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Description	Dec 2006 Value	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value	Dec 2005 Value
Number of Regulated Institutions	45	46	46	47	46

Schedule NS --- Optional Narrative Statement		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2006	Sep 2006	Jun 2006	Mar 2006	Dec 2005
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 1,356,609**	**$ 1,339,868**	**$ 1,305,970**	**$ 1,407,974**	**$ 1,398,509**
Cash and Non-Interest-Earning Deposits	SC110	$ 104,037	$ 112,753	$ 96,523	$ 117,122	$ 118,456
Interest-Earning Deposits in FHLBs	SC112	$ 289,766	$ 270,201	$ 239,038	$ 297,886	$ 259,903
Other Interest-Earning Deposits	SC118	$ 38,034	$ 39,770	$ 46,901	$ 51,348	$ 61,898
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 110,799	$ 99,274	$ 103,305	$ 125,383	$ 144,582
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 643,514	$ 649,504	$ 654,666	$ 654,914	$ 545,143
Equity Securities Subject to FASB Statement No. 115	SC140	$ 89,591	$ 91,147	$ 90,027	$ 90,356	$ 112,407
State and Municipal Obligations	SC180	$ 20,797	$ 20,759	$ 19,715	$ 17,467	$ 16,459
Securities Backed by Nonmortgage Loans	SC182	$ 20,227	$ 18,643	$ 17,759	$ 16,129	$ 14,065
Other Investment Securities	SC185	$ 32,646	$ 29,955	$ 31,073	$ 29,961	$ 118,435
Accrued Interest Receivable	SC191	$ 7,198	$ 7,862	$ 6,963	$ 7,408	$ 7,161
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 706,600**	**$ 711,209**	**$ 714,899**	**$ 725,569**	**$ 710,056**
Mortgage-Backed Securities - Total	**SC22**	**$ 706,600**	**$ 711,209**	**$ 714,899**	**$ 725,569**	**$ 710,056**
Pass-Through - Total	SUB0073	$ 582,358	$ 625,407	$ 630,298	$ 635,567	$ 621,810
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 558,960	$ 570,653	$ 574,052	$ 597,794	$ 598,929
Other Pass-Through	SC215	$ 23,398	$ 54,754	$ 56,246	$ 37,773	$ 22,881
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 121,215	$ 82,887	$ 81,692	$ 87,152	$ 85,443
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 51,515	$ 37,752	$ 35,257	$ 37,404	$ 34,126
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 32,928	$ 32,164	$ 33,036	$ 34,828	$ 38,562
Other	SC222	$ 36,772	$ 12,971	$ 13,399	$ 14,920	$ 12,755
Accrued Interest Receivable	SC228	$ 3,027	$ 2,915	$ 2,909	$ 2,850	$ 2,803

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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**	**$ 6,954,786**	**$ 6,960,429**	**$ 6,917,871**	**$ 6,726,911**	**$ 6,615,925**
Mortgage Loans - Total	**SC26**	**$ 6,913,684**	**$ 6,919,749**	**$ 6,877,196**	**$ 6,686,855**	**$ 6,576,846**
Construction Loans - Total	SUB0100	$ 734,881	$ 764,185	$ 792,907	$ 844,594	$ 850,421
Residential - Total	SUB0110	$ 630,641	$ 650,082	$ 673,365	$ 714,808	$ 700,245
1-4 Dwelling Units	SC230	$ 599,681	$ 616,161	$ 634,927	$ 676,555	$ 665,770
Multifamily (5 or more) Dwelling Units	SC235	$ 30,960	$ 33,921	$ 38,438	$ 38,253	$ 34,475
Nonresidential Property	SC240	$ 104,240	$ 114,103	$ 119,542	$ 129,786	$ 150,176
Permanent Loans - Total	SUB0121	$ 6,176,713	$ 6,154,132	$ 6,085,979	$ 5,846,382	$ 5,728,809
Residential - Total	SUB0131	$ 4,668,562	$ 4,672,008	$ 4,655,990	$ 4,461,266	$ 4,415,101
1-4 Dwelling Units - Total	SUB0141	$ 4,523,473	$ 4,529,094	$ 4,515,184	$ 4,325,235	$ 4,274,449
Revolving Open-End Loans	SC251	$ 249,303	$ 258,435	$ 265,593	$ 270,734	$ 271,066
All Other - First Liens	SC254	$ 4,061,257	$ 4,063,287	$ 4,044,115	$ 3,862,348	$ 3,822,212
All Other - Junior Liens	SC255	$ 212,913	$ 207,372	$ 205,476	$ 192,153	$ 181,171
Multifamily (5 or more) Dwelling Units	SC256	$ 145,089	$ 142,914	$ 140,806	$ 136,031	$ 140,652
Nonresidential Property (Except Land)	SC260	$ 983,246	$ 963,463	$ 936,237	$ 900,067	$ 853,187
Land	SC265	$ 524,905	$ 518,661	$ 493,752	$ 485,049	$ 460,521
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 43,763	$ 39,431	$ 190,393	$ 83,468	$ 56,857
Accrued Interest Receivable	SC272	$ 38,599	$ 37,733	$ 35,096	$ 32,148	$ 32,369
Advances for Taxes and Insurance	SC275	$ 4,593	$ 4,379	$ 3,889	$ 3,787	$ 4,326
Allowance for Loan and Lease Losses	SC283	$ 41,102	$ 40,680	$ 40,675	$ 40,056	$ 39,079
Nonmortgage Loans - Gross	**SUB0162**	**$ 532,562**	**$ 507,075**	**$ 496,561**	**$ 476,122**	**$ 504,476**
Nonmortgage Loans - Total	**SC31**	**$ 523,524**	**$ 497,043**	**$ 485,668**	**$ 467,089**	**$ 495,750**
Commercial Loans - Total	SC32	$ 273,659	$ 248,958	$ 236,782	$ 217,707	$ 250,003
Secured	SC300	$ 226,609	$ 208,399	$ 196,828	$ 179,435	$ 214,313
Unsecured	SC303	$ 13,172	$ 7,037	$ 6,343	$ 8,936	$ 7,345
Lease Receivables	SC306	$ 33,878	$ 33,522	$ 33,611	$ 29,336	$ 28,345
Consumer Loans - Total	SC35	$ 256,135	$ 255,492	$ 257,351	$ 256,025	$ 251,692
Loans on Deposits	SC310	$ 11,303	$ 11,260	$ 11,606	$ 11,966	$ 12,733
Home Improvement Loans (Not secured by real estate)	SC316	$ 5,791	$ 5,028	$ 8,316	$ 3,623	$ 3,549
Education Loans	SC320	$ 786	$ 862	$ 948	$ 1,020	$ 1,106
Auto Loans	SC323	$ 98,685	$ 97,863	$ 98,093	$ 106,320	$ 114,055
Mobile Home Loans	SC326	$ 36,411	$ 34,830	$ 33,530	$ 32,047	$ 30,912
Credit Cards	SC328	$ 688	$ 106	$ 332	$ 103	$ 100

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 102,471	$ 105,543	$ 104,526	$ 100,946	$ 89,237
Accrued Interest Receivable	SC348	$ 2,768	$ 2,625	$ 2,428	$ 2,390	$ 2,781
Allowance for Loan and Lease Losses	SC357	$ 9,038	$ 10,032	$ 10,893	$ 9,033	$ 8,726
Repossessed Assets - Gross	**SUB0201**	**$ 34,748**	**$ 32,428**	**$ 29,039**	**$ 25,680**	**$ 26,067**
Repossessed Assets - Total	**SC40**	**$ 34,746**	**$ 32,426**	**$ 29,007**	**$ 25,660**	**$ 26,021**
Real Estate - Total	SUB0210	$ 34,391	$ 32,058	$ 28,707	$ 24,935	$ 25,101
Construction	SC405	$ 1,321	$ 1,362	$ 869	$ 1,323	$ 966
Residential - Total	SUB0225	$ 28,396	$ 24,762	$ 23,133	$ 19,616	$ 19,041
1-4 Dwelling Units	SC415	$ 28,304	$ 24,620	$ 22,908	$ 19,423	$ 18,814
Multifamily (5 or more) Dwelling Units	SC425	$ 92	$ 142	$ 225	$ 193	$ 227
Nonresidential (Except Land)	SC426	$ 675	$ 1,877	$ 1,023	$ 446	$ 1,487
Land	SC428	$ 3,999	$ 4,057	$ 3,682	$ 3,550	$ 3,607
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	$ 0	$ 0	$ 0	$ 0	N/A
Other Repossessed Assets	SC430	$ 357	$ 370	$ 332	$ 745	$ 966
General Valuation Allowances	SC441	$ 2	$ 2	$ 32	$ 20	$ 46
Real Estate Held for Investment	**SC45**	**$ 2,842**	**$ 2,033**	**$ 2,705**	**$ 2,793**	**$ 2,579**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 56,466**	**$ 53,940**	**$ 52,613**	**$ 50,965**	**$ 50,205**
Federal Home Loan Bank Stock	SC510	$ 56,333	$ 53,807	$ 52,481	$ 50,833	$ 50,051
Other	SC540	$ 133	$ 133	$ 132	$ 132	$ 154
Office Premises and Equipment	**SC55**	**$ 128,338**	**$ 127,664**	**$ 125,393**	**$ 122,648**	**$ 119,718**
Other Assets - Gross	**SUB0262**	**$ 121,840**	**$ 116,903**	**$ 105,274**	**$ 96,144**	**$ 92,827**
Other Assets - Total	**SC59**	**$ 121,700**	**$ 116,763**	**$ 105,134**	**$ 96,004**	**$ 92,692**
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	$ 22,051	$ 18,657	$ 20,541	$ 20,330	$ 20,124
Bank-Owned Life Insurance - Other	SC625	$ 27,097	$ 16,876	$ 9,575	$ 9,494	$ 9,372
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	$ 312	$ 338	$ 357	$ 375	$ 393
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	$ 11,716	$ 10,550	$ 10,435	$ 10,494	$ 7,953
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 60,664	$ 70,482	$ 64,366	$ 55,451	$ 54,985
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	$ 140	$ 140	$ 140	$ 140	$ 135
General Valuation Allowances - Total	**SUB2092**	**$ 50,282**	**$ 50,854**	**$ 51,740**	**$ 49,249**	**$ 47,986**
Total Assets - Gross	**SUB0283**	**$ 9,894,791**	**$ 9,851,549**	**$ 9,750,325**	**$ 9,634,806**	**$ 9,520,362**
Total Assets	**SC60**	**$ 9,844,509**	**$ 9,800,695**	**$ 9,698,585**	**$ 9,585,557**	**$ 9,472,376**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 7,634,304**	**$ 7,627,426**	**$ 7,598,455**	**$ 7,588,642**	**$ 7,470,922**
Deposits	SC710	$ 7,619,178	$ 7,609,127	$ 7,555,194	$ 7,559,557	$ 7,455,126
Escrows	SC712	$ 18,414	$ 21,723	$ 46,466	$ 32,433	$ 18,680
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 3,288	$- 3,424	$- 3,205	$- 3,348	$- 2,884
Borrowings - Total	**SC72**	**$ 1,057,673**	**$ 1,019,714**	**$ 979,163**	**$ 896,421**	**$ 917,270**
Advances from FHLBank	SC720	$ 823,147	$ 758,776	$ 731,037	$ 695,129	$ 718,221
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 203,418	$ 225,771	$ 203,693	$ 159,544	$ 147,377
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	$ 31,108	$ 35,167	$ 44,433	$ 41,748	$ 51,672
Other Liabilities - Total	**SC75**	**$ 62,576**	**$ 69,827**	**$ 62,296**	**$ 52,148**	**$ 64,002**
Accrued Interest Payable - Deposits	SC763	$ 6,464	$ 6,643	$ 5,439	$ 5,712	$ 3,765
Accrued Interest Payable - Other	SC766	$ 6,828	$ 5,609	$ 5,311	$ 4,850	$ 4,087
Accrued Taxes	SC776	$ 1,022	$ 4,431	$ 4,175	$ 5,698	$ 2,937
Accounts Payable	SC780	$ 21,607	$ 18,591	$ 22,782	$ 16,263	$ 31,907
Deferred Income Taxes	SC790	$ 4,377	$ 4,098	$ 2,913	$ 3,257	$ 3,815
Other Liabilities and Deferred Income	SC796	$ 22,278	$ 30,455	$ 21,676	$ 16,368	$ 17,491
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**	**$ 8,754,553**	**$ 8,716,967**	**$ 8,639,914**	**$ 8,537,211**	**$ 8,452,194**
Minority Interest	**SC800**	**$ 136**	**$ 76**	**$ 98**	**$ 125**	**$ 100**
EQUITY CAPITAL						
Equity Capital - Total	**SC80**	**$ 1,089,823**	**$ 1,083,653**	**$ 1,058,573**	**$ 1,048,220**	**$ 1,020,083**
Stock - Total	SUB0311	$ 191,776	$ 204,537	$ 204,438	$ 200,175	$ 181,341
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	$ 13,095	$ 13,055	$ 13,054	$ 13,052	$ 13,038
Common Stock - Paid in Excess of Par	SC830	$ 178,681	$ 191,482	$ 191,384	$ 187,123	$ 168,303
Accumulated Other Comprehensive Income - Total	SC86	$- 975	$- 2,288	$- 11,404	$- 6,615	$- 3,681
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 760	$- 2,073	$- 11,189	$- 6,615	$- 3,612
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$- 215	$- 215	$- 215	$ 0	$- 69
Retained Earnings	SC880	$ 900,321	$ 882,901	$ 867,233	$ 856,661	$ 844,001
Other Components of Equity Capital	SC891	$- 1,299	$- 1,497	$- 1,694	$- 2,001	$- 1,578
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 9,844,512**	**$ 9,800,696**	**$ 9,698,585**	**$ 9,585,556**	**$ 9,472,377**

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Other Codes As of Dec 2006

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	8	$ 509
3	Federal, State, or other taxes receivable	19	$ 12,277
4	Net deferred tax assets	18	$ 14,504
7	Prepaid expenses	36	$ 8,538
8	Deposits for utilities and other services	2	$ 260
14	Other noninterest-bearing short-term accounts recv	7	$ 6,308
19	Receivables fr a broker for unsettled transactions	1	$ 707
20	F/V of all derivative instru. reportable as assets	2	$ 1,197
99	Other	28	$ 9,527

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	$ 250
4	Nonrefundable loan fees received prior to closing	4	$ 399
10	Amounts due brokers for unsettled transactions	1	$ 1,861
11	The liability recorded for post-retirement benefit	11	$ 3,993
14	Unapplied loan payments received	2	$ 211
20	F/V of all derivative instru. reportable as liab.	2	$ 659
99	Other	42	$ 14,384

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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**	**$ 167,624**	**$ 167,900**	**$ 163,138**	**$ 157,770**	**$ 148,879**
Deposits and Investment Securities	SO115	$ 15,289	$ 14,346	$ 14,179	$ 13,670	$ 12,421
Mortgage-Backed Securities	SO125	$ 8,052	$ 8,349	$ 8,347	$ 7,982	$ 7,829
Mortgage Loans	SO141	$ 133,622	$ 134,657	$ 130,483	$ 126,613	$ 119,928
Nonmortgage Loans - Total	SUB0950	$ 10,661	$ 10,548	$ 10,129	$ 9,505	$ 8,701
Commercial Loans and Leases	SO160	$ 6,390	$ 6,205	$ 5,840	$ 5,315	$ 4,644
Consumer Loans and Leases	SO171	$ 4,271	$ 4,343	$ 4,289	$ 4,190	$ 4,057
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 852**	**$ 810**	**$ 802**	**$ 667**	**$ 531**
Federal Home Loan Bank Stock	SO181	$ 852	$ 810	$ 802	$ 667	$ 531
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 84,857**	**$ 79,751**	**$ 74,000**	**$ 68,078**	**$ 64,772**
Deposits	SO215	$ 71,661	$ 67,420	$ 63,091	$ 57,952	$ 55,108
Escrows	SO225	$ 10	$ 18	$ 18	$ 10	$ 11
Advances from FHLBank	SO230	$ 9,405	$ 8,848	$ 8,263	$ 8,024	$ 7,282
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 0	$ 0	$ 14	$ 0	$ 0
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 3,781	$ 3,465	$ 2,614	$ 2,092	$ 2,371
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 83,619**	**$ 88,959**	**$ 89,940**	**$ 90,359**	**$ 84,638**
Net Provision for Losses on Interest-Bearing Assets	**SO321**	**$ 1,867**	**$ 757**	**$ 2,699**	**$ 1,321**	**$ 420**
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 81,752**	**$ 88,202**	**$ 87,241**	**$ 89,038**	**$ 84,218**
Noninterest Income - Total	**SO42**	**$ 21,323**	**$ 21,794**	**$ 27,679**	**$ 22,240**	**$ 26,857**
Mortgage Loan Serving Fees	SO410	$ 120	$ 138	$ 116	$ 151	$ 169
Other Fees and Charges	SO420	$ 14,903	$ 13,819	$ 19,070	$ 13,537	$ 17,223
Net Income (Loss) from Other - Total	SUB0451	$ 5,023	$ 6,729	$ 7,532	$ 7,597	$ 8,505
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 4,360	$ 4,762	$ 7,182	$ 7,307	$ 8,135
Operations & Sale of Repossessed Assets	SO461	$ 470	$ 328	$ 56	$ 185	$ 368
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 358	$ 284	$- 90	$- 48	$ 0
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 0	$ 0	$- 1
Sale of Loans Held for Investment	SO475	$- 170	$ 445	$ 237	$ 154	$ 7

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	$ 5	$ 910	$ 147	$- 1	$- 4
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 1,277	$ 1,108	$ 961	$ 955	$ 960
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**	**$ 71,329**	**$ 70,106**	**$ 85,097**	**$ 72,738**	**$ 72,471**
All Personnel Compensation and Expense	SO510	$ 42,012	$ 42,778	$ 44,875	$ 44,689	$ 43,949
Legal Expense	SO520	$ 1,016	$ 835	$ 675	$ 561	$ 801
Office Occupancy and Equipment Expense	SO530	$ 14,054	$ 12,924	$ 13,051	$ 13,161	$ 12,765
Marketing and Other Professional Services	SO540	$ 3,315	$ 3,260	$ 4,160	$ 3,250	$ 3,968
Loan Servicing Fees	SO550	$ 228	$ 239	$ 88	$ 80	$ 53
Goodwill and Other Intangibles Expense	SO560	$ 103	$ 96	$ 102	$ 96	$ 65
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 769	$ 518	$ 346	$ 182	$ 44
Other Noninterest Expense	SO580	$ 9,832	$ 9,456	$ 21,800	$ 10,719	$ 10,826
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**	**$ 31,746**	**$ 39,890**	**$ 29,823**	**$ 38,540**	**$ 38,604**
Income Taxes - Total	**SO71**	**$ 6,973**	**$ 9,499**	**$ 5,693**	**$ 8,757**	**$ 7,917**
Federal	SO710	$ 5,887	$ 7,743	$ 4,435	$ 7,178	$ 6,552
State, Local & Other	SO720	$ 1,086	$ 1,756	$ 1,258	$ 1,579	$ 1,365
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 24,773**	**$ 30,391**	**$ 24,130**	**$ 29,783**	**$ 30,687**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$- 1,938**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 22,835**	**$ 30,391**	**$ 24,130**	**$ 29,783**	**$ 30,687**

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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	16	$ 398
5	Net income(loss) from real estate held for invest	2	$ 5
7	Net income(loss) from leased property	1	$ 3
15	Income from corporate-owned life insurance	9	$ 423
99	Other	29	$ 431

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	11	$ 243
2	OTS assessments	21	$ 372
6	Supervisory examination fees	4	$ 71
7	Office supplies, printing, and postage	27	$ 1,065
8	Telephone, including data lines	12	$ 346
9	Loan origination expense	2	$ 67
10	ATM expense	5	$ 169
11	Adjustments to prior periods	1	$ 83
15	Foreclosure expenses	2	$ 298
99	Other	35	$ 4,209

Office of Thrift Supervision	**TFR Industry Aggregate Report**	**Frozen Aggregated Data**
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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**	**$ 652,126**	**$ 488,754**	**$ 320,854**	**$ 157,770**	**$ 566,676**
YTD - Deposits and Investment Securities	Y_SO115	$ 56,883	$ 42,189	$ 27,843	$ 13,670	$ 43,612
YTD - Mortgage-Backed Securities	Y_SO125	$ 32,469	$ 24,678	$ 16,329	$ 7,982	$ 31,546
YTD - Mortgage Loans	Y_SO141	$ 522,570	$ 391,705	$ 257,048	$ 126,613	$ 458,157
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 23,239	$ 17,360	$ 11,155	$ 5,315	$ 16,958
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 16,965	$ 12,822	$ 8,479	$ 4,190	$ 16,403
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 3,131**	**$ 2,279**	**$ 1,469**	**$ 667**	**$ 1,920**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 3,131	$ 2,279	$ 1,469	$ 667	$ 1,920
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 304,824**	**$ 221,821**	**$ 142,070**	**$ 68,078**	**$ 232,633**
YTD - Deposits	Y_SO215	$ 258,353	$ 188,455	$ 121,035	$ 57,952	$ 198,620
YTD - Escrows	Y_SO225	$ 56	$ 46	$ 28	$ 10	$ 60
YTD - Advances from FHLBank	Y_SO230	$ 34,449	$ 25,135	$ 16,287	$ 8,024	$ 25,908
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 14	$ 14	$ 14	$ 0	$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 11,952	$ 8,171	$ 4,706	$ 2,092	$ 8,045
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**	**$ 350,433**	**$ 269,212**	**$ 180,253**	**$ 90,359**	**$ 335,963**
YTD - Net Provision for Losses on Interest-Bearing Assets	**Y_SO321**	**$ 6,607**	**$ 4,777**	**$ 4,020**	**$ 1,321**	**$ 9,539**
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 343,826**	**$ 264,435**	**$ 176,233**	**$ 89,038**	**$ 326,424**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 92,812**	**$ 71,711**	**$ 49,917**	**$ 22,240**	**$ 116,172**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 522	$ 405	$ 267	$ 151	$ 860
YTD - Other Fees and Charges	Y_SO420	$ 61,126	$ 46,426	$ 32,607	$ 13,537	$ 68,898
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 26,881	$ 21,858	$ 15,129	$ 7,597	$ 41,783
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 23,611	$ 19,251	$ 14,489	$ 7,307	$ 36,114
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 1,039	$ 569	$ 241	$ 185	$ 4,474
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$ 504	$ 146	$- 138	$- 48	$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 0	$ 0	$ 0	$ 37
YTD - Sale of Loans Held for Investment	Y_SO475	$ 666	$ 836	$ 391	$ 154	$ 308

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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	$ 1,061	$ 1,056	$ 146	$- 1	$ 850
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Noninterest Income	Y_SO488	$ 4,283	$ 3,022	$ 1,914	$ 955	$ 4,631
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 297,799**	**$ 227,866**	**$ 157,760**	**$ 72,738**	**$ 277,364**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 173,495	$ 132,306	$ 89,528	$ 44,689	$ 168,617
YTD - Legal Expense	Y_SO520	$ 3,081	$ 2,071	$ 1,236	$ 561	$ 2,893
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 52,871	$ 39,132	$ 26,208	$ 13,161	$ 48,829
YTD - Marketing and Other Professional Services	Y_SO540	$ 13,891	$ 10,647	$ 7,387	$ 3,250	$ 13,574
YTD - Loan Servicing Fees	Y_SO550	$ 635	$ 407	$ 168	$ 80	$ 215
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 397	$ 294	$ 198	$ 96	$ 262
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 1,815	$ 1,046	$ 528	$ 182	$ 427
YTD - Other Noninterest Expense	Y_SO580	$ 51,614	$ 41,963	$ 32,507	$ 10,719	$ 42,547
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 138,839**	**$ 108,280**	**$ 68,390**	**$ 38,540**	**$ 165,232**
YTD - Income Taxes - Total	**Y_SO71**	**$ 30,520**	**$ 23,949**	**$ 14,450**	**$ 8,757**	**$ 36,886**
YTD - Federal	Y_SO710	$ 24,841	$ 19,356	$ 11,613	$ 7,178	$ 30,220
YTD - State, Local, and Other	Y_SO720	$ 5,679	$ 4,593	$ 2,837	$ 1,579	$ 6,666
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 108,319**	**$ 84,331**	**$ 53,940**	**$ 29,783**	**$ 128,346**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$- 1,938**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 106,381**	**$ 84,331**	**$ 53,940**	**$ 29,783**	**$ 128,346**

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**	**$ 50,325**	**$ 51,736**	**$ 49,251**	**$ 48,491**	**$ 49,597**
Net Provision for Loss	VA115	$ 2,418	$ 1,276	$ 2,904	$ 1,402	$ 612
Transfers	VA125	$- 677	$- 1,136	$ 159	$- 11	$ 31
Recoveries	VA135	$ 536	$ 590	$ 851	$ 357	$ 337
Adjustments	VA145	$ 0	$- 1	$ 0	$ 0	$ 0
Charge-offs	VA155	$ 2,316	$ 1,609	$ 1,429	$ 988	$ 2,593
General Valuation Allowances - Ending Balance	**VA165**	**$ 50,286**	**$ 50,856**	**$ 51,736**	**$ 49,251**	**$ 47,984**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 3,955**	**$ 2,879**	**$ 2,902**	**$ 4,188**	**$ 5,122**
Net Provision for Loss	VA118	$ 218	$- 1	$ 141	$ 101	$- 148

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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	$ 677	$ 1,136	$- 159	$ 11	$- 31
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$- 467
Charge-offs	VA158	$ 250	$ 58	$ 5	$ 1,398	$ 288
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 4,600**	**$ 3,955**	**$ 2,879**	**$ 2,902**	**$ 4,188**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 54,280**	**$ 54,614**	**$ 52,153**	**$ 52,679**	**$ 54,719**
Net Provision for Loss	VA120	$ 2,636	$ 1,275	$ 3,045	$ 1,503	$ 464
Recoveries	VA140	$ 536	$ 590	$ 851	$ 357	$ 337
Adjustments	VA150	$ 0	$- 1	$ 0	$ 0	$- 467
Charge-offs	VA160	$ 2,566	$ 1,667	$ 1,434	$ 2,386	$ 2,881
Total Valuation Allowances - Ending Balance	**VA170**	**$ 54,886**	**$ 54,811**	**$ 54,615**	**$ 52,153**	**$ 52,172**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 2,316**	**$ 1,609**	**$ 1,429**	**$ 988**	**$ 2,593**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 257**	**$ 743**	**$ 741**	**$ 635**	**$ 1,641**
Construction - Total	SUB2030	$ 74	$ 330	$ 217	$ 104	$ 1,066
1-4 Dwelling Units	VA420	$ 74	$ 330	$ 217	$ 104	$ 1,066
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 183	$ 413	$ 524	$ 531	$ 575
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 1	$ 0	$ 11	$ 0	$ 3
1-4 Dwelling Units - Secured by First Liens	VA456	$ 47	$ 202	$ 513	$ 531	$ 461
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 24	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 6
Nonresidential Property (Except Land)	VA480	$ 1	$ 158	$ 0	$ 0	$ 105
Land	VA490	$ 110	$ 53	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 1,355**	**$ 348**	**$ 344**	**$ 237**	**$ 897**
Commercial Loans	VA520	$ 129	$ 10	$ 20	$ 11	$ 223
Consumer Loans - Total	SUB2061	$ 1,226	$ 338	$ 324	$ 226	$ 674
Loans on Deposits	VA510	$ 0	$ 8	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 0	$ 10	$ 1	$ 0	$ 0
Education Loans	VA530	$ 17	$ 14	$ 6	$ 19	$ 22
Auto Loans	VA540	$ 1,136	$ 234	$ 191	$ 157	$ 508
Mobile Home Loans	VA550	$ 6	$ 19	$ 3	$ 13	$ 33
Credit Cards	VA556	$ 0	$ 0	$ 0	$ 0	$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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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	$ 67	$ 53	$ 123	$ 37	$ 111
Repossessed Assets - Total	**VA60**	**$ 704**	**$ 518**	**$ 344**	**$ 116**	**$ 55**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 21
Real Estate - 1-4 Dwelling Units	VA613	$ 659	$ 450	$ 344	$ 109	$ 34
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 65	$ 0	$ 7	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 45	$ 3	$ 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**	**$ 536**	**$ 590**	**$ 851**	**$ 357**	**$ 337**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 15**
Mortgage Loans - Total	**VA47**	**$ 143**	**$ 205**	**$ 341**	**$ 42**	**$ 73**
Construction - Total	SUB2130	$ 1	$ 32	$ 182	$ 21	$ 1
1-4 Dwelling Units	VA421	$ 1	$ 32	$ 182	$ 21	$ 1
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 142	$ 173	$ 159	$ 21	$ 72
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 93	$ 59	$ 25	$ 12	$ 19
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 26	$ 1	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 15	$ 50	$ 2	$ 0
Nonresidential Property (Except Land)	VA481	$ 22	$ 27	$ 67	$ 6	$ 0
Land	VA491	$ 1	$ 71	$ 17	$ 1	$ 53
Nonmortgage Loans - Total	**VA57**	**$ 393**	**$ 385**	**$ 510**	**$ 315**	**$ 249**
Commercial Loans	VA521	$ 39	$ 5	$ 5	$ 41	$ 130
Consumer Loans - Total	SUB2161	$ 354	$ 380	$ 505	$ 274	$ 119
Loans on Deposits	VA511	$ 0	$ 1	$ 0	$ 0	$ 0
Home Improvement Loans	VA517	$ 27	$ 11	$ 23	$ 30	$ 26
Education Loans	VA531	$ 9	$ 15	$ 10	$ 26	$ 26
Auto Loans	VA541	$ 272	$ 145	$ 386	$ 157	$ 26
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA561	$ 46	$ 208	$ 86	$ 61	$ 41
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**	**$ 897**	**$ 1,134**	**$- 21**	**$ 114**	**$- 179**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$- 40**	**$ 0**	**$- 30**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 744**	**$ 1,141**	**$- 22**	**$ 130**	**$ 63**
Construction - Total	SUB2230	$ 0	$ 1,382	$ 2	$- 8	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 1,382	$ 2	$- 8	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 744	$- 241	$- 24	$ 138	$ 63
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 221	$ 0	$ 1	$ 23	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 100	$- 84	$- 88	$ 37	$ 15
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 42	$ 0	$ 17	$ 0	$ 7
Multifamily (5 or more) Dwelling Units	VA472	$ 26	$- 2	$- 2	$ 72	$- 1
Nonresidential Property (Except Land)	VA482	$ 355	$- 155	$ 48	$ 6	$ 44
Land	VA492	$ 0	$ 0	$ 0	$ 0	$- 2
Nonmortgage Loans - Total	**VA58**	**$- 28**	**$- 27**	**$ 41**	**$- 99**	**$- 208**
Commercial Loans	VA522	$- 34	$ 33	$- 25	$- 17	$ 0
Consumer Loans - Total	SUB2261	$ 6	$- 60	$ 66	$- 82	$- 208
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	$ 5	$- 39	$ 73	$- 53	$- 13
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 1	$- 21	$- 7	$- 29	$- 195
Repossessed Assets - Total	**VA62**	**$ 116**	**$ 20**	**$ 0**	**$ 83**	**$- 4**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 63	$ 0
Real Estate - 1-4 Dwelling Units	VA614	$ 116	$ 0	$ 0	$ 20	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA632	$ 0	$ 20	$ 0	$ 0	$- 4
Real Estate Held for Investment	**VA72**	**$ 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**	**$ 65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 2,677**	**$ 2,153**	**$ 557**	**$ 745**	**$ 2,077**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$- 40**	**$ 0**	**$- 30**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$- 15**
Mortgage Loans - Total	**VA49**	**$ 858**	**$ 1,679**	**$ 378**	**$ 723**	**$ 1,631**
Construction - Total	SUB2330	$ 73	$ 1,680	$ 37	$ 75	$ 1,065
1-4 Dwelling Units	VA425	$ 73	$ 1,680	$ 37	$ 75	$ 1,065
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 785	$- 1	$ 341	$ 648	$ 566
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 222	$ 0	$ 12	$ 23	$ 3
1-4 Dwelling Units - Secured by First Liens	VA459	$ 54	$ 59	$ 400	$ 556	$ 457
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 40	$- 1	$ 17	$ 0	$ 7
Multifamily (5 or more) Dwelling Units	VA475	$ 26	$- 17	$- 52	$ 70	$ 5
Nonresidential Property (Except Land)	VA485	$ 334	$- 24	$- 19	$ 0	$ 149
Land	VA495	$ 109	$- 18	$- 17	$- 1	$- 55
Nonmortgage Loans - Total	**VA59**	**$ 934**	**$- 64**	**$- 125**	**$- 177**	**$ 440**
Commercial Loans	VA525	$ 56	$ 38	$- 10	$- 47	$ 93
Consumer Loans - Total	SUB2361	$ 878	$- 102	$- 115	$- 130	$ 347
Loans on Deposits	VA515	$ 0	$ 7	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$- 27	$- 1	$- 22	$- 30	$- 26
Education Loans	VA535	$ 8	$- 1	$- 4	$- 7	$- 4
Auto Loans	VA545	$ 869	$ 50	$- 122	$- 53	$ 469
Mobile Home Loans	VA555	$ 6	$ 19	$ 3	$ 13	$ 33
Credit Cards	VA559	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA565	$ 22	$- 176	$ 30	$- 53	$- 125
Repossessed Assets - Total	**VA65**	**$ 820**	**$ 538**	**$ 344**	**$ 199**	**$ 51**
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 63	$ 21
Real Estate - 1-4 Dwelling Units	VA615	$ 775	$ 450	$ 344	$ 129	$ 34
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 65	$ 0	$ 7	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 45	$ 3	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 0	$ 20	$ 0	$ 0	$- 4
Real Estate Held for Investment	**VA75**	**$ 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**	**$ 65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 7,476**	**$ 5,945**	**$ 6,239**	**$ 5,850**	**$ 3,280**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 32,291**	**$ 29,574**	**$ 28,510**	**$ 24,598**	**$ 22,649**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 8,905**	**$ 8,141**	**$ 7,416**	**$ 5,761**	**$ 5,366**
Construction	VA951	$ 917	$ 875	$ 397	$ 719	$ 1,135
Permanent - 1-4 Dwelling Units	VA952	$ 7,849	$ 6,723	$ 6,329	$ 5,042	$ 3,772
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 314	$ 554	$ 0	$ 459
Permanent - Land	VA955	$ 139	$ 229	$ 136	$ 0	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 164,076**	**$ 149,203**	**$ 119,974**	**$ 108,920**	**$ 113,234**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 217,208**	**$ 196,570**	**$ 169,135**	**$ 162,695**	**$ 169,731**
Substandard	VA965	$ 212,468	$ 191,894	$ 164,318	$ 157,336	$ 163,851
Doubtful	VA970	$ 4,740	$ 4,676	$ 4,817	$ 5,359	$ 5,880
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	$ 8,070	$ 9,403	$ 11,298	$ 13,497	$ 8,642
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 7,314	$ 8,548	$ 9,412	$ 11,418	$ 6,337
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 162	$ 189	$ 217	$ 278	$ 304

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
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 388,897**	**$ 321,572**	**$ 275,583**	**$ 273,886**	**$ 264,071**
Mortgages - Total	SUB2421	$ 373,485	$ 303,554	$ 263,985	$ 262,600	$ 252,641
Construction and Land Loans	SUB2430	$ 71,352	$ 45,895	$ 35,216	$ 50,585	$ 36,146
Permanent Loans Secured by 1-4 Property	SUB2441	$ 258,483	$ 224,109	$ 195,007	$ 188,963	$ 190,409
Permanent Loans Secured by All Other Property	SUB2450	$ 70,375	$ 56,271	$ 50,932	$ 43,676	$ 37,284
Nonmortgages - Total	SUB2461	$ 15,412	$ 18,018	$ 11,598	$ 11,286	$ 11,430
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 188,465**	**$ 136,363**	**$ 120,238**	**$ 127,682**	**$ 116,916**

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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**	**$ 183,950**	**$ 129,468**	**$ 115,087**	**$ 122,608**	**$ 112,352**
Mortgage Loans - Total	SUB2481	$ 172,698	$ 117,624	$ 108,416	$ 115,916	$ 104,901
Construction	PD115	$ 32,303	$ 9,667	$ 6,487	$ 18,775	$ 14,913
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 1,566	$ 1,007	$ 594	$ 1,463	$ 2,431
Secured by First Liens	PD123	$ 108,457	$ 88,287	$ 75,737	$ 68,718	$ 68,402
Secured by Junior Liens	PD124	$ 3,834	$ 568	$ 2,696	$ 3,463	$ 3,244
Multifamily (5 or more) Dwelling Units	PD125	$ 3,133	$ 1,264	$ 2,411	$ 3,106	$ 1,892
Nonresidential Property (Except Land)	PD135	$ 14,367	$ 11,039	$ 18,343	$ 7,899	$ 9,756
Land	PD138	$ 9,038	$ 5,792	$ 2,148	$ 12,492	$ 4,263
Nonmortgage Loans:						
Commercial Loans	PD140	$ 7,791	$ 6,628	$ 3,195	$ 4,177	$ 2,680
Consumer Loans - Total	SUB2511	$ 3,461	$ 5,216	$ 3,476	$ 2,515	$ 4,771
Loans on Deposits	PD161	$ 268	$ 1,092	$ 474	$ 529	$ 892
Home Improvement Loans	PD163	$ 0	$ 11	$ 10	$ 29	$ 31
Education Loans	PD165	$ 48	$ 59	$ 57	$ 83	$ 22
Auto Loans	PD167	$ 1,585	$ 1,829	$ 1,293	$ 1,119	$ 1,625
Mobile Home Loans	PD169	$ 963	$ 1,268	$ 839	$ 67	$ 1,190
Credit Cards	PD171	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD180	$ 597	$ 957	$ 803	$ 688	$ 1,011
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 0	$ 40	$ 0	$ 38	$ 201
Held for Sale Included in PD115:PD180	PD192	$ 202	$ 535	$ 270	$ 1,077	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 169	$ 0	$ 106	$ 94	$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 0	$ 0	$ 0	$ 5	$ 0
Rebooked GNMAs Incl in PD195	PD197	$ 0	$ 0	$ 0	$ 0	$ 0
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 4,515**	**$ 6,895**	**$ 5,151**	**$ 5,074**	**$ 4,564**
Mortgage Loans - Total	SUB2491	$ 4,151	$ 4,601	$ 3,348	$ 3,110	$ 4,188
Construction	PD215	$ 1,191	$ 2,988	$ 2,883	$ 2,098	$ 1,703
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	$ 58	$ 0	$ 25	$ 0	$ 25
Secured by First Liens	PD223	$ 1,075	$ 1,613	$ 440	$ 515	$ 2,292
Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 168
Nonresidential Property (Except Land)	PD235	$ 1,648	$ 0	$ 0	$ 0	$ 0
Land	PD238	$ 179	$ 0	$ 0	$ 497	$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	$ 0	$ 1,555	$ 1,511	$ 970	$ 5
Consumer Loans - Total	SUB2521	$ 364	$ 739	$ 292	$ 994	$ 371
Loans on Deposits	PD261	$ 0	$ 0	$ 50	$ 716	$ 242
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD265	$ 34	$ 25	$ 0	$ 0	$ 35
Auto Loans	PD267	$ 55	$ 175	$ 16	$ 15	$ 14
Mobile Home Loans	PD269	$ 1	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD280	$ 274	$ 539	$ 226	$ 263	$ 80
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 0	$ 304	$ 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	$ 0	$ 0	$ 0	$ 0	$ 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**	**$ 200,432**	**$ 185,209**	**$ 155,345**	**$ 146,204**	**$ 147,155**
Mortgage Loans - Total	SUB2501	$ 196,636	$ 181,329	$ 152,221	$ 143,574	$ 143,552
Construction	PD315	$ 11,133	$ 10,519	$ 8,676	$ 9,088	$ 8,332
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	$ 217	$ 153	$ 48	$ 114	$ 1,475
Secured by First Liens	PD323	$ 139,939	$ 127,469	$ 111,508	$ 109,858	$ 108,655
Secured by Junior Liens	PD324	$ 3,337	$ 5,012	$ 3,959	$ 4,832	$ 3,885
Multifamily (5 or more) Dwelling Units	PD325	$ 4,345	$ 4,040	$ 2,455	$ 2,488	$ 2,048
Nonresidential Property (Except Land)	PD335	$ 20,157	$ 17,207	$ 10,553	$ 9,559	$ 12,222

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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	$ 17,508	$ 16,929	$ 15,022	$ 7,635	$ 6,935
Nonmortgage Loans:						
Commercial Loans	PD340	$ 3,361	$ 3,344	$ 2,564	$ 2,338	$ 3,129
Consumer Loans - Total	SUB2531	$ 435	$ 536	$ 560	$ 292	$ 474
Loans on Deposits	PD361	$ 32	$ 65	$ 142	$ 24	$ 1
Home Improvement Loans	PD363	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 24	$ 23	$ 0
Auto Loans	PD367	$ 122	$ 200	$ 257	$ 73	$ 99
Mobile Home Loans	PD369	$ 42	$ 44	$ 29	$ 98	$ 219
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 239	$ 227	$ 108	$ 74	$ 155
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 865	$ 1,245	$ 1,363	$ 1,447	$ 39
Held for Sale Included in PD315:PD380	PD392	$ 995	$ 522	$ 731	$ 594	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 60	$ 130	$ 130	$ 131	$ 61
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 60	$ 60	$ 60	$ 66	$ 61
Rebooked GNMAs Incl in PD395	PD397	$ 0	$ 0	$ 0	$ 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**	**$ 59,999**	**$ 66,349**	**$ 55,591**	**$ 59,219**	**$ 58,965**
90% up to 100% LTV	LD110	$ 53,594	$ 55,701	$ 50,185	$ 51,704	$ 52,211
100% and greater LTV	LD120	$ 6,405	$ 10,648	$ 5,406	$ 7,515	$ 6,754
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 4,676**	**$ 2,843**	**$ 4,079**	**$ 4,498**	**$ 3,190**
Past Due and Still Accruing - Total	**SUB5240**	**$ 2,944**	**$ 1,496**	**$ 3,002**	**$ 2,908**	**$ 1,626**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 2,578	$ 1,496	$ 3,002	$ 2,908	$ 1,626
90% up to 100% LTV	LD210	$ 2,276	$ 1,238	$ 3,002	$ 1,929	$ 1,538
100% and greater LTV	LD220	$ 302	$ 258	$ 0	$ 979	$ 88
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 366	$ 0	$ 0	$ 0	$ 0
90% up to 100% LTV	LD230	$ 366	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 1,732**	**$ 1,347**	**$ 1,077**	**$ 1,590**	**$ 1,564**
90% up to 100% LTV	LD250	$ 1,180	$ 841	$ 1,077	$ 1,361	$ 1,204
100% and greater LTV	LD260	$ 552	$ 506	$ 0	$ 229	$ 360

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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**	**$ 107**	**$ 12**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD310	$ 68	$ 12	$ 0	$ 0	$ 0
100% and greater LTV	LD320	$ 39	$ 0	$ 0	$ 0	$ 0
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 144**	**$ 0**	**$ 154**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 144	$ 0	$ 154
100% and greater LTV	LD420	$ 0	$ 0	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 29,658**	**$ 27,480**	**$ 5,778**	**$ 3,578**	**$ 3,134**
90% up to 100% LTV	LD430	$ 28,822	$ 26,626	$ 5,438	$ 2,643	$ 2,737
100% and greater LTV	LD440	$ 836	$ 854	$ 340	$ 935	$ 397
Sales - Total	**SUB5340**	**$ 24,156**	**$ 26,452**	**$ 3,957**	**$ 2,710**	**$ 2,577**
90% up to 100% LTV	LD450	$ 23,047	$ 26,111	$ 3,788	$ 2,387	$ 2,577
100% and greater LTV	LD460	$ 1,109	$ 341	$ 169	$ 323	$ 0

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**	**$ 434,074**	**$ 486,426**	**$ 493,894**	**$ 512,027**	**$ 505,915**
Mortgage Construction Loans	CC105	$ 354,841	$ 399,695	$ 413,278	$ 426,127	$ 431,941
Other Mortgage Loans	CC115	$ 79,233	$ 86,731	$ 80,616	$ 85,900	$ 73,974
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 56,547	$ 42,495	$ 36,537	$ 41,950	$ 46,303
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 145,242**	**$ 159,908**	**$ 218,987**	**$ 165,933**	**$ 153,484**
1-4 Dwelling Units	CC280	$ 100,750	$ 107,388	$ 132,146	$ 97,932	$ 99,271
Multifamily (5 or more) Dwelling Units	CC290	$ 9,325	$ 6,848	$ 9,672	$ 3,643	$ 1,881
All Other Real Estate	CC300	$ 35,167	$ 45,672	$ 77,169	$ 64,358	$ 52,332
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 17,266	$ 5,614	$ 3,860	$ 18,230	$ 3,815
Commitments Outstanding to Purchase Loans	CC320	$ 2,631	$ 2,860	$ 3,421	$ 1,602	$ 360
Commitments Outstanding to Sell Loans	CC330	$ 140,132	$ 169,301	$ 193,148	$ 185,961	$ 81,657
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	$ 0	$ 12,500	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 444,931**	**$ 454,826**	**$ 427,504**	**$ 412,045**	**$ 398,066**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 342,964	$ 350,554	$ 334,186	$ 320,509	$ 317,490
Commercial Lines	CC420	$ 93,204	$ 94,749	$ 81,825	$ 78,175	$ 70,351

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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	$ 131	$ 116	$ 149	$ 111	$ 158
Open-End Consumer Lines - Other	CC425	$ 8,632	$ 9,407	$ 11,344	$ 13,250	$ 10,067
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 40,895**	**$ 39,688**	**$ 38,280**	**$ 37,599**	**$ 35,030**
Commercial	CC430	$ 5,167	$ 3,448	$ 4,337	$ 4,079	$ 5,932
Standby, Not Included on CC465 or CC468	CC435	$ 35,728	$ 36,240	$ 33,943	$ 33,520	$ 29,098
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 39,196	$ 48,339	$ 48,419	$ 84,257	$ 135,482
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 39,196	$ 46,201	$ 44,040	$ 71,055	$ 99,778
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 33,110**	**$ 26,856**	**$ 34,146**	**$ 52,046**	**$ 45,914**
Pass-Through Securities	CF143	$ 23,719	$ 22,404	$ 31,811	$ 47,126	$ 41,878
Other Mortgage-Backed Securities	CF153	$ 9,391	$ 4,452	$ 2,335	$ 4,920	$ 4,036
Mortgage-Backed Securities - Sales - Total	**SUB3821**	**$ 2,518**	**$ 343**	**$ 5,363**	**$ 3,479**	**$ 2,058**
Pass-Through Securities	CF145	$ 2,440	$ 343	$ 5,363	$ 2,735	$ 2,058
Other Mortgage-Backed Securities	CF155	$ 78	$ 0	$ 0	$ 744	$ 0
Mortgage-Backed Securities - Net Purchases - Total	**SUB3826**	**$ 30,592**	**$ 26,513**	**$ 28,783**	**$ 48,567**	**$ 43,856**
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	$- 23,068	$- 26,679	$- 31,489	$- 32,653	$- 31,293
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	$- 1,510	$- 4,188	$- 6,750	$- 1,762	$- 6,997
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 1,029,398**	**$ 1,004,915**	**$ 1,152,067**	**$ 1,014,410**	**$ 1,229,443**
Construction Loans - Total	SUB3840	$ 175,358	$ 164,138	$ 250,645	$ 237,835	$ 333,134
1-4 Dwelling Units	CF190	$ 123,115	$ 125,585	$ 129,631	$ 136,298	$ 205,274
Multifamily (5 or more) Dwelling Units	CF200	$ 4,018	$ 1,582	$ 10,209	$ 2,675	$ 19,431
Nonresidential	CF210	$ 48,225	$ 36,971	$ 110,805	$ 98,862	$ 108,429
Permanent Loans - Total	SUB3851	$ 854,040	$ 840,777	$ 901,422	$ 776,575	$ 896,309
1-4 Dwelling Units	CF225	$ 735,634	$ 701,399	$ 746,052	$ 620,268	$ 768,083
Multifamily (5 or more) Dwelling Units	CF245	$ 12,365	$ 14,443	$ 7,002	$ 10,414	$ 4,841
Nonresidential (Except Land)	CF260	$ 64,626	$ 59,025	$ 95,092	$ 87,213	$ 80,667

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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	$ 41,415	$ 65,910	$ 53,276	$ 58,680	$ 42,718
Loans and Participations Purchased - Total	**SUB3880**	**$ 14,976**	**$ 11,118**	**$ 32,389**	**$ 21,350**	**$ 10,640**
Secured by 1-4 Dwelling Units	CF280	$ 11,897	$ 5,443	$ 26,034	$ 18,781	$ 7,066
Secured by Multifamily (5 or more) Dwelling Units	CF290	$ 317	$ 92	$ 987	$ 0	$ 0
Secured by Nonresidential	CF300	$ 2,762	$ 5,583	$ 5,368	$ 2,569	$ 3,574
Loans and Participations Sold - Total	**SUB3890**	**$ 464,403**	**$ 414,531**	**$ 475,357**	**$ 468,509**	**$ 555,332**
Secured by 1-4 Dwelling Units	CF310	$ 437,288	$ 392,924	$ 347,405	$ 349,705	$ 439,143
Secured by Multifamily (5 or more) Dwelling Units	CF320	$ 279	$ 250	$ 0	$ 0	$ 0
Secured by Nonresidential	CF330	$ 26,836	$ 21,357	$ 127,952	$ 118,804	$ 116,189
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 449,427**	**$- 403,413**	**$- 442,968**	**$- 447,159**	**$- 544,692**
Mortgage Loans - Cash Repayment of Principal	**CF340**	**$ 557,172**	**$ 552,191**	**$ 535,374**	**$ 531,921**	**$ 612,355**
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	**CF350**	**$ 19,794**	**$- 11,732**	**$ 14,916**	**$ 11,105**	**$- 16,074**
Mortgage Loans - Memo - Refinancing Loans	**CF361**	**$ 147,657**	**$ 100,359**	**$ 221,265**	**$ 172,560**	**$ 224,255**
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	**SUB3906**	**$ 42,593**	**$ 37,579**	**$ 188,641**	**$ 46,435**	**$ 56,322**
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 110,603**	**$ 85,718**	**$ 102,305**	**$ 53,017**	**$ 75,094**
Commercial	CF390	$ 56,323	$ 35,691	$ 51,319	$ 39,599	$ 62,187
Consumer	CF400	$ 54,280	$ 50,027	$ 50,986	$ 13,418	$ 12,907
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 12,731**	**$ 12,202**	**$ 2,714**	**$ 3,824**	**$ 1,727**
Commercial	CF395	$ 12,621	$ 12,150	$ 2,610	$ 3,155	$ 1,692
Consumer	CF405	$ 110	$ 52	$ 104	$ 669	$ 35
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 97,872**	**$ 73,516**	**$ 99,591**	**$ 49,193**	**$ 73,367**
Net Deposit Gain (Loss), Excluding Acquired Deposits	**SUB3920**	**$ 90,468**	**$ 53,931**	**$- 4,360**	**$ 44,439**	**$ 35,750**
New Deposits Received less Deposits Withdrawn	CF420	$ 25,817	$- 9,882	$- 66,279	$- 10,522	$- 18,554
Interest Credited to Deposits	CF430	$ 64,651	$ 63,813	$ 61,919	$ 54,961	$ 54,304
Deposits Acquired, Net of Dispositions in Bulk Transactions	**CF435**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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	$ 599,238	$ 591,519	$ 586,865	$ 587,619	$ 540,851
Fully Insured	DI100	$ 487,104	$ 482,656	$ 481,743	$ 500,269	$ 455,746
Other	DI110	$ 112,134	$ 108,863	$ 105,122	$ 87,350	$ 85,105
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	$ 4,903,658	$ 5,391,498	$ 5,408,051	$ 5,393,776	$ 5,318,374
Greater than $100,000	DI130	$ 1,938,206	$ 2,239,348	$ 2,193,604	$ 2,198,211	$ 2,154,980
Number of Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI150	372,205	395,794	394,999	393,605	413,010
Greater than $100,000	DI160	10,876	12,346	12,136	12,097	11,902
Retirement Deposits with Balances						
$250,000 or Less	DI170	$ 754,459	N/A	N/A	N/A	N/A
Greater than $250,000	DI175	$ 41,269	N/A	N/A	N/A	N/A
Number of Retirement Deposits with Balances						
$250,000 or Less	DI180	36,251	N/A	N/A	N/A	N/A
Greater than $250,000	DI185	6,099	N/A	N/A	N/A	N/A
Number of Deposit Accounts - Total	SUB4062	425,431	408,140	407,135	405,702	424,912
IRA/Keogh Accounts	DI200	$ 849,583	$ 846,816	$ 830,280	$ 824,727	$ 809,435
Uninsured Deposits	DI210	$ 636,581	$ 720,246	$ 719,920	$ 736,429	$ 914,955
Preferred Deposits	DI220	$ 1,660	$ 1,911	$ 2,558	$ 2,244	$ 2,935
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	$ 632,507	$ 651,166	$ 642,715	$ 626,642	$ 657,638
Money Market Deposit Accounts	DI320	$ 944,275	$ 977,438	$ 1,020,791	$ 1,107,048	$ 1,111,172
Passbook Accounts (Including Nondemand Escrows)	DI330	$ 994,537	$ 987,175	$ 1,048,609	$ 1,048,687	$ 1,080,545
Time Deposits	DI340	$ 5,066,268	$ 5,015,068	$ 4,889,539	$ 4,809,607	$ 4,624,100
Deposits and Escrow Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	$ 270,972	$ 258,771	$ 258,683	$ 260,186	$ 252,579
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 5,159	$ 5,404	$ 2,658	$ 2,496	$ 2,581
Deposits of Consolidated Subsidiaries						
Demand Deposits	DI640	$ 15,499	$ 15,815	$ 13,437	$ 14,790	$ 14,631
Time and Savings Deposits	DI650	$ 1,467	$ 774	$ 2,963	$ 997	$ 1,052
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	$ 1,557	$ 1,937	$ 3,165	$ 3,045	$ 3,227

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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	2,220	2,188	2,217	2,208	2,168
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Available-for-Sale Securities	SI385	$ 946,754	$ 931,387	$ 911,754	$ 924,535	$ 898,355
Assets Held for Sale	SI387	$ 167,020	$ 111,248	$ 124,250	$ 93,495	$ 114,792
Loans Serviced for Others	SI390	$ 217,714	$ 235,305	$ 199,908	$ 218,920	$ 226,679
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	84.83%	85.84%	85.14%	84.73%	85.17%
Second month of Qtr	SI582	84.37%	85.90%	85.58%	84.54%	85.34%
Third month of Qtr	SI583	85.04%	84.75%	86.03%	84.86%	85.05%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	91.79%	82.70%	83.79%	80.34%	79.73%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	2 [Yes]	2 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 1,688**	**$ 1,696**	**$ 1,698**	**$ 1,699**	**$ 1,325**
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	$ 28,173	$ 36,362	$ 37,327	$ 30,597	$ 29,101
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	45	51	51	50	43
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	$ 1,075,886	$ 1,058,577	$ 1,048,221	$ 1,033,129	$ 1,004,743
Net Income (Loss) (SO91)	SI610	$ 22,835	$ 30,391	$ 24,130	$ 29,783	$ 30,687
Dividends Declared						
Preferred Stock	SI620	$ 0	$ 0	$ 63	$ 0	$ 0
Common Stock	SI630	$ 14,583	$ 14,837	$ 13,474	$ 14,636	$ 15,678
Stock Issued	SI640	$ 56	$ 9	$ 217	$ 2,050	$ 457
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 2,514	$ 20	$ 4,035	$ 831	$ 1,586
New Basis Accounting Adjustments	SI660	$ 1,500	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$ 913	$ 9,116	$- 4,792	$- 2,890	$- 1,358
Prior Period Adjustments	SI668	$ 403	$ 149	$ 19	$ 0	$ 31

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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	$ 295	$ 227	$ 283	$- 46	$- 385
Ending Equity Capital (SC80)	**SI680**	**$ 1,089,819**	**$ 1,083,652**	**$ 1,058,576**	**$ 1,048,221**	**$ 1,020,083**
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 5	$ 0	$ 0	$ 0	$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 100	$ 271	$ 193	$ 169	$ 242
Mutual Fund and Annuity Sales						
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	$ 0	$ 0	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 77	$ 125	$ 102	$ 85	$ 34
Average Balance Sheet Data						
Total Assets	SI870	$ 9,796,391	$ 9,730,141	$ 9,653,740	$ 9,579,136	$ 9,419,534
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 1,277,632	$ 1,229,410	$ 1,269,317	$ 1,324,402	$ 1,278,433
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 7,569,986	$ 7,550,760	$ 7,440,247	$ 7,331,341	$ 7,241,112
Nonmortgage Loans	SI885	$ 505,237	$ 495,102	$ 480,174	$ 512,271	$ 494,348
Deposits and Excrows	SI890	$ 7,550,860	$ 7,571,421	$ 7,557,230	$ 7,536,324	$ 7,432,017
Total Borrowings	SI895	$ 1,068,869	$ 1,019,264	$ 953,234	$ 932,619	$ 899,864

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	1	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	0	0	0
Change in Control of Association?	SQ130	1	1	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	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	1	1	1	2	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
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	18	19	18	18	15

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	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 8,210,101**	**$ 8,074,280**	**$ 7,634,745**	**$ 8,035,041**	**$ 7,684,653**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 6,091,927**	**$ 6,013,854**	**$ 5,920,014**	**$ 6,103,420**	**$ 5,766,193**
Personal Trust and Agency Accounts	FS210	$ 1,556,332	$ 1,570,257	$ 1,524,863	$ 1,556,616	$ 1,502,007
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 324,418	$ 301,355	$ 311,113	$ 317,641	$ 302,659
Employee Benefit - Defined Contribution	FS220	$ 9,912	$ 9,403	$ 9,077	$ 8,951	$ 8,307
Employee Benefit - Defined Benefit	FS230	$ 19,350	$ 18,074	$ 17,513	$ 18,638	$ 17,468
Other Retirement Accounts	FS240	$ 295,156	$ 273,878	$ 284,523	$ 290,052	$ 276,884
Corporate Trust and Agency Accounts	FS250	$ 46,085	$ 48,391	$ 51,614	$ 48,991	$ 51,313
Investment Management Agency Accounts	FS260	$ 4,165,092	$ 4,093,851	$ 4,032,424	$ 4,180,172	$ 3,910,214
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 ($) -Total Fiduciary Accounts	**FS21**	**$ 249,641**	**$ 249,165**	**$ 261,106**	**$ 270,043**	**$ 237,953**
Personal Trust and Agency Accounts	FS211	$ 196,794	$ 195,709	$ 207,423	$ 214,669	$ 184,672
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 52,682	$ 53,398	$ 53,606	$ 55,288	$ 53,104
Employee Benefit - Defined Contribution	FS221	$ 527	$ 527	$ 527	$ 527	$ 520
Employee Benefit - Defined Benefit	FS231	$ 1,623	$ 979	$ 896	$ 1,179	$ 1,094
Other Retirement Accounts	FS241	$ 50,532	$ 51,892	$ 52,183	$ 53,582	$ 51,490
Corporate Trust and Agency Accounts	FS251	$ 165	$ 58	$ 77	$ 86	$ 177
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 1,868,533**	**$ 1,811,261**	**$ 1,453,625**	**$ 1,661,578**	**$ 1,680,507**
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**	**4,790**	**4,812**	**4,913**	**4,900**	**4,807**
Personal Trust and Agency Accounts	FS212	1,053	1,032	1,020	993	951
Retirement-related Trust and Agency Accounts - Total	SUB6120	692	701	749	749	749
Employee Benefit - Defined Contribution	FS222	18	18	18	18	19
Employee Benefit - Defined Benefit	FS232	13	13	14	14	20
Other Retirement Accounts	FS242	661	670	717	717	710
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	3,044	3,078	3,143	3,157	3,106
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**207**	**208**	**214**	**220**	**218**
Personal Trust and Agency Accounts	FS213	92	86	87	88	86
Retirement-related Trust and Agency Accounts - Total	SUB6130	67	73	78	81	78
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	2	2	2	3	3
Other Retirement Accounts	FS243	64	70	75	77	74
Corporate Trust and Agency Accounts	FS253	48	49	49	51	54
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	**FS281**	**532**	**441**	**452**	**462**	**490**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 34,562**	**$ 25,988**	**$ 18,207**	**$ 8,074**	**$ 30,974**
Personal Trust and Agency Accounts	FS310	$ 10,558	$ 7,944	$ 5,823	$ 2,276	$ 8,950
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 2,056	$ 1,590	$ 1,078	$ 511	$ 1,099
Employee Benefit - Defined Contribution	FS320	$ 24	$ 18	$ 12	$ 6	$ 22
Employee Benefit - Defined Benefit	FS330	$ 108	$ 79	$ 52	$ 28	$ 120
Other Retirement Accounts	FS340	$ 1,924	$ 1,493	$ 1,014	$ 477	$ 957
Corporate Trust and Agency Accounts	FS350	$ 20	$ 14	$ 4	$ 2	$ 29
Investment Management Agency Accounts	FS360	$ 19,035	$ 14,060	$ 9,496	$ 4,528	$ 10,511
Other Fiduciary Accounts	FS370	$ 0	$ 0	$ 0	$ 0	$ 0
Custody and Safekeeping Accounts	FS380	$ 1,064	$ 817	$ 562	$ 295	$ 828
Other Fiduciary and Related Services	FS390	$ 1,829	$ 1,563	$ 1,244	$ 462	$ 9,557
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 36,024**	**$ 0**	**$ 0**	**$ 0**	**$ 31,915**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 32**	**$ 0**	**$ 0**	**$ 0**	**$ 31**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 4,378**	**$ 0**	**$ 0**	**$ 0**	**$ 1,676**

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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**	**$ 2,884**	**$ 25,988**	**$ 18,207**	**$ 8,074**	**$ 704**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 1,556,332**	**$ 0**	**$ 0**	**$ 0**	**$ 1,502,007**
Non-Interest-Bearing Deposits	FS410	$ 975	$ 0	$ 0	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 50	$ 0	$ 0	$ 0	$ 187
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 20,947	$ 0	$ 0	$ 0	$ 50,931
State, County and Municipal Obligations	FS425	$ 184,917	$ 0	$ 0	$ 0	$ 211,664
Money Market Mutual Funds	FS430	$ 107,703	$ 0	$ 0	$ 0	$ 79,395
Other Short-term Obligations	FS435	$ 10,650	$ 0	$ 0	$ 0	$ 100
Other Notes and Bonds	FS440	$ 16,594	$ 0	$ 0	$ 0	$ 22,397
Common and Prefered Stock	FS445	$ 1,193,102	$ 0	$ 0	$ 0	$ 1,115,438
Real Estate Mortgages	FS450	$ 1,719	$ 0	$ 0	$ 0	$ 1,780
Real Estate	FS455	$ 15,602	$ 0	$ 0	$ 0	$ 9,278
Miscellaneous Assets	FS460	$ 4,073	$ 0	$ 0	$ 0	$ 10,837
Corporate Trust and Agency Accounts - No. of Issues - Total	**SUB6300**	**22**	**0**	**0**	**0**	**70**
Corporate and Municipal Trusteeships	FS510	13	0	0	0	41
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	9	0	0	0	29
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	**FS515**	**$ 1,425,771**	**$ 0**	**$ 0**	**$ 0**	**$ 3,116,360**
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
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

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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**	**$ 21**	**$ 0**	**$ 0**	**$ 0**	**$ 25**
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	$ 11	$ 0	$ 0	$ 0	$ 24
Other Fiduciary Accounts and Related Services	FS740	$ 10	$ 0	$ 0	$ 0	$ 1
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 15**	**$ 0**	**$ 0**	**$ 0**	**$ 6**
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	$ 6
Other Fiduciary Accounts and Related Services	FS741	$ 15	$ 0	$ 0	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 4**	**$ 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	$ 4	$ 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	$ 1,089,823	$ 1,083,653	$ 1,058,573	$ 1,048,220	$ 1,020,083
Equity Capital Deductions - Total	SUB1631	$ 27,464	$ 25,311	$ 25,243	$ 20,921	$ 17,204
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 13,580	$ 2,355	$ 11,641	$ 10,212	$ 8,928
Goodwill and Certain Other Intangible Assets	CCR115	$ 11,372	$ 10,251	$ 10,186	$ 10,275	$ 7,953
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 2,481	$ 12,674	$ 3,385	$ 403	$ 270
Other	CCR134	$ 31	$ 31	$ 31	$ 31	$ 53
Equity Capital Additions -Total	SUB1641	$- 107	$ 1,140	$ 10,449	$ 5,913	$ 2,334
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$- 243	$ 1,064	$ 10,351	$ 5,788	$ 2,234

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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	$ 136	$ 76	$ 98	$ 125	$ 100
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 1,062,252**	**$ 1,059,482**	**$ 1,043,779**	**$ 1,033,212**	**$ 1,005,213**
Total Assets (SC60)	**CCR205**	**$ 9,844,509**	**$ 9,800,695**	**$ 9,698,585**	**$ 9,585,557**	**$ 9,472,376**
Asset Deductions - Total	SUB1651	$ 26,271	$ 24,435	$ 15,724	$ 12,557	$ 10,100
Assets of "Nonincludable" Subsidiaries	CCR260	$ 12,387	$ 1,479	$ 2,122	$ 1,848	$ 1,824
Goodwill and Certain Other Intangible Assets	CCR265	$ 11,372	$ 10,251	$ 10,186	$ 10,275	$ 7,953
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 2,481	$ 12,674	$ 3,385	$ 403	$ 270
Other	CCR275	$ 31	$ 31	$ 31	$ 31	$ 53
Asset Additions - Total	SUB1661	$- 677	$ 1,298	$ 14,204	$ 4,618	$ 133
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$- 677	$ 1,298	$ 14,204	$ 4,618	$ 133
Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 9,817,561**	**$ 9,777,558**	**$ 9,697,065**	**$ 9,577,618**	**$ 9,462,409**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 385,738**	**$ 384,154**	**$ 380,903**	**$ 376,144**	**$ 371,483**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 1,062,252**	**$ 1,059,482**	**$ 1,043,779**	**$ 1,033,212**	**$ 1,005,213**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 4,773	$ 4,613	$ 4,005	$ 4,281	$ 4,615
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	$ 47,939	$ 48,302	$ 47,826	$ 45,691	$ 44,401
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 52,712**	**$ 52,915**	**$ 51,831**	**$ 49,972**	**$ 49,016**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 52,712**	**$ 52,915**	**$ 51,831**	**$ 49,972**	**$ 49,016**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 3,313	$ 3,302	$ 3,654	$ 797	$ 799
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1	$ 1	$ 1	$ 3	$ 4
Total Risk-Based Capital	**CCR39**	**$ 1,111,650**	**$ 1,109,094**	**$ 1,091,955**	**$ 1,082,384**	**$ 1,053,426**
0% R/W Category - Cash	CCR400	$ 48,870	$ 52,989	$ 59,704	$ 89,094	$ 71,017
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 85,033	$ 87,864	$ 93,337	$ 117,764	$ 112,109
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 848	$ 0	$ 0	$ 0	$ 0

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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	$ 24,492	$ 30,012	$ 21,900	$ 26,437	$ 25,207
0% R/W Category - Assets Total	CCR420	$ 159,243	$ 170,865	$ 174,941	$ 233,295	$ 208,333
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	$ 631,955	$ 636,832	$ 636,170	$ 633,366	$ 618,895
20% R/W Category - Claims on FHLBs	CCR435	$ 752,187	$ 709,705	$ 683,880	$ 677,481	$ 558,853
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 20,599	$ 20,702	$ 8,436	$ 8,285	$ 15,989
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 166,360	$ 168,186	$ 163,621	$ 213,901	$ 247,276
20% R/W Category - Other	CCR450	$ 359,085	$ 374,142	$ 384,137	$ 397,852	$ 479,357
20% R/W Category - Assets Total	CCR455	$ 1,930,186	$ 1,909,567	$ 1,876,244	$ 1,930,885	$ 1,920,370
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 386,036**	**$ 381,910**	**$ 375,250**	**$ 386,173**	**$ 384,075**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 4,155,025	$ 4,145,277	$ 4,144,737	$ 4,066,220	$ 4,032,636
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 45,780	$ 46,119	$ 51,341	$ 44,846	$ 57,686
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 11,418	$ 11,632	$ 11,253	$ 12,907	$ 10,103
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 428	$ 427	$ 10,929	$ 8,931	$ 475
50% R/W Category - Other	CCR480	$ 42,480	$ 46,520	$ 48,226	$ 40,011	$ 39,885
50% R/W Category - Assets Total	CCR485	$ 4,255,131	$ 4,249,975	$ 4,266,486	$ 4,172,915	$ 4,140,785
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 2,127,576**	**$ 2,125,001**	**$ 2,133,252**	**$ 2,086,468**	**$ 2,070,404**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 289,205	$ 499,211	$ 260,866	$ 241,545	$ 219,112
100% R/W Category - All Other Assets	CCR506	$ 3,396,436	$ 3,178,434	$ 3,350,947	$ 3,271,172	$ 3,281,548
100% R/W Category - Assets Total	CCR510	$ 3,685,641	$ 3,677,645	$ 3,611,813	$ 3,512,717	$ 3,500,660
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 3,685,641**	**$ 3,677,645**	**$ 3,611,813**	**$ 3,512,717**	**$ 3,500,660**
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**	**$ 10,030,201**	**$ 10,008,052**	**$ 9,929,484**	**$ 9,849,812**	**$ 9,770,148**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 6,199,243**	**$ 6,184,546**	**$ 6,120,307**	**$ 5,985,352**	**$ 5,955,129**
Excess Allowances for Loan and Lease Losses	CCR530	$ 2,201	$ 2,408	$ 3,742	$ 3,397	$ 3,405
Total Risk-Weighted Assets	**CCR78**	**$ 6,197,042**	**$ 6,182,138**	**$ 6,116,565**	**$ 5,981,955**	**$ 5,951,724**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 544,633**	**$ 542,482**	**$ 536,055**	**$ 523,657**	**$ 476,134**
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	10.82%	10.84%	10.76%	10.79%	10.62%
Total Risk-Based Capital Ratio	CCR820	17.94%	17.94%	17.85%	18.09%	17.70%
Tier 1 Risk-Based Capital Ratio	CCR830	17.14%	17.14%	17.06%	17.27%	16.89%
Tangible Equity Ratio	CCR840	10.82%	10.84%	10.76%	10.79%	10.62%

*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.