

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 3:19 PM

TFR Industry Aggregate Report
93013 - OTS-Regulated: Georgia
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		18	18	18
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,595,475	\$ 1,493,294	\$ 1,113,965
Cash and Non-Interest-Earning Deposits	SC110	\$ 828,978	\$ 675,972	\$ 406,807
Interest-Earning Deposits in FHLBs	SC112	\$ 174,801	\$ 161,794	\$ 93,395
Other Interest-Earning Deposits	SC118	\$ 76,156	\$ 61,045	\$ 41,942
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 43,061	\$ 85,853	\$ 51,653
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 264,666	\$ 278,633	\$ 293,702
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 182,396	\$ 204,579	\$ 200,139
State and Municipal Obligations	SC180	\$ 15,536	\$ 15,726	\$ 16,124
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 6,133	\$ 6,079	\$ 6,006
Accrued Interest Receivable	SC191	\$ 3,748	\$ 3,613	\$ 4,197
Mortgage-Backed Securities - Gross	SUB0072	\$ 688,984	\$ 677,528	\$ 621,981
Mortgage-Backed Securities - Total	SC22	\$ 688,984	\$ 677,528	\$ 621,981
Pass-Through - Total	SUB0073	\$ 377,071	\$ 370,649	\$ 359,560
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 359,039	\$ 355,671	\$ 343,901
Other Pass-Through	SC215	\$ 18,032	\$ 14,978	\$ 15,659
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 309,378	\$ 304,469	\$ 260,313
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 102,200	\$ 85,954	\$ 83,758
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,839	\$ 8,926	\$ 9,988
Other	SC222	\$ 198,339	\$ 209,589	\$ 166,567
Accrued Interest Receivable	SC228	\$ 2,535	\$ 2,410	\$ 2,108

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,213,600	\$ 4,244,562	\$ 4,381,363
Mortgage Loans - Total	SC26	\$ 4,183,184	\$ 4,215,535	\$ 4,356,454
Construction Loans - Total	SUB0100	\$ 531,031	\$ 525,313	\$ 497,967
Residential - Total	SUB0110	\$ 475,878	\$ 478,604	\$ 461,688
1-4 Dwelling Units	SC230	\$ 458,621	\$ 455,948	\$ 438,259
Multifamily (5 or more) Dwelling Units	SC235	\$ 17,257	\$ 22,656	\$ 23,429
Nonresidential Property	SC240	\$ 55,153	\$ 46,709	\$ 36,279
Permanent Loans - Total	SUB0121	\$ 3,651,951	\$ 3,685,738	\$ 3,847,058
Residential - Total	SUB0131	\$ 2,821,425	\$ 2,899,255	\$ 3,109,148
1-4 Dwelling Units - Total	SUB0141	\$ 2,764,872	\$ 2,846,894	\$ 3,052,732
Revolving Open-End Loans	SC251	\$ 215,198	\$ 212,821	\$ 215,296
All Other - First Liens	SC254	\$ 2,365,032	\$ 2,424,071	\$ 2,638,108
All Other - Junior Liens	SC255	\$ 184,642	\$ 210,002	\$ 199,328
Multifamily (5 or more) Dwelling Units	SC256	\$ 56,553	\$ 52,361	\$ 56,416
Nonresidential Property (Except Land)	SC260	\$ 538,467	\$ 507,482	\$ 490,569
Land	SC265	\$ 292,059	\$ 279,001	\$ 247,341
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 28,069	\$- 133,974	\$- 53,387
Accrued Interest Receivable	SC272	\$ 21,244	\$ 22,173	\$ 24,680
Advances for Taxes and Insurance	SC275	\$ 9,374	\$ 11,338	\$ 11,658
Allowance for Loan and Lease Losses	SC283	\$ 30,416	\$ 29,027	\$ 24,909
Nonmortgage Loans - Gross	SUB0162	\$ 820,137	\$ 1,231,979	\$ 1,395,517
Nonmortgage Loans - Total	SC31	\$ 796,003	\$ 1,206,505	\$ 1,368,589
Commercial Loans - Total	SC32	\$ 581,594	\$ 572,336	\$ 562,223
Secured	SC300	\$ 324,202	\$ 306,834	\$ 290,614
Unsecured	SC303	\$ 82,592	\$ 80,894	\$ 75,841
Lease Receivables	SC306	\$ 174,800	\$ 184,608	\$ 195,768
Consumer Loans - Total	SC35	\$ 235,037	\$ 654,531	\$ 827,844
Loans on Deposits	SC310	\$ 27,298	\$ 27,838	\$ 25,685
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,603	\$ 8,514	\$ 9,516
Education Loans	SC320	\$ 98	\$ 124	\$ 131
Auto Loans	SC323	\$ 60,691	\$ 478,745	\$ 660,967
Mobile Home Loans	SC326	\$ 22,683	\$ 20,976	\$ 19,204
Credit Cards	SC328	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 115,664	\$ 118,334	\$ 112,341
Accrued Interest Receivable	SC348	\$ 3,506	\$ 5,112	\$ 5,450
Allowance for Loan and Lease Losses	SC357	\$ 24,134	\$ 25,474	\$ 26,928
Repossessed Assets - Gross	SUB0201	\$ 28,464	\$ 19,809	\$ 18,143
Repossessed Assets - Total	SC40	\$ 28,424	\$ 19,764	\$ 18,098
Real Estate - Total	SUB0210	\$ 28,308	\$ 19,186	\$ 17,609
Construction	SC405	\$ 3,350	\$ 1,303	\$ 1,651
Residential - Total	SUB0225	\$ 22,174	\$ 15,035	\$ 13,728
1-4 Dwelling Units	SC415	\$ 22,174	\$ 15,035	\$ 13,728
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,236	\$ 2,219	\$ 1,643
Land	SC428	\$ 548	\$ 629	\$ 587
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 156	\$ 623	\$ 534
General Valuation Allowances	SC441	\$ 40	\$ 45	\$ 45
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 55,045	\$ 72,336	\$ 71,616
Federal Home Loan Bank Stock	SC510	\$ 54,851	\$ 72,176	\$ 71,456
Other	SC540	\$ 194	\$ 160	\$ 160
Office Premises and Equipment	SC55	\$ 102,042	\$ 103,892	\$ 106,602
Other Assets - Gross	SUB0262	\$ 216,871	\$ 241,590	\$ 384,252
Other Assets - Total	SC59	\$ 216,865	\$ 241,589	\$ 384,252
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 62,912	\$ 65,240	\$ 63,390
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 34,153	\$ 34,832	\$ 39,094
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 67,856	\$ 70,308	\$ 84,323
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 51,950	\$ 71,210	\$ 197,445
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 6	\$ 1	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 54,596	\$ 54,547	\$ 51,882
Total Assets - Gross	SUB0283	\$ 7,720,618	\$ 8,084,990	\$ 8,093,439
Total Assets	SC60	\$ 7,666,022	\$ 8,030,443	\$ 8,041,557
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 5,638,880	\$ 5,649,520	\$ 5,573,468
Deposits	SC710	\$ 5,598,028	\$ 5,630,103	\$ 5,471,570
Escrows	SC712	\$ 42,875	\$ 22,182	\$ 104,456
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,023	\$- 2,765	\$- 2,558
Borrowings - Total	SC72	\$ 1,030,493	\$ 1,337,965	\$ 1,312,733
Advances from FHLBank	SC720	\$ 890,259	\$ 1,215,323	\$ 1,200,537
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 130,215	\$ 108,344	\$ 100,461
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,000	\$ 1,000	\$ 1,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 9,019	\$ 13,298	\$ 10,735
Other Liabilities - Total	SC75	\$ 214,028	\$ 227,813	\$ 277,641
Accrued Interest Payable - Deposits	SC763	\$ 39,815	\$ 34,313	\$ 24,368
Accrued Interest Payable - Other	SC766	\$ 4,847	\$ 6,158	\$ 5,820
Accrued Taxes	SC776	\$ 2,501	\$ 1,705	\$ 2,351
Accounts Payable	SC780	\$ 31,140	\$ 44,423	\$ 39,725
Deferred Income Taxes	SC790	\$ 57,054	\$ 65,091	\$ 107,790
Other Liabilities and Deferred Income	SC796	\$ 78,671	\$ 76,123	\$ 97,587
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 6,883,401	\$ 7,215,298	\$ 7,163,842
Minority Interest	SC800	\$ 993	\$ 855	\$ 926
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 571,779	\$ 548,124	\$ 540,854
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 16,023	\$ 15,738	\$ 15,738
Paid in Excess of Par	SC830	\$ 555,756	\$ 532,386	\$ 525,116
Accumulated Other Comprehensive Income - Total	SC86	\$ 89,736	\$ 101,632	\$ 96,737
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 89,311	\$ 101,210	\$ 96,318
Gains (Losses) on Cash Flow Hedges	SC865	\$ 425	\$ 414	\$ 419
Other	SC870	\$ 0	\$ 8	\$ 0
Retained Earnings	SC880	\$ 123,242	\$ 167,794	\$ 242,574
Other Components of Equity Capital	SC891	\$ - 3,129	\$ - 3,259	\$ - 3,375
Total Equity Capital	SC80	\$ 781,628	\$ 814,291	\$ 876,790
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,666,022	\$ 8,030,444	\$ 8,041,558

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Other Codes As of Mar 2007

Other Asset Codes

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

Other Liability Codes

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

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 114,721	\$ 115,075	\$ 122,398
Deposits and Investment Securities	SO115	\$ 10,249	\$ 9,452	\$ 8,757
Mortgage-Backed Securities	SO125	\$ 7,134	\$ 6,913	\$ 9,490
Mortgage Loans	SO141	\$ 73,969	\$ 69,854	\$ 78,794
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 384	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 22,394	\$ 28,856	\$ 25,357
Commercial Loans and Leases	SO160	\$ 11,972	\$ 15,390	\$ 11,880
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 491	N/A	N/A
Consumer Loans and Leases	SO171	\$ 10,422	\$ 13,466	\$ 13,477
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 100	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,774	\$ 979	\$ 683
Federal Home Loan Bank Stock	SO181	\$ 1,774	\$ 979	\$ 683
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 72,168	\$ 70,383	\$ 70,217
Deposits	SO215	\$ 56,962	\$ 54,981	\$ 50,160
Escrows	SO225	\$ 217	\$ 213	\$ 373
Advances from FHLBank	SO230	\$ 12,100	\$ 12,853	\$ 16,847
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 13	\$ 13	\$ 13
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,876	\$ 2,323	\$ 2,824
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 44,327	\$ 45,671	\$ 52,864
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,209	\$ 7,518	\$ 4,071
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 41,118	\$ 38,153	\$ 48,793
Noninterest Income - Total	SO42	\$ 8,055	\$ 20,572	\$- 23,824
Mortgage Loan Servicing Fees	SO410	\$ 5,197	\$ 974	\$ 718
Servicing Amortization and Valuation Adjustments	SO411	\$- 2,061	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 9,846	\$ 10,912	\$ 12,056
Net Income (Loss) from Other - Total	SUB0451	\$- 8,196	\$ 8,633	\$- 38,187
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 8,590	\$ 8,255	\$- 38,482
Operations & Sale of Repossessed Assets	SO461	\$- 38	\$- 25	\$- 41
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 432	\$ 403	\$ 336
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 3,269	\$ 53	\$ 1,589
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 76,041	\$ 92,775	\$ 115,414
All Personnel Compensation and Expense	SO510	\$ 37,261	\$ 40,549	\$ 42,603
Legal Expense	SO520	\$ 1,246	\$ 2,139	\$ 1,389
Office Occupancy and Equipment Expense	SO530	\$ 14,951	\$ 17,540	\$ 18,007
Marketing and Other Professional Services	SO540	\$ 6,108	\$ 6,760	\$ 6,832
Loan Servicing Fees	SO550	\$ 202	\$ 794	\$ 919
Goodwill and Other Intangibles Expense	SO560	\$ 2,749	\$ 12,867	\$ 26,847
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 8	\$ 2	\$ 0
Other Noninterest Expense	SO580	\$ 13,516	\$ 12,124	\$ 18,817
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 26,868	\$- 34,050	\$- 90,445
Income Taxes - Total	SO71	\$ 2,913	\$ 1,543	\$- 27,016
Federal	SO710	\$ 2,962	\$ 1,628	\$- 27,127

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$- 49	\$- 85	\$ 111
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 29,781	\$- 35,593	\$- 63,429
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 363	\$- 37,328	\$ 0
Net Income (Loss)	SO91	\$- 30,144	\$- 72,921	\$- 63,429

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Other Codes As of Mar 2007

Other Noninterest Income Codes

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

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 114,721	\$ 482,553	\$ 367,478
YTD - Deposits and Investment Securities	Y_SO115	\$ 10,249	\$ 35,603	\$ 26,151
YTD - Mortgage-Backed Securities	Y_SO125	\$ 7,134	\$ 38,567	\$ 31,654
YTD - Mortgage Loans	Y_SO141	\$ 73,969	\$ 306,036	\$ 236,182
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 384	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 11,972	\$ 49,668	\$ 34,278
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 491	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,422	\$ 52,679	\$ 39,213
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 100	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,774	\$ 3,155	\$ 2,176
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,774	\$ 3,155	\$ 2,176
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 72,168	\$ 275,245	\$ 204,862
YTD - Deposits	Y_SO215	\$ 56,962	\$ 193,406	\$ 138,425
YTD - Escrows	Y_SO225	\$ 217	\$ 1,191	\$ 978
YTD - Advances from FHLBank	Y_SO230	\$ 12,100	\$ 70,607	\$ 57,754
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 13	\$ 50	\$ 37
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,876	\$ 9,991	\$ 7,668
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 44,327	\$ 210,463	\$ 164,792
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,209	\$ 17,914	\$ 10,396
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 41,118	\$ 192,549	\$ 154,396
YTD - Noninterest Income - Total	Y_SO42	\$ 8,055	\$ 56,433	\$ 35,861
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,197	\$ 271	\$ - 703
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 2,061	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 9,846	\$ 45,267	\$ 34,355
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 8,196	\$ 5,278	\$- 3,355
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 8,590	\$ 4,138	\$- 4,117
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 38	\$- 216	\$- 191
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 432	\$ 1,356	\$ 953
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,269	\$ 5,617	\$ 5,564
YTD - Noninterest Expense - Total	Y_SO51	\$ 76,041	\$ 412,748	\$ 319,973
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 37,261	\$ 177,294	\$ 136,745
YTD - Legal Expense	Y_SO520	\$ 1,246	\$ 6,807	\$ 4,668
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 14,951	\$ 70,269	\$ 52,729
YTD - Marketing and Other Professional Services	Y_SO540	\$ 6,108	\$ 30,407	\$ 23,647
YTD - Loan Servicing Fees	Y_SO550	\$ 202	\$ 3,654	\$ 2,860
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,749	\$ 53,237	\$ 40,370
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 8	\$ 2	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 13,516	\$ 71,078	\$ 58,954
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 26,868	\$- 163,766	\$- 129,716
YTD - Income Taxes - Total	Y_SO71	\$ 2,913	\$- 41,246	\$- 42,789
YTD - Federal	Y_SO710	\$ 2,962	\$- 41,014	\$- 42,642
YTD - State, Local, and Other	Y_SO720	\$- 49	\$- 232	\$- 147
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 29,781	\$- 122,520	\$- 86,927
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 363	\$- 37,328	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 30,144	\$- 159,848	\$- 86,927

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 54,541	\$ 51,879	\$ 51,561
Net Provision for Loss	VA115	\$ 3,233	\$ 7,505	\$ 3,922

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 193	\$ 569	\$ 31
Recoveries	VA135	\$ 1,568	\$ 1,252	\$ 1,332
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 4,553	\$ 6,664	\$ 4,967
General Valuation Allowances - Ending Balance	VA165	\$ 54,596	\$ 54,541	\$ 51,879
Specific Valuation Allowances - Beginning Balance	VA108	\$ 892	\$ 1,455	\$ 1,342
Net Provision for Loss	VA118	\$- 16	\$ 15	\$ 149
Transfers	VA128	\$ 193	\$- 569	\$- 31
Adjustments	VA148	\$ 0	\$- 1	\$ 0
Charge-offs	VA158	\$ 26	\$ 8	\$ 5
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,043	\$ 892	\$ 1,455
Total Valuation Allowances - Beginning Balance	VA110	\$ 55,433	\$ 53,334	\$ 52,903
Net Provision for Loss	VA120	\$ 3,217	\$ 7,520	\$ 4,071
Recoveries	VA140	\$ 1,568	\$ 1,252	\$ 1,332
Adjustments	VA150	\$ 0	\$- 1	\$ 0
Charge-offs	VA160	\$ 4,579	\$ 6,672	\$ 4,972
Total Valuation Allowances - Ending Balance	VA170	\$ 55,639	\$ 55,433	\$ 53,334
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 4,553	\$ 6,664	\$ 4,967
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 759	\$ 1,445	\$ 857
Construction - Total	SUB2030	\$ 44	\$ 116	\$ 16
1-4 Dwelling Units	VA420	\$ 44	\$ 116	\$ 16
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 715	\$ 1,329	\$ 841
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 388	\$ 769	\$ 675
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 139	\$ 190	\$ 57
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 134	\$ 293	\$ 109
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 17	\$ 55	\$ 0
Land	VA490	\$ 37	\$ 22	\$ 0
Nonmortgage Loans - Total	VA56	\$ 3,636	\$ 5,160	\$ 4,072
Commercial Loans	VA520	\$ 2,577	\$ 3,228	\$ 2,481

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,059	\$ 1,932	\$ 1,591
Loans on Deposits	VA510	\$ 17	\$ 11	\$ 15
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 774	\$ 1,599	\$ 1,326
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 6
Credit Cards	VA556	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 268	\$ 322	\$ 244
Repossessed Assets - Total	VA60	\$ 158	\$ 58	\$ 38
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 35	\$ 17	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 6	\$ 4
Other Repossessed Assets	VA630	\$ 123	\$ 35	\$ 34
Other Assets	VA930	\$ 0	\$ 1	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,568	\$ 1,252	\$ 1,332
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 231	\$ 159	\$ 99
Construction - Total	SUB2130	\$ 37	\$ 0	\$ 6
1-4 Dwelling Units	VA421	\$ 37	\$ 0	\$ 6
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 194	\$ 159	\$ 93
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 82	\$ 31	\$ 3
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 70	\$ 18	\$ 51
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 89	\$ 18
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 40	\$ 21	\$ 21
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,337	\$ 1,093	\$ 1,233
Commercial Loans	VA521	\$ 576	\$ 521	\$ 579
Consumer Loans - Total	SUB2161	\$ 761	\$ 572	\$ 654
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 641	\$ 481	\$ 547
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0
Credit Cards	VA557	\$ 21	\$ 13	\$ 11
Other	VA561	\$ 99	\$ 77	\$ 96
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 181	\$- 555	\$ 118
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 198	\$- 26	\$ 121
Construction - Total	SUB2230	\$ 107	\$ 0	\$- 170
1-4 Dwelling Units	VA422	\$ 107	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$- 170
Permanent - Total	SUB2241	\$ 91	\$- 26	\$ 291
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 16	\$ 0	\$- 16
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 24	\$- 26	\$- 3
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 4	\$ 0	\$ 310
Multifamily (5 or more) Dwelling Units	VA472	\$ 10	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 1	\$ 0	\$ 0
Land	VA492	\$ 76	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 17	\$- 537	\$- 3
Commercial Loans	VA522	\$- 37	\$- 521	\$- 8
Consumer Loans - Total	SUB2261	\$ 20	\$- 16	\$ 5
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$- 7	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 20	\$- 9	\$ 5
Repossessed Assets - Total	VA62	\$ 0	\$ 8	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 8	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 3,166	\$ 4,857	\$ 3,753
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 726	\$ 1,260	\$ 879
Construction - Total	SUB2330	\$ 114	\$ 116	\$- 160
1-4 Dwelling Units	VA425	\$ 114	\$ 116	\$ 10
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 170
Permanent - Total	SUB2341	\$ 612	\$ 1,144	\$ 1,039
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 290	\$ 738	\$ 656
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 93	\$ 146	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 128	\$ 204	\$ 401
Multifamily (5 or more) Dwelling Units	VA475	\$ 10	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 22	\$ 34	\$- 21
Land	VA495	\$ 113	\$ 22	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,282	\$ 3,530	\$ 2,836
Commercial Loans	VA525	\$ 1,964	\$ 2,186	\$ 1,894
Consumer Loans - Total	SUB2361	\$ 318	\$ 1,344	\$ 942
Loans on Deposits	VA515	\$ 17	\$ 11	\$ 15
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 133	\$ 1,111	\$ 779
Mobile Home Loans	VA555	\$ 0	\$- 1	\$ 6
Credit Cards	VA559	\$- 21	\$- 13	\$- 11
Other	VA565	\$ 189	\$ 236	\$ 153
Reposessed Assets - Total	VA65	\$ 158	\$ 66	\$ 38

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 35	\$ 17	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 6	\$ 4
Other Repossessed Assets	VA633	\$ 123	\$ 43	\$ 34
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 1	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 3,019	\$ 1,259	\$ 1,320
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 15,684	\$ 14,125	\$ 14,814
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 7,572	\$ 5,817	\$ 10,629
Construction	VA951	\$ 1,858	\$ 115	\$ 940
Permanent - 1-4 Dwelling Units	VA952	\$ 5,293	\$ 4,962	\$ 9,258
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 421	\$ 726	\$ 425
Permanent - Land	VA955	\$ 0	\$ 14	\$ 6
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 108,239	\$ 69,850	\$ 57,828
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 183,730	\$ 179,504	\$ 145,099
Substandard	VA965	\$ 121,956	\$ 122,374	\$ 117,272
Doubtful	VA970	\$ 61,774	\$ 57,102	\$ 27,796
Loss	VA975	\$ 0	\$ 28	\$ 31
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 247,444	\$ 226,079	\$ 156,713

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 204,551	\$ 179,565	\$ 113,955
Construction and Land Loans	SUB2430	\$ 35,713	\$ 17,685	\$ 7,730
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 157,166	\$ 149,097	\$ 97,935
Permanent Loans Secured by All Other Property	SUB2450	\$ 18,263	\$ 15,939	\$ 10,136
Nonmortgages - Total	SUB2461	\$ 42,893	\$ 46,514	\$ 42,758
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 88,479	\$ 78,020	\$ 49,198
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 87,224	\$ 77,156	\$ 48,075
Mortgage Loans - Total	SUB2481	\$ 77,786	\$ 63,558	\$ 37,452
Construction	PD115	\$ 21,014	\$ 7,895	\$ 4,163
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 2,778	\$ 5,141	\$ 4,640
Secured by First Liens	PD123	\$ 41,942	\$ 40,825	\$ 20,938
Secured by Junior Liens	PD124	\$ 3,082	\$ 3,758	\$ 2,570
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 408
Nonresidential Property (Except Land)	PD135	\$ 4,476	\$ 4,869	\$ 3,846
Land	PD138	\$ 4,494	\$ 1,070	\$ 887
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 6,324	\$ 5,953	\$ 4,045
Consumer Loans - Total	SUB2511	\$ 3,114	\$ 7,645	\$ 6,578
Loans on Deposits	PD161	\$ 324	\$ 161	\$ 224
Home Improvement Loans	PD163	\$ 209	\$ 301	\$ 202
Education Loans	PD165	\$ 12	\$ 19	\$ 13
Auto Loans	PD167	\$ 1,238	\$ 5,814	\$ 4,677
Mobile Home Loans	PD169	\$ 81	\$ 185	\$ 251
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 1,250	\$ 1,165	\$ 1,211
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 587	\$ 517	\$ 1,704
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 132	\$ 0	\$ 132
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 99	\$ 0	\$ 99

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,255	\$ 864	\$ 1,123
Mortgage Loans - Total	SUB2491	\$ 517	\$ 330	\$ 511
Construction	PD215	\$ 15	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 502	\$ 293	\$ 156
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 37	\$ 355
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 383	\$ 141	\$ 80
Consumer Loans - Total	SUB2521	\$ 355	\$ 393	\$ 532
Loans on Deposits	PD261	\$ 250	\$ 309	\$ 485
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 68	\$ 56	\$ 32
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 4
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 37	\$ 28	\$ 11
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 207	\$ 207	\$ 207
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 155	\$ 155	\$ 155
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 158,965	\$ 148,059	\$ 107,515
Mortgage Loans - Total	SUB2501	\$ 126,248	\$ 115,677	\$ 75,992
Construction	PD315	\$ 8,093	\$ 6,634	\$ 1,721
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,862	\$ 2,484	\$ 3,427
Secured by First Liens	PD323	\$ 91,287	\$ 63,609	\$ 58,958
Secured by Junior Liens	PD324	\$ 15,713	\$ 32,987	\$ 7,246
Multifamily (5 or more) Dwelling Units	PD325	\$ 299	\$ 30	\$ 30
Nonresidential Property (Except Land)	PD335	\$ 6,897	\$ 7,884	\$ 4,006
Land	PD338	\$ 2,097	\$ 2,049	\$ 604
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 31,471	\$ 30,329	\$ 29,796
Consumer Loans - Total	SUB2531	\$ 1,246	\$ 2,053	\$ 1,727
Loans on Deposits	PD361	\$ 177	\$ 235	\$ 200
Home Improvement Loans	PD363	\$ 8	\$ 10	\$ 4
Education Loans	PD365	\$ 3	\$ 17	\$ 26
Auto Loans	PD367	\$ 706	\$ 1,541	\$ 1,217
Mobile Home Loans	PD369	\$ 33	\$ 36	\$ 27
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 319	\$ 214	\$ 253
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,177	\$ 1,267	\$ 739
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 3,226	\$ 3,330	\$ 303
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 2,569	\$ 2,649	\$ 226
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 280,448	\$ 182,161	\$ 223,280
90% up to 100% LTV	LD110	\$ 132,450	\$ 129,522	\$ 144,253
100% and greater LTV	LD120	\$ 147,998	\$ 52,639	\$ 79,027
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 135,320	\$ 80,528	\$ 44,849
Past Due and Still Accruing - Total	SUB5240	\$ 72,564	\$ 7,924	\$ 3,542
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 72,564	\$ 7,924	\$ 3,542
90% up to 100% LTV	LD210	\$ 14,255	\$ 1,828	\$ 1,278
100% and greater LTV	LD220	\$ 58,309	\$ 6,096	\$ 2,264
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 62,756	\$ 72,604	\$ 41,307
90% up to 100% LTV	LD250	\$ 10,588	\$ 4,777	\$ 8,145
100% and greater LTV	LD260	\$ 52,168	\$ 67,827	\$ 33,162
Net Charge-offs - Total	SUB5300	\$ 475	\$ 826	\$ 654
90% up to 100% LTV	LD310	\$ 252	\$ 483	\$ 97
100% and greater LTV	LD320	\$ 223	\$ 343	\$ 557
Purchases - Total	SUB5320	\$ 63,517	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 28,093	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 35,424	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 232,956	\$ 5,185	\$ 7,530
90% up to 100% LTV	LD430	\$ 225,354	\$ 3,309	\$ 6,349
100% and greater LTV	LD440	\$ 7,602	\$ 1,876	\$ 1,181
Sales - Total	SUB5340	\$ 290,028	\$ 0	\$ 20,975
90% up to 100% LTV	LD450	\$ 247,154	\$ 0	\$ 8,675
100% and greater LTV	LD460	\$ 42,874	\$ 0	\$ 12,300
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 202,284	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 16,501	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 208,833	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 11,586	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 11,586	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 63	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 264,892	\$ 321,356	\$ 353,449
Mortgage Construction Loans	CC105	\$ 246,904	\$ 279,782	\$ 326,360
Other Mortgage Loans	CC115	\$ 17,988	\$ 41,574	\$ 27,089
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 26,833	\$ 23,951	\$ 21,743
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 299,544	\$ 314,524	\$ 383,025
1-4 Dwelling Units	CC280	\$ 261,981	\$ 297,753	\$ 359,701

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 37
All Other Real Estate	CC300	\$ 37,563	\$ 16,771	\$ 23,287
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 14,282	\$ 21,616	\$ 8,166
Commitments Outstanding to Purchase Loans	CC320	\$ 131,963	\$ 290,955	\$ 334,532
Commitments Outstanding to Sell Loans	CC330	\$ 514,943	\$ 578,621	\$ 1,274,865
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,446	\$ 4,107	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 242,775	\$ 227,293	\$ 221,069
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 149,064	\$ 144,572	\$ 145,743
Commercial Lines	CC420	\$ 57,369	\$ 49,253	\$ 44,534
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 36,342	\$ 33,468	\$ 30,792
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 11,358	\$ 8,296	\$ 9,271
Commercial	CC430	\$ 7,965	\$ 4,832	\$ 6,885
Standby, Not Included on CC465 or CC468	CC435	\$ 3,393	\$ 3,464	\$ 2,386
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 31,130	\$ 41,788	\$ 47,705
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 9,220
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 31,130	\$ 41,788	\$ 38,485
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 24,461	\$ 28,284	\$ 10,066
Sales	CF145	\$ 0	\$ 0	\$ 322,361
Other Balance Changes	CF148	\$- 18,913	\$- 18,703	\$- 23,178
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 12,575	\$ 55,331	\$ 7,821

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 940	\$ 0
Other Balance Changes	CF158	\$- 9,005	\$- 11,393	\$- 13,899
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 37,036	\$ 83,615	\$ 17,887
Sales - Total	SUB3821	\$ 0	\$ 940	\$ 322,361
Net Purchases - Total	SUB3826	\$ 37,036	\$ 82,675	\$- 304,474
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,322,511	\$ 1,738,471	\$ 2,374,407
Construction Loans - Total	SUB3840	\$ 142,314	\$ 159,773	\$ 167,490
1-4 Dwelling Units	CF190	\$ 125,108	\$ 143,497	\$ 153,742
Multifamily (5 or more) Dwelling Units	CF200	\$ 100	\$ 129	\$ 747
Nonresidential	CF210	\$ 17,106	\$ 16,147	\$ 13,001
Permanent Loans - Total	SUB3851	\$ 1,180,197	\$ 1,578,698	\$ 2,206,917
1-4 Dwelling Units	CF225	\$ 1,058,418	\$ 1,458,456	\$ 2,125,339
Home Equity and Junior Liens	CF226	\$ 51,475	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,470	\$ 330	\$ 3,919
Nonresidential (Except Land)	CF260	\$ 55,147	\$ 64,306	\$ 40,551
Land	CF270	\$ 63,162	\$ 55,606	\$ 37,108
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 196,054	\$ 287,343	\$ 437,867
1-4 Dwelling Units	CF280	\$ 192,310	\$ 285,679	\$ 430,452
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 181,741	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 5,391	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 2,945
Nonresidential	CF300	\$ 3,744	\$ 1,664	\$ 4,470
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 1,204,033	\$ 1,807,147	\$ 2,488,624
1-4 Dwelling Units	CF310	\$ 1,203,290	\$ 1,805,004	\$ 2,484,504
Home Equity and Junior Liens	CF311	\$ 47,148	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 715	\$ 309	\$ 460
Nonresidential	CF330	\$ 28	\$ 1,834	\$ 3,660
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,007,979	\$- 1,519,804	\$- 2,050,757
Memo - Refinancing Loans	CF361	\$ 46,699	\$ 28,549	\$ 29,619
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 81,403	\$ 80,848	\$ 70,204

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 299	\$ 1,931	\$ 0
Consumer:				
Closed or Purchased	CF400	\$ 49,398	\$ 66,710	\$ 86,373
Sales	CF405	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 130,801	\$ 147,558	\$ 156,577
Nonmortgage Loans - Sales - Total	SUB3915	\$ 299	\$ 1,931	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 130,502	\$ 145,627	\$ 156,577
Deposits:				
Interest Credited to Deposits	CF430	\$ 44,522	\$ 41,163	\$ 41,887
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 1,116,772	\$ 1,242,196	\$ 1,068,125
Fully Insured	DI100	\$ 1,053,183	\$ 1,099,239	\$ 938,414
Other	DI110	\$ 63,589	\$ 142,957	\$ 129,711
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 3,781,898	\$ 3,620,433	\$ 3,654,701
Greater than \$100,000	DI130	\$ 1,489,975	\$ 1,705,445	\$ 1,921,324
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	378,382	368,436	391,864
Greater than \$100,000	DI160	7,006	6,682	6,965
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 345,010	\$ 308,098	N/A
Greater than \$250,000	DI175	\$ 24,020	\$ 18,306	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	21,164	19,883	N/A
Greater than \$250,000	DI185	58	2,625	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 370,455	\$ 358,221	\$ 356,980
Uninsured Deposits	DI210	\$ 871,096	\$ 941,791	\$ 1,225,368
Preferred Deposits	DI220	\$ 17,182	\$ 27,483	\$ 15,759
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 663,277	\$ 474,727	\$ 524,908
Money Market Deposit Accounts	DI320	\$ 1,291,339	\$ 1,470,653	\$ 1,565,639

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 234,368	\$ 245,395	\$ 245,958
Time Deposits	DI340	\$ 3,451,920	\$ 3,461,508	\$ 3,239,523
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 498,014	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 75,950	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 203,086	\$ 181,760	\$ 247,830
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 681,789	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 646,507	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 617	\$ 1,162	\$ 1,326
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 768,195	\$ 584,333	\$ 195,772
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 245	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	2,422	2,732	3,089
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 33,073	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 1,063,180	\$ 1,092,551	\$ 1,040,559
Assets Held for Sale	SI387	\$ 699,275	\$ 723,663	\$ 955,927
Loans Serviced for Others	SI390	\$ 11,303,946	\$ 11,783,543	\$ 12,795,617
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	85.65%	85.76%	85.46%
Second month of Qtr	SI582	85.57%	84.93%	85.21%
Third month of Qtr	SI583	84.67%	85.35%	84.92%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	95.32%	92.26%	85.72%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 184	\$ 150	\$ 150
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 24,153	\$ 22,434	\$ 24,951
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	19	20
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 814,292	\$ 876,789	\$ 904,575
Net Income (Loss) (SO91)	SI610	\$- 30,144	\$- 72,921	\$- 63,429
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 14,582	\$ 2,891	\$ 1,702
Stock Issued	SI640	\$ 151	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 23,049	\$ 8,270	\$ 78

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 11,894	\$ 4,894	\$ 37,151
Prior Period Adjustments	SI668	\$- 154	\$ 35	\$ 0
Other Adjustments	SI671	\$ 917	\$ 116	\$ 116
Ending Equity Capital (SC80)	SI680	\$ 781,635	\$ 814,292	\$ 876,789
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 25,524	\$ 2,465	\$ 4,695
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 6,944	\$ 1,947	\$ 1,049
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	2 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 226	\$ 149	\$ 157
Average Balance Sheet Data				
Total Assets	SI870	\$ 8,086,309	\$ 8,148,738	\$ 8,254,546
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,567,041	\$ 1,025,972	\$ 784,002
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 4,986,576	\$ 5,175,211	\$ 5,486,360
Nonmortgage Loans	SI885	\$ 1,154,778	\$ 1,324,759	\$ 1,369,891
Deposits and Excrows	SI890	\$ 5,597,337	\$ 5,543,534	\$ 5,451,416
Total Borrowings	SI895	\$ 1,477,920	\$ 1,563,069	\$ 1,694,552

Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	13	11	11

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	0	0	0
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 781,628	\$ 814,291	\$ 876,790
Equity Capital Deductions - Total	SUB1631	\$ 58,778	\$ 59,911	\$ 69,406
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 54,174	\$ 55,162	\$ 65,370
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,604	\$ 4,749	\$ 4,036
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 88,708	\$- 100,723	\$- 95,753
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 89,701	\$- 101,578	\$- 96,679
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 993	\$ 855	\$ 926
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 634,142	\$ 653,657	\$ 711,631

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 7,666,022	\$ 8,030,443	\$ 8,041,557
Asset Deductions - Total	SUB1651	\$ 58,778	\$ 59,911	\$ 69,406
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 54,174	\$ 55,162	\$ 65,370
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,604	\$ 4,749	\$ 4,036
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 145,998	\$- 165,387	\$- 158,023
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 145,998	\$- 165,387	\$- 158,023
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,461,246	\$ 7,805,145	\$ 7,814,128
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 298,538	\$ 312,197	\$ 312,635
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 634,142	\$ 653,657	\$ 711,631
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 69,037	\$ 77,169	\$ 75,191
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,000	\$ 1,000	\$ 1,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 48,563	\$ 53,639	\$ 51,339
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 118,600	\$ 131,808	\$ 127,530
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 118,600	\$ 131,808	\$ 127,530
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 225	\$ 225	\$ 225
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 752,517	\$ 785,240	\$ 838,936
0% R/W Category - Cash	CCR400	\$ 28,869	\$ 26,219	\$ 24,917
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 176,963	\$ 182,778	\$ 183,260
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8	\$ 0	\$ 5,527
0% R/W Category - Other	CCR415	\$ 775,731	\$ 608,408	\$ 286,117
0% R/W Category - Assets Total	CCR420	\$ 981,571	\$ 817,405	\$ 499,821
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 560,494	\$ 540,532	\$ 494,376
20% R/W Category - Claims on FHLBs	CCR435	\$ 345,827	\$ 346,007	\$ 287,956
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 10,776	\$ 9,765	\$ 10,329
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 140,982	\$ 187,201	\$ 187,167
20% R/W Category - Other	CCR450	\$ 220,649	\$ 224,991	\$ 225,594
20% R/W Category - Assets Total	CCR455	\$ 1,278,728	\$ 1,308,496	\$ 1,205,422
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 255,748	\$ 261,700	\$ 241,084
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,052,866	\$ 2,252,002	\$ 2,407,072
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 22,359	\$ 20,144	\$ 15,901
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,105	\$ 7,298	\$ 7,154
50% R/W Category - Other	CCR480	\$ 87,215	\$ 97,933	\$ 109,247
50% R/W Category - Assets Total	CCR485	\$ 2,168,545	\$ 2,377,377	\$ 2,539,374
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,084,277	\$ 1,188,695	\$ 1,269,689
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 162,306	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 3,443,075	\$ 3,565,923	\$ 3,997,452
100% R/W Category - Assets Total	CCR510	\$ 3,443,075	\$ 3,728,229	\$ 3,997,452
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,443,075	\$ 3,728,229	\$ 3,997,452
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 7,871,919	\$ 8,231,507	\$ 8,242,069
Subtotal Risk-Weighted Assets	CCR75	\$ 4,783,093	\$ 5,178,619	\$ 5,508,224
Excess Allowances for Loan and Lease Losses	CCR530	\$ 5,986	\$ 860	\$ 498
Total Risk-Weighted Assets	CCR78	\$ 4,777,107	\$ 5,177,759	\$ 5,507,726
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 382,168	\$ 414,221	\$ 440,617
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	8.50%	8.37%	9.11%
Total Risk-Based Capital Ratio	CCR820	15.75%	15.17%	15.23%
Tier 1 Risk-Based Capital Ratio	CCR830	13.27%	12.62%	12.92%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	8.50%	8.37%	9.11%

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.