

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 16, 2006, 4:21 PM

TFR Industry Aggregate Report  
93013 - OTS-Regulated: Georgia  
September 2006

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>Number of Regulated Institutions</b>		18	18	17
<b>Schedule NS --- Optional Narrative Statement</b>				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>				
Description	Line Item	Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>ASSETS</b>				
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 1,113,965</b>	<b>\$ 879,778</b>	<b>\$ 989,453</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 406,807	\$ 148,494	\$ 211,245
Interest-Earning Deposits in FHLBs	SC112	\$ 93,395	\$ 121,201	\$ 106,447
Other Interest-Earning Deposits	SC118	\$ 41,942	\$ 44,053	\$ 51,470
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 51,653	\$ 55,015	\$ 85,255
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 293,702	\$ 308,598	\$ 320,967
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 200,139	\$ 174,789	\$ 185,366
State and Municipal Obligations	SC180	\$ 16,124	\$ 16,837	\$ 17,019
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 6,006	\$ 5,780	\$ 5,805
Accrued Interest Receivable	SC191	\$ 4,197	\$ 5,011	\$ 5,879
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 621,981</b>	<b>\$ 934,761</b>	<b>\$ 961,157</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 621,981</b>	<b>\$ 934,761</b>	<b>\$ 961,157</b>
Pass-Through - Total	SUB0073	\$ 359,560	\$ 669,511	\$ 695,827
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 343,901	\$ 655,581	\$ 681,014
Other Pass-Through	SC215	\$ 15,659	\$ 13,930	\$ 14,813
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 260,313	\$ 263,146	\$ 263,147
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 83,758	\$ 100,654	\$ 102,778
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 9,988	\$ 9,039	\$ 5,799
Other	SC222	\$ 166,567	\$ 153,453	\$ 154,570
Accrued Interest Receivable	SC228	\$ 2,108	\$ 2,104	\$ 2,183

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 4,381,363</b>	<b>\$ 4,431,994</b>	<b>\$ 4,513,450</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 4,357,204</b>	<b>\$ 4,407,063</b>	<b>\$ 4,487,197</b>
Construction Loans - Total	SUB0100	\$ 499,880	\$ 482,110	\$ 406,982
Residential - Total	SUB0110	\$ 461,688	\$ 444,459	\$ 365,018
1-4 Dwelling Units	SC230	\$ 438,259	\$ 420,117	\$ 344,800
Multifamily (5 or more) Dwelling Units	SC235	\$ 23,429	\$ 24,342	\$ 20,218
Nonresidential Property	SC240	\$ 38,192	\$ 37,651	\$ 41,964
Permanent Loans - Total	SUB0121	\$ 3,845,145	\$ 3,916,302	\$ 4,069,753
Residential - Total	SUB0131	\$ 3,109,148	\$ 3,198,038	\$ 3,418,573
1-4 Dwelling Units - Total	SUB0141	\$ 3,052,732	\$ 3,141,019	\$ 3,357,732
Revolving Open-End Loans	SC251	\$ 215,296	\$ 256,706	\$ 387,524
All Other - First Liens	SC254	\$ 2,638,210	\$ 2,664,513	\$ 2,759,416
All Other - Junior Liens	SC255	\$ 199,226	\$ 219,800	\$ 210,792
Multifamily (5 or more) Dwelling Units	SC256	\$ 56,416	\$ 57,019	\$ 60,841
Nonresidential Property (Except Land)	SC260	\$ 490,569	\$ 486,846	\$ 456,759
Land	SC265	\$ 245,428	\$ 231,418	\$ 194,421
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 53,387	\$- 78,323	\$- 247,389
Accrued Interest Receivable	SC272	\$ 24,680	\$ 22,562	\$ 20,852
Advances for Taxes and Insurance	SC275	\$ 11,658	\$ 11,020	\$ 15,863
Allowance for Loan and Lease Losses	SC283	\$ 24,159	\$ 24,931	\$ 26,253
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,395,517</b>	<b>\$ 1,394,166</b>	<b>\$ 1,378,827</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,368,589</b>	<b>\$ 1,367,638</b>	<b>\$ 1,353,438</b>
Commercial Loans - Total	SC32	\$ 562,223	\$ 552,815	\$ 524,511
Secured	SC300	\$ 290,614	\$ 275,358	\$ 243,157
Unsecured	SC303	\$ 75,841	\$ 71,098	\$ 64,665
Lease Receivables	SC306	\$ 195,768	\$ 206,359	\$ 216,689
Consumer Loans - Total	SC35	\$ 827,844	\$ 836,022	\$ 848,323
Loans on Deposits	SC310	\$ 25,685	\$ 24,519	\$ 24,392
Home Improvement Loans (Not secured by real estate)	SC316	\$ 9,516	\$ 8,709	\$ 8,741
Education Loans	SC320	\$ 131	\$ 143	\$ 174
Auto Loans	SC323	\$ 660,967	\$ 676,166	\$ 690,813
Mobile Home Loans	SC326	\$ 19,204	\$ 17,872	\$ 17,024
Credit Cards	SC328	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 112,341	\$ 108,613	\$ 107,179
Accrued Interest Receivable	SC348	\$ 5,450	\$ 5,329	\$ 5,993
Allowance for Loan and Lease Losses	SC357	\$ 26,928	\$ 26,528	\$ 25,389
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 18,143</b>	<b>\$ 15,026</b>	<b>\$ 14,540</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 18,098</b>	<b>\$ 14,921</b>	<b>\$ 14,495</b>
Real Estate - Total	SUB0210	\$ 17,609	\$ 14,397	\$ 14,058
Construction	SC405	\$ 1,651	\$ 664	\$ 640
Residential - Total	SUB0225	\$ 13,728	\$ 11,549	\$ 11,835
1-4 Dwelling Units	SC415	\$ 13,728	\$ 11,549	\$ 11,794
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 41
Nonresidential (Except Land)	SC426	\$ 1,643	\$ 1,257	\$ 1,342
Land	SC428	\$ 587	\$ 927	\$ 241
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 534	\$ 629	\$ 482
General Valuation Allowances	SC441	\$ 45	\$ 105	\$ 45
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 71,616</b>	<b>\$ 79,921</b>	<b>\$ 88,412</b>
Federal Home Loan Bank Stock	SC510	\$ 71,456	\$ 79,761	\$ 88,216
Other	SC540	\$ 160	\$ 160	\$ 196
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 106,602</b>	<b>\$ 108,195</b>	<b>\$ 103,766</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 384,765</b>	<b>\$ 476,170</b>	<b>\$ 455,420</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 384,765</b>	<b>\$ 476,170</b>	<b>\$ 455,420</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 12,364
Bank-Owned Life Insurance - Other	SC625	\$ 63,390	\$ 62,778	\$ 51,468
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 39,884	\$ 203,431	\$ 212,127
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 84,323	\$ 108,289	\$ 114,237
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 197,168	\$ 101,672	\$ 65,224
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 51,132</b>	<b>\$ 51,564</b>	<b>\$ 51,687</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 8,093,952</b>	<b>\$ 8,320,011</b>	<b>\$ 8,505,025</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 8,042,820</b>	<b>\$ 8,268,447</b>	<b>\$ 8,453,338</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 5,573,468</b>	<b>\$ 5,575,048</b>	<b>\$ 5,602,264</b>
Deposits	SC710	\$ 5,471,570	\$ 5,537,112	\$ 5,257,847
Escrows	SC712	\$ 104,456	\$ 39,808	\$ 345,683
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,558	\$- 1,872	\$- 1,266
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 1,312,733</b>	<b>\$ 1,513,504</b>	<b>\$ 1,714,116</b>
Advances from FHLBank	SC720	\$ 1,200,537	\$ 1,387,115	\$ 1,576,965
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 100,461	\$ 118,459	\$ 126,927
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 1,000	\$ 1,000
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 10,735	\$ 6,930	\$ 9,224
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 277,641</b>	<b>\$ 274,335</b>	<b>\$ 244,710</b>
Accrued Interest Payable - Deposits	SC763	\$ 24,368	\$ 20,714	\$ 16,447
Accrued Interest Payable - Other	SC766	\$ 5,820	\$ 6,233	\$ 6,019
Accrued Taxes	SC776	\$ 2,351	\$ 19,083	\$ 5,777
Accounts Payable	SC780	\$ 39,725	\$ 38,794	\$ 35,467
Deferred Income Taxes	SC790	\$ 107,790	\$ 85,282	\$ 94,909
Other Liabilities and Deferred Income	SC796	\$ 97,587	\$ 104,229	\$ 86,091
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 7,163,842</b>	<b>\$ 7,362,887</b>	<b>\$ 7,561,090</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 926</b>	<b>\$ 985</b>	<b>\$ 393</b>
<b>EQUITY CAPITAL</b>				
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 878,053</b>	<b>\$ 904,574</b>	<b>\$ 891,857</b>
Stock - Total	SUB0311	\$ 540,854	\$ 540,776	\$ 485,549
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 15,738	\$ 15,738	\$ 14,918
Common Stock - Paid in Excess of Par	SC830	\$ 525,116	\$ 525,038	\$ 470,631
Accumulated Other Comprehensive Income - Total	SC86	\$ 96,737	\$ 59,587	\$ 77,010
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 96,318	\$ 59,056	\$ 76,402
Gains (Losses) on Cash Flow Hedges	SC865	\$ 419	\$ 531	\$ 608
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 243,837	\$ 307,702	\$ 332,906
Other Components of Equity Capital	SC891	\$- 3,375	\$- 3,491	\$- 3,608
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 8,042,821</b>	<b>\$ 8,268,446</b>	<b>\$ 8,453,340</b>

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### Other Codes As of Sep 2006

#### Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
19	Receivables fr a broker for unsettled transactions
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

#### Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
16	Recourse loan liability
20	F/V of all derivative instru. reportable as liab.
99	Other

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>				
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 122,398</b>	<b>\$ 122,934</b>	<b>\$ 122,146</b>
Deposits and Investment Securities	SO115	\$ 8,757	\$ 9,094	\$ 8,300
Mortgage-Backed Securities	SO125	\$ 9,490	\$ 11,026	\$ 11,138
Mortgage Loans	SO141	\$ 78,794	\$ 78,153	\$ 79,235
Nonmortgage Loans - Total	SUB0950	\$ 25,357	\$ 24,661	\$ 23,473
Commercial Loans and Leases	SO160	\$ 11,880	\$ 11,525	\$ 10,873
Consumer Loans and Leases	SO171	\$ 13,477	\$ 13,136	\$ 12,600
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 683</b>	<b>\$ 600</b>	<b>\$ 893</b>
Federal Home Loan Bank Stock	SO181	\$ 683	\$ 600	\$ 893
Other	SO185	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 70,217</b>	<b>\$ 68,786</b>	<b>\$ 65,859</b>
Deposits	SO215	\$ 50,160	\$ 46,073	\$ 42,192
Escrows	SO225	\$ 373	\$ 373	\$ 232
Advances from FHLBank	SO230	\$ 16,847	\$ 19,606	\$ 21,301
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 13	\$ 12	\$ 12
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,824	\$ 2,722	\$ 2,122
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 52,864</b>	<b>\$ 54,748</b>	<b>\$ 57,180</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 3,321</b>	<b>\$ 2,465</b>	<b>\$ 3,860</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 49,543</b>	<b>\$ 52,283</b>	<b>\$ 53,320</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$- 23,034</b>	<b>\$ 17,231</b>	<b>\$ 42,454</b>
Mortgage Loan Serving Fees	SO410	\$ 1,508	\$- 7,248	\$ 5,827
Other Fees and Charges	SO420	\$ 12,056	\$ 11,250	\$ 11,049
Net Income (Loss) from Other - Total	SUB0451	\$- 38,187	\$ 11,145	\$ 23,687
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 38,482	\$ 10,840	\$ 23,525
Operations & Sale of Repossessed Assets	SO461	\$- 41	\$- 34	\$- 116
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 336	\$ 339	\$ 278

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Description	Line Item	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,589	\$ 2,084	\$ 1,891
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 115,414</b>	<b>\$ 106,057</b>	<b>\$ 98,502</b>
All Personnel Compensation and Expense	SO510	\$ 42,603	\$ 47,747	\$ 46,395
Legal Expense	SO520	\$ 1,389	\$ 1,594	\$ 1,685
Office Occupancy and Equipment Expense	SO530	\$ 18,007	\$ 17,463	\$ 17,259
Marketing and Other Professional Services	SO540	\$ 6,832	\$ 8,166	\$ 8,649
Loan Servicing Fees	SO550	\$ 919	\$ 925	\$ 1,016
Goodwill and Other Intangibles Expense	SO560	\$ 26,847	\$ 9,959	\$ 3,564
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 18,817	\$ 20,203	\$ 19,934
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 88,905</b>	<b>\$- 36,543</b>	<b>\$- 2,728</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 26,739</b>	<b>\$- 13,309</b>	<b>\$- 2,464</b>
Federal	SO710	\$- 26,850	\$- 13,351	\$- 2,164
State, Local & Other	SO720	\$ 111	\$ 42	\$- 300
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 62,166</b>	<b>\$- 23,234</b>	<b>\$- 264</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 62,166</b>	<b>\$- 23,234</b>	<b>\$- 264</b>



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### Other Codes As of Sep 2006

#### Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
9	Net income from data processing lease/services
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

#### Other Noninterest Expense Codes

Code	Description
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
15	Foreclosure expenses
17	Charitable contributions
18	Minority Interest
19	Realized/unrealized losses on derivatives
99	Other

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Description	Line Item	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>				
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 367,478</b>	<b>\$ 245,080</b>	<b>\$ 122,146</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 26,151	\$ 17,394	\$ 8,300
YTD - Mortgage-Backed Securities	Y_SO125	\$ 31,654	\$ 22,164	\$ 11,138
YTD - Mortgage Loans	Y_SO141	\$ 236,182	\$ 157,388	\$ 79,235
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 34,278	\$ 22,398	\$ 10,873
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 39,213	\$ 25,736	\$ 12,600
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 2,176</b>	<b>\$ 1,493</b>	<b>\$ 893</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,176	\$ 1,493	\$ 893
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 204,862</b>	<b>\$ 134,645</b>	<b>\$ 65,859</b>
YTD - Deposits	Y_SO215	\$ 138,425	\$ 88,265	\$ 42,192
YTD - Escrows	Y_SO225	\$ 978	\$ 605	\$ 232
YTD - Advances from FHLBank	Y_SO230	\$ 57,754	\$ 40,907	\$ 21,301
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 37	\$ 24	\$ 12
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 7,668	\$ 4,844	\$ 2,122
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 164,792</b>	<b>\$ 111,928</b>	<b>\$ 57,180</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 9,646</b>	<b>\$ 6,325</b>	<b>\$ 3,860</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 155,146</b>	<b>\$ 105,603</b>	<b>\$ 53,320</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 36,651</b>	<b>\$ 59,685</b>	<b>\$ 42,454</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 87	\$- 1,421	\$ 5,827
YTD - Other Fees and Charges	Y_SO420	\$ 34,355	\$ 22,299	\$ 11,049
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 3,355	\$ 34,832	\$ 23,687
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 4,117	\$ 34,365	\$ 23,525
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 191	\$- 150	\$- 116
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 953	\$ 617	\$ 278

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Schedule SO --- Consolidated Statement of Operations		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,564	\$ 3,975	\$ 1,891
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 319,973</b>	<b>\$ 204,559</b>	<b>\$ 98,502</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 136,745	\$ 94,142	\$ 46,395
YTD - Legal Expense	Y_SO520	\$ 4,668	\$ 3,279	\$ 1,685
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 52,729	\$ 34,722	\$ 17,259
YTD - Marketing and Other Professional Services	Y_SO540	\$ 23,647	\$ 16,815	\$ 8,649
YTD - Loan Servicing Fees	Y_SO550	\$ 2,860	\$ 1,941	\$ 1,016
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 40,370	\$ 13,523	\$ 3,564
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 58,954	\$ 40,137	\$ 19,934
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$- 128,176</b>	<b>\$- 39,271</b>	<b>\$- 2,728</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$- 42,512</b>	<b>\$- 15,773</b>	<b>\$- 2,464</b>
YTD - Federal	Y_SO710	\$- 42,365	\$- 15,515	\$- 2,164
YTD - State, Local, and Other	Y_SO720	\$- 147	\$- 258	\$- 300
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$- 85,664</b>	<b>\$- 23,498</b>	<b>\$- 264</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$- 85,664</b>	<b>\$- 23,498</b>	<b>\$- 264</b>

  

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>				
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 51,561</b>	<b>\$ 51,688</b>	<b>\$ 50,621</b>
Net Provision for Loss	VA115	\$ 3,172	\$ 2,316	\$ 3,845
Transfers	VA125	\$ 31	\$- 282	\$ 37
Recoveries	VA135	\$ 1,332	\$ 1,319	\$ 1,493
Adjustments	VA145	\$ 0	\$ 287	\$ 0
Charge-offs	VA155	\$ 4,967	\$ 3,767	\$ 4,308
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 51,129</b>	<b>\$ 51,561</b>	<b>\$ 51,688</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 1,342</b>	<b>\$ 913</b>	<b>\$ 1,052</b>
Net Provision for Loss	VA118	\$ 149	\$ 149	\$ 15

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Transfers	VA128	\$- 31	\$ 282	\$- 37
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 5	\$ 2	\$ 117
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 1,455</b>	<b>\$ 1,342</b>	<b>\$ 913</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 52,903</b>	<b>\$ 52,601</b>	<b>\$ 51,673</b>
Net Provision for Loss	VA120	\$ 3,321	\$ 2,465	\$ 3,860
Recoveries	VA140	\$ 1,332	\$ 1,319	\$ 1,493
Adjustments	VA150	\$ 0	\$ 287	\$ 0
Charge-offs	VA160	\$ 4,972	\$ 3,769	\$ 4,425
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 52,584</b>	<b>\$ 52,903</b>	<b>\$ 52,601</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 4,967</b>	<b>\$ 3,767</b>	<b>\$ 4,308</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 857</b>	<b>\$ 476</b>	<b>\$ 288</b>
Construction - Total	SUB2030	\$ 16	\$ 40	\$ 54
1-4 Dwelling Units	VA420	\$ 16	\$ 40	\$ 54
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 841	\$ 436	\$ 234
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 675	\$ 23	\$ 33
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 57	\$ 132	\$ 106
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 109	\$ 58	\$ 66
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 223	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 29
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 4,072</b>	<b>\$ 3,166</b>	<b>\$ 3,784</b>
Commercial Loans	VA520	\$ 2,481	\$ 1,845	\$ 1,975
Consumer Loans - Total	SUB2061	\$ 1,591	\$ 1,321	\$ 1,809
Loans on Deposits	VA510	\$ 15	\$ 17	\$ 12
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,326	\$ 1,130	\$ 1,594
Mobile Home Loans	VA550	\$ 6	\$ 2	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
Other	VA560	\$ 244	\$ 172	\$ 203
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 38</b>	<b>\$ 125</b>	<b>\$ 236</b>
Real Estate - Construction	VA605	\$ 0	\$ 23	\$ 101
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 12	\$ 16
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 4	\$ 10	\$ 0
Other Repossessed Assets	VA630	\$ 34	\$ 80	\$ 119
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 1,332</b>	<b>\$ 1,319</b>	<b>\$ 1,493</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 99</b>	<b>\$ 242</b>	<b>\$ 97</b>
Construction - Total	SUB2130	\$ 6	\$ 0	\$ 26
1-4 Dwelling Units	VA421	\$ 6	\$ 0	\$ 26
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 93	\$ 242	\$ 71
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 3	\$ 116	\$ 7
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 51	\$ 8	\$ 34
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 18	\$ 97	\$ 9
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 21	\$ 21	\$ 21
Land	VA491	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 1,233</b>	<b>\$ 1,077</b>	<b>\$ 1,396</b>
Commercial Loans	VA521	\$ 579	\$ 454	\$ 527
Consumer Loans - Total	SUB2161	\$ 654	\$ 623	\$ 869
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 547	\$ 519	\$ 717
Mobile Home Loans	VA551	\$ 0	\$ 7	\$ 1
Credit Cards	VA557	\$ 11	\$ 12	\$ 21
Other	VA561	\$ 96	\$ 85	\$ 130
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 118</b>	<b>\$ 431</b>	<b>\$- 22</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 121</b>	<b>\$ 218</b>	<b>\$- 40</b>
Construction - Total	SUB2230	\$- 170	\$- 17	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$- 17	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$- 170	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 291	\$ 235	\$- 40
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 16	\$- 8	\$- 15
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 3	\$ 3	\$- 7
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 310	\$ 49	\$- 7
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 191	\$- 11
Land	VA492	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$- 3</b>	<b>\$ 213</b>	<b>\$ 18</b>
Commercial Loans	VA522	\$- 8	\$ 208	\$ 39
Consumer Loans - Total	SUB2261	\$ 5	\$ 5	\$- 21
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 2	\$ 11
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 5	\$ 3	\$- 32
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2006	Jun 2006	Mar 2006
Description	Line Item	Value	Value	Value
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 3,753</b>	<b>\$ 2,879</b>	<b>\$ 2,793</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage- Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 879</b>	<b>\$ 452</b>	<b>\$ 151</b>
Construction - Total	SUB2330	\$- 160	\$ 23	\$ 28
1-4 Dwelling Units	VA425	\$ 10	\$ 23	\$ 28
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$- 170	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,039	\$ 429	\$ 123
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 656	\$- 101	\$ 11
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 3	\$ 127	\$ 65
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 401	\$ 10	\$ 50
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 21	\$ 393	\$- 32
Land	VA495	\$ 0	\$ 0	\$ 29
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 2,836</b>	<b>\$ 2,302</b>	<b>\$ 2,406</b>
Commercial Loans	VA525	\$ 1,894	\$ 1,599	\$ 1,487