

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 16, 2006, 4:22 PM

TFR Industry Aggregate Report  
 93015 - OTS-Regulated: Hawaii  
 September 2006

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Description		Sep 2006 Value	Jun 2006 Value	Mar 2006 Value
<b>Number of Regulated Institutions</b>		2	2	2
<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	0
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>\$ 414,331</b>	<b>\$ 446,518</b>	<b>\$ 413,791</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 151,226	\$ 151,316	\$ 164,440
Interest-Earning Deposits in FHLBs	SC112	\$ 2,496	\$ 2,159	\$ 3,484
Other Interest-Earning Deposits	SC118	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 44,667	\$ 81,121	\$ 85,232
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 199,248	\$ 198,123	\$ 148,782
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,600	\$ 0	\$ 0
State and Municipal Obligations	SC180	\$ 10,551	\$ 10,553	\$ 10,556
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 2,543	\$ 3,246	\$ 1,297
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 2,789,989</b>	<b>\$ 2,958,816</b>	<b>\$ 3,114,575</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 2,789,989</b>	<b>\$ 2,958,816</b>	<b>\$ 3,114,575</b>
Pass-Through - Total	SUB0073	\$ 1,463,075	\$ 1,585,885	\$ 1,665,251
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,460,830	\$ 1,583,519	\$ 1,662,661
Other Pass-Through	SC215	\$ 2,245	\$ 2,366	\$ 2,590
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,315,930	\$ 1,361,114	\$ 1,436,956
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 948,774	\$ 980,469	\$ 1,031,033
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 367,156	\$ 380,645	\$ 405,923
Accrued Interest Receivable	SC228	\$ 10,984	\$ 11,817	\$ 12,368

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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>\$ 3,808,473</b>	<b>\$ 3,726,338</b>	<b>\$ 3,679,300</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 3,793,351</b>	<b>\$ 3,711,325</b>	<b>\$ 3,663,100</b>
Construction Loans - Total	SUB0100	\$ 174,140	\$ 143,178	\$ 121,250
Residential - Total	SUB0110	\$ 146,586	\$ 124,330	\$ 116,250
1-4 Dwelling Units	SC230	\$ 99,957	\$ 83,985	\$ 81,646
Multifamily (5 or more) Dwelling Units	SC235	\$ 46,629	\$ 40,345	\$ 34,604
Nonresidential Property	SC240	\$ 27,554	\$ 18,848	\$ 5,000
Permanent Loans - Total	SUB0121	\$ 3,617,017	\$ 3,567,841	\$ 3,542,752
Residential - Total	SUB0131	\$ 3,243,574	\$ 3,224,314	\$ 3,199,261
1-4 Dwelling Units - Total	SUB0141	\$ 3,214,943	\$ 3,195,170	\$ 3,169,972
Revolving Open-End Loans	SC251	\$ 192,642	\$ 183,087	\$ 177,922
All Other - First Liens	SC254	\$ 3,015,477	\$ 3,005,887	\$ 2,986,366
All Other - Junior Liens	SC255	\$ 6,824	\$ 6,196	\$ 5,684
Multifamily (5 or more) Dwelling Units	SC256	\$ 28,631	\$ 29,144	\$ 29,289
Nonresidential Property (Except Land)	SC260	\$ 219,818	\$ 194,482	\$ 194,680
Land	SC265	\$ 153,625	\$ 149,045	\$ 148,811
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 80,138	\$ 47,017	\$ 57,793
Accrued Interest Receivable	SC272	\$ 16,299	\$ 15,119	\$ 14,720
Advances for Taxes and Insurance	SC275	\$ 1,017	\$ 200	\$ 578
Allowance for Loan and Lease Losses	SC283	\$ 15,122	\$ 15,013	\$ 16,200
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 544,667</b>	<b>\$ 566,467</b>	<b>\$ 512,020</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 529,203</b>	<b>\$ 550,611</b>	<b>\$ 496,911</b>
Commercial Loans - Total	SC32	\$ 453,161	\$ 479,884	\$ 422,266
Secured	SC300	\$ 405,711	\$ 422,725	\$ 374,647
Unsecured	SC303	\$ 47,450	\$ 57,159	\$ 47,619
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 89,401	\$ 84,711	\$ 87,746
Loans on Deposits	SC310	\$ 8,339	\$ 8,530	\$ 8,251
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 8,848	\$ 1,504	\$ 4,142
Auto Loans	SC323	\$ 465	\$ 535	\$ 545
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 26,562	\$ 26,812	\$ 25,809

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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	\$ 45,187	\$ 47,330	\$ 48,999
Accrued Interest Receivable	SC348	\$ 2,105	\$ 1,872	\$ 2,008
Allowance for Loan and Lease Losses	SC357	\$ 15,464	\$ 15,856	\$ 15,109
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Total	SUB0210	\$ 0	\$ 0	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	SC415	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
<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>\$ 115,931</b>	<b>\$ 116,154</b>	<b>\$ 116,360</b>
Federal Home Loan Bank Stock	SC510	\$ 110,112	\$ 110,112	\$ 110,112
Other	SC540	\$ 5,819	\$ 6,042	\$ 6,248
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 73,309</b>	<b>\$ 72,656</b>	<b>\$ 71,199</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 229,904</b>	<b>\$ 244,021</b>	<b>\$ 237,279</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 229,860</b>	<b>\$ 243,977</b>	<b>\$ 237,234</b>
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0
Bank-Owned Life Insurance - Other	SC625	\$ 114,661	\$ 113,698	\$ 112,619
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 2,611	\$ 2,766	\$ 2,758
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 85,438	\$ 85,862	\$ 86,288
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 27,194	\$ 41,695	\$ 35,614
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	\$ 44	\$ 44	\$ 45
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 30,630</b>	<b>\$ 30,913</b>	<b>\$ 31,354</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 7,976,604</b>	<b>\$ 8,130,970</b>	<b>\$ 8,144,524</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 7,945,974</b>	<b>\$ 8,100,057</b>	<b>\$ 8,113,170</b>
<b>LIABILITIES</b>				
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 5,566,942</b>	<b>\$ 5,596,850</b>	<b>\$ 5,656,186</b>
Deposits	SC710	\$ 5,552,002	\$ 5,574,689	\$ 5,640,501
Escrows	SC712	\$ 14,940	\$ 22,161	\$ 15,685
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 1,637,175</b>	<b>\$ 1,785,229</b>	<b>\$ 1,740,460</b>
Advances from FHLBank	SC720	\$ 874,937	\$ 919,007	\$ 1,010,119
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 761,378	\$ 865,405	\$ 729,524
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 860	\$ 817	\$ 817
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 65,626</b>	<b>\$ 65,328</b>	<b>\$ 61,702</b>
Accrued Interest Payable - Deposits	SC763	\$ 11,434	\$ 8,636	\$ 4,816
Accrued Interest Payable - Other	SC766	\$ 7,004	\$ 7,620	\$ 8,298
Accrued Taxes	SC776	\$ 6,725	\$ 10,753	\$ 13,837
Accounts Payable	SC780	\$ 1,837	\$ 1,840	\$ 2,220
Deferred Income Taxes	SC790	\$ 5,155	\$ 5,155	\$ 5,155
Other Liabilities and Deferred Income	SC796	\$ 33,471	\$ 31,324	\$ 27,376
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>\$ 7,269,743</b>	<b>\$ 7,447,407</b>	<b>\$ 7,458,348</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 13</b>	<b>\$ 13</b>	<b>\$ 13</b>
<b>EQUITY CAPITAL</b>				
<b>Equity Capital - Total</b>	<b>SC80</b>	<b>\$ 676,218</b>	<b>\$ 652,637</b>	<b>\$ 654,809</b>
Stock - Total	SUB0311	\$ 344,853	\$ 344,362	\$ 343,836
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 2	\$ 2	\$ 2
Common Stock - Paid in Excess of Par	SC830	\$ 344,851	\$ 344,360	\$ 343,834
Accumulated Other Comprehensive Income - Total	SC86	\$- 38,840	\$- 62,835	\$- 51,011
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 37,771	\$- 61,766	\$- 49,942
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,069	\$- 1,069	\$- 1,069
Retained Earnings	SC880	\$ 370,205	\$ 371,110	\$ 361,984
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 7,945,974</b>	<b>\$ 8,100,057</b>	<b>\$ 8,113,170</b>

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### Other Codes As of Sep 2006

#### Other Asset Codes

Code	Description
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4	Net deferred tax assets
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7	Prepaid expenses
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26	Noninterest-bearing overdrafts of deposits-customer protection convenience
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99	Other
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#### Other Liability Codes

Code	Description
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11	The liability recorded for post-retirement benefit
----	--

17	Noninterest-bearing payables to Hold Co/Affiliates
----	--

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>\$ 103,970</b>	<b>\$ 104,408</b>	<b>\$ 101,460</b>
Deposits and Investment Securities	SO115	\$ 3,604	\$ 3,313	\$ 1,673
Mortgage-Backed Securities	SO125	\$ 32,717	\$ 35,516	\$ 36,582
Mortgage Loans	SO141	\$ 55,635	\$ 54,268	\$ 52,724
Nonmortgage Loans - Total	SUB0950	\$ 12,014	\$ 11,311	\$ 10,481
Commercial Loans and Leases	SO160	\$ 9,316	\$ 8,467	\$ 7,689
Consumer Loans and Leases	SO171	\$ 2,698	\$ 2,844	\$ 2,792
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 0	\$ 0
Other	SO185	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 45,588</b>	<b>\$ 41,732</b>	<b>\$ 38,330</b>
Deposits	SO215	\$ 25,432	\$ 22,200	\$ 20,184
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 10,972	\$ 11,246	\$ 11,137
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 9,184	\$ 8,286	\$ 7,009
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 58,382</b>	<b>\$ 62,676</b>	<b>\$ 63,130</b>
<b>Net Provision for Losses on Interest-Bearing Assets</b>	<b>SO321</b>	<b>\$ 24</b>	<b>\$ 2</b>	<b>\$ 11</b>
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 58,358</b>	<b>\$ 62,674</b>	<b>\$ 63,119</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 15,930</b>	<b>\$ 14,641</b>	<b>\$ 15,193</b>
Mortgage Loan Serving Fees	SO410	\$ 145	\$ 308	\$ 243
Other Fees and Charges	SO420	\$ 13,019	\$ 13,142	\$ 12,999
Net Income (Loss) from Other - Total	SUB0451	\$ 1,786	\$ 38	\$ 424
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,745	\$ 48	\$ 204
Operations & Sale of Repossessed Assets	SO461	\$ 5	\$ 9	\$ 220
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	\$- 2	\$- 19	\$ 0

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Description	Line Item	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 27	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 11	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 980	\$ 1,153	\$ 1,527
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>\$ 50,200</b>	<b>\$ 46,993</b>	<b>\$ 46,752</b>
All Personnel Compensation and Expense	SO510	\$ 23,671	\$ 23,596	\$ 23,756
Legal Expense	SO520	\$ 1,355	\$ 138	\$ 105
Office Occupancy and Equipment Expense	SO530	\$ 12,620	\$ 12,132	\$ 11,955
Marketing and Other Professional Services	SO540	\$ 3,042	\$ 2,653	\$ 3,081
Loan Servicing Fees	SO550	\$ 28	\$ 27	\$ 26
Goodwill and Other Intangibles Expense	SO560	\$ 444	\$ 445	\$ 443
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 9,040	\$ 8,002	\$ 7,386
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>\$ 24,088</b>	<b>\$ 30,322</b>	<b>\$ 31,560</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 8,269</b>	<b>\$ 11,622</b>	<b>\$ 11,935</b>
Federal	SO710	\$ 6,843	\$ 9,502	\$ 9,768
State, Local & Other	SO720	\$ 1,426	\$ 2,120	\$ 2,167
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 15,819</b>	<b>\$ 18,700</b>	<b>\$ 19,625</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>\$ 15,819</b>	<b>\$ 18,700</b>	<b>\$ 19,625</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
15	Income from corporate-owned life insurance
99	Other

#### Other Noninterest Expense Codes

Code	Description
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
13	Misc taxes other than income & real estate
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>\$ 309,838</b>	<b>\$ 205,868</b>	<b>\$ 101,460</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 8,590	\$ 4,986	\$ 1,673
YTD - Mortgage-Backed Securities	Y_SO125	\$ 104,815	\$ 72,098	\$ 36,582
YTD - Mortgage Loans	Y_SO141	\$ 162,627	\$ 106,992	\$ 52,724
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 25,472	\$ 16,156	\$ 7,689
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 8,334	\$ 5,636	\$ 2,792
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 0	\$ 0	\$ 0
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 125,650</b>	<b>\$ 80,062</b>	<b>\$ 38,330</b>
YTD - Deposits	Y_SO215	\$ 67,816	\$ 42,384	\$ 20,184
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 33,355	\$ 22,383	\$ 11,137
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 24,479	\$ 15,295	\$ 7,009
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>\$ 184,188</b>	<b>\$ 125,806</b>	<b>\$ 63,130</b>
<b>YTD - Net Provision for Losses on Interest-Bearing Assets</b>	<b>Y_SO321</b>	<b>\$ 37</b>	<b>\$ 13</b>	<b>\$ 11</b>
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 184,151</b>	<b>\$ 125,793</b>	<b>\$ 63,119</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 45,764</b>	<b>\$ 29,834</b>	<b>\$ 15,193</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 696	\$ 551	\$ 243
YTD - Other Fees and Charges	Y_SO420	\$ 39,160	\$ 26,141	\$ 12,999
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,248	\$ 462	\$ 424
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,997	\$ 252	\$ 204
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 234	\$ 229	\$ 220
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	\$- 21	\$- 19	\$ 0

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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	\$ 27	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 11	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,660	\$ 2,680	\$ 1,527
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 143,945</b>	<b>\$ 93,745</b>	<b>\$ 46,752</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 71,023	\$ 47,352	\$ 23,756
YTD - Legal Expense	Y_SO520	\$ 1,598	\$ 243	\$ 105
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 36,707	\$ 24,087	\$ 11,955
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,776	\$ 5,734	\$ 3,081
YTD - Loan Servicing Fees	Y_SO550	\$ 81	\$ 53	\$ 26
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,332	\$ 888	\$ 443
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 24,428	\$ 15,388	\$ 7,386
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 85,970</b>	<b>\$ 61,882</b>	<b>\$ 31,560</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 31,826</b>	<b>\$ 23,557</b>	<b>\$ 11,935</b>
YTD - Federal	Y_SO710	\$ 26,113	\$ 19,270	\$ 9,768
YTD - State, Local, and Other	Y_SO720	\$ 5,713	\$ 4,287	\$ 2,167
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 54,144</b>	<b>\$ 38,325</b>	<b>\$ 19,625</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>\$ 54,144</b>	<b>\$ 38,325</b>	<b>\$ 19,625</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>\$ 30,914</b>	<b>\$ 31,354</b>	<b>\$ 31,281</b>
Net Provision for Loss	VA115	\$ 0	\$ 0	\$ 0
Transfers	VA125	\$- 129	\$- 81	\$- 11
Recoveries	VA135	\$ 219	\$ 272	\$ 351
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 374	\$ 631	\$ 267
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 30,630</b>	<b>\$ 30,914</b>	<b>\$ 31,354</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 204</b>	<b>\$ 124</b>	<b>\$ 144</b>
Net Provision for Loss	VA118	\$ 24	\$ 2	\$ 11

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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	\$ 129	\$ 81	\$ 11
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 153	\$ 3	\$ 42
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 204</b>	<b>\$ 204</b>	<b>\$ 124</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 31,118</b>	<b>\$ 31,478</b>	<b>\$ 31,425</b>
Net Provision for Loss	VA120	\$ 24	\$ 2	\$ 11
Recoveries	VA140	\$ 219	\$ 272	\$ 351
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 527	\$ 634	\$ 309
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 30,834</b>	<b>\$ 31,118</b>	<b>\$ 31,478</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>				
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 374</b>	<b>\$ 631</b>	<b>\$ 267</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>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 374</b>	<b>\$ 631</b>	<b>\$ 262</b>
Commercial Loans	VA520	\$ 91	\$ 383	\$ 35
Consumer Loans - Total	SUB2061	\$ 283	\$ 248	\$ 227
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 4	\$ 1	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 197	\$ 149	\$ 137

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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	\$ 82	\$ 98	\$ 90
<b>Reposessed Assets - Total</b>	<b>VA60</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 219</b>	<b>\$ 272</b>	<b>\$ 351</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>\$ 25</b>	<b>\$ 19</b>	<b>\$ 84</b>
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 25	\$ 19	\$ 84
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 22	\$ 16	\$ 78
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 2	\$ 5
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 194</b>	<b>\$ 253</b>	<b>\$ 267</b>
Commercial Loans	VA521	\$ 116	\$ 126	\$ 137
Consumer Loans - Total	SUB2161	\$ 78	\$ 127	\$ 130
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 39	\$ 43	\$ 54
Other	VA561	\$ 39	\$ 84	\$ 76
<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
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 153	\$ 83	\$ 22