KPMG

H

(A C A)

B F

F A

30, 2006

H

(A C A)

' D A ( )

30, 2006 2005

A ( ), A ( ),

30, 2006 2005

A B . A

, A

F A F

A F A

F

H g g

A 30, 2006, 2005 2004, $546,150,000, $485,986,000, $460,180,000, ; $234,792,000, $230,030,000, $226,070,000, ; $311,358,000, $255,956,000, $234,110,000, . $55,402,000 30, 2006 $21,846,000 $15,918,000 30, 2005 2004, .

A

A

30, 2006 2005. $

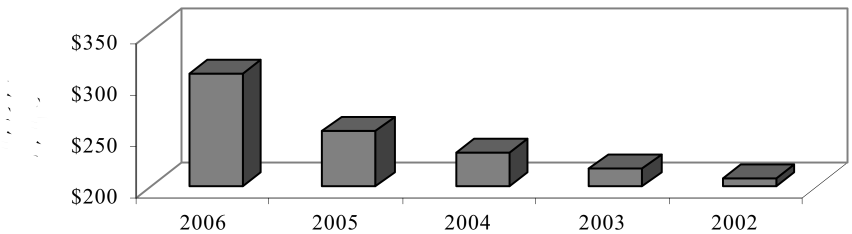
A . C 16%, 57%, 24% 30, 2006. 30, 2006

H

(A C A)

' D A ( )

30, 2006 2005



30,

$9,837,000

30, 2005 2006. $25,966,000

30, 2006 C

$105,946,000 $135,138,000 2005 2006

C

( ),

( ).

A B

H

(A C A)

' D A ( )

H

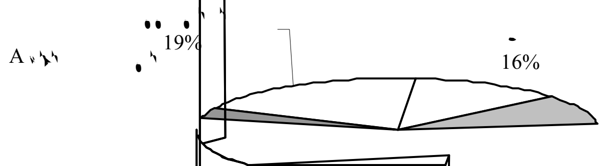
(A C A)

' D A ( )

30, 2006 2005

2006, 2005 2004, 54%, 56%, 55%, , . E , 19% 2006. A 2006 (,) 9% 15% , .

A 30, 2006 :



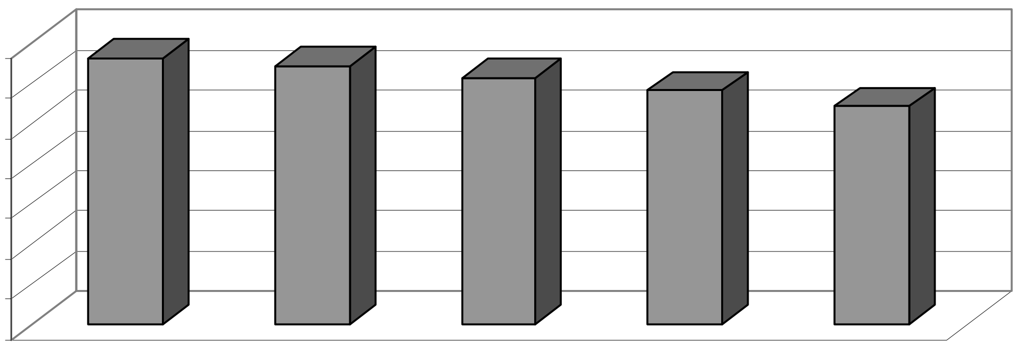
H

(A C A)

D A ( )

30, 2006 2005

2006, 2005 2004, 69%, 69%, 68%,



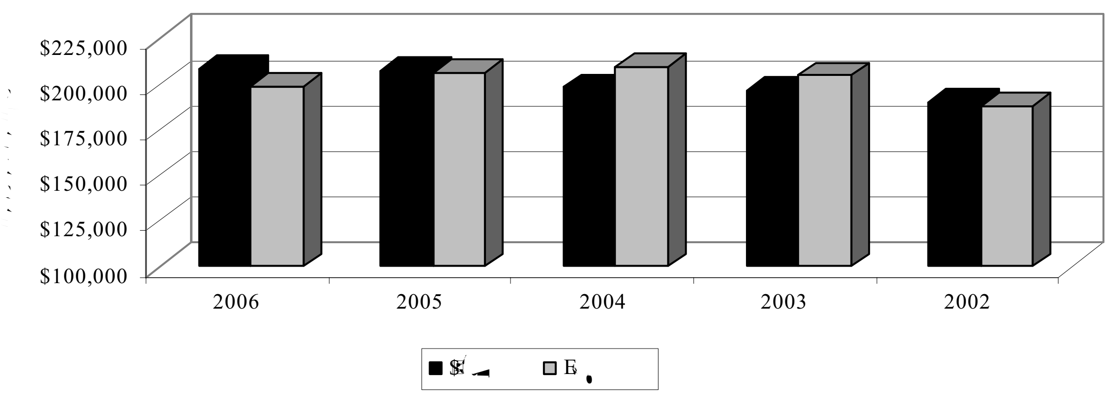
H

(A C A)

' D A ( )

30, 2006 2005

H g



$37,000,000, $33,000,000 $23,000,000 30, 2006, 2005 2004, 2006 (B), C 2004 2005 B A $, ( ) 2004, A $ A $ C 1500 $11,900,000. A 30, 2006, 2 .9 (/ -)8.8 0 .8 (A3

D 2005, ,

A 1, 2006, / - 30, 2006,

H

(A C A)

' D A ( )

30, 2006 2005

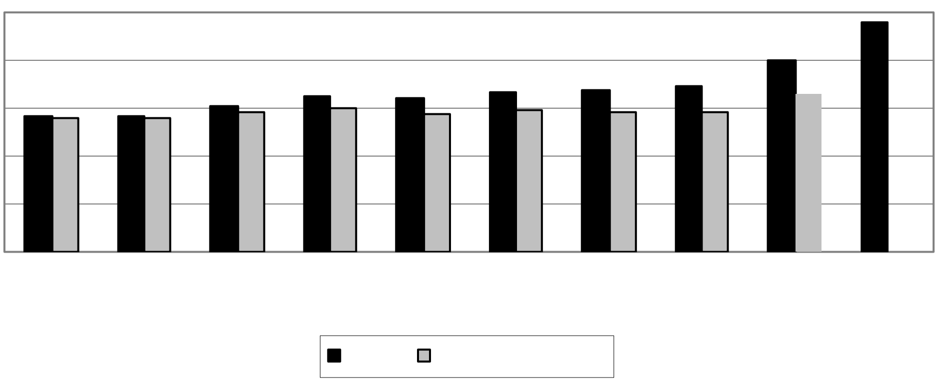
A 2006, $350,000.

2006 2005. D 2004, C B 2004, $51,080,000. $2,300,000, A B 1993 ($21,790,000).

D 30, 2006 2005, A2. 2004.

2006, 17%, $14,581,000, A 2007 .

H



KPMG

30, 2006 2005,

A 10, 2006,

A

1 10

E

F A 30, 2006

B C A-133, A

E F A

2006

2006

10, 2006

H **H** **H**

(D C)

F

30, 2006 2005

( )

	6	
C :		
C	$ 957	243
		1,099
($5,844 $5,038)	9,519	10,465
	1,274	1,196
	11,750	13,003
A	15,145	12,165
,	1,904	1,287
	$ 28,799	26,455
C :		
A	$ 1,550	1,298
A	87	178
C	865	838
C	47	52
D	8,512	9,223
	11,061	11,589
	1,505	2,370
		47
E	15,145	12,165
	27,711	26,171
	1,088	284
	$ 28,799	26,455

[illegible]

30, 2005

[illegible]

[illegible]				
[illegible]	$ 9,292	(1,266)	40	8,066
[illegible]	5,109		97	5,206
[illegible]	1,724	984	9	2,717
[illegible]	2	149	55	206
[illegible]	(54)		54	
[illegible]	(3,645)	3,645		
[illegible]	5,055	(5,055)		
[illegible]	17,483	(1,543)	255	16,195
[illegible]				
[illegible]				
[illegible]	2,631			2,631
[illegible]	1,019			1,019
[illegible]	2,563			2,563
[illegible]	6,213			6,213
[illegible]	2,148			2,148
[illegible]	1,300			1,300
[illegible]	907			907
[illegible]	5,529			5,529
[illegible]	16,097			16,097
[illegible]	1,386	(1,543)	255	98
[illegible]	56,880	44,632	164,091	265,603
[illegible]	$ 58,266	43,089	164,346	265,701

[illegible]

H

H H

(D C)

C A (D)

30, 2006 2005

( )

, :		
,		
E:		

H

(A C [illegible] A [illegible])

C [illegible] F [illegible]

[illegible] 30, 2006 [illegible] 2005

([illegible])

		6	
C [illegible]:			
[illegible]	$	48,152	44,083
[illegible]		205,864	197,650
[illegible]		80,765	66,912
[illegible]		17,265	14,860
[illegible]		(120,044)	(103,923)
[illegible]		(322,698)	(309,840)
[illegible]		(4,120)	(3,934)
[illegible]		(1,381)	(1,162)
[illegible]		1,055	1,721
[illegible]		36,808	31,308
[illegible]		(58,334)	(62,325)

C [illegible] 2 13.965 -3.253 [illegible] (2006) 8.241 026 [illegible] 8.[illegible]

H

(A C A)

B F

30, 2006 2005

( )

( ) E

A ( ), A .

A

A B (A B)

. 14,

H

(A C A)

B F

30, 2006 2005

( ) A F

A F

B A F

A F B D

A F

A F 30, 2006 2005

$5,996,000 $6,143,000,

A F

F A B (FA B). A F

A F A F 30

30 A B . 14,

A F 30, 2006 2005

( ) A F

A F

B

A F, A F A F

, D

$37,709,000

$28,959,000 30, 2006 2005,

A F

FA B.

( ) A F 30,

2006 2005

( ) F B A

F

A B . 34. A

(C)

H

(A C A)

B F

30, 2006 2005

( ) *C A*

( )

C 2005

2006 .

( )

501( ) $ C

501( )(3). C

( )

A F E A ,

(Q D) A , . Q D

F $ B

A . A

Q D . A 30, 2006,

$6,451,755,000.

$38,160,000 $42,090,000 30, 2006 2005,

( )

( ) *A*

A

C E F

( ) B .

, . F ,

H

(A C A)

B F

30, 2006 2005

F F (F .) F A FA

C

30, 2006 2005 ( ).

		6	
	$	12,274	10,686
. . F		42,232	78,708
C		92,600	23,654
		23,964	20,038
		2,116	2,143
		6,318	5,744
C			701
		419	391
	$	179,923	142,065

A 30, 2006 2005, $2,957,000 $1,828,000,

A -1 , A-1 F-1 F .

A 10% 35%

H

(A C A)

B F

30, 2006 2005

30, 2006:

	Rating	%
F C	AAA	13.9%
G F , .	A1+	12.7%
. E. C C	A-1	8.8%
B C	A1+	6.7%
B C ,	A1+	6.0%
A E C C	A1+	6.0%
F A	AAA	6.0%
A F C	A1+	5.5%
	A1+	5.4%
F B C	AAA	3.4%
C - B F	AA	1.2%
F F C B F C	AAA	0.2%
A	AAA	0.1%

30, 2005:

	Rating	%
F A	AAA	24.7%
F C	AAA	22.8%
. E. C C	A-1	9.0%
F B C	AAA	4.8%
G F , .	A1+	4.2%
C C	A1+	3.5%
F F C B F C	AAA	3.3%
C - B F	AA	1.5%
A	AAA	0.3%

H

(A C A)

B F

30, 2006 2005

D

$

A 30, 2006

( ):

C :	$ 23,886	3,746	895	(37)	28,490
C	28,078	24,619	(6,907)	(119)	45,671
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]

H

(A C A)

B F

30, 2006 2005

A 30, 2005

( ):

				6 6

H

(A C A)

B F

30, 2006 2005

B 30, 2006 2005 ( ):

	6	
$ $ B , 1996, 3.80% 5.00%, 2015		

H

(A C A)

B F

30, 2006 2005

$9,040,000 30, 2006.

30, 2006, A

2007	$ 5,476	5,606	(1,469)	1,423	61	11,097
2008	5,749	5,438	(1,544)	1,448	21	11,112
2009	6,595	5,238	(1,622)			10,211
2010	7,315	5,005	(1,705)			10,615
2011	7,050	4,763	(1,792)			10,021
2012-2016	38,989	19,153	(7,091)			51,051
2017-2021	38,765	10,269	(1,258)			47,776
2022-2025	24,160	1,852				26,012
	134,099	57,324	(16,481)	2,871	82	177,895
( ):						
A	(16,481)					
	2,074					
	(370)					
	$ 119,322					

30, 2006 $16,481,000 137 719,153 B -0.0013 20.0059

H

(A C A)

B F

H

(A C A)

B F

30, 2006 2005

. C 6 ,

A :

6 . A ,

( ),

2004. $ 14% 18% ,

30, 2006 2005, .

B C B C

. F

B C . B C

2004. $ B C

16% 15%

30, 2006 2005, .

A A .

$ 33% 36%

30, 2006 2005, .

H

(A C A)

B F

30, 2006 2005

,

FA B . 13, ( ) , . E $14,643,000 $12,812,000, , $1,217,000 3.75%. F :

30:

2007	$	515,000
2008		515,000
2009		515,000
2010		515,000
2011		214,000
		2,274,000
		(182,000)
	$	2,092,000

. A , ( ). $41,036,000. $478,000 . , $6,721,000, .

( )

H

(A C A)

B F

30, 2006 2005

2.0125% ( ) $ A , . . B 302150, , A 36130-2150, (334) 832-4140.

A 5% $. A $ B C . D 2006, 2005 2004, $18,468,000, $15,758,000, $14,169,000 (100%), , $ 8.17%, 7.03%, 6.56%, , , ( )-5 $254,.325,00 $256,954,00 2006 2005 -5.5 ( ) 2 5.53(2)-7.23( )8.84( )-7.23(006 A 4.8 ( ) 4.8 ( ) 4.8 (-5.13( )8.4 (

H

(A C A)

B F

30, 2006 2005

A $ C (C) A C B 6.00% 2014. C C C

( ) C

A 30, 2006 2005, $49,102,000 $32,400,000, A . F F

( ) C

$2,000,000, F A C , .A., 0% 30, 2005. A 30, 2006, $32,000 A $1,476,000 $ B 0.480% B $, 6.9%. A A 30, 2006 2005.

( )

D 1999, A A D $20,000,000

H

(A C A)

B F

30, 2006 2005

, 14% . A 30, 2006, $2,000,000 . A , $2,500,000 A C A , 30, 2006. A , $15,500,000 30, 2006. A 30, 2006, $15,500,000 ' FA B . 5.

30, 2006 2005 ( ). , .

	6	
	$ 91,832	84,870
$	19,828	16,898
	46,677	39,373
A	16,546	15,406
	17,348	16,828
	20,193	15,612
	15,552	13,484
	735	1,129
	198,590	206,193
A	14,577	13,792
D	18,460	18,661
	2,277	2,341
	$ 462,615	444,587

(6)

2004, A B . 45, *A* ( ), . A B . 45 , EB 30, 2008. 2006, A B . 48, *A* . A B . 48 30, 2008.

A B . 45 48 .

H

H

(A C A)

E F A

30, 2006

F A C *:		
. . D E :		
F		
F E		
F F E		

H

(A C A)

E F A

30, 2006

B	47.074	$ 132
, B , E	47.075	16,934
	47.078	43,727
E A :		
E C $	66.511	647,832
. . D C :		
C	11.463	1,067,270
C D C :		
	93.200-203-01848	74,794
. . D D :		
B $	12.431	12,028
$ D	12.420	180,603
. . D E :		
F A		
$ E $ D		

H

(A C A)

E F A

30, 2006

. . D E :		
	10.073	$ 38,630
$, .	81.049	771,410
. . D		
D :		
C	14.866	33,915
E A :		
	66.606	15,063
E C :		
C	04. C-02	67,358
C	04. C-05	44,670
C	04.04-10-14	462
C	04.05-10-09-3	8,069
. . D D :		
$	12.300	51,952
$, .	12.630	782,075
A	12.431	36,736
. . D :		
C C	16.585	11,338
A A:		
A	43.002	29,658
		2,898,848
$ D C		18,379,310
:		
D :		
. . D E :		
$	84.042A	(56,092) 84.042A
	84.044A	290,884 84.087 33, C
B	84.047A	142,518
E $	84.938	84,405

H

(A C A)

E F A

30, 2006

[illegible] H
(A C [illegible] A [illegible])
[illegible] E [illegible] F [illegible] A [illegible]
[illegible] 30, 2006

[illegible]	[illegible]	[illegible]
[illegible]:		
[illegible] D [illegible] E [illegible]:		
[illegible]	84.027	$ 37,802
[illegible]	84.323A	56,906
[illegible]	84.367B	226,412
[illegible]	84.366B	2,924,319
[illegible]	84.928A	34,466
[illegible]	84.010	(1,949)
[illegible] A A:		
[illegible]	43.002	80,120
[illegible]	43.002	25,934
[illegible]:		
[illegible]	93.853	606
[illegible]	93.879	3,484
[illegible]	93.853	554
[illegible]:		
[illegible]	97.067	2,796
[illegible]:		
[illegible]	59.037	123,018
[illegible] D [illegible]:		
[illegible]	16.585	1,093
[illegible]:		
[illegible]	93.051	9,980
[illegible]:		
[illegible]	93.276	7,730
[illegible]:		
[illegible]	93.658	51,914
[illegible]:		
[illegible]	93.926	15,000
[illegible]	93.289	113
[illegible]	93.969	76,939
[illegible]	93.243	219,378
[illegible] D [illegible] D:		
[illegible]	12.002	22,383

(C [illegible])

H

(A C A)

E F A

30, 2006

D		
:		
A D	93.003	$ 1,139,370
A D	93.283	21,138
		5,079,506
		17,029,724
		$ 104,593,827

* D

H

(A C A)

E F A

30, 2006

D 30, 2006, F F E :

	#		
	84.032	$	24,511,407
	84.032		30,395,417
	84.032		3,439,838
		$	58,346,662

$108,598.

H

30, 2006

	#	
	11.463	$ 262,443
	20.218	10,620
	66.511	280,494
	93.110	487,638
	93.113	30,718
	93.153	6,652
	93.837	3,232
	93.838	18,569
	81.087	117,819

)-3.3 (6BDC)1

10, 2006

H

(A C A)

F Q C

30, 2006

510( ) G A-133?

84.063, 84.007, 84.032, 84.033, 84.038, 84.375, 84.376	F A C
	D C
	D E
81.049	F A
93.887	A F

D A B

$3,000,000

A ?

(C)

H

(A C A)

F Q C

30, 2006

H

(A C A)

F Q C

30, 2006

Q

g 6

H H

A

Q

D

F $ A F

$ D C

C A

C

C A A C

H

(A C A)

F Q C

30, 2006

6

H **H**

B G A-110

A F

D C

H

(A C A)

F Q C

30, 2006

6

H H

B G A-110

H

(A C A)

F Q C

30, 2006

g **6**

g

H **H**

B G A-133 .

30 .

Q

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C F

H

(A C A)

F Q C

30, 2006

g 6

H

(A C A)

F Q C

30, 2006

g 6

g

B G A-133

A