

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 3:46 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
December 2007

Frozen Aggregated Data
(\$Thousands)

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Description	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions	40	41	41	44	45

Schedule NS --- Optional Narrative Statement		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	1	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 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,246,990	\$ 1,328,655	\$ 1,387,689	\$ 1,399,832	\$ 1,359,264
Cash and Non-Interest-Earning Deposits	SC110	\$ 116,263	\$ 99,403	\$ 96,894	\$ 105,638	\$ 104,037
Interest-Earning Deposits in FHLBs	SC112	\$ 282,512	\$ 246,068	\$ 390,420	\$ 408,968	\$ 290,390
Other Interest-Earning Deposits	SC118	\$ 76,737	\$ 76,361	\$ 52,909	\$ 45,580	\$ 38,034
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 264,328	\$ 309,448	\$ 239,587	\$ 187,394	\$ 110,800
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 398,342	\$ 481,476	\$ 489,596	\$ 525,590	\$ 645,543
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 47,614	\$ 52,807	\$ 52,444	\$ 54,319	\$ 89,591
State and Municipal Obligations	SC180	\$ 16,410	\$ 16,429	\$ 20,897	\$ 18,841	\$ 20,797
Securities Backed by Nonmortgage Loans	SC182	\$ 22,006	\$ 16,487	\$ 17,956	\$ 19,682	\$ 20,227
Other Investment Securities	SC185	\$ 17,792	\$ 23,095	\$ 21,633	\$ 27,146	\$ 32,646
Accrued Interest Receivable	SC191	\$ 4,986	\$ 7,081	\$ 5,353	\$ 6,674	\$ 7,199
Mortgage-Backed Securities - Gross	SUB0072	\$ 789,262	\$ 694,683	\$ 806,660	\$ 642,286	\$ 704,423
Mortgage-Backed Securities - Total	SC22	\$ 789,262	\$ 694,683	\$ 806,660	\$ 642,286	\$ 704,423
Pass-Through - Total	SUB0073	\$ 600,332	\$ 531,267	\$ 542,505	\$ 521,462	\$ 580,182
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 577,779	\$ 508,667	\$ 521,109	\$ 498,984	\$ 556,784
Other Pass-Through	SC215	\$ 22,553	\$ 22,600	\$ 21,396	\$ 22,478	\$ 23,398
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 185,374	\$ 160,188	\$ 260,290	\$ 117,907	\$ 121,215
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 46,515	\$ 45,085	\$ 47,417	\$ 49,874	\$ 51,515
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 30,103	\$ 31,753	\$ 32,645	\$ 32,837	\$ 32,928
Other	SC222	\$ 108,756	\$ 83,350	\$ 180,228	\$ 35,196	\$ 36,772
Accrued Interest Receivable	SC228	\$ 3,556	\$ 3,228	\$ 3,865	\$ 2,917	\$ 3,026

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 7,146,613	\$ 7,074,745	\$ 6,926,144	\$ 6,931,555	\$ 6,955,965
Mortgage Loans - Total	SC26	\$ 7,098,393	\$ 7,028,761	\$ 6,881,682	\$ 6,887,866	\$ 6,914,342
Construction Loans - Total	SUB0100	\$ 708,229	\$ 744,772	\$ 744,402	\$ 753,638	\$ 733,695
Residential - Total	SUB0110	\$ 596,772	\$ 620,285	\$ 635,486	\$ 639,166	\$ 629,455
1-4 Dwelling Units	SC230	\$ 557,943	\$ 580,000	\$ 595,938	\$ 599,850	\$ 598,495
Multifamily (5 or more) Dwelling Units	SC235	\$ 38,829	\$ 40,285	\$ 39,548	\$ 39,316	\$ 30,960
Nonresidential Property	SC240	\$ 111,457	\$ 124,487	\$ 108,916	\$ 114,472	\$ 104,240
Permanent Loans - Total	SUB0121	\$ 6,390,518	\$ 6,282,788	\$ 6,138,050	\$ 6,136,395	\$ 6,178,910
Residential - Total	SUB0131	\$ 4,844,783	\$ 4,733,141	\$ 4,623,135	\$ 4,615,756	\$ 4,670,760
1-4 Dwelling Units - Total	SUB0141	\$ 4,693,264	\$ 4,585,947	\$ 4,475,650	\$ 4,467,849	\$ 4,525,671
Revolving Open-End Loans	SC251	\$ 248,130	\$ 237,693	\$ 233,612	\$ 239,005	\$ 249,303
All Other - First Liens	SC254	\$ 4,210,830	\$ 4,111,359	\$ 4,002,398	\$ 4,012,631	\$ 4,063,455
All Other - Junior Liens	SC255	\$ 234,304	\$ 236,895	\$ 239,640	\$ 216,213	\$ 212,913
Multifamily (5 or more) Dwelling Units	SC256	\$ 151,519	\$ 147,194	\$ 147,485	\$ 147,907	\$ 145,089
Nonresidential Property (Except Land)	SC260	\$ 1,009,056	\$ 992,790	\$ 964,227	\$ 976,315	\$ 982,304
Land	SC265	\$ 536,679	\$ 556,857	\$ 550,688	\$ 544,324	\$ 525,846
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 71,187	\$ 145,108	\$ 105,802	\$ 15,690	\$ 44,774
Accrued Interest Receivable	SC272	\$ 40,014	\$ 40,458	\$ 37,993	\$ 37,081	\$ 38,713
Advances for Taxes and Insurance	SC275	\$ 7,852	\$ 6,727	\$ 5,699	\$ 4,441	\$ 4,647
Allowance for Loan and Lease Losses	SC283	\$ 48,220	\$ 45,984	\$ 44,462	\$ 43,689	\$ 41,623
Nonmortgage Loans - Gross	SUB0162	\$ 626,389	\$ 633,773	\$ 587,317	\$ 563,989	\$ 532,447
Nonmortgage Loans - Total	SC31	\$ 619,196	\$ 625,475	\$ 579,760	\$ 553,764	\$ 522,913
Commercial Loans - Total	SC32	\$ 414,296	\$ 376,107	\$ 340,937	\$ 306,852	\$ 273,659
Secured	SC300	\$ 360,607	\$ 331,463	\$ 296,922	\$ 261,438	\$ 226,609
Unsecured	SC303	\$ 19,380	\$ 10,029	\$ 10,313	\$ 12,073	\$ 13,172
Lease Receivables	SC306	\$ 34,309	\$ 34,615	\$ 33,702	\$ 33,341	\$ 33,878
Consumer Loans - Total	SC35	\$ 209,592	\$ 255,225	\$ 243,830	\$ 254,522	\$ 256,135
Loans on Deposits	SC310	\$ 14,970	\$ 15,221	\$ 13,255	\$ 12,781	\$ 11,303
Home Improvement Loans (Not secured by real estate)	SC316	\$ 9,635	\$ 8,837	\$ 9,686	\$ 8,678	\$ 5,791
Education Loans	SC320	\$ 509	\$ 562	\$ 631	\$ 687	\$ 786
Auto Loans	SC323	\$ 57,178	\$ 85,143	\$ 86,747	\$ 99,710	\$ 98,685
Mobile Home Loans	SC326	\$ 38,772	\$ 38,755	\$ 38,126	\$ 37,024	\$ 36,411
Credit Cards	SC328	\$ 530	\$ 4,202	\$ 134	\$ 565	\$ 688

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 87,998	\$ 102,505	\$ 95,251	\$ 95,077	\$ 102,471
Accrued Interest Receivable	SC348	\$ 2,501	\$ 2,441	\$ 2,550	\$ 2,615	\$ 2,653
Allowance for Loan and Lease Losses	SC357	\$ 7,193	\$ 8,298	\$ 7,557	\$ 10,225	\$ 9,534
Reposessed Assets - Gross	SUB0201	\$ 70,038	\$ 59,173	\$ 46,884	\$ 33,074	\$ 34,748
Reposessed Assets - Total	SC40	\$ 70,035	\$ 59,171	\$ 46,880	\$ 33,070	\$ 34,746
Real Estate - Total	SUB0210	\$ 69,359	\$ 58,743	\$ 46,417	\$ 32,710	\$ 34,391
Construction	SC405	\$ 5,887	\$ 4,568	\$ 968	\$ 703	\$ 1,321
Residential - Total	SUB0225	\$ 42,008	\$ 34,903	\$ 26,351	\$ 26,273	\$ 28,396
1-4 Dwelling Units	SC415	\$ 41,978	\$ 34,873	\$ 26,321	\$ 26,243	\$ 28,304
Multifamily (5 or more) Dwelling Units	SC425	\$ 30	\$ 30	\$ 30	\$ 30	\$ 92
Nonresidential (Except Land)	SC426	\$ 3,159	\$ 3,300	\$ 4,503	\$ 1,767	\$ 675
Land	SC428	\$ 18,305	\$ 15,972	\$ 14,595	\$ 3,967	\$ 3,999
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 679	\$ 430	\$ 467	\$ 364	\$ 357
General Valuation Allowances	SC441	\$ 3	\$ 2	\$ 4	\$ 4	\$ 2
Real Estate Held for Investment	SC45	\$ 5,600	\$ 5,823	\$ 1,998	\$ 2,702	\$ 2,842
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 52,058	\$ 53,938	\$ 46,684	\$ 48,724	\$ 56,466
Federal Home Loan Bank Stock	SC510	\$ 51,955	\$ 53,836	\$ 46,582	\$ 48,597	\$ 56,333
Other	SC540	\$ 103	\$ 102	\$ 102	\$ 127	\$ 133
Office Premises and Equipment	SC55	\$ 124,603	\$ 124,037	\$ 126,434	\$ 130,748	\$ 128,387
Other Assets - Gross	SUB0262	\$ 171,965	\$ 169,376	\$ 158,716	\$ 170,148	\$ 121,183
Other Assets - Total	SC59	\$ 171,965	\$ 169,236	\$ 158,576	\$ 170,008	\$ 121,043
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 13,792	\$ 20,794	\$ 16,249	\$ 18,232	\$ 22,051
Other	SC625	\$ 45,720	\$ 35,795	\$ 31,675	\$ 31,486	\$ 27,097
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 611	\$ 651	\$ 690	\$ 283	\$ 301
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 40,166	\$ 42,631	\$ 40,883	\$ 17,253	\$ 11,716
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 71,676	\$ 69,505	\$ 69,219	\$ 102,894	\$ 60,018
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 140	\$ 140	\$ 140	\$ 140
General Valuation Allowances - Total	SUB2092	\$ 55,416	\$ 54,424	\$ 52,163	\$ 54,058	\$ 51,299
Total Assets - Gross	SUB0283	\$ 10,233,518	\$ 10,144,203	\$ 10,088,526	\$ 9,923,058	\$ 9,895,725
Total Assets	SC60	\$ 10,178,102	\$ 10,089,779	\$ 10,036,363	\$ 9,869,000	\$ 9,844,426
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 8,098,289	\$ 7,971,088	\$ 8,065,739	\$ 7,839,898	\$ 7,634,192
Deposits	SC710	\$ 8,081,859	\$ 7,951,930	\$ 8,023,249	\$ 7,811,143	\$ 7,619,012
Escrows	SC712	\$ 19,407	\$ 21,820	\$ 45,363	\$ 31,605	\$ 18,468
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,977	\$- 2,662	\$- 2,873	\$- 2,850	\$- 3,288
Borrowings - Total	SC72	\$ 880,334	\$ 918,796	\$ 775,490	\$ 856,964	\$ 1,057,673
Advances from FHLBank	SC720	\$ 745,008	\$ 767,455	\$ 597,955	\$ 673,704	\$ 823,147
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 100,911	\$ 109,824	\$ 135,736	\$ 145,931	\$ 203,418
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 34,415	\$ 41,517	\$ 41,799	\$ 37,329	\$ 31,108
Other Liabilities - Total	SC75	\$ 61,926	\$ 66,458	\$ 66,076	\$ 78,210	\$ 61,950
Accrued Interest Payable - Deposits	SC763	\$ 6,055	\$ 6,774	\$ 7,559	\$ 7,037	\$ 6,464
Accrued Interest Payable - Other	SC766	\$ 5,839	\$ 7,347	\$ 8,186	\$ 7,006	\$ 6,828
Accrued Taxes	SC776	\$ 2,417	\$ 1,462	\$ 1,465	\$ 3,118	\$ 800
Accounts Payable	SC780	\$ 24,565	\$ 24,516	\$ 21,296	\$ 16,508	\$ 21,535
Deferred Income Taxes	SC790	\$ 1,780	\$ 3,346	\$ 3,562	\$ 3,099	\$ 4,096
Other Liabilities and Deferred Income	SC796	\$ 21,270	\$ 23,013	\$ 24,008	\$ 41,442	\$ 22,227
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

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
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
Total Liabilities	SC70	\$ 9,040,549	\$ 8,956,342	\$ 8,907,305	\$ 8,775,072	\$ 8,753,815
Minority Interest	SC800	\$ 64	\$ 61	\$ 96	\$ 107	\$ 136
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 224,722	\$ 220,489	\$ 228,871	\$ 194,962	\$ 191,794
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 13,087	\$ 13,078	\$ 13,078	\$ 13,085	\$ 13,095
Paid in Excess of Par	SC830	\$ 211,635	\$ 207,411	\$ 215,793	\$ 181,877	\$ 178,699
Accumulated Other Comprehensive Income - Total	SC86	\$ 3,714	\$ 3,204	\$- 4,057	\$ 2,869	\$- 833
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 4,584	\$ 3,627	\$- 3,634	\$ 3,472	\$- 660
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 870	\$- 423	\$- 423	\$- 603	\$- 173
Retained Earnings	SC880	\$ 909,759	\$ 910,494	\$ 905,173	\$ 897,176	\$ 900,816
Other Components of Equity Capital	SC891	\$- 705	\$- 807	\$- 1,023	\$- 1,186	\$- 1,299
Total Equity Capital	SC80	\$ 1,137,490	\$ 1,133,380	\$ 1,128,964	\$ 1,093,821	\$ 1,090,478
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 10,178,103	\$ 10,089,783	\$ 10,036,365	\$ 9,869,000	\$ 9,844,429

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	\$ 126
3	Federal, State, or other taxes receivable	16	\$ 10,698
4	Net deferred tax assets	19	\$ 14,214
6	Prepaid deposit insurance premiums	3	\$ 22
7	Prepaid expenses	34	\$ 8,914
8	Deposits for utilities and other services	2	\$ 84
14	Other noninterest-bearing short-term accounts recv	7	\$ 13,510
19	Receivables fr a broker for unsettled transactions	1	\$ 574
99	Other	22	\$ 9,630

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 82
4	Nonrefundable loan fees received prior to closing	2	\$ 109
7	Deferred gains from the sale of real estate	1	\$ 20
11	The liability recorded for post-retirement benefit	12	\$ 5,796
14	Unapplied loan payments received	2	\$ 10
16	Recourse loan liability	1	\$ 832
20	F/V of all derivative instru. reportable as liab.	1	\$ 216
21	Liabilities for credit losses on OBS credit exposures	1	\$ 141
99	Other	36	\$ 12,626

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 169,687	\$ 170,617	\$ 170,267	\$ 164,646	\$ 166,516
Deposits and Investment Securities	SO115	\$ 14,117	\$ 15,397	\$ 16,234	\$ 15,282	\$ 15,314
Mortgage-Backed Securities	SO125	\$ 9,204	\$ 8,738	\$ 9,306	\$ 8,262	\$ 8,020
Mortgage Loans	SO141	\$ 129,853	\$ 128,974	\$ 128,504	\$ 126,529	\$ 132,517
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 2,490	\$ 3,259	\$ 4,198	\$ 3,036	N/A
Nonmortgage Loans - Total	SUB0950	\$ 13,427	\$ 14,041	\$ 11,782	\$ 11,322	\$ 10,665
Commercial Loans and Leases	SO160	\$ 9,475	\$ 9,850	\$ 7,842	\$ 7,066	\$ 6,393
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 430	\$ 74	\$ 106	\$ 85	N/A
Consumer Loans and Leases	SO171	\$ 3,952	\$ 4,191	\$ 3,940	\$ 4,256	\$ 4,272
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 166	\$ 134	\$ 137	\$ 130	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 820	\$ 784	\$ 731	\$ 806	\$ 852
Federal Home Loan Bank Stock	SO181	\$ 820	\$ 784	\$ 727	\$ 802	\$ 852
Other	SO185	\$ 0	\$ 0	\$ 4	\$ 4	\$ 0
Interest Expense - Total	SO21	\$ 91,729	\$ 90,901	\$ 86,531	\$ 85,171	\$ 84,861
Deposits	SO215	\$ 81,469	\$ 80,088	\$ 76,874	\$ 73,548	\$ 71,665
Escrows	SO225	\$ 10	\$ 15	\$ 15	\$ 9	\$ 10
Advances from FHLBank	SO230	\$ 8,675	\$ 8,537	\$ 7,664	\$ 8,816	\$ 9,405
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,575	\$ 2,261	\$ 1,978	\$ 2,798	\$ 3,781
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 78,778	\$ 80,500	\$ 84,467	\$ 80,281	\$ 82,507
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,645	\$ 3,806	\$ 910	\$ 3,072	\$ 2,925
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 73,133	\$ 76,694	\$ 83,557	\$ 77,209	\$ 79,582
Noninterest Income - Total	SO42	\$ 21,779	\$ 22,574	\$ 21,968	\$ 14,877	\$ 24,957
Mortgage Loan Servicing Fees	SO410	\$ 152	\$ 128	\$ 121	\$ 109	\$ 120
Servicing Amortization and Valuation Adjustments	SO411	\$- 47	\$ 0	\$ 218	\$ 313	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 17,201	\$ 17,572	\$ 15,648	\$ 14,073	\$ 14,860
Net Income (Loss) from Other - Total	SUB0451	\$ 2,661	\$ 3,200	\$ 4,339	\$- 1,184	\$ 5,168
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 3,216	\$ 3,199	\$ 4,689	\$- 793	\$ 5,797
Operations & Sale of Repossessed Assets	SO461	\$- 108	\$ 525	\$ 307	\$ 364	\$ 457
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 18	\$- 26	\$- 1,019	\$- 1,357	\$- 369
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 186	\$- 543	\$ 64	\$ 630	\$- 722
Sale of Other Assets Held for Investment	SO477	\$- 279	\$ 45	\$ 298	\$- 28	\$ 5
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,812	\$ 1,674	\$ 1,642	\$ 1,566	\$ 4,809
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	\$ 79,040	\$ 73,854	\$ 70,926	\$ 74,379	\$ 72,948
All Personnel Compensation and Expense	SO510	\$ 42,066	\$ 44,048	\$ 41,240	\$ 48,202	\$ 41,433
Legal Expense	SO520	\$ 968	\$ 843	\$ 820	\$ 662	\$ 1,017
Office Occupancy and Equipment Expense	SO530	\$ 14,040	\$ 13,532	\$ 13,039	\$ 13,802	\$ 14,033
Marketing and Other Professional Services	SO540	\$ 5,924	\$ 3,306	\$ 4,463	\$ 4,239	\$ 3,316
Loan Servicing Fees	SO550	\$ 211	\$ 230	\$ 273	\$ 211	\$ 156
Goodwill and Other Intangibles Expense	SO560	\$ 2,487	\$ 351	\$ 145	\$ 134	\$ 103
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,697	\$ 523	\$ 589	\$ 9	\$ 769
Other Noninterest Expense	SO580	\$ 11,647	\$ 11,021	\$ 10,357	\$ 7,120	\$ 12,121
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	\$ 15,872	\$ 25,414	\$ 34,599	\$ 17,707	\$ 31,591
Income Taxes - Total	SO71	\$ 3,236	\$ 4,656	\$ 6,948	\$ 2,746	\$ 6,843
Federal	SO710	\$ 3,086	\$ 3,799	\$ 6,072	\$ 1,616	\$ 5,745

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 150	\$ 857	\$ 876	\$ 1,130	\$ 1,098
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 12,636	\$ 20,758	\$ 27,651	\$ 14,961	\$ 24,748
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,980
Net Income (Loss)	SO91	\$ 12,636	\$ 20,758	\$ 27,651	\$ 14,961	\$ 22,768

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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	15	\$ 938
5	Net income(loss) from real estate held for invest	3	\$ 13
7	Net income(loss) from leased property	1	\$ 2
15	Income from corporate-owned life insurance	8	\$ 503
99	Other	22	\$ 342

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 323
2	OTS assessments	16	\$ 445
6	Supervisory examination fees	4	\$ 85
7	Office supplies, printing, and postage	25	\$ 1,080
8	Telephone, including data lines	9	\$ 215
9	Loan origination expense	3	\$ 202
10	ATM expense	4	\$ 78
11	Adjustments to prior periods	1	\$ 48
12	Acquisition and organization costs	1	\$ 12
14	Losses from fraud	1	\$ 18
15	Foreclosure expenses	3	\$ 441
99	Other	32	\$ 3,552

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 669,843	\$ 500,156	\$ 331,841	\$ 164,646	\$ 651,018
YTD - Deposits and Investment Securities	Y_SO115	\$ 59,786	\$ 45,669	\$ 31,265	\$ 15,282	\$ 56,908
YTD - Mortgage-Backed Securities	Y_SO125	\$ 34,023	\$ 24,819	\$ 17,390	\$ 8,262	\$ 32,437
YTD - Mortgage Loans	Y_SO141	\$ 512,011	\$ 382,158	\$ 253,184	\$ 126,529	\$ 521,465
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 12,980	\$ 10,490	\$ 7,231	\$ 3,036	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 33,812	\$ 24,337	\$ 14,487	\$ 7,066	\$ 23,242
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 695	\$ 265	\$ 191	\$ 85	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 15,969	\$ 12,017	\$ 7,826	\$ 4,256	\$ 16,966
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 567	\$ 401	\$ 267	\$ 130	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,113	\$ 2,293	\$ 1,512	\$ 806	\$ 3,131
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,105	\$ 2,285	\$ 1,504	\$ 802	\$ 3,131
YTD - Other	Y_SO185	\$ 8	\$ 8	\$ 8	\$ 4	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 351,802	\$ 260,073	\$ 170,092	\$ 85,171	\$ 304,828
YTD - Deposits	Y_SO215	\$ 309,711	\$ 228,242	\$ 149,074	\$ 73,548	\$ 258,357
YTD - Escrows	Y_SO225	\$ 49	\$ 39	\$ 24	\$ 9	\$ 56
YTD - Advances from FHLBank	Y_SO230	\$ 33,432	\$ 24,757	\$ 16,220	\$ 8,816	\$ 34,449
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 8,610	\$ 7,035	\$ 4,774	\$ 2,798	\$ 11,952
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	\$ 321,154	\$ 242,376	\$ 163,261	\$ 80,281	\$ 349,321
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 12,886	\$ 7,241	\$ 3,435	\$ 3,072	\$ 7,665
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 308,268	\$ 235,135	\$ 159,826	\$ 77,209	\$ 341,656
YTD - Noninterest Income - Total	Y_SO42	\$ 80,646	\$ 58,867	\$ 36,300	\$ 14,877	\$ 96,446
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 509	\$ 357	\$ 229	\$ 109	\$ 522
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 484	\$ 531	\$ 531	\$ 313	N/A

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 63,864	\$ 46,663	\$ 29,125	\$ 14,073	\$ 61,083
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 9,126	\$ 6,465	\$ 3,238	\$- 1,184	\$ 27,026
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 10,338	\$ 7,122	\$ 3,896	\$- 793	\$ 25,048
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,171	\$ 1,279	\$ 754	\$ 364	\$ 1,026
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 2,384	\$- 2,402	\$- 2,376	\$- 1,357	\$- 223
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 35	\$ 151	\$ 694	\$ 630	\$ 114
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 36	\$ 315	\$ 270	\$- 28	\$ 1,061
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,663	\$ 4,851	\$ 3,177	\$ 1,566	\$ 7,815
YTD - Noninterest Expense - Total	Y_SO51	\$ 291,795	\$ 212,755	\$ 139,689	\$ 74,379	\$ 299,418
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 171,567	\$ 129,501	\$ 85,650	\$ 48,202	\$ 172,916
YTD - Legal Expense	Y_SO520	\$ 3,251	\$ 2,283	\$ 1,440	\$ 662	\$ 3,082
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 53,609	\$ 39,569	\$ 26,196	\$ 13,802	\$ 52,850
YTD - Marketing and Other Professional Services	Y_SO540	\$ 16,956	\$ 11,032	\$ 8,063	\$ 4,239	\$ 13,892
YTD - Loan Servicing Fees	Y_SO550	\$ 917	\$ 706	\$ 476	\$ 211	\$ 563
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 3,117	\$ 630	\$ 279	\$ 134	\$ 397
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,818	\$ 1,121	\$ 598	\$ 9	\$ 1,815
YTD - Other Noninterest Expense	Y_SO580	\$ 39,560	\$ 27,913	\$ 16,987	\$ 7,120	\$ 53,903
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 97,119	\$ 81,247	\$ 56,437	\$ 17,707	\$ 138,684
YTD - Income Taxes - Total	Y_SO71	\$ 18,606	\$ 15,370	\$ 10,984	\$ 2,746	\$ 30,390
YTD - Federal	Y_SO710	\$ 15,639	\$ 12,553	\$ 8,976	\$ 1,616	\$ 24,699
YTD - State, Local, and Other	Y_SO720	\$ 2,967	\$ 2,817	\$ 2,008	\$ 1,130	\$ 5,691
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 78,513	\$ 65,877	\$ 45,453	\$ 14,961	\$ 108,294
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1,980
YTD - Net Income (Loss)	Y_SO91	\$ 78,513	\$ 65,877	\$ 45,453	\$ 14,961	\$ 106,314

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 54,424	\$ 52,162	\$ 52,613	\$ 51,030	\$ 50,325
Net Provision for Loss	VA115	\$ 6,870	\$ 4,049	\$ 1,222	\$ 3,071	\$ 3,434

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 1,710	\$- 46	\$ 274	\$- 269	\$- 677
Recoveries	VA135	\$ 1,389	\$ 518	\$ 376	\$ 500	\$ 536
Adjustments	VA145	\$ 0	\$- 138	\$ 1,284	\$ 572	\$ 0
Charge-offs	VA155	\$ 5,557	\$ 2,121	\$ 3,607	\$ 843	\$ 2,316
General Valuation Allowances - Ending Balance	VA165	\$ 55,416	\$ 54,424	\$ 52,162	\$ 54,061	\$ 51,302
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,124	\$ 3,900	\$ 4,372	\$ 4,642	\$ 3,955
Net Provision for Loss	VA118	\$ 472	\$ 280	\$ 277	\$ 10	\$ 260
Transfers	VA128	\$ 1,710	\$ 46	\$- 274	\$ 269	\$ 677
Adjustments	VA148	\$ 0	\$ 0	\$- 141	\$ 0	\$ 0
Charge-offs	VA158	\$ 473	\$ 102	\$ 334	\$ 48	\$ 250
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,833	\$ 4,124	\$ 3,900	\$ 4,873	\$ 4,642
Total Valuation Allowances - Beginning Balance	VA110	\$ 58,548	\$ 56,062	\$ 56,985	\$ 55,672	\$ 54,280
Net Provision for Loss	VA120	\$ 7,342	\$ 4,329	\$ 1,499	\$ 3,081	\$ 3,694
Recoveries	VA140	\$ 1,389	\$ 518	\$ 376	\$ 500	\$ 536
Adjustments	VA150	\$ 0	\$- 138	\$ 1,143	\$ 572	\$ 0
Charge-offs	VA160	\$ 6,030	\$ 2,223	\$ 3,941	\$ 891	\$ 2,566
Total Valuation Allowances - Ending Balance	VA170	\$ 61,249	\$ 58,548	\$ 56,062	\$ 58,934	\$ 55,944
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,557	\$ 2,121	\$ 3,607	\$ 843	\$ 2,316
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,888	\$ 1,473	\$ 2,492	\$ 72	\$ 257
Construction - Total	SUB2030	\$ 13	\$ 487	\$ 560	\$ 0	\$ 74
1-4 Dwelling Units	VA420	\$ 13	\$ 443	\$ 260	\$ 0	\$ 74
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 44	\$ 300	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,875	\$ 986	\$ 1,932	\$ 72	\$ 183
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 355	\$ 26	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,103	\$ 873	\$ 612	\$ 3	\$ 47
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 155	\$ 87	\$ 13	\$ 68	\$ 24
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 114	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 227	\$ 0	\$ 242	\$ 1	\$ 1
Land	VA490	\$ 35	\$ 0	\$ 951	\$ 0	\$ 110
Nonmortgage Loans - Total	VA56	\$ 2,226	\$ 389	\$ 519	\$ 740	\$ 1,355
Commercial Loans	VA520	\$ 179	\$ 0	\$ 3	\$ 166	\$ 129

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 2,047	\$ 389	\$ 516	\$ 574	\$ 1,226
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 20	\$ 3	\$ 29	\$ 17
Auto Loans	VA540	\$ 1,927	\$ 342	\$ 419	\$ 466	\$ 1,136
Mobile Home Loans	VA550	\$ 69	\$ 0	\$ 34	\$ 0	\$ 6
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 51	\$ 27	\$ 60	\$ 79	\$ 67
Repossessed Assets - Total	VA60	\$ 1,303	\$ 259	\$ 596	\$ 31	\$ 704
Real Estate - Construction	VA605	\$ 127	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 717	\$ 226	\$ 596	\$ 4	\$ 659
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 336	\$ 33	\$ 0	\$ 27	\$ 45
Real Estate - Land	VA628	\$ 123	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 140	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,389	\$ 518	\$ 376	\$ 500	\$ 536
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 430	\$ 193	\$ 31	\$ 230	\$ 143
Construction - Total	SUB2130	\$ 44	\$ 67	\$ 1	\$ 15	\$ 1
1-4 Dwelling Units	VA421	\$ 44	\$ 67	\$ 1	\$ 15	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 386	\$ 126	\$ 30	\$ 215	\$ 142
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 1	\$ 2	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 5	\$ 67	\$ 13	\$ 140	\$ 93
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 0	\$ 0	\$ 36	\$ 26
Multifamily (5 or more) Dwelling Units	VA471	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 81	\$ 0	\$ 10	\$ 0	\$ 22
Land	VA491	\$ 298	\$ 56	\$ 5	\$ 39	\$ 1
Nonmortgage Loans - Total	VA57	\$ 959	\$ 325	\$ 345	\$ 270	\$ 393
Commercial Loans	VA521	\$ 0	\$ 69	\$ 132	\$ 1	\$ 39
Consumer Loans - Total	SUB2161	\$ 959	\$ 256	\$ 213	\$ 269	\$ 354
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 9	\$ 7	\$ 32	\$ 17	\$ 27
Education Loans	VA531	\$ 7	\$ 11	\$ 6	\$ 5	\$ 9
Auto Loans	VA541	\$ 915	\$ 209	\$ 116	\$ 191	\$ 272
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 28	\$ 28	\$ 58	\$ 56	\$ 46
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,180	\$ 326	\$ 4	\$ 276	\$ 939
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 110
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,574	\$ 110	\$ 10	\$- 493	\$ 744
Construction - Total	SUB2230	\$ 185	\$ 350	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 185	\$ 350	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,389	\$- 240	\$ 10	\$- 493	\$ 744
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$- 13	\$ 221
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,121	\$- 42	\$ 131	\$- 15	\$ 100
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1	\$ 0	\$ 61	\$- 15	\$ 42
Multifamily (5 or more) Dwelling Units	VA472	\$ 11	\$ 0	\$- 117	\$ 3	\$ 26
Nonresidential Property (Except Land)	VA482	\$ 128	\$- 333	\$- 65	\$- 388	\$ 355
Land	VA492	\$ 128	\$ 135	\$ 0	\$- 65	\$ 0
Nonmortgage Loans - Total	VA58	\$ 400	\$- 57	\$ 1	\$ 274	\$- 96
Commercial Loans	VA522	\$ 396	\$ 0	\$ 0	\$ 280	\$- 34
Consumer Loans - Total	SUB2261	\$ 4	\$- 57	\$ 1	\$- 6	\$- 62
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$- 67	\$ 0	\$ 0	\$ 5
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 4	\$ 10	\$ 1	\$- 6	\$- 67
Reposessed Assets - Total	VA62	\$ 206	\$ 281	\$ 0	\$ 513	\$ 116
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 210	\$ 281	\$ 0	\$ 28	\$ 116
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 485	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 4	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$- 8	\$- 7	\$- 18	\$ 65
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 6,348	\$ 1,929	\$ 3,235	\$ 619	\$ 2,719
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 110
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 3,032	\$ 1,390	\$ 2,471	\$- 651	\$ 858
Construction - Total	SUB2330	\$ 154	\$ 770	\$ 559	\$- 15	\$ 73
1-4 Dwelling Units	VA425	\$ 154	\$ 726	\$ 259	\$- 15	\$ 73
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 44	\$ 300	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,878	\$ 620	\$ 1,912	\$- 636	\$ 785
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 355	\$ 25	\$- 2	\$- 13	\$ 222
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,219	\$ 764	\$ 730	\$- 152	\$ 54
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 155	\$ 87	\$ 74	\$ 17	\$ 40
Multifamily (5 or more) Dwelling Units	VA475	\$ 10	\$- 2	\$- 3	\$ 3	\$ 26
Nonresidential Property (Except Land)	VA485	\$ 274	\$- 333	\$ 167	\$- 387	\$ 334
Land	VA495	\$- 135	\$ 79	\$ 946	\$- 104	\$ 109
Nonmortgage Loans - Total	VA59	\$ 1,667	\$ 7	\$ 175	\$ 744	\$ 866
Commercial Loans	VA525	\$ 575	\$- 69	\$- 129	\$ 445	\$ 56
Consumer Loans - Total	SUB2361	\$ 1,092	\$ 76	\$ 304	\$ 299	\$ 810
Loans on Deposits	VA515	\$ 0	\$ 0	\$- 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$- 9	\$- 7	\$- 32	\$- 17	\$- 27
Education Loans	VA535	\$- 7	\$ 9	\$- 3	\$ 24	\$ 8
Auto Loans	VA545	\$ 1,012	\$ 66	\$ 303	\$ 275	\$ 869
Mobile Home Loans	VA555	\$ 69	\$- 1	\$ 34	\$ 0	\$ 6
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 27	\$ 9	\$ 3	\$ 17	\$- 46
Reposessed Assets - Total	VA65	\$ 1,509	\$ 540	\$ 596	\$ 544	\$ 820

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 127	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 927	\$ 507	\$ 596	\$ 32	\$ 775
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 336	\$ 33	\$ 0	\$ 512	\$ 45
Real Estate - Land	VA631	\$ 123	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$- 4	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 140	\$- 8	\$- 7	\$- 18	\$ 65
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 17,182	\$ 16,353	\$ 26,149	\$ 14,607	\$ 7,476
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 63,123	\$ 54,453	\$ 47,409	\$ 30,128	\$ 32,291
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 22,646	\$ 22,595	\$ 24,422	\$ 17,048	\$ 8,905
Construction	VA951	\$ 739	\$ 3,046	\$ 1,189	\$ 560	\$ 917
Permanent - 1-4 Dwelling Units	VA952	\$ 18,149	\$ 16,009	\$ 13,323	\$ 14,882	\$ 7,849
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,253	\$ 2,257	\$ 6,651	\$ 1,570	\$ 0
Permanent - Land	VA955	\$ 2,505	\$ 1,283	\$ 3,259	\$ 36	\$ 139
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 174,398	\$ 177,471	\$ 159,962	\$ 144,262	\$ 164,076
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 432,419	\$ 359,411	\$ 286,878	\$ 271,603	\$ 217,208
Substandard	VA965	\$ 425,983	\$ 352,996	\$ 280,386	\$ 264,471	\$ 212,468
Doubtful	VA970	\$ 6,436	\$ 6,415	\$ 6,492	\$ 7,132	\$ 4,740
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 61,384	\$ 19,213	\$ 7,599	\$ 7,537	\$ 8,070
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 55,483	\$ 18,465	\$ 7,045	\$ 6,976	\$ 7,314
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 1,527	\$ 274	\$ 187	\$ 160	\$ 162
Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 600,142	\$ 509,451	\$ 373,120	\$ 385,002	\$ 388,897

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 584,665	\$ 495,740	\$ 357,541	\$ 369,101	\$ 373,485
Construction and Land Loans	SUB2430	\$ 132,633	\$ 83,859	\$ 57,702	\$ 67,979	\$ 71,352
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 397,185	\$ 369,047	\$ 253,004	\$ 260,684	\$ 258,483
Permanent Loans Secured by All Other Property	SUB2450	\$ 107,415	\$ 72,185	\$ 61,075	\$ 66,903	\$ 70,375
Nonmortgages - Total	SUB2461	\$ 15,477	\$ 13,711	\$ 15,579	\$ 15,901	\$ 15,412
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 230,428	\$ 201,011	\$ 133,760	\$ 149,472	\$ 188,465
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 228,068	\$ 193,325	\$ 130,389	\$ 143,144	\$ 183,950
Mortgage Loans - Total	SUB2481	\$ 219,313	\$ 184,585	\$ 121,310	\$ 134,656	\$ 172,698
Construction	PD115	\$ 39,147	\$ 19,063	\$ 17,044	\$ 31,292	\$ 32,303
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 4,908	\$ 3,450	\$ 1,939	\$ 560	\$ 1,566
Secured by First Liens	PD123	\$ 133,772	\$ 135,753	\$ 81,782	\$ 82,045	\$ 108,457
Secured by Junior Liens	PD124	\$ 1,507	\$ 1,984	\$ 1,531	\$ 3,832	\$ 3,834
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,585	\$ 2,556	\$ 2,604	\$ 3,467	\$ 3,133
Nonresidential Property (Except Land)	PD135	\$ 27,655	\$ 14,228	\$ 13,570	\$ 9,825	\$ 14,367
Land	PD138	\$ 9,739	\$ 7,551	\$ 2,840	\$ 3,635	\$ 9,038
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,118	\$ 5,468	\$ 5,867	\$ 5,131	\$ 7,791
Consumer Loans - Total	SUB2511	\$ 3,637	\$ 3,272	\$ 3,212	\$ 3,357	\$ 3,461
Loans on Deposits	PD161	\$ 185	\$ 177	\$ 231	\$ 284	\$ 268
Home Improvement Loans	PD163	\$ 6	\$ 6	\$ 16	\$ 10	\$ 0
Education Loans	PD165	\$ 34	\$ 24	\$ 22	\$ 36	\$ 48
Auto Loans	PD167	\$ 1,349	\$ 1,497	\$ 954	\$ 1,220	\$ 1,585
Mobile Home Loans	PD169	\$ 1,538	\$ 1,145	\$ 1,181	\$ 833	\$ 963
Credit Cards	PD171	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Other	PD180	\$ 525	\$ 423	\$ 805	\$ 974	\$ 597
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 126	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 792	\$ 1,101	\$ 174	\$ 658	\$ 202
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 244	\$ 92	\$ 93	\$ 400	\$ 169
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 78	\$ 0	\$ 0	\$ 214	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,360	\$ 7,686	\$ 3,371	\$ 6,328	\$ 4,515
Mortgage Loans - Total	SUB2491	\$ 253	\$ 6,321	\$ 1,398	\$ 2,638	\$ 4,151
Construction	PD215	\$ 0	\$ 1,683	\$ 0	\$ 0	\$ 1,191
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 64	\$ 406	\$ 16	\$ 0	\$ 58
Secured by First Liens	PD223	\$ 189	\$ 1,980	\$ 583	\$ 266	\$ 1,075
Secured by Junior Liens	PD224	\$ 0	\$ 155	\$ 157	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 467	\$ 0	\$ 1,648
Land	PD238	\$ 0	\$ 2,097	\$ 175	\$ 2,372	\$ 179
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,817	\$ 1,086	\$ 1,875	\$ 3,602	\$ 0
Consumer Loans - Total	SUB2521	\$ 290	\$ 279	\$ 98	\$ 88	\$ 364
Loans on Deposits	PD261	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 15	\$ 8	\$ 34
Auto Loans	PD267	\$ 129	\$ 92	\$ 23	\$ 53	\$ 55
Mobile Home Loans	PD269	\$ 0	\$ 67	\$ 0	\$ 0	\$ 1
Credit Cards	PD271	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 158	\$ 116	\$ 60	\$ 27	\$ 274
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 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 GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 369,714	\$ 308,440	\$ 239,360	\$ 235,530	\$ 200,432
Mortgage Loans - Total	SUB2501	\$ 365,099	\$ 304,834	\$ 234,833	\$ 231,807	\$ 196,636
Construction	PD315	\$ 40,918	\$ 33,762	\$ 26,418	\$ 10,222	\$ 11,133
Permanent:						
Residential:						

1-4 Dwelling Units:

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,899	\$ 570	\$ 376	\$ 160	\$ 217
Secured by First Liens	PD323	\$ 250,292	\$ 221,613	\$ 160,873	\$ 169,811	\$ 139,939
Secured by Junior Liens	PD324	\$ 4,554	\$ 3,136	\$ 5,747	\$ 4,010	\$ 3,337
Multifamily (5 or more) Dwelling Units	PD325	\$ 4,173	\$ 4,058	\$ 3,878	\$ 2,450	\$ 4,345
Nonresidential Property (Except Land)	PD335	\$ 20,434	\$ 21,992	\$ 26,316	\$ 24,696	\$ 20,157
Land	PD338	\$ 42,829	\$ 19,703	\$ 11,225	\$ 20,458	\$ 17,508
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,534	\$ 3,202	\$ 4,140	\$ 3,374	\$ 3,361
Consumer Loans - Total	SUB2531	\$ 1,081	\$ 404	\$ 387	\$ 349	\$ 435
Loans on Deposits	PD361	\$ 4	\$ 3	\$ 25	\$ 22	\$ 32
Home Improvement Loans	PD363	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 3	\$ 8	\$ 0	\$ 0
Auto Loans	PD367	\$ 6	\$ 44	\$ 4	\$ 34	\$ 122
Mobile Home Loans	PD369	\$ 135	\$ 46	\$ 0	\$ 0	\$ 42
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 927	\$ 308	\$ 350	\$ 293	\$ 239
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,518	\$ 973	\$ 929	\$ 1,014	\$ 865
Held for Sale Included in PD315:PD380	PD392	\$ 2,774	\$ 1,599	\$ 1,602	\$ 780	\$ 995
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 373	\$ 174	\$ 152	\$ 60	\$ 60
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 373	\$ 135	\$ 27	\$ 19	\$ 60
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
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	\$ 67,103	\$ 60,046	\$ 77,791	\$ 63,021	\$ 59,999
90% up to 100% LTV	LD110	\$ 59,728	\$ 54,211	\$ 61,262	\$ 52,768	\$ 53,594
100% and greater LTV	LD120	\$ 7,375	\$ 5,835	\$ 16,529	\$ 10,253	\$ 6,405
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 7,763	\$ 6,320	\$ 3,141	\$ 6,206	\$ 4,676
Past Due and Still Accruing - Total	SUB5240	\$ 1,841	\$ 2,329	\$ 1,254	\$ 3,711	\$ 2,944
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,841	\$ 1,530	\$ 453	\$ 3,711	\$ 2,578
90% up to 100% LTV	LD210	\$ 1,441	\$ 813	\$ 453	\$ 2,480	\$ 2,276
100% and greater LTV	LD220	\$ 400	\$ 717	\$ 0	\$ 1,231	\$ 302
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 799	\$ 801	\$ 0	\$ 366

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Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 799	\$ 801	\$ 0	\$ 366
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 5,922	\$ 3,991	\$ 1,887	\$ 2,495	\$ 1,732
90% up to 100% LTV	LD250	\$ 2,642	\$ 3,412	\$ 1,042	\$ 1,526	\$ 1,180
100% and greater LTV	LD260	\$ 3,280	\$ 579	\$ 845	\$ 969	\$ 552
Net Charge-offs - Total	SUB5300	\$ 300	\$ 0	\$ 71	\$ 0	\$ 107
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 71	\$ 0	\$ 68
100% and greater LTV	LD320	\$ 300	\$ 0	\$ 0	\$ 0	\$ 39
Purchases - Total	SUB5320	\$ 124	\$ 64	\$ 35	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 109	\$ 61	\$ 23	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 15	\$ 3	\$ 12	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 22,771	\$ 43,338	\$ 106,130	\$ 50,192	\$ 29,658
90% up to 100% LTV	LD430	\$ 20,232	\$ 41,937	\$ 74,054	\$ 41,892	\$ 28,822
100% and greater LTV	LD440	\$ 2,539	\$ 1,401	\$ 32,076	\$ 8,300	\$ 836
Sales - Total	SUB5340	\$ 16,685	\$ 96,092	\$ 82,876	\$ 57,144	\$ 24,156
90% up to 100% LTV	LD450	\$ 15,928	\$ 69,652	\$ 48,597	\$ 49,912	\$ 23,047
100% and greater LTV	LD460	\$ 757	\$ 26,440	\$ 34,279	\$ 7,232	\$ 1,109
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 34,896,594	\$ 292,382	\$ 372,612	\$ 222,392	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 6,616	\$ 7,977	\$ 6,713	\$ 6,839	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 441,472	\$ 427,913	\$ 351,191	\$ 260,720	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 36,543	\$ 35,019	\$ 32,570	\$ 32,469	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 3,160	\$ 3,148	\$ 7,347	\$ 1,718	N/A
Total Capitalized Negative Amortization	LD650	\$ 55	\$ 38	\$ 111	\$ 65	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 379,765	\$ 425,475	\$ 457,416	\$ 453,585	\$ 434,074
Mortgage Construction Loans	CC105	\$ 294,020	\$ 325,765	\$ 353,253	\$ 344,012	\$ 354,841
Other Mortgage Loans	CC115	\$ 85,745	\$ 99,710	\$ 104,163	\$ 109,573	\$ 79,233
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 72,444	\$ 63,893	\$ 66,490	\$ 67,451	\$ 56,547
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 177,554	\$ 221,643	\$ 193,172	\$ 200,032	\$ 145,242
1-4 Dwelling Units	CC280	\$ 156,406	\$ 159,097	\$ 164,658	\$ 162,456	\$ 100,750

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 6,489	\$ 19,828	\$ 2,579	\$ 3,954	\$ 9,325
All Other Real Estate	CC300	\$ 14,659	\$ 42,718	\$ 25,935	\$ 33,622	\$ 35,167
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 32,783	\$ 5,253	\$ 9,131	\$ 3,390	\$ 17,266
Commitments Outstanding to Purchase Loans	CC320	\$ 2,437	\$ 5,852	\$ 4,702	\$ 2,472	\$ 2,631
Commitments Outstanding to Sell Loans	CC330	\$ 194,658	\$ 173,624	\$ 183,465	\$ 179,224	\$ 140,132
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 29,913	\$ 22,114	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 4,924	\$ 41,981	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 430,623	\$ 507,906	\$ 442,754	\$ 430,239	\$ 444,931
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 310,356	\$ 315,086	\$ 314,843	\$ 311,550	\$ 342,964
Commercial Lines	CC420	\$ 96,774	\$ 99,301	\$ 103,612	\$ 94,691	\$ 93,204
Open-End Consumer Lines - Credit Cards	CC423	\$ 105	\$ 132	\$ 142	\$ 134	\$ 131
Open-End Consumer Lines - Other	CC425	\$ 23,388	\$ 93,387	\$ 24,157	\$ 23,864	\$ 8,632
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 41,338	\$ 41,921	\$ 42,648	\$ 38,039	\$ 40,895
Commercial	CC430	\$ 5,061	\$ 5,179	\$ 5,694	\$ 6,325	\$ 5,167
Standby, Not Included on CC465 or CC468	CC435	\$ 36,277	\$ 36,742	\$ 36,954	\$ 31,714	\$ 35,728
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 300,836	\$ 256,459	\$ 271,355	\$ 305,211	\$ 39,196
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 324	\$ 324	\$ 164	\$ 164	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 83,297	\$ 60,433	\$ 46,593	\$ 275,924	\$ 39,196
Other Contingent Liabilities	CC480	\$ 0	\$ 57	\$ 43	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 37,418	\$ 16,310	\$ 69,792	\$ 33,338	\$ 21,690
Sales	CF145	\$ 0	\$ 3,989	\$ 44,724	\$ 37,654	\$ 2,440
Other Balance Changes	CF148	\$ 30,651	\$ - 21,975	\$ 5,006	\$ - 54,098	\$ - 23,068
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 28,623	\$ 23,929	\$ 194,093	\$ 0	\$ 9,391

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 35,324	\$ 0	\$ 78
Other Balance Changes	CF158	\$- 3,527	\$- 6,097	\$- 16,666	\$- 4,307	\$- 1,510
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 66,041	\$ 40,239	\$ 263,885	\$ 33,338	\$ 31,081
Sales - Total	SUB3821	\$ 0	\$ 3,989	\$ 80,048	\$ 37,654	\$ 2,518
Net Purchases - Total	SUB3826	\$ 66,041	\$ 36,250	\$ 183,837	\$- 4,316	\$ 28,563
Mortgage Loans Disbursed - Total	SUB3831	\$ 950,102	\$ 886,640	\$ 1,073,325	\$ 956,512	\$ 1,030,651
Construction Loans - Total	SUB3840	\$ 120,292	\$ 114,770	\$ 158,761	\$ 159,571	\$ 175,358
1-4 Dwelling Units	CF190	\$ 79,327	\$ 82,444	\$ 100,049	\$ 102,771	\$ 123,115
Multifamily (5 or more) Dwelling Units	CF200	\$ 946	\$ 2,877	\$ 6,510	\$ 11,953	\$ 4,018
Nonresidential	CF210	\$ 40,019	\$ 29,449	\$ 52,202	\$ 44,847	\$ 48,225
Permanent Loans - Total	SUB3851	\$ 829,810	\$ 771,870	\$ 914,564	\$ 796,941	\$ 855,293
1-4 Dwelling Units	CF225	\$ 714,748	\$ 668,787	\$ 795,052	\$ 685,484	\$ 736,887
Home Equity and Junior Liens	CF226	\$ 23,331	\$ 30,266	\$ 41,919	\$ 27,687	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 10,158	\$ 8,625	\$ 8,295	\$ 10,476	\$ 12,365
Nonresidential (Except Land)	CF260	\$ 57,177	\$ 60,235	\$ 54,743	\$ 52,808	\$ 64,626
Land	CF270	\$ 47,727	\$ 34,223	\$ 56,474	\$ 48,173	\$ 41,415
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 16,889	\$ 77,354	\$ 17,919	\$ 15,019	\$ 14,976
1-4 Dwelling Units	CF280	\$ 15,995	\$ 75,032	\$ 13,922	\$ 9,266	\$ 11,897
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 415	\$ 0	N/A
Home Equity and Junior Liens	CF282	\$ 0	\$ 100	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 361	\$ 1,455	\$ 362	\$ 142	\$ 317
Nonresidential	CF300	\$ 533	\$ 867	\$ 3,635	\$ 5,611	\$ 2,762
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 561,108	\$ 454,516	\$ 546,691	\$ 540,185	\$ 464,403
1-4 Dwelling Units	CF310	\$ 461,168	\$ 411,205	\$ 521,608	\$ 518,158	\$ 437,288
Home Equity and Junior Liens	CF311	\$ 4,181	\$ 6,899	\$ 11,452	\$ 7,631	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 652	\$ 931	\$ 2,371	\$ 880	\$ 279
Nonresidential	CF330	\$ 99,288	\$ 42,380	\$ 22,712	\$ 21,147	\$ 26,836
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 544,219	\$- 377,162	\$- 528,772	\$- 525,166	\$- 449,427
Memo - Refinancing Loans	CF361	\$ 100,583	\$ 103,224	\$ 150,257	\$ 140,898	\$ 147,657
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 66,481	\$ 52,282	\$ 61,957	\$ 99,371	\$ 56,323

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	\$ 40,231	\$ 8,191	\$ 11,847	\$ 11,571	\$ 12,621
Consumer:						
Closed or Purchased	CF400	\$ 43,440	\$ 58,793	\$ 48,609	\$ 45,472	\$ 54,280
Sales	CF405	\$ 19,369	\$ 168	\$ 99	\$ 167	\$ 110
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 109,921	\$ 111,075	\$ 110,566	\$ 144,843	\$ 110,603
Nonmortgage Loans - Sales - Total	SUB3915	\$ 59,600	\$ 8,359	\$ 11,946	\$ 11,738	\$ 12,731
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 50,321	\$ 102,716	\$ 98,620	\$ 133,105	\$ 97,872
Deposits:						
Interest Credited to Deposits	CF430	\$ 75,460	\$ 73,182	\$ 73,648	\$ 69,450	\$ 64,651

Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 654,165	\$ 569,905	\$ 637,216	\$ 598,527	\$ 599,238
Fully Insured	DI100	\$ 618,463	\$ 530,117	\$ 592,606	\$ 461,847	\$ 487,104
Other	DI110	\$ 35,702	\$ 39,788	\$ 44,610	\$ 136,680	\$ 112,134
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 4,983,149	\$ 4,964,520	\$ 5,131,027	\$ 5,025,394	\$ 4,932,607
Greater than \$100,000	DI130	\$ 2,240,698	\$ 2,138,560	\$ 2,075,614	\$ 1,957,747	\$ 1,902,914
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	362,521	360,329	362,628	370,912	372,072
Greater than \$100,000	DI160	12,564	11,767	12,009	10,594	10,863
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 839,804	\$ 832,465	\$ 762,127	\$ 819,933	\$ 760,690
Greater than \$250,000	DI175	\$ 37,615	\$ 38,210	\$ 99,847	\$ 39,672	\$ 41,269
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	44,404	44,594	40,784	41,227	36,397
Greater than \$250,000	DI185	100	102	341	4,818	6,099
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 874,085	\$ 857,751	\$ 866,780	\$ 864,086	\$ 849,583
Uninsured Deposits	DI210	\$ 685,896	\$ 650,071	\$ 639,090	\$ 680,759	\$ 636,034
Preferred Deposits	DI220	\$ 1,388	\$ 1,502	\$ 1,485	\$ 1,577	\$ 1,660
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 636,777	\$ 685,267	\$ 659,827	\$ 640,005	\$ 632,395
Money Market Deposit Accounts	DI320	\$ 879,748	\$ 878,171	\$ 992,857	\$ 957,385	\$ 944,275

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Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,322,057	\$ 1,253,354	\$ 1,201,138	\$ 1,129,403	\$ 994,537
Time Deposits	DI340	\$ 5,262,687	\$ 5,156,958	\$ 5,214,792	\$ 5,115,957	\$ 5,066,268
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,516,634	\$ 1,440,389	\$ 1,441,915	\$ 1,300,883	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 216,538	\$ 227,234	\$ 221,346	\$ 215,709	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 244,390	\$ 299,899	\$ 253,920	\$ 244,443	\$ 259,884
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional Revised Format on an Unconsolidated Basis)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,540,044	\$ 1,450,979	\$ 623,923	\$ 562,877	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 1,041	\$ 850	\$ 703	\$ 30	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,274,601	\$ 1,215,661	\$ 384,378	\$ 369,265	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 4,193	\$ 5,960	\$ 6,744	\$ 4,675	\$ 5,159
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 16,454	\$ 16,725	\$ 15,983	\$ 15,230	\$ 15,499
Time and Savings Deposits	DI650	\$ 1,480	\$ 798	\$ 1,470	\$ 1,473	\$ 1,467
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	\$ 83	\$ 245	\$ 110	\$ 275	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 1,579	\$ 2,828	\$ 1,988	\$ 1,557

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Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	2,408	2,372	2,217	2,241	2,220
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 81	\$ 1,471	\$ 0	\$ 1,741	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 211	\$ 486	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 767,179	\$ 702,167	\$ 749,365	\$ 766,249	\$ 946,754
Assets Held for Sale	SI387	\$ 165,584	\$ 136,691	\$ 143,694	\$ 173,356	\$ 167,020
Loans Serviced for Others	SI390	\$ 265,806	\$ 259,498	\$ 253,708	\$ 223,546	\$ 217,714
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	87.43%	85.99%	85.58%	83.70%	84.70%
Second month of Qtr	SI582	87.32%	86.11%	87.12%	83.22%	84.23%
Third month of Qtr	SI583	87.24%	86.02%	87.01%	83.30%	84.89%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	79.00%	80.26%	80.55%	80.20%	91.79%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,498	\$ 1,493	\$ 1,491	\$ 1,612	\$ 1,688
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 51,414	\$ 36,135	\$ 32,134	\$ 32,846	\$ 28,230
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	35	31	31	47	45
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,133,384	\$ 1,119,992	\$ 1,079,552	\$ 1,085,220	\$ 1,075,886
Net Income (Loss) (SO91)	SI610	\$ 12,636	\$ 20,758	\$ 27,651	\$ 14,961	\$ 22,768
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 75	\$ 0	\$ 0
Common Stock	SI630	\$ 13,297	\$ 14,511	\$ 10,875	\$ 14,288	\$ 14,583
Stock Issued	SI640	\$ 105	\$ 101	\$ 100	\$ 3,203	\$ 56
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,070	\$ 1,934	\$ 37,309	\$ 1,005	\$ 2,514

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,500
Other Comprehensive Income	SI662	\$ 510	\$ 5,417	\$ - 6,967	\$ 3,701	\$ 1,054
Prior Period Adjustments	SI668	\$ 47	\$ - 652	\$ 70	\$ - 97	\$ 985
Other Adjustments	SI671	\$ 44	\$ 345	\$ 2,201	\$ 118	\$ 295
Ending Equity Capital (SC80)	SI680	\$ 1,137,499	\$ 1,133,384	\$ 1,128,966	\$ 1,093,823	\$ 1,090,475
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 113	\$ 112	\$ 116	\$ 166	\$ 100
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [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/Service of Mutual Funds/Annuities	SI860	\$ 61	\$ 71	\$ 123	\$ 92	\$ 77
Average Balance Sheet Data						
Total Assets	SI870	\$ 10,143,084	\$ 9,969,287	\$ 9,954,913	\$ 9,854,845	\$ 9,796,324
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,210,030	\$ 1,230,272	\$ 1,251,660	\$ 1,264,183	\$ 1,277,632
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,807,347	\$ 7,601,229	\$ 7,605,349	\$ 7,599,210	\$ 7,569,986
Nonmortgage Loans	SI885	\$ 633,599	\$ 609,138	\$ 569,935	\$ 512,456	\$ 505,237
Deposits and Excrows	SI890	\$ 8,015,651	\$ 7,884,950	\$ 7,989,228	\$ 7,704,139	\$ 7,550,860
Total Borrowings	SI895	\$ 901,141	\$ 867,378	\$ 790,630	\$ 963,876	\$ 1,068,869
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	3	1
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
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	24	23	22	20	19

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
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	\$ 10,972,387	\$ 10,748,390	\$ 10,723,805	\$ 8,372,005	\$ 8,210,101
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 7,690,011	\$ 7,616,244	\$ 7,541,502	\$ 6,183,919	\$ 6,091,927
Personal Trust and Agency Accounts	FS210	\$ 2,861,209	\$ 2,837,695	\$ 2,710,183	\$ 1,586,987	\$ 1,556,332
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 373,445	\$ 387,369	\$ 393,169	\$ 321,158	\$ 324,418
Employee Benefit - Defined Contribution	FS220	\$ 51,566	\$ 63,168	\$ 64,237	\$ 10,242	\$ 9,912
Employee Benefit - Defined Benefit	FS230	\$ 8,371	\$ 8,450	\$ 20,632	\$ 19,826	\$ 19,350
Other Retirement Accounts	FS240	\$ 313,508	\$ 315,751	\$ 308,300	\$ 291,090	\$ 295,156
Corporate Trust and Agency Accounts	FS250	\$ 38,180	\$ 40,192	\$ 40,275	\$ 47,089	\$ 46,085
Investment Management Agency Accounts	FS260	\$ 4,400,890	\$ 4,340,126	\$ 4,385,983	\$ 4,228,685	\$ 4,165,092
Other Fiduciary Accounts	FS270	\$ 16,287	\$ 10,862	\$ 11,892	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 1,169,902	\$ 1,135,225	\$ 1,125,194	\$ 311,892	\$ 249,641
Personal Trust and Agency Accounts	FS211	\$ 923,371	\$ 862,610	\$ 862,843	\$ 188,407	\$ 196,794
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 59,661	\$ 71,224	\$ 70,212	\$ 56,588	\$ 52,682
Employee Benefit - Defined Contribution	FS221	\$ 11,471	\$ 12,750	\$ 11,528	\$ 625	\$ 527
Employee Benefit - Defined Benefit	FS231	\$ 1,669	\$ 1,820	\$ 1,914	\$ 1,792	\$ 1,623
Other Retirement Accounts	FS241	\$ 46,521	\$ 56,654	\$ 56,770	\$ 54,171	\$ 50,532
Corporate Trust and Agency Accounts	FS251	\$ 2,517	\$ 2,505	\$ 2,501	\$ 66,897	\$ 165
Other Fiduciary Accounts	FS271	\$ 184,353	\$ 198,886	\$ 189,638	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 2,112,474	\$ 1,996,921	\$ 2,057,109	\$ 1,876,194	\$ 1,868,533
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	5,101	5,221	5,392	4,597	4,790
Personal Trust and Agency Accounts	FS212	1,608	1,659	1,682	1,016	1,053
Retirement-related Trust and Agency Accounts - Total	SUB6120	756	772	787	673	692
Employee Benefit - Defined Contribution	FS222	128	130	134	15	18

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	12	12	12	13	13
Other Retirement Accounts	FS242	616	630	641	645	661
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	2,719	2,773	2,905	2,907	3,044
Other Fiduciary Accounts	FS272	17	16	17	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	598	543	551	213	207
Personal Trust and Agency Accounts	FS213	390	339	341	93	92
Retirement-related Trust and Agency Accounts - Total	SUB6130	77	80	78	72	67
Employee Benefit - Defined Contribution	FS223	10	9	8	2	1
Employee Benefit - Defined Benefit	FS233	2	2	2	2	2
Other Retirement Accounts	FS243	65	69	68	68	64
Corporate Trust and Agency Accounts	FS253	43	46	48	48	48
Other Fiduciary Accounts	FS273	88	78	84	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	571	657	677	536	532
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 40,853	\$ 29,388	\$ 17,939	\$ 8,360	\$ 34,562
Personal Trust and Agency Accounts	FS310	\$ 10,903	\$ 8,115	\$ 5,261	\$ 2,350	\$ 10,558
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,933	\$ 1,434	\$ 960	\$ 468	\$ 2,056
Employee Benefit - Defined Contribution	FS320	\$ 27	\$ 20	\$ 13	\$ 6	\$ 24
Employee Benefit - Defined Benefit	FS330	\$ 83	\$ 75	\$ 71	\$ 25	\$ 108
Other Retirement Accounts	FS340	\$ 1,823	\$ 1,339	\$ 876	\$ 437	\$ 1,924
Corporate Trust and Agency Accounts	FS350	\$ 18	\$ 12	\$ 3	\$ 1	\$ 20
Investment Management Agency Accounts	FS360	\$ 20,801	\$ 15,462	\$ 10,141	\$ 4,938	\$ 19,035
Other Fiduciary Accounts	FS370	\$ 4,672	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 918	\$ 705	\$ 495	\$ 258	\$ 1,064
Other Fiduciary and Related Services	FS390	\$ 1,608	\$ 3,660	\$ 1,079	\$ 345	\$ 1,829
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 42,302	\$ 0	\$ 0	\$ 0	\$ 36,024
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 16	\$ 0	\$ 0	\$ 0	\$ 32
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 7,351	\$ 0	\$ 0	\$ 0	\$ 4,378
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 5,886	\$ 29,388	\$ 17,939	\$ 8,360	\$ 2,884
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 2,861,209	\$ 0	\$ 0	\$ 0	\$ 1,556,332

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 2,166	\$ 0	\$ 0	\$ 0	\$ 975
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 50
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 63,376	\$ 0	\$ 0	\$ 0	\$ 20,947
State, County and Municipal Obligations	FS425	\$ 410,160	\$ 0	\$ 0	\$ 0	\$ 184,917
Money Market Mutual Funds	FS430	\$ 233,026	\$ 0	\$ 0	\$ 0	\$ 107,703
Other Short-term Obligations	FS435	\$ 1,417	\$ 0	\$ 0	\$ 0	\$ 10,650
Other Notes and Bonds	FS440	\$ 28,987	\$ 0	\$ 0	\$ 0	\$ 16,594
Common and Preferred Stock	FS445	\$ 2,088,946	\$ 0	\$ 0	\$ 0	\$ 1,193,102
Real Estate Mortgages	FS450	\$ 1,315	\$ 0	\$ 0	\$ 0	\$ 1,719
Real Estate	FS455	\$ 26,269	\$ 0	\$ 0	\$ 0	\$ 15,602
Miscellaneous Assets	FS460	\$ 5,547	\$ 0	\$ 0	\$ 0	\$ 4,073
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	31	0	0	0	22
Corporate and Municipal Trusteeships	FS510	11	0	0	0	13
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	20	0	0	0	9
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 681,920	\$ 0	\$ 0	\$ 0	\$ 1,425,771
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
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)						

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 14	\$ 0	\$ 0	\$ 0	\$ 21
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	\$ 11
Other Fiduciary Accounts and Related Services	FS740	\$ 3	\$ 0	\$ 0	\$ 0	\$ 10
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 2	\$ 0	\$ 0	\$ 0	\$ 15
Personal Trust and Agency Accounts	FS711	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 1	\$ 0	\$ 0	\$ 0	\$ 15
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,137,490	\$ 1,133,380	\$ 1,128,964	\$ 1,093,821	\$ 1,090,478
Equity Capital Deductions - Total	SUB1631	\$ 62,469	\$ 62,516	\$ 55,926	\$ 33,571	\$ 27,464
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 16,452	\$ 16,615	\$ 12,773	\$ 13,588	\$ 13,580
Goodwill and Certain Other Intangible Assets	CCR115	\$ 42,099	\$ 42,526	\$ 40,573	\$ 16,923	\$ 11,372
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 3,918	\$ 3,375	\$ 2,580	\$ 3,035	\$ 2,481
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 25	\$ 31
Equity Capital Additions -Total	SUB1641	\$- 3,927	\$- 3,255	\$ 3,796	\$- 3,295	\$- 249
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 4,603	\$- 3,739	\$ 3,277	\$- 4,005	\$- 343
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 64	\$ 61	\$ 96	\$ 107	\$ 136
Other	CCR195	\$ 612	\$ 423	\$ 423	\$ 603	\$- 42
Tier 1 (Core) Capital	CCR20	\$ 1,071,094	\$ 1,067,609	\$ 1,076,834	\$ 1,056,955	\$ 1,062,765

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 10,178,102	\$ 10,089,779	\$ 10,036,363	\$ 9,869,000	\$ 9,844,426
Asset Deductions - Total	SUB1651	\$ 58,316	\$ 58,147	\$ 55,423	\$ 32,558	\$ 26,271
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 12,299	\$ 12,246	\$ 12,270	\$ 12,575	\$ 12,387
Goodwill and Certain Other Intangible Assets	CCR265	\$ 42,099	\$ 42,526	\$ 40,573	\$ 16,923	\$ 11,372
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,918	\$ 3,375	\$ 2,580	\$ 3,035	\$ 2,481
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 25	\$ 31
Asset Additions - Total	SUB1661	\$- 7,153	\$- 6,153	\$ 3,596	\$- 6,693	\$- 727
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 7,153	\$- 6,153	\$ 3,596	\$- 6,693	\$- 727
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 10,112,633	\$ 10,025,479	\$ 9,984,536	\$ 9,829,749	\$ 9,817,428
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 397,573	\$ 394,070	\$ 398,168	\$ 386,166	\$ 385,642
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,071,094	\$ 1,067,609	\$ 1,076,834	\$ 1,056,955	\$ 1,062,765
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,145	\$ 4,059	\$ 4,070	\$ 4,195	\$ 4,767
Tier 2 Capital - Qualifying 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	\$ 54,172	\$ 52,528	\$ 49,351	\$ 51,283	\$ 48,956
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 56,317	\$ 56,587	\$ 53,421	\$ 55,478	\$ 53,723
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 56,317	\$ 56,587	\$ 53,421	\$ 55,478	\$ 53,723
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,672	\$ 3,771	\$ 3,772	\$ 3,777	\$ 3,313
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 162	\$ 104	\$ 15	\$ 32	\$ 1
Total Risk-Based Capital	CCR39	\$ 1,123,577	\$ 1,120,321	\$ 1,126,468	\$ 1,108,624	\$ 1,113,174
0% R/W Category - Cash	CCR400	\$ 39,450	\$ 44,135	\$ 65,601	\$ 54,314	\$ 48,784
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 70,978	\$ 70,942	\$ 86,359	\$ 79,861	\$ 85,031
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 848
0% R/W Category - Other	CCR415	\$ 53,633	\$ 31,020	\$ 29,148	\$ 22,837	\$ 24,492
0% R/W Category - Assets Total	CCR420	\$ 164,061	\$ 146,097	\$ 181,108	\$ 157,012	\$ 159,155
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 747,651	\$ 648,224	\$ 764,400	\$ 578,039	\$ 629,922
20% R/W Category - Claims on FHLBs	CCR435	\$ 523,152	\$ 546,395	\$ 672,182	\$ 785,301	\$ 757,573
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 18,439	\$ 15,992	\$ 45,295	\$ 18,424	\$ 20,599
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 352,428	\$ 406,208	\$ 244,421	\$ 245,606	\$ 163,635
20% R/W Category - Other	CCR450	\$ 280,492	\$ 299,181	\$ 332,371	\$ 296,337	\$ 359,087
20% R/W Category - Assets Total	CCR455	\$ 1,922,162	\$ 1,916,000	\$ 2,058,669	\$ 1,923,707	\$ 1,930,816
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 384,433	\$ 383,201	\$ 411,735	\$ 384,742	\$ 386,161
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,208,940	\$ 4,131,036	\$ 4,084,764	\$ 4,166,443	\$ 4,160,692
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,027	\$ 46,437	\$ 50,433	\$ 46,161	\$ 45,780
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,926	\$ 2,836	\$ 11,414	\$ 19,285	\$ 11,418
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 477	\$ 482	\$ 1,630	\$ 1,215	\$ 428
50% R/W Category - Other	CCR480	\$ 60,971	\$ 62,114	\$ 47,902	\$ 44,871	\$ 42,480
50% R/W Category - Assets Total	CCR485	\$ 4,319,341	\$ 4,242,905	\$ 4,196,143	\$ 4,277,975	\$ 4,260,798
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,159,679	\$ 2,121,461	\$ 2,098,080	\$ 2,138,998	\$ 2,130,410
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 544,081	\$ 526,881	\$ 490,922	\$ 353,850	\$ 289,246
100% R/W Category - All Other Assets	CCR506	\$ 3,407,876	\$ 3,446,509	\$ 3,309,683	\$ 3,384,479	\$ 3,391,048
100% R/W Category - Assets Total	CCR510	\$ 3,951,957	\$ 3,973,390	\$ 3,800,605	\$ 3,738,329	\$ 3,680,294
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,951,957	\$ 3,973,390	\$ 3,800,605	\$ 3,738,329	\$ 3,680,294
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 105	\$ 49	\$ 13	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1,313	\$ 613	\$ 163	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 10,357,626	\$ 10,278,441	\$ 10,236,538	\$ 10,097,023	\$ 10,031,063
Subtotal Risk-Weighted Assets	CCR75	\$ 6,497,374	\$ 6,478,656	\$ 6,310,578	\$ 6,262,057	\$ 6,196,856
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,240	\$ 1,754	\$ 2,668	\$ 2,631	\$ 2,201
Total Risk-Weighted Assets	CCR78	\$ 6,496,134	\$ 6,476,902	\$ 6,307,910	\$ 6,259,426	\$ 6,194,655
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 577,251	\$ 572,689	\$ 504,631	\$ 500,173	\$ 544,438
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.59%	10.65%	10.79%	10.75%	10.83%
Total Risk-Based Capital Ratio	CCR820	17.30%	17.30%	17.86%	17.71%	17.97%
Tier 1 Risk-Based Capital Ratio	CCR830	16.49%	16.48%	17.07%	16.89%	17.16%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	10.59%	10.65%	10.79%	10.75%	10.83%

*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.