

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:18 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions	41	41	44	45	46

Schedule NS --- Optional Narrative Statement		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,357,797	\$ 1,387,689	\$ 1,399,832	\$ 1,359,264	\$ 1,339,868
Cash and Non-Interest-Earning Deposits	SC110	\$ 99,622	\$ 96,894	\$ 105,638	\$ 104,037	\$ 112,753
Interest-Earning Deposits in FHLBs	SC112	\$ 246,084	\$ 390,420	\$ 408,968	\$ 290,390	\$ 270,201
Other Interest-Earning Deposits	SC118	\$ 104,059	\$ 52,909	\$ 45,580	\$ 38,034	\$ 39,770
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 309,448	\$ 239,587	\$ 187,394	\$ 110,800	\$ 99,274
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 482,626	\$ 489,596	\$ 525,590	\$ 645,543	\$ 649,504
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 52,852	\$ 52,444	\$ 54,319	\$ 89,591	\$ 91,147
State and Municipal Obligations	SC180	\$ 16,429	\$ 20,897	\$ 18,841	\$ 20,797	\$ 20,759
Securities Backed by Nonmortgage Loans	SC182	\$ 16,487	\$ 17,956	\$ 19,682	\$ 20,227	\$ 18,643
Other Investment Securities	SC185	\$ 23,095	\$ 21,633	\$ 27,146	\$ 32,646	\$ 29,955
Accrued Interest Receivable	SC191	\$ 7,095	\$ 5,353	\$ 6,674	\$ 7,199	\$ 7,862
Mortgage-Backed Securities - Gross	SUB0072	\$ 813,702	\$ 806,660	\$ 642,286	\$ 704,423	\$ 711,209
Mortgage-Backed Securities - Total	SC22	\$ 813,702	\$ 806,660	\$ 642,286	\$ 704,423	\$ 711,209
Pass-Through - Total	SUB0073	\$ 532,184	\$ 542,505	\$ 521,462	\$ 580,182	\$ 625,407
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 509,584	\$ 521,109	\$ 498,984	\$ 556,784	\$ 570,653
Other Pass-Through	SC215	\$ 22,600	\$ 21,396	\$ 22,478	\$ 23,398	\$ 54,754
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 277,687	\$ 260,290	\$ 117,907	\$ 121,215	\$ 82,887
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 45,085	\$ 47,417	\$ 49,874	\$ 51,515	\$ 37,752
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 31,753	\$ 32,645	\$ 32,837	\$ 32,928	\$ 32,164
Other	SC222	\$ 200,849	\$ 180,228	\$ 35,196	\$ 36,772	\$ 12,971
Accrued Interest Receivable	SC228	\$ 3,831	\$ 3,865	\$ 2,917	\$ 3,026	\$ 2,915

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Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 7,075,968	\$ 6,926,144	\$ 6,931,555	\$ 6,955,965	\$ 6,960,429
Mortgage Loans - Total	SC26	\$ 7,029,582	\$ 6,881,682	\$ 6,887,866	\$ 6,914,342	\$ 6,919,749
Construction Loans - Total	SUB0100	\$ 744,964	\$ 744,402	\$ 753,638	\$ 733,695	\$ 764,185
Residential - Total	SUB0110	\$ 620,477	\$ 635,486	\$ 639,166	\$ 629,455	\$ 650,082
1-4 Dwelling Units	SC230	\$ 580,192	\$ 595,938	\$ 599,850	\$ 598,495	\$ 616,161
Multifamily (5 or more) Dwelling Units	SC235	\$ 40,285	\$ 39,548	\$ 39,316	\$ 30,960	\$ 33,921
Nonresidential Property	SC240	\$ 124,487	\$ 108,916	\$ 114,472	\$ 104,240	\$ 114,103
Permanent Loans - Total	SUB0121	\$ 6,283,819	\$ 6,138,050	\$ 6,136,395	\$ 6,178,910	\$ 6,154,132
Residential - Total	SUB0131	\$ 4,734,173	\$ 4,623,135	\$ 4,615,756	\$ 4,670,760	\$ 4,672,008
1-4 Dwelling Units - Total	SUB0141	\$ 4,586,979	\$ 4,475,650	\$ 4,467,849	\$ 4,525,671	\$ 4,529,094
Revolving Open-End Loans	SC251	\$ 237,693	\$ 233,612	\$ 239,005	\$ 249,303	\$ 258,435
All Other - First Liens	SC254	\$ 4,112,015	\$ 4,002,398	\$ 4,012,631	\$ 4,063,455	\$ 4,063,287
All Other - Junior Liens	SC255	\$ 237,271	\$ 239,640	\$ 216,213	\$ 212,913	\$ 207,372
Multifamily (5 or more) Dwelling Units	SC256	\$ 147,194	\$ 147,485	\$ 147,907	\$ 145,089	\$ 142,914
Nonresidential Property (Except Land)	SC260	\$ 992,790	\$ 964,227	\$ 976,315	\$ 982,304	\$ 963,463
Land	SC265	\$ 556,856	\$ 550,688	\$ 544,324	\$ 525,846	\$ 518,661
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 146,331	\$ 105,802	\$ 15,690	\$ 44,774	\$ 39,431
Accrued Interest Receivable	SC272	\$ 40,458	\$ 37,993	\$ 37,081	\$ 38,713	\$ 37,733
Advances for Taxes and Insurance	SC275	\$ 6,727	\$ 5,699	\$ 4,441	\$ 4,647	\$ 4,379
Allowance for Loan and Lease Losses	SC283	\$ 46,386	\$ 44,462	\$ 43,689	\$ 41,623	\$ 40,680
Nonmortgage Loans - Gross	SUB0162	\$ 633,773	\$ 587,317	\$ 563,989	\$ 532,447	\$ 507,075
Nonmortgage Loans - Total	SC31	\$ 625,512	\$ 579,760	\$ 553,764	\$ 522,913	\$ 497,043
Commercial Loans - Total	SC32	\$ 376,107	\$ 340,937	\$ 306,852	\$ 273,659	\$ 248,958
Secured	SC300	\$ 331,463	\$ 296,922	\$ 261,438	\$ 226,609	\$ 208,399
Unsecured	SC303	\$ 10,029	\$ 10,313	\$ 12,073	\$ 13,172	\$ 7,037
Lease Receivables	SC306	\$ 34,615	\$ 33,702	\$ 33,341	\$ 33,878	\$ 33,522
Consumer Loans - Total	SC35	\$ 255,225	\$ 243,830	\$ 254,522	\$ 256,135	\$ 255,492
Loans on Deposits	SC310	\$ 15,221	\$ 13,255	\$ 12,781	\$ 11,303	\$ 11,260
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,837	\$ 9,686	\$ 8,678	\$ 5,791	\$ 5,028
Education Loans	SC320	\$ 562	\$ 631	\$ 687	\$ 786	\$ 862
Auto Loans	SC323	\$ 85,143	\$ 86,747	\$ 99,710	\$ 98,685	\$ 97,863
Mobile Home Loans	SC326	\$ 38,755	\$ 38,126	\$ 37,024	\$ 36,411	\$ 34,830
Credit Cards	SC328	\$ 4,202	\$ 134	\$ 565	\$ 688	\$ 106

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Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 102,505	\$ 95,251	\$ 95,077	\$ 102,471	\$ 105,543
Accrued Interest Receivable	SC348	\$ 2,441	\$ 2,550	\$ 2,615	\$ 2,653	\$ 2,625
Allowance for Loan and Lease Losses	SC357	\$ 8,261	\$ 7,557	\$ 10,225	\$ 9,534	\$ 10,032
Repossessed Assets - Gross	SUB0201	\$ 58,383	\$ 46,884	\$ 33,074	\$ 34,748	\$ 32,428
Repossessed Assets - Total	SC40	\$ 58,381	\$ 46,880	\$ 33,070	\$ 34,746	\$ 32,426
Real Estate - Total	SUB0210	\$ 57,953	\$ 46,417	\$ 32,710	\$ 34,391	\$ 32,058
Construction	SC405	\$ 4,568	\$ 968	\$ 703	\$ 1,321	\$ 1,362
Residential - Total	SUB0225	\$ 34,113	\$ 26,351	\$ 26,273	\$ 28,396	\$ 24,762
1-4 Dwelling Units	SC415	\$ 34,083	\$ 26,321	\$ 26,243	\$ 28,304	\$ 24,620
Multifamily (5 or more) Dwelling Units	SC425	\$ 30	\$ 30	\$ 30	\$ 92	\$ 142
Nonresidential (Except Land)	SC426	\$ 3,300	\$ 4,503	\$ 1,767	\$ 675	\$ 1,877
Land	SC428	\$ 15,972	\$ 14,595	\$ 3,967	\$ 3,999	\$ 4,057
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 430	\$ 467	\$ 364	\$ 357	\$ 370
General Valuation Allowances	SC441	\$ 2	\$ 4	\$ 4	\$ 2	\$ 2
Real Estate Held for Investment	SC45	\$ 5,823	\$ 1,998	\$ 2,702	\$ 2,842	\$ 2,033
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 53,981	\$ 46,684	\$ 48,724	\$ 56,466	\$ 53,940
Federal Home Loan Bank Stock	SC510	\$ 53,879	\$ 46,582	\$ 48,597	\$ 56,333	\$ 53,807
Other	SC540	\$ 102	\$ 102	\$ 127	\$ 133	\$ 133
Office Premises and Equipment	SC55	\$ 124,482	\$ 126,434	\$ 130,748	\$ 128,387	\$ 127,664
Other Assets - Gross	SUB0262	\$ 172,773	\$ 158,716	\$ 170,148	\$ 121,183	\$ 116,903
Other Assets - Total	SC59	\$ 172,633	\$ 158,576	\$ 170,008	\$ 121,043	\$ 116,763
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 20,794	\$ 16,249	\$ 18,232	\$ 22,051	\$ 18,657
Other	SC625	\$ 35,793	\$ 31,675	\$ 31,486	\$ 27,097	\$ 16,876
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 651	\$ 690	\$ 283	\$ 301	\$ 338
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 44,141	\$ 40,883	\$ 17,253	\$ 11,716	\$ 10,550
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 71,394	\$ 69,219	\$ 102,894	\$ 60,018	\$ 70,482
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	\$ 140	\$ 140	\$ 140	\$ 140	\$ 140
General Valuation Allowances - Total	SUB2092	\$ 54,789	\$ 52,163	\$ 54,058	\$ 51,299	\$ 50,854
Total Assets - Gross	SUB0283	\$ 10,296,682	\$ 10,088,526	\$ 9,923,058	\$ 9,895,725	\$ 9,851,549
Total Assets	SC60	\$ 10,241,893	\$ 10,036,363	\$ 9,869,000	\$ 9,844,426	\$ 9,800,695
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 8,110,919	\$ 8,065,739	\$ 7,839,898	\$ 7,634,192	\$ 7,627,426
Deposits	SC710	\$ 8,091,761	\$ 8,023,249	\$ 7,811,143	\$ 7,619,012	\$ 7,609,127
Escrows	SC712	\$ 21,820	\$ 45,363	\$ 31,605	\$ 18,468	\$ 21,723
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,662	\$- 2,873	\$- 2,850	\$- 3,288	\$- 3,424
Borrowings - Total	SC72	\$ 918,896	\$ 775,490	\$ 856,964	\$ 1,057,673	\$ 1,019,714
Advances from FHLBank	SC720	\$ 767,455	\$ 597,955	\$ 673,704	\$ 823,147	\$ 758,776
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 109,824	\$ 135,736	\$ 145,931	\$ 203,418	\$ 225,771
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 41,617	\$ 41,799	\$ 37,329	\$ 31,108	\$ 35,167
Other Liabilities - Total	SC75	\$ 67,901	\$ 66,076	\$ 78,210	\$ 61,950	\$ 69,827
Accrued Interest Payable - Deposits	SC763	\$ 6,980	\$ 7,559	\$ 7,037	\$ 6,464	\$ 6,643
Accrued Interest Payable - Other	SC766	\$ 7,347	\$ 8,186	\$ 7,006	\$ 6,828	\$ 5,609
Accrued Taxes	SC776	\$ 2,151	\$ 1,465	\$ 3,118	\$ 800	\$ 4,431
Accounts Payable	SC780	\$ 25,023	\$ 21,296	\$ 16,508	\$ 21,535	\$ 18,591
Deferred Income Taxes	SC790	\$ 2,963	\$ 3,562	\$ 3,099	\$ 4,096	\$ 4,098
Other Liabilities and Deferred Income	SC796	\$ 23,437	\$ 24,008	\$ 41,442	\$ 22,227	\$ 30,455
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 9,097,716	\$ 8,907,305	\$ 8,775,072	\$ 8,753,815	\$ 8,716,967
Minority Interest	SC800	\$ 61	\$ 96	\$ 107	\$ 136	\$ 76
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 230,974	\$ 228,871	\$ 194,962	\$ 191,794	\$ 204,537
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 13,078	\$ 13,078	\$ 13,085	\$ 13,095	\$ 13,055
Paid in Excess of Par	SC830	\$ 217,896	\$ 215,793	\$ 181,877	\$ 178,699	\$ 191,482
Accumulated Other Comprehensive Income - Total	SC86	\$ 1,703	\$- 4,057	\$ 2,869	\$- 833	\$- 2,288
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 2,126	\$- 3,634	\$ 3,472	\$- 660	\$- 2,073
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 423	\$- 423	\$- 603	\$- 173	\$- 215
Retained Earnings	SC880	\$ 912,250	\$ 905,173	\$ 897,176	\$ 900,816	\$ 882,901
Other Components of Equity Capital	SC891	\$- 807	\$- 1,023	\$- 1,186	\$- 1,299	\$- 1,497
Total Equity Capital	SC80	\$ 1,144,120	\$ 1,128,964	\$ 1,093,821	\$ 1,090,478	\$ 1,083,653
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 10,241,897	\$ 10,036,365	\$ 9,869,000	\$ 9,844,429	\$ 9,800,696

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Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	6	\$ 135
3	Federal, State, or other taxes receivable	18	\$ 12,270
4	Net deferred tax assets	18	\$ 13,305
6	Prepaid deposit insurance premiums	5	\$ 64
7	Prepaid expenses	34	\$ 10,018
8	Deposits for utilities and other services	2	\$ 86
14	Other noninterest-bearing short-term accounts recv	5	\$ 11,553
19	Receivables fr a broker for unsettled transactions	2	\$ 1,066
20	F/V of all derivative instru. reportable as assets	1	\$ 1,471
99	Other	21	\$ 9,674

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	2	\$ 129
7	Deferred gains from the sale of real estate	1	\$ 10
10	Amounts due brokers for unsettled transactions	1	\$ 600
11	The liability recorded for post-retirement benefit	11	\$ 5,854
14	Unapplied loan payments received	3	\$- 26
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 426
20	F/V of all derivative instru. reportable as liab.	1	\$ 486
21	Liabilities for credit losses on OBS credit exposures	1	\$ 141
99	Other	39	\$ 15,428

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 172,832	\$ 170,267	\$ 164,646	\$ 166,516	\$ 167,900
Deposits and Investment Securities	SO115	\$ 15,738	\$ 16,234	\$ 15,282	\$ 15,314	\$ 14,346
Mortgage-Backed Securities	SO125	\$ 10,591	\$ 9,306	\$ 8,262	\$ 8,020	\$ 8,349
Mortgage Loans	SO141	\$ 128,995	\$ 128,504	\$ 126,529	\$ 132,517	\$ 134,657
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 3,259	\$ 4,198	\$ 3,036	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 14,041	\$ 11,782	\$ 11,322	\$ 10,665	\$ 10,548
Commercial Loans and Leases	SO160	\$ 9,850	\$ 7,842	\$ 7,066	\$ 6,393	\$ 6,205
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 74	\$ 106	\$ 85	N/A	N/A
Consumer Loans and Leases	SO171	\$ 4,191	\$ 3,940	\$ 4,256	\$ 4,272	\$ 4,343
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 134	\$ 137	\$ 130	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 784	\$ 731	\$ 806	\$ 852	\$ 810
Federal Home Loan Bank Stock	SO181	\$ 784	\$ 727	\$ 802	\$ 852	\$ 810
Other	SO185	\$ 0	\$ 4	\$ 4	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 91,657	\$ 86,531	\$ 85,171	\$ 84,861	\$ 79,751
Deposits	SO215	\$ 80,844	\$ 76,874	\$ 73,548	\$ 71,665	\$ 67,420
Escrows	SO225	\$ 15	\$ 15	\$ 9	\$ 10	\$ 18
Advances from FHLBank	SO230	\$ 8,537	\$ 7,664	\$ 8,816	\$ 9,405	\$ 8,848
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,261	\$ 1,978	\$ 2,798	\$ 3,781	\$ 3,465
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 81,959	\$ 84,467	\$ 80,281	\$ 82,507	\$ 88,959
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,621	\$ 910	\$ 3,072	\$ 2,925	\$ 757
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 78,338	\$ 83,557	\$ 77,209	\$ 79,582	\$ 88,202
Noninterest Income - Total	SO42	\$ 23,118	\$ 21,968	\$ 14,877	\$ 24,957	\$ 21,794
Mortgage Loan Servicing Fees	SO410	\$ 128	\$ 121	\$ 109	\$ 120	\$ 138
Servicing Amortization and Valuation Adjustments	SO411	\$ 0	\$ 218	\$ 313	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 17,580	\$ 15,648	\$ 14,073	\$ 14,860	\$ 13,819
Net Income (Loss) from Other - Total	SUB0451	\$ 3,736	\$ 4,339	\$- 1,184	\$ 5,168	\$ 6,729
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 3,363	\$ 4,689	\$- 793	\$ 5,797	\$ 4,762
Operations & Sale of Repossessed Assets	SO461	\$ 525	\$ 307	\$ 364	\$ 457	\$ 328
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 254	\$- 1,019	\$- 1,357	\$- 369	\$ 284
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 57	\$ 64	\$ 630	\$- 722	\$ 445
Sale of Other Assets Held for Investment	SO477	\$ 45	\$ 298	\$- 28	\$ 5	\$ 910
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,674	\$ 1,642	\$ 1,566	\$ 4,809	\$ 1,108
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	\$ 75,068	\$ 70,926	\$ 74,379	\$ 72,948	\$ 70,106
All Personnel Compensation and Expense	SO510	\$ 44,151	\$ 41,240	\$ 48,202	\$ 41,433	\$ 42,778
Legal Expense	SO520	\$ 864	\$ 820	\$ 662	\$ 1,017	\$ 835
Office Occupancy and Equipment Expense	SO530	\$ 13,600	\$ 13,039	\$ 13,802	\$ 14,033	\$ 12,924
Marketing and Other Professional Services	SO540	\$ 3,642	\$ 4,463	\$ 4,239	\$ 3,316	\$ 3,260
Loan Servicing Fees	SO550	\$ 230	\$ 273	\$ 211	\$ 156	\$ 239
Goodwill and Other Intangibles Expense	SO560	\$ 351	\$ 145	\$ 134	\$ 103	\$ 96
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 523	\$ 589	\$ 9	\$ 769	\$ 518
Other Noninterest Expense	SO580	\$ 11,707	\$ 10,357	\$ 7,120	\$ 12,121	\$ 9,456
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	\$ 26,388	\$ 34,599	\$ 17,707	\$ 31,591	\$ 39,890
Income Taxes - Total	SO71	\$ 5,029	\$ 6,948	\$ 2,746	\$ 6,843	\$ 9,499
Federal	SO710	\$ 4,121	\$ 6,072	\$ 1,616	\$ 5,745	\$ 7,743

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 908	\$ 876	\$ 1,130	\$ 1,098	\$ 1,756
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 21,359	\$ 27,651	\$ 14,961	\$ 24,748	\$ 30,391
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$- 1,980	\$ 0
Net Income (Loss)	SO91	\$ 21,359	\$ 27,651	\$ 14,961	\$ 22,768	\$ 30,391

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Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	17	\$ 900
5	Net income(loss) from real estate held for invest	2	\$ 9
7	Net income(loss) from leased property	1	\$ 2
15	Income from corporate-owned life insurance	8	\$ 393
99	Other	23	\$ 348

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	12	\$ 376
2	OTS assessments	19	\$ 598
6	Supervisory examination fees	4	\$ 83
7	Office supplies, printing, and postage	24	\$ 936
8	Telephone, including data lines	7	\$ 211
9	Loan origination expense	4	\$ 77
10	ATM expense	4	\$ 150
11	Adjustments to prior periods	1	\$ 50
14	Losses from fraud	2	\$ 311
15	Foreclosure expenses	2	\$ 337
99	Other	33	\$ 2,981

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 504,673	\$ 331,841	\$ 164,646	\$ 651,018	\$ 488,754
YTD - Deposits and Investment Securities	Y_SO115	\$ 47,003	\$ 31,265	\$ 15,282	\$ 56,908	\$ 42,189
YTD - Mortgage-Backed Securities	Y_SO125	\$ 27,981	\$ 17,390	\$ 8,262	\$ 32,437	\$ 24,678
YTD - Mortgage Loans	Y_SO141	\$ 382,179	\$ 253,184	\$ 126,529	\$ 521,465	\$ 391,705
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 10,490	\$ 7,231	\$ 3,036	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 24,337	\$ 14,487	\$ 7,066	\$ 23,242	\$ 17,360
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 265	\$ 191	\$ 85	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,017	\$ 7,826	\$ 4,256	\$ 16,966	\$ 12,822
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 401	\$ 267	\$ 130	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,296	\$ 1,512	\$ 806	\$ 3,131	\$ 2,279
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,288	\$ 1,504	\$ 802	\$ 3,131	\$ 2,279
YTD - Other	Y_SO185	\$ 8	\$ 8	\$ 4	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 261,749	\$ 170,092	\$ 85,171	\$ 304,828	\$ 221,821
YTD - Deposits	Y_SO215	\$ 229,918	\$ 149,074	\$ 73,548	\$ 258,357	\$ 188,455
YTD - Escrows	Y_SO225	\$ 39	\$ 24	\$ 9	\$ 56	\$ 46
YTD - Advances from FHLBank	Y_SO230	\$ 24,757	\$ 16,220	\$ 8,816	\$ 34,449	\$ 25,135
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 14	\$ 14
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 7,035	\$ 4,774	\$ 2,798	\$ 11,952	\$ 8,171
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 245,220	\$ 163,261	\$ 80,281	\$ 349,321	\$ 269,212
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 7,056	\$ 3,435	\$ 3,072	\$ 7,665	\$ 4,777
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 238,164	\$ 159,826	\$ 77,209	\$ 341,656	\$ 264,435
YTD - Noninterest Income - Total	Y_SO42	\$ 59,418	\$ 36,300	\$ 14,877	\$ 96,446	\$ 71,711
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 357	\$ 229	\$ 109	\$ 522	\$ 405
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 531	\$ 531	\$ 313	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 46,705	\$ 29,125	\$ 14,073	\$ 61,083	\$ 46,426
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,974	\$ 3,238	\$- 1,184	\$ 27,026	\$ 21,858
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 7,259	\$ 3,896	\$- 793	\$ 25,048	\$ 19,251
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,279	\$ 754	\$ 364	\$ 1,026	\$ 569
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 2,630	\$- 2,376	\$- 1,357	\$- 223	\$ 146
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 751	\$ 694	\$ 630	\$ 114	\$ 836
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 315	\$ 270	\$- 28	\$ 1,061	\$ 1,056
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 4,851	\$ 3,177	\$ 1,566	\$ 7,815	\$ 3,022
YTD - Noninterest Expense - Total	Y_SO51	\$ 214,757	\$ 139,689	\$ 74,379	\$ 299,418	\$ 227,866
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 129,801	\$ 85,650	\$ 48,202	\$ 172,916	\$ 132,306
YTD - Legal Expense	Y_SO520	\$ 2,304	\$ 1,440	\$ 662	\$ 3,082	\$ 2,071
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 39,796	\$ 26,196	\$ 13,802	\$ 52,850	\$ 39,132
YTD - Marketing and Other Professional Services	Y_SO540	\$ 11,705	\$ 8,063	\$ 4,239	\$ 13,892	\$ 10,647
YTD - Loan Servicing Fees	Y_SO550	\$ 706	\$ 476	\$ 211	\$ 563	\$ 407
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 630	\$ 279	\$ 134	\$ 397	\$ 294
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,121	\$ 598	\$ 9	\$ 1,815	\$ 1,046
YTD - Other Noninterest Expense	Y_SO580	\$ 28,694	\$ 16,987	\$ 7,120	\$ 53,903	\$ 41,963
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 82,825	\$ 56,437	\$ 17,707	\$ 138,684	\$ 108,280
YTD - Income Taxes - Total	Y_SO71	\$ 16,013	\$ 10,984	\$ 2,746	\$ 30,390	\$ 23,949
YTD - Federal	Y_SO710	\$ 13,097	\$ 8,976	\$ 1,616	\$ 24,699	\$ 19,356
YTD - State, Local, and Other	Y_SO720	\$ 2,916	\$ 2,008	\$ 1,130	\$ 5,691	\$ 4,593
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 66,812	\$ 45,453	\$ 14,961	\$ 108,294	\$ 84,331
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$- 1,980	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 66,812	\$ 45,453	\$ 14,961	\$ 106,314	\$ 84,331

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 52,713	\$ 52,613	\$ 51,030	\$ 50,325	\$ 51,736
Net Provision for Loss	VA115	\$ 3,864	\$ 1,222	\$ 3,071	\$ 3,434	\$ 1,276

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 46	\$ 274	\$- 269	\$- 677	\$- 1,136
Recoveries	VA135	\$ 510	\$ 376	\$ 500	\$ 536	\$ 590
Adjustments	VA145	\$- 138	\$ 1,284	\$ 572	\$ 0	\$- 1
Charge-offs	VA155	\$ 2,113	\$ 3,607	\$ 843	\$ 2,316	\$ 1,609
General Valuation Allowances - Ending Balance	VA165	\$ 54,790	\$ 52,162	\$ 54,061	\$ 51,302	\$ 50,856
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,900	\$ 4,372	\$ 4,642	\$ 3,955	\$ 2,879
Net Provision for Loss	VA118	\$ 280	\$ 277	\$ 10	\$ 260	\$- 1
Transfers	VA128	\$ 46	\$- 274	\$ 269	\$ 677	\$ 1,136
Adjustments	VA148	\$ 0	\$- 141	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 102	\$ 334	\$ 48	\$ 250	\$ 58
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,124	\$ 3,900	\$ 4,873	\$ 4,642	\$ 3,955
Total Valuation Allowances - Beginning Balance	VA110	\$ 56,613	\$ 56,985	\$ 55,672	\$ 54,280	\$ 54,614
Net Provision for Loss	VA120	\$ 4,144	\$ 1,499	\$ 3,081	\$ 3,694	\$ 1,275
Recoveries	VA140	\$ 510	\$ 376	\$ 500	\$ 536	\$ 590
Adjustments	VA150	\$- 138	\$ 1,143	\$ 572	\$ 0	\$- 1
Charge-offs	VA160	\$ 2,215	\$ 3,941	\$ 891	\$ 2,566	\$ 1,667
Total Valuation Allowances - Ending Balance	VA170	\$ 58,914	\$ 56,062	\$ 58,934	\$ 55,944	\$ 54,811
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,113	\$ 3,607	\$ 843	\$ 2,316	\$ 1,609
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,466	\$ 2,492	\$ 72	\$ 257	\$ 743
Construction - Total	SUB2030	\$ 487	\$ 560	\$ 0	\$ 74	\$ 330
1-4 Dwelling Units	VA420	\$ 443	\$ 260	\$ 0	\$ 74	\$ 330
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 44	\$ 300	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 979	\$ 1,932	\$ 72	\$ 183	\$ 413
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 19	\$ 0	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 873	\$ 612	\$ 3	\$ 47	\$ 202
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 87	\$ 13	\$ 68	\$ 24	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 114	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 242	\$ 1	\$ 1	\$ 158
Land	VA490	\$ 0	\$ 951	\$ 0	\$ 110	\$ 53
Nonmortgage Loans - Total	VA56	\$ 388	\$ 519	\$ 740	\$ 1,355	\$ 348
Commercial Loans	VA520	\$ 0	\$ 3	\$ 166	\$ 129	\$ 10

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 388	\$ 516	\$ 574	\$ 1,226	\$ 338
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Education Loans	VA530	\$ 19	\$ 3	\$ 29	\$ 17	\$ 14
Auto Loans	VA540	\$ 342	\$ 419	\$ 466	\$ 1,136	\$ 234
Mobile Home Loans	VA550	\$ 0	\$ 34	\$ 0	\$ 6	\$ 19
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 27	\$ 60	\$ 79	\$ 67	\$ 53
Repossessed Assets - Total	VA60	\$ 259	\$ 596	\$ 31	\$ 704	\$ 518
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 226	\$ 596	\$ 4	\$ 659	\$ 450
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 65
Real Estate - Nonresidential (Except Land)	VA625	\$ 33	\$ 0	\$ 27	\$ 45	\$ 3
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 510	\$ 376	\$ 500	\$ 536	\$ 590
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 193	\$ 31	\$ 230	\$ 143	\$ 205
Construction - Total	SUB2130	\$ 67	\$ 1	\$ 15	\$ 1	\$ 32
1-4 Dwelling Units	VA421	\$ 67	\$ 1	\$ 15	\$ 1	\$ 32
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 126	\$ 30	\$ 215	\$ 142	\$ 173
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 67	\$ 13	\$ 140	\$ 93	\$ 59
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 36	\$ 26	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 2	\$ 0	\$ 0	\$ 0	\$ 15
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 10	\$ 0	\$ 22	\$ 27
Land	VA491	\$ 56	\$ 5	\$ 39	\$ 1	\$ 71
Nonmortgage Loans - Total	VA57	\$ 317	\$ 345	\$ 270	\$ 393	\$ 385
Commercial Loans	VA521	\$ 69	\$ 132	\$ 1	\$ 39	\$ 5
Consumer Loans - Total	SUB2161	\$ 248	\$ 213	\$ 269	\$ 354	\$ 380
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 7	\$ 32	\$ 17	\$ 27	\$ 11
Education Loans	VA531	\$ 3	\$ 6	\$ 5	\$ 9	\$ 15
Auto Loans	VA541	\$ 209	\$ 116	\$ 191	\$ 272	\$ 145
Mobile Home Loans	VA551	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 28	\$ 58	\$ 56	\$ 46	\$ 208
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 326	\$ 4	\$ 276	\$ 939	\$ 1,134
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 110	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 110	\$ 10	\$- 493	\$ 744	\$ 1,141
Construction - Total	SUB2230	\$ 350	\$ 0	\$ 0	\$ 0	\$ 1,382
1-4 Dwelling Units	VA422	\$ 350	\$ 0	\$ 0	\$ 0	\$ 1,382
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 240	\$ 10	\$- 493	\$ 744	\$- 241
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$- 13	\$ 221	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 42	\$ 131	\$- 15	\$ 100	\$- 84
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 61	\$- 15	\$ 42	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 117	\$ 3	\$ 26	\$- 2
Nonresidential Property (Except Land)	VA482	\$- 333	\$- 65	\$- 388	\$ 355	\$- 155
Land	VA492	\$ 135	\$ 0	\$- 65	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 57	\$ 1	\$ 274	\$- 96	\$- 27
Commercial Loans	VA522	\$ 0	\$ 0	\$ 280	\$- 34	\$ 33
Consumer Loans - Total	SUB2261	\$- 57	\$ 1	\$- 6	\$- 62	\$- 60
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 67	\$ 0	\$ 0	\$ 5	\$- 39
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 10	\$ 1	\$- 6	\$- 67	\$- 21
Reposessed Assets - Total	VA62	\$ 281	\$ 0	\$ 513	\$ 116	\$ 20
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 281	\$ 0	\$ 28	\$ 116	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 485	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 8	\$- 7	\$- 18	\$ 65	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,929	\$ 3,235	\$ 619	\$ 2,719	\$ 2,153
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 110	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,383	\$ 2,471	\$- 651	\$ 858	\$ 1,679
Construction - Total	SUB2330	\$ 770	\$ 559	\$- 15	\$ 73	\$ 1,680
1-4 Dwelling Units	VA425	\$ 726	\$ 259	\$- 15	\$ 73	\$ 1,680
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 44	\$ 300	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 613	\$ 1,912	\$- 636	\$ 785	\$- 1
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 18	\$- 2	\$- 13	\$ 222	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 764	\$ 730	\$- 152	\$ 54	\$ 59
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 87	\$ 74	\$ 17	\$ 40	\$- 1
Multifamily (5 or more) Dwelling Units	VA475	\$- 2	\$- 3	\$ 3	\$ 26	\$- 17
Nonresidential Property (Except Land)	VA485	\$- 333	\$ 167	\$- 387	\$ 334	\$- 24
Land	VA495	\$ 79	\$ 946	\$- 104	\$ 109	\$- 18
Nonmortgage Loans - Total	VA59	\$ 14	\$ 175	\$ 744	\$ 866	\$- 64
Commercial Loans	VA525	\$- 69	\$- 129	\$ 445	\$ 56	\$ 38
Consumer Loans - Total	SUB2361	\$ 83	\$ 304	\$ 299	\$ 810	\$- 102
Loans on Deposits	VA515	\$ 0	\$- 1	\$ 0	\$ 0	\$ 7
Home Improvement Loans	VA519	\$- 7	\$- 32	\$- 17	\$- 27	\$- 1
Education Loans	VA535	\$ 16	\$- 3	\$ 24	\$ 8	\$- 1
Auto Loans	VA545	\$ 66	\$ 303	\$ 275	\$ 869	\$ 50
Mobile Home Loans	VA555	\$- 1	\$ 34	\$ 0	\$ 6	\$ 19
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 9	\$ 3	\$ 17	\$- 46	\$- 176
Reposessed Assets - Total	VA65	\$ 540	\$ 596	\$ 544	\$ 820	\$ 538

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 507	\$ 596	\$ 32	\$ 775	\$ 450
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 65
Real Estate - Nonresidential (Except Land)	VA627	\$ 33	\$ 0	\$ 512	\$ 45	\$ 3
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 8	\$- 7	\$- 18	\$ 65	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 16,648	\$ 26,149	\$ 14,607	\$ 7,476	\$ 5,945
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 54,000	\$ 47,409	\$ 30,128	\$ 32,291	\$ 29,574
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 22,595	\$ 24,422	\$ 17,048	\$ 8,905	\$ 8,141
Construction	VA951	\$ 3,046	\$ 1,189	\$ 560	\$ 917	\$ 875
Permanent - 1-4 Dwelling Units	VA952	\$ 16,009	\$ 13,323	\$ 14,882	\$ 7,849	\$ 6,723
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 2,257	\$ 6,651	\$ 1,570	\$ 0	\$ 314
Permanent - Land	VA955	\$ 1,283	\$ 3,259	\$ 36	\$ 139	\$ 229
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 170,952	\$ 159,962	\$ 144,262	\$ 164,076	\$ 149,203
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 367,257	\$ 286,878	\$ 271,603	\$ 217,208	\$ 196,570
Substandard	VA965	\$ 360,842	\$ 280,386	\$ 264,471	\$ 212,468	\$ 191,894
Doubtful	VA970	\$ 6,415	\$ 6,492	\$ 7,132	\$ 4,740	\$ 4,676
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 19,213	\$ 7,599	\$ 7,537	\$ 8,070	\$ 9,403
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 18,465	\$ 7,045	\$ 6,976	\$ 7,314	\$ 8,548
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 274	\$ 187	\$ 160	\$ 162	\$ 189
Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 509,451	\$ 373,120	\$ 385,002	\$ 388,897	\$ 321,572

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 495,740	\$ 357,541	\$ 369,101	\$ 373,485	\$ 303,554
Construction and Land Loans	SUB2430	\$ 83,859	\$ 57,702	\$ 67,979	\$ 71,352	\$ 45,895
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 369,047	\$ 253,004	\$ 260,684	\$ 258,483	\$ 224,109
Permanent Loans Secured by All Other Property	SUB2450	\$ 72,185	\$ 61,075	\$ 66,903	\$ 70,375	\$ 56,271
Nonmortgages - Total	SUB2461	\$ 13,711	\$ 15,579	\$ 15,901	\$ 15,412	\$ 18,018
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 199,244	\$ 133,760	\$ 149,472	\$ 188,465	\$ 136,363
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 193,325	\$ 130,389	\$ 143,144	\$ 183,950	\$ 129,468
Mortgage Loans - Total	SUB2481	\$ 184,585	\$ 121,310	\$ 134,656	\$ 172,698	\$ 117,624
Construction	PD115	\$ 19,063	\$ 17,044	\$ 31,292	\$ 32,303	\$ 9,667
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 3,450	\$ 1,939	\$ 560	\$ 1,566	\$ 1,007
Secured by First Liens	PD123	\$ 135,753	\$ 81,782	\$ 82,045	\$ 108,457	\$ 88,287
Secured by Junior Liens	PD124	\$ 1,984	\$ 1,531	\$ 3,832	\$ 3,834	\$ 568
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,556	\$ 2,604	\$ 3,467	\$ 3,133	\$ 1,264
Nonresidential Property (Except Land)	PD135	\$ 14,228	\$ 13,570	\$ 9,825	\$ 14,367	\$ 11,039
Land	PD138	\$ 7,551	\$ 2,840	\$ 3,635	\$ 9,038	\$ 5,792
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,468	\$ 5,867	\$ 5,131	\$ 7,791	\$ 6,628
Consumer Loans - Total	SUB2511	\$ 3,272	\$ 3,212	\$ 3,357	\$ 3,461	\$ 5,216
Loans on Deposits	PD161	\$ 177	\$ 231	\$ 284	\$ 268	\$ 1,092
Home Improvement Loans	PD163	\$ 6	\$ 16	\$ 10	\$ 0	\$ 11
Education Loans	PD165	\$ 24	\$ 22	\$ 36	\$ 48	\$ 59
Auto Loans	PD167	\$ 1,497	\$ 954	\$ 1,220	\$ 1,585	\$ 1,829
Mobile Home Loans	PD169	\$ 1,145	\$ 1,181	\$ 833	\$ 963	\$ 1,268
Credit Cards	PD171	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 423	\$ 805	\$ 974	\$ 597	\$ 957
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 126	\$ 0	\$ 0	\$ 0	\$ 40
Held for Sale Included in PD115:PD180	PD192	\$ 1,101	\$ 174	\$ 658	\$ 202	\$ 535
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 92	\$ 93	\$ 400	\$ 169	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 214	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 5,919	\$ 3,371	\$ 6,328	\$ 4,515	\$ 6,895
Mortgage Loans - Total	SUB2491	\$ 4,638	\$ 1,398	\$ 2,638	\$ 4,151	\$ 4,601
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 1,191	\$ 2,988
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 406	\$ 16	\$ 0	\$ 58	\$ 0
Secured by First Liens	PD223	\$ 1,980	\$ 583	\$ 266	\$ 1,075	\$ 1,613
Secured by Junior Liens	PD224	\$ 155	\$ 157	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 467	\$ 0	\$ 1,648	\$ 0
Land	PD238	\$ 2,097	\$ 175	\$ 2,372	\$ 179	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,069	\$ 1,875	\$ 3,602	\$ 0	\$ 1,555
Consumer Loans - Total	SUB2521	\$ 212	\$ 98	\$ 88	\$ 364	\$ 739
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 15	\$ 8	\$ 34	\$ 25
Auto Loans	PD267	\$ 92	\$ 23	\$ 53	\$ 55	\$ 175
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Credit Cards	PD271	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 116	\$ 60	\$ 27	\$ 274	\$ 539
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 304
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 310,207	\$ 239,360	\$ 235,530	\$ 200,432	\$ 185,209
Mortgage Loans - Total	SUB2501	\$ 306,517	\$ 234,833	\$ 231,807	\$ 196,636	\$ 181,329
Construction	PD315	\$ 35,445	\$ 26,418	\$ 10,222	\$ 11,133	\$ 10,519
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 570	\$ 376	\$ 160	\$ 217	\$ 153
Secured by First Liens	PD323	\$ 221,613	\$ 160,873	\$ 169,811	\$ 139,939	\$ 127,469
Secured by Junior Liens	PD324	\$ 3,136	\$ 5,747	\$ 4,010	\$ 3,337	\$ 5,012
Multifamily (5 or more) Dwelling Units	PD325	\$ 4,058	\$ 3,878	\$ 2,450	\$ 4,345	\$ 4,040
Nonresidential Property (Except Land)	PD335	\$ 21,992	\$ 26,316	\$ 24,696	\$ 20,157	\$ 17,207
Land	PD338	\$ 19,703	\$ 11,225	\$ 20,458	\$ 17,508	\$ 16,929
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 3,219	\$ 4,140	\$ 3,374	\$ 3,361	\$ 3,344
Consumer Loans - Total	SUB2531	\$ 471	\$ 387	\$ 349	\$ 435	\$ 536
Loans on Deposits	PD361	\$ 3	\$ 25	\$ 22	\$ 32	\$ 65
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 3	\$ 8	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 44	\$ 4	\$ 34	\$ 122	\$ 200
Mobile Home Loans	PD369	\$ 113	\$ 0	\$ 0	\$ 42	\$ 44
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 308	\$ 350	\$ 293	\$ 239	\$ 227
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 973	\$ 929	\$ 1,014	\$ 865	\$ 1,245
Held for Sale Included in PD315:PD380	PD392	\$ 1,599	\$ 1,602	\$ 780	\$ 995	\$ 522
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 66	\$ 152	\$ 60	\$ 60	\$ 130
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 27	\$ 27	\$ 19	\$ 60	\$ 60
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 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	\$ 59,247	\$ 77,791	\$ 63,021	\$ 59,999	\$ 66,349
90% up to 100% LTV	LD110	\$ 53,412	\$ 61,262	\$ 52,768	\$ 53,594	\$ 55,701
100% and greater LTV	LD120	\$ 5,835	\$ 16,529	\$ 10,253	\$ 6,405	\$ 10,648
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 6,320	\$ 3,141	\$ 6,206	\$ 4,676	\$ 2,843
Past Due and Still Accruing - Total	SUB5240	\$ 2,329	\$ 1,254	\$ 3,711	\$ 2,944	\$ 1,496
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,530	\$ 453	\$ 3,711	\$ 2,578	\$ 1,496
90% up to 100% LTV	LD210	\$ 813	\$ 453	\$ 2,480	\$ 2,276	\$ 1,238
100% and greater LTV	LD220	\$ 717	\$ 0	\$ 1,231	\$ 302	\$ 258
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 799	\$ 801	\$ 0	\$ 366	\$ 0

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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 799	\$ 801	\$ 0	\$ 366	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,991	\$ 1,887	\$ 2,495	\$ 1,732	\$ 1,347
90% up to 100% LTV	LD250	\$ 3,412	\$ 1,042	\$ 1,526	\$ 1,180	\$ 841
100% and greater LTV	LD260	\$ 579	\$ 845	\$ 969	\$ 552	\$ 506
Net Charge-offs - Total	SUB5300	\$ 0	\$ 71	\$ 0	\$ 107	\$ 12
90% up to 100% LTV	LD310	\$ 0	\$ 71	\$ 0	\$ 68	\$ 12
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 39	\$ 0
Purchases - Total	SUB5320	\$ 64	\$ 35	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 61	\$ 23	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 3	\$ 12	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 43,338	\$ 106,130	\$ 50,192	\$ 29,658	\$ 27,480
90% up to 100% LTV	LD430	\$ 41,937	\$ 74,054	\$ 41,892	\$ 28,822	\$ 26,626
100% and greater LTV	LD440	\$ 1,401	\$ 32,076	\$ 8,300	\$ 836	\$ 854
Sales - Total	SUB5340	\$ 96,092	\$ 82,876	\$ 57,144	\$ 24,156	\$ 26,452
90% up to 100% LTV	LD450	\$ 69,652	\$ 48,597	\$ 49,912	\$ 23,047	\$ 26,111
100% and greater LTV	LD460	\$ 26,440	\$ 34,279	\$ 7,232	\$ 1,109	\$ 341
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 292,382	\$ 372,612	\$ 222,392	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 7,977	\$ 6,713	\$ 6,839	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 427,913	\$ 351,191	\$ 260,720	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 35,019	\$ 32,570	\$ 32,469	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,867	\$ 7,347	\$ 1,718	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 38	\$ 111	\$ 65	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 425,475	\$ 457,416	\$ 453,585	\$ 434,074	\$ 486,426
Mortgage Construction Loans	CC105	\$ 325,765	\$ 353,253	\$ 344,012	\$ 354,841	\$ 399,695
Other Mortgage Loans	CC115	\$ 99,710	\$ 104,163	\$ 109,573	\$ 79,233	\$ 86,731
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 63,893	\$ 66,490	\$ 67,451	\$ 56,547	\$ 42,495
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 221,643	\$ 193,172	\$ 200,032	\$ 145,242	\$ 159,908
1-4 Dwelling Units	CC280	\$ 159,097	\$ 164,658	\$ 162,456	\$ 100,750	\$ 107,388

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 19,828	\$ 2,579	\$ 3,954	\$ 9,325	\$ 6,848
All Other Real Estate	CC300	\$ 42,718	\$ 25,935	\$ 33,622	\$ 35,167	\$ 45,672
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,253	\$ 9,131	\$ 3,390	\$ 17,266	\$ 5,614
Commitments Outstanding to Purchase Loans	CC320	\$ 5,852	\$ 4,702	\$ 2,472	\$ 2,631	\$ 2,860
Commitments Outstanding to Sell Loans	CC330	\$ 173,624	\$ 183,465	\$ 179,224	\$ 140,132	\$ 169,301
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 29,913	\$ 22,114	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 4,924	\$ 41,981	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12,500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 507,906	\$ 442,754	\$ 430,239	\$ 444,931	\$ 454,826
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 315,086	\$ 314,843	\$ 311,550	\$ 342,964	\$ 350,554
Commercial Lines	CC420	\$ 99,301	\$ 103,612	\$ 94,691	\$ 93,204	\$ 94,749
Open-End Consumer Lines - Credit Cards	CC423	\$ 132	\$ 142	\$ 134	\$ 131	\$ 116
Open-End Consumer Lines - Other	CC425	\$ 93,387	\$ 24,157	\$ 23,864	\$ 8,632	\$ 9,407
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 41,933	\$ 42,648	\$ 38,039	\$ 40,895	\$ 39,688
Commercial	CC430	\$ 5,179	\$ 5,694	\$ 6,325	\$ 5,167	\$ 3,448
Standby, Not Included on CC465 or CC468	CC435	\$ 36,754	\$ 36,954	\$ 31,714	\$ 35,728	\$ 36,240
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 256,459	\$ 271,355	\$ 305,211	\$ 39,196	\$ 48,339
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 324	\$ 164	\$ 164	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 60,433	\$ 46,593	\$ 275,924	\$ 39,196	\$ 46,201
Other Contingent Liabilities	CC480	\$ 57	\$ 43	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 16,310	\$ 69,792	\$ 33,338	\$ 21,690	\$ 22,404
Sales	CF145	\$ 3,989	\$ 44,724	\$ 37,654	\$ 2,440	\$ 343
Other Balance Changes	CF148	\$- 21,985	\$ 5,006	\$- 54,098	\$- 23,068	\$- 26,679
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 28,649	\$ 194,093	\$ 0	\$ 9,391	\$ 4,452

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Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 4,828	\$ 35,324	\$ 0	\$ 78	\$ 0
Other Balance Changes	CF158	\$- 6,698	\$- 16,666	\$- 4,307	\$- 1,510	\$- 4,188
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 44,959	\$ 263,885	\$ 33,338	\$ 31,081	\$ 26,856
Sales - Total	SUB3821	\$ 8,817	\$ 80,048	\$ 37,654	\$ 2,518	\$ 343
Net Purchases - Total	SUB3826	\$ 36,142	\$ 183,837	\$- 4,316	\$ 28,563	\$ 26,513
Mortgage Loans Disbursed - Total	SUB3831	\$ 886,640	\$ 1,073,325	\$ 956,512	\$ 1,030,651	\$ 1,004,915
Construction Loans - Total	SUB3840	\$ 114,770	\$ 158,761	\$ 159,571	\$ 175,358	\$ 164,138
1-4 Dwelling Units	CF190	\$ 82,444	\$ 100,049	\$ 102,771	\$ 123,115	\$ 125,585
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,877	\$ 6,510	\$ 11,953	\$ 4,018	\$ 1,582
Nonresidential	CF210	\$ 29,449	\$ 52,202	\$ 44,847	\$ 48,225	\$ 36,971
Permanent Loans - Total	SUB3851	\$ 771,870	\$ 914,564	\$ 796,941	\$ 855,293	\$ 840,777
1-4 Dwelling Units	CF225	\$ 668,787	\$ 795,052	\$ 685,484	\$ 736,887	\$ 701,399
Home Equity and Junior Liens	CF226	\$ 30,266	\$ 41,919	\$ 27,687	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 8,625	\$ 8,295	\$ 10,476	\$ 12,365	\$ 14,443
Nonresidential (Except Land)	CF260	\$ 60,235	\$ 54,743	\$ 52,808	\$ 64,626	\$ 59,025
Land	CF270	\$ 34,223	\$ 56,474	\$ 48,173	\$ 41,415	\$ 65,910
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 77,354	\$ 17,919	\$ 15,019	\$ 14,976	\$ 11,118
1-4 Dwelling Units	CF280	\$ 75,032	\$ 13,922	\$ 9,266	\$ 11,897	\$ 5,443
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 415	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 100	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,455	\$ 362	\$ 142	\$ 317	\$ 92
Nonresidential	CF300	\$ 867	\$ 3,635	\$ 5,611	\$ 2,762	\$ 5,583
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 454,516	\$ 546,691	\$ 540,185	\$ 464,403	\$ 414,531
1-4 Dwelling Units	CF310	\$ 411,205	\$ 521,608	\$ 518,158	\$ 437,288	\$ 392,924
Home Equity and Junior Liens	CF311	\$ 6,899	\$ 11,452	\$ 7,631	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 931	\$ 2,371	\$ 880	\$ 279	\$ 250
Nonresidential	CF330	\$ 42,380	\$ 22,712	\$ 21,147	\$ 26,836	\$ 21,357
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 377,162	\$- 528,772	\$- 525,166	\$- 449,427	\$- 403,413
Memo - Refinancing Loans	CF361	\$ 103,224	\$ 150,257	\$ 140,898	\$ 147,657	\$ 100,359
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 52,282	\$ 61,957	\$ 99,371	\$ 56,323	\$ 35,691

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 8,191	\$ 11,847	\$ 11,571	\$ 12,621	\$ 12,150
Consumer:						
Closed or Purchased	CF400	\$ 58,793	\$ 48,609	\$ 45,472	\$ 54,280	\$ 50,027
Sales	CF405	\$ 168	\$ 99	\$ 167	\$ 110	\$ 52
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 111,075	\$ 110,566	\$ 144,843	\$ 110,603	\$ 85,718
Nonmortgage Loans - Sales - Total	SUB3915	\$ 8,359	\$ 11,946	\$ 11,738	\$ 12,731	\$ 12,202
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 102,716	\$ 98,620	\$ 133,105	\$ 97,872	\$ 73,516
Deposits:						
Interest Credited to Deposits	CF430	\$ 73,940	\$ 73,648	\$ 69,450	\$ 64,651	\$ 63,813

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 574,153	\$ 637,216	\$ 598,527	\$ 599,238	\$ 591,519
Fully Insured	DI100	\$ 530,414	\$ 592,606	\$ 461,847	\$ 487,104	\$ 482,656
Other	DI110	\$ 43,739	\$ 44,610	\$ 136,680	\$ 112,134	\$ 108,863
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 5,095,944	\$ 5,131,027	\$ 5,025,394	\$ 4,932,607	\$ 5,391,498
Greater than \$100,000	DI130	\$ 2,145,642	\$ 2,075,614	\$ 1,957,747	\$ 1,902,914	\$ 2,239,348
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	363,222	362,628	370,912	372,072	395,794
Greater than \$100,000	DI160	11,800	12,009	10,594	10,863	12,346
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 833,790	\$ 762,127	\$ 819,933	\$ 760,690	N/A
Greater than \$250,000	DI175	\$ 38,210	\$ 99,847	\$ 39,672	\$ 41,269	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	44,670	40,784	41,227	36,397	N/A
Greater than \$250,000	DI185	102	341	4,818	6,099	N/A
Number of Deposit Accounts - Total	SUB4062	419,794	415,762	427,551	425,431	408,140
IRA/Keogh Accounts	DI200	\$ 857,827	\$ 866,780	\$ 864,086	\$ 849,583	\$ 846,816
Uninsured Deposits	DI210	\$ 650,071	\$ 639,090	\$ 680,759	\$ 636,034	\$ 720,246
Preferred Deposits	DI220	\$ 1,502	\$ 1,485	\$ 1,577	\$ 1,660	\$ 1,911
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 687,122	\$ 659,827	\$ 640,005	\$ 632,395	\$ 651,166
Money Market Deposit Accounts	DI320	\$ 1,003,061	\$ 992,857	\$ 957,385	\$ 944,275	\$ 977,438

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,257,572	\$ 1,201,138	\$ 1,129,403	\$ 994,537	\$ 987,175
Time Deposits	DI340	\$ 5,165,826	\$ 5,214,792	\$ 5,115,957	\$ 5,066,268	\$ 5,015,068
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,438,002	\$ 1,441,915	\$ 1,300,883	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 227,334	\$ 221,346	\$ 215,709	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 300,572	\$ 253,920	\$ 244,443	\$ 259,884	\$ 258,771
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,450,979	\$ 623,923	\$ 562,877	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 850	\$ 703	\$ 30	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,215,661	\$ 384,378	\$ 369,265	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 5,960	\$ 6,744	\$ 4,675	\$ 5,159	\$ 5,404
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 16,725	\$ 15,983	\$ 15,230	\$ 15,499	\$ 15,815
Time and Savings Deposits	DI650	\$ 798	\$ 1,470	\$ 1,473	\$ 1,467	\$ 774
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 245	\$ 110	\$ 275	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 1,579	\$ 2,828	\$ 1,988	\$ 1,557	\$ 1,937

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Schedule SI --- Consolidated Supplemental Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	2,377	2,217	2,241	2,220	2,188
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 1,471	\$ 0	\$ 1,741	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 486	\$ 0	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 821,778	\$ 749,365	\$ 766,249	\$ 946,754	\$ 931,387
Assets Held for Sale	SI387	\$ 136,691	\$ 143,694	\$ 173,356	\$ 167,020	\$ 111,248
Loans Serviced for Others	SI390	\$ 259,498	\$ 253,708	\$ 223,546	\$ 217,714	\$ 235,305
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.34%	85.58%	83.70%	84.70%	85.84%
Second month of Qtr	SI582	86.45%	87.12%	83.22%	84.23%	85.90%
Third month of Qtr	SI583	86.36%	87.01%	83.30%	84.89%	84.75%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	80.26%	80.55%	80.20%	91.79%	82.70%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	2 [Yes]	0 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,493	\$ 1,491	\$ 1,612	\$ 1,688	\$ 1,696
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 35,626	\$ 32,134	\$ 32,846	\$ 28,230	\$ 36,362
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	31	31	47	45	51
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,129,788	\$ 1,079,552	\$ 1,085,220	\$ 1,075,886	\$ 1,058,577
Net Income (Loss) (SO91)	SI610	\$ 21,359	\$ 27,651	\$ 14,961	\$ 22,768	\$ 30,391
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 75	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 14,511	\$ 10,875	\$ 14,288	\$ 14,583	\$ 14,837
Stock Issued	SI640	\$ 101	\$ 100	\$ 3,203	\$ 56	\$ 9
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,934	\$ 37,309	\$ 1,005	\$ 2,514	\$ 20

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 1,500	\$ 0
Other Comprehensive Income	SI662	\$ 5,760	\$ - 6,967	\$ 3,701	\$ 1,054	\$ 9,116
Prior Period Adjustments	SI668	\$ - 652	\$ 70	\$ - 97	\$ 985	\$ 149
Other Adjustments	SI671	\$ 345	\$ 2,201	\$ 118	\$ 295	\$ 227
Ending Equity Capital (SC80)	SI680	\$ 1,144,124	\$ 1,128,966	\$ 1,093,823	\$ 1,090,475	\$ 1,083,652
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,246	\$ 116	\$ 166	\$ 100	\$ 271
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 71	\$ 123	\$ 92	\$ 77	\$ 125
Average Balance Sheet Data						
Total Assets	SI870	\$ 10,117,756	\$ 9,954,913	\$ 9,854,845	\$ 9,796,324	\$ 9,730,141
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,257,009	\$ 1,251,660	\$ 1,264,183	\$ 1,277,632	\$ 1,229,410
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,728,813	\$ 7,605,349	\$ 7,599,210	\$ 7,569,986	\$ 7,550,760
Nonmortgage Loans	SI885	\$ 609,272	\$ 569,935	\$ 512,456	\$ 505,237	\$ 495,102
Deposits and Excrows	SI890	\$ 8,022,760	\$ 7,989,228	\$ 7,704,139	\$ 7,550,860	\$ 7,571,421
Total Borrowings	SI895	\$ 867,760	\$ 790,630	\$ 963,876	\$ 1,068,869	\$ 1,019,264

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	3	1	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	23	22	20	19	19

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 10,748,390	\$ 10,723,805	\$ 8,372,005	\$ 8,210,101	\$ 8,074,280
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 7,616,244	\$ 7,541,502	\$ 6,183,919	\$ 6,091,927	\$ 6,013,854
Personal Trust and Agency Accounts	FS210	\$ 2,837,695	\$ 2,710,183	\$ 1,586,987	\$ 1,556,332	\$ 1,570,257
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 387,369	\$ 393,169	\$ 321,158	\$ 324,418	\$ 301,355
Employee Benefit - Defined Contribution	FS220	\$ 63,168	\$ 64,237	\$ 10,242	\$ 9,912	\$ 9,403
Employee Benefit - Defined Benefit	FS230	\$ 8,450	\$ 20,632	\$ 19,826	\$ 19,350	\$ 18,074
Other Retirement Accounts	FS240	\$ 315,751	\$ 308,300	\$ 291,090	\$ 295,156	\$ 273,878
Corporate Trust and Agency Accounts	FS250	\$ 40,192	\$ 40,275	\$ 47,089	\$ 46,085	\$ 48,391
Investment Management Agency Accounts	FS260	\$ 4,340,126	\$ 4,385,983	\$ 4,228,685	\$ 4,165,092	\$ 4,093,851
Other Fiduciary Accounts	FS270	\$ 10,862	\$ 11,892	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 1,135,225	\$ 1,125,194	\$ 311,892	\$ 249,641	\$ 249,165
Personal Trust and Agency Accounts	FS211	\$ 862,610	\$ 862,843	\$ 188,407	\$ 196,794	\$ 195,709
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 71,224	\$ 70,212	\$ 56,588	\$ 52,682	\$ 53,398
Employee Benefit - Defined Contribution	FS221	\$ 12,750	\$ 11,528	\$ 625	\$ 527	\$ 527
Employee Benefit - Defined Benefit	FS231	\$ 1,820	\$ 1,914	\$ 1,792	\$ 1,623	\$ 979
Other Retirement Accounts	FS241	\$ 56,654	\$ 56,770	\$ 54,171	\$ 50,532	\$ 51,892
Corporate Trust and Agency Accounts	FS251	\$ 2,505	\$ 2,501	\$ 66,897	\$ 165	\$ 58
Other Fiduciary Accounts	FS271	\$ 198,886	\$ 189,638	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,996,921	\$ 2,057,109	\$ 1,876,194	\$ 1,868,533	\$ 1,811,261
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	5,221	5,392	4,597	4,790	4,812
Personal Trust and Agency Accounts	FS212	1,659	1,682	1,016	1,053	1,032
Retirement-related Trust and Agency Accounts - Total	SUB6120	772	787	673	692	701
Employee Benefit - Defined Contribution	FS222	130	134	15	18	18

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	12	12	13	13	13
Other Retirement Accounts	FS242	630	641	645	661	670
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	2,773	2,905	2,907	3,044	3,078
Other Fiduciary Accounts	FS272	16	17	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	543	551	213	207	208
Personal Trust and Agency Accounts	FS213	339	341	93	92	86
Retirement-related Trust and Agency Accounts - Total	SUB6130	80	78	72	67	73
Employee Benefit - Defined Contribution	FS223	9	8	2	1	1
Employee Benefit - Defined Benefit	FS233	2	2	2	2	2
Other Retirement Accounts	FS243	69	68	68	64	70
Corporate Trust and Agency Accounts	FS253	46	48	48	48	49
Other Fiduciary Accounts	FS273	78	84	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	657	677	536	532	441
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 29,388	\$ 17,939	\$ 8,360	\$ 34,562	\$ 25,988
Personal Trust and Agency Accounts	FS310	\$ 8,115	\$ 5,261	\$ 2,350	\$ 10,558	\$ 7,944
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,434	\$ 960	\$ 468	\$ 2,056	\$ 1,590
Employee Benefit - Defined Contribution	FS320	\$ 20	\$ 13	\$ 6	\$ 24	\$ 18
Employee Benefit - Defined Benefit	FS330	\$ 75	\$ 71	\$ 25	\$ 108	\$ 79
Other Retirement Accounts	FS340	\$ 1,339	\$ 876	\$ 437	\$ 1,924	\$ 1,493
Corporate Trust and Agency Accounts	FS350	\$ 12	\$ 3	\$ 1	\$ 20	\$ 14
Investment Management Agency Accounts	FS360	\$ 15,462	\$ 10,141	\$ 4,938	\$ 19,035	\$ 14,060
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 705	\$ 495	\$ 258	\$ 1,064	\$ 817
Other Fiduciary and Related Services	FS390	\$ 3,660	\$ 1,079	\$ 345	\$ 1,829	\$ 1,563
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 36,024	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 32	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 4,378	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 29,388	\$ 17,939	\$ 8,360	\$ 2,884	\$ 25,988
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 1,556,332	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 975	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 50	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 20,947	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 184,917	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 107,703	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 10,650	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 16,594	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 1,193,102	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 1,719	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 15,602	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 4,073	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	22	0
Corporate and Municipal Trusteeships	FS510	0	0	0	13	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	9	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 1,425,771	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,144,120	\$ 1,128,964	\$ 1,093,821	\$ 1,090,478	\$ 1,083,653
Equity Capital Deductions - Total	SUB1631	\$ 64,026	\$ 55,926	\$ 33,571	\$ 27,464	\$ 25,311
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 16,615	\$ 12,773	\$ 13,588	\$ 13,580	\$ 2,355
Goodwill and Certain Other Intangible Assets	CCR115	\$ 44,036	\$ 40,573	\$ 16,923	\$ 11,372	\$ 10,251
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,375	\$ 2,580	\$ 3,035	\$ 2,481	\$ 12,674
Other	CCR134	\$ 0	\$ 0	\$ 25	\$ 31	\$ 31
Equity Capital Additions -Total	SUB1641	\$- 1,754	\$ 3,796	\$- 3,295	\$- 249	\$ 1,140
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,238	\$ 3,277	\$- 4,005	\$- 343	\$ 1,064
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 61	\$ 96	\$ 107	\$ 136	\$ 76
Other	CCR195	\$ 423	\$ 423	\$ 603	\$- 42	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,078,340	\$ 1,076,834	\$ 1,056,955	\$ 1,062,765	\$ 1,059,482

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Frozen Aggregated Data
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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 10,241,893	\$ 10,036,363	\$ 9,869,000	\$ 9,844,426	\$ 9,800,695
Asset Deductions - Total	SUB1651	\$ 59,657	\$ 55,423	\$ 32,558	\$ 26,271	\$ 24,435
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 12,246	\$ 12,270	\$ 12,575	\$ 12,387	\$ 1,479
Goodwill and Certain Other Intangible Assets	CCR265	\$ 44,036	\$ 40,573	\$ 16,923	\$ 11,372	\$ 10,251
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,375	\$ 2,580	\$ 3,035	\$ 2,481	\$ 12,674
Other	CCR275	\$ 0	\$ 0	\$ 25	\$ 31	\$ 31
Asset Additions - Total	SUB1661	\$- 4,652	\$ 3,596	\$- 6,693	\$- 727	\$ 1,298
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 4,652	\$ 3,596	\$- 6,693	\$- 727	\$ 1,298
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 10,177,584	\$ 9,984,536	\$ 9,829,749	\$ 9,817,428	\$ 9,777,558
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 400,155	\$ 398,168	\$ 386,166	\$ 385,642	\$ 384,154
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,078,340	\$ 1,076,834	\$ 1,056,955	\$ 1,062,765	\$ 1,059,482
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,059	\$ 4,070	\$ 4,195	\$ 4,767	\$ 4,613
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 52,893	\$ 49,351	\$ 51,283	\$ 48,956	\$ 48,302
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 56,952	\$ 53,421	\$ 55,478	\$ 53,723	\$ 52,915
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 56,952	\$ 53,421	\$ 55,478	\$ 53,723	\$ 52,915
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,771	\$ 3,772	\$ 3,777	\$ 3,313	\$ 3,302
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 104	\$ 15	\$ 32	\$ 1	\$ 1
Total Risk-Based Capital	CCR39	\$ 1,131,417	\$ 1,126,468	\$ 1,108,624	\$ 1,113,174	\$ 1,109,094
0% R/W Category - Cash	CCR400	\$ 44,352	\$ 65,601	\$ 54,314	\$ 48,784	\$ 52,989
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 70,941	\$ 86,359	\$ 79,861	\$ 85,031	\$ 87,864
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 848	\$ 0
0% R/W Category - Other	CCR415	\$ 31,020	\$ 29,148	\$ 22,837	\$ 24,492	\$ 30,012
0% R/W Category - Assets Total	CCR420	\$ 146,313	\$ 181,108	\$ 157,012	\$ 159,155	\$ 170,865
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		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 769,630	\$ 764,400	\$ 578,039	\$ 629,922	\$ 636,832
20% R/W Category - Claims on FHLBs	CCR435	\$ 546,454	\$ 672,182	\$ 785,301	\$ 757,573	\$ 709,705
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 47,702	\$ 45,295	\$ 18,424	\$ 20,599	\$ 20,702
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 433,907	\$ 244,421	\$ 245,606	\$ 163,635	\$ 168,186
20% R/W Category - Other	CCR450	\$ 268,648	\$ 332,371	\$ 296,337	\$ 359,087	\$ 374,142
20% R/W Category - Assets Total	CCR455	\$ 2,066,341	\$ 2,058,669	\$ 1,923,707	\$ 1,930,816	\$ 1,909,567
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 413,269	\$ 411,735	\$ 384,742	\$ 386,161	\$ 381,910
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,131,871	\$ 4,084,764	\$ 4,166,443	\$ 4,160,692	\$ 4,145,277
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,437	\$ 50,433	\$ 46,161	\$ 45,780	\$ 46,119
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,836	\$ 11,414	\$ 19,285	\$ 11,418	\$ 11,632
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 482	\$ 1,630	\$ 1,215	\$ 428	\$ 427
50% R/W Category - Other	CCR480	\$ 62,114	\$ 47,902	\$ 44,871	\$ 42,480	\$ 46,520
50% R/W Category - Assets Total	CCR485	\$ 4,243,740	\$ 4,196,143	\$ 4,277,975	\$ 4,260,798	\$ 4,249,975
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,121,879	\$ 2,098,080	\$ 2,138,998	\$ 2,130,410	\$ 2,125,001
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 526,926	\$ 490,922	\$ 353,850	\$ 289,246	\$ 499,211
100% R/W Category - All Other Assets	CCR506	\$ 3,447,731	\$ 3,309,683	\$ 3,384,479	\$ 3,391,048	\$ 3,178,434
100% R/W Category - Assets Total	CCR510	\$ 3,974,657	\$ 3,800,605	\$ 3,738,329	\$ 3,680,294	\$ 3,677,645
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,974,657	\$ 3,800,605	\$ 3,738,329	\$ 3,680,294	\$ 3,677,645
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 49	\$ 13	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 613	\$ 163	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 10,431,100	\$ 10,236,538	\$ 10,097,023	\$ 10,031,063	\$ 10,008,052
Subtotal Risk-Weighted Assets	CCR75	\$ 6,510,409	\$ 6,310,578	\$ 6,262,057	\$ 6,196,856	\$ 6,184,546
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,754	\$ 2,668	\$ 2,631	\$ 2,201	\$ 2,408
Total Risk-Weighted Assets	CCR78	\$ 6,508,655	\$ 6,307,910	\$ 6,259,426	\$ 6,194,655	\$ 6,182,138
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 575,229	\$ 504,631	\$ 500,173	\$ 544,438	\$ 542,482
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.60%	10.79%	10.75%	10.83%	10.84%
Total Risk-Based Capital Ratio	CCR820	17.38%	17.86%	17.71%	17.97%	17.94%
Tier 1 Risk-Based Capital Ratio	CCR830	16.57%	17.07%	16.89%	17.16%	17.14%

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	10.60%	10.79%	10.75%	10.83%	10.84%

***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.