ 19	\$ 17	\$ 8	\$ 8
Other	PD280	\$ 140	\$ 176	\$ 274	\$ 250	\$ 335
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 47	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 7,672	\$ 7,849	\$ 7,930	\$ 8,265	\$ 12,445
Guaranteed Portion Incl in PD295,Excl Rebooked GNMMAs	PD296	\$ 184	\$ 324	\$ 262	\$ 202	\$ 319
Rebooked GNMMAs Incl in PD295	PD297	\$ 7,431	\$ 7,475	\$ 7,625	\$ 8,020	\$ 11,833
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 14,863	\$ 10,330	\$ 8,761	\$ 8,773	\$ 9,654
Mortgage Loans - Total	SUB2501	\$ 13,580	\$ 9,030	\$ 7,472	\$ 7,849	\$ 7,590
Construction	PD315	\$ 3,666	\$ 485	\$ 223	\$ 383	\$ 383
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 195	\$ 800	\$ 581	\$ 73	\$ 185
Secured by First Liens	PD323	\$ 2,940	\$ 2,747	\$ 2,106	\$ 1,579	\$ 1,739
Secured by Junior Liens	PD324	\$ 235	\$ 5	\$ 11	\$ 59	\$ 11
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,733	\$ 2,729	\$ 0	\$ 705	\$ 1,424
Nonresidential Property (Except Land)	PD335	\$ 2,989	\$ 2,206	\$ 4,489	\$ 4,891	\$ 3,792

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	PD338	\$ 822	\$ 58	\$ 62	\$ 159	\$ 56
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 980	\$ 991	\$ 1,064	\$ 737	\$ 775
Consumer Loans - Total	SUB2531	\$ 303	\$ 309	\$ 225	\$ 187	\$ 1,289
Loans on Deposits	PD361	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 271	\$ 253	\$ 187	\$ 142	\$ 1,136
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 32	\$ 49	\$ 38	\$ 39	\$ 153
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 3,227	\$ 150	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 87	\$ 0	\$ 165	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 502	\$ 590	\$ 508	\$ 296	\$ 352
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 502	\$ 523	\$ 442	\$ 296	\$ 297
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 66	\$ 66	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 70,338	\$ 68,967	\$ 66,362	\$ 64,962	\$ 66,266
90% up to 100% LTV	LD110	\$ 43,660	\$ 46,730	\$ 43,435	\$ 44,748	\$ 47,683
100% and greater LTV	LD120	\$ 26,678	\$ 22,237	\$ 22,927	\$ 20,214	\$ 18,583
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,439	\$ 1,487	\$ 1,082	\$ 995	\$ 1,783
Past Due and Still Accruing - Total	SUB5240	\$ 1,332	\$ 1,270	\$ 819	\$ 789	\$ 1,433
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,130	\$ 1,137	\$ 726	\$ 687	\$ 1,350
90% up to 100% LTV	LD210	\$ 905	\$ 1,068	\$ 476	\$ 546	\$ 931
100% and greater LTV	LD220	\$ 225	\$ 69	\$ 250	\$ 141	\$ 419
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 202	\$ 133	\$ 93	\$ 102	\$ 83
90% up to 100% LTV	LD230	\$ 133	\$ 106	\$ 66	\$ 20	\$ 83
100% and greater LTV	LD240	\$ 69	\$ 27	\$ 27	\$ 82	\$ 0
Nonaccrual - Total	SUB5230	\$ 107	\$ 217	\$ 263	\$ 206	\$ 350
90% up to 100% LTV	LD250	\$ 107	\$ 217	\$ 263	\$ 206	\$ 350
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	SUB5300	\$- 4	\$ 0	\$ 0	\$ 3	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
100% and greater LTV	LD320	\$- 4	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 313	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 313	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 16,237	\$ 12,360	\$ 12,191	\$ 5,807	\$ 7,341
90% up to 100% LTV	LD430	\$ 9,459	\$ 6,978	\$ 7,105	\$ 3,122	\$ 4,061
100% and greater LTV	LD440	\$ 6,778	\$ 5,382	\$ 5,086	\$ 2,685	\$ 3,280
Sales - Total	SUB5340	\$ 6,352	\$ 3,990	\$ 4,428	\$ 1,893	\$ 1,589
90% up to 100% LTV	LD450	\$ 4,221	\$ 3,024	\$ 3,351	\$ 1,517	\$ 1,168
100% and greater LTV	LD460	\$ 2,131	\$ 966	\$ 1,077	\$ 376	\$ 421

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 286,380	\$ 293,164	\$ 271,206	\$ 277,108	\$ 280,781
Mortgage Construction Loans	CC105	\$ 207,608	\$ 210,842	\$ 197,879	\$ 205,025	\$ 218,933
Other Mortgage Loans	CC115	\$ 78,772	\$ 82,322	\$ 73,327	\$ 72,083	\$ 61,848
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,892	\$ 1,776	\$ 2,287	\$ 2,201	\$ 1,327
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 36,641	\$ 77,207	\$ 68,866	\$ 49,280	\$ 35,196
1-4 Dwelling Units	CC280	\$ 31,124	\$ 71,846	\$ 54,809	\$ 38,568	\$ 32,116
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 5,610	\$ 0	\$ 130
All Other Real Estate	CC300	\$ 5,517	\$ 5,361	\$ 8,447	\$ 10,712	\$ 2,950
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,240	\$ 3,343	\$ 3,141	\$ 2,065	\$ 1,092
Commitments Outstanding to Purchase Loans	CC320	\$ 743	\$ 467	\$ 177	\$ 1,032	\$ 1,059
Commitments Outstanding to Sell Loans	CC330	\$ 29,291	\$ 79,106	\$ 56,828	\$ 45,823	\$ 29,416
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 2,950	\$ 7,480	\$ 14,496	\$ 7,153	\$ 5,250
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,810	\$ 955	\$ 3,931	\$ 1,730	\$ 2,095
Unused Lines of Credit - Total	SUB3361	\$ 320,900	\$ 319,065	\$ 296,720	\$ 298,686	\$ 285,298
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 144,177	\$ 143,998	\$ 141,555	\$ 142,369	\$ 134,822
Commercial Lines	CC420	\$ 138,126	\$ 135,559	\$ 118,616	\$ 120,620	\$ 115,079

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Open-End Consumer Lines - Credit Cards	CC423	\$ 30,872	\$ 32,044	\$ 31,527	\$ 31,103	\$ 30,036
Open-End Consumer Lines - Other	CC425	\$ 7,725	\$ 7,464	\$ 5,022	\$ 4,594	\$ 5,361
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 37,285	\$ 31,687	\$ 24,378	\$ 21,152	\$ 22,216
Commercial	CC430	\$ 4,417	\$ 3,903	\$ 4,221	\$ 3,999	\$ 4,297
Standby, Not Included on CC465 or CC468	CC435	\$ 32,868	\$ 27,784	\$ 20,157	\$ 17,153	\$ 17,919
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 22,275	\$ 20,148	\$ 21,673	\$ 23,332	\$ 30,429
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 22,275	\$ 20,148	\$ 21,673	\$ 23,332	\$ 30,429
Other Contingent Liabilities	CC480	\$ 413	\$ 370	\$ 245	\$ 361	\$ 339
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 12,816	\$ 3,652	\$ 11,674	\$ 23,902	\$ 24,664
Pass-Through Securities	CF143	\$ 12,816	\$ 214	\$ 10,674	\$ 18,878	\$ 24,664
Other Mortgage-Backed Securities	CF153	\$ 0	\$ 3,438	\$ 1,000	\$ 5,024	\$ 0
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 81	\$ 62	\$ 4,478	\$ 540	\$ 781
Pass-Through Securities	CF145	\$ 7	\$ 1	\$ 4,451	\$ 514	\$ 757
Other Mortgage-Backed Securities	CF155	\$ 74	\$ 61	\$ 27	\$ 26	\$ 24
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 12,735	\$ 3,590	\$ 7,196	\$ 23,362	\$ 23,883
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 9,106	\$- 5,537	\$- 8,143	\$- 7,242	\$- 9,223
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 6,956	\$- 5,734	\$- 2,399	\$- 1,463	\$- 84
Mortgage Loans Disbursed - Total	SUB3831	\$ 371,607	\$ 459,884	\$ 434,992	\$ 370,056	\$ 472,300
Construction Loans - Total	SUB3840	\$ 88,259	\$ 113,968	\$ 101,291	\$ 92,204	\$ 120,586
1-4 Dwelling Units	CF190	\$ 70,461	\$ 86,251	\$ 81,678	\$ 78,074	\$ 92,321
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,258	\$ 8,676	\$ 6,716	\$ 5,766	\$ 1,500
Nonresidential	CF210	\$ 14,540	\$ 19,041	\$ 12,897	\$ 8,364	\$ 26,765
Permanent Loans - Total	SUB3851	\$ 283,348	\$ 345,916	\$ 333,701	\$ 277,852	\$ 351,714
1-4 Dwelling Units	CF225	\$ 208,120	\$ 247,908	\$ 235,705	\$ 199,519	\$ 245,008
Multifamily (5 or more) Dwelling Units	CF245	\$ 9,715	\$ 3,381	\$ 34,451	\$ 3,224	\$ 12,518
Nonresidential (Except Land)	CF260	\$ 37,066	\$ 45,973	\$ 28,631	\$ 39,608	\$ 59,052

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Schedule CF --- Consolidated Cash Flow Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	\$ 28,447	\$ 48,654	\$ 34,914	\$ 35,501	\$ 35,136
Loans and Participations Purchased - Total	SUB3880	\$ 1,635	\$ 4,683	\$ 3,653	\$ 4,641	\$ 6,744
Secured by 1-4 Dwelling Units	CF280	\$ 928	\$ 1,120	\$ 1,786	\$ 2,539	\$ 2,672
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 1,829	\$ 0	\$ 0	\$ 1,243
Secured by Nonresidential	CF300	\$ 707	\$ 1,734	\$ 1,867	\$ 2,102	\$ 2,829
Loans and Participations Sold - Total	SUB3890	\$ 148,484	\$ 159,600	\$ 156,117	\$ 126,540	\$ 144,130
Secured by 1-4 Dwelling Units	CF310	\$ 138,532	\$ 158,077	\$ 149,283	\$ 122,969	\$ 132,590
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 1,042	\$ 513	\$ 5,760	\$ 1,915	\$ 11,429
Secured by Nonresidential	CF330	\$ 8,910	\$ 1,010	\$ 1,074	\$ 1,656	\$ 111
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 146,849	\$- 154,917	\$- 152,464	\$- 121,899	\$- 137,386
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 197,256	\$ 260,270	\$ 270,755	\$ 214,815	\$ 266,089
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 28,441	\$- 5,942	\$ 22,159	\$ 3,403	\$ 7,030
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 28,537	\$ 31,598	\$ 29,437	\$ 30,159	\$ 33,085
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 55,943	\$ 38,755	\$ 33,932	\$ 36,745	\$ 75,855
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 84,050	\$ 102,838	\$ 89,948	\$ 94,046	\$ 68,653
Commercial	CF390	\$ 53,074	\$ 66,098	\$ 56,729	\$ 56,387	\$ 37,555
Consumer	CF400	\$ 30,976	\$ 36,740	\$ 33,219	\$ 37,659	\$ 31,098
Nonmortgage Loans - Sales - Total	SUB3915	\$ 944	\$ 0	\$ 0	\$ 0	\$ 309
Commercial	CF395	\$ 944	\$ 0	\$ 0	\$ 0	\$ 0
Consumer	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 309
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 83,106	\$ 102,838	\$ 89,948	\$ 94,046	\$ 68,344
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 65,558	\$ 12,825	\$- 6,648	\$ 61,193	\$- 3,253
New Deposits Received less Deposits Withdrawn	CF420	\$ 40,694	\$- 9,084	\$- 27,246	\$ 42,658	\$- 19,581
Interest Credited to Deposits	CF430	\$ 24,864	\$ 21,909	\$ 20,598	\$ 18,535	\$ 16,328
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60,902

Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 5,594	\$ 5,690	\$ 6,388	\$ 11,787	\$ 18,238
Fully Insured	DI100	\$ 5,594	\$ 5,690	\$ 6,388	\$ 11,787	\$ 18,238
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						

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Schedule DI --- Consolidated Deposit Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
\$100,000 or Less	DI120	\$ 2,292,058	\$ 2,548,965	\$ 2,557,633	\$ 2,537,755	\$ 2,504,508
Greater than \$100,000	DI130	\$ 1,042,530	\$ 1,084,255	\$ 1,061,317	\$ 1,081,296	\$ 1,058,259
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	240,499	254,071	254,894	254,855	253,628
Greater than \$100,000	DI160	5,338	5,797	5,665	5,664	5,524
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 341,116	N/A	N/A	N/A	N/A
Greater than \$250,000	DI175	\$ 15,417	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	15,011	N/A	N/A	N/A	N/A
Greater than \$250,000	DI185	7,799	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 366,106	\$ 362,502	\$ 357,187	\$ 352,214	\$ 346,449
Uninsured Deposits	DI210	\$ 590,528	\$ 560,838	\$ 507,511	\$ 559,406	\$ 570,217
Preferred Deposits	DI220	\$ 75,907	\$ 71,921	\$ 69,801	\$ 84,860	\$ 73,607
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 547,713	\$ 560,548	\$ 546,082	\$ 523,593	\$ 543,256
Money Market Deposit Accounts	DI320	\$ 521,982	\$ 497,618	\$ 524,091	\$ 565,096	\$ 556,794
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 364,632	\$ 375,917	\$ 387,211	\$ 397,143	\$ 397,170
Time Deposits	DI340	\$ 2,256,796	\$ 2,199,138	\$ 2,161,569	\$ 2,133,217	\$ 2,065,547
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 232,697	\$ 256,071	\$ 254,274	\$ 233,508	\$ 251,116
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 684	\$ 799	\$ 121	\$ 1,040	\$ 5,965
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	\$ 2,147	\$ 2,902	\$ 2,146	\$ 2,429	\$ 2,357
Time and Savings Deposits	DI650	\$ 2,196	\$ 2,270	\$ 2,119	\$ 2,118	\$ 1,818
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
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,423	1,416	1,425	1,400	1,375
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 387,707	\$ 365,759	\$ 349,318	\$ 358,187	\$ 339,136
Assets Held for Sale	SI387	\$ 24,412	\$ 30,503	\$ 30,122	\$ 28,743	\$ 25,348
Loans Serviced for Others	SI390	\$ 1,314,661	\$ 1,349,226	\$ 1,357,829	\$ 1,313,441	\$ 1,301,620
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.26%	83.57%	84.77%	85.95%	86.95%
Second month of Qtr	SI582	83.20%	83.30%	84.76%	85.64%	86.34%
Third month of Qtr	SI583	83.06%	82.51%	83.99%	85.02%	85.24%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	75.10%	77.17%	77.54%	78.14%	78.83%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 11,476	\$ 13,365	\$ 13,440	\$ 13,063	\$ 12,589
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 40,967	\$ 41,981	\$ 43,238	\$ 41,342	\$ 40,038
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	79	78	82	83	83
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 682,082	\$ 669,832	\$ 666,613	\$ 659,507	\$ 627,851
Net Income (Loss) (SO91)	SI610	\$ 11,405	\$ 11,878	\$ 11,562	\$ 12,147	\$ 11,727
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 3,418	\$ 3,888	\$ 6,622	\$ 4,114	\$ 7,877
Stock Issued	SI640	\$ 615	\$ 23	\$ 23	\$ 9	\$ 20,329
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 88	\$ 100	\$ 130	\$ 103	\$ 8,124
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 292	\$ 3,777	\$- 2,229	\$- 1,336	\$- 910
Prior Period Adjustments	SI668	\$- 75	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Adjustments	SI671	\$ 591	\$ 360	\$ 355	\$ 297	\$ 265
Ending Equity Capital (SC80)	SI680	\$ 691,580	\$ 682,082	\$ 669,832	\$ 666,613	\$ 659,509
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 14	\$ 41	\$ 56	\$ 47	\$ 14
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 227	\$ 406	\$ 376	\$ 229	\$ 275
Average Balance Sheet Data						
Total Assets	SI870	\$ 4,737,755	\$ 4,681,749	\$ 4,651,936	\$ 4,610,939	\$ 4,506,896
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,253,956	\$ 1,238,017	\$ 1,260,891	\$ 1,292,714	\$ 1,281,697
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,815,097	\$ 2,764,322	\$ 2,736,333	\$ 2,684,685	\$ 2,622,362
Nonmortgage Loans	SI885	\$ 368,202	\$ 370,922	\$ 356,321	\$ 338,088	\$ 330,044
Deposits and Excrows	SI890	\$ 3,638,154	\$ 3,602,875	\$ 3,593,519	\$ 3,580,442	\$ 3,472,473
Total Borrowings	SI895	\$ 351,017	\$ 335,397	\$ 327,212	\$ 294,893	\$ 303,780

Schedule SQ --- Consolidated Supplemental Questions		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 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	1
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	2	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	9	11	10	9	9

Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,475,468	\$ 1,403,383	\$ 1,316,977	\$ 1,340,273	\$ 1,293,357
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,110,582	\$ 1,046,866	\$ 984,346	\$ 993,437	\$ 969,176
Personal Trust and Agency Accounts	FS210	\$ 693,815	\$ 650,773	\$ 598,191	\$ 604,288	\$ 597,224
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 154,847	\$ 146,004	\$ 138,539	\$ 137,054	\$ 133,562
Employee Benefit - Defined Contribution	FS220	\$ 39,507	\$ 36,463	\$ 35,036	\$ 35,817	\$ 34,495
Employee Benefit - Defined Benefit	FS230	\$ 20,982	\$ 18,310	\$ 16,246	\$ 16,119	\$ 16,199
Other Retirement Accounts	FS240	\$ 94,358	\$ 91,231	\$ 87,257	\$ 85,118	\$ 82,868
Corporate Trust and Agency Accounts	FS250	\$ 3,323	\$ 3,221	\$ 2,084	\$ 2,169	\$ 2,121
Investment Management Agency Accounts	FS260	\$ 257,522	\$ 246,096	\$ 244,785	\$ 249,289	\$ 235,692
Other Fiduciary Accounts	FS270	\$ 1,075	\$ 772	\$ 747	\$ 637	\$ 577
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 84,150	\$ 80,812	\$ 83,233	\$ 87,037	\$ 81,671
Personal Trust and Agency Accounts	FS211	\$ 2,223	\$ 2,253	\$ 3,169	\$ 2,634	\$ 2,676
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 80,515	\$ 76,551	\$ 74,477	\$ 80,518	\$ 76,447
Employee Benefit - Defined Contribution	FS221	\$ 57,678	\$ 54,700	\$ 52,829	\$ 53,338	\$ 50,780
Employee Benefit - Defined Benefit	FS231	\$ 14,211	\$ 13,321	\$ 13,150	\$ 13,203	\$ 12,961
Other Retirement Accounts	FS241	\$ 8,626	\$ 8,530	\$ 8,498	\$ 13,977	\$ 12,706
Corporate Trust and Agency Accounts	FS251	\$ 1,287	\$ 2,008	\$ 5,587	\$ 3,885	\$ 2,507
Other Fiduciary Accounts	FS271	\$ 125	\$ 0	\$ 0	\$ 0	\$ 41
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 280,736	\$ 275,705	\$ 249,398	\$ 259,799	\$ 242,510
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,988	1,962	1,911	1,898	1,873
Personal Trust and Agency Accounts	FS212	946	922	889	889	872
Retirement-related Trust and Agency Accounts - Total	SUB6120	580	577	565	547	546
Employee Benefit - Defined Contribution	FS222	98	99	98	99	99
Employee Benefit - Defined Benefit	FS232	2	2	2	2	3
Other Retirement Accounts	FS242	480	476	465	446	444
Corporate Trust and Agency Accounts	FS252	12	12	10	11	13
Investment Management Agency Accounts	FS262	438	442	439	444	437
Other Fiduciary Accounts	FS272	12	9	8	7	5
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	134	134	119	124	125
Personal Trust and Agency Accounts	FS213	2	2	3	2	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	126	126	110	116	115
Employee Benefit - Defined Contribution	FS223	43	42	45	46	45
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	79	80	61	66	66
Corporate Trust and Agency Accounts	FS253	5	6	6	6	6
Other Fiduciary Accounts	FS273	1	0	0	0	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	87	92	95	100	103
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,983	\$ 3,687	\$ 2,426	\$ 1,211	\$ 4,506
Personal Trust and Agency Accounts	FS310	\$ 2,344	\$ 1,698	\$ 1,092	\$ 545	\$ 2,032
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 855	\$ 641	\$ 413	\$ 206	\$ 735
Employee Benefit - Defined Contribution	FS320	\$ 383	\$ 288	\$ 193	\$ 97	\$ 331
Employee Benefit - Defined Benefit	FS330	\$ 156	\$ 117	\$ 62	\$ 31	\$ 118
Other Retirement Accounts	FS340	\$ 316	\$ 236	\$ 158	\$ 78	\$ 286
Corporate Trust and Agency Accounts	FS350	\$ 30	\$ 23	\$ 15	\$ 9	\$ 120
Investment Management Agency Accounts	FS360	\$ 950	\$ 715	\$ 486	\$ 234	\$ 821
Other Fiduciary Accounts	FS370	\$ 1	\$ 0	\$ 0	\$ 1	\$ 7
Custody and Safekeeping Accounts	FS380	\$ 760	\$ 583	\$ 403	\$ 208	\$ 740
Other Fiduciary and Related Services	FS390	\$ 43	\$ 27	\$ 17	\$ 8	\$ 51
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,701	\$ 1,511	\$ 1,002	\$ 488	\$ 3,494
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 126	\$ 95	\$ 63	\$ 31	\$ 120

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,408	\$ 2,271	\$ 1,487	\$ 754	\$ 1,132
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 693,815	\$ 154,088	\$ 146,491	\$ 149,174	\$ 597,224
Non-Interest-Bearing Deposits	FS410	\$ 16,325	\$ 114	\$ 16	\$ 4	\$ 2,176
Interest-Bearing Deposits	FS415	\$ 4,721	\$ 2,098	\$ 1,457	\$ 1,478	\$ 2,023
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 42,137	\$ 28,009	\$ 27,154	\$ 26,336	\$ 162,477
State, County and Municipal Obligations	FS425	\$ 24,747	\$ 21,553	\$ 21,630	\$ 20,910	\$ 23,434
Money Market Mutual Funds	FS430	\$ 75,287	\$ 15,809	\$ 11,803	\$ 11,102	\$ 61,264
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 12,046	\$ 5,992	\$ 5,675	\$ 6,228	\$ 56,390
Common and Preferred Stock	FS445	\$ 496,180	\$ 68,820	\$ 65,954	\$ 70,195	\$ 269,395
Real Estate Mortgages	FS450	\$ 5,463	\$ 32	\$ 35	\$ 37	\$ 2,885
Real Estate	FS455	\$ 12,537	\$ 9,142	\$ 9,418	\$ 9,486	\$ 13,227
Miscellaneous Assets	FS460	\$ 4,372	\$ 2,519	\$ 3,349	\$ 3,398	\$ 3,953
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	37	35	37	59	66
Corporate and Municipal Trusteeships	FS510	1	1	1	1	2
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	36	34	36	58	64
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 255	\$ 255	\$ 260	\$ 485	\$ 486
Number of Funds - Total Collective Investment Funds	FS60	3	0	0	0	3
Domestic Equity	FS610	1	0	0	0	1
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	0	0	0	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 16,125	\$ 0	\$ 0	\$ 0	\$ 276,973
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 98,980
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 16,125	\$ 0	\$ 0	\$ 0	\$ 177,993

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Schedule FS --- Fiduciary and Related Services		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 691,578	\$ 682,085	\$ 669,832	\$ 666,612	\$ 659,505
Equity Capital Deductions - Total	SUB1631	\$ 8,095	\$ 10,220	\$ 10,471	\$ 10,507	\$ 10,478
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 605	\$ 2,022	\$ 2,029	\$ 2,003	\$ 1,831
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,654	\$ 7,285	\$ 7,412	\$ 7,538	\$ 7,667
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 836	\$ 913	\$ 1,030	\$ 966	\$ 980
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$- 1,401	\$- 1,138	\$ 2,646	\$ 384	\$- 1,012
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,401	\$- 1,138	\$ 2,646	\$ 384	\$- 1,012

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 682,082	\$ 670,727	\$ 662,007	\$ 656,489	\$ 648,015
Total Assets (SC60)	CCR205	\$ 4,796,880	\$ 4,710,713	\$ 4,671,547	\$ 4,695,316	\$ 4,589,380
Asset Deductions - Total	SUB1651	\$ 8,095	\$ 10,799	\$ 11,064	\$ 11,039	\$ 11,024
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 605	\$ 2,601	\$ 2,622	\$ 2,535	\$ 2,377
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,654	\$ 7,285	\$ 7,412	\$ 7,538	\$ 7,667
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 836	\$ 913	\$ 1,030	\$ 966	\$ 980
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 2,483	\$- 2,102	\$ 2,843	\$- 156	\$- 1,749
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 2,483	\$- 2,102	\$ 2,843	\$- 156	\$- 1,749
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,786,302	\$ 4,697,812	\$ 4,663,326	\$ 4,684,121	\$ 4,576,607
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 191,496	\$ 187,914	\$ 186,546	\$ 187,340	\$ 183,113
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 682,082	\$ 670,727	\$ 662,007	\$ 656,489	\$ 648,015
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,604	\$ 2,072	\$ 1,252	\$ 1,333	\$ 1,431
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 32,848	\$ 30,392	\$ 31,581	\$ 26,525	\$ 31,249
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 3,534	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 34,452	\$ 32,464	\$ 32,833	\$ 31,392	\$ 32,680
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 34,452	\$ 32,464	\$ 32,833	\$ 32,100	\$ 32,680
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 716,534	\$ 703,191	\$ 694,840	\$ 685,131	\$ 680,695
0% R/W Category - Cash	CCR400	\$ 29,528	\$ 25,306	\$ 26,038	\$ 27,074	\$ 29,580
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 73,922	\$ 82,548	\$ 82,905	\$ 92,311	\$ 86,343
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 320	\$ 279	\$ 497	\$ 353	\$ 380

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 61,799	\$ 56,710	\$ 65,152	\$ 62,834	\$ 48,575
0% R/W Category - Assets Total	CCR420	\$ 165,569	\$ 164,843	\$ 174,592	\$ 182,572	\$ 164,878
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 76,330	\$ 71,931	\$ 72,752	\$ 69,690	\$ 60,276
20% R/W Category - Claims on FHLBs	CCR435	\$ 762,229	\$ 766,023	\$ 795,152	\$ 839,589	\$ 846,126
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 113,825	\$ 102,038	\$ 99,016	\$ 88,538	\$ 51,858
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 39,010	\$ 40,419	\$ 41,428	\$ 56,599	\$ 46,648
20% R/W Category - Other	CCR450	\$ 358,678	\$ 352,105	\$ 352,214	\$ 366,750	\$ 374,574
20% R/W Category - Assets Total	CCR455	\$ 1,350,072	\$ 1,332,516	\$ 1,360,562	\$ 1,421,166	\$ 1,379,482
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 270,017	\$ 266,502	\$ 272,113	\$ 284,233	\$ 275,896
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,319,656	\$ 1,331,042	\$ 1,299,109	\$ 1,282,541	\$ 1,266,324
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 38,165	\$ 37,087	\$ 39,889	\$ 36,188	\$ 36,947
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 854	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,039	\$ 6,057	\$ 6,221	\$ 6,242	\$ 4,465
50% R/W Category - Other	CCR480	\$ 59,413	\$ 58,805	\$ 64,520	\$ 59,487	\$ 53,699
50% R/W Category - Assets Total	CCR485	\$ 1,424,127	\$ 1,432,991	\$ 1,409,739	\$ 1,384,458	\$ 1,361,435
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 712,066	\$ 716,501	\$ 704,875	\$ 692,234	\$ 680,722
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 209,161	\$ 216,939	\$ 214,846	\$ 501	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,896,102	\$ 1,804,269	\$ 1,748,201	\$ 1,920,408	\$ 1,914,612
100% R/W Category - Assets Total	CCR510	\$ 2,105,263	\$ 2,021,208	\$ 1,963,047	\$ 1,920,909	\$ 1,914,612
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,105,263	\$ 2,021,208	\$ 1,963,047	\$ 1,920,909	\$ 1,914,612
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,045,031	\$ 4,951,558	\$ 4,907,940	\$ 4,909,105	\$ 4,820,407
Subtotal Risk-Weighted Assets	CCR75	\$ 3,087,342	\$ 3,004,207	\$ 2,940,027	\$ 2,897,373	\$ 2,871,226
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,970	\$ 5,517	\$ 5,112	\$ 581	\$ 4,136
Total Risk-Weighted Assets	CCR78	\$ 3,085,372	\$ 2,998,690	\$ 2,934,915	\$ 2,896,792	\$ 2,867,090
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 246,829	\$ 239,889	\$ 234,790	\$ 231,741	\$ 229,367
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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Schedule CCR --- Consolidated Capital Requirement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	14.25%	14.28%	14.20%	14.02%	14.16%
Total Risk-Based Capital Ratio	CCR820	23.22%	23.45%	23.67%	23.65%	23.74%
Tier 1 Risk-Based Capital Ratio	CCR830	22.11%	22.37%	22.56%	22.66%	22.60%
Tangible Equity Ratio	CCR840	14.25%	14.28%	14.20%	14.02%	14.16%

*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.