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Description	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions	11	12	12

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

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
ASSETS				
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 559,525**	**$ 583,011**	**$ 617,619**
Cash and Non-Interest-Earning Deposits	SC110	$ 74,457	$ 78,666	$ 98,771
Interest-Earning Deposits in FHLBs	SC112	$ 64,718	$ 49,221	$ 55,432
Other Interest-Earning Deposits	SC118	$ 24,367	$ 26,474	$ 24,214
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 23,036	$ 29,739	$ 16,470
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 272,168	$ 291,051	$ 323,242
Equity Securities Subject to FASB Statement No. 115	SC140	$ 11,357	$ 13,679	$ 13,813
State and Municipal Obligations	SC180	$ 17,270	$ 17,232	$ 16,187
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 66,943	$ 71,395	$ 64,111
Accrued Interest Receivable	SC191	$ 5,209	$ 5,554	$ 5,379
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 520,119**	**$ 533,182**	**$ 476,194**
Mortgage-Backed Securities - Total	**SC22**	**$ 520,119**	**$ 533,182**	**$ 476,194**
Pass-Through - Total	SUB0073	$ 411,368	$ 422,802	$ 382,989
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 408,805	$ 420,123	$ 380,302
Other Pass-Through	SC215	$ 2,563	$ 2,679	$ 2,687
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 106,500	$ 107,750	$ 91,214
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 48,851	$ 52,875	$ 43,335
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 16,366	$ 18,442	$ 19,102
Other	SC222	$ 41,283	$ 36,433	$ 28,777
Accrued Interest Receivable	SC228	$ 2,251	$ 2,630	$ 1,991

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Schedule SC --- Consolidated Statement of Condition Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 3,330,500**	**$ 3,227,649**	**$ 2,870,042**
Mortgage Loans - Total	**SC26**	**$ 3,302,881**	**$ 3,203,518**	**$ 2,849,379**
Construction Loans - Total	SUB0100	$ 584,360	$ 559,865	$ 530,843
Residential - Total	SUB0110	$ 465,169	$ 449,732	$ 419,781
1-4 Dwelling Units	SC230	$ 450,891	$ 432,057	$ 403,214
Multifamily (5 or more) Dwelling Units	SC235	$ 14,278	$ 17,675	$ 16,567
Nonresidential Property	SC240	$ 119,191	$ 110,133	$ 111,062
Permanent Loans - Total	SUB0121	$ 2,723,373	$ 2,644,758	$ 2,318,414
Residential - Total	SUB0131	$ 1,563,567	$ 1,540,595	$ 1,363,125
1-4 Dwelling Units - Total	SUB0141	$ 1,482,583	$ 1,429,077	$ 1,260,266
Revolving Open-End Loans	SC251	$ 92,604	$ 93,491	$ 83,353
All Other - First Liens	SC254	$ 1,331,302	$ 1,280,615	$ 1,125,129
All Other - Junior Liens	SC255	$ 58,677	$ 54,971	$ 51,784
Multifamily (5 or more) Dwelling Units	SC256	$ 80,984	$ 111,518	$ 102,859
Nonresidential Property (Except Land)	SC260	$ 624,264	$ 624,785	$ 524,080
Land	SC265	$ 535,542	$ 479,378	$ 431,209
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 112,141	$ 355,366	$ 184,709
Accrued Interest Receivable	SC272	$ 18,608	$ 18,206	$ 16,151
Advances for Taxes and Insurance	SC275	$ 4,159	$ 4,820	$ 4,634
Allowance for Loan and Lease Losses	SC283	$ 27,619	$ 24,131	$ 20,663
Nonmortgage Loans - Gross	**SUB0162**	**$ 640,680**	**$ 651,599**	**$ 583,554**
Nonmortgage Loans - Total	**SC31**	**$ 625,954**	**$ 634,034**	**$ 569,881**
Commercial Loans - Total	SC32	$ 272,048	$ 285,927	$ 259,808
Secured	SC300	$ 196,617	$ 178,192	$ 196,786
Unsecured	SC303	$ 75,431	$ 107,735	$ 63,022
Lease Receivables	SC306	$ 0	$ 0	$ 0
Consumer Loans - Total	SC35	$ 364,307	$ 360,304	$ 320,391
Loans on Deposits	SC310	$ 13,870	$ 14,223	$ 11,486
Home Improvement Loans (Not secured by real estate)	SC316	$ 264	$ 310	$ 140
Education Loans	SC320	$ 20	$ 24	$ 21
Auto Loans	SC323	$ 276,099	$ 289,046	$ 271,340
Mobile Home Loans	SC326	$ 23,460	$ 24,048	$ 23,840
Credit Cards	SC328	$ 553	$ 558	$ 1,413

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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	$ 50,041	$ 32,095	$ 12,151
Accrued Interest Receivable	SC348	$ 4,325	$ 5,368	$ 3,355
Allowance for Loan and Lease Losses	SC357	$ 14,726	$ 17,565	$ 13,673
Repossessed Assets - Gross	**SUB0201**	**$ 14,270**	**$ 14,441**	**$ 14,816**
Repossessed Assets - Total	**SC40**	**$ 12,685**	**$ 13,106**	**$ 13,481**
Real Estate - Total	SUB0210	$ 13,561	$ 13,888	$ 13,617
Construction	SC405	$ 3,693	$ 4,605	$ 4,841
Residential - Total	SUB0225	$ 7,894	$ 7,385	$ 6,712
1-4 Dwelling Units	SC415	$ 7,894	$ 7,385	$ 6,712
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 1,172	$ 1,127	$ 1,728
Land	SC428	$ 802	$ 357	$ 336
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	$ 0	$ 414	$ 0
Other Repossessed Assets	SC430	$ 709	$ 553	$ 1,199
General Valuation Allowances	SC441	$ 1,585	$ 1,335	$ 1,335
Real Estate Held for Investment	**SC45**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 41,583**	**$ 40,169**	**$ 34,916**
Federal Home Loan Bank Stock	SC510	$ 40,280	$ 38,711	$ 33,547
Other	SC540	$ 1,303	$ 1,458	$ 1,369
Office Premises and Equipment	**SC55**	**$ 121,386**	**$ 120,703**	**$ 92,812**
Other Assets - Gross	**SUB0262**	**$ 236,060**	**$ 228,138**	**$ 159,780**
Other Assets - Total	**SC59**	**$ 236,057**	**$ 228,135**	**$ 159,777**
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	$ 41,707	$ 41,399	$ 41,023
Other	SC625	$ 4,276	$ 4,240	$ 4,197
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	$ 6,284	$ 6,420	$ 6,531
Nonmortgage Loans	SC644	$ 0	$ 0	$ 0
Goodwill & Other Intangible Assets	SC660	$ 129,455	$ 130,468	$ 61,360
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 1,446	$ 1,605	$ 1,524
Other Assets	SC689	$ 52,892	$ 44,006	$ 45,145
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	$ 3	$ 3	$ 3
General Valuation Allowances - Total	**SUB2092**	**$ 43,933**	**$ 43,034**	**$ 35,674**
Total Assets - Gross	**SUB0283**	**$ 5,464,123**	**$ 5,398,892**	**$ 4,849,733**
Total Assets	**SC60**	**$ 5,420,190**	**$ 5,355,858**	**$ 4,814,059**
LIABILITIES				
Deposits and Escrows - Total	**SC71**	**$ 3,969,693**	**$ 3,959,989**	**$ 3,570,912**
Deposits	SC710	$ 3,956,978	$ 3,948,146	$ 3,552,558
Escrows	SC712	$ 13,343	$ 11,896	$ 18,709
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 628	$- 53	$- 355
Borrowings - Total	**SC72**	**$ 824,869**	**$ 776,847**	**$ 735,126**
Advances from FHLBank	SC720	$ 612,554	$ 566,760	$ 498,791
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 202,896	$ 198,445	$ 227,855
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	$ 0	$ 0	$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	$ 0	$ 0	$ 0
Other Borrowings	SC760	$ 9,419	$ 11,642	$ 8,480
Other Liabilities - Total	**SC75**	**$ 55,932**	**$ 50,267**	**$ 46,251**
Accrued Interest Payable - Deposits	SC763	$ 17,323	$ 19,239	$ 16,209
Accrued Interest Payable - Other	SC766	$ 3,457	$ 3,318	$ 2,857
Accrued Taxes	SC776	$ 3,763	$ 2,655	$ 2,138
Accounts Payable	SC780	$ 18,715	$ 8,714	$ 8,235
Deferred Income Taxes	SC790	$ 475	$ 497	$ 752
Other Liabilities and Deferred Income	SC796	$ 12,199	$ 15,844	$ 16,060
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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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
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**	**$ 4,850,494**	**$ 4,787,103**	**$ 4,352,289**
Minority Interest	**SC800**	**$ 226**	**$ 247**	**$ 385**
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	$ 330,350	$ 331,198	$ 230,861
Cumulative	SC812	$ 0	$ 0	$ 0
Noncumulative	SC814	$ 0	$ 0	$ 0
Common Stock:				
Par Value	SC820	$ 160	$ 160	$ 160
Paid in Excess of Par	SC830	$ 330,190	$ 331,038	$ 230,701
Accumulated Other Comprehensive Income - Total	**SC86**	**$- 5,731**	**$- 7,002**	**$- 9,350**
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 3,971	$- 6,077	$- 8,004
Gains (Losses) on Cash Flow Hedges	SC865	$- 2,014	$- 1,180	$- 1,346
Other	SC870	$ 254	$ 255	$ 0
Retained Earnings	**SC880**	**$ 245,169**	**$ 244,650**	**$ 240,232**
Other Components of Equity Capital	**SC891**	**$- 316**	**$- 337**	**$- 357**
Total Equity Capital	**SC80**	**$ 569,472**	**$ 568,509**	**$ 461,386**
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 5,420,192**	**$ 5,355,859**	**$ 4,814,060**

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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
9	Advances for loans serviced for others
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
99	Other

Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
9	Fees received for standby contracts and other
11	The liability recorded for post-retirement benefit
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 Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	**SO11**	**$ 90,443**	**$ 86,398**	**$ 78,049**
Deposits and Investment Securities	SO115	$ 6,035	$ 6,826	$ 6,484
Mortgage-Backed Securities	SO125	$ 6,437	$ 6,086	$ 5,195
Mortgage Loans	SO141	$ 62,319	$ 58,667	$ 53,755
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	$ 286	N/A	N/A
Nonmortgage Loans - Total	SUB0950	$ 15,124	$ 14,819	$ 12,615
Commercial Loans and Leases	SO160	$ 5,865	$ 6,146	$ 5,568
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	$ 45	N/A	N/A
Consumer Loans and Leases	SO171	$ 9,259	$ 8,673	$ 7,047
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	$ 197	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 736**	**$ 879**	**$ 627**
Federal Home Loan Bank Stock	SO181	$ 521	$ 469	$ 478
Other	SO185	$ 215	$ 410	$ 149
Interest Expense - Total	**SO21**	**$ 49,031**	**$ 47,514**	**$ 43,389**
Deposits	SO215	$ 38,068	$ 36,762	$ 33,269
Escrows	SO225	$ 0	$ 0	$ 0
Advances from FHLBank	SO230	$ 8,240	$ 8,216	$ 7,311
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	$ 0	$ 0	$ 0
Mortgage Collateralized Securities Issued	SO250	$ 0	$ 0	$ 0
Other Borrowed Money	SO260	$ 2,731	$ 2,551	$ 2,809
Capitalized Interest	SO271	$ 8	$ 15	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 42,148**	**$ 39,763**	**$ 35,287**
Net Provision for Losses on Interest-Bearing Assets	SO321	$ 3,304	$ 5,255	$ 3,784
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 38,844**	**$ 34,508**	**$ 31,503**
Noninterest Income - Total	**SO42**	**$ 17,437**	**$ 17,895**	**$ 19,156**
Mortgage Loan Servicing Fees	SO410	$ 1,550	$ 1,537	$ 1,280
Servicing Amortization and Valuation Adjustments	SO411	$- 457	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	$ 9,297	$ 9,967	$ 10,761
Net Income (Loss) from Other - Total	SUB0451	$ 5,478	$ 4,784	$ 5,415
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 6,136	$ 5,429	$ 6,302
Operations & Sale of Repossessed Assets	SO461	$- 409	$- 589	$- 857
LOCOM Adjustments Made to Assets Held for Sale	SO465	$- 282	$ 0	$ 0
Sale of Securities Held-to-Maturity	SO467	$- 1	$ 47	$ 0
Sale of Loans Held for Investment	SO475	$ 34	$ 10	$ 43
Sale of Other Assets Held for Investment	SO477	$ 0	$- 113	$ 1
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$- 74
Other Noninterest Income	SO488	$ 1,569	$ 1,607	$ 1,700
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**	**$ 46,111**	**$ 45,552**	**$ 42,192**
All Personnel Compensation and Expense	SO510	$ 25,192	$ 24,038	$ 21,721
Legal Expense	SO520	$ 1,104	$ 1,535	$ 1,499
Office Occupancy and Equipment Expense	SO530	$ 7,155	$ 6,437	$ 5,568
Marketing and Other Professional Services	SO540	$ 4,371	$ 4,812	$ 5,700
Loan Servicing Fees	SO550	$ 890	$ 887	$ 938
Goodwill and Other Intangibles Expense	SO560	$ 444	$ 379	$ 144
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 250	$ 0	$ 75
Other Noninterest Expense	SO580	$ 6,705	$ 7,464	$ 6,547
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**	**$ 10,170**	**$ 6,851**	**$ 8,467**
Income Taxes - Total	**SO71**	**$ 2,164**	**$ 1,342**	**$ 1,338**
Federal	SO710	$ 1,826	$ 1,285	$ 779

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	$ 338	$ 57	$ 559
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 8,006**	**$ 5,509**	**$ 7,129**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 8,006**	**$ 5,509**	**$ 7,129**

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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
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
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
99	Other

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YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	**Y_SO11**	**$ 90,443**	**$ 305,386**	**$ 218,988**
YTD - Deposits and Investment Securities	Y_SO115	$ 6,035	$ 25,185	$ 18,359
YTD - Mortgage-Backed Securities	Y_SO125	$ 6,437	$ 21,629	$ 15,543
YTD - Mortgage Loans	Y_SO141	$ 62,319	$ 208,534	$ 149,867
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	$ 286	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 5,865	$ 21,430	$ 15,284
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	$ 45	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 9,259	$ 28,608	$ 19,935
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	$ 197	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 736**	**$ 2,353**	**$ 1,474**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 521	$ 1,699	$ 1,230
YTD - Other	Y_SO185	$ 215	$ 654	$ 244
YTD - Interest Expense - Total	**Y_SO21**	**$ 49,031**	**$ 162,703**	**$ 115,189**
YTD - Deposits	Y_SO215	$ 38,068	$ 124,173	$ 87,411
YTD - Escrows	Y_SO225	$ 0	$ 0	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 8,240	$ 28,209	$ 19,993
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 0	$ 0	$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 2,731	$ 10,336	$ 7,785
YTD - Capitalized Interest	Y_SO271	$ 8	$ 15	$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 42,148**	**$ 145,036**	**$ 105,273**
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	$ 3,304	$ 15,174	$ 9,919
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 38,844**	**$ 129,862**	**$ 95,354**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 17,437**	**$ 77,666**	**$ 59,771**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 1,550	$ 5,719	$ 4,182
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	$- 457	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	$ 9,297	$ 42,734	$ 32,767
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 5,478	$ 23,744	$ 18,960
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 6,136	$ 26,396	$ 20,967
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 409	$- 2,836	$- 2,247
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$- 282	$ 0	$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$- 1	$ 47	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 34	$ 235	$ 225
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 0	$- 8	$ 105
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$- 90	$- 90
YTD - Other Noninterest Income	Y_SO488	$ 1,569	$ 5,469	$ 3,862
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 46,111**	**$ 170,601**	**$ 125,049**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 25,192	$ 87,265	$ 63,227
YTD - Legal Expense	Y_SO520	$ 1,104	$ 5,958	$ 4,423
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 7,155	$ 24,197	$ 17,760
YTD - Marketing and Other Professional Services	Y_SO540	$ 4,371	$ 21,578	$ 16,766
YTD - Loan Servicing Fees	Y_SO550	$ 890	$ 3,473	$ 2,586
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 444	$ 954	$ 575
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 250	$ 198	$ 198
YTD - Other Noninterest Expense	Y_SO580	$ 6,705	$ 26,978	$ 19,514
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 10,170**	**$ 36,927**	**$ 30,076**
YTD - Income Taxes - Total	**Y_SO71**	**$ 2,164**	**$ 5,916**	**$ 4,574**
YTD - Federal	Y_SO710	$ 1,826	$ 4,347	$ 3,062
YTD - State, Local, and Other	Y_SO720	$ 338	$ 1,569	$ 1,512
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 8,006**	**$ 31,011**	**$ 25,502**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 8,006**	**$ 31,011**	**$ 25,502**

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**	**$ 42,737**	**$ 35,670**	**$ 33,211**
Net Provision for Loss	VA115	$ 3,412	$ 4,915	$ 3,775

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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	$- 131	$ 188	$ 1,272
Recoveries	VA135	$ 1,386	$ 1,388	$ 863
Adjustments	VA145	$ 0	$ 5,681	$ 1,016
Charge-offs	VA155	$ 3,471	$ 4,806	$ 4,467
General Valuation Allowances - Ending Balance	**VA165**	**$ 43,933**	**$ 43,036**	**$ 35,670**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 3,469**	**$ 3,317**	**$ 4,634**
Net Provision for Loss	VA118	$ 142	$ 340	$ 84
Transfers	VA128	$ 131	$- 188	$- 1,272
Adjustments	VA148	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 168	$ 0	$ 129
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 3,574**	**$ 3,469**	**$ 3,317**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 46,206**	**$ 38,987**	**$ 37,845**
Net Provision for Loss	VA120	$ 3,554	$ 5,255	$ 3,859
Recoveries	VA140	$ 1,386	$ 1,388	$ 863
Adjustments	VA150	$ 0	$ 5,681	$ 1,016
Charge-offs	VA160	$ 3,639	$ 4,806	$ 4,596
Total Valuation Allowances - Ending Balance	**VA170**	**$ 47,507**	**$ 46,505**	**$ 38,987**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 3,471**	**$ 4,806**	**$ 4,467**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 885**	**$ 1,082**	**$ 646**
Construction - Total	SUB2030	$ 0	$ 60	$ 0
1-4 Dwelling Units	VA420	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 60	$ 0
Permanent - Total	SUB2041	$ 885	$ 1,022	$ 646
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 108	$ 2	$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	$ 620	$ 642	$ 511
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 51	$ 2	$ 26
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 86	$ 0
Nonresidential Property (Except Land)	VA480	$ 48	$ 16	$ 109
Land	VA490	$ 58	$ 274	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 2,353**	**$ 3,724**	**$ 3,798**
Commercial Loans	VA520	$ 159	$ 684	$ 1,717

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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	$ 2,194	$ 3,040	$ 2,081
Loans on Deposits	VA510	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 0	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 1,545	$ 2,605	$ 1,645
Mobile Home Loans	VA550	$ 239	$ 107	$ 210
Credit Cards	VA556	$ 0	$ 6	$ 5
Other	VA560	$ 410	$ 322	$ 221
Repossessed Assets - Total	**VA60**	**$ 233**	**$ 0**	**$ 23**
Real Estate - Construction	VA605	$ 233	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 0	$ 0	$ 23
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	$ 0	$ 0
Other Repossessed Assets	VA630	$ 0	$ 0	$ 0
Other Assets	**VA930**	**$ 0**	**$ 0**	**$ 0**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 1,386**	**$ 1,388**	**$ 863**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 160**	**$ 421**	**$ 74**
Construction - Total	SUB2130	$ 0	$ 0	$ 1
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 1
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 160	$ 421	$ 73
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 3	$ 2	$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	$ 72	$ 94	$ 17
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 13	$ 24	$ 17
Multifamily (5 or more) Dwelling Units	VA471	$ 10	$ 298	$ 10
Nonresidential Property (Except Land)	VA481	$ 55	$ 0	$ 27
Land	VA491	$ 7	$ 3	$ 1
Nonmortgage Loans - Total	**VA57**	**$ 1,226**	**$ 967**	**$ 789**
Commercial Loans	VA521	$ 183	$ 215	$ 142
Consumer Loans - Total	SUB2161	$ 1,043	$ 752	$ 647
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	$ 900	$ 652	$ 559
Mobile Home Loans	VA551	$ 58	$ 12	$ 7
Credit Cards	VA557	$ 0	$ 0	$ 0
Other	VA561	$ 85	$ 88	$ 81
Other Assets	**VA931**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 273**	**$ 155**	**$- 1,191**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 210**	**$ 337**	**$- 292**
Construction - Total	SUB2230	$ 0	$ 64	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 64	$ 0
Permanent - Total	SUB2241	$ 210	$ 273	$- 292
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 147	$- 35	$- 226
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 63	$ 300	$ 54
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 8	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$ 0	$- 120
Land	VA492	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 63**	**$- 182**	**$- 899**
Commercial Loans	VA522	$ 29	$- 211	$- 987
Consumer Loans - Total	SUB2261	$ 34	$ 29	$ 88
Loans on Deposits	VA512	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0
Education Loans	VA532	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 100	$ 14	$ 103
Mobile Home Loans	VA552	$- 75	$- 19	$- 32
Credit Cards	VA558	$ 0	$- 6	$ 2
Other	VA562	$ 9	$ 40	$ 15
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 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	$ 0	$ 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**	**$ 2,358**	**$ 3,573**	**$ 2,413**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 935**	**$ 998**	**$ 280**
Construction - Total	SUB2330	$ 0	$ 124	$- 1
1-4 Dwelling Units	VA425	$ 0	$ 0	$- 1
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 124	$ 0
Permanent - Total	SUB2341	$ 935	$ 874	$ 281
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 105	$ 0	$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	$ 695	$ 513	$ 268
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 101	$ 278	$ 63
Multifamily (5 or more) Dwelling Units	VA475	$- 10	$- 204	$- 10
Nonresidential Property (Except Land)	VA485	$- 7	$ 16	$- 38
Land	VA495	$ 51	$ 271	$- 1
Nonmortgage Loans - Total	**VA59**	**$ 1,190**	**$ 2,575**	**$ 2,110**
Commercial Loans	VA525	$ 5	$ 258	$ 588
Consumer Loans - Total	SUB2361	$ 1,185	$ 2,317	$ 1,522
Loans on Deposits	VA515	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$ 0	$ 0	$ 0
Education Loans	VA535	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 745	$ 1,967	$ 1,189
Mobile Home Loans	VA555	$ 106	$ 76	$ 171
Credit Cards	VA559	$ 0	$ 0	$ 7
Other	VA565	$ 334	$ 274	$ 155
Repossessed Assets - Total	**VA65**	**$ 233**	**$ 0**	**$ 23**

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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	$ 233	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 0	$ 0	$ 23
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	$ 0	$ 0
Other Repossessed Assets	VA633	$ 0	$ 0	$ 0
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**	**$ 0**	**$ 0**
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	**VA940**	**$ 4,289**	**$ 3,875**	**$ 3,152**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 14,854**	**$ 15,279**	**$ 15,890**
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 5,525**	**$ 2,211**	**$ 3,532**
Construction	VA951	$ 1,878	$ 74	$ 1,465
Permanent - 1-4 Dwelling Units	VA952	$ 3,585	$ 1,806	$ 1,902
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 331	$ 165
Permanent - Land	VA955	$ 62	$ 0	$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	**VA960**	**$ 55,809**	**$ 47,229**	**$ 32,523**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 139,900**	**$ 136,219**	**$ 116,831**
Substandard	VA965	$ 137,021	$ 132,968	$ 114,393
Doubtful	VA970	$ 2,879	$ 3,251	$ 2,438
Loss	VA975	$ 0	$ 0	$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	$ 478	$ 647	$ 1,345
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 478	$ 647	$ 1,345
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 5	$ 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**	**$ 88,631**	**$ 102,266**	**$ 84,062**

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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	$ 77,987	$ 89,355	$ 72,777
Construction and Land Loans	SUB2430	$ 13,537	$ 10,773	$ 7,190
Permanent Loans Secured by 1-4 Property	SUB2441	$ 53,397	$ 61,422	$ 56,712
Permanent Loans Secured by All Other Property	SUB2450	$ 22,979	$ 21,854	$ 11,648
Nonmortgages - Total	SUB2461	$ 10,644	$ 12,911	$ 11,285
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	**SUB2470**	**$ 47,879**	**$ 59,729**	**$ 47,427**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 47,045**	**$ 58,603**	**$ 46,323**
Mortgage Loans - Total	SUB2481	$ 39,639	$ 48,168	$ 37,769
Construction	PD115	$ 1,238	$ 5,305	$ 4,131
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	$ 901	$ 1,253	$ 815
Secured by First Liens	PD123	$ 22,242	$ 29,169	$ 27,612
Secured by Junior Liens	PD124	$ 691	$ 648	$ 512
Multifamily (5 or more) Dwelling Units	PD125	$ 379	$ 0	$ 157
Nonresidential Property (Except Land)	PD135	$ 4,079	$ 8,808	$ 1,803
Land	PD138	$ 10,109	$ 2,985	$ 2,739
Nonmortgage Loans:				
Commercial Loans	PD140	$ 1,367	$ 1,440	$ 1,636
Consumer Loans - Total	SUB2511	$ 6,039	$ 8,995	$ 6,918
Loans on Deposits	PD161	$ 47	$ 82	$ 8
Home Improvement Loans	PD163	$ 0	$ 0	$ 0
Education Loans	PD165	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 4,530	$ 6,248	$ 5,723
Mobile Home Loans	PD169	$ 253	$ 502	$ 687
Credit Cards	PD171	$ 0	$ 5	$ 41
Other	PD180	$ 1,209	$ 2,158	$ 459
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 101	$ 0	$ 78
Held for Sale Included in PD115:PD180	PD192	$ 37	$ 259	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 624	$ 1,436	$ 659
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 582	$ 1,436	$ 215

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Rebooked GNMAs Incl in PD195	PD197	$ 0	$ 0	$ 0
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 834**	**$ 1,126**	**$ 1,104**
Mortgage Loans - Total	SUB2491	$ 436	$ 620	$ 928
Construction	PD215	$ 0	$ 0	$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	$ 35	$ 43	$ 31
Secured by First Liens	PD223	$ 287	$ 401	$ 550
Secured by Junior Liens	PD224	$ 28	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 86	$ 176	$ 347
Land	PD238	$ 0	$ 0	$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	$ 27	$ 28	$ 37
Consumer Loans - Total	SUB2521	$ 371	$ 478	$ 139
Loans on Deposits	PD261	$ 0	$ 0	$ 48
Home Improvement Loans	PD263	$ 0	$ 0	$ 0
Education Loans	PD265	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 25	$ 32	$ 37
Mobile Home Loans	PD269	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 0	$ 0	$ 6
Other	PD280	$ 346	$ 446	$ 48
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	$ 0	$ 0	$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 0	$ 0	$ 0
Rebooked GNMAs Incl in PD295	PD297	$ 0	$ 0	$ 0
NONACCRUAL				
Nonaccrual - Total	**PD30**	**$ 40,752**	**$ 42,537**	**$ 36,635**
Mortgage Loans - Total	SUB2501	$ 37,912	$ 40,567	$ 34,080
Construction	PD315	$ 373	$ 774	$ 286
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	$ 643	$ 565	$ 529
Secured by First Liens	PD323	$ 27,720	$ 28,854	$ 26,199
Secured by Junior Liens	PD324	$ 850	$ 489	$ 464
Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 1,051	$ 1,055
Nonresidential Property (Except Land)	PD335	$ 6,509	$ 7,125	$ 5,513
Land	PD338	$ 1,817	$ 1,709	$ 34
Nonmortgage Loans:				
Commercial Loans	PD340	$ 577	$ 438	$ 853
Consumer Loans - Total	SUB2531	$ 2,263	$ 1,532	$ 1,702
Loans on Deposits	PD361	$ 4	$ 0	$ 0
Home Improvement Loans	PD363	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 1,446	$ 946	$ 1,185
Mobile Home Loans	PD369	$ 259	$ 317	$ 283
Credit Cards	PD371	$ 0	$ 0	$ 6
Other	PD380	$ 554	$ 269	$ 228
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 190	$ 282	$ 205
Held for Sale Included in PD315:PD380	PD392	$ 159	$ 34	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 8,808	$ 6,191	$ 6,976
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 4,774	$ 1,483	$ 73
Rebooked GNMAs Incl in PD395	PD397	$ 4,000	$ 4,560	$ 3,799

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**	**$ 107,679**	**$ 95,325**	**$ 71,591**
90% up to 100% LTV	LD110	$ 98,408	$ 86,851	$ 67,724
100% and greater LTV	LD120	$ 9,271	$ 8,474	$ 3,867
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 8,980**	**$ 6,998**	**$ 2,898**
Past Due and Still Accruing - Total	**SUB5240**	**$ 5,684**	**$ 3,207**	**$ 1,298**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 5,684	$ 3,207	$ 1,298
90% up to 100% LTV	LD210	$ 2,434	$ 2,284	$ 1,200
100% and greater LTV	LD220	$ 3,250	$ 923	$ 98
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**	**$ 3,296**	**$ 3,791**	**$ 1,600**
90% up to 100% LTV	LD250	$ 2,709	$ 1,994	$ 1,491
100% and greater LTV	LD260	$ 587	$ 1,797	$ 109
Net Charge-offs - Total	**SUB5300**	**$ 406**	**$ 577**	**$ 123**
90% up to 100% LTV	LD310	$ 93	$ 567	$ 43
100% and greater LTV	LD320	$ 313	$ 10	$ 80
Purchases - Total	**SUB5320**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 0
100% and greater LTV	LD420	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 51,953**	**$ 43,451**	**$ 27,039**
90% up to 100% LTV	LD430	$ 38,875	$ 29,091	$ 25,121
100% and greater LTV	LD440	$ 13,078	$ 14,360	$ 1,918
Sales - Total	**SUB5340**	**$ 27,347**	**$ 20,497**	**$ 31,607**
90% up to 100% LTV	LD450	$ 15,719	$ 11,982	$ 17,887
100% and greater LTV	LD460	$ 11,628	$ 8,515	$ 13,720
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	$ 15,395	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	$ 21,728	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	$ 35,446	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	$ 785	N/A	N/A
Total Capitalized Negative Amortization	LD650	$ 0	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 343,381**	**$ 394,271**	**$ 426,272**
Mortgage Construction Loans	CC105	$ 230,126	$ 264,777	$ 304,903
Other Mortgage Loans	CC115	$ 113,255	$ 129,494	$ 121,369
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 10,292	$ 13,594	$ 27,738
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 166,624**	**$ 105,524**	**$ 141,229**
1-4 Dwelling Units	CC280	$ 94,561	$ 66,566	$ 90,976

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Schedule CC --- Consolidated Commitments and Contingencies Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	$ 0	$ 0	$ 4,003
All Other Real Estate	CC300	$ 72,063	$ 38,958	$ 46,250
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 3,184	$ 5,000	$ 6,130
Commitments Outstanding to Purchase Loans	CC320	$ 0	$ 0	$ 494
Commitments Outstanding to Sell Loans	CC330	$ 112,712	$ 93,458	$ 98,956
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 28,000	$ 25,000	$ 28,000
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**	**$ 166,875**	**$ 171,786**	**$ 146,683**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 56,934	$ 60,521	$ 51,366
Commercial Lines	CC420	$ 105,754	$ 107,245	$ 87,629
Open-End Consumer Lines - Credit Cards	CC423	$ 2,203	$ 2,070	$ 6,980
Open-End Consumer Lines - Other	CC425	$ 1,984	$ 1,950	$ 708
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 36,322**	**$ 34,112**	**$ 35,036**
Commercial	CC430	$ 1,048	$ 1,025	$ 1,026
Standby, Not Included on CC465 or CC468	CC435	$ 35,274	$ 33,087	$ 34,010
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 43,143	$ 93,480	$ 81,006
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 24,056	$ 29,809	$ 30,481
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	$ 11,672	$ 69,036	$ 40,284
Sales	CF145	$ 931	$ 30,142	$ 7,473
Other Balance Changes	CF148	$- 21,733	$ 681	$- 11,153
Other Mortgage-Backed Securities:				
Purchases	CF153	$ 5,055	$ 21,482	$ 14,859

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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	$ 0	$ 0
Other Balance Changes	CF158	$- 5,040	$- 3,287	$- 4,848
Mortgage Loans:				
Purchases - Total	**SUB3811**	**$ 16,727**	**$ 90,518**	**$ 55,143**
Sales - Total	**SUB3821**	**$ 931**	**$ 30,142**	**$ 7,473**
Net Purchases - Total	**SUB3826**	**$ 15,796**	**$ 60,376**	**$ 47,670**
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 744,409**	**$ 870,924**	**$ 818,343**
Construction Loans - Total	SUB3840	$ 132,214	$ 151,762	$ 174,462
1-4 Dwelling Units	CF190	$ 109,181	$ 130,339	$ 155,315
Multifamily (5 or more) Dwelling Units	CF200	$ 0	$ 0	$ 0
Nonresidential	CF210	$ 23,033	$ 21,423	$ 19,147
Permanent Loans - Total	SUB3851	$ 612,195	$ 719,162	$ 643,881
1-4 Dwelling Units	CF225	$ 455,250	$ 544,493	$ 492,636
Home Equity and Junior Liens	CF226	$ 44,323	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	$ 2,648	$ 960	$ 455
Nonresidential (Except Land)	CF260	$ 60,212	$ 64,886	$ 69,861
Land	CF270	$ 94,085	$ 108,823	$ 80,929
Loans and Participations Purchased, Secured By - Total:	**SUB3880**	**$ 23,420**	**$ 10,203**	**$ 8,547**
1-4 Dwelling Units	CF280	$ 11,406	$ 3,592	$ 1,460
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	$ 1,405	$ 1,167	$ 1,132
Nonresidential	CF300	$ 10,609	$ 5,444	$ 5,955
Loans and Participations Sold, Secured By - Total	**SUB3890**	**$ 487,217**	**$ 612,173**	**$ 640,010**
1-4 Dwelling Units	CF310	$ 486,064	$ 612,172	$ 640,009
Home Equity and Junior Liens	CF311	$ 39,085	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	$ 1,152	$ 0	$ 0
Nonresidential	CF330	$ 1	$ 1	$ 1
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 463,797**	**$- 601,970**	**$- 631,463**
Memo - Refinancing Loans	**CF361**	**$ 169,334**	**$ 115,874**	**$ 104,247**
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	$ 68,305	$ 92,376	$ 75,967

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF395	$ 11,069	$ 0	$ 319
Consumer:				
Closed or Purchased	CF400	$ 46,190	$ 79,912	$ 53,987
Sales	CF405	$ 0	$ 0	$ 0
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 114,495**	**$ 172,288**	**$ 129,954**
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 11,069**	**$ 0**	**$ 319**
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 103,426**	**$ 172,288**	**$ 129,635**
Deposits:				
Interest Credited to Deposits	CF430	$ 8,275	$ 8,373	$ 14,186

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	$ 694,902	$ 590,923	$ 661,941
Fully Insured	DI100	$ 513,091	$ 538,670	$ 601,418
Other	DI110	$ 181,811	$ 52,253	$ 60,523
Deposits (Excluding Retirement Accounts) with Balances				
$100,000 or Less	DI120	$ 2,180,333	$ 2,176,106	$ 2,071,757
Greater than $100,000	DI130	$ 1,589,897	$ 1,575,668	$ 1,499,508
Number of Deposits (Excluding Retirement Accounts) with Balances				
$100,000 or Less	DI150	154,084	154,809	132,158
Greater than $100,000	DI160	5,618	5,127	5,055
Retirement Deposits with Balances				
$250,000 or Less	DI170	$ 191,263	$ 201,968	N/A
Greater than $250,000	DI175	$ 8,828	$ 6,290	N/A
Number of Retirement Deposits with Balances				
$250,000 or Less	DI180	11,115	5,953	N/A
Greater than $250,000	DI185	22	805	N/A
Number of Deposit Accounts - Total	SUB4062	170,839	166,694	137,213
IRA/Keogh Accounts	DI200	$ 200,091	$ 197,658	$ 153,072
Uninsured Deposits	DI210	$ 904,729	$ 855,158	$ 722,709
Preferred Deposits	DI220	$ 46,370	$ 43,870	$ 34,952
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	$ 329,326	$ 453,433	$ 328,805
Money Market Deposit Accounts	DI320	$ 678,341	$ 709,175	$ 634,484

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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	$ 446,839	$ 311,990	$ 275,701
Time Deposits	DI340	$ 2,515,813	$ 2,485,440	$ 2,332,275
Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits	DI350	$ 541,393	N/A	N/A
IRA/Keogh Accounts of $100,000 or Greater Included in Time Deposits	DI360	$ 51,449	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	$ 259,935	$ 255,602	$ 267,326
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	$ 269,033	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	$ 263,692	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 Incld in SC710	DI620	$ 515	$ 481	$ 310
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	$ 1,158	$ 3,661	$ 1,663
Time and Savings Deposits	DI650	$ 656	$ 645	$ 637
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	$ 603	$ 549	$ 787
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	1,626	1,729	1,481
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	$ 939	N/A	N/A
Liabilites Recorded on Schedule SC Under a Fair Value Option	SI377	$ 0	N/A	N/A
Available-for-Sale Securities	SI385	$ 678,390	$ 757,361	$ 731,585
Assets Held for Sale	SI387	$ 126,428	$ 125,760	$ 106,204
Loans Serviced for Others	SI390	$ 996,619	$ 1,036,229	$ 1,046,368
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 1,446	$ 1,605	$ 1,524
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	84.32%	84.24%	83.81%
Second month of Qtr	SI582	84.32%	84.43%	84.42%
Third month of Qtr	SI583	85.46%	84.45%	84.03%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	81.95%	77.64%	75.78%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 1,365**	**$ 365**	**$ 365**
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	$ 18,266	$ 18,570	$ 18,084
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	17	18	17
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	$ 567,073	$ 461,383	$ 385,972
Net Income (Loss) (SO91)	SI610	$ 8,006	$ 5,509	$ 7,129
Dividends Declared				
Preferred Stock	SI620	$ 0	$ 0	$ 0
Common Stock	SI630	$ 6,271	$ 1,571	$ 6,480
Stock Issued	SI640	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 2	$ 2	$ 31

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
New Basis Accounting Adjustments	SI660	$ 0	$ 100,906	$ 71,473
Other Comprehensive Income	SI662	$ 1,197	$ 2,349	$ 3,167
Prior Period Adjustments	SI668	$ 0	$ 0	$ 54
Other Adjustments	SI671	$- 531	$- 69	$ 37
Ending Equity Capital (SC80)	**SI680**	**$ 569,476**	**$ 568,509**	**$ 461,383**
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 1,549	$ 3,431	$ 253
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 627	$ 105,287	$ 2,959
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 21	$ 120	$ 66
Average Balance Sheet Data				
Total Assets	SI870	$ 5,362,811	$ 4,904,862	$ 4,558,826
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 474,045	$ 534,236	$ 480,904
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 3,509,076	$ 3,114,703	$ 3,019,429
Nonmortgage Loans	SI885	$ 665,594	$ 621,446	$ 586,358
Deposits and Excrows	SI890	$ 3,898,670	$ 3,662,010	$ 3,333,691
Total Borrowings	SI895	$ 834,970	$ 827,306	$ 787,549

Schedule SQ --- Consolidated Supplemental Questions		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	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	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
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	7	7	7

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 131,984**	**$ 100,193**	**$ 85,100**
Managed Assets ($) - Total Fiduciary Accounts	**FS20**	**$ 46,927**	**$ 15,081**	**$ 15,175**
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	$ 46,927	$ 15,081	$ 15,175
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Total Fiduciary Accounts	**FS21**	**$ 85,057**	**$ 85,112**	**$ 69,925**
Personal Trust and Agency Accounts	FS211	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 85,057	$ 85,112	$ 69,925
Employee Benefit - Defined Contribution	FS221	$ 85,057	$ 85,112	$ 69,925
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 ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) - Total Fiduciary Accounts	**FS22**	**243**	**112**	**114**
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	243	112	114
Nonmanaged Assets (#) - Total Fiduciary Accounts	**FS23**	**44**	**44**	**42**
Personal Trust and Agency Accounts	FS213	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	44	44	42
Employee Benefit - Defined Contribution	FS223	44	44	42
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**	**$ 568**	**$ 2,147**	**$ 1,642**
Personal Trust and Agency Accounts	FS310	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 523	$ 2,037	$ 1,563
Employee Benefit - Defined Contribution	FS320	$ 523	$ 2,037	$ 1,563
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	$ 45	$ 110	$ 79
Custody and Safekeeping Accounts	FS380	$ 0	$ 0	$ 0
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 498**	**$ 1,975**	**$ 1,446**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 0**	**$ 0**	**$ 0**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 40**	**$ 156**	**$ 117**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 110**	**$ 328**	**$ 313**
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 Prefered 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 Agncy	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	$ 569,472	$ 568,509	$ 461,386
Equity Capital Deductions - Total	SUB1631	$ 129,404	$ 135,026	$ 64,317
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR115	$ 129,295	$ 130,252	$ 61,064
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 109	$ 4,774	$ 3,253
Other	CCR134	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 5,867	$ 7,264	$ 9,630
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 5,895	$ 7,017	$ 9,245
Intangible Assets	CCR185	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 226	$ 247	$ 385
Other	CCR195	$- 254	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 445,935**	**$ 440,747**	**$ 406,699**

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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**	**$ 5,420,190**	**$ 5,355,858**	**$ 4,814,059**
Asset Deductions - Total	SUB1651	$ 129,594	$ 135,241	$ 64,317
Assets of "Nonincludable" Subsidiaries	CCR260	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR265	$ 129,295	$ 130,252	$ 61,064
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 109	$ 4,774	$ 3,253
Other	CCR275	$ 190	$ 215	$ 0
Asset Additions - Total	SUB1661	$ 5,048	$ 7,146	$ 8,518
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 4,878	$ 7,146	$ 8,518
Intangible Assets	CCR285	$ 0	$ 0	$ 0
Other	CCR290	$ 170	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 5,295,644**	**$ 5,227,763**	**$ 4,758,260**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 211,813**	**$ 209,110**	**$ 190,322**
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	**CCR30**	**$ 445,935**	**$ 440,747**	**$ 406,699**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 0	$ 0	$ 0
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	$ 0	$ 0	$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	$ 0	$ 0	$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	$ 40,547	$ 39,788	$ 33,910
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 40,547**	**$ 39,788**	**$ 33,910**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 40,547**	**$ 39,788**	**$ 33,910**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 750	$ 750	$ 750
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1,446	$ 1,605	$ 1,524
Total Risk-Based Capital	**CCR39**	**$ 484,286**	**$ 478,180**	**$ 438,335**
0% R/W Category - Cash	CCR400	$ 43,106	$ 35,775	$ 29,038
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 130,502	$ 139,321	$ 148,333
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 164	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 8,076	$ 9,276	$ 11,915
0% R/W Category - Assets Total	CCR420	$ 181,848	$ 184,372	$ 189,286
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	$ 439,322	$ 449,058	$ 381,395
20% R/W Category - Claims on FHLBs	CCR435	$ 173,608	$ 158,941	$ 176,542
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 2,521	$ 2,490	$ 2,542
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 77,742	$ 95,462	$ 103,561
20% R/W Category - Other	CCR450	$ 210,135	$ 234,243	$ 248,437
20% R/W Category - Assets Total	CCR455	$ 903,328	$ 940,194	$ 912,477
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 180,666**	**$ 188,039**	**$ 182,496**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 1,227,462	$ 1,171,373	$ 1,020,507
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 486	$ 502	$ 542
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 0	$ 1,570	$ 11,450
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 14,858	$ 14,419	$ 13,239
50% R/W Category - Other	CCR480	$ 28,052	$ 49,315	$ 49,652
50% R/W Category - Assets Total	CCR485	$ 1,270,858	$ 1,237,179	$ 1,095,390
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 635,432**	**$ 618,593**	**$ 547,698**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 133,756	$ 149,814	$ 134,824
100% R/W Category - All Other Assets	CCR506	$ 2,947,518	$ 2,878,728	$ 2,597,687
100% R/W Category - Assets Total	CCR510	$ 3,081,274	$ 3,028,542	$ 2,732,511
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 3,081,274**	**$ 3,028,542**	**$ 2,732,511**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 1,498	$ 1,531	$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 18,725**	**$ 19,138**	**$ 0**
Assets to Risk-Weight	**CCR64**	**$ 5,438,806**	**$ 5,391,818**	**$ 4,929,664**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 3,916,094**	**$ 3,854,309**	**$ 3,462,702**
Excess Allowances for Loan and Lease Losses	CCR530	$ 251	$ 252	$ 398
Total Risk-Weighted Assets	**CCR78**	**$ 3,915,843**	**$ 3,854,057**	**$ 3,462,304**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 313,264**	**$ 308,325**	**$ 276,983**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	**CCR810**	**8.42%**	**8.43%**	**8.55%**
Total Risk-Based Capital Ratio	**CCR820**	**12.37%**	**12.41%**	**12.66%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**11.35%**	**11.39%**	**11.70%**

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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	8.42%	8.43%	8.55%

*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.