

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 1:32 PM

TFR Industry Aggregate Report
91300 - OTS-Regulated: U.S. Total
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	827	832	836	838	845
Number of Non-Responding Institutions	1	1	0	0	0

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	16	11	11	14	17
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	\$ 132,361,703	\$ 138,627,687	\$ 103,132,997	\$ 106,368,229	\$ 95,038,693
Cash and Non-Interest-Earning Deposits	SC110	\$ 16,580,639	\$ 15,839,655	\$ 14,606,389	\$ 14,628,786	\$ 16,201,977
Interest-Earning Deposits in FHLBs	SC112	\$ 8,049,187	\$ 8,602,254	\$ 6,497,229	\$ 7,051,007	\$ 5,488,100
Other Interest-Earning Deposits	SC118	\$ 9,896,019	\$ 7,818,277	\$ 4,570,277	\$ 5,035,244	\$ 6,627,081
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 35,044,880	\$ 33,932,094	\$ 20,369,817	\$ 23,302,240	\$ 12,951,275
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 30,642,719	\$ 34,806,684	\$ 31,396,070	\$ 32,735,030	\$ 34,126,451
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,735,038	\$ 4,128,780	\$ 4,035,765	\$ 4,124,715	\$ 4,624,255
State and Municipal Obligations	SC180	\$ 7,418,133	\$ 9,276,813	\$ 8,416,079	\$ 7,825,884	\$ 7,603,516
Securities Backed by Nonmortgage Loans	SC182	\$ 2,929,017	\$ 1,875,149	\$ 1,793,170	\$ 1,678,646	\$ 1,627,740
Other Investment Securities	SC185	\$ 17,590,901	\$ 21,735,342	\$ 10,894,094	\$ 9,472,720	\$ 5,257,409
Accrued Interest Receivable	SC191	\$ 475,170	\$ 612,639	\$ 554,107	\$ 513,957	\$ 530,889
Mortgage-Backed Securities - Gross	SUB0072	\$ 208,499,107	\$ 197,773,937	\$ 196,669,768	\$ 184,807,352	\$ 167,342,893
Mortgage-Backed Securities - Total	SC22	\$ 208,499,095	\$ 197,773,921	\$ 196,669,757	\$ 184,807,341	\$ 167,342,881
Pass-Through - Total	SUB0073	\$ 87,548,157	\$ 89,928,853	\$ 88,629,406	\$ 86,374,440	\$ 86,229,437
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 81,556,667	\$ 78,233,171	\$ 76,700,468	\$ 77,770,593	\$ 75,842,214
Other Pass-Through	SC215	\$ 5,991,490	\$ 11,695,682	\$ 11,928,938	\$ 8,603,847	\$ 10,387,223
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 120,027,862	\$ 106,831,821	\$ 107,118,945	\$ 97,579,996	\$ 80,368,244
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 17,777,290	\$ 17,304,149	\$ 18,387,758	\$ 19,328,534	\$ 17,425,341
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 9,606,712	\$ 5,685,998	\$ 5,925,692	\$ 6,107,685	\$ 6,084,071
Other	SC222	\$ 92,643,860	\$ 83,841,674	\$ 82,805,495	\$ 72,143,777	\$ 56,858,832
Accrued Interest Receivable	SC228	\$ 923,088	\$ 1,013,263	\$ 921,417	\$ 852,916	\$ 745,212

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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	\$ 12	\$ 16	\$ 11	\$ 11	\$ 12
Mortgage Loans - Gross	SUB0092	\$ 931,875,424	\$ 987,027,757	\$ 951,022,745	\$ 956,941,740	\$ 913,328,510
Mortgage Loans - Total	SC26	\$ 924,067,569	\$ 981,237,713	\$ 946,681,435	\$ 952,788,244	\$ 909,560,537
Construction Loans - Total	SUB0100	\$ 34,080,188	\$ 33,902,809	\$ 33,359,245	\$ 33,195,639	\$ 33,362,353
Residential - Total	SUB0110	\$ 24,800,283	\$ 25,055,268	\$ 25,158,538	\$ 25,606,081	\$ 26,168,115
1-4 Dwelling Units	SC230	\$ 18,468,087	\$ 18,999,751	\$ 19,373,756	\$ 20,072,852	\$ 20,573,378
Multifamily (5 or more) Dwelling Units	SC235	\$ 6,332,196	\$ 6,055,517	\$ 5,784,782	\$ 5,533,229	\$ 5,594,737
Nonresidential Property	SC240	\$ 9,279,905	\$ 8,847,541	\$ 8,200,707	\$ 7,589,558	\$ 7,194,238
Permanent Loans - Total	SUB0121	\$ 892,336,510	\$ 947,414,479	\$ 912,406,825	\$ 918,500,295	\$ 874,918,919
Residential - Total	SUB0131	\$ 802,790,831	\$ 860,723,620	\$ 828,872,432	\$ 836,354,351	\$ 793,478,838
1-4 Dwelling Units - Total	SUB0141	\$ 740,736,450	\$ 795,650,108	\$ 765,388,037	\$ 772,033,239	\$ 727,094,123
Revolving Open-End Loans	SC251	\$ 112,965,158	\$ 110,656,487	\$ 106,276,780	\$ 93,013,768	\$ 79,971,417
All Other - First Liens	SC254	\$ 581,028,267	\$ 638,518,591	\$ 616,711,463	\$ 631,435,041	\$ 608,785,306
All Other - Junior Liens	SC255	\$ 46,743,025	\$ 46,475,030	\$ 42,399,794	\$ 47,584,430	\$ 38,337,400
Multifamily (5 or more) Dwelling Units	SC256	\$ 62,054,381	\$ 65,073,512	\$ 63,484,395	\$ 64,321,112	\$ 66,384,715
Nonresidential Property (Except Land)	SC260	\$ 70,478,661	\$ 67,804,684	\$ 65,191,551	\$ 64,131,388	\$ 63,396,701
Land	SC265	\$ 19,067,018	\$ 18,886,175	\$ 18,342,842	\$ 18,014,556	\$ 18,043,380
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 47,408,628	\$ 38,653,292	\$- 1,525,512	\$ 48,869,098	\$- 1,385,010
Accrued Interest Receivable	SC272	\$ 4,976,519	\$ 5,398,005	\$ 4,955,692	\$ 4,894,418	\$ 4,655,822
Advances for Taxes and Insurance	SC275	\$ 482,207	\$ 312,464	\$ 300,983	\$ 351,388	\$ 391,416
Allowance for Loan and Lease Losses	SC283	\$ 7,807,855	\$ 5,790,044	\$ 4,341,310	\$ 4,153,496	\$ 3,767,973
Nonmortgage Loans - Gross	SUB0162	\$ 145,526,497	\$ 138,624,274	\$ 148,659,524	\$ 141,385,664	\$ 134,011,351
Nonmortgage Loans - Total	SC31	\$ 141,964,903	\$ 135,741,683	\$ 145,585,103	\$ 138,244,623	\$ 130,883,125
Commercial Loans - Total	SC32	\$ 56,971,212	\$ 54,462,778	\$ 56,623,577	\$ 52,073,853	\$ 50,867,854
Secured	SC300	\$ 32,054,003	\$ 30,594,231	\$ 30,293,528	\$ 29,321,510	\$ 28,442,700
Unsecured	SC303	\$ 23,235,365	\$ 22,065,839	\$ 24,484,870	\$ 21,040,108	\$ 20,655,731
Lease Receivables	SC306	\$ 1,681,844	\$ 1,802,708	\$ 1,845,179	\$ 1,712,235	\$ 1,769,423
Consumer Loans - Total	SC35	\$ 87,674,369	\$ 83,294,287	\$ 91,143,738	\$ 88,426,182	\$ 82,252,041
Loans on Deposits	SC310	\$ 670,035	\$ 636,147	\$ 669,369	\$ 669,158	\$ 688,572
Home Improvement Loans (Not secured by real estate)	SC316	\$ 738,942	\$ 226,997	\$ 223,498	\$ 850,808	\$ 847,667
Education Loans	SC320	\$ 1,434,865	\$ 1,178,265	\$ 735,729	\$ 960,473	\$ 894,608
Auto Loans	SC323	\$ 19,638,625	\$ 20,228,745	\$ 18,088,636	\$ 17,270,874	\$ 16,219,111
Mobile Home Loans	SC326	\$ 729,069	\$ 757,999	\$ 741,503	\$ 725,122	\$ 737,557
Credit Cards	SC328	\$ 44,586,442	\$ 39,326,058	\$ 41,451,409	\$ 40,594,427	\$ 41,295,878

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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	\$ 19,876,391	\$ 20,940,077	\$ 29,233,595	\$ 27,355,320	\$ 21,568,648
Accrued Interest Receivable	SC348	\$ 880,916	\$ 867,208	\$ 892,209	\$ 885,629	\$ 891,456
Allowance for Loan and Lease Losses	SC357	\$ 3,561,594	\$ 2,882,591	\$ 3,074,421	\$ 3,141,041	\$ 3,128,226
Repossessed Assets - Gross	SUB0201	\$ 2,990,363	\$ 2,470,027	\$ 1,901,295	\$ 1,496,277	\$ 1,263,423
Repossessed Assets - Total	SC40	\$ 2,965,580	\$ 2,449,381	\$ 1,888,107	\$ 1,484,578	\$ 1,254,237
Real Estate - Total	SUB0210	\$ 2,907,350	\$ 2,399,012	\$ 1,851,186	\$ 1,449,300	\$ 1,223,343
Construction	SC405	\$ 96,170	\$ 70,972	\$ 53,332	\$ 36,338	\$ 30,393
Residential - Total	SUB0225	\$ 2,509,717	\$ 2,082,244	\$ 1,586,274	\$ 1,207,368	\$ 938,532
1-4 Dwelling Units	SC415	\$ 2,467,949	\$ 2,055,954	\$ 1,571,040	\$ 1,194,088	\$ 922,392
Multifamily (5 or more) Dwelling Units	SC425	\$ 41,768	\$ 26,290	\$ 15,234	\$ 13,280	\$ 16,140
Nonresidential (Except Land)	SC426	\$ 102,185	\$ 94,024	\$ 84,873	\$ 80,234	\$ 65,778
Land	SC428	\$ 154,253	\$ 127,024	\$ 103,937	\$ 88,169	\$ 80,937
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 45,025	\$ 24,748	\$ 22,770	\$ 37,191	\$ 107,703
Other Repossessed Assets	SC430	\$ 83,013	\$ 71,015	\$ 50,108	\$ 46,977	\$ 40,080
General Valuation Allowances	SC441	\$ 24,783	\$ 20,646	\$ 13,188	\$ 11,699	\$ 9,186
Real Estate Held for Investment	SC45	\$ 207,746	\$ 188,567	\$ 190,153	\$ 189,969	\$ 189,692
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 19,676,998	\$ 19,118,621	\$ 15,902,049	\$ 16,516,001	\$ 15,995,671
Federal Home Loan Bank Stock	SC510	\$ 16,707,715	\$ 16,315,127	\$ 13,197,471	\$ 13,876,998	\$ 13,516,894
Other	SC540	\$ 2,969,283	\$ 2,803,494	\$ 2,704,578	\$ 2,639,003	\$ 2,478,777
Office Premises and Equipment	SC55	\$ 11,313,191	\$ 11,490,711	\$ 11,468,513	\$ 11,457,789	\$ 11,566,662
Other Assets - Gross	SUB0262	\$ 72,227,620	\$ 83,895,272	\$ 81,925,494	\$ 78,424,942	\$ 79,017,288
Other Assets - Total	SC59	\$ 72,205,403	\$ 83,870,189	\$ 81,898,465	\$ 78,395,791	\$ 78,985,805
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,115,818	\$ 1,253,638	\$ 1,250,551	\$ 1,257,769	\$ 1,200,899
Other	SC625	\$ 10,987,457	\$ 10,660,291	\$ 10,061,986	\$ 9,261,831	\$ 8,678,383
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 11,386,362	\$ 11,507,658	\$ 11,733,350	\$ 10,587,620	\$ 9,935,733
Nonmortgage Loans	SC644	\$ 2,073	\$ 2,271	\$ 2,290	\$ 2,353	\$ 2,161
Goodwill & Other Intangible Assets	SC660	\$ 22,963,400	\$ 38,414,681	\$ 37,537,516	\$ 38,159,494	\$ 38,004,303
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 627,868	\$ 688,131	\$ 1,177,838	\$ 1,273,352	\$ 1,317,892
Other Assets	SC689	\$ 25,144,642	\$ 21,368,601	\$ 20,161,963	\$ 17,882,523	\$ 19,877,917
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	\$ 22,217	\$ 25,083	\$ 27,029	\$ 29,151	\$ 31,483
General Valuation Allowances - Total	SUB2092	\$ 11,416,461	\$ 8,718,380	\$ 7,455,959	\$ 7,335,398	\$ 6,936,880
Total Assets - Gross	SUB0283	\$ 1,524,678,650	\$ 1,579,216,852	\$ 1,510,872,538	\$ 1,497,587,963	\$ 1,417,754,183
Total Assets	SC60	\$ 1,513,262,189	\$ 1,570,498,472	\$ 1,503,416,579	\$ 1,490,252,565	\$ 1,410,817,303
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 891,352,511	\$ 954,671,557	\$ 948,317,195	\$ 953,030,682	\$ 875,954,691
Deposits	SC710	\$ 879,280,170	\$ 941,318,263	\$ 933,559,879	\$ 936,832,375	\$ 861,002,188
Escrows	SC712	\$ 12,159,327	\$ 13,463,750	\$ 14,929,818	\$ 16,307,176	\$ 15,019,448
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 86,987	\$- 110,455	\$- 172,502	\$- 108,869	\$- 66,945
Borrowings - Total	SC72	\$ 442,553,802	\$ 419,308,761	\$ 355,924,520	\$ 341,057,222	\$ 349,916,909
Advances from FHLBank	SC720	\$ 302,226,639	\$ 291,300,476	\$ 214,943,866	\$ 211,727,119	\$ 214,031,221
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 55,305,056	\$ 57,182,704	\$ 68,261,398	\$ 61,243,997	\$ 66,824,212
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 10,404,669	\$ 10,209,394	\$ 11,001,875	\$ 11,021,440	\$ 10,694,618
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 74,617,438	\$ 60,616,187	\$ 61,717,381	\$ 57,064,666	\$ 58,366,858
Other Liabilities - Total	SC75	\$ 31,552,641	\$ 33,273,408	\$ 33,201,702	\$ 33,742,367	\$ 30,720,745
Accrued Interest Payable - Deposits	SC763	\$ 1,963,994	\$ 2,082,050	\$ 2,553,186	\$ 2,774,565	\$ 2,383,030
Accrued Interest Payable - Other	SC766	\$ 2,124,638	\$ 2,079,238	\$ 1,632,020	\$ 1,847,012	\$ 1,949,555
Accrued Taxes	SC776	\$ 1,815,983	\$ 1,950,332	\$ 2,680,957	\$ 3,724,606	\$ 3,118,835
Accounts Payable	SC780	\$ 5,178,435	\$ 4,523,040	\$ 5,139,068	\$ 5,428,668	\$ 5,118,562
Deferred Income Taxes	SC790	\$ 2,898,215	\$ 3,265,890	\$ 3,131,847	\$ 3,252,642	\$ 3,479,057
Other Liabilities and Deferred Income	SC796	\$ 17,571,375	\$ 19,372,858	\$ 18,064,623	\$ 16,714,874	\$ 14,671,706
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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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	\$ 1,365,458,953	\$ 1,407,253,726	\$ 1,337,443,417	\$ 1,327,830,271	\$ 1,256,592,345
Minority Interest	SC800	\$ 4,621,401	\$ 3,680,163	\$ 3,531,015	\$ 3,031,109	\$ 3,015,024
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 130,268,397	\$ 124,000,002	\$ 119,601,978	\$ 101,924,545	\$ 95,553,984
Cumulative	SC812	\$ 1,001,776	\$ 1,777	\$ 1,776	\$ 1,776	\$ 1,800
Noncumulative	SC814	\$ 2,001,247	\$ 2,170,508	\$ 1,175,768	\$ 684,768	\$ 686,173
Common Stock:						
Par Value	SC820	\$ 632,193	\$ 500,853	\$ 493,378	\$ 641,251	\$ 644,877
Paid in Excess of Par	SC830	\$ 126,633,181	\$ 121,326,864	\$ 117,931,056	\$ 100,596,750	\$ 94,221,134
Accumulated Other Comprehensive Income - Total	SC86	\$- 2,496,980	\$- 1,989,683	\$- 1,946,790	\$- 795,410	\$- 979,148
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,978,004	\$- 1,698,174	\$- 1,875,541	\$- 548,115	\$- 746,538
Gains (Losses) on Cash Flow Hedges	SC865	\$- 415,713	\$- 164,236	\$ 53,953	\$- 112,029	\$- 99,601
Other	SC870	\$- 103,263	\$- 127,273	\$- 125,202	\$- 135,266	\$- 133,009
Retained Earnings	SC880	\$ 15,587,134	\$ 38,082,523	\$ 45,334,425	\$ 58,711,445	\$ 57,110,762
Other Components of Equity Capital	SC891	\$- 176,738	\$- 528,265	\$- 547,473	\$- 449,399	\$- 475,649
Total Equity Capital	SC80	\$ 143,181,812	\$ 159,564,576	\$ 162,442,140	\$ 159,391,181	\$ 151,209,949
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,513,262,166	\$ 1,570,498,465	\$ 1,503,416,573	\$ 1,490,252,561	\$ 1,410,817,318

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	74	\$ 8,546
3	Federal, State, or other taxes receivable	226	\$ 4,158,589
4	Net deferred tax assets	360	\$ 4,303,414
6	Prepaid deposit insurance premiums	83	\$ 4,620
7	Prepaid expenses	668	\$ 879,240
8	Deposits for utilities and other services	26	\$ 3,241
9	Advances for loans serviced for others	36	\$ 1,393,063
10	Property leased to others, net of accumul. deprec.	5	\$ 50,824
12	Amounts receivable under interest rate swap agreem	1	\$ 166,845
13	Noninterest-bearing accts recv from Hold Co/Affl	43	\$ 659,834
14	Other noninterest-bearing short-term accounts recv	210	\$ 2,035,155
19	Receivables fr a broker for unsettled transactions	13	\$ 13,513
20	F/V of all derivative instru. reportable as assets	17	\$ 2,639,765
22	Unapplied loan disbursements	21	\$ 13,404
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	42	\$ 72,803
99	Other	419	\$ 2,136,415

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	15	\$ 29,178
4	Nonrefundable loan fees received prior to closing	47	\$ 6,407
5	Deferred gains from sale/leaseback	3	\$ 7,608
6	Balances in U.S. Treasury tax and loan accounts	10	\$ 8,871
7	Deferred gains from the sale of real estate	35	\$ 8,904
8	Negative equity investments in uncons service corp	1	\$ 442
9	Fees received for standby contracts and other	2	\$ 1,130
10	Amounts due brokers for unsettled transactions	14	\$ 392,444
11	The liability recorded for post-retirement benefit	318	\$ 547,385
13	Amounts payable under interest-rate-swap agreement	9	\$ 238,211
14	Unapplied loan payments received	51	\$ 306,128
15	Liability on loan servicing contracts	2	\$ 6,833
16	Recourse loan liability	16	\$ 716,281
17	Noninterest-bearing payables to Hold Co/Affiliates	70	\$ 5,746,633
18	Litigation reserves	8	\$ 873
20	F/V of all derivative instru. reportable as liab.	30	\$ 1,058,290
21	Liabilities for credit losses on OBS credit exposures	22	\$ 25,586
99	Other	767	\$ 4,728,863

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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	\$ 23,280,207	\$ 23,819,301	\$ 24,489,040	\$ 23,510,310	\$ 21,902,854
Deposits and Investment Securities	SO115	\$ 1,384,881	\$ 1,274,722	\$ 2,005,318	\$ 990,488	\$ 1,010,418
Mortgage-Backed Securities	SO125	\$ 2,854,298	\$ 2,702,734	\$ 2,560,201	\$ 2,346,905	\$ 2,279,545
Mortgage Loans	SO141	\$ 15,637,016	\$ 16,475,796	\$ 16,160,301	\$ 16,520,262	\$ 15,450,792
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 156,183	\$ 218,806	\$ 284,565	\$ 310,197	N/A
Nonmortgage Loans - Total	SUB0950	\$ 3,013,389	\$ 2,933,130	\$ 3,238,412	\$ 3,073,233	\$ 3,162,099
Commercial Loans and Leases	SO160	\$ 1,162,522	\$ 1,139,591	\$ 1,190,681	\$ 1,127,214	\$ 1,103,202
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 25,272	\$ 21,826	\$ 29,354	\$ 28,693	N/A
Consumer Loans and Leases	SO171	\$ 1,850,867	\$ 1,793,539	\$ 2,047,731	\$ 1,946,019	\$ 2,058,897
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 209,167	\$ 192,287	\$ 210,890	\$ 240,532	N/A
Dividend Inc on Equity Investmtns Not Subj to FASB 115-Total	SO18	\$ 206,943	\$ 192,130	\$ 189,242	\$ 209,655	\$ 196,803
Federal Home Loan Bank Stock	SO181	\$ 206,166	\$ 191,599	\$ 185,481	\$ 204,970	\$ 195,787
Other	SO185	\$ 777	\$ 531	\$ 3,761	\$ 4,685	\$ 1,016
Interest Expense - Total	SO21	\$ 13,569,855	\$ 14,055,544	\$ 14,291,345	\$ 13,354,129	\$ 12,598,724
Deposits	SO215	\$ 8,172,208	\$ 9,012,922	\$ 9,019,857	\$ 8,734,622	\$ 7,934,276
Escrows	SO225	\$ 6,000	\$ 6,705	\$ 9,122	\$ 6,693	\$ 6,220
Advances from FHLBank	SO230	\$ 3,609,234	\$ 3,151,095	\$ 2,627,919	\$ 2,878,045	\$ 2,782,893
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 147,945	\$ 160,612	\$ 156,786	\$ 154,901	\$ 137,821
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,635,195	\$ 1,724,777	\$ 2,478,142	\$ 1,580,239	\$ 1,738,096
Capitalized Interest	SO271	\$ 727	\$ 567	\$ 482	\$ 371	\$ 582
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 9,917,294	\$ 9,955,887	\$ 10,386,938	\$ 10,365,836	\$ 9,500,933
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,115,617	\$ 3,529,810	\$ 1,423,922	\$ 1,223,334	\$ 1,577,032
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 4,801,677	\$ 6,426,077	\$ 8,963,017	\$ 9,142,502	\$ 7,923,901
Noninterest Income - Total	SO42	\$ 2,406,838	\$ 4,939,654	\$ 7,128,393	\$ 5,621,868	\$ 5,931,193
Mortgage Loan Servicing Fees	SO410	\$ 911,916	\$ 949,450	\$ 955,020	\$ 878,451	\$ 146,965
Servicing Amortization and Valuation Adjustments	SO411	\$- 965,920	\$- 661,481	\$- 96,530	\$- 674,449	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
Other Fees and Charges	SO420	\$ 4,399,540	\$ 4,191,496	\$ 4,474,667	\$ 3,945,635	\$ 4,268,814
Net Income (Loss) from Other - Total	SUB0451	\$- 3,240,366	\$- 865,397	\$ 778,608	\$ 853,477	\$ 599,892
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 2,234,738	\$- 33,937	\$ 787,174	\$ 1,077,579	\$ 671,147
Operations & Sale of Repossessed Assets	SO461	\$- 114,615	\$- 72,523	\$- 36,213	\$- 31,638	\$- 18,748
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 295,691	\$- 329,522	\$- 25,336	\$- 206,142	\$- 8,363
Sale of Securities Held-to-Maturity	SO467	\$- 162	\$ 91	\$ 103	\$ 889	\$- 250
Sale of Loans Held for Investment	SO475	\$- 106,034	\$ 5,021	\$ 53,740	\$- 64,103	\$ 2,236
Sale of Other Assets Held for Investment	SO477	\$ 20,328	\$ 42,325	\$ 37,415	\$ 9,216	\$ 12,881
Trading Assets (Realized and Unrealized)	SO485	\$- 509,454	\$- 476,852	\$- 38,275	\$ 67,676	\$- 59,011
Other Noninterest Income	SO488	\$ 1,301,669	\$ 1,325,586	\$ 1,016,629	\$ 618,754	\$ 915,522
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	\$ 14,114,774	\$ 10,538,970	\$ 10,203,149	\$ 9,205,119	\$ 9,098,229
All Personnel Compensation and Expense	SO510	\$ 3,733,397	\$ 3,770,604	\$ 3,905,995	\$ 3,943,642	\$ 3,673,551
Legal Expense	SO520	\$ 90,052	\$ 64,751	\$ 64,170	\$ 78,235	\$ 73,420
Office Occupancy and Equipment Expense	SO530	\$ 1,412,956	\$ 1,287,947	\$ 1,298,394	\$ 1,295,105	\$ 1,312,464
Marketing and Other Professional Services	SO540	\$ 1,073,663	\$ 988,490	\$ 1,169,348	\$ 1,098,928	\$ 1,078,020
Loan Servicing Fees	SO550	\$ 759,681	\$ 503,866	\$ 300,218	\$ 252,497	\$ 300,463
Goodwill and Other Intangibles Expense	SO560	\$ 4,066,728	\$ 1,015,756	\$ 302,086	\$ 200,834	\$ 216,858
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 103,062	\$ 50,515	\$ 30,656	\$ 20,900	\$ 21,995
Other Noninterest Expense	SO580	\$ 2,875,236	\$ 2,857,041	\$ 3,132,283	\$ 2,314,978	\$ 2,421,458
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	\$- 6,906,258	\$ 826,761	\$ 5,888,261	\$ 5,559,251	\$ 4,756,865
Income Taxes - Total	SO71	\$- 1,667,930	\$ 170,225	\$ 2,055,963	\$ 1,945,042	\$ 1,577,491
Federal	SO710	\$- 1,472,745	\$ 119,068	\$ 1,945,238	\$ 1,664,594	\$ 1,397,867

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Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$- 195,184	\$ 51,157	\$ 110,725	\$ 280,448	\$ 179,624
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 5,238,330	\$ 656,536	\$ 3,832,297	\$ 3,614,209	\$ 3,179,374
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 235	\$ 223	\$ 1,012	\$ 146	\$- 38,881
Net Income (Loss)	SO91	\$- 5,238,565	\$ 656,759	\$ 3,833,309	\$ 3,614,355	\$ 3,140,493

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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 344
4	Net income(loss) from leasing or subleasing space	193	\$ 11,383
5	Net income(loss) from real estate held for invest	16	\$ 1,383
6	Net income(loss)-equity invest in uncons sub org	22	\$- 13,764
7	Net income(loss) from leased property	43	\$ 3,964
9	Net income from data processing lease/services	13	\$ 1,718
11	Adjustments to prior periods	5	\$ 195
14	Interest Income from CNFIs reported on SC655	6	\$ 135,422
15	Income from corporate-owned life insurance	270	\$ 119,892
19	Realized/unrealized gains on derivatives	9	\$ 773,503
99	Other	556	\$ 224,314

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	182	\$ 50,041
2	OTS assessments	204	\$ 8,146
3	Interest expense on income taxes	1	\$ 9
4	Interest expense on Treasury tax & loan accounts	2	\$ 245
5	Forfeited commitment fees on FHLBank advances	1	\$ 9
6	Supervisory examination fees	115	\$ 2,420
7	Office supplies, printing, and postage	587	\$ 187,719
8	Telephone, including data lines	237	\$ 35,509
9	Loan origination expense	119	\$ 30,661
10	ATM expense	134	\$ 36,291
11	Adjustments to prior periods	5	\$ 145
12	Acquisition and organization costs	9	\$ 22,687
13	Misc taxes other than income & real estate	86	\$ 6,504
14	Losses from fraud	11	\$ 23,919
15	Foreclosure expenses	18	\$ 8,579
16	Web site expenses	13	\$ 847
17	Charitable contributions	50	\$ 8,306
18	Minority Interest	4	\$ 15,330
19	Realized/unrealized losses on derivatives	6	\$ 199,910
99	Other	609	\$ 1,231,737

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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	\$ 93,699,205	\$ 70,907,521	\$ 48,101,468	\$ 23,510,310	\$ 82,362,039
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,758,721	\$ 4,407,670	\$ 3,169,474	\$ 990,488	\$ 3,446,234
YTD - Mortgage-Backed Securities	Y_SO125	\$ 10,353,588	\$ 7,532,947	\$ 4,898,920	\$ 2,346,905	\$ 8,873,495
YTD - Mortgage Loans	Y_SO141	\$ 64,264,569	\$ 48,989,452	\$ 32,622,491	\$ 16,520,262	\$ 57,999,400
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 967,984	\$ 813,068	\$ 595,211	\$ 310,197	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 4,409,191	\$ 3,272,201	\$ 2,313,991	\$ 1,127,214	\$ 3,896,878
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 88,555	\$ 63,791	\$ 57,949	\$ 28,693	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 7,060,167	\$ 5,240,021	\$ 3,992,127	\$ 1,946,019	\$ 8,146,033
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 796,430	\$ 588,372	\$ 451,306	\$ 240,532	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 796,280	\$ 595,894	\$ 405,665	\$ 209,655	\$ 709,054
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 786,559	\$ 586,917	\$ 397,219	\$ 204,970	\$ 707,153
YTD - Other	Y_SO185	\$ 9,721	\$ 8,977	\$ 8,446	\$ 4,685	\$ 1,901
YTD - Interest Expense - Total	Y_SO21	\$ 54,714,473	\$ 41,436,022	\$ 27,766,676	\$ 13,354,129	\$ 45,247,122
YTD - Deposits	Y_SO215	\$ 34,375,718	\$ 26,402,438	\$ 17,725,227	\$ 8,734,622	\$ 27,113,680
YTD - Escrows	Y_SO225	\$ 28,256	\$ 22,472	\$ 15,815	\$ 6,693	\$ 23,039
YTD - Advances from FHLBank	Y_SO230	\$ 12,328,903	\$ 8,804,316	\$ 5,665,406	\$ 2,878,045	\$ 10,936,392
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 620,244	\$ 472,299	\$ 311,687	\$ 154,901	\$ 471,938
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
YTD - Other Borrowed Money	Y_SO260	\$ 7,363,484	\$ 5,735,902	\$ 4,049,393	\$ 1,580,239	\$ 6,704,249
YTD - Capitalized Interest	Y_SO271	\$ 2,133	\$ 1,406	\$ 853	\$ 371	\$ 2,179
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 39,781,012	\$ 30,067,394	\$ 20,740,458	\$ 10,365,836	\$ 37,823,970
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 11,000,419	\$ 5,907,246	\$ 2,642,407	\$ 1,223,334	\$ 3,673,397
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 28,780,594	\$ 24,160,149	\$ 18,098,052	\$ 9,142,502	\$ 34,150,573
YTD - Noninterest Income - Total	Y_SO42	\$ 19,518,997	\$ 17,177,740	\$ 12,745,562	\$ 5,621,868	\$ 24,547,442
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 3,687,610	\$ 2,781,435	\$ 1,832,686	\$ 878,451	\$ 918,859
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 2,394,314	\$- 1,431,920	\$- 770,876	\$- 674,449	N/A

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 16,553,012	\$ 12,186,844	\$ 8,413,907	\$ 3,945,635	\$ 15,698,673
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 2,553,527	\$ 705,805	\$ 1,635,018	\$ 853,477	\$ 3,809,080
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 487,457	\$ 1,766,522	\$ 1,864,326	\$ 1,077,579	\$ 3,665,639
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 250,019	\$- 136,877	\$- 64,491	\$- 31,638	\$- 38,684
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 856,691	\$- 561,000	\$- 231,478	\$- 206,142	\$- 13,817
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 921	\$ 1,083	\$ 992	\$ 889	\$- 8,562
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 110,250	\$- 5,342	\$- 10,363	\$- 64,103	\$ 18,717
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 107,656	\$ 88,870	\$ 46,631	\$ 9,216	\$ 350,178
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 957,451	\$- 447,451	\$ 29,401	\$ 67,676	\$- 164,391
YTD - Other Noninterest Income	Y_SO488	\$ 4,225,982	\$ 2,935,577	\$ 1,634,828	\$ 618,754	\$ 4,120,830
YTD - Noninterest Expense - Total	Y_SO51	\$ 43,189,311	\$ 29,323,183	\$ 19,338,513	\$ 9,205,119	\$ 36,561,958
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 15,154,248	\$ 11,526,913	\$ 7,826,160	\$ 3,943,642	\$ 14,377,650
YTD - Legal Expense	Y_SO520	\$ 268,912	\$ 181,264	\$ 117,168	\$ 78,235	\$ 226,512
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 5,226,844	\$ 3,847,857	\$ 2,583,559	\$ 1,295,105	\$ 5,083,477
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,911,238	\$ 2,849,481	\$ 2,265,817	\$ 1,098,928	\$ 4,362,847
YTD - Loan Servicing Fees	Y_SO550	\$ 1,815,863	\$ 1,056,345	\$ 552,697	\$ 252,497	\$ 1,162,085
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,519,616	\$ 1,511,415	\$ 498,431	\$ 200,834	\$ 648,589
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 204,838	\$ 102,041	\$ 51,581	\$ 20,900	\$ 81,713
YTD - Other Noninterest Expense	Y_SO580	\$ 11,087,754	\$ 8,247,868	\$ 5,443,101	\$ 2,314,978	\$ 10,619,084
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 5,110,281	\$ 12,014,706	\$ 11,505,101	\$ 5,559,251	\$ 22,136,059
YTD - Income Taxes - Total	Y_SO71	\$ 2,393,722	\$ 4,081,964	\$ 4,022,476	\$ 1,945,042	\$ 7,538,788
YTD - Federal	Y_SO710	\$ 2,146,695	\$ 3,639,263	\$ 3,629,431	\$ 1,664,594	\$ 6,496,086
YTD - State, Local, and Other	Y_SO720	\$ 247,028	\$ 442,701	\$ 393,045	\$ 280,448	\$ 1,042,702
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,716,556	\$ 7,932,741	\$ 7,482,624	\$ 3,614,209	\$ 14,597,269
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 1,809	\$ 2,044	\$ 1,158	\$ 146	\$- 38,632
YTD - Net Income (Loss)	Y_SO91	\$ 2,718,365	\$ 7,934,785	\$ 7,483,782	\$ 3,614,355	\$ 14,558,637

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	\$ 8,646,182	\$ 6,967,569	\$ 7,314,614	\$ 7,126,524	\$ 6,771,389
Net Provision for Loss	VA115	\$ 5,013,352	\$ 3,480,640	\$ 1,425,552	\$ 1,213,450	\$ 1,578,172

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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	\$- 231,930	\$- 116,329	\$- 31,122	\$- 19,800	\$ 8,666
Recoveries	VA135	\$ 328,529	\$ 150,518	\$ 204,129	\$ 204,753	\$ 239,017
Adjustments	VA145	\$- 30,114	\$ 25,968	\$- 124,142	\$ 22,778	\$- 87,118
Charge-offs	VA155	\$ 2,309,576	\$ 1,790,009	\$ 1,333,118	\$ 1,212,318	\$ 1,573,258
General Valuation Allowances - Ending Balance	VA165	\$ 11,416,443	\$ 8,718,357	\$ 7,455,913	\$ 7,335,387	\$ 6,936,868
Specific Valuation Allowances - Beginning Balance	VA108	\$ 332,517	\$ 186,986	\$ 166,376	\$ 141,930	\$ 148,895
Net Provision for Loss	VA118	\$ 205,327	\$ 99,685	\$ 29,025	\$ 30,783	\$ 20,855
Transfers	VA128	\$ 231,930	\$ 116,329	\$ 31,122	\$ 19,800	\$- 8,666
Adjustments	VA148	\$ 2,102	\$ 246	\$ 134	\$ 1,077	\$ 16,051
Charge-offs	VA158	\$ 286,864	\$ 50,397	\$ 38,788	\$ 25,538	\$ 34,750
Specific Valuation Allowances - Ending Balance	VA168	\$ 485,010	\$ 352,845	\$ 187,835	\$ 168,052	\$ 142,384
Total Valuation Allowances - Beginning Balance	VA110	\$ 8,978,697	\$ 7,154,551	\$ 7,480,955	\$ 7,268,454	\$ 6,920,283
Net Provision for Loss	VA120	\$ 5,218,679	\$ 3,580,325	\$ 1,454,577	\$ 1,244,234	\$ 1,599,027
Recoveries	VA140	\$ 328,529	\$ 150,518	\$ 204,129	\$ 204,753	\$ 239,017
Adjustments	VA150	\$- 28,012	\$ 26,214	\$- 124,008	\$ 23,855	\$- 71,067
Charge-offs	VA160	\$ 2,596,440	\$ 1,840,406	\$ 1,371,905	\$ 1,237,856	\$ 1,608,008
Total Valuation Allowances - Ending Balance	VA170	\$ 11,901,453	\$ 9,071,202	\$ 7,643,748	\$ 7,503,439	\$ 7,079,252
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,309,576	\$ 1,790,009	\$ 1,333,118	\$ 1,212,318	\$ 1,573,258
Mortgage-Backed Securities	VA370	\$ 6,210	\$ 165,090	\$ 2,713	\$ 2,314	\$ 4,651
Mortgage Loans - Total	VA46	\$ 1,199,887	\$ 602,350	\$ 356,447	\$ 234,649	\$ 575,560
Construction - Total	SUB2030	\$ 73,710	\$ 31,147	\$ 6,659	\$ 5,126	\$ 8,764
1-4 Dwelling Units	VA420	\$ 69,606	\$ 30,820	\$ 6,264	\$ 4,738	\$ 7,131
Multifamily (5 or more) Dwelling Units	VA430	\$ 3,076	\$ 269	\$ 75	\$ 0	\$ 1,375
Nonresidential Property	VA440	\$ 1,028	\$ 58	\$ 320	\$ 388	\$ 258
Permanent - Total	SUB2041	\$ 1,126,177	\$ 571,203	\$ 349,788	\$ 229,523	\$ 566,796
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 408,614	\$ 208,451	\$ 113,297	\$ 64,844	\$ 17,205
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 447,667	\$ 225,843	\$ 147,625	\$ 118,721	\$ 101,096
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 215,569	\$ 118,974	\$ 74,488	\$ 25,280	\$ 429,433
Multifamily (5 or more) Dwelling Units	VA470	\$ 6,058	\$ 1,735	\$ 3,184	\$ 3,969	\$ 2,559
Nonresidential Property (Except Land)	VA480	\$ 22,273	\$ 8,858	\$ 7,428	\$ 14,668	\$ 6,470
Land	VA490	\$ 25,996	\$ 7,342	\$ 3,766	\$ 2,041	\$ 10,033
Nonmortgage Loans - Total	VA56	\$ 1,071,445	\$ 997,804	\$ 953,186	\$ 959,243	\$ 967,941
Commercial Loans	VA520	\$ 232,662	\$ 165,264	\$ 195,773	\$ 168,205	\$ 191,281

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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	\$ 838,783	\$ 832,540	\$ 757,413	\$ 791,038	\$ 776,660
Loans on Deposits	VA510	\$ 645	\$ 652	\$ 491	\$ 504	\$ 487
Home Improvement Loans	VA516	\$ 2,368	\$ 666	\$ - 7,595	\$ 9,041	\$ 13,995
Education Loans	VA530	\$ 8	\$ 20	\$ 5	\$ 38	\$ 17
Auto Loans	VA540	\$ 86,740	\$ 63,639	\$ 54,220	\$ 46,150	\$ 52,975
Mobile Home Loans	VA550	\$ 852	\$ 1,693	\$ 1,124	\$ 1,494	\$ 1,489
Credit Cards	VA556	\$ 644,960	\$ 686,300	\$ 612,444	\$ 613,624	\$ 604,046
Other	VA560	\$ 103,210	\$ 79,570	\$ 96,724	\$ 120,187	\$ 103,651
Reposessed Assets - Total	VA60	\$ 17,732	\$ 18,087	\$ 14,368	\$ 9,280	\$ 17,851
Real Estate - Construction	VA605	\$ 1,245	\$ 551	\$ 957	\$ 482	\$ 123
Real Estate - 1-4 Dwelling Units	VA613	\$ 12,299	\$ 9,470	\$ 5,646	\$ 2,465	\$ 4,070
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 357	\$ 276	\$ 506	\$ 118	\$ 35
Real Estate - Nonresidential (Except Land)	VA625	\$ 564	\$ 296	\$ 180	\$ 214	\$ 251
Real Estate - Land	VA628	\$ 670	\$ 318	\$ 487	\$ 55	\$ 6
Other Reposessed Assets	VA630	\$ 2,597	\$ 7,176	\$ 6,592	\$ 5,946	\$ 13,366
Other Assets	VA930	\$ 14,302	\$ 6,678	\$ 6,404	\$ 6,832	\$ 7,255
GVA Recoveries - Assets - Total	SUB2126	\$ 328,529	\$ 150,518	\$ 204,129	\$ 204,753	\$ 239,017
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Mortgage Loans - Total	VA47	\$ 37,214	\$ 31,445	\$ 38,311	\$ 35,740	\$ 21,046
Construction - Total	SUB2130	\$ 2,740	\$ 564	\$ 620	\$ 1,703	\$ 1,837
1-4 Dwelling Units	VA421	\$ 2,441	\$ 423	\$ 619	\$ 1,122	\$ 81
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 10	\$ 1	\$ 465	\$ 1,751
Nonresidential Property	VA441	\$ 299	\$ 131	\$ 0	\$ 116	\$ 5
Permanent - Total	SUB2141	\$ 34,474	\$ 30,881	\$ 37,691	\$ 34,037	\$ 19,209
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 9,249	\$ 6,455	\$ 6,875	\$ 7,149	\$ 2,000
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 15,726	\$ 12,969	\$ 21,957	\$ 14,987	\$ 9,786
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 4,929	\$ 4,403	\$ 5,352	\$ 5,424	\$ 4,419
Multifamily (5 or more) Dwelling Units	VA471	\$ 25	\$ 92	\$ 78	\$ 873	\$ 509
Nonresidential Property (Except Land)	VA481	\$ 4,166	\$ 6,280	\$ 3,351	\$ 5,501	\$ 2,484
Land	VA491	\$ 379	\$ 682	\$ 78	\$ 103	\$ 11
Nonmortgage Loans - Total	VA57	\$ 290,174	\$ 117,954	\$ 164,792	\$ 167,366	\$ 216,905
Commercial Loans	VA521	\$ 24,063	\$ 23,186	\$ 31,818	\$ 36,777	\$ 47,160
Consumer Loans - Total	SUB2161	\$ 266,111	\$ 94,768	\$ 132,974	\$ 130,589	\$ 169,745
Loans on Deposits	VA511	\$ 175	\$ 181	\$ 121	\$ 129	\$ 144

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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	\$ 668	\$ 315	\$- 920	\$ 1,724	\$ 2,957
Education Loans	VA531	\$ 7	\$ 12	\$ 9	\$ 11	\$ 56
Auto Loans	VA541	\$ 27,185	\$ 26,888	\$ 27,593	\$ 23,731	\$ 24,293
Mobile Home Loans	VA551	\$ 201	\$ 444	\$ 138	\$ 2,773	\$ 2,240
Credit Cards	VA557	\$ 219,508	\$ 52,113	\$ 89,174	\$ 77,841	\$ 122,361
Other	VA561	\$ 18,367	\$ 14,815	\$ 16,859	\$ 24,380	\$ 17,694
Other Assets	VA931	\$ 1,141	\$ 1,119	\$ 1,026	\$ 1,644	\$ 1,066
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 437,242	\$ 216,018	\$ 60,126	\$ 50,592	\$ 12,216
Deposits and Investment Securities	VA38	\$ 196,798	\$ 47	\$ 49	\$- 206	\$ 88
Mortgage-Backed Securities	VA372	\$ 179	\$ 109	\$ 0	\$ 10	\$ 7
Mortgage Loans - Total	VA48	\$ 167,305	\$ 139,447	\$ 29,310	\$ 23,178	\$- 6,638
Construction - Total	SUB2230	\$ 17,416	\$ 37,147	\$ 10,048	\$ 7,804	\$ 3,496
1-4 Dwelling Units	VA422	\$ 11,902	\$ 24,665	\$ 6,858	\$ 7,763	\$ 3,361
Multifamily (5 or more) Dwelling Units	VA432	\$ 8,427	\$ 12,394	\$ 2,861	\$ 68	\$- 415
Nonresidential Property	VA442	\$- 2,913	\$ 88	\$ 329	\$- 27	\$ 550
Permanent - Total	SUB2241	\$ 149,889	\$ 102,300	\$ 19,262	\$ 15,374	\$- 10,134
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 6,149	\$ 4,598	\$ 436	\$ 2,303	\$ 1,174
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 84,911	\$ 29,014	\$ 5,637	\$ 4,024	\$ 3,228
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 5,565	\$ 6,510	\$ 5,266	\$ 1,826	\$- 8,696
Multifamily (5 or more) Dwelling Units	VA472	\$ 2,318	\$ 1,546	\$ 1,198	\$ 577	\$- 594
Nonresidential Property (Except Land)	VA482	\$ 8,134	\$ 5,131	\$ 4,268	\$ 719	\$- 7,618
Land	VA492	\$ 42,812	\$ 55,501	\$ 2,457	\$ 5,925	\$ 2,372
Nonmortgage Loans - Total	VA58	\$- 11,480	\$ 35,405	\$ 5,485	\$ 11,364	\$ 820
Commercial Loans	VA522	\$- 14	\$ 20,334	\$ 10,248	\$ 4,683	\$ 4,968
Consumer Loans - Total	SUB2261	\$- 11,466	\$ 15,071	\$- 4,763	\$ 6,681	\$- 4,148
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$- 24
Home Improvement Loans	VA518	\$- 14	\$ 33	\$- 6	\$ 6	\$- 13
Education Loans	VA532	\$ 127	\$ 22	\$ 23	\$ 0	\$ 517
Auto Loans	VA542	\$ 4,217	\$ 4,510	\$- 1,900	\$ 1,784	\$ 69
Mobile Home Loans	VA552	\$- 18	\$ 224	\$- 54	\$- 131	\$- 96
Credit Cards	VA558	\$- 17,230	\$ 4,078	\$- 3,899	\$ 4,590	\$- 5,474
Other	VA562	\$ 1,452	\$ 6,204	\$ 1,073	\$ 432	\$ 873
Reposessed Assets - Total	VA62	\$ 84,631	\$ 38,955	\$ 22,996	\$ 16,634	\$ 17,207
Real Estate - Construction	VA606	\$ 813	\$ 535	\$ 169	\$ 391	\$ 81

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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	\$ 82,726	\$ 38,240	\$ 22,281	\$ 15,819	\$ 15,565
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 4	\$ 7	\$ 34	\$- 162	\$ 205
Real Estate - Nonresidential (Except Land)	VA626	\$ 719	\$ 133	\$ 375	\$ 556	\$ 91
Real Estate - Land	VA629	\$ 127	\$ 10	\$ 132	\$ 7	\$ 1,149
Other Repossessed Assets	VA632	\$ 242	\$ 30	\$ 5	\$ 23	\$ 116
Real Estate Held for Investment	VA72	\$- 50	\$ 2,179	\$ 276	\$ 6	\$ 83
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$- 190	\$- 64	\$ 611	\$ 7	\$ 8
Other Assets	VA932	\$ 49	\$- 60	\$ 1,399	\$- 401	\$ 641
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,418,289	\$ 1,855,509	\$ 1,189,115	\$ 1,058,157	\$ 1,346,457
Deposits and Investment Securities	VA39	\$ 196,798	\$ 47	\$ 49	\$- 206	\$ 88
Mortgage-Backed Securities	VA375	\$ 6,389	\$ 165,199	\$ 2,713	\$ 2,321	\$ 4,658
Mortgage Loans - Total	VA49	\$ 1,329,978	\$ 710,352	\$ 347,446	\$ 222,087	\$ 547,876
Construction - Total	SUB2330	\$ 88,386	\$ 67,730	\$ 16,087	\$ 11,227	\$ 10,423
1-4 Dwelling Units	VA425	\$ 79,067	\$ 55,062	\$ 12,503	\$ 11,379	\$ 10,411
Multifamily (5 or more) Dwelling Units	VA435	\$ 11,503	\$ 12,653	\$ 2,935	\$- 397	\$- 791
Nonresidential Property	VA445	\$- 2,184	\$ 15	\$ 649	\$ 245	\$ 803
Permanent - Total	SUB2341	\$ 1,241,592	\$ 642,622	\$ 331,359	\$ 210,860	\$ 537,453
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 405,514	\$ 206,594	\$ 106,858	\$ 59,998	\$ 16,379
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 516,852	\$ 241,888	\$ 131,305	\$ 107,758	\$ 94,538
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 216,205	\$ 121,081	\$ 74,402	\$ 21,682	\$ 416,318
Multifamily (5 or more) Dwelling Units	VA475	\$ 8,351	\$ 3,189	\$ 4,304	\$ 3,673	\$ 1,456
Nonresidential Property (Except Land)	VA485	\$ 26,241	\$ 7,709	\$ 8,345	\$ 9,886	\$- 3,632
Land	VA495	\$ 68,429	\$ 62,161	\$ 6,145	\$ 7,863	\$ 12,394
Nonmortgage Loans - Total	VA59	\$ 769,791	\$ 915,255	\$ 793,879	\$ 803,241	\$ 751,856
Commercial Loans	VA525	\$ 208,585	\$ 162,412	\$ 174,203	\$ 136,111	\$ 149,089
Consumer Loans - Total	SUB2361	\$ 561,206	\$ 752,843	\$ 619,676	\$ 667,130	\$ 602,767
Loans on Deposits	VA515	\$ 470	\$ 471	\$ 370	\$ 375	\$ 319
Home Improvement Loans	VA519	\$ 1,686	\$ 384	\$- 6,681	\$ 7,323	\$ 11,025
Education Loans	VA535	\$ 128	\$ 30	\$ 19	\$ 27	\$ 478
Auto Loans	VA545	\$ 63,772	\$ 41,261	\$ 24,727	\$ 24,203	\$ 28,751
Mobile Home Loans	VA555	\$ 633	\$ 1,473	\$ 932	\$- 1,410	\$- 847
Credit Cards	VA559	\$ 408,222	\$ 638,265	\$ 519,371	\$ 540,373	\$ 476,211
Other	VA565	\$ 86,295	\$ 70,959	\$ 80,938	\$ 96,239	\$ 86,830
Reposessed Assets - Total	VA65	\$ 102,363	\$ 57,042	\$ 37,364	\$ 25,914	\$ 35,058

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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	\$ 2,058	\$ 1,086	\$ 1,126	\$ 873	\$ 204
Real Estate - 1-4 Dwelling Units	VA615	\$ 95,025	\$ 47,710	\$ 27,927	\$ 18,284	\$ 19,635
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 361	\$ 283	\$ 540	\$- 44	\$ 240
Real Estate - Nonresidential (Except Land)	VA627	\$ 1,283	\$ 429	\$ 555	\$ 770	\$ 342
Real Estate - Land	VA631	\$ 797	\$ 328	\$ 619	\$ 62	\$ 1,155
Other Repossessed Assets	VA633	\$ 2,839	\$ 7,206	\$ 6,597	\$ 5,969	\$ 13,482
Real Estate Held for Investment	VA75	\$- 50	\$ 2,179	\$ 276	\$ 6	\$ 83
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$- 190	\$- 64	\$ 611	\$ 7	\$ 8
Other Assets	VA935	\$ 13,210	\$ 5,499	\$ 6,777	\$ 4,787	\$ 6,830
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,467,671	\$ 1,225,844	\$ 781,756	\$ 651,565	\$ 631,658
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 4,246,135	\$ 2,973,783	\$ 2,278,338	\$ 1,969,002	\$ 1,825,311
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,542,582	\$ 1,187,762	\$ 751,827	\$ 709,871	\$ 545,106
Construction	VA951	\$ 40,660	\$ 40,855	\$ 31,201	\$ 21,250	\$ 13,363
Permanent - 1-4 Dwelling Units	VA952	\$ 1,431,092	\$ 1,080,736	\$ 674,735	\$ 663,923	\$ 479,441
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 11,798	\$ 12,109	\$ 6,196	\$ 5,578	\$ 3,725
Permanent - Nonresidential (Except Land)	VA954	\$ 20,115	\$ 14,404	\$ 24,206	\$ 12,474	\$ 16,730
Permanent - Land	VA955	\$ 38,917	\$ 38,158	\$ 15,489	\$ 6,646	\$ 31,847
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 11,503,250	\$ 9,065,708	\$ 8,008,436	\$ 6,596,251	\$ 6,887,130
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 28,021,976	\$ 22,955,325	\$ 17,069,259	\$ 14,848,580	\$ 11,233,097
Substandard	VA965	\$ 27,482,120	\$ 22,550,978	\$ 16,653,117	\$ 14,477,337	\$ 10,914,779
Doubtful	VA970	\$ 539,053	\$ 403,008	\$ 413,236	\$ 370,464	\$ 317,658
Loss	VA975	\$ 803	\$ 1,339	\$ 2,906	\$ 779	\$ 660
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 483,840	\$ 512,714	\$ 500,392	\$ 517,878	\$ 497,252
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 451,774	\$ 485,618	\$ 473,771	\$ 487,971	\$ 479,054
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 1,971	\$ 653	\$ 504	\$ 502	\$ 373
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 42,622,619	\$ 34,458,860	\$ 26,582,538	\$ 22,546,189	\$ 19,821,662

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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	\$ 39,193,712	\$ 31,468,779	\$ 23,670,654	\$ 19,820,092	\$ 16,894,758
Construction and Land Loans	SUB2430	\$ 3,765,477	\$ 2,657,694	\$ 1,581,191	\$ 1,287,648	\$ 1,115,623
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 34,060,684	\$ 27,507,550	\$ 20,943,703	\$ 17,457,251	\$ 14,875,454
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,097,743	\$ 2,439,607	\$ 1,700,729	\$ 1,603,298	\$ 1,277,779
Nonmortgages - Total	SUB2461	\$ 3,428,907	\$ 2,990,081	\$ 2,911,884	\$ 2,726,097	\$ 2,926,904
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 22,735,180	\$ 20,066,931	\$ 15,920,941	\$ 13,897,441	\$ 13,085,857
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 20,615,480	\$ 18,223,586	\$ 14,127,940	\$ 12,140,800	\$ 11,175,934
Mortgage Loans - Total	SUB2481	\$ 18,600,792	\$ 16,486,160	\$ 12,456,872	\$ 10,641,306	\$ 9,453,753
Construction	PD115	\$ 736,772	\$ 643,603	\$ 450,757	\$ 409,875	\$ 451,614
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,769,242	\$ 1,321,326	\$ 957,370	\$ 801,642	\$ 654,946
Secured by First Liens	PD123	\$ 13,927,161	\$ 12,481,536	\$ 9,697,840	\$ 8,261,498	\$ 7,374,628
Secured by Junior Liens	PD124	\$ 978,590	\$ 859,870	\$ 618,212	\$ 418,971	\$ 353,862
Multifamily (5 or more) Dwelling Units	PD125	\$ 161,658	\$ 191,860	\$ 182,779	\$ 136,136	\$ 128,652
Nonresidential Property (Except Land)	PD135	\$ 443,784	\$ 407,183	\$ 333,897	\$ 362,978	\$ 291,991
Land	PD138	\$ 583,585	\$ 580,782	\$ 216,017	\$ 250,206	\$ 198,060
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 542,514	\$ 474,969	\$ 451,344	\$ 497,221	\$ 443,045
Consumer Loans - Total	SUB2511	\$ 1,472,174	\$ 1,262,457	\$ 1,219,724	\$ 1,002,273	\$ 1,279,136
Loans on Deposits	PD161	\$ 8,602	\$ 7,066	\$ 7,413	\$ 6,911	\$ 9,793
Home Improvement Loans	PD163	\$ 5,464	\$ 4,550	\$ 3,560	\$ 3,019	\$ 3,767
Education Loans	PD165	\$ 26,900	\$ 19,328	\$ 17,482	\$ 15,270	\$ 18,185
Auto Loans	PD167	\$ 359,410	\$ 266,808	\$ 206,232	\$ 155,726	\$ 230,734
Mobile Home Loans	PD169	\$ 18,919	\$ 16,573	\$ 11,954	\$ 10,797	\$ 18,025
Credit Cards	PD171	\$ 836,545	\$ 760,317	\$ 766,402	\$ 631,233	\$ 804,317
Other	PD180	\$ 216,334	\$ 187,815	\$ 206,681	\$ 179,317	\$ 194,315
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 165,980	\$ 150,846	\$ 114,095	\$ 98,765	\$ 89,348
Held for Sale Included in PD115:PD180	PD192	\$ 793,878	\$ 1,230,764	\$ 1,036,131	\$ 938,247	\$ 1,039,294
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 806,075	\$ 702,661	\$ 640,036	\$ 622,748	\$ 742,313
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 118,961	\$ 93,694	\$ 80,793	\$ 60,887	\$ 68,578

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Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 568,430	\$ 565,750	\$ 528,520	\$ 516,932	\$ 637,817
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,119,700	\$ 1,843,345	\$ 1,793,001	\$ 1,756,641	\$ 1,909,923
Mortgage Loans - Total	SUB2491	\$ 1,402,659	\$ 1,218,218	\$ 1,172,312	\$ 1,226,804	\$ 1,392,068
Construction	PD215	\$ 51,859	\$ 48,579	\$ 19,461	\$ 13,551	\$ 32,432
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 32,225	\$ 20,043	\$ 11,669	\$ 13,059	\$ 13,492
Secured by First Liens	PD223	\$ 1,181,011	\$ 1,057,947	\$ 1,076,745	\$ 1,155,575	\$ 1,272,111
Secured by Junior Liens	PD224	\$ 18,135	\$ 12,786	\$ 19,624	\$ 14,377	\$ 24,269
Multifamily (5 or more) Dwelling Units	PD225	\$ 8,666	\$ 4,289	\$ 7,224	\$ 2,376	\$ 7,183
Nonresidential Property (Except Land)	PD235	\$ 24,575	\$ 39,283	\$ 23,884	\$ 19,844	\$ 27,500
Land	PD238	\$ 86,188	\$ 35,291	\$ 13,705	\$ 8,022	\$ 15,081
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 180,679	\$ 142,340	\$ 155,839	\$ 144,343	\$ 143,140
Consumer Loans - Total	SUB2521	\$ 536,362	\$ 482,787	\$ 464,850	\$ 385,494	\$ 374,715
Loans on Deposits	PD261	\$ 1,398	\$ 1,627	\$ 1,072	\$ 1,001	\$ 876
Home Improvement Loans	PD263	\$ 268	\$ 48	\$ 142	\$ 83	\$ 120
Education Loans	PD265	\$ 1,020	\$ 799	\$ 1,092	\$ 973	\$ 908
Auto Loans	PD267	\$ 18,304	\$ 13,747	\$ 9,297	\$ 8,083	\$ 6,636
Mobile Home Loans	PD269	\$ 1,205	\$ 1,171	\$ 252	\$ 338	\$ 635
Credit Cards	PD271	\$ 504,168	\$ 452,938	\$ 427,821	\$ 351,714	\$ 342,822
Other	PD280	\$ 9,999	\$ 12,457	\$ 25,174	\$ 23,302	\$ 22,718
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 44,043	\$ 53,538	\$ 45,975	\$ 47,671	\$ 3,272
Held for Sale Included in PD215:PD280	PD292	\$ 56,572	\$ 43,978	\$ 26,705	\$ 49,505	\$ 106,326
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 949,508	\$ 866,304	\$ 899,925	\$ 992,220	\$ 1,086,787
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 113,445	\$ 109,740	\$ 106,917	\$ 109,864	\$ 112,780
Rebooked GNMA's Incl in PD295	PD297	\$ 821,068	\$ 753,854	\$ 787,751	\$ 876,796	\$ 968,019
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 19,887,439	\$ 14,391,929	\$ 10,661,597	\$ 8,648,748	\$ 6,735,805
Mortgage Loans - Total	SUB2501	\$ 19,190,261	\$ 13,764,401	\$ 10,041,470	\$ 7,951,982	\$ 6,048,937
Construction	PD315	\$ 1,246,654	\$ 829,440	\$ 556,004	\$ 336,117	\$ 257,479
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	\$ 1,427,867	\$ 966,947	\$ 712,840	\$ 530,957	\$ 341,933
Secured by First Liens	PD323	\$ 13,796,019	\$ 10,275,442	\$ 7,514,354	\$ 5,990,674	\$ 4,610,910
Secured by Junior Liens	PD324	\$ 930,434	\$ 511,653	\$ 335,049	\$ 270,498	\$ 229,303
Multifamily (5 or more) Dwelling Units	PD325	\$ 260,611	\$ 237,733	\$ 178,881	\$ 156,221	\$ 134,486
Nonresidential Property (Except Land)	PD335	\$ 468,257	\$ 423,187	\$ 419,095	\$ 397,638	\$ 313,869
Land	PD338	\$ 1,060,419	\$ 519,999	\$ 325,247	\$ 269,877	\$ 160,957
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 346,694	\$ 326,158	\$ 332,520	\$ 361,378	\$ 316,736
Consumer Loans - Total	SUB2531	\$ 350,484	\$ 301,370	\$ 287,607	\$ 335,388	\$ 370,132
Loans on Deposits	PD361	\$ 862	\$ 727	\$ 640	\$ 563	\$ 662
Home Improvement Loans	PD363	\$ 1,504	\$ 1,369	\$ 1,046	\$ 1,437	\$ 1,302
Education Loans	PD365	\$ 21,869	\$ 16,172	\$ 19,370	\$ 20,025	\$ 20,920
Auto Loans	PD367	\$ 25,366	\$ 22,335	\$ 17,320	\$ 20,415	\$ 22,885
Mobile Home Loans	PD369	\$ 7,452	\$ 6,125	\$ 4,764	\$ 5,052	\$ 7,676
Credit Cards	PD371	\$ 199,310	\$ 184,770	\$ 184,327	\$ 234,717	\$ 270,319
Other	PD380	\$ 94,121	\$ 69,872	\$ 60,140	\$ 53,179	\$ 46,368
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,132,156	\$ 629,667	\$ 244,632	\$ 134,573	\$ 95,197
Held for Sale Included in PD315:PD380	PD392	\$ 959,633	\$ 1,262,091	\$ 1,074,476	\$ 852,652	\$ 701,245
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 125,975	\$ 100,144	\$ 104,831	\$ 110,120	\$ 105,448
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 45,327	\$ 38,516	\$ 39,406	\$ 30,270	\$ 21,975
Rebooked GNMMAs Incl in PD395	PD397	\$ 6,931	\$ 7,418	\$ 6,003	\$ 5,196	\$ 5,523

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	\$ 50,290,606	\$ 48,703,143	\$ 43,942,371	\$ 42,083,065	\$ 31,512,182
90% up to 100% LTV	LD110	\$ 40,961,250	\$ 39,828,028	\$ 34,714,199	\$ 32,692,332	\$ 23,789,943
100% and greater LTV	LD120	\$ 9,329,356	\$ 8,875,115	\$ 9,228,172	\$ 9,390,733	\$ 7,722,239
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 6,056,934	\$ 4,278,666	\$ 2,965,624	\$ 2,174,656	\$ 1,490,232
Past Due and Still Accruing - Total	SUB5240	\$ 2,331,256	\$ 1,813,299	\$ 1,223,580	\$ 936,366	\$ 713,875
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,294,036	\$ 1,791,322	\$ 1,210,576	\$ 924,183	\$ 690,599
90% up to 100% LTV	LD210	\$ 1,762,355	\$ 1,415,560	\$ 909,960	\$ 657,297	\$ 532,040
100% and greater LTV	LD220	\$ 531,681	\$ 375,762	\$ 300,616	\$ 266,886	\$ 158,559
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 37,220	\$ 21,977	\$ 13,004	\$ 12,183	\$ 23,276

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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	\$ 31,723	\$ 19,546	\$ 11,677	\$ 10,677	\$ 22,097
100% and greater LTV	LD240	\$ 5,497	\$ 2,431	\$ 1,327	\$ 1,506	\$ 1,179
Nonaccrual - Total	SUB5230	\$ 3,725,678	\$ 2,465,367	\$ 1,742,044	\$ 1,238,290	\$ 776,357
90% up to 100% LTV	LD250	\$ 2,020,266	\$ 1,409,809	\$ 978,676	\$ 642,821	\$ 402,901
100% and greater LTV	LD260	\$ 1,705,412	\$ 1,055,558	\$ 763,368	\$ 595,469	\$ 373,456
Net Charge-offs - Total	SUB5300	\$ 126,881	\$ 74,839	\$ 32,386	\$ 19,918	\$ 17,460
90% up to 100% LTV	LD310	\$ 74,280	\$ 42,622	\$ 16,874	\$ 10,766	\$ 11,933
100% and greater LTV	LD320	\$ 52,601	\$ 32,217	\$ 15,512	\$ 9,152	\$ 5,527
Purchases - Total	SUB5320	\$ 2,390,393	\$ 3,421,654	\$ 4,927,918	\$ 5,688,324	\$ 4,610,513
90% up to 100% LTV	LD410	\$ 1,560,831	\$ 2,183,173	\$ 2,668,240	\$ 2,917,052	\$ 2,157,448
100% and greater LTV	LD420	\$ 829,562	\$ 1,238,481	\$ 2,259,678	\$ 2,771,272	\$ 2,453,065
Originations - Total	SUB5330	\$ 2,263,488	\$ 6,384,021	\$ 7,225,897	\$ 5,674,349	\$ 5,644,301
90% up to 100% LTV	LD430	\$ 1,891,250	\$ 5,592,762	\$ 5,587,593	\$ 3,790,185	\$ 3,358,998
100% and greater LTV	LD440	\$ 372,238	\$ 791,259	\$ 1,638,304	\$ 1,884,164	\$ 2,285,303
Sales - Total	SUB5340	\$ 4,906,670	\$ 13,378,159	\$ 16,125,976	\$ 18,483,844	\$ 7,712,049
90% up to 100% LTV	LD450	\$ 3,212,949	\$ 8,986,418	\$ 10,933,862	\$ 15,059,826	\$ 4,144,808
100% and greater LTV	LD460	\$ 1,693,721	\$ 4,391,741	\$ 5,192,114	\$ 3,424,018	\$ 3,567,241
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 43,524,984	\$ 8,504,497	\$ 8,515,561	\$ 8,644,156	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,428,420	\$ 2,994,894	\$ 3,114,192	\$ 2,811,039	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 21,046,240	\$ 20,754,949	\$ 19,600,932	\$ 14,602,818	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 158,324,874	\$ 199,634,612	\$ 199,389,371	\$ 219,481,770	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 154,453,939	\$ 198,004,383	\$ 197,447,951	\$ 211,043,820	N/A
Total Capitalized Negative Amortization	LD650	\$ 5,913,815	\$ 6,406,657	\$ 5,662,764	\$ 4,937,496	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	\$ 25,528,223	\$ 26,736,837	\$ 26,593,689	\$ 26,668,032	\$ 27,283,343
Mortgage Construction Loans	CC105	\$ 20,922,035	\$ 21,977,233	\$ 21,803,603	\$ 21,633,709	\$ 21,948,693
Other Mortgage Loans	CC115	\$ 4,606,188	\$ 4,759,604	\$ 4,790,086	\$ 5,034,323	\$ 5,334,650
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,247,812	\$ 4,941,022	\$ 3,229,606	\$ 3,074,489	\$ 3,561,004
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 88,827,771	\$ 88,877,098	\$ 95,680,569	\$ 97,907,854	\$ 75,222,169
1-4 Dwelling Units	CC280	\$ 81,026,785	\$ 79,811,218	\$ 86,959,737	\$ 90,457,351	\$ 68,130,673

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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	\$ 2,446,387	\$ 2,799,961	\$ 2,377,110	\$ 2,295,515	\$ 1,870,035
All Other Real Estate	CC300	\$ 5,354,599	\$ 6,265,919	\$ 6,343,722	\$ 5,154,988	\$ 5,221,461
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,310,060	\$ 4,383,269	\$ 3,415,504	\$ 3,371,357	\$ 2,655,918
Commitments Outstanding to Purchase Loans	CC320	\$ 23,002,812	\$ 22,999,359	\$ 38,078,040	\$ 42,319,783	\$ 21,875,830
Commitments Outstanding to Sell Loans	CC330	\$ 21,449,030	\$ 27,562,499	\$ 32,723,328	\$ 30,038,364	\$ 35,243,136
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 11,227,751	\$ 16,999,580	\$ 26,837,330	\$ 68,501,400	\$ 61,082,563
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 19,893,857	\$ 22,934,664	\$ 39,595,171	\$ 57,877,212	\$ 50,651,051
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 196,204	\$ 235,260	\$ 364,053	\$ 229,033	\$ 84,516
Commitments Outstanding to Sell Investment Securities	CC375	\$ 10,004	\$ 8,961	\$ 99,236	\$ 98,902	\$ 64,689
Unused Lines of Credit - Total	SUB3361	\$ 888,316,617	\$ 907,917,118	\$ 903,855,973	\$ 809,767,635	\$ 774,200,540
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 118,880,322	\$ 117,768,051	\$ 114,518,420	\$ 109,957,792	\$ 99,402,308
Commercial Lines	CC420	\$ 77,419,350	\$ 70,306,835	\$ 81,276,245	\$ 76,269,504	\$ 73,492,052
Open-End Consumer Lines - Credit Cards	CC423	\$ 686,539,441	\$ 713,337,222	\$ 702,445,748	\$ 618,729,566	\$ 597,077,380
Open-End Consumer Lines - Other	CC425	\$ 5,477,504	\$ 6,505,010	\$ 5,615,560	\$ 4,810,773	\$ 4,228,800
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 8,147,564	\$ 7,480,153	\$ 7,247,766	\$ 6,997,245	\$ 6,998,275
Commercial	CC430	\$ 705,494	\$ 653,538	\$ 628,024	\$ 612,396	\$ 794,981
Standby, Not Included on CC465 or CC468	CC435	\$ 7,442,070	\$ 6,826,615	\$ 6,619,742	\$ 6,384,849	\$ 6,203,294
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 175,838,203	\$ 170,966,252	\$ 169,659,413	\$ 163,117,828	\$ 142,094,860
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 1,139,900	\$ 1,040,653	\$ 937,937	\$ 920,231	\$ 633,481
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 15,355,896	\$ 14,967,225	\$ 16,045,604	\$ 23,239,467	\$ 20,085,485
Other Contingent Liabilities	CC480	\$ 3,205,189	\$ 5,457,407	\$ 1,917,452	\$ 2,010,054	\$ 1,844,592
Contingent Assets	CC490	\$ 731,553	\$ 843,162	\$ 379,460	\$ 581,143	\$ 507,870

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	\$ 57,725,481	\$ 38,095,261	\$ 43,989,865	\$ 49,957,572	\$ 50,083,312
Sales	CF145	\$ 49,682,807	\$ 32,730,992	\$ 32,025,743	\$ 47,207,730	\$ 51,604,091
Other Balance Changes	CF148	\$- 10,768,118	\$- 3,241,593	\$- 9,018,264	\$- 2,792,732	\$- 2,405,830
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 19,589,582	\$ 26,354,884	\$ 55,224,070	\$ 61,022,345	\$ 37,987,853

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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	\$ 11,862,368	\$ 19,789,391	\$ 44,318,892	\$ 43,858,424	\$ 34,739,515
Other Balance Changes	CF158	\$ 3,470,282	\$- 5,185,323	\$- 1,966,370	\$- 4,476,250	\$- 4,826,332
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 77,315,063	\$ 64,450,145	\$ 99,213,935	\$ 110,979,917	\$ 88,071,165
Sales - Total	SUB3821	\$ 61,545,175	\$ 52,520,383	\$ 76,344,635	\$ 91,066,154	\$ 86,343,606
Net Purchases - Total	SUB3826	\$ 15,769,888	\$ 11,929,762	\$ 22,869,300	\$ 19,913,763	\$ 1,727,559
Mortgage Loans Disbursed - Total	SUB3831	\$ 166,614,108	\$ 185,729,586	\$ 194,583,884	\$ 169,214,365	\$ 134,339,945
Construction Loans - Total	SUB3840	\$ 7,443,433	\$ 8,110,614	\$ 8,449,578	\$ 7,836,498	\$ 9,008,000
1-4 Dwelling Units	CF190	\$ 4,389,284	\$ 5,217,264	\$ 5,729,735	\$ 5,373,571	\$ 6,399,762
Multifamily (5 or more) Dwelling Units	CF200	\$ 1,013,887	\$ 1,063,859	\$ 961,932	\$ 885,132	\$ 953,647
Nonresidential	CF210	\$ 2,040,262	\$ 1,829,491	\$ 1,757,911	\$ 1,577,795	\$ 1,654,591
Permanent Loans - Total	SUB3851	\$ 159,170,675	\$ 177,618,972	\$ 186,134,306	\$ 161,377,867	\$ 125,331,945
1-4 Dwelling Units	CF225	\$ 143,929,849	\$ 165,086,499	\$ 173,321,581	\$ 149,556,442	\$ 112,115,352
Home Equity and Junior Liens	CF226	\$ 11,622,408	\$ 18,738,282	\$ 18,904,816	\$ 15,611,242	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,109,244	\$ 4,971,555	\$ 5,568,897	\$ 5,369,770	\$ 5,467,093
Nonresidential (Except Land)	CF260	\$ 7,466,422	\$ 5,591,457	\$ 4,995,075	\$ 4,429,344	\$ 5,222,186
Land	CF270	\$ 1,665,160	\$ 1,969,461	\$ 2,248,753	\$ 2,022,311	\$ 2,527,314
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 23,151,662	\$ 35,203,610	\$ 51,592,301	\$ 57,431,109	\$ 59,115,199
1-4 Dwelling Units	CF280	\$ 21,251,547	\$ 31,822,660	\$ 47,593,528	\$ 53,984,828	\$ 55,328,077
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 7,122,797	\$ 12,402,687	\$ 16,409,228	\$ 19,435,218	N/A
Home Equity and Junior Liens	CF282	\$ 1,106,557	\$ 1,534,737	\$ 1,606,634	\$ 4,712,205	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 480,697	\$ 595,739	\$ 377,292	\$ 508,895	\$ 265,607
Nonresidential	CF300	\$ 1,419,418	\$ 2,785,211	\$ 3,621,481	\$ 2,937,386	\$ 3,521,515
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 89,868,450	\$ 127,928,600	\$ 171,638,157	\$ 182,522,844	\$ 127,289,051
1-4 Dwelling Units	CF310	\$ 85,485,474	\$ 123,249,016	\$ 166,482,830	\$ 177,708,751	\$ 123,421,917
Home Equity and Junior Liens	CF311	\$ 455,680	\$ 2,045,651	\$ 3,283,228	\$ 7,094,193	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 2,204,381	\$ 1,710,329	\$ 2,746,409	\$ 2,710,443	\$ 900,457
Nonresidential	CF330	\$ 2,178,595	\$ 2,969,255	\$ 2,408,918	\$ 2,103,650	\$ 2,966,677
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 66,716,788	\$- 92,724,990	\$- 120,045,856	\$- 125,091,735	\$- 68,173,852
Memo - Refinancing Loans	CF361	\$ 79,406,834	\$ 82,024,652	\$ 94,144,359	\$ 88,315,142	\$ 52,357,637
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 56,213,798	\$ 51,925,762	\$ 55,802,383	\$ 47,798,868	\$ 49,052,046

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 26,753,818	\$ 25,470,915	\$ 24,447,528	\$ 18,032,694	\$ 17,954,139
Consumer:						
Closed or Purchased	CF400	\$ 52,801,372	\$ 47,162,806	\$ 48,491,413	\$ 42,912,215	\$ 46,866,678
Sales	CF405	\$ 7,830,307	\$ 8,774,786	\$ 7,013,486	\$ 4,223,428	\$ 8,733,864
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 109,015,170	\$ 99,088,568	\$ 104,293,796	\$ 90,711,083	\$ 95,918,724
Nonmortgage Loans - Sales - Total	SUB3915	\$ 34,584,125	\$ 34,245,701	\$ 31,461,014	\$ 22,256,122	\$ 26,688,003
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 74,431,045	\$ 64,842,867	\$ 72,832,782	\$ 68,454,961	\$ 69,230,721
Deposits:						
Interest Credited to Deposits	CF430	\$ 6,472,408	\$ 7,565,697	\$ 7,410,217	\$ 6,994,125	\$ 6,452,130
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 128,644,277	\$ 95,908,134	\$ 97,138,502	\$ 106,586,442	\$ 105,201,396
Fully Insured	DI100	\$ 104,446,435	\$ 77,119,642	\$ 75,505,493	\$ 78,836,004	\$ 74,304,002
Other	DI110	\$ 24,197,842	\$ 18,788,492	\$ 21,633,009	\$ 27,750,438	\$ 30,897,394
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 492,053,326	\$ 527,404,135	\$ 522,441,570	\$ 528,880,443	\$ 509,359,770
Greater than \$100,000	DI130	\$ 337,536,975	\$ 372,402,784	\$ 372,179,765	\$ 372,585,854	\$ 319,725,478
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	83,687,629	83,997,385	79,196,608	80,830,265	79,019,504
Greater than \$100,000	DI160	1,260,128	1,408,516	1,477,250	1,433,736	1,313,865
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 48,176,856	\$ 49,780,772	\$ 49,284,589	\$ 47,680,989	\$ 43,250,332
Greater than \$250,000	DI175	\$ 13,672,304	\$ 5,194,288	\$ 4,583,740	\$ 3,992,250	\$ 3,685,990
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	3,874,919	3,971,660	4,092,150	3,933,527	3,310,310
Greater than \$250,000	DI185	17,190	8,492	7,902	11,669	335,459
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 56,507,237	\$ 49,029,719	\$ 48,349,211	\$ 46,992,878	\$ 43,173,878
Uninsured Deposits	DI210	\$ 191,409,102	\$ 210,807,154	\$ 207,549,389	\$ 211,472,210	\$ 188,378,217
Preferred Deposits	DI220	\$ 11,018,040	\$ 10,882,031	\$ 10,209,787	\$ 10,033,821	\$ 11,519,514
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 60,450,246	\$ 52,982,994	\$ 53,277,015	\$ 54,548,416	\$ 52,336,208
Money Market Deposit Accounts	DI320	\$ 334,641,667	\$ 335,453,553	\$ 339,996,694	\$ 331,077,704	\$ 281,190,827

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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	\$ 97,794,890	\$ 105,988,242	\$ 107,118,336	\$ 108,707,737	\$ 108,287,589
Time Deposits	DI340	\$ 398,614,805	\$ 460,400,458	\$ 448,148,256	\$ 458,842,899	\$ 434,242,608
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 139,496,276	\$ 165,529,763	\$ 159,870,114	\$ 150,186,720	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 9,612,885	\$ 10,662,942	\$ 10,128,787	\$ 9,348,059	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 43,077,960	\$ 39,814,190	\$ 37,930,979	\$ 39,738,364	\$ 38,209,997
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	\$ 249,486,015	\$ 216,621,301	\$ 205,538,996	\$ 195,230,640	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,096,966	\$ 6,280,451	\$ 6,091,967	\$ 6,261,662	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	\$ 205,623,143	\$ 171,521,291	\$ 162,021,808	\$ 149,365,130	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 10,422	\$ 2,727	\$ 2,947	\$ 1,290	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	\$ 39,786	\$ 82,282	\$ 57,850	\$ 57,504	\$ 73,627
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 3,568,863	\$ 4,342,851	\$ 4,510,623	\$ 4,870,386	\$ 5,912,189
Time and Savings Deposits	DI650	\$ 22,706,479	\$ 29,891,434	\$ 26,246,783	\$ 28,519,813	\$ 12,603,393
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,039,170	\$ 1,996,688	\$ 1,430,109	\$ 1,237,465	\$ 1,146,760
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 940	\$ 1,756	\$ 1,405	\$ 1,843	\$ 681
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 168,265	\$ 174,331	\$ 179,065	\$ 113,697	\$ 383,222
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 26,944	\$ 31,747	\$ 37,335	\$ 114,391	\$ 57,323

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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	205,936	212,331	216,805	215,743	212,227
Assets Held in Trading Accounts	SI375	\$ 7,976,494	\$ 7,156,029	\$ 7,995,915	\$ 7,351,408	\$ 5,530,264
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 30,816,256	\$ 29,455,583	\$ 32,382,174	\$ 30,110,912	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 12,265,947	\$ 11,905,776	\$ 10,227,532	\$ 10,382,244	N/A
Available-for-Sale Securities	SI385	\$ 207,175,682	\$ 200,356,521	\$ 196,391,594	\$ 171,462,885	\$ 170,697,446
Assets Held for Sale	SI387	\$ 45,201,150	\$ 66,463,090	\$ 83,406,747	\$ 82,534,925	\$ 101,744,718
Loans Serviced for Others	SI390	\$ 1,146,290,106	\$ 1,153,482,866	\$ 1,145,438,768	\$ 1,087,385,687	\$ 1,121,008,741
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 603,803	\$ 653,281	\$ 812,897	\$ 1,103,157	\$ 1,130,885
Other Residual Interests	SI404	\$ 3,612,654	\$ 3,688,241	\$ 4,030,543	\$ 2,863,058	\$ 2,706,598
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.78%	85.78%	85.69%	85.82%	85.76%
Second month of Qtr	SI582	85.89%	85.84%	85.72%	85.60%	85.80%
Third month of Qtr	SI583	85.86%	85.72%	85.58%	85.54%	85.55%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	77.38%	77.92%	78.66%	79.29%	78.75%
Do you meet the DBLA business operations test?	SI586	30 [Yes]	33 [Yes]	28 [Yes]	28 [Yes]	30 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 13,390,631	\$ 13,524,567	\$ 13,892,439	\$ 13,881,962	\$ 13,432,979
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 1,426,832	\$ 1,384,514	\$ 1,307,392	\$ 1,395,618	\$ 1,374,262
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,625	1,028	1,002	975	961
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 159,210,416	\$ 159,062,964	\$ 159,014,060	\$ 156,722,046	\$ 130,510,148
Net Income (Loss) (SO91)	SI610	\$- 5,238,565	\$ 656,759	\$ 3,833,309	\$ 3,614,355	\$ 3,140,493
Dividends Declared						
Preferred Stock	SI620	\$ 18,485	\$ 20,289	\$ 9,598	\$ 7,681	\$ 9,645
Common Stock	SI630	\$ 1,110,657	\$ 4,903,803	\$ 16,507,864	\$ 4,242,930	\$ 2,231,378
Stock Issued	SI640	\$ 1,238,121	\$ 1,073,899	\$ 634,499	\$ 123,810	\$ 314,179
Stock Retired	SI650	\$ 4,864	\$ 4,340	\$ 142,346	\$ 3,552	\$ 4,902
Capital Contributions (Where No Stock is Issued)	SI655	\$- 10,556,032	\$ 3,686,394	\$ 16,989,780	\$ 1,936,581	\$ 5,086,074

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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	\$ 125,642	\$ 91,129	\$ 7,922	\$ 735,865	\$ 15,446,422
Other Comprehensive Income	SI662	\$- 495,627	\$- 82,376	\$- 1,162,863	\$ 233,548	\$ 112,230
Prior Period Adjustments	SI668	\$ 49,408	\$- 33,397	\$- 109,915	\$- 27,788	\$ 10,460
Other Adjustments	SI671	\$- 17,542	\$ 37,620	\$- 104,859	\$ 306,884	\$- 1,164,194
Ending Equity Capital (SC80)	SI680	\$ 143,181,815	\$ 159,564,560	\$ 162,442,125	\$ 159,391,138	\$ 151,209,887
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 653,217	\$ 1,175,731	\$ 818,883	\$ 628,896	\$ 1,313,453
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 362,870,398	\$ 122,351,863	\$ 42,678,824	\$ 89,981,786	\$ 5,129,911
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	163 [Yes]	168 [Yes]	167 [Yes]	164 [Yes]	163 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 3,370,399	\$ 1,391,641	\$ 1,397,601	\$ 1,314,396	\$ 1,178,596
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 178,706	\$ 126,891	\$ 123,755	\$ 125,220	\$ 120,705
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,517,516,756	\$ 1,531,071,795	\$ 1,502,961,084	\$ 1,495,949,610	\$ 1,403,966,967
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 118,042,230	\$ 106,865,126	\$ 88,950,842	\$ 82,300,855	\$ 78,888,089
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,143,199,018	\$ 1,155,851,902	\$ 1,140,096,525	\$ 1,152,156,051	\$ 1,076,734,814
Nonmortgage Loans	SI885	\$ 138,219,926	\$ 135,353,909	\$ 144,094,993	\$ 133,452,908	\$ 131,620,783
Deposits and Excrows	SI890	\$ 883,584,214	\$ 924,836,414	\$ 928,169,494	\$ 914,498,472	\$ 846,673,777
Total Borrowings	SI895	\$ 409,939,253	\$ 377,123,654	\$ 354,182,523	\$ 367,424,274	\$ 365,430,793
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	12	24	18	15	17
Any Outstanding Futures or Options Positions?	SQ310	18	17	16	17	14
Does Association Have Subchapter S in effect this year?	SQ320	78	79	81	80	78
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	585	577	565	544	525

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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	111 [Yes]	113 [Yes]	113 [Yes]	116 [Yes]	115 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	87 [Yes]	92 [Yes]	90 [Yes]	92 [Yes]	91 [Yes]
Do you have any activity to report on this schedule?	FS130	83 [Yes]	87 [Yes]	85 [Yes]	87 [Yes]	87 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 860,386,398	\$ 869,196,867	\$ 855,045,098	\$ 825,569,517	\$ 783,176,247
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 95,488,906	\$ 92,239,176	\$ 83,149,735	\$ 77,563,745	\$ 74,894,303
Personal Trust and Agency Accounts	FS210	\$ 25,480,876	\$ 25,355,253	\$ 23,311,783	\$ 21,364,324	\$ 21,477,736
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 12,838,846	\$ 11,626,772	\$ 9,428,424	\$ 7,971,246	\$ 6,985,883
Employee Benefit - Defined Contribution	FS220	\$ 1,627,467	\$ 1,396,439	\$ 1,375,895	\$ 1,333,827	\$ 1,266,899
Employee Benefit - Defined Benefit	FS230	\$ 1,291,185	\$ 1,270,105	\$ 1,254,243	\$ 1,233,297	\$ 1,221,170
Other Retirement Accounts	FS240	\$ 9,920,194	\$ 8,960,228	\$ 6,798,286	\$ 5,404,122	\$ 4,497,814
Corporate Trust and Agency Accounts	FS250	\$ 147,107	\$ 151,188	\$ 148,068	\$ 152,155	\$ 160,705
Investment Management Agency Accounts	FS260	\$ 51,129,756	\$ 49,043,224	\$ 44,120,593	\$ 41,237,273	\$ 39,605,442
Other Fiduciary Accounts	FS270	\$ 5,892,321	\$ 6,062,739	\$ 6,140,867	\$ 6,838,747	\$ 6,664,537
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 9,980	\$ 9,903	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 222,234,127	\$ 219,401,232	\$ 227,647,931	\$ 224,977,843	\$ 217,830,104
Personal Trust and Agency Accounts	FS211	\$ 7,336,740	\$ 7,010,066	\$ 6,988,853	\$ 6,155,658	\$ 5,703,634
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 214,277,926	\$ 211,730,794	\$ 220,006,304	\$ 218,195,165	\$ 211,577,729
Employee Benefit - Defined Contribution	FS221	\$ 174,641,981	\$ 172,055,714	\$ 180,953,108	\$ 180,373,566	\$ 175,892,385
Employee Benefit - Defined Benefit	FS231	\$ 34,779,242	\$ 34,684,006	\$ 34,038,025	\$ 32,024,523	\$ 31,051,365
Other Retirement Accounts	FS241	\$ 4,856,703	\$ 4,991,074	\$ 5,015,171	\$ 5,797,076	\$ 4,633,979
Corporate Trust and Agency Accounts	FS251	\$ 115,611	\$ 133,142	\$ 131,484	\$ 195,741	\$ 120,065
Other Fiduciary Accounts	FS271	\$ 503,850	\$ 527,230	\$ 521,290	\$ 431,279	\$ 428,676
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 542,663,365	\$ 557,556,459	\$ 544,247,432	\$ 523,027,929	\$ 490,451,840
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	103,243	95,040	81,049	72,902	69,317
Personal Trust and Agency Accounts	FS212	34,053	33,417	33,029	32,286	33,904
Retirement-related Trust and Agency Accounts - Total	SUB6120	29,620	25,831	18,917	14,751	11,790
Employee Benefit - Defined Contribution	FS222	1,232	1,111	1,104	1,076	983

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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	188	186	187	195	206
Other Retirement Accounts	FS242	28,200	24,534	17,626	13,480	10,601
Corporate Trust and Agency Accounts	FS252	46	43	45	50	60
Investment Management Agency Accounts	FS262	38,604	34,883	28,241	24,945	22,969
Other Fiduciary Accounts	FS272	920	866	817	870	594
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	258,466	256,503	251,933	250,030	248,460
Personal Trust and Agency Accounts	FS213	183,540	180,098	172,810	167,592	164,903
Retirement-related Trust and Agency Accounts - Total	SUB6130	74,481	75,883	78,697	82,147	83,263
Employee Benefit - Defined Contribution	FS223	27,041	27,581	32,533	32,910	33,021
Employee Benefit - Defined Benefit	FS233	2,552	2,539	2,542	2,521	2,541
Other Retirement Accounts	FS243	44,888	45,763	43,622	46,716	47,701
Corporate Trust and Agency Accounts	FS253	137	203	208	191	178
Other Fiduciary Accounts	FS273	308	319	218	100	116
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	6,752,031	6,675,495	6,704,641	6,559,445	6,408,154
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,057,235	\$ 762,606	\$ 490,352	\$ 237,736	\$ 879,821
Personal Trust and Agency Accounts	FS310	\$ 203,994	\$ 151,683	\$ 99,436	\$ 49,039	\$ 195,646
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 103,312	\$ 71,954	\$ 47,278	\$ 22,956	\$ 84,645
Employee Benefit - Defined Contribution	FS320	\$ 37,299	\$ 28,138	\$ 20,400	\$ 10,908	\$ 42,759
Employee Benefit - Defined Benefit	FS330	\$ 17,213	\$ 13,141	\$ 8,805	\$ 3,946	\$ 13,889
Other Retirement Accounts	FS340	\$ 48,800	\$ 30,675	\$ 18,073	\$ 8,102	\$ 27,997
Corporate Trust and Agency Accounts	FS350	\$ 1,468	\$ 1,040	\$ 736	\$ 389	\$ 1,418
Investment Management Agency Accounts	FS360	\$ 217,056	\$ 152,317	\$ 95,470	\$ 45,230	\$ 156,719
Other Fiduciary Accounts	FS370	\$ 17,166	\$ 9,023	\$ 5,636	\$ 2,723	\$ 8,423
Custody and Safekeeping Accounts	FS380	\$ 502,534	\$ 365,561	\$ 235,519	\$ 114,594	\$ 422,313
Other Fiduciary and Related Services	FS390	\$ 11,705	\$ 11,028	\$ 6,277	\$ 2,805	\$ 10,657
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 630,739	\$ 176,072	\$ 104,566	\$ 96,370	\$ 654,562
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 2,968	\$ 289	\$ 51	\$ 19	\$ 3,786
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 11,626	\$ 2,570	\$ 1,209	\$ 550	\$ 7,302
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 435,154	\$ 588,815	\$ 386,944	\$ 141,897	\$ 228,775
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 25,480,875	\$ 5,970,383	\$ 5,232,599	\$ 5,559,670	\$ 21,477,736

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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	\$- 19,440	\$ 5,189	\$ 484	\$ 1,969	\$- 10,800
Interest-Bearing Deposits	FS415	\$ 422,715	\$ 30,331	\$ 34,610	\$ 36,149	\$ 124,174
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,417,360	\$ 342,627	\$ 220,691	\$ 216,030	\$ 1,291,385
State, County and Municipal Obligations	FS425	\$ 2,674,256	\$ 538,624	\$ 476,038	\$ 524,611	\$ 2,191,889
Money Market Mutual Funds	FS430	\$ 2,104,832	\$ 460,427	\$ 441,539	\$ 502,116	\$ 1,853,891
Other Short-term Obligations	FS435	\$ 17,565	\$ 22,159	\$ 21,464	\$ 28,116	\$ 40,044
Other Notes and Bonds	FS440	\$ 1,068,361	\$ 381,373	\$ 338,945	\$ 323,971	\$ 924,791
Common and Preferred Stock	FS445	\$ 15,023,147	\$ 3,428,171	\$ 3,083,926	\$ 3,121,294	\$ 13,105,916
Real Estate Mortgages	FS450	\$ 24,416	\$ 8,606	\$ 8,335	\$ 8,302	\$ 22,387
Real Estate	FS455	\$ 1,584,659	\$ 336,627	\$ 290,852	\$ 282,278	\$ 1,022,689
Miscellaneous Assets	FS460	\$ 1,163,004	\$ 416,249	\$ 315,715	\$ 514,834	\$ 911,370
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	51	7	1	29	69
Corporate and Municipal Trusteeships	FS510	21	5	0	1	20
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	30	2	1	28	49
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 710,233	\$ 27,875	\$ 0	\$ 255	\$ 1,450,561
Number of Funds - Total Collective Investment Funds	FS60	439	11	11	11	48
Domestic Equity	FS610	60	6	6	6	22
International/Global Equity	FS620	20	0	0	0	4
Stock/Bond Blend	FS630	2	0	0	0	1
Taxable Bond	FS640	12	4	4	3	10
Municipal Bond	FS650	2	1	1	1	1
Short-Term Investments/Money Market	FS660	28	0	0	1	9
Specialty/Other	FS670	315	0	0	0	1
Market Value - Total Collective Investment Funds	FS65	\$ 11,745,666	\$ 213,261	\$ 212,560	\$ 214,526	\$ 10,613,156
Domestic Equity	FS615	\$ 8,942,295	\$ 115,564	\$ 116,589	\$ 114,500	\$ 8,294,377
International/Global Equity	FS625	\$ 719,401	\$ 0	\$ 0	\$ 0	\$ 518,504
Stock/Bond Blend	FS635	\$ 1,521	\$ 0	\$ 0	\$ 0	\$ 950
Taxable Bond	FS645	\$ 411,788	\$ 84,329	\$ 82,442	\$ 85,684	\$ 674,791
Municipal Bond	FS655	\$ 13,159	\$ 13,368	\$ 13,529	\$ 14,077	\$ 15,817
Short-Term Investments/Money Market	FS665	\$ 11,482	\$ 0	\$ 0	\$ 265	\$ 25,089
Specialty/Other	FS675	\$ 1,646,020	\$ 0	\$ 0	\$ 0	\$ 1,083,628
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	\$ 2,946	\$ 290	\$ 51	\$ 19	\$ 3,682
Personal Trust and Agency Accounts	FS710	\$ 1,630	\$ 6	\$ 3	\$ 1	\$ 2,327
Retirement-Related Trust and Agency Accounts	FS720	\$ 46	\$ 7	\$ 0	\$ 0	\$ 130
Investment Management Agency Accounts	FS730	\$ 1,267	\$ 277	\$ 48	\$ 18	\$ 1,207
Other Fiduciary Accounts and Related Services	FS740	\$ 3	\$ 0	\$ 0	\$ 0	\$ 18
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 117	\$ 5	\$ 0	\$ 0	\$ 128
Personal Trust and Agency Accounts	FS711	\$ 98	\$ 4	\$ 0	\$ 0	\$ 71
Retirement-Related Trust and Agency Accounts	FS721	\$ 14	\$ 1	\$ 0	\$ 0	\$ 14
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 5	\$ 0	\$ 0	\$ 0	\$ 43
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 91	\$ 3	\$ 0	\$ 0	\$ 16
Personal Trust and Agency Accounts	FS712	\$ 31	\$ 0	\$ 0	\$ 0	\$ 10
Retirement-Related Trust and Agency Accounts	FS722	\$ 6	\$ 3	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 50	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 4	\$ 0	\$ 0	\$ 0	\$ 6

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	\$ 143,181,812	\$ 159,564,576	\$ 162,442,140	\$ 159,391,181	\$ 151,209,949
Equity Capital Deductions - Total	SUB1631	\$ 26,097,451	\$ 39,835,101	\$ 38,650,637	\$ 39,228,403	\$ 38,845,477
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 650,360	\$ 646,100	\$ 643,276	\$ 633,759	\$ 621,637
Goodwill and Certain Other Intangible Assets	CCR115	\$ 22,377,997	\$ 37,758,636	\$ 36,917,036	\$ 37,589,939	\$ 37,412,310
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,062,932	\$ 1,424,108	\$ 1,085,637	\$ 1,000,072	\$ 805,360
Other	CCR134	\$ 1,006,162	\$ 6,257	\$ 4,688	\$ 4,633	\$ 6,170
Equity Capital Additions -Total	SUB1641	\$ 7,648,913	\$ 6,229,268	\$ 6,066,252	\$ 4,436,265	\$ 4,605,284
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,365,253	\$ 1,843,461	\$ 1,805,436	\$ 644,860	\$ 820,476
Intangible Assets	CCR185	\$ 313,349	\$ 334,870	\$ 361,408	\$ 381,981	\$ 408,863
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 4,867,238	\$ 3,929,355	\$ 3,784,706	\$ 3,282,389	\$ 3,270,788
Other	CCR195	\$ 103,073	\$ 121,582	\$ 114,702	\$ 127,035	\$ 105,157
Tier 1 (Core) Capital	CCR20	\$ 124,733,274	\$ 125,958,743	\$ 129,857,755	\$ 124,599,043	\$ 116,969,757

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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	\$ 1,513,262,189	\$ 1,570,498,472	\$ 1,503,416,579	\$ 1,490,252,565	\$ 1,410,817,303
Asset Deductions - Total	SUB1651	\$ 25,700,227	\$ 40,448,137	\$ 39,196,001	\$ 39,736,098	\$ 39,386,103
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 563,421	\$ 571,694	\$ 555,442	\$ 542,446	\$ 522,790
Goodwill and Certain Other Intangible Assets	CCR265	\$ 22,703,699	\$ 38,103,588	\$ 37,191,234	\$ 37,851,503	\$ 37,726,848
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,400,181	\$ 1,752,248	\$ 1,440,295	\$ 1,327,036	\$ 1,116,263
Other	CCR275	\$ 32,926	\$ 20,607	\$ 9,030	\$ 15,113	\$ 20,202
Asset Additions - Total	SUB1661	\$ 3,307,026	\$ 2,707,109	\$ 2,876,124	\$ 1,086,167	\$ 1,329,238
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 2,887,787	\$ 2,251,997	\$ 2,403,782	\$ 595,779	\$ 814,936
Intangible Assets	CCR285	\$ 321,732	\$ 342,467	\$ 370,216	\$ 391,528	\$ 420,652
Other	CCR290	\$ 97,507	\$ 112,645	\$ 102,126	\$ 98,860	\$ 93,650
Adjusted Total Assets	CCR25	\$ 1,490,868,988	\$ 1,532,757,444	\$ 1,467,096,702	\$ 1,451,602,634	\$ 1,372,760,438
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 59,282,902	\$ 61,001,041	\$ 58,397,621	\$ 57,755,007	\$ 54,560,214
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 124,733,274	\$ 125,958,743	\$ 129,857,755	\$ 124,599,043	\$ 116,969,757
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 69,156	\$ 149,240	\$ 145,054	\$ 162,871	\$ 172,878
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 9,279,027	\$ 9,289,477	\$ 10,281,499	\$ 10,371,923	\$ 10,122,259
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 1,009,771	\$ 8,671	\$ 4,350	\$ 3,610	\$ 4,749
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 9,408,649	\$ 7,825,274	\$ 6,642,816	\$ 6,358,761	\$ 6,186,139
Tier 2 Capital - Other	CCR355	\$ 199,199	\$ 180,582	\$ 95,975	\$ 71,730	\$ 1,857
Tier 2 (Supplementary) Capital	CCR33	\$ 19,965,802	\$ 17,453,244	\$ 17,169,694	\$ 16,968,895	\$ 16,487,882
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 19,965,802	\$ 17,453,244	\$ 17,169,694	\$ 16,968,895	\$ 16,487,882
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 62,714	\$ 74,750	\$ 75,996	\$ 84,800	\$ 94,149
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,371,441	\$ 2,477,829	\$ 2,943,597	\$ 2,986,590	\$ 2,964,229
Total Risk-Based Capital	CCR39	\$ 142,264,921	\$ 140,859,408	\$ 144,007,856	\$ 138,496,548	\$ 130,399,261
0% R/W Category - Cash	CCR400	\$ 6,062,473	\$ 6,359,187	\$ 4,680,472	\$ 4,585,208	\$ 4,955,941
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 21,420,097	\$ 11,257,813	\$ 12,379,806	\$ 15,078,149	\$ 16,937,508
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 15,525	\$ 23,639	\$ 61,280	\$ 27,431	\$ 36,670
0% R/W Category - Other	CCR415	\$ 4,541,951	\$ 3,251,706	\$ 2,980,941	\$ 3,135,517	\$ 3,203,633
0% R/W Category - Assets Total	CCR420	\$ 32,040,046	\$ 20,892,345	\$ 20,102,499	\$ 22,826,305	\$ 25,133,752
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	\$ 198,840,262	\$ 188,065,671	\$ 184,740,413	\$ 171,140,276	\$ 153,129,889
20% R/W Category - Claims on FHLBs	CCR435	\$ 30,381,781	\$ 32,169,729	\$ 27,697,187	\$ 28,549,622	\$ 26,647,521
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 5,922,595	\$ 6,485,467	\$ 6,838,119	\$ 6,335,197	\$ 6,491,128
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 43,286,860	\$ 43,959,846	\$ 27,529,091	\$ 20,921,912	\$ 24,675,684
20% R/W Category - Other	CCR450	\$ 50,408,554	\$ 61,589,060	\$ 48,296,991	\$ 53,272,223	\$ 40,904,292
20% R/W Category - Assets Total	CCR455	\$ 328,840,052	\$ 332,269,773	\$ 295,101,801	\$ 280,219,230	\$ 251,848,514
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 65,768,016	\$ 66,453,955	\$ 59,020,371	\$ 56,043,851	\$ 50,369,694
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 568,631,972	\$ 630,197,655	\$ 608,150,348	\$ 617,253,068	\$ 601,056,074
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 15,638,201	\$ 17,829,244	\$ 16,655,244	\$ 15,180,561	\$ 15,278,136
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,765,718	\$ 3,686,310	\$ 3,868,275	\$ 3,402,165	\$ 3,309,926
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,395,389	\$ 2,020,582	\$ 1,898,007	\$ 1,619,006	\$ 1,314,477
50% R/W Category - Other	CCR480	\$ 21,638,266	\$ 21,005,565	\$ 20,635,055	\$ 19,115,937	\$ 18,680,352
50% R/W Category - Assets Total	CCR485	\$ 610,069,546	\$ 674,739,356	\$ 651,206,929	\$ 656,570,737	\$ 639,638,965
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 305,034,972	\$ 337,369,869	\$ 325,603,662	\$ 328,285,566	\$ 319,819,683
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 8,650,332	\$ 9,848,503	\$ 7,723,383	\$ 8,616,381	\$ 7,902,865
100% R/W Category - All Other Assets	CCR506	\$ 610,598,208	\$ 589,970,597	\$ 584,836,286	\$ 572,592,727	\$ 532,871,307
100% R/W Category - Assets Total	CCR510	\$ 619,248,540	\$ 599,819,100	\$ 592,559,669	\$ 581,209,108	\$ 540,774,172
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 619,248,540	\$ 599,819,100	\$ 592,559,669	\$ 581,209,108	\$ 540,774,172
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 12,176	\$ 12,602	\$ 18,236	\$ 11,934	\$ 11,529
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 152,202	\$ 157,527	\$ 227,956	\$ 149,178	\$ 144,116
Assets to Risk-Weight	CCR64	\$ 1,590,210,360	\$ 1,627,733,176	\$ 1,558,989,134	\$ 1,540,837,314	\$ 1,457,406,932
Subtotal Risk-Weighted Assets	CCR75	\$ 990,203,573	\$ 1,003,800,286	\$ 977,411,487	\$ 965,687,537	\$ 911,107,514
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,759,821	\$ 687,266	\$ 837,984	\$ 992,022	\$ 854,983
Total Risk-Weighted Assets	CCR78	\$ 988,443,752	\$ 1,003,113,020	\$ 976,573,503	\$ 964,695,515	\$ 910,252,531
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 79,133,010	\$ 80,303,482	\$ 78,124,298	\$ 77,175,060	\$ 72,868,288
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.37%	8.22%	8.85%	8.58%	8.52%
Total Risk-Based Capital Ratio	CCR820	14.39%	14.04%	14.75%	14.36%	14.33%
Tier 1 Risk-Based Capital Ratio	CCR830	12.38%	12.31%	13.00%	12.61%	12.52%

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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	8.41%	8.20%	8.83%	8.56%	8.49%

*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.