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

Schedule NS --- Optional Narrative Statement Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	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 Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 205,724**	**$ 223,261**	**$ 219,155**	**$ 218,437**	**$ 209,615**
Cash and Non-Interest-Earning Deposits	SC110	$ 49,284	$ 49,059	$ 39,802	$ 54,741	$ 34,730
Interest-Earning Deposits in FHLBs	SC112	$ 21,377	$ 21,590	$ 22,767	$ 14,180	$ 15,064
Other Interest-Earning Deposits	SC118	$ 911	$ 882	$ 879	$ 969	$ 941
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 25,050	$ 32,895	$ 32,600	$ 19,600	$ 20,850
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 89,612	$ 98,548	$ 103,323	$ 108,697	$ 117,570
Equity Securities Subject to FASB Statement No. 115	SC140	$ 5,870	$ 6,162	$ 6,094	$ 6,072	$ 5,962
State and Municipal Obligations	SC180	$ 7,173	$ 7,443	$ 6,821	$ 7,004	$ 7,148
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 5,230	$ 5,363	$ 5,520	$ 5,755	$ 5,827
Accrued Interest Receivable	SC191	$ 1,217	$ 1,319	$ 1,349	$ 1,419	$ 1,523
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 675,397**	**$ 686,276**	**$ 710,877**	**$ 754,657**	**$ 819,885**
Mortgage-Backed Securities - Total	**SC22**	**$ 675,397**	**$ 686,276**	**$ 710,877**	**$ 754,657**	**$ 819,885**
Pass-Through - Total	SUB0073	$ 286,555	$ 289,573	$ 295,411	$ 311,772	$ 328,558
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 55,272	$ 50,949	$ 48,223	$ 50,832	$ 52,719
Other Pass-Through	SC215	$ 231,283	$ 238,624	$ 247,188	$ 260,940	$ 275,839
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 386,001	$ 393,818	$ 412,463	$ 439,696	$ 487,839
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 429	$ 429	$ 429	$ 0	$ 430
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 17,362	$ 16,592	$ 15,359	$ 16,684	$ 13,786
Other	SC222	$ 368,210	$ 376,797	$ 396,675	$ 423,012	$ 473,623
Accrued Interest Receivable	SC228	$ 2,841	$ 2,885	$ 3,003	$ 3,189	$ 3,488

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 1,992,584**	**$ 1,931,219**	**$ 1,909,135**	**$ 1,936,431**	**$ 1,939,796**
Mortgage Loans - Total	**SC26**	**$ 1,979,784**	**$ 1,919,150**	**$ 1,897,326**	**$ 1,925,578**	**$ 1,929,270**
Construction Loans - Total	SUB0100	$ 203,364	$ 165,017	$ 150,302	$ 104,692	$ 97,286
Residential - Total	SUB0110	$ 130,302	$ 113,377	$ 89,028	$ 81,640	$ 84,863
1-4 Dwelling Units	SC230	$ 97,398	$ 90,330	$ 80,201	$ 79,999	$ 77,164
Multifamily (5 or more) Dwelling Units	SC235	$ 32,904	$ 23,047	$ 8,827	$ 1,641	$ 7,699
Nonresidential Property	SC240	$ 73,062	$ 51,640	$ 61,274	$ 23,052	$ 12,423
Permanent Loans - Total	SUB0121	$ 1,777,338	$ 1,754,208	$ 1,747,032	$ 1,819,967	$ 1,830,356
Residential - Total	SUB0131	$ 1,127,040	$ 1,151,165	$ 1,195,159	$ 1,257,098	$ 1,303,638
1-4 Dwelling Units - Total	SUB0141	$ 1,074,676	$ 1,092,767	$ 1,135,525	$ 1,195,000	$ 1,244,560
Revolving Open-End Loans	SC251	$ 24,735	$ 25,443	$ 26,088	$ 24,048	$ 25,460
All Other - First Liens	SC254	$ 1,027,452	$ 1,044,378	$ 1,087,165	$ 1,148,897	$ 1,196,114
All Other - Junior Liens	SC255	$ 22,489	$ 22,946	$ 22,272	$ 22,055	$ 22,986
Multifamily (5 or more) Dwelling Units	SC256	$ 52,364	$ 58,398	$ 59,634	$ 62,098	$ 59,078
Nonresidential Property (Except Land)	SC260	$ 495,393	$ 460,560	$ 448,470	$ 464,555	$ 451,882
Land	SC265	$ 154,905	$ 142,483	$ 103,403	$ 98,314	$ 74,836
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 61,477	$ 21,891	$- 27,325	$- 2,983	$ 22,731
Accrued Interest Receivable	SC272	$ 11,013	$ 11,108	$ 10,818	$ 10,863	$ 11,118
Advances for Taxes and Insurance	SC275	$ 869	$ 886	$ 983	$ 909	$ 1,036
Allowance for Loan and Lease Losses	SC283	$ 12,800	$ 12,069	$ 11,809	$ 10,853	$ 10,526
Nonmortgage Loans - Gross	**SUB0162**	**$ 168,253**	**$ 159,484**	**$ 148,727**	**$ 122,606**	**$ 106,985**
Nonmortgage Loans - Total	**SC31**	**$ 165,993**	**$ 157,880**	**$ 147,122**	**$ 120,918**	**$ 105,334**
Commercial Loans - Total	SC32	$ 140,394	$ 131,881	$ 122,340	$ 95,216	$ 83,392
Secured	SC300	$ 120,154	$ 114,454	$ 107,123	$ 83,815	$ 73,002
Unsecured	SC303	$ 16,031	$ 13,168	$ 10,810	$ 6,941	$ 5,873
Lease Receivables	SC306	$ 4,209	$ 4,259	$ 4,407	$ 4,460	$ 4,517
Consumer Loans - Total	SC35	$ 26,582	$ 26,365	$ 25,148	$ 26,337	$ 22,577
Loans on Deposits	SC310	$ 6,597	$ 6,765	$ 6,293	$ 7,464	$ 5,578
Home Improvement Loans (Not secured by real estate)	SC316	$ 434	$ 435	$ 387	$ 791	$ 326
Education Loans	SC320	$ 20	$ 20	$ 18	$ 18	$ 18
Auto Loans	SC323	$ 13,499	$ 13,248	$ 12,764	$ 12,303	$ 12,024
Mobile Home Loans	SC326	$ 1,689	$ 1,825	$ 1,700	$ 1,560	$ 1,623
Credit Cards	SC328	$ 0	$ 8	$ 107	$ 57	$ 80

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Other, Including Lease Receivables	SC330	$ 4,343	$ 4,064	$ 3,880	$ 4,144	$ 2,928
Accrued Interest Receivable	SC348	$ 1,277	$ 1,238	$ 1,239	$ 1,053	$ 1,016
Allowance for Loan and Lease Losses	SC357	$ 2,260	$ 1,604	$ 1,605	$ 1,688	$ 1,651
Repossessed Assets - Gross	**SUB0201**	**$ 11,236**	**$ 11,436**	**$ 7,825**	**$ 8,604**	**$ 11,125**
Repossessed Assets - Total	**SC40**	**$ 11,236**	**$ 11,436**	**$ 7,825**	**$ 8,604**	**$ 11,125**
Real Estate - Total	SUB0210	$ 11,159	$ 11,351	$ 7,747	$ 8,509	$ 10,955
Construction	SC405	$ 361	$ 361	$ 361	$ 361	$ 361
Residential - Total	SUB0225	$ 5,437	$ 5,789	$ 4,265	$ 3,931	$ 4,274
1-4 Dwelling Units	SC415	$ 5,437	$ 5,789	$ 4,265	$ 3,931	$ 4,274
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential (Except Land)	SC426	$ 1,555	$ 1,645	$ 1,232	$ 2,330	$ 3,976
Land	SC428	$ 1,772	$ 1,797	$ 378	$ 342	$ 279
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	$ 2,034	$ 1,759	$ 1,511	$ 1,545	$ 2,065
Other Repossessed Assets	SC430	$ 77	$ 85	$ 77	$ 95	$ 170
General Valuation Allowances	SC441	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**SC45**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 53,084**	**$ 52,317**	**$ 51,614**	**$ 50,833**	**$ 55,044**
Federal Home Loan Bank Stock	SC510	$ 53,034	$ 52,317	$ 51,614	$ 50,833	$ 55,044
Other	SC540	$ 50	$ 0	$ 0	$ 0	$ 0
Office Premises and Equipment	**SC55**	**$ 45,844**	**$ 41,343**	**$ 41,343**	**$ 39,677**	**$ 37,671**
Other Assets - Gross	**SUB0262**	**$ 69,227**	**$ 78,915**	**$ 65,604**	**$ 67,450**	**$ 67,959**
Other Assets - Total	**SC59**	**$ 67,926**	**$ 77,614**	**$ 64,327**	**$ 66,115**	**$ 67,077**
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	$ 2,375	$ 2,325	$ 452	$ 452	$ 991
Other	SC625	$ 30,710	$ 30,411	$ 31,975	$ 31,592	$ 30,750
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	$ 12,362	$ 13,036	$ 13,851	$ 14,840	$ 15,809
Nonmortgage Loans	SC644	$ 60	$ 60	$ 65	$ 63	$ 62
Goodwill & Other Intangible Assets	SC660	$ 1,131	$ 1,179	$ 93	$ 134	$ 115
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 22,589	$ 31,904	$ 19,168	$ 20,369	$ 20,232
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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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	$ 1,301	$ 1,301	$ 1,277	$ 1,335	$ 882
General Valuation Allowances - Total	**SUB2092**	**$ 16,361**	**$ 14,974**	**$ 14,691**	**$ 13,876**	**$ 13,059**
Total Assets - Gross	**SUB0283**	**$ 3,221,349**	**$ 3,184,251**	**$ 3,154,280**	**$ 3,198,695**	**$ 3,248,080**
Total Assets	**SC60**	**$ 3,204,988**	**$ 3,169,277**	**$ 3,139,589**	**$ 3,184,819**	**$ 3,235,021**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 2,307,988**	**$ 2,269,275**	**$ 2,514,508**	**$ 2,365,306**	**$ 2,265,346**
Deposits	SC710	$ 2,101,449	$ 2,046,926	$ 2,303,879	$ 2,165,586	$ 2,072,472
Escrows	SC712	$ 206,554	$ 222,375	$ 210,666	$ 199,774	$ 192,946
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 15	$- 26	$- 37	$- 54	$- 72
Borrowings - Total	**SC72**	**$ 604,490**	**$ 608,711**	**$ 337,882**	**$ 528,986**	**$ 682,389**
Advances from FHLBank	SC720	$ 525,536	$ 531,077	$ 260,439	$ 452,098	$ 630,062
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 77,103	$ 76,276	$ 76,699	$ 76,188	$ 50,460
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	$ 1,851	$ 1,358	$ 744	$ 700	$ 1,867
Other Liabilities - Total	**SC75**	**$ 26,663**	**$ 23,938**	**$ 24,227**	**$ 26,234**	**$ 25,825**
Accrued Interest Payable - Deposits	SC763	$ 494	$ 733	$ 984	$ 797	$ 496
Accrued Interest Payable - Other	SC766	$ 1,612	$ 1,393	$ 999	$ 1,163	$ 1,117
Accrued Taxes	SC776	$ 840	$ 1,618	$ 386	$ 3,115	$ 1,046
Accounts Payable	SC780	$ 7,870	$ 8,050	$ 7,349	$ 9,052	$ 10,948
Deferred Income Taxes	SC790	$ 1,102	$ 1,004	$ 979	$ 1,051	$ 1,029
Other Liabilities and Deferred Income	SC796	$ 14,745	$ 11,140	$ 13,529	$ 11,056	$ 11,189
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	**SC70**	**$ 2,939,141**	**$ 2,901,924**	**$ 2,876,617**	**$ 2,920,526**	**$ 2,973,560**
Minority Interest	**SC800**	**$ 3**	**$ 3**	**$ 3**	**$ 3**	**$ 3**
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	$ 84,121	$ 84,070	$ 83,187	$ 83,107	$ 83,049
Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Noncumulative	SC814	$ 0	$ 0	$ 0	$ 0	$ 0
Common Stock:						
Par Value	SC820	$ 5,013	$ 5,013	$ 5,013	$ 5,013	$ 5,013
Paid in Excess of Par	SC830	$ 79,108	$ 79,057	$ 78,174	$ 78,094	$ 78,036
Accumulated Other Comprehensive Income - Total	**SC86**	**$- 3,493**	**$- 1,732**	**$- 1,036**	**$- 404**	**$- 523**
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 3,493	$- 1,732	$- 1,036	$- 404	$- 523
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	**SC880**	**$ 185,215**	**$ 185,010**	**$ 180,815**	**$ 181,587**	**$ 178,931**
Other Components of Equity Capital	**SC891**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Total Equity Capital	**SC80**	**$ 265,843**	**$ 267,348**	**$ 262,966**	**$ 264,290**	**$ 261,457**
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 3,204,987**	**$ 3,169,275**	**$ 3,139,587**	**$ 3,184,819**	**$ 3,235,020**

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	$ 519
4	Net deferred tax assets	6	$ 4,555
6	Prepaid deposit insurance premiums	3	$ 51
7	Prepaid expenses	9	$ 683
9	Advances for loans serviced for others	2	$ 8,397
13	Noninterest-bearing accts recv from Hold Co/Affl	1	$ 1,424
14	Other noninterest-bearing short-term accounts recv	3	$ 2,458
99	Other	4	$ 1,787

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	$ 4,000
5	Deferred gains from sale/leaseback	1	$ 5,285
7	Deferred gains from the sale of real estate	1	$ 32
11	The liability recorded for post-retirement benefit	4	$ 2,012
16	Recourse loan liability	2	$ 2,172
99	Other	4	$ 163

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 46,932**	**$ 47,601**	**$ 46,415**	**$ 46,122**	**$ 46,173**
Deposits and Investment Securities	SO115	$ 2,178	$ 2,276	$ 2,361	$ 2,284	$ 2,380
Mortgage-Backed Securities	SO125	$ 8,805	$ 9,038	$ 9,404	$ 10,250	$ 11,036
Mortgage Loans	SO141	$ 32,434	$ 32,500	$ 31,463	$ 30,974	$ 30,438
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	$ 117	$ 274	$ 183	$ 231	N/A
Nonmortgage Loans - Total	SUB0950	$ 3,374	$ 3,467	$ 2,980	$ 2,341	$ 2,319
Commercial Loans and Leases	SO160	$ 2,801	$ 2,893	$ 2,439	$ 1,847	$ 1,841
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	$ 6	$ 10	$ 5	$ 20	N/A
Consumer Loans and Leases	SO171	$ 573	$ 574	$ 541	$ 494	$ 478
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	$ 18	$ 36	$ 20	$ 22	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 663**	**$ 696**	**$ 676**	**$ 753**	**$ 787**
Federal Home Loan Bank Stock	SO181	$ 663	$ 696	$ 676	$ 753	$ 787
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 20,137**	**$ 21,167**	**$ 20,938**	**$ 21,357**	**$ 22,249**
Deposits	SO215	$ 12,597	$ 14,396	$ 16,057	$ 13,632	$ 13,092
Escrows	SO225	$ 11	$ 11	$ 10	$ 11	$ 26
Advances from FHLBank	SO230	$ 6,602	$ 5,828	$ 3,948	$ 6,964	$ 8,744
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	$ 927	$ 932	$ 922	$ 750	$ 466
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 79
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 27,458**	**$ 27,130**	**$ 26,154**	**$ 25,518**	**$ 24,711**
Net Provision for Losses on Interest-Bearing Assets	SO321	$ 1,948	$ 655	$ 861	$ 936	$ 362
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 25,510**	**$ 26,475**	**$ 25,294**	**$ 24,582**	**$ 24,349**
Noninterest Income - Total	**SO42**	**$ 8,309**	**$ 7,758**	**$ 7,875**	**$ 7,994**	**$ 7,896**
Mortgage Loan Servicing Fees	SO410	$ 1,157	$ 1,223	$ 1,329	$ 1,361	$ 256
Servicing Amortization and Valuation Adjustments	SO411	$- 680	$- 824	$- 998	$- 985	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	$ 1,603	$ 1,726	$ 1,848	$ 1,571	$ 1,353
Net Income (Loss) from Other - Total	SUB0451	$ 5,531	$ 5,016	$ 5,217	$ 5,668	$ 5,869
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 5,748	$ 5,875	$ 5,145	$ 5,455	$ 5,473
Operations & Sale of Repossessed Assets	SO461	$- 341	$- 316	$- 205	$- 156	$- 149
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 125	$- 594	$ 203	$- 900	$ 650
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 0	$ 0	$ 78	$ 0	$ 0
Sale of Other Assets Held for Investment	SO477	$- 1	$ 51	$- 4	$ 1,269	$- 105
Trading Assets (Realized and Unrealized)	SO485	$ 0	$ 0	$ 0	$ 0	$ 0
Other Noninterest Income	SO488	$ 698	$ 617	$ 480	$ 379	$ 418
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**	**$ 26,961**	**$ 26,427**	**$ 26,022**	**$ 26,426**	**$ 26,039**
All Personnel Compensation and Expense	SO510	$ 13,745	$ 12,335	$ 11,897	$ 12,081	$ 12,497
Legal Expense	SO520	$ 215	$ 342	$ 229	$ 257	$ 152
Office Occupancy and Equipment Expense	SO530	$ 2,710	$ 2,627	$ 2,713	$ 2,556	$ 2,433
Marketing and Other Professional Services	SO540	$ 669	$ 706	$ 891	$ 765	$ 767
Loan Servicing Fees	SO550	$ 629	$ 519	$ 649	$ 625	$ 663
Goodwill and Other Intangibles Expense	SO560	$ 82	$ 131	$ 49	$ 38	$ 53
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 133	$ 7	$ 12	$ 598	$ 137
Other Noninterest Expense	SO580	$ 8,778	$ 9,760	$ 9,583	$ 9,506	$ 9,337
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	**SO60**	**$ 6,858**	**$ 7,806**	**$ 7,147**	**$ 6,150**	**$ 6,206**
Income Taxes - Total	**SO71**	**$ 2,349**	**$ 2,646**	**$ 2,466**	**$ 1,899**	**$ 1,736**
Federal	SO710	$ 2,300	$ 2,599	$ 2,481	$ 1,883	$ 1,697

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	$ 49	$ 47	$- 15	$ 16	$ 39
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 4,509**	**$ 5,160**	**$ 4,680**	**$ 4,251**	**$ 4,470**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 4,509**	**$ 5,160**	**$ 4,680**	**$ 4,251**	**$ 4,470**

Office of Thrift Supervision	**TFR Industry Aggregate Report**	**Frozen Aggregated Data**
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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	$ 28
15	Income from corporate-owned life insurance	5	$ 327
99	Other	10	$ 340

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	$ 279
6	Supervisory examination fees	4	$ 61
7	Office supplies, printing, and postage	10	$ 328
8	Telephone, including data lines	1	$ 119
9	Loan origination expense	2	$ 372
10	ATM expense	2	$ 78
17	Charitable contributions	2	$ 39
99	Other	10	$ 6,250

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 187,070**	**$ 140,138**	**$ 92,537**	**$ 46,122**	**$ 175,135**
YTD - Deposits and Investment Securities	Y_SO115	$ 9,099	$ 6,921	$ 4,645	$ 2,284	$ 10,708
YTD - Mortgage-Backed Securities	Y_SO125	$ 37,497	$ 28,692	$ 19,654	$ 10,250	$ 36,913
YTD - Mortgage Loans	Y_SO141	$ 127,371	$ 94,937	$ 62,437	$ 30,974	$ 119,157
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	$ 805	$ 688	$ 414	$ 231	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 9,980	$ 7,179	$ 4,286	$ 1,847	$ 6,640
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	$ 41	$ 35	$ 25	$ 20	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 2,182	$ 1,609	$ 1,035	$ 494	$ 1,717
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	$ 96	$ 78	$ 42	$ 22	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 2,788**	**$ 2,125**	**$ 1,429**	**$ 753**	**$ 2,917**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 2,788	$ 2,125	$ 1,429	$ 753	$ 2,917
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 83,599**	**$ 63,462**	**$ 42,295**	**$ 21,357**	**$ 83,607**
YTD - Deposits	Y_SO215	$ 56,682	$ 44,085	$ 29,689	$ 13,632	$ 46,703
YTD - Escrows	Y_SO225	$ 43	$ 32	$ 21	$ 11	$ 53
YTD - Advances from FHLBank	Y_SO230	$ 23,342	$ 16,740	$ 10,912	$ 6,964	$ 36,436
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Other Borrowed Money	Y_SO260	$ 3,531	$ 2,604	$ 1,672	$ 750	$ 495
YTD - Capitalized Interest	Y_SO271	$ 0	$ 0	$ 0	$ 0	$ 79
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 106,260**	**$ 78,802**	**$ 51,672**	**$ 25,518**	**$ 94,444**
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	$ 4,400	$ 2,452	$ 1,797	$ 936	$ 2,986
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 101,861**	**$ 76,351**	**$ 49,876**	**$ 24,582**	**$ 91,458**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 31,936**	**$ 23,627**	**$ 15,869**	**$ 7,994**	**$ 39,986**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 5,070	$ 3,913	$ 2,690	$ 1,361	$ 716
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	$- 3,487	$- 2,807	$- 1,983	$- 985	N/A

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	$ 6,748	$ 5,145	$ 3,419	$ 1,571	$ 6,400
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 21,432	$ 15,901	$ 10,885	$ 5,668	$ 26,196
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 22,223	$ 16,475	$ 10,600	$ 5,455	$ 19,052
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 1,018	$- 677	$- 361	$- 156	$- 1,151
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$- 1,166	$- 1,291	$- 697	$- 900	$ 2,500
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	$ 78	$ 78	$ 78	$ 0	$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 1,315	$ 1,316	$ 1,265	$ 1,269	$ 6,025
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$ 0	$ 0	$ 0	$ 0	$- 230
YTD - Other Noninterest Income	Y_SO488	$ 2,174	$ 1,476	$ 859	$ 379	$ 6,674
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 105,836**	**$ 78,875**	**$ 52,448**	**$ 26,426**	**$ 97,463**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 50,058	$ 36,313	$ 23,978	$ 12,081	$ 43,408
YTD - Legal Expense	Y_SO520	$ 1,043	$ 828	$ 486	$ 257	$ 831
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 10,606	$ 7,896	$ 5,269	$ 2,556	$ 10,822
YTD - Marketing and Other Professional Services	Y_SO540	$ 3,031	$ 2,362	$ 1,656	$ 765	$ 3,381
YTD - Loan Servicing Fees	Y_SO550	$ 2,422	$ 1,793	$ 1,274	$ 625	$ 2,975
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 300	$ 218	$ 87	$ 38	$ 161
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 750	$ 617	$ 610	$ 598	$ 669
YTD - Other Noninterest Expense	Y_SO580	$ 37,627	$ 28,849	$ 19,089	$ 9,506	$ 35,215
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 27,961**	**$ 21,103**	**$ 13,297**	**$ 6,150**	**$ 33,981**
YTD - Income Taxes - Total	**Y_SO71**	**$ 9,360**	**$ 7,011**	**$ 4,365**	**$ 1,899**	**$ 11,250**
YTD - Federal	Y_SO710	$ 9,263	$ 6,963	$ 4,364	$ 1,883	$ 11,071
YTD - State, Local, and Other	Y_SO720	$ 97	$ 48	$ 1	$ 16	$ 179
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 18,600**	**$ 14,091**	**$ 8,931**	**$ 4,251**	**$ 22,731**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 18,600**	**$ 14,091**	**$ 8,931**	**$ 4,251**	**$ 22,731**

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 14,975**	**$ 14,692**	**$ 13,878**	**$ 13,060**	**$ 12,537**
Net Provision for Loss	VA115	$ 2,138	$ 571	$ 852	$ 1,541	$ 458

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	$- 208	$ 32	$ 251	$ 132	$ 456
Recoveries	VA135	$ 101	$ 304	$ 110	$ 101	$ 81
Adjustments	VA145	$ 0	$ 0	$ 4	$ 0	$ 0
Charge-offs	VA155	$ 647	$ 624	$ 403	$ 956	$ 472
General Valuation Allowances - Ending Balance	**VA165**	**$ 16,359**	**$ 14,975**	**$ 14,692**	**$ 13,878**	**$ 13,060**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 673**	**$ 622**	**$ 909**	**$ 1,080**	**$ 1,806**
Net Provision for Loss	VA118	$- 57	$ 91	$ 20	$- 7	$ 41
Transfers	VA128	$ 208	$- 32	$- 251	$- 132	$- 456
Adjustments	VA148	$ 0	$ 13	$- 4	$ 0	$ 0
Charge-offs	VA158	$ 63	$ 21	$ 52	$ 32	$ 311
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 761**	**$ 673**	**$ 622**	**$ 909**	**$ 1,080**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 15,648**	**$ 15,314**	**$ 14,787**	**$ 14,140**	**$ 14,343**
Net Provision for Loss	VA120	$ 2,081	$ 662	$ 872	$ 1,534	$ 499
Recoveries	VA140	$ 101	$ 304	$ 110	$ 101	$ 81
Adjustments	VA150	$ 0	$ 13	$ 0	$ 0	$ 0
Charge-offs	VA160	$ 710	$ 645	$ 455	$ 988	$ 783
Total Valuation Allowances - Ending Balance	**VA170**	**$ 17,120**	**$ 15,648**	**$ 15,314**	**$ 14,787**	**$ 14,140**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 647**	**$ 624**	**$ 403**	**$ 956**	**$ 472**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 444**	**$ 403**	**$ 249**	**$ 485**	**$ 245**
Construction - Total	SUB2030	$ 0	$ 0	$ 0	$ 208	$ 116
1-4 Dwelling Units	VA420	$ 0	$ 0	$ 0	$ 208	$ 114
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 2
Permanent - Total	SUB2041	$ 444	$ 403	$ 249	$ 277	$ 129
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	$ 302	$ 301	$ 249	$ 124	$ 129
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 142	$ 25	$ 0	$ 153	$ 0
Land	VA490	$ 0	$ 77	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 75**	**$ 62**	**$ 5**	**$ 201**	**$ 84**
Commercial Loans	VA520	$ 37	$ 45	$ 0	$ 172	$ 18

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	$ 38	$ 17	$ 5	$ 29	$ 66
Loans on Deposits	VA510	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA516	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 14	$ 12	$ 0	$ 9	$ 66
Mobile Home Loans	VA550	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA556	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA560	$ 24	$ 5	$ 5	$ 20	$ 0
Repossessed Assets - Total	**VA60**	**$ 0**	**$ 0**	**$ 0**	**$ 53**	**$ 19**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 0	$ 53	$ 18
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 0	$ 0	$ 0	$ 0	$ 1
Other Assets	**VA930**	**$ 128**	**$ 159**	**$ 149**	**$ 217**	**$ 124**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 101**	**$ 304**	**$ 110**	**$ 101**	**$ 81**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 37**	**$ 185**	**$ 12**	**$ 10**	**$ 17**
Construction - Total	SUB2130	$ 0	$ 175	$ 0	$ 2	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 175	$ 0	$ 2	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 37	$ 10	$ 12	$ 8	$ 17
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 0	$ 0	$ 10	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 33	$ 1	$ 2	$ 1	$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 4	$ 9	$ 0	$ 7	$ 15
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 37**	**$ 28**	**$ 7**	**$ 35**	**$ 38**
Commercial Loans	VA521	$ 36	$ 11	$ 5	$ 33	$ 23
Consumer Loans - Total	SUB2161	$ 1	$ 17	$ 2	$ 2	$ 15
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 0	$ 17	$ 2	$ 2	$ 2
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 13
Credit Cards	VA557	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA561	$ 1	$ 0	$ 0	$ 0	$ 0
Other Assets	**VA931**	**$ 27**	**$ 91**	**$ 91**	**$ 56**	**$ 26**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 152**	**$ 58**	**$- 233**	**$- 139**	**$- 412**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 118**	**$ 142**	**$ 63**	**$- 156**	**$- 459**
Construction - Total	SUB2230	$ 0	$ 2	$ 0	$- 146	$ 371
1-4 Dwelling Units	VA422	$ 0	$ 2	$ 0	$- 146	$ 371
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 118	$ 140	$ 63	$- 10	$- 830
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$- 7	$ 0	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$- 172	$ 172	$ 7	$ 0	$ 13
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 290	$ 0	$ 0	$ 0	$ 34
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 0	$ 31	$ 0	$- 10	$- 877
Land	VA492	$ 0	$- 56	$ 56	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 2**	**$ 0**	**$- 308**	**$ 17**	**$ 52**
Commercial Loans	VA522	$ 0	$ 0	$- 308	$ 18	$ 96
Consumer Loans - Total	SUB2261	$ 2	$ 0	$ 0	$- 1	$- 44
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 0	$ 0	$ 0	$- 2	$- 44
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 2	$ 0	$ 0	$ 1	$ 0
Repossessed Assets - Total	**VA62**	**$ 0**	**$ 0**	**$ 0**	**$ 16**	**$ 17**
Real Estate - Construction	VA606	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Real Estate - 1-4 Dwelling Units	VA614	$ 0	$ 0	$ 0	$ 16	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 17
Other Repossessed Assets	VA632	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 32**	**$- 84**	**$ 12**	**$- 16**	**$- 22**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 698**	**$ 378**	**$ 60**	**$ 716**	**$- 21**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 525**	**$ 360**	**$ 300**	**$ 319**	**$- 231**
Construction - Total	SUB2330	$ 0	$- 173	$ 0	$ 60	$ 487
1-4 Dwelling Units	VA425	$ 0	$- 173	$ 0	$ 60	$ 485
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 2
Permanent - Total	SUB2341	$ 525	$ 533	$ 300	$ 259	$- 718
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 0	$- 7	$- 10	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	$ 97	$ 472	$ 254	$ 123	$ 140
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 290	$ 0	$ 0	$ 0	$ 34
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA485	$ 138	$ 47	$ 0	$ 136	$- 892
Land	VA495	$ 0	$ 21	$ 56	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 40**	**$ 34**	**$- 310**	**$ 183**	**$ 98**
Commercial Loans	VA525	$ 1	$ 34	$- 313	$ 157	$ 91
Consumer Loans - Total	SUB2361	$ 39	$ 0	$ 3	$ 26	$ 7
Loans on Deposits	VA515	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 14	$- 5	$- 2	$ 5	$ 20
Mobile Home Loans	VA555	$ 0	$ 0	$ 0	$ 0	$- 13
Credit Cards	VA559	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA565	$ 25	$ 5	$ 5	$ 21	$ 0
Repossessed Assets - Total	**VA65**	**$ 0**	**$ 0**	**$ 0**	**$ 69**	**$ 36**

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA615	$ 0	$ 0	$ 0	$ 16	$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 0	$ 53	$ 18
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 17
Other Repossessed Assets	VA633	$ 0	$ 0	$ 0	$ 0	$ 1
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**	**$ 133**	**$- 16**	**$ 70**	**$ 145**	**$ 76**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 2,694**	**$ 3,214**	**$ 2,177**	**$ 2,410**	**$ 3,009**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 7,015**	**$ 7,337**	**$ 6,714**	**$ 6,604**	**$ 8,981**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 2,844**	**$ 3,337**	**$ 2,836**	**$ 2,885**	**$ 3,499**
Construction	VA951	$ 0	$ 0	$ 171	$ 0	$ 780
Permanent - 1-4 Dwelling Units	VA952	$ 2,840	$ 2,903	$ 2,665	$ 2,036	$ 2,594
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 0	$ 413	$ 0	$ 824	$ 70
Permanent - Land	VA955	$ 4	$ 21	$ 0	$ 25	$ 55
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 17,938**	**$ 17,203**	**$ 11,951**	**$ 13,900**	**$ 15,582**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 35,548**	**$ 37,753**	**$ 40,411**	**$ 34,975**	**$ 37,413**
Substandard	VA965	$ 35,445	$ 37,652	$ 40,321	$ 34,969	$ 36,797
Doubtful	VA970	$ 103	$ 101	$ 90	$ 6	$ 616
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	$ 0	$ 0	$ 0	$ 0	$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 0	$ 0	$ 0	$ 0	$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 51,120**	**$ 41,836**	**$ 47,085**	**$ 45,547**	**$ 48,321**

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	$ 49,239	$ 39,516	$ 44,896	$ 42,726	$ 45,397
Construction and Land Loans	SUB2430	$ 3,429	$ 235	$ 3,566	$ 2,587	$ 2,713
Permanent Loans Secured by 1-4 Property	SUB2441	$ 37,480	$ 34,049	$ 35,626	$ 34,431	$ 36,426
Permanent Loans Secured by All Other Property	SUB2450	$ 9,881	$ 5,308	$ 8,259	$ 7,566	$ 7,225
Nonmortgages - Total	SUB2461	$ 1,881	$ 2,320	$ 2,189	$ 2,821	$ 2,924
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 33,942**	**$ 25,959**	**$ 30,933**	**$ 33,815**	**$ 38,112**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 28,192**	**$ 17,268**	**$ 21,720**	**$ 23,539**	**$ 27,188**
Mortgage Loans - Total	SUB2481	$ 27,113	$ 16,308	$ 20,362	$ 22,213	$ 26,065
Construction	PD115	$ 1,878	$ 159	$ 979	$ 526	$ 1,267
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 195	$ 190	$ 720	$ 255	$ 426
Secured by First Liens	PD123	$ 18,726	$ 15,352	$ 14,451	$ 17,653	$ 19,521
Secured by Junior Liens	PD124	$ 237	$ 145	$ 743	$ 30	$ 53
Multifamily (5 or more) Dwelling Units	PD125	$ 476	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD135	$ 4,304	$ 413	$ 2,732	$ 3,529	$ 3,938
Land	PD138	$ 1,297	$ 49	$ 737	$ 220	$ 860
Nonmortgage Loans:						
Commercial Loans	PD140	$ 514	$ 526	$ 971	$ 772	$ 407
Consumer Loans - Total	SUB2511	$ 565	$ 434	$ 387	$ 554	$ 716
Loans on Deposits	PD161	$ 31	$ 29	$ 69	$ 67	$ 140
Home Improvement Loans	PD163	$ 0	$ 3	$ 0	$ 0	$ 3
Education Loans	PD165	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 243	$ 246	$ 194	$ 391	$ 434
Mobile Home Loans	PD169	$ 225	$ 86	$ 82	$ 66	$ 99
Credit Cards	PD171	$ 0	$ 0	$ 0	$ 3	$ 3
Other	PD180	$ 66	$ 70	$ 42	$ 27	$ 37
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 41	$ 253	$ 131	$ 0	$ 58
Held for Sale Included in PD115:PD180	PD192	$ 13,845	$ 10,179	$ 8,551	$ 10,453	$ 12,882
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 6,481	$ 3,715	$ 2,670	$ 4,273	$ 8,059
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 3,900	$ 912	$ 836	$ 2,423	$ 4,176

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMAs Incl in PD195	PD197	$ 2,108	$ 2,551	$ 1,682	$ 1,532	$ 2,870
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 5,750**	**$ 8,691**	**$ 9,213**	**$ 10,276**	**$ 10,924**
Mortgage Loans - Total	SUB2491	$ 5,686	$ 7,883	$ 9,198	$ 10,241	$ 10,677
Construction	PD215	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	$ 0	$ 334	$ 0	$ 0	$ 0
Secured by First Liens	PD223	$ 5,509	$ 5,437	$ 6,912	$ 8,431	$ 9,317
Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 177	$ 2,112	$ 491	$ 172	$ 1,253
Land	PD238	$ 0	$ 0	$ 1,795	$ 1,638	$ 107
Nonmortgage Loans:						
Commercial Loans	PD240	$ 1	$ 525	$ 0	$ 0	$ 209
Consumer Loans - Total	SUB2521	$ 63	$ 283	$ 15	$ 35	$ 38
Loans on Deposits	PD261	$ 56	$ 261	$ 10	$ 29	$ 11
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 4	$ 22	$ 5	$ 6	$ 27
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD280	$ 3	$ 0	$ 0	$ 0	$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 0	$ 0	$ 0	$ 0	$ 0
Held for Sale Included in PD215:PD280	PD292	$ 5,341	$ 5,375	$ 6,823	$ 8,262	$ 9,064
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 5,040	$ 6,367	$ 6,211	$ 7,808	$ 8,678
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 393	$ 1,902	$ 882	$ 909	$ 961
Rebooked GNMAs Incl in PD295	PD297	$ 4,625	$ 4,391	$ 5,276	$ 6,800	$ 7,645
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 17,178**	**$ 15,877**	**$ 16,152**	**$ 11,732**	**$ 10,209**
Mortgage Loans - Total	SUB2501	$ 16,440	$ 15,325	$ 15,336	$ 10,272	$ 8,655
Construction	PD315	$ 0	$ 0	$ 32	$ 203	$ 479
Permanent:						
Residential:						

1-4 Dwelling Units:

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	$ 390	$ 390	$ 0	$ 0	$ 20
Secured by First Liens	PD323	$ 11,498	$ 11,380	$ 12,439	$ 7,961	$ 7,036
Secured by Junior Liens	PD324	$ 925	$ 821	$ 361	$ 101	$ 53
Multifamily (5 or more) Dwelling Units	PD325	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD335	$ 3,373	$ 2,707	$ 2,481	$ 2,007	$ 1,067
Land	PD338	$ 254	$ 27	$ 23	$ 0	$ 0
Nonmortgage Loans:						
Commercial Loans	PD340	$ 710	$ 502	$ 661	$ 1,340	$ 1,503
Consumer Loans - Total	SUB2531	$ 28	$ 50	$ 155	$ 120	$ 51
Loans on Deposits	PD361	$ 0	$ 0	$ 86	$ 80	$ 0
Home Improvement Loans	PD363	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 23	$ 43	$ 56	$ 27	$ 44
Mobile Home Loans	PD369	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 5	$ 7	$ 13	$ 13	$ 7
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 76	$ 0	$ 43	$ 226	$ 436
Held for Sale Included in PD315:PD380	PD392	$ 8,235	$ 8,777	$ 7,613	$ 4,519	$ 4,713
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 2,602	$ 2,546	$ 2,718	$ 2,780	$ 1,858
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 1,450	$ 1,172	$ 2,233	$ 2,358	$ 1,595
Rebooked GNMAs Incl in PD395	PD397	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 22,672**	**$ 20,356**	**$ 18,629**	**$ 13,073**	**$ 12,131**
90% up to 100% LTV	LD110	$ 19,535	$ 18,303	$ 15,223	$ 11,448	$ 10,994
100% and greater LTV	LD120	$ 3,137	$ 2,053	$ 3,406	$ 1,625	$ 1,137
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 2,307**	**$ 1,750**	**$ 1,066**	**$ 905**	**$ 448**
Past Due and Still Accruing - Total	**SUB5240**	**$ 351**	**$ 960**	**$ 549**	**$ 87**	**$ 117**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 351	$ 960	$ 549	$ 87	$ 117
90% up to 100% LTV	LD210	$ 351	$ 960	$ 466	$ 87	$ 117
100% and greater LTV	LD220	$ 0	$ 0	$ 83	$ 0	$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 1,956**	**$ 790**	**$ 517**	**$ 818**	**$ 331**
90% up to 100% LTV	LD250	$ 849	$ 408	$ 491	$ 527	$ 331
100% and greater LTV	LD260	$ 1,107	$ 382	$ 26	$ 291	$ 0
Net Charge-offs - Total	**SUB5300**	**$ 272**	**$ 57**	**$ 94**	**$ 29**	**$ 77**
90% up to 100% LTV	LD310	$ 246	$ 57	$ 94	$ 29	$ 77
100% and greater LTV	LD320	$ 26	$ 0	$ 0	$ 0	$ 0
Purchases - Total	**SUB5320**	**$ 181**	**$ 148**	**$ 335**	**$ 1,043**	**$ 206**
90% up to 100% LTV	LD410	$ 52	$ 148	$ 335	$ 752	$ 206
100% and greater LTV	LD420	$ 129	$ 0	$ 0	$ 291	$ 0
Originations - Total	**SUB5330**	**$ 3,057**	**$ 5,185**	**$ 7,193**	**$ 1,303**	**$ 2,667**
90% up to 100% LTV	LD430	$ 3,057	$ 4,482	$ 4,792	$ 1,148	$ 2,207
100% and greater LTV	LD440	$ 0	$ 703	$ 2,401	$ 155	$ 460
Sales - Total	**SUB5340**	**$ 0**	**$ 880**	**$ 446**	**$ 748**	**$ 1,007**
90% up to 100% LTV	LD450	$ 0	$ 169	$ 446	$ 748	$ 1,007
100% and greater LTV	LD460	$ 0	$ 711	$ 0	$ 0	$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	$ 21,677	$ 15,032	$ 10,740	$ 9,320	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	$ 101	$ 101	$ 101	$ 755	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	$ 156,194	$ 142,391	$ 158,703	$ 132,741	N/A
1-4 Dwelling Units Option ARM Loans	LD610	$ 3,150	$ 3,653	$ 5,442	$ 4,895	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	$ 3,150	$ 3,653	$ 5,442	$ 4,895	N/A
Total Capitalized Negative Amortization	LD650	$ 47	$ 30	$ 0	$ 0	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 236,035**	**$ 188,686**	**$ 204,433**	**$ 158,593**	**$ 145,590**
Mortgage Construction Loans	CC105	$ 233,793	$ 186,116	$ 201,337	$ 157,436	$ 144,369
Other Mortgage Loans	CC115	$ 2,242	$ 2,570	$ 3,096	$ 1,157	$ 1,221
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 483	$ 584	$ 272	$ 701	$ 107
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 85,524**	**$ 95,652**	**$ 78,093**	**$ 96,425**	**$ 79,334**
1-4 Dwelling Units	CC280	$ 5,756	$ 6,635	$ 5,241	$ 5,872	$ 5,084

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	$ 0	$ 0	$ 0	$ 0	$ 0
All Other Real Estate	CC300	$ 79,768	$ 89,017	$ 72,852	$ 90,553	$ 74,250
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 4,402	$ 5,359	$ 14,922	$ 2,999	$ 28,697
Commitments Outstanding to Purchase Loans	CC320	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Loans	CC330	$ 21,107	$ 17,808	$ 29,918	$ 33,475	$ 39,102
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Investment Securities	CC375	$ 24	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 86,266**	**$ 88,315**	**$ 79,230**	**$ 61,027**	**$ 42,616**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 20,972	$ 20,138	$ 19,369	$ 16,166	$ 15,894
Commercial Lines	CC420	$ 63,513	$ 66,450	$ 58,930	$ 43,237	$ 25,220
Open-End Consumer Lines - Credit Cards	CC423	$ 0	$ 6	$ 48	$ 193	$ 246
Open-End Consumer Lines - Other	CC425	$ 1,781	$ 1,721	$ 883	$ 1,431	$ 1,256
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 6,447**	**$ 5,606**	**$ 4,575**	**$ 2,635**	**$ 1,996**
Commercial	CC430	$ 3,000	$ 3,186	$ 1,074	$ 965	$ 838
Standby, Not Included on CC465 or CC468	CC435	$ 3,447	$ 2,420	$ 3,501	$ 1,670	$ 1,158
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 27,869	$ 32,814	$ 34,605	$ 36,707	$ 38,625
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 24	$ 0	$ 0	$ 0	$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	$ 11,025	$ 15,564	$ 18,556	$ 20,258	$ 21,538
Other Contingent Liabilities	CC480	$ 4,300	$ 4,300	$ 4,000	$ 4,000	$ 3,500
Contingent Assets	CC490	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	$ 8,732	$ 9,047	$ 3,491	$ 2,034	$ 1,273
Sales	CF145	$ 0	$ 0	$ 0	$ 0	$ 8,362
Other Balance Changes	CF148	$- 11,530	$- 14,966	$- 19,811	$- 18,802	$- 28,679
Other Mortgage-Backed Securities:						
Purchases	CF153	$ 4,986	$ 1,750	$ 0	$ 2,979	$ 58,131

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	$ 0	$ 0	$ 0	$ 25,357	$ 14,517
Other Balance Changes	CF158	$- 12,944	$- 20,533	$- 27,125	$- 25,766	$- 26,942
Mortgage Loans:						
Purchases - Total	**SUB3811**	**$ 13,718**	**$ 10,797**	**$ 3,491**	**$ 5,013**	**$ 59,404**
Sales - Total	**SUB3821**	**$ 0**	**$ 0**	**$ 0**	**$ 25,357**	**$ 22,879**
Net Purchases - Total	**SUB3826**	**$ 13,718**	**$ 10,797**	**$ 3,491**	**$- 20,344**	**$ 36,525**
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 353,975**	**$ 368,861**	**$ 317,864**	**$ 316,023**	**$ 328,853**
Construction Loans - Total	SUB3840	$ 77,695	$ 83,197	$ 58,335	$ 29,070	$ 41,649
1-4 Dwelling Units	CF190	$ 38,611	$ 37,769	$ 30,297	$ 23,180	$ 36,779
Multifamily (5 or more) Dwelling Units	CF200	$ 13,111	$ 15,379	$ 8,623	$ 1,479	$ 2,228
Nonresidential	CF210	$ 25,973	$ 30,049	$ 19,415	$ 4,411	$ 2,642
Permanent Loans - Total	SUB3851	$ 276,280	$ 285,664	$ 259,529	$ 286,953	$ 287,204
1-4 Dwelling Units	CF225	$ 166,864	$ 170,831	$ 192,679	$ 185,941	$ 196,221
Home Equity and Junior Liens	CF226	$ 7,118	$ 12,077	$ 13,377	$ 15,232	N/A
Multifamily (5 or more) Dwelling Units	CF245	$ 0	$ 0	$ 0	$ 7,187	$ 0
Nonresidential (Except Land)	CF260	$ 78,798	$ 61,629	$ 44,077	$ 59,544	$ 70,006
Land	CF270	$ 30,618	$ 53,204	$ 22,773	$ 34,281	$ 20,977
Loans and Participations Purchased, Secured By - Total:	**SUB3880**	**$ 28,619**	**$ 42,117**	**$ 38,713**	**$ 33,560**	**$ 24,740**
1-4 Dwelling Units	CF280	$ 28,498	$ 41,958	$ 37,983	$ 23,851	$ 22,901
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	$ 3,414	$ 3,180	$ 4,978	$ 3,928	N/A
Home Equity and Junior Liens	CF282	$ 181	$ 22	$ 414	$ 204	N/A
Multifamily (5 or more) Dwelling Units	CF290	$ 121	$ 159	$ 83	$ 30	$ 0
Nonresidential	CF300	$ 0	$ 0	$ 647	$ 9,679	$ 1,839
Loans and Participations Sold, Secured By - Total	**SUB3890**	**$ 178,708**	**$ 207,819**	**$ 227,400**	**$ 207,556**	**$ 182,458**
1-4 Dwelling Units	CF310	$ 164,241	$ 194,158	$ 224,784	$ 186,563	$ 181,230
Home Equity and Junior Liens	CF311	$ 332	$ 5,663	$ 6,665	$ 12,521	N/A
Multifamily (5 or more) Dwelling Units	CF320	$ 2,611	$ 0	$ 0	$ 0	$ 0
Nonresidential	CF330	$ 11,856	$ 13,661	$ 2,616	$ 20,993	$ 1,228
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 150,089**	**$- 165,702**	**$- 188,687**	**$- 173,996**	**$- 157,718**
Memo - Refinancing Loans	**CF361**	**$ 77,027**	**$ 59,674**	**$ 81,087**	**$ 83,229**	**$ 75,389**
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	$ 56,665	$ 54,054	$ 61,562	$ 41,847	$ 26,243

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF395	$ 513	$ 952	$ 1,102	$ 2,475	$ 2,043
Consumer:						
Closed or Purchased	CF400	$ 5,755	$ 5,956	$ 5,884	$ 8,162	$ 4,100
Sales	CF405	$ 0	$ 577	$ 0	$ 0	$ 0
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 62,420**	**$ 60,010**	**$ 67,446**	**$ 50,009**	**$ 30,343**
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 513**	**$ 1,529**	**$ 1,102**	**$ 2,475**	**$ 2,043**
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 61,907**	**$ 58,481**	**$ 66,344**	**$ 47,534**	**$ 28,300**
Deposits:						
Interest Credited to Deposits	CF430	$ 12,575	$ 14,534	$ 15,720	$ 13,257	$ 12,911

Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	$ 13,263	$ 13,374	$ 13,502	$ 26,462	$ 26,449
Fully Insured	DI100	$ 13,263	$ 13,374	$ 13,502	$ 26,462	$ 26,449
Other	DI110	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI120	$ 1,084,577	$ 1,094,658	$ 1,075,953	$ 1,079,830	$ 1,087,593
Greater than $100,000	DI130	$ 1,165,495	$ 1,116,720	$ 1,380,219	$ 1,227,876	$ 1,119,298
Number of Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI150	87,983	87,881	87,357	99,258	101,881
Greater than $100,000	DI160	1,386	1,497	1,456	1,617	1,526
Retirement Deposits with Balances						
$250,000 or Less	DI170	$ 56,707	$ 57,028	$ 57,151	$ 56,723	$ 56,093
Greater than $250,000	DI175	$ 1,226	$ 893	$ 1,222	$ 933	$ 2,434
Number of Retirement Deposits with Balances						
$250,000 or Less	DI180	2,798	2,831	2,855	2,824	2,944
Greater than $250,000	DI185	4	4	4	3	462
Number of Deposit Accounts - Total	SUB4062	92,171	92,213	91,672	103,702	106,813
IRA/Keogh Accounts	DI200	$ 57,935	$ 58,265	$ 58,373	$ 57,655	$ 59,624
Uninsured Deposits	DI210	$ 388,061	$ 391,862	$ 373,626	$ 371,910	$ 352,795
Preferred Deposits	DI220	$ 57,112	$ 58,014	$ 56,334	$ 53,037	$ 48,721
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	$ 275,018	$ 259,634	$ 279,412	$ 269,498	$ 247,380
Money Market Deposit Accounts	DI320	$ 765,056	$ 762,518	$ 993,840	$ 887,772	$ 811,555

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Schedule DI --- Consolidated Deposit Information Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	$ 732,684	$ 706,292	$ 707,381	$ 674,662	$ 685,425
Time Deposits	DI340	$ 535,239	$ 540,857	$ 533,915	$ 533,429	$ 521,059
Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits	DI350	$ 239,019	$ 210,284	$ 199,840	$ 164,200	N/A
IRA/Keogh Accounts of $100,000 or Greater Included in Time Deposits	DI360	$ 11,305	$ 11,355	$ 11,282	$ 10,066	N/A
Non-Interest-Bearing Demand Deposits	DI610	$ 126,254	$ 125,857	$ 122,454	$ 114,958	$ 104,865
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional Revised Format on an Unconsolidated Basis)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	$ 1,456,284	$ 1,413,485	$ 1,642,402	$ 1,504,019	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	$ 0	$ 0	$ 0	$ 0	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	$ 0	$ 0	$ 0	$ 0	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	$ 1,380,404	$ 1,461,926	$ 1,593,887	$ 1,451,150	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	$ 0	$ 0	$ 0	$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	$ 0	$ 0	$ 0	$ 0	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Incld in SC710	DI620	$ 0	$ 0	$ 0	$ 0	$ 0
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	$ 125	$ 284	$ 0	$ 14,165	$ 24,992
Time and Savings Deposits	DI650	$ 0	$ 0	$ 0	$ 0	$ 0
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	$ 2	$ 2	$ 2	$ 2	$ 3
Adjustment to Time and Savings Deposits (including escrows)	DI730	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	662	666	665	638	625
Assets Held in Trading Accounts	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	$ 0	$ 0	$ 0	$ 0	N/A
Liabilites Recorded on Schedule SC Under a Fair Value Option	SI377	$ 0	$ 0	$ 0	$ 0	N/A
Available-for-Sale Securities	SI385	$ 149,482	$ 154,490	$ 158,410	$ 168,503	$ 206,129
Assets Held for Sale	SI387	$ 402,349	$ 415,401	$ 466,058	$ 493,889	$ 550,532
Loans Serviced for Others	SI390	$ 153,928	$ 143,635	$ 135,025	$ 140,076	$ 143,928
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 53	$ 63	$ 71	$ 77	$ 80
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.70%	87.01%	88.40%	87.70%	88.64%
Second month of Qtr	SI582	86.63%	86.56%	88.17%	87.92%	88.54%
Third month of Qtr	SI583	87.58%	86.95%	87.95%	87.48%	88.02%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 1,386**	**$ 1,386**	**$ 0**	**$ 0**	**$ 0**
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	$ 17,117	$ 18,658	$ 16,488	$ 16,520	$ 15,956
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	11	12	7	7	7
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	$ 267,342	$ 262,961	$ 264,285	$ 261,455	$ 257,272
Net Income (Loss) (SO91)	SI610	$ 4,509	$ 5,160	$ 4,680	$ 4,251	$ 4,470
Dividends Declared						
Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 0	$ 0
Common Stock	SI630	$ 4,305	$ 1,034	$ 5,452	$ 1,598	$ 425
Stock Issued	SI640	$ 0	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 51	$ 883	$ 80	$ 58	$ 50

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Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	$ 0	$ 0	$ 0	$ 0	$ 0
Other Comprehensive Income	SI662	$- 1,761	$- 695	$- 632	$ 119	$ 86
Prior Period Adjustments	SI668	$ 1	$- 11	$ 0	$ 0	$ 1
Other Adjustments	SI671	$ 0	$ 78	$ 0	$ 0	$ 1
Ending Equity Capital (SC80)	**SI680**	**$ 265,837**	**$ 267,342**	**$ 262,961**	**$ 264,285**	**$ 261,455**
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 0	$ 0	$ 0	$ 0	$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 8,119	$ 6,502	$ 9,333	$ 5,502	$ 9,723
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 0	$ 0	$ 0	$ 0	$ 0
Average Balance Sheet Data						
Total Assets	SI870	$ 3,187,502	$ 3,169,451	$ 3,171,284	$ 3,224,056	$ 3,256,633
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 173,736	$ 191,354	$ 188,358	$ 185,289	$ 189,337
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 2,646,977	$ 2,626,604	$ 2,646,554	$ 2,731,491	$ 2,765,783
Nonmortgage Loans	SI885	$ 161,866	$ 156,271	$ 135,751	$ 111,730	$ 105,684
Deposits and Excrows	SI890	$ 2,287,915	$ 2,374,901	$ 2,511,571	$ 2,358,873	$ 2,289,993
Total Borrowings	SI895	$ 622,083	$ 530,463	$ 395,592	$ 615,836	$ 710,711

Schedule SQ --- Consolidated Supplemental Questions		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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	9	9	8	8	8

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS210	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS220	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS230	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS240	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS270	$ 0	$ 0	$ 0	$ 0	$ 0
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) -Total Fiduciary Accounts	**FS21**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Personal Trust and Agency Accounts	FS211	$ 0	$ 0	$ 0	$ 0	$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Contribution	FS221	$ 0	$ 0	$ 0	$ 0	$ 0
Employee Benefit - Defined Benefit	FS231	$ 0	$ 0	$ 0	$ 0	$ 0
Other Retirement Accounts	FS241	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) -Total Fiduciary Accounts	**FS22**	**0**	**0**	**0**	**0**	**0**
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

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

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	$ 0	$ 0	$ 0	$ 0	$ 0
Interest-Bearing Deposits	FS415	$ 0	$ 0	$ 0	$ 0	$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 0	$ 0	$ 0	$ 0	$ 0
State, County and Municipal Obligations	FS425	$ 0	$ 0	$ 0	$ 0	$ 0
Money Market Mutual Funds	FS430	$ 0	$ 0	$ 0	$ 0	$ 0
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 0	$ 0	$ 0	$ 0	$ 0
Common and Prefered Stock	FS445	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate	FS455	$ 0	$ 0	$ 0	$ 0	$ 0
Miscellaneous Assets	FS460	$ 0	$ 0	$ 0	$ 0	$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	**SUB6300**	**0**	**0**	**0**	**0**	**0**
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agncy	FS520	0	0	0	0	0
Corp Trust / Agency Accts - Amt Outst - Corp / Muni Trusteeships	**FS515**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 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		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 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	$ 0	$ 0
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 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	$ 0	$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 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	$ 0	$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 265,843	$ 267,348	$ 262,966	$ 264,290	$ 261,457
Equity Capital Deductions - Total	SUB1631	$ 120	$ 257	$ 603	$ 918	$ 1,014
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR115	$ 24	$ 25	$ 20	$ 20	$ 26
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 96	$ 232	$ 583	$ 898	$ 988
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 3,178	$ 1,647	$ 935	$ 323	$ 412
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 3,178	$ 1,647	$ 935	$ 323	$ 412
Intangible Assets	CCR185	$ 0	$ 0	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR195	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 1 (Core) Capital	**CCR20**	**$ 268,901**	**$ 268,738**	**$ 263,298**	**$ 263,695**	**$ 260,855**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	**CCR205**	**$ 3,204,988**	**$ 3,169,277**	**$ 3,139,589**	**$ 3,184,819**	**$ 3,235,021**
Asset Deductions - Total	SUB1651	$ 120	$ 257	$ 603	$ 918	$ 1,014
Assets of "Nonincludable" Subsidiaries	CCR260	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill and Certain Other Intangible Assets	CCR265	$ 24	$ 25	$ 20	$ 20	$ 26
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 96	$ 232	$ 583	$ 898	$ 988
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 4,854	$ 2,549	$ 1,486	$ 528	$ 669
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 4,854	$ 2,549	$ 1,486	$ 528	$ 669
Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 3,209,722**	**$ 3,171,569**	**$ 3,140,472**	**$ 3,184,429**	**$ 3,234,676**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 125,649**	**$ 124,198**	**$ 123,782**	**$ 125,590**	**$ 127,595**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 268,901**	**$ 268,738**	**$ 263,298**	**$ 263,695**	**$ 260,855**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 Capital - Qualfying 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	$ 13,798	$ 12,450	$ 11,557	$ 10,380	$ 11,577
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 13,798**	**$ 12,450**	**$ 11,557**	**$ 10,380**	**$ 11,577**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 13,798**	**$ 12,450**	**$ 11,557**	**$ 10,380**	**$ 11,577**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 25	$ 25	$ 25	$ 25	$ 25
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1,122	$ 1,114	$ 1,557	$ 1,601	$ 1,013
Total Risk-Based Capital	**CCR39**	**$ 281,552**	**$ 280,049**	**$ 273,273**	**$ 272,449**	**$ 271,394**
0% R/W Category - Cash	CCR400	$ 9,549	$ 10,348	$ 10,044	$ 8,093	$ 11,151
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 204,884	$ 226,436	$ 234,483	$ 252,372	$ 264,391
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 21,870	$ 22,616	$ 11,574	$ 31,148	$ 12,424
0% R/W Category - Assets Total	CCR420	$ 236,303	$ 259,400	$ 256,101	$ 291,613	$ 287,966
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	**CCR40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	$ 663,155	$ 674,399	$ 699,431	$ 739,850	$ 805,820
20% R/W Category - Claims on FHLBs	CCR435	$ 87,509	$ 91,725	$ 93,096	$ 94,595	$ 91,214
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 6,753	$ 7,075	$ 6,723	$ 6,857	$ 6,989
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 34,840	$ 39,401	$ 40,310	$ 16,322	$ 22,040
20% R/W Category - Other	CCR450	$ 57,758	$ 56,271	$ 61,278	$ 58,137	$ 59,809
20% R/W Category - Assets Total	CCR455	$ 850,015	$ 868,871	$ 900,838	$ 915,761	$ 985,872
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 170,003**	**$ 173,774**	**$ 180,168**	**$ 183,150**	**$ 197,174**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 1,050,738	$ 1,071,946	$ 1,101,091	$ 1,171,344	$ 1,221,748
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 218	$ 614	$ 1,065	$ 1,077	$ 1,088
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 8,271	$ 3,490	$ 3,582	$ 3,875	$ 3,929
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 471	$ 470	$ 215	$ 218	$ 216
50% R/W Category - Other	CCR480	$ 8,924	$ 8,462	$ 8,670	$ 9,391	$ 4,618
50% R/W Category - Assets Total	CCR485	$ 1,068,622	$ 1,084,982	$ 1,114,623	$ 1,185,905	$ 1,231,599
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 534,313**	**$ 542,495**	**$ 557,314**	**$ 592,955**	**$ 615,802**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 0	$ 0	$ 0	$ 0	$ 0
100% R/W Category - All Other Assets	CCR506	$ 1,195,950	$ 1,084,847	$ 1,003,090	$ 905,864	$ 823,736
100% R/W Category - Assets Total	CCR510	$ 1,195,950	$ 1,084,847	$ 1,003,090	$ 905,864	$ 823,736
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 1,195,950**	**$ 1,084,847**	**$ 1,003,090**	**$ 905,864**	**$ 823,736**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 0	$ 0	$ 0	$ 0	$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Assets to Risk-Weight	**CCR64**	**$ 3,350,890**	**$ 3,298,100**	**$ 3,274,652**	**$ 3,299,143**	**$ 3,329,173**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 1,900,263**	**$ 1,801,112**	**$ 1,740,569**	**$ 1,681,968**	**$ 1,636,710**
Excess Allowances for Loan and Lease Losses	CCR530	$ 218	$ 0	$ 3	$ 18	$ 7
Total Risk-Weighted Assets	**CCR78**	**$ 1,900,045**	**$ 1,801,112**	**$ 1,740,566**	**$ 1,681,950**	**$ 1,636,703**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 152,002**	**$ 144,089**	**$ 139,243**	**$ 134,556**	**$ 130,936**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**8.38%**	**8.47%**	**8.38%**	**8.28%**	**8.06%**
Total Risk-Based Capital Ratio	**CCR820**	**14.82%**	**15.55%**	**15.70%**	**16.20%**	**16.58%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**14.09%**	**14.86%**	**15.04%**	**15.58%**	**15.88%**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
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Tangible Equity Ratio	CCR840	8.38%	8.47%	8.38%	8.28%	8.06%

*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.