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Description	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Number of Regulated Institutions	4	4	4	4	4

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

Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 108,393**	**$ 109,619**	**$ 109,674**	**$ 94,403**	**$ 81,377**
Cash and Non-Interest-Earning Deposits	SC110	$ 30,052	$ 43,517	$ 33,829	$ 37,098	$ 32,266
Interest-Earning Deposits in FHLBs	SC112	$ 8,284	$ 2,913	$ 23,794	$ 1,555	$ 2,826
Other Interest-Earning Deposits	SC118	$ 3,169	$ 4,255	$ 4,445	$ 6,424	$ 7,475
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 2,960	$ 8,300	$ 6,300	$ 9,200	$ 3,715
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 33,286	$ 27,386	$ 22,214	$ 22,745	$ 17,341
Equity Securities Subject to FASB Statement No. 115	SC140	$ 42	$ 38	$ 40	$ 40	$ 36
State and Municipal Obligations	SC180	$ 13,306	$ 11,731	$ 7,649	$ 5,858	$ 6,327
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 16,532	$ 10,951	$ 10,969	$ 11,087	$ 11,086
Accrued Interest Receivable	SC191	$ 762	$ 528	$ 434	$ 396	$ 305
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 130,238**	**$ 137,342**	**$ 140,335**	**$ 150,783**	**$ 162,139**
Mortgage-Backed Securities - Total	**SC22**	**$ 130,238**	**$ 137,342**	**$ 140,334**	**$ 150,783**	**$ 162,139**
Pass-Through - Total	SUB0073	$ 94,720	$ 98,031	$ 110,208	$ 120,632	$ 130,054
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 94,638	$ 97,946	$ 110,119	$ 120,543	$ 129,957
Other Pass-Through	SC215	$ 82	$ 85	$ 89	$ 89	$ 97
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 34,969	$ 38,750	$ 29,519	$ 29,513	$ 31,412
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 20,128	$ 23,564	$ 22,594	$ 24,736	$ 29,034
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 14,841	$ 15,186	$ 6,925	$ 4,777	$ 2,378
Other	SC222	$ 0	$ 0	$ 0	$ 0	$ 0
Accrued Interest Receivable	SC228	$ 549	$ 561	$ 608	$ 638	$ 673

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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	$ 1	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 796,594**	**$ 777,986**	**$ 752,127**	**$ 760,473**	**$ 727,172**
Mortgage Loans - Total	**SC26**	**$ 793,031**	**$ 774,969**	**$ 749,036**	**$ 757,494**	**$ 724,279**
Construction Loans - Total	SUB0100	$ 62,942	$ 53,186	$ 41,444	$ 42,825	$ 51,228
Residential - Total	SUB0110	$ 28,818	$ 23,073	$ 20,202	$ 19,279	$ 26,774
1-4 Dwelling Units	SC230	$ 16,243	$ 12,300	$ 11,337	$ 12,563	$ 21,152
Multifamily (5 or more) Dwelling Units	SC235	$ 12,575	$ 10,773	$ 8,865	$ 6,716	$ 5,622
Nonresidential Property	SC240	$ 34,124	$ 30,113	$ 21,242	$ 23,546	$ 24,454
Permanent Loans - Total	SUB0121	$ 728,338	$ 720,329	$ 706,378	$ 713,154	$ 671,828
Residential - Total	SUB0131	$ 309,806	$ 310,089	$ 301,268	$ 311,121	$ 315,320
1-4 Dwelling Units - Total	SUB0141	$ 233,058	$ 231,511	$ 224,122	$ 230,020	$ 235,317
Revolving Open-End Loans	SC251	$ 47,816	$ 51,379	$ 54,874	$ 57,793	$ 60,945
All Other - First Liens	SC254	$ 144,333	$ 141,640	$ 133,034	$ 137,505	$ 142,497
All Other - Junior Liens	SC255	$ 40,909	$ 38,492	$ 36,214	$ 34,722	$ 31,875
Multifamily (5 or more) Dwelling Units	SC256	$ 76,748	$ 78,578	$ 77,146	$ 81,101	$ 80,003
Nonresidential Property (Except Land)	SC260	$ 348,650	$ 353,028	$ 354,062	$ 350,320	$ 318,254
Land	SC265	$ 69,882	$ 57,212	$ 51,048	$ 51,713	$ 38,254
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 17,765	$ 25,693	$- 8,157	$ 32,923	$ 25,796
Accrued Interest Receivable	SC272	$ 5,130	$ 4,310	$ 4,142	$ 4,286	$ 3,928
Advances for Taxes and Insurance	SC275	$ 184	$ 161	$ 163	$ 208	$ 188
Allowance for Loan and Lease Losses	SC283	$ 3,563	$ 3,017	$ 3,091	$ 2,979	$ 2,893
Nonmortgage Loans - Gross	**SUB0162**	**$ 389,113**	**$ 367,337**	**$ 356,167**	**$ 351,354**	**$ 356,721**
Nonmortgage Loans - Total	**SC31**	**$ 376,914**	**$ 356,849**	**$ 346,735**	**$ 342,983**	**$ 351,737**
Commercial Loans - Total	SC32	$ 227,500	$ 213,314	$ 204,047	$ 198,680	$ 207,282
Secured	SC300	$ 184,787	$ 171,597	$ 159,013	$ 146,143	$ 158,526
Unsecured	SC303	$ 8,612	$ 8,349	$ 9,035	$ 14,544	$ 8,946
Lease Receivables	SC306	$ 34,101	$ 33,368	$ 35,999	$ 37,993	$ 39,810
Consumer Loans - Total	SC35	$ 156,259	$ 149,912	$ 148,619	$ 148,829	$ 145,274
Loans on Deposits	SC310	$ 2,339	$ 2,411	$ 2,397	$ 2,671	$ 2,477
Home Improvement Loans (Not secured by real estate)	SC316	$ 593	$ 410	$ 118	$ 80	$ 84
Education Loans	SC320	$ 2,351	$ 1,241	$ 4,133	$ 2,928	$ 2,869
Auto Loans	SC323	$ 111,996	$ 112,188	$ 112,224	$ 116,173	$ 116,215
Mobile Home Loans	SC326	$ 798	$ 773	$ 817	$ 856	$ 956
Credit Cards	SC328	$ 22,576	$ 18,668	$ 15,077	$ 12,223	$ 7,865

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 15,606	$ 14,221	$ 13,853	$ 13,898	$ 14,808
Accrued Interest Receivable	SC348	$ 5,354	$ 4,111	$ 3,501	$ 3,845	$ 4,165
Allowance for Loan and Lease Losses	SC357	$ 12,199	$ 10,488	$ 9,432	$ 8,371	$ 4,984
Repossessed Assets - Gross	**SUB0201**	**$ 880**	**$ 581**	**$ 1,163**	**$ 828**	**$ 370**
Repossessed Assets - Total	**SC40**	**$ 880**	**$ 576**	**$ 1,163**	**$ 828**	**$ 370**
Real Estate - Total	SUB0210	$ 527	$ 131	$ 872	$ 688	$ 217
Construction	SC405	$ 33	$ 0	$ 483	$ 483	$ 0
Residential - Total	SUB0225	$ 494	$ 98	$ 182	$ 182	$ 1
1-4 Dwelling Units	SC415	$ 494	$ 98	$ 182	$ 182	$ 1
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 0	$ 0	$ 184	$ 0	$ 193
Land	SC428	$ 0	$ 33	$ 23	$ 23	$ 23
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	$ 0	$ 0	$ 0	N/A	N/A
Other Repossessed Assets	SC430	$ 353	$ 450	$ 291	$ 140	$ 153
General Valuation Allowances	SC441	$ 0	$ 5	$ 0	$ 0	$ 0
Real Estate Held for Investment	**SC45**	**$ 1,210**	**$ 1,362**	**$ 1,210**	**$ 0**	**$ 0**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 9,565**	**$ 7,912**	**$ 8,831**	**$ 8,998**	**$ 9,418**
Federal Home Loan Bank Stock	SC510	$ 9,199	$ 7,544	$ 8,460	$ 8,720	$ 9,171
Other	SC540	$ 366	$ 368	$ 371	$ 278	$ 247
Office Premises and Equipment	**SC55**	**$ 27,352**	**$ 26,444**	**$ 26,129**	**$ 26,242**	**$ 25,832**
Other Assets - Gross	**SUB0262**	**$ 42,642**	**$ 36,361**	**$ 35,292**	**$ 36,289**	**$ 33,858**
Other Assets - Total	**SC59**	**$ 42,642**	**$ 36,361**	**$ 35,292**	**$ 36,289**	**$ 33,858**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 2,075	$ 2,054	$ 2,034	$ 2,015	$ 2,000
Bank-Owned Life Insurance - Other	SC625	$ 13,140	$ 13,013	$ 12,891	$ 12,772	$ 12,651
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 10,742	$ 5,648	$ 5,612	$ 5,595	$ 5,342
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 2
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 5,622	$ 5,627	$ 5,632	$ 5,637	$ 5,642
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 1,525
Other Assets	SC689	$ 11,063	$ 10,019	$ 9,123	$ 10,270	$ 6,696
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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Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 0	$ 0	$ 0	$ 0	$ 0
General Valuation Allowances - Total	**SUB2092**	**$ 15,762**	**$ 13,510**	**$ 12,524**	**$ 11,350**	**$ 7,877**
Total Assets - Gross	**SUB0283**	**$ 1,505,987**	**$ 1,464,944**	**$ 1,430,928**	**$ 1,429,370**	**$ 1,396,887**
Total Assets	**SC60**	**$ 1,490,225**	**$ 1,451,434**	**$ 1,418,404**	**$ 1,418,020**	**$ 1,389,010**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 1,182,651**	**$ 1,192,708**	**$ 1,137,276**	**$ 1,146,203**	**$ 1,090,084**
Deposits	SC710	$ 1,164,055	$ 1,181,673	$ 1,124,751	$ 1,136,177	$ 1,073,929
Escrows	SC712	$ 18,549	$ 10,988	$ 12,452	$ 9,950	$ 16,069
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$ 47	$ 47	$ 73	$ 76	$ 86
Borrowings - Total	**SC72**	**$ 152,984**	**$ 113,534**	**$ 139,073**	**$ 131,847**	**$ 159,993**
Advances from FHLBank	SC720	$ 152,984	$ 112,933	$ 137,347	$ 130,362	$ 157,829
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 0	$ 600	$ 1,726	$ 1,485	$ 2,164
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	$ 0	$ 1	$ 0	$ 0	$ 0
Other Liabilities - Total	**SC75**	**$ 17,624**	**$ 13,292**	**$ 12,933**	**$ 14,349**	**$ 12,419**
Accrued Interest Payable - Deposits	SC763	$ 5,135	$ 4,573	$ 4,368	$ 4,221	$ 3,782
Accrued Interest Payable - Other	SC766	$ 0	$ 0	$ 23	$ 0	$ 0
Accrued Taxes	SC776	$ 4,506	$ 1,962	$ 2,364	$ 2,035	$ 1,656
Accounts Payable	SC780	$ 3,573	$ 2,689	$ 2,452	$ 4,663	$ 4,763
Deferred Income Taxes	SC790	$ 68	$ 66	$ 66	$ 66	$ 85
Other Liabilities and Deferred Income	SC796	$ 4,342	$ 4,002	$ 3,660	$ 3,364	$ 2,133
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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Description	Line Item	Value	Value	Value	Value	Value
Total Liabilities	**SC70**	**$ 1,353,259**	**$ 1,319,534**	**$ 1,289,282**	**$ 1,292,399**	**$ 1,262,496**
Minority Interest	**SC800**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 136,966**	**$ 131,900**	**$ 129,123**	**$ 125,621**	**$ 126,514**
Stock - Total	SUB0311	$ 49,066	$ 48,903	$ 47,845	$ 49,380	$ 49,319
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	$ 5,325	$ 5,325	$ 5,325	$ 5,325	$ 5,325
Common Stock - Paid in Excess of Par	SC830	$ 43,741	$ 43,578	$ 42,520	$ 44,055	$ 43,994
Accumulated Other Comprehensive Income - Total	SC86	$- 1,318	$- 2,738	$- 2,225	$- 1,760	$- 1,126
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 1,320	$- 2,738	$- 2,225	$- 1,760	$- 1,126
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$ 2	$ 0	$ 0	$ 0	$ 0
Retained Earnings	SC880	$ 89,218	$ 85,735	$ 83,503	$ 80,044	$ 80,501
Other Components of Equity Capital	SC891	$ 0	$ 0	$ 0	$- 2,043	$- 2,180
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 1,490,225**	**$ 1,451,434**	**$ 1,418,405**	**$ 1,418,020**	**$ 1,389,010**

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Other Codes As of Sep 2006

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	$ 4,803
4	Net deferred tax assets	1	$ 1,201
6	Prepaid deposit insurance premiums	1	$ 2
7	Prepaid expenses	3	$ 1,855
14	Other noninterest-bearing short-term accounts recv	1	$ 822
99	Other	4	$ 1,391

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	$ 530
99	Other	6	$ 3,283

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 26,250**	**$ 24,538**	**$ 22,940**	**$ 21,266**	**$ 20,246**
Deposits and Investment Securities	SO115	$ 866	$ 962	$ 669	$ 595	$ 524
Mortgage-Backed Securities	SO125	$ 1,444	$ 1,478	$ 1,453	$ 1,408	$ 1,384
Mortgage Loans	SO141	$ 13,765	$ 13,044	$ 12,726	$ 12,179	$ 11,242
Nonmortgage Loans - Total	SUB0950	$ 10,175	$ 9,054	$ 8,092	$ 7,084	$ 7,096
Commercial Loans and Leases	SO160	$ 4,473	$ 4,195	$ 3,813	$ 3,685	$ 4,178
Consumer Loans and Leases	SO171	$ 5,702	$ 4,859	$ 4,279	$ 3,399	$ 2,918
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 102**	**$ 84**	**$ 61**	**$ 66**	**$ 18**
Federal Home Loan Bank Stock	SO181	$ 102	$ 84	$ 61	$ 66	$ 18
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 10,554**	**$ 9,579**	**$ 8,648**	**$ 8,053**	**$ 7,428**
Deposits	SO215	$ 8,858	$ 8,015	$ 7,138	$ 6,407	$ 5,867
Escrows	SO225	$ 0	$ 0	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 1,692	$ 1,559	$ 1,499	$ 1,634	$ 1,550
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	$ 4	$ 5	$ 11	$ 12	$ 11
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 15,798**	**$ 15,043**	**$ 14,353**	**$ 13,279**	**$ 12,836**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 5,486**	**$ 4,491**	**$ 2,838**	**$ 6,488**	**$ 1,855**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 10,312**	**$ 10,552**	**$ 11,515**	**$ 6,791**	**$ 10,981**
Noninterest Income - Total	**SO42**	**$ 9,149**	**$ 7,811**	**$ 7,154**	**$ 6,860**	**$ 5,269**
Mortgage Loan Serving Fees	SO410	$ 348	$ 313	$ 179	$ 300	$ 290
Other Fees and Charges	SO420	$ 8,272	$ 6,907	$ 6,187	$ 6,038	$ 4,446
Net Income (Loss) from Other - Total	SUB0451	$ 113	$ 267	$ 332	$ 153	$ 221
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 196	$ 282	$ 216	$ 224	$ 271
Operations & Sale of Repossessed Assets	SO461	$- 85	$- 18	$ 114	$- 71	$- 50
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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Sale of Other Assets Held for Investment	SO477	$ 2	$ 3	$ 2	$ 0	$ 0
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 416	$ 324	$ 456	$ 369	$ 312
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**	**$ 13,233**	**$ 13,232**	**$ 12,565**	**$ 12,162**	**$ 11,616**
All Personnel Compensation and Expense	SO510	$ 6,654	$ 6,759	$ 6,552	$ 6,764	$ 6,759
Legal Expense	SO520	$ 74	$ 138	$ 142	$ 104	$ 84
Office Occupancy and Equipment Expense	SO530	$ 2,169	$ 2,183	$ 2,090	$ 2,121	$ 2,090
Marketing and Other Professional Services	SO540	$ 1,185	$ 1,176	$ 1,113	$ 945	$ 771
Loan Servicing Fees	SO550	$ 38	$ 62	$ 49	$ 53	$ 75
Goodwill and Other Intangibles Expense	SO560	$ 5	$ 5	$ 5	$ 5	$ 18
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Expense	SO580	$ 3,108	$ 2,909	$ 2,614	$ 2,170	$ 1,819
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**	**$ 6,228**	**$ 5,131**	**$ 6,104**	**$ 1,489**	**$ 4,634**
Income Taxes - Total	**SO71**	**$ 2,072**	**$ 1,727**	**$ 1,892**	**$ 518**	**$ 1,434**
Federal	SO710	$ 1,723	$ 1,482	$ 1,568	$ 395	$ 1,165
State, Local & Other	SO720	$ 349	$ 245	$ 324	$ 123	$ 269
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 4,156**	**$ 3,404**	**$ 4,212**	**$ 971**	**$ 3,200**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 4,156**	**$ 3,404**	**$ 4,212**	**$ 971**	**$ 3,200**

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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	1	$ 40
6	Net income(loss)-equity invest in uncons sub org	1	$ 10
15	Income from corporate-owned life insurance	1	$ 136
99	Other	5	$ 156

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	1	$ 3
6	Supervisory examination fees	1	$ 74
7	Office supplies, printing, and postage	4	$ 326
8	Telephone, including data lines	1	$ 176
9	Loan origination expense	1	$ 2
17	Charitable contributions	1	$ 6
99	Other	3	$ 1,855

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 73,728**	**$ 47,478**	**$ 22,940**	**$ 78,668**	**$ 57,402**
YTD - Deposits and Investment Securities	Y_SO115	$ 2,497	$ 1,631	$ 669	$ 2,071	$ 1,476
YTD - Mortgage-Backed Securities	Y_SO125	$ 4,375	$ 2,931	$ 1,453	$ 5,359	$ 3,951
YTD - Mortgage Loans	Y_SO141	$ 39,535	$ 25,770	$ 12,726	$ 43,932	$ 31,753
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 12,481	$ 8,008	$ 3,813	$ 15,869	$ 12,184
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 14,840	$ 9,138	$ 4,279	$ 11,437	$ 8,038
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 247**	**$ 145**	**$ 61**	**$ 234**	**$ 168**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 247	$ 145	$ 61	$ 234	$ 168
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 28,781**	**$ 18,227**	**$ 8,648**	**$ 28,150**	**$ 20,097**
YTD - Deposits	Y_SO215	$ 24,011	$ 15,153	$ 7,138	$ 22,187	$ 15,780
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 4,750	$ 3,058	$ 1,499	$ 5,923	$ 4,289
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	$ 20	$ 16	$ 11	$ 40	$ 28
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**	**$ 45,194**	**$ 29,396**	**$ 14,353**	**$ 50,752**	**$ 37,473**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 12,815**	**$ 7,329**	**$ 2,838**	**$ 11,778**	**$ 5,290**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 32,379**	**$ 22,067**	**$ 11,515**	**$ 38,974**	**$ 32,183**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 24,114**	**$ 14,965**	**$ 7,154**	**$ 20,572**	**$ 13,712**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 840	$ 492	$ 179	$ 1,210	$ 910
YTD - Other Fees and Charges	Y_SO420	$ 21,366	$ 13,094	$ 6,187	$ 17,402	$ 11,364
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 712	$ 599	$ 332	$ 589	$ 436
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 694	$ 498	$ 216	$ 941	$ 717
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 11	$ 96	$ 114	$- 352	$- 281
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		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 7	$ 5	$ 2	$ 0	$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 1,196	$ 780	$ 456	$ 1,371	$ 1,002
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 39,030**	**$ 25,797**	**$ 12,565**	**$ 44,569**	**$ 32,407**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 19,965	$ 13,311	$ 6,552	$ 25,380	$ 18,616
YTD - Legal Expense	Y_SO520	$ 354	$ 280	$ 142	$ 374	$ 270
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 6,442	$ 4,273	$ 2,090	$ 8,291	$ 6,170
YTD - Marketing and Other Professional Services	Y_SO540	$ 3,474	$ 2,289	$ 1,113	$ 2,976	$ 2,031
YTD - Loan Servicing Fees	Y_SO550	$ 149	$ 111	$ 49	$ 193	$ 140
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 15	$ 10	$ 5	$ 109	$ 104
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Expense	Y_SO580	$ 8,631	$ 5,523	$ 2,614	$ 7,246	$ 5,076
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 17,463**	**$ 11,235**	**$ 6,104**	**$ 14,977**	**$ 13,488**
YTD - Income Taxes - Total	**Y_SO71**	**$ 5,691**	**$ 3,619**	**$ 1,892**	**$ 4,746**	**$ 4,228**
YTD - Federal	Y_SO710	$ 4,773	$ 3,050	$ 1,568	$ 3,868	$ 3,473
YTD - State, Local, and Other	Y_SO720	$ 918	$ 569	$ 324	$ 878	$ 755
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 11,772**	**$ 7,616**	**$ 4,212**	**$ 10,231**	**$ 9,260**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 11,772**	**$ 7,616**	**$ 4,212**	**$ 10,231**	**$ 9,260**

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
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 13,510**	**$ 12,526**	**$ 11,350**	**$ 7,877**	**$ 6,711**
Net Provision for Loss	VA115	$ 5,486	$ 4,491	$ 2,763	$ 6,465	$ 1,855
Transfers	VA125	$ 79	$- 348	$- 300	$ 2	$- 8
Recoveries	VA135	$ 809	$ 369	$ 362	$ 245	$ 211
Adjustments	VA145	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA155	$ 4,122	$ 3,528	$ 1,649	$ 3,239	$ 892
General Valuation Allowances - Ending Balance	**VA165**	**$ 15,762**	**$ 13,510**	**$ 12,526**	**$ 11,350**	**$ 7,877**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 732**	**$ 443**	**$ 68**	**$ 1,804**	**$ 1,802**
Net Provision for Loss	VA118	$ 0	$ 0	$ 75	$ 23	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	$- 79	$ 348	$ 300	$- 2	$ 8
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 0	$ 59	$ 0	$ 1,757	$ 6
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 653**	**$ 732**	**$ 443**	**$ 68**	**$ 1,804**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 14,242**	**$ 12,969**	**$ 11,418**	**$ 9,681**	**$ 8,513**
Net Provision for Loss	VA120	$ 5,486	$ 4,491	$ 2,838	$ 6,488	$ 1,855
Recoveries	VA140	$ 809	$ 369	$ 362	$ 245	$ 211
Adjustments	VA150	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA160	$ 4,122	$ 3,587	$ 1,649	$ 4,996	$ 898
Total Valuation Allowances - Ending Balance	**VA170**	**$ 16,415**	**$ 14,242**	**$ 12,969**	**$ 11,418**	**$ 9,681**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 4,122**	**$ 3,528**	**$ 1,649**	**$ 3,239**	**$ 892**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 77**	**$ 138**	**$ 83**	**$ 88**	**$ 47**
Construction - Total	SUB2030	$ 0	$ 0	$ 0	$ 0	$ 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	$ 0	$ 0
Permanent - Total	SUB2041	$ 77	$ 138	$ 83	$ 88	$ 47
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 45	$ 43	$ 50	$ 21	$ 5
1-4 Dwelling Units - Secured by First Liens	VA456	$ 1	$ 0	$ 1	$ 25	$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 31	$ 95	$ 32	$ 42	$ 39
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 0	$ 0	$ 0	$ 0	$ 0
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 4,045**	**$ 3,390**	**$ 1,566**	**$ 3,151**	**$ 845**
Commercial Loans	VA520	$ 214	$ 419	$ 74	$ 2,061	$ 2
Consumer Loans - Total	SUB2061	$ 3,831	$ 2,971	$ 1,492	$ 1,090	$ 843
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	$ 107	$ 130	$ 76	$ 137	$ 182
Mobile Home Loans	VA550	$ 0	$ 0	$ 8	$ 0	$ 0
Credit Cards	VA556	$ 3,666	$ 2,790	$ 1,336	$ 860	$ 594

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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	$ 58	$ 51	$ 72	$ 93	$ 67
Repossessed Assets - Total	**VA60**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	**VA930**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 809**	**$ 369**	**$ 362**	**$ 245**	**$ 211**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 522**	**$ 104**	**$ 67**	**$ 45**	**$ 39**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 522	$ 104	$ 67	$ 45	$ 39
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 9	$ 4	$ 8	$ 5	$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	$ 3	$ 0	$ 1	$ 20	$ 14
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 5	$ 8	$ 5	$ 11	$ 11
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 505	$ 92	$ 53	$ 9	$ 12
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 287**	**$ 265**	**$ 295**	**$ 200**	**$ 172**
Commercial Loans	VA521	$ 57	$ 127	$ 86	$ 44	$ 15
Consumer Loans - Total	SUB2161	$ 230	$ 138	$ 209	$ 156	$ 157
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	$ 29	$ 34	$ 28	$ 24	$ 27
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 184	$ 87	$ 156	$ 105	$ 114
Other	VA561	$ 17	$ 17	$ 25	$ 27	$ 16
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$- 79**	**$ 348**	**$ 375**	**$ 23**	**$ 8**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$- 79**	**$ 432**	**$ 300**	**$ 0**	**$ 0**
Construction - Total	SUB2230	$- 79	$ 432	$ 300	$ 0	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$- 79	$ 432	$ 300	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$ 0	$ 0	$ 0	$ 0
Land	VA492	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 0**	**$- 43**	**$ 0**	**$ 23**	**$ 8**
Commercial Loans	VA522	$ 0	$- 43	$ 0	$ 23	$ 8
Consumer Loans - Total	SUB2261	$ 0	$ 0	$ 0	$ 0	$ 0
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 0	$ 0	$ 0	$ 0	$ 0
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 0	$ 0	$ 0	$ 0	$ 0
Repossessed Assets - Total	**VA62**	**$ 0**	**$- 41**	**$ 75**	**$ 0**	**$ 0**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 60	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$- 41	$ 15	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other Assets	**VA932**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 3,234**	**$ 3,507**	**$ 1,662**	**$ 3,017**	**$ 689**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$- 524**	**$ 466**	**$ 316**	**$ 43**	**$ 8**
Construction - Total	SUB2330	$- 79	$ 432	$ 300	$ 0	$ 0
1-4 Dwelling Units	VA425	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA435	$- 79	$ 432	$ 300	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$- 445	$ 34	$ 16	$ 43	$ 8
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 36	$ 39	$ 42	$ 16	$ 3
1-4 Dwelling Units - Secured by First Liens	VA459	$- 2	$ 0	$ 0	$ 5	$- 11
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 26	$ 87	$ 27	$ 31	$ 28
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$- 505	$- 92	$- 53	$- 9	$- 12
Land	VA495	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 3,758**	**$ 3,082**	**$ 1,271**	**$ 2,974**	**$ 681**
Commercial Loans	VA525	$ 157	$ 249	$- 12	$ 2,040	$- 5
Consumer Loans - Total	SUB2361	$ 3,601	$ 2,833	$ 1,283	$ 934	$ 686
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	$ 78	$ 96	$ 48	$ 113	$ 155
Mobile Home Loans	VA555	$ 0	$ 0	$ 8	$ 0	$ 0
Credit Cards	VA559	$ 3,482	$ 2,703	$ 1,180	$ 755	$ 480
Other	VA565	$ 41	$ 34	$ 47	$ 66	$ 51
Repossessed Assets - Total	**VA65**	**$ 0**	**$- 41**	**$ 75**	**$ 0**	**$ 0**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 60	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 0	$- 41	$ 15	$ 0	$ 0
Real Estate Held for Investment	**VA75**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	**VA825**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA935**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 527**	**$ 556**	**$ 597**	**$ 872**	**$ 183**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 1,043**	**$ 728**	**$ 1,144**	**$ 967**	**$ 476**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 396**	**$ 2**	**$ 462**	**$ 664**	**$ 19**
Construction	VA951	$ 0	$ 0	$ 0	$ 483	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 396	$ 2	$ 179	$ 181	$ 19
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 0	$ 283	$ 0	$ 0
Permanent - Land	VA955	$ 0	$ 0	$ 0	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 22,482**	**$ 18,929**	**$ 19,681**	**$ 19,000**	**$ 21,046**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 22,236**	**$ 25,248**	**$ 21,745**	**$ 20,368**	**$ 13,755**
Substandard	VA965	$ 9,410	$ 21,287	$ 11,267	$ 10,892	$ 9,576
Doubtful	VA970	$ 12,826	$ 3,956	$ 10,418	$ 9,451	$ 4,178
Loss	VA975	$ 0	$ 5	$ 60	$ 25	$ 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		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 30,741**	**$ 21,602**	**$ 18,567**	**$ 25,509**	**$ 18,375**
Mortgages - Total	SUB2421	$ 11,854	$ 11,341	$ 11,491	$ 15,418	$ 7,856
Construction and Land Loans	SUB2430	$ 4,290	$ 3,618	$ 4,222	$ 4,426	$ 1,094
Permanent Loans Secured by 1-4 Property	SUB2441	$ 2,228	$ 3,195	$ 3,006	$ 3,769	$ 2,807
Permanent Loans Secured by All Other Property	SUB2450	$ 5,650	$ 4,568	$ 4,523	$ 7,326	$ 4,141
Nonmortgages - Total	SUB2461	$ 18,887	$ 10,261	$ 7,076	$ 10,091	$ 10,519
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 24,990**	**$ 16,374**	**$ 12,195**	**$ 17,823**	**$ 11,994**

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value	Sep 2005 Value
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 21,076**	**$ 12,663**	**$ 8,388**	**$ 12,454**	**$ 8,933**
Mortgage Loans - Total	SUB2481	$ 6,037	$ 5,755	$ 5,810	$ 5,963	$ 4,241
Construction	PD115	$ 77	$ 65	$ 209	$ 90	$ 232
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 215	$ 25	$ 86	$ 167	$ 193
Secured by First Liens	PD123	$ 1,068	$ 1,786	$ 1,264	$ 2,325	$ 1,211
Secured by Junior Liens	PD124	$ 192	$ 98	$ 179	$ 137	$ 150
Multifamily (5 or more) Dwelling Units	PD125	$ 349	$ 182	$ 250	$ 0	$ 0
Nonresidential Property (Except Land)	PD135	$ 3,831	$ 3,570	$ 3,723	$ 3,156	$ 2,292
Land	PD138	$ 305	$ 29	$ 99	$ 88	$ 163
Nonmortgage Loans:						
Commercial Loans	PD140	$ 9,791	$ 2,529	$ 1,600	$ 3,706	$ 2,823
Consumer Loans - Total	SUB2511	$ 5,248	$ 4,379	$ 978	$ 2,785	$ 1,869
Loans on Deposits	PD161	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD163	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD165	$ 8	$ 0	$ 3	$ 0	$ 34
Auto Loans	PD167	$ 1,040	$ 1,014	$ 914	$ 1,383	$ 774
Mobile Home Loans	PD169	$ 17	$ 43	$ 29	$ 50	$ 106
Credit Cards	PD171	$ 4,089	$ 3,314	$ 0	$ 1,330	$ 922
Other	PD180	$ 94	$ 8	$ 32	$ 22	$ 33
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 0	$ 173	$ 0	$ 52	$ 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	$ 0	$ 105	$ 0	$ 377	$ 323
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 0	$ 0	$ 0	$ 22	$ 85
Rebooked GNMAs Incl in PD195	PD197	$ 0	$ 0	$ 0	$ 0	$ 0
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 3,914**	**$ 3,711**	**$ 3,807**	**$ 5,369**	**$ 3,061**
Mortgage Loans - Total	SUB2491	$ 1,454	$ 1,288	$ 977	$ 3,649	$ 1,506
Construction	PD215	$ 53	$ 53	$ 53	$ 267	$ 193
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	$ 59	$ 0	$ 0
Secured by First Liens	PD223	$ 216	$ 430	$ 575	$ 220	$ 319
Secured by Junior Liens	PD224	$ 29	$ 29	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 1,156	$ 776	$ 290	$ 3,160	$ 994
Land	PD238	$ 0	$ 0	$ 0	$ 2	$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	$ 814	$ 1,248	$ 1,941	$ 1,260	$ 1,366
Consumer Loans - Total	SUB2521	$ 1,646	$ 1,175	$ 889	$ 460	$ 189
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	$ 19	$ 17	$ 0	$ 3	$ 0
Mobile Home Loans	PD269	$ 19	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 1,596	$ 1,158	$ 887	$ 456	$ 184
Other	PD280	$ 12	$ 0	$ 2	$ 1	$ 5
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 0	$ 0	$ 0	$ 0	$ 52
Held for Sale Included in PD215:PD280	PD292	$ 0	$ 0	$ 0	$ 0	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 0	$ 0	$ 0	$ 70	$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 0	$ 0	$ 0	$ 0	$ 0
Rebooked GNMAs Incl in PD295	PD297	$ 0	$ 0	$ 0	$ 0	$ 0
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 5,751**	**$ 5,228**	**$ 6,372**	**$ 7,686**	**$ 6,381**
Mortgage Loans - Total	SUB2501	$ 4,363	$ 4,298	$ 4,704	$ 5,806	$ 2,109
Construction	PD315	$ 3,846	$ 3,460	$ 3,700	$ 3,966	$ 483
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	$ 51	$ 142	$ 96	$ 113	$ 162
Secured by First Liens	PD323	$ 405	$ 580	$ 574	$ 611	$ 607
Secured by Junior Liens	PD324	$ 52	$ 105	$ 173	$ 196	$ 165
Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD335	$ 0	$ 0	$ 0	$ 907	$ 669

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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	$ 9	$ 11	$ 161	$ 13	$ 23
Nonmortgage Loans:						
Commercial Loans	PD340	$ 1,285	$ 815	$ 1,525	$ 1,714	$ 4,085
Consumer Loans - Total	SUB2531	$ 103	$ 115	$ 143	$ 166	$ 187
Loans on Deposits	PD361	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD363	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 93	$ 107	$ 133	$ 134	$ 171
Mobile Home Loans	PD369	$ 7	$ 8	$ 8	$ 27	$ 8
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 3	$ 0	$ 2	$ 5	$ 8
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 159	$ 0	$ 0	$ 0	$ 0
Held for Sale Included in PD315:PD380	PD392	$ 0	$ 0	$ 0	$ 898	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 6	$ 6	$ 49	$ 49	$ 50
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 4	$ 4	$ 0	$ 0	$ 0
Rebooked GNMAs Incl in PD395	PD397	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 27,633**	**$ 29,156**	**$ 28,696**	**$ 29,113**	**$ 30,036**
90% up to 100% LTV	LD110	$ 18,091	$ 19,057	$ 18,417	$ 19,049	$ 19,672
100% and greater LTV	LD120	$ 9,542	$ 10,099	$ 10,279	$ 10,064	$ 10,364
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 250**	**$ 293**	**$ 246**	**$ 424**	**$ 360**
Past Due and Still Accruing - Total	**SUB5240**	**$ 44**	**$ 204**	**$ 157**	**$ 119**	**$ 85**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 44	$ 204	$ 157	$ 119	$ 85
90% up to 100% LTV	LD210	$ 8	$ 167	$ 113	$ 60	$ 23
100% and greater LTV	LD220	$ 36	$ 37	$ 44	$ 59	$ 62
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
Nonaccrual - Total	**SUB5230**	**$ 206**	**$ 89**	**$ 89**	**$ 305**	**$ 275**
90% up to 100% LTV	LD250	$ 206	$ 47	$ 47	$ 159	$ 174
100% and greater LTV	LD260	$ 0	$ 42	$ 42	$ 146	$ 101

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Schedule LD --- Loan Data		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Net Charge-offs - Total	**SUB5300**	**$ 74**	**$ 131**	**$ 70**	**$ 56**	**$ 44**
90% up to 100% LTV	LD310	$ 74	$ 131	$ 70	$ 56	$ 44
100% and greater LTV	LD320	$ 0	$ 0	$ 0	$ 0	$ 0
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD420	$ 0	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 3,073**	**$ 3,217**	**$ 1,810**	**$ 2,853**	**$ 3,598**
90% up to 100% LTV	LD430	$ 2,445	$ 2,332	$ 1,166	$ 1,942	$ 2,403
100% and greater LTV	LD440	$ 628	$ 885	$ 644	$ 911	$ 1,195
Sales - Total	**SUB5340**	**$ 158**	**$ 250**	**$ 137**	**$ 284**	**$ 208**
90% up to 100% LTV	LD450	$ 158	$ 250	$ 137	$ 76	$ 208
100% and greater LTV	LD460	$ 0	$ 0	$ 0	$ 208	$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 29,810**	**$ 30,117**	**$ 36,477**	**$ 35,206**	**$ 36,353**
Mortgage Construction Loans	CC105	$ 21,606	$ 26,261	$ 31,295	$ 28,854	$ 28,984
Other Mortgage Loans	CC115	$ 8,204	$ 3,856	$ 5,182	$ 6,352	$ 7,369
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 841	$ 888	$ 274	$ 250	$ 332
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 20,887**	**$ 32,908**	**$ 34,113**	**$ 28,081**	**$ 36,297**
1-4 Dwelling Units	CC280	$ 20,537	$ 28,883	$ 28,326	$ 19,227	$ 28,773
Multifamily (5 or more) Dwelling Units	CC290	$ 0	$ 0	$ 0	$ 0	$ 0
All Other Real Estate	CC300	$ 350	$ 4,025	$ 5,787	$ 8,854	$ 7,524
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 8,495	$ 10,194	$ 11,425	$ 5,717	$ 1,923
Commitments Outstanding to Purchase Loans	CC320	$ 2,508	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Loans	CC330	$ 19,683	$ 13,223	$ 11,064	$ 17,260	$ 27,185
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 2,500	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 495	$ 383	$ 0	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 126,635**	**$ 131,565**	**$ 143,576**	**$ 155,741**	**$ 146,677**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 41,695	$ 42,233	$ 43,992	$ 43,680	$ 43,043
Commercial Lines	CC420	$ 69,580	$ 74,442	$ 83,187	$ 97,101	$ 90,554

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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	$ 4,834	$ 3,781	$ 5,377	$ 4,300	$ 2,504
Open-End Consumer Lines - Other	CC425	$ 10,526	$ 11,109	$ 11,020	$ 10,660	$ 10,576
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 7,836**	**$ 7,185**	**$ 8,549**	**$ 6,045**	**$ 7,414**
Commercial	CC430	$ 3,318	$ 2,815	$ 3,883	$ 897	$ 1,049
Standby, Not Included on CC465 or CC468	CC435	$ 4,518	$ 4,370	$ 4,666	$ 5,148	$ 6,365
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 0	$ 0	$ 0	$ 0	$ 4,984
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 0	$ 0	$ 0	$ 0	$ 1,525
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 172

Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	**SUB3811**	**$ 11,148**	**$ 14,358**	**$ 4,432**	**$ 6,644**	**$ 14,120**
Pass-Through Securities	CF143	$ 5,723	$ 5,575	$ 2,066	$ 4,156	$ 14,120
Other Mortgage-Backed Securities	CF153	$ 5,425	$ 8,783	$ 2,366	$ 2,488	$ 0
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 2,542**	**$ 9,008**	**$ 3,365**	**$ 1,689**	**$ 0**
Pass-Through Securities	CF145	$ 2,542	$ 9,008	$ 3,365	$ 1,689	$ 0
Other Mortgage-Backed Securities	CF155	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 8,606**	**$ 5,350**	**$ 1,067**	**$ 4,955**	**$ 14,120**
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 966	$- 3,812	$- 9,052	$- 11,889	$- 11,169
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 9,206	$ 448	$- 2,360	$- 4,387	$ 231
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 118,731**	**$ 127,866**	**$ 104,475**	**$ 142,603**	**$ 117,645**
Construction Loans - Total	SUB3840	$ 20,332	$ 20,938	$ 19,976	$ 18,237	$ 18,710
1-4 Dwelling Units	CF190	$ 9,059	$ 5,876	$ 5,291	$ 5,991	$ 7,523
Multifamily (5 or more) Dwelling Units	CF200	$ 5,410	$ 7,596	$ 5,997	$ 4,272	$ 3,789
Nonresidential	CF210	$ 5,863	$ 7,466	$ 8,688	$ 7,974	$ 7,398
Permanent Loans - Total	SUB3851	$ 98,399	$ 106,928	$ 84,499	$ 124,366	$ 98,935
1-4 Dwelling Units	CF225	$ 43,008	$ 34,863	$ 34,669	$ 39,514	$ 51,355
Multifamily (5 or more) Dwelling Units	CF245	$ 6,899	$ 7,475	$ 3,223	$ 8,213	$ 4,077
Nonresidential (Except Land)	CF260	$ 33,706	$ 48,382	$ 43,102	$ 68,679	$ 38,132

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Schedule CF --- Consolidated Cash Flow Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Land	CF270	$ 14,786	$ 16,208	$ 3,505	$ 7,960	$ 5,371
Loans and Participations Purchased - Total	**SUB3880**	**$ 8,189**	**$ 4,026**	**$ 2,098**	**$ 780**	**$ 425**
Secured by 1-4 Dwelling Units	CF280	$ 0	$ 0	$ 1,924	$ 0	$ 53
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 1,979	$ 31	$ 0	$ 780	$ 117
Secured by Nonresidential	CF300	$ 6,210	$ 3,995	$ 174	$ 0	$ 255
Loans and Participations Sold - Total	**SUB3890**	**$ 18,861**	**$ 31,686**	**$ 31,458**	**$ 30,543**	**$ 28,355**
Secured by 1-4 Dwelling Units	CF310	$ 18,547	$ 17,310	$ 16,587	$ 26,003	$ 25,463
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 0	$ 4,998	$ 3,330	$ 1,983	$ 950
Secured by Nonresidential	CF330	$ 314	$ 9,378	$ 11,541	$ 2,557	$ 1,942
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 10,672**	**$- 27,660**	**$- 29,360**	**$- 29,763**	**$- 27,930**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 87,736**	**$ 72,998**	**$ 84,720**	**$ 80,338**	**$ 55,109**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$- 2,776**	**$- 1,523**	**$ 2,230**	**$ 446**	**$- 8,780**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 8,868**	**$ 17,473**	**$ 8,927**	**$ 10,482**	**$ 25,401**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 17,547**	**$ 25,685**	**$- 7,375**	**$ 32,948**	**$ 25,826**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 73,302**	**$ 76,928**	**$ 75,517**	**$ 74,831**	**$ 67,451**
Commercial	CF390	$ 51,418	$ 52,138	$ 55,769	$ 56,101	$ 43,023
Consumer	CF400	$ 21,884	$ 24,790	$ 19,748	$ 18,730	$ 24,428
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 70**	**$ 3,156**	**$ 521**	**$ 251**	**$ 222**
Commercial	CF395	$ 0	$ 0	$ 0	$ 0	$ 0
Consumer	CF405	$ 70	$ 3,156	$ 521	$ 251	$ 222
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 73,232**	**$ 73,772**	**$ 74,996**	**$ 74,580**	**$ 67,229**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$- 17,618**	**$ 56,922**	**$- 3,797**	**$ 62,248**	**$- 11,351**
New Deposits Received less Deposits Withdrawn	CF420	$- 26,092	$ 49,219	$- 10,557	$ 56,152	$- 16,989
Interest Credited to Deposits	CF430	$ 8,474	$ 7,703	$ 6,760	$ 6,096	$ 5,638
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$- 7,629**	**$ 0**	**$ 0**

Schedule DI --- Consolidated Deposit Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	$ 51,220	$ 51,243	$ 26,529	$ 31,394	$ 34,963
Fully Insured	DI100	$ 51,220	$ 51,243	$ 26,529	$ 31,394	$ 34,963
Other	DI110	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits with Balances - $100,000 or Less	DI120	$ 660,955	$ 656,192	$ 647,875	$ 645,820	$ 638,059

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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	$ 521,649	$ 536,469	$ 489,327	$ 500,307	$ 451,939
Number of Deposit Accounts - Total	SUB4062	93,199	93,329	94,821	93,626	93,562
Balances of $100,000 or Less	DI150	91,388	91,678	93,082	91,997	92,017
Balances Greater than $100,000	DI160	1,811	1,651	1,739	1,629	1,545
IRA/Keogh Accounts	DI200	$ 82,912	$ 81,493	$ 80,940	$ 83,051	$ 85,750
Uninsured Deposits	DI210	$ 342,213	$ 373,374	$ 316,665	$ 338,228	$ 296,286
Preferred Deposits	DI220	$ 100,895	$ 161,987	$ 114,289	$ 127,990	$ 109,196
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	$ 224,455	$ 264,884	$ 226,952	$ 251,085	$ 228,271
Deposits & Escrows - Money Market Deposit Accounts	DI320	$ 302,279	$ 304,490	$ 302,197	$ 308,426	$ 300,802
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	$ 115,567	$ 118,000	$ 117,107	$ 116,169	$ 112,071
Deposits & Escrows - Time Deposits	DI340	$ 540,304	$ 505,287	$ 490,946	$ 470,445	$ 448,853
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	$ 160,204	$ 158,815	$ 150,161	$ 159,597	$ 155,587
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	$ 1,374	$ 887	$ 806	$ 784	$ 771
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	$ 2,549	$ 2,546	$ 2,545	$ 2,543	$ 2,542
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	$ 0	$ 0	$ 0	$ 0	$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	$ 0	$ 0	$ 0	$ 0	$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	$ 0	$ 0	$ 0	$ 0	$ 0
Total deposits sold or transferred during the quarter	DI760	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Number of Full-time Equivalent Employees	SI370	485	489	499	500	517
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 174,658	$ 166,253	$ 161,351	$ 167,778	$ 171,020
Assets Held for Sale	SI387	$ 9,311	$ 7,623	$ 10,453	$ 13,800	$ 17,265
Loans Serviced for Others	SI390	$ 611,475	$ 594,366	$ 590,966	$ 575,273	$ 579,986
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 1,525
Other Residual Interests	SI404	$ 0	$ 0	$ 0	$ 0	$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	78.57%	78.34%	78.81%	78.23%	80.90%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	79.22%	77.93%	77.47%	78.90%	80.23%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	79.39%	77.14%	77.18%	78.36%	79.38%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 25,665**	**$ 27,548**	**$ 29,550**	**$ 30,138**	**$ 32,311**
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	$ 9,320	$ 8,805	$ 8,829	$ 8,826	$ 8,862
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	3	3	3	3	3
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	**SI600**	**$ 131,900**	**$ 129,123**	**$ 125,620**	**$ 126,514**	**$ 124,494**
Net Income (Loss) (SO91)	SI610	$ 4,156	$ 3,404	$ 4,212	$ 971	$ 3,200
Dividends Declared - Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Dividends Declared - Common Stock	SI630	$ 673	$ 1,172	$ 751	$ 1,428	$ 1,015
Stock Issued	SI640	$ 0	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 163	$ 1,058	$- 1,535	$ 61	$ 45
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$ 1,420	$- 513	$- 465	$- 635	$- 167
Prior Period Adjustments	SI668	$ 0	$ 0	$ 0	$ 0	$- 2
Other Adjustments	SI671	$ 0	$ 0	$ 2,042	$ 137	$- 40
Ending Equity Capital (SC80)	**SI680**	**$ 136,966**	**$ 131,900**	**$ 129,123**	**$ 125,620**	**$ 126,515**
TRANSACTIONS WITH AFFILIATES						

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Schedule SI --- Consolidated Supplemental Information		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
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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	$ 32	$ 420	$ 1,597	$ 194	$ 101
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 7,345	$ 7,290	$ 6,695	$ 6,125	$ 6,268
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 72	$ 189	$ 99	$ 83	$ 133
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	$ 1,470,039	$ 1,431,742	$ 1,408,720	$ 1,402,545	$ 1,376,357
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 59,840	$ 74,018	$ 62,221	$ 54,566	$ 52,298
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 917,182	$ 893,154	$ 892,015	$ 882,300	$ 850,638
Nonmortgage Loans	SI885	$ 385,987	$ 365,732	$ 356,532	$ 357,052	$ 371,066
Deposits and Excrows	SI890	$ 1,110,808	$ 1,091,936	$ 1,076,261	$ 1,052,886	$ 1,032,627
Total Borrowings	SI895	$ 149,123	$ 137,116	$ 136,414	$ 151,860	$ 148,658
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	4	3	3	2	0
Total Dollar Amount of Loans Made During Quarter	SI910	$ 40	$ 35	$ 64	$ 165	$ 0
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.40	12.00	11.00	7.13	0.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	13.65	14.00	11.83	7.13	0.00

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	0
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	3	3	3	2	3

Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 116,396**	**$ 114,561**	**$ 110,452**	**$ 106,517**	**$ 103,518**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 75,230**	**$ 73,908**	**$ 73,878**	**$ 70,493**	**$ 67,909**
Personal Trust and Agency Accounts	FS210	$ 24,030	$ 23,464	$ 22,214	$ 20,270	$ 20,523
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 17,591	$ 17,252	$ 17,779	$ 16,987	$ 16,917
Employee Benefit - Defined Contribution	FS220	$ 1,626	$ 1,411	$ 1,344	$ 1,260	$ 1,208
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 15,965	$ 15,841	$ 16,435	$ 15,727	$ 15,709
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 33,609	$ 33,192	$ 33,885	$ 33,236	$ 30,469
Other Fiduciary Accounts	FS270	$ 0	$ 0	$ 0	$ 0	$ 0
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) -Total Fiduciary Accounts	**FS21**	**$ 40,109**	**$ 39,763**	**$ 36,052**	**$ 35,379**	**$ 35,094**
Personal Trust and Agency Accounts	FS211	$ 5,271	$ 5,163	$ 5,625	$ 5,846	$ 6,747
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 28,641	$ 28,391	$ 28,802	$ 27,691	$ 26,309
Employee Benefit - Defined Contribution	FS221	$ 19,115	$ 18,827	$ 19,082	$ 18,227	$ 17,600
Employee Benefit - Defined Benefit	FS231	$ 5,210	$ 5,178	$ 5,323	$ 5,240	$ 4,529
Other Retirement Accounts	FS241	$ 4,316	$ 4,386	$ 4,397	$ 4,224	$ 4,180
Corporate Trust and Agency Accounts	FS251	$ 6,197	$ 6,209	$ 1,625	$ 1,842	$ 2,038
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 1,057**	**$ 890**	**$ 522**	**$ 645**	**$ 515**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**349**	**335**	**323**	**329**	**298**
Personal Trust and Agency Accounts	FS212	62	61	58	64	59
Retirement-related Trust and Agency Accounts - Total	SUB6120	144	139	136	141	123
Employee Benefit - Defined Contribution	FS222	8	6	6	6	6
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	136	133	130	135	117
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	143	135	129	124	116
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**69**	**69**	**65**	**72**	**71**
Personal Trust and Agency Accounts	FS213	25	24	24	29	30
Retirement-related Trust and Agency Accounts - Total	SUB6130	42	43	40	42	40
Employee Benefit - Defined Contribution	FS223	13	13	13	12	12
Employee Benefit - Defined Benefit	FS233	3	3	1	1	1
Other Retirement Accounts	FS243	26	27	26	29	27
Corporate Trust and Agency Accounts	FS253	2	2	1	1	1
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**47**	**37**	**36**	**38**	**33**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 0**	**$ 0**	**$ 196**	**$ 688**	**$ 179**
Personal Trust and Agency Accounts	FS310	$ 0	$ 0	$ 50	$ 185	$ 52
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 0	$ 0	$ 67	$ 230	$ 57
Employee Benefit - Defined Contribution	FS320	$ 0	$ 0	$ 24	$ 69	$ 16
Employee Benefit - Defined Benefit	FS330	$ 0	$ 0	$ 2	$ 9	$ 2
Other Retirement Accounts	FS340	$ 0	$ 0	$ 41	$ 152	$ 39
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 2	$ 6	$ 3
Investment Management Agency Accounts	FS360	$ 0	$ 0	$ 75	$ 261	$ 66
Other Fiduciary Accounts	FS370	$ 0	$ 0	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 0	$ 0	$ 2	$ 6	$ 1
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 0**	**$ 0**	**$ 0**	**$ 555**	**$ 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
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 0**	**$ 0**	**$ 196**	**$ 133**	**$ 179**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 22,213**	**$ 20,270**	**$ 0**
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 5	$ 6	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 5,282	$ 5,276	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 877	$ 651	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 2,467	$ 2,517	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 1,989	$ 1,882	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 443	$ 507	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 7,349	$ 6,956	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 3,365	$ 2,071	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 436	$ 404	$ 0
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 Agncy	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**	**0**	**0**
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	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	0	0
Market Value - Total Collective Investment Funds	**FS65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Domestic Equity	FS615	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	$ 0	$ 0	$ 0	$ 0	$ 0
Stock/Bond Blend	FS635	$ 0	$ 0	$ 0	$ 0	$ 0
Taxable Bond	FS645	$ 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	$ 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		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 136,966	$ 131,900	$ 129,123	$ 125,621	$ 126,514
Equity Capital Deductions - Total	SUB1631	$ 5,622	$ 5,627	$ 5,632	$ 5,637	$ 5,642
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR115	$ 5,622	$ 5,627	$ 5,632	$ 5,637	$ 5,642
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2006	Jun 2006	Mar 2006	Dec 2005	Sep 2005
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 1,320	$ 2,741	$ 2,227	$ 1,763	$ 1,126
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 1,320	$ 2,741	$ 2,227	$ 1,763	$ 1,126
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**	**$ 132,664**	**$ 129,014**	**$ 125,718**	**$ 121,747**	**$ 121,998**
Total Assets (SC60)	**CCR205**	**$ 1,490,225**	**$ 1,451,434**	**$ 1,418,404**	**$ 1,418,020**	**$ 1,389,010**
Asset Deductions - Total	SUB1651	$ 5,622	$ 5,627	$ 5,632	$ 5,637	$ 5,642
Assets of "Nonincludable" Subsidiaries	CCR260	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR265	$ 5,622	$ 5,627	$ 5,632	$ 5,637	$ 5,642
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 2,113	$ 4,334	$ 3,535	$ 2,774	$ 1,749
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 2,113	$ 4,334	$ 3,535	$ 2,774	$ 1,749
Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 1,486,716**	**$ 1,450,141**	**$ 1,416,307**	**$ 1,415,157**	**$ 1,385,117**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 59,469**	**$ 58,005**	**$ 56,651**	**$ 56,608**	**$ 55,404**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 132,664**	**$ 129,014**	**$ 125,718**	**$ 121,747**	**$ 121,998**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Qualfying 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	$ 10,755	$ 10,510	$ 10,186	$ 9,934	$ 7,877
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 10,755**	**$ 10,510**	**$ 10,186**	**$ 9,934**	**$ 7,877**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 10,755**	**$ 10,510**	**$ 10,186**	**$ 9,934**	**$ 7,877**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 0	$ 0	$ 0	$ 0	$ 34
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 0	$ 0	$ 0	$ 0	$ 1,519
Total Risk-Based Capital	**CCR39**	**$ 143,419**	**$ 139,524**	**$ 135,904**	**$ 131,681**	**$ 128,322**

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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	$ 6,907	$ 6,927	$ 6,566	$ 7,520	$ 6,418
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 51,283	$ 55,112	$ 62,348	$ 68,061	$ 73,313
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 1,026	$ 749	$ 463	$ 2,409	$ 271
0% R/W Category - Assets Total	CCR420	$ 59,216	$ 62,788	$ 69,377	$ 77,990	$ 80,002
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	$ 88,727	$ 90,574	$ 85,263	$ 91,510	$ 97,488
20% R/W Category - Claims on FHLBs	CCR435	$ 33,808	$ 21,029	$ 41,980	$ 19,640	$ 18,781
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 9,996	$ 8,703	$ 4,137	$ 2,873	$ 3,252
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 28,294	$ 46,327	$ 36,683	$ 42,135	$ 35,914
20% R/W Category - Other	CCR450	$ 32,096	$ 28,167	$ 25,368	$ 29,711	$ 24,632
20% R/W Category - Assets Total	CCR455	$ 192,921	$ 194,800	$ 193,431	$ 185,869	$ 180,067
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 38,583**	**$ 38,961**	**$ 38,687**	**$ 37,174**	**$ 36,014**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 140,219	$ 133,901	$ 124,898	$ 127,565	$ 131,842
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 30,060	$ 34,903	$ 25,699	$ 27,159	$ 25,123
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 4	$ 85	$ 88	$ 89	$ 96
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 2,285	$ 2,994	$ 2,753	$ 2,748	$ 2,744
50% R/W Category - Other	CCR480	$ 11,192	$ 11,183	$ 11,158	$ 11,144	$ 11,132
50% R/W Category - Assets Total	CCR485	$ 183,760	$ 183,066	$ 164,596	$ 168,705	$ 170,937
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 91,880**	**$ 91,533**	**$ 82,299**	**$ 84,353**	**$ 85,470**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 44	$ 48	$ 55	$ 68	$ 17,140
100% R/W Category - All Other Assets	CCR506	$ 1,101,323	$ 1,059,865	$ 1,037,570	$ 1,023,627	$ 980,409
100% R/W Category - Assets Total	CCR510	$ 1,101,367	$ 1,059,913	$ 1,037,625	$ 1,023,695	$ 997,549
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 1,101,367**	**$ 1,059,913**	**$ 1,037,625**	**$ 1,023,695**	**$ 997,549**
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**	**$ 1,537,264**	**$ 1,500,567**	**$ 1,465,029**	**$ 1,456,259**	**$ 1,428,555**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 1,231,830**	**$ 1,190,407**	**$ 1,158,610**	**$ 1,145,222**	**$ 1,119,032**

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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	$ 5,007	$ 2,995	$ 2,338	$ 1,416	$ 0
Total Risk-Weighted Assets	**CCR78**	**$ 1,226,823**	**$ 1,187,412**	**$ 1,156,272**	**$ 1,143,806**	**$ 1,119,032**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 98,146**	**$ 94,993**	**$ 92,502**	**$ 91,505**	**$ 89,523**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**8.92%**	**8.90%**	**8.88%**	**8.60%**	**8.81%**
Total Risk-Based Capital Ratio	**CCR820**	**11.69%**	**11.75%**	**11.75%**	**11.51%**	**11.47%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**10.81%**	**10.87%**	**10.87%**	**10.64%**	**10.77%**
Tangible Equity Ratio	**CCR840**	**8.92%**	**8.90%**	**8.88%**	**8.60%**	**8.81%**

*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.