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Description	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions	17	17	17	17	16

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	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition 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**	**$ 1,147,009**	**$ 1,081,853**	**$ 1,278,018**	**$ 1,429,636**	**$ 1,419,130**
Cash and Non-Interest-Earning Deposits	SC110	$ 110,545	$ 89,961	$ 99,627	$ 102,577	$ 112,953
Interest-Earning Deposits in FHLBs	SC112	$ 250,257	$ 164,517	$ 209,262	$ 249,790	$ 159,924
Other Interest-Earning Deposits	SC118	$ 10,123	$ 7,115	$ 4,366	$ 5,762	$ 7,009
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 8,542	$ 10,800	$ 18,984	$ 25,374	$ 16,247
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 651,099	$ 701,623	$ 846,628	$ 954,201	$ 1,031,912
Equity Securities Subject to FASB Statement No. 115	SC140	$ 19,573	$ 20,300	$ 20,235	$ 20,161	$ 20,125
State and Municipal Obligations	SC180	$ 78,325	$ 63,445	$ 55,049	$ 45,921	$ 43,400
Securities Backed by Nonmortgage Loans	SC182	$ 666	$ 1,658	$ 1,688	$ 1,877	$ 1,899
Other Investment Securities	SC185	$ 13,098	$ 13,099	$ 13,099	$ 13,100	$ 18,106
Accrued Interest Receivable	SC191	$ 4,781	$ 9,335	$ 9,080	$ 10,873	$ 7,555
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 2,792,339**	**$ 2,572,361**	**$ 2,578,741**	**$ 2,764,735**	**$ 2,828,126**
Mortgage-Backed Securities - Total	**SC22**	**$ 2,792,339**	**$ 2,572,361**	**$ 2,578,741**	**$ 2,764,735**	**$ 2,828,126**
Pass-Through - Total	SUB0073	$ 2,171,462	$ 1,980,253	$ 2,033,799	$ 2,185,032	$ 2,279,979
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 2,132,959	$ 1,940,770	$ 1,993,205	$ 2,143,007	$ 2,233,887
Other Pass-Through	SC215	$ 38,503	$ 39,483	$ 40,594	$ 42,025	$ 46,092
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 608,618	$ 580,554	$ 533,330	$ 567,512	$ 535,885
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 70,487	$ 77,784	$ 85,789	$ 86,639	$ 81,077
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 89,652	$ 89,641	$ 93,924	$ 96,554	$ 67,940
Other	SC222	$ 448,479	$ 413,129	$ 353,617	$ 384,319	$ 386,868
Accrued Interest Receivable	SC228	$ 12,259	$ 11,554	$ 11,612	$ 12,191	$ 12,262

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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**	**$ 7,346,137**	**$ 7,304,960**	**$ 7,267,420**	**$ 7,223,229**	**$ 7,196,377**
Mortgage Loans - Total	**SC26**	**$ 7,331,582**	**$ 7,290,318**	**$ 7,252,964**	**$ 7,208,423**	**$ 7,181,517**
Construction Loans - Total	SUB0100	$ 371,974	$ 345,239	$ 342,975	$ 354,347	$ 378,131
Residential - Total	SUB0110	$ 236,121	$ 232,857	$ 228,517	$ 231,599	$ 248,560
1-4 Dwelling Units	SC230	$ 217,049	$ 215,562	$ 207,987	$ 206,139	$ 204,054
Multifamily (5 or more) Dwelling Units	SC235	$ 19,072	$ 17,295	$ 20,530	$ 25,460	$ 44,506
Nonresidential Property	SC240	$ 135,853	$ 112,382	$ 114,458	$ 122,748	$ 129,571
Permanent Loans - Total	SUB0121	$ 6,940,308	$ 6,925,841	$ 6,891,197	$ 6,835,976	$ 6,784,503
Residential - Total	SUB0131	$ 6,430,051	$ 6,417,339	$ 6,393,250	$ 6,344,613	$ 6,338,571
1-4 Dwelling Units - Total	SUB0141	$ 6,291,507	$ 6,270,664	$ 6,234,450	$ 6,207,031	$ 6,202,827
Revolving Open-End Loans	SC251	$ 213,051	$ 218,880	$ 226,709	$ 242,453	$ 235,800
All Other - First Liens	SC254	$ 5,890,192	$ 5,867,753	$ 5,828,819	$ 5,792,363	$ 5,802,154
All Other - Junior Liens	SC255	$ 188,264	$ 184,031	$ 178,922	$ 172,215	$ 164,873
Multifamily (5 or more) Dwelling Units	SC256	$ 138,544	$ 146,675	$ 158,800	$ 137,582	$ 135,744
Nonresidential Property (Except Land)	SC260	$ 376,766	$ 382,727	$ 375,556	$ 375,484	$ 354,591
Land	SC265	$ 133,491	$ 125,775	$ 122,391	$ 115,879	$ 91,341
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 41,202	$ 36,908	$ 43,849	$ 9,249	$- 32,447
Accrued Interest Receivable	SC272	$ 31,981	$ 33,173	$ 32,103	$ 32,094	$ 31,928
Advances for Taxes and Insurance	SC275	$ 1,874	$ 707	$ 1,145	$ 812	$ 1,815
Allowance for Loan and Lease Losses	SC283	$ 14,555	$ 14,642	$ 14,456	$ 14,806	$ 14,860
Nonmortgage Loans - Gross	**SUB0162**	**$ 293,109**	**$ 287,865**	**$ 274,445**	**$ 271,890**	**$ 299,749**
Nonmortgage Loans - Total	**SC31**	**$ 288,477**	**$ 283,247**	**$ 269,876**	**$ 267,107**	**$ 295,051**
Commercial Loans - Total	SC32	$ 114,848	$ 107,915	$ 112,574	$ 126,922	$ 143,059
Secured	SC300	$ 106,308	$ 98,145	$ 103,109	$ 106,981	$ 125,736
Unsecured	SC303	$ 6,780	$ 7,968	$ 7,800	$ 15,604	$ 13,152
Lease Receivables	SC306	$ 1,760	$ 1,802	$ 1,665	$ 4,337	$ 4,171
Consumer Loans - Total	SC35	$ 175,667	$ 177,347	$ 159,483	$ 142,477	$ 154,334
Loans on Deposits	SC310	$ 11,058	$ 11,412	$ 10,770	$ 10,649	$ 10,993
Home Improvement Loans (Not secured by real estate)	SC316	$ 746	$ 767	$ 689	$ 619	$ 609
Education Loans	SC320	$ 2,226	$ 2,249	$ 989	$ 5,753	$ 14,432
Auto Loans	SC323	$ 89,129	$ 96,635	$ 89,585	$ 75,645	$ 81,033
Mobile Home Loans	SC326	$ 61,042	$ 56,331	$ 48,292	$ 40,971	$ 38,544
Credit Cards	SC328	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	$ 11,466	$ 9,953	$ 9,158	$ 8,840	$ 8,723
Accrued Interest Receivable	SC348	$ 2,594	$ 2,603	$ 2,388	$ 2,491	$ 2,356
Allowance for Loan and Lease Losses	SC357	$ 4,632	$ 4,618	$ 4,569	$ 4,783	$ 4,698
Repossessed Assets - Gross	**SUB0201**	**$ 22,828**	**$ 17,044**	**$ 8,545**	**$ 9,050**	**$ 7,040**
Repossessed Assets - Total	**SC40**	**$ 22,776**	**$ 16,993**	**$ 8,515**	**$ 8,973**	**$ 6,963**
Real Estate - Total	SUB0210	$ 22,743	$ 17,016	$ 8,536	$ 9,043	$ 7,009
Construction	SC405	$ 3,074	$ 0	$ 0	$ 166	$ 0
Residential - Total	SUB0225	$ 4,693	$ 4,026	$ 6,443	$ 6,490	$ 4,820
1-4 Dwelling Units	SC415	$ 4,693	$ 4,026	$ 6,443	$ 5,035	$ 4,820
Multifamily (5 or more) Dwelling Units	SC425	$ 0	$ 0	$ 0	$ 1,455	$ 0
Nonresidential (Except Land)	SC426	$ 2,959	$ 859	$ 0	$ 111	$ 0
Land	SC428	$ 10,548	$ 10,602	$ 4	$ 58	$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	$ 1,469	$ 1,529	$ 2,089	$ 2,218	$ 2,189
Other Repossessed Assets	SC430	$ 85	$ 28	$ 9	$ 7	$ 31
General Valuation Allowances	SC441	$ 52	$ 51	$ 30	$ 77	$ 77
Real Estate Held for Investment	**SC45**	**$ 5,645**	**$ 5,715**	**$ 5,948**	**$ 5,637**	**$ 5,468**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 210,531**	**$ 210,697**	**$ 219,980**	**$ 229,550**	**$ 242,916**
Federal Home Loan Bank Stock	SC510	$ 202,590	$ 202,637	$ 211,774	$ 221,219	$ 234,430
Other	SC540	$ 7,941	$ 8,060	$ 8,206	$ 8,331	$ 8,486
Office Premises and Equipment	**SC55**	**$ 78,464**	**$ 78,393**	**$ 77,517**	**$ 76,690**	**$ 78,038**
Other Assets - Gross	**SUB0262**	**$ 162,051**	**$ 166,821**	**$ 120,147**	**$ 122,547**	**$ 128,471**
Other Assets - Total	**SC59**	**$ 161,681**	**$ 166,484**	**$ 119,835**	**$ 122,190**	**$ 128,092**
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	$ 648	$ 599	$ 593	$ 580	$ 577
Other	SC625	$ 97,694	$ 96,584	$ 46,071	$ 45,585	$ 45,125
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	$ 24,053	$ 25,258	$ 26,583	$ 26,494	$ 27,977
Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill & Other Intangible Assets	SC660	$ 6,736	$ 7,090	$ 7,466	$ 7,864	$ 2,570
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 32,920	$ 37,290	$ 39,434	$ 42,024	$ 52,222
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	$ 370	$ 337	$ 312	$ 357	$ 379
General Valuation Allowances - Total	**SUB2092**	**$ 19,609**	**$ 19,648**	**$ 19,367**	**$ 20,023**	**$ 20,014**
Total Assets - Gross	**SUB0283**	**$ 12,058,113**	**$ 11,725,709**	**$ 11,830,761**	**$ 12,132,964**	**$ 12,205,315**
Total Assets	**SC60**	**$ 12,038,504**	**$ 11,706,061**	**$ 11,811,394**	**$ 12,112,941**	**$ 12,185,301**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 6,740,878**	**$ 6,686,250**	**$ 6,640,541**	**$ 6,664,506**	**$ 6,500,199**
Deposits	SC710	$ 6,683,583	$ 6,582,557	$ 6,563,218	$ 6,574,081	$ 6,437,602
Escrows	SC712	$ 58,904	$ 106,346	$ 80,639	$ 93,225	$ 64,906
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 1,609	$- 2,653	$- 3,316	$- 2,800	$- 2,309
Borrowings - Total	**SC72**	**$ 4,024,344**	**$ 3,727,716**	**$ 3,881,784**	**$ 4,162,643**	**$ 4,411,503**
Advances from FHLBank	SC720	$ 3,708,495	$ 3,661,195	$ 3,812,777	$ 4,094,162	$ 4,345,496
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 49,353	$ 49,464	$ 50,381	$ 49,701	$ 47,043
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	$ 266,496	$ 17,057	$ 18,626	$ 18,780	$ 18,964
Other Liabilities - Total	**SC75**	**$ 72,399**	**$ 91,899**	**$ 92,662**	**$ 89,923**	**$ 95,890**
Accrued Interest Payable - Deposits	SC763	$ 8,784	$ 10,713	$ 7,958	$ 10,007	$ 9,304
Accrued Interest Payable - Other	SC766	$ 14,636	$ 12,777	$ 12,874	$ 13,965	$ 14,868
Accrued Taxes	SC776	$ 6,570	$ 4,305	$ 2,351	$ 3,295	$ 2,757
Accounts Payable	SC780	$ 16,051	$ 14,665	$ 15,721	$ 15,601	$ 14,444
Deferred Income Taxes	SC790	$ 2,169	$ 2,251	$ 2,238	$ 2,263	$ 2,138
Other Liabilities and Deferred Income	SC796	$ 24,189	$ 47,188	$ 51,520	$ 44,792	$ 52,379
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**	**$ 10,837,621**	**$ 10,505,865**	**$ 10,614,987**	**$ 10,917,072**	**$ 11,007,592**
Minority Interest	**SC800**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	$ 509,711	$ 508,438	$ 506,992	$ 504,933	$ 491,244
Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Noncumulative	SC814	$ 0	$ 0	$ 0	$ 0	$ 0
Common Stock:						
Par Value	SC820	$ 21,974	$ 21,974	$ 21,974	$ 21,974	$ 13,974
Paid in Excess of Par	SC830	$ 487,737	$ 486,464	$ 485,018	$ 482,959	$ 477,270
Accumulated Other Comprehensive Income - Total	**SC86**	**$- 6,865**	**$- 7,652**	**$- 7,327**	**$- 4,147**	**$- 5,686**
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$- 6,898	$- 7,723	$- 7,452	$- 4,293	$- 5,871
Gains (Losses) on Cash Flow Hedges	SC865	$ 33	$ 71	$ 125	$ 146	$ 185
Other	SC870	$ 0	$ 0	$ 0	$ 0	$ 0
Retained Earnings	**SC880**	**$ 710,367**	**$ 712,282**	**$ 710,201**	**$ 709,152**	**$ 706,678**
Other Components of Equity Capital	**SC891**	**$- 12,330**	**$- 12,872**	**$- 13,459**	**$- 14,069**	**$- 14,527**
Total Equity Capital	**SC80**	**$ 1,200,883**	**$ 1,200,196**	**$ 1,196,407**	**$ 1,195,869**	**$ 1,177,709**
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 12,038,504**	**$ 11,706,061**	**$ 11,811,394**	**$ 12,112,941**	**$ 12,185,301**

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	$ 1
3	Federal, State, or other taxes receivable	4	$ 3,065
4	Net deferred tax assets	6	$ 9,765
6	Prepaid deposit insurance premiums	2	$ 3
7	Prepaid expenses	17	$ 5,604
13	Noninterest-bearing accts recv from Hold Co/Affl	1	$ 6
14	Other noninterest-bearing short-term accounts recv	7	$ 5,123
22	Unapplied loan disbursements	1	$ 248
99	Other	7	$ 1,660

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	$ 1,110
6	Balances in U.S. Treasury tax and loan accounts	1	$ 4
10	Amounts due brokers for unsettled transactions	1	$ 1,551
11	The liability recorded for post-retirement benefit	7	$ 11,419
13	Amounts payable under interest-rate-swap agreement	1	$ 1,384
14	Unapplied loan payments received	1	$ 16
20	F/V of all derivative instru. reportable as liab.	1	$ 977
21	Liabilities for credit losses on OBS credit exposures	1	$ 38
99	Other	16	$ 6,179

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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**	**$ 160,364**	**$ 159,150**	**$ 159,139**	**$ 161,732**	**$ 163,075**
Deposits and Investment Securities	SO115	$ 9,503	$ 11,939	$ 13,653	$ 14,622	$ 13,570
Mortgage-Backed Securities	SO125	$ 33,449	$ 31,291	$ 31,372	$ 32,604	$ 34,905
Mortgage Loans	SO141	$ 111,348	$ 109,761	$ 108,347	$ 108,028	$ 108,348
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	$ 473	$ 463	$ 632	$ 534	N/A
Nonmortgage Loans - Total	SUB0950	$ 5,546	$ 5,651	$ 5,085	$ 5,888	$ 6,252
Commercial Loans and Leases	SO160	$ 2,274	$ 2,502	$ 2,383	$ 3,196	$ 3,368
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	$ 17	$ 20	$ 22	$ 29	N/A
Consumer Loans and Leases	SO171	$ 3,272	$ 3,149	$ 2,702	$ 2,692	$ 2,884
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	$ 28	$ 25	$ 28	$ 27	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 2,951**	**$ 3,306**	**$ 3,348**	**$ 3,509**	**$ 3,750**
Federal Home Loan Bank Stock	SO181	$ 2,951	$ 3,306	$ 3,348	$ 3,509	$ 3,750
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 0
Interest Expense - Total	**SO21**	**$ 112,641**	**$ 114,683**	**$ 113,091**	**$ 112,767**	**$ 115,344**
Deposits	SO215	$ 65,062	$ 65,107	$ 62,993	$ 60,468	$ 58,763
Escrows	SO225	$ 19	$ 13	$ 5	$ 9	$ 4
Advances from FHLBank	SO230	$ 45,655	$ 48,727	$ 49,307	$ 51,548	$ 55,771
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	$ 1,905	$ 836	$ 786	$ 742	$ 806
Capitalized Interest	SO271	$ 0	$ 0	$ 0	$ 0	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 50,674**	**$ 47,773**	**$ 49,396**	**$ 52,474**	**$ 51,481**
Net Provision for Losses on Interest-Bearing Assets	SO321	$ 852	$ 987	$ 2,258	$ 339	$- 900
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 49,822**	**$ 46,786**	**$ 47,138**	**$ 52,135**	**$ 52,381**
Noninterest Income - Total	**SO42**	**$ 12,640**	**$ 13,939**	**$ 13,257**	**$ 11,902**	**$ 13,201**
Mortgage Loan Servicing Fees	SO410	$ 2,230	$ 2,196	$ 2,188	$ 2,403	$ 361
Servicing Amortization and Valuation Adjustments	SO411	$- 1,328	$- 1,521	$- 1,559	$- 1,629	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	$ 10,334	$ 10,214	$ 9,790	$ 8,637	$ 9,862
Net Income (Loss) from Other - Total	SUB0451	$- 1,197	$ 1,088	$ 1,048	$ 754	$ 1,269
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 950	$ 761	$ 776	$ 668	$ 654
Operations & Sale of Repossessed Assets	SO461	$- 306	$ 180	$ 178	$ 72	$- 33
LOCOM Adjustments Made to Assets Held for Sale	SO465	$ 0	$- 21	$ 0	$ 0	$- 14
Sale of Securities Held-to-Maturity	SO467	$- 80	$- 1	$ 0	$ 0	$ 76
Sale of Loans Held for Investment	SO475	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Other Assets Held for Investment	SO477	$ 26	$ 169	$ 94	$ 14	$ 552
Trading Assets (Realized and Unrealized)	SO485	$- 1,787	$ 0	$ 0	$ 0	$ 34
Other Noninterest Income	SO488	$ 2,601	$ 1,962	$ 1,790	$ 1,737	$ 1,709
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**	**$ 42,415**	**$ 43,245**	**$ 42,474**	**$ 41,903**	**$ 39,496**
All Personnel Compensation and Expense	SO510	$ 24,001	$ 23,737	$ 24,168	$ 23,749	$ 23,386
Legal Expense	SO520	$ 389	$ 799	$ 363	$ 168	$ 261
Office Occupancy and Equipment Expense	SO530	$ 6,176	$ 6,210	$ 6,175	$ 6,874	$ 5,832
Marketing and Other Professional Services	SO540	$ 2,960	$ 3,841	$ 3,704	$ 3,500	$ 3,328
Loan Servicing Fees	SO550	$ 13	$ 11	$ 9	$ 9	$ 9
Goodwill and Other Intangibles Expense	SO560	$ 594	$ 627	$ 609	$ 308	$ 399
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 174	$ 142	$ 53	$ 74	$ 109
Other Noninterest Expense	SO580	$ 8,108	$ 7,878	$ 7,393	$ 7,221	$ 6,172
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**	**$ 20,047**	**$ 17,480**	**$ 17,921**	**$ 22,134**	**$ 26,086**
Income Taxes - Total	**SO71**	**$ 6,967**	**$ 6,458**	**$ 6,632**	**$ 7,844**	**$ 8,796**
Federal	SO710	$ 6,197	$ 5,720	$ 5,887	$ 6,820	$ 7,769

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Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	$ 770	$ 738	$ 745	$ 1,024	$ 1,027
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$ 13,080**	**$ 11,022**	**$ 11,289**	**$ 14,290**	**$ 17,290**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Net Income (Loss)	**SO91**	**$ 13,080**	**$ 11,022**	**$ 11,289**	**$ 14,290**	**$ 17,290**

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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	$ 194
4	Net income(loss) from leasing or subleasing space	2	$ 18
5	Net income(loss) from real estate held for invest	1	$ 144
7	Net income(loss) from leased property	1	$ 8
15	Income from corporate-owned life insurance	6	$ 1,115
19	Realized/unrealized gains on derivatives	1	$ 3
99	Other	15	$ 1,012

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	3	$ 29
2	OTS assessments	5	$ 49
6	Supervisory examination fees	5	$ 39
7	Office supplies, printing, and postage	15	$ 1,236
8	Telephone, including data lines	2	$ 136
9	Loan origination expense	1	$ 481
10	ATM expense	1	$ 10
17	Charitable contributions	1	$ 24
19	Realized/unrealized losses on derivatives	1	$ 414
99	Other	17	$ 2,978

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 640,385**	**$ 480,021**	**$ 320,871**	**$ 161,732**	**$ 632,878**
YTD - Deposits and Investment Securities	Y_SO115	$ 49,717	$ 40,214	$ 28,275	$ 14,622	$ 40,397
YTD - Mortgage-Backed Securities	Y_SO125	$ 128,716	$ 95,267	$ 63,976	$ 32,604	$ 134,915
YTD - Mortgage Loans	Y_SO141	$ 437,484	$ 326,136	$ 216,375	$ 108,028	$ 436,241
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	$ 2,102	$ 1,629	$ 1,166	$ 534	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 10,355	$ 8,081	$ 5,579	$ 3,196	$ 11,633
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	$ 88	$ 71	$ 51	$ 29	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 11,815	$ 8,543	$ 5,394	$ 2,692	$ 9,692
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	$ 108	$ 80	$ 55	$ 27	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 13,114**	**$ 10,163**	**$ 6,857**	**$ 3,509**	**$ 14,151**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 13,114	$ 10,163	$ 6,857	$ 3,509	$ 14,151
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Interest Expense - Total	**Y_SO21**	**$ 453,182**	**$ 340,541**	**$ 225,858**	**$ 112,767**	**$ 432,400**
YTD - Deposits	Y_SO215	$ 253,630	$ 188,568	$ 123,461	$ 60,468	$ 213,519
YTD - Escrows	Y_SO225	$ 46	$ 27	$ 14	$ 9	$ 18
YTD - Advances from FHLBank	Y_SO230	$ 195,237	$ 149,582	$ 100,855	$ 51,548	$ 215,394
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	$ 4,269	$ 2,364	$ 1,528	$ 742	$ 3,469
YTD - Capitalized Interest	Y_SO271	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 200,317**	**$ 149,643**	**$ 101,870**	**$ 52,474**	**$ 214,629**
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	$ 4,436	$ 3,584	$ 2,597	$ 339	$ 3,859
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 195,881**	**$ 146,059**	**$ 99,273**	**$ 52,135**	**$ 210,770**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 51,738**	**$ 39,098**	**$ 25,159**	**$ 11,902**	**$ 55,405**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 9,017	$ 6,787	$ 4,591	$ 2,403	$ 2,404
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	$- 6,037	$- 4,709	$- 3,188	$- 1,629	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	$ 38,975	$ 28,641	$ 18,427	$ 8,637	$ 38,763
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 1,693	$ 2,890	$ 1,802	$ 754	$ 5,872
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 3,155	$ 2,205	$ 1,444	$ 668	$ 3,887
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$ 124	$ 430	$ 250	$ 72	$ 100
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$- 21	$- 21	$ 0	$ 0	$- 14
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$- 81	$- 1	$ 0	$ 0	$ 76
YTD - Sale of Loans Held for Investment	Y_SO475	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 303	$ 277	$ 108	$ 14	$ 713
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	$- 1,787	$ 0	$ 0	$ 0	$ 1,110
YTD - Other Noninterest Income	Y_SO488	$ 8,090	$ 5,489	$ 3,527	$ 1,737	$ 8,366
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 170,037**	**$ 127,622**	**$ 84,377**	**$ 41,903**	**$ 159,366**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 95,655	$ 71,654	$ 47,917	$ 23,749	$ 92,890
YTD - Legal Expense	Y_SO520	$ 1,719	$ 1,330	$ 531	$ 168	$ 1,272
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 25,435	$ 19,259	$ 13,049	$ 6,874	$ 24,122
YTD - Marketing and Other Professional Services	Y_SO540	$ 14,005	$ 11,045	$ 7,204	$ 3,500	$ 12,568
YTD - Loan Servicing Fees	Y_SO550	$ 42	$ 29	$ 18	$ 9	$ 34
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 2,138	$ 1,544	$ 917	$ 308	$ 1,650
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 443	$ 269	$ 127	$ 74	$ 343
YTD - Other Noninterest Expense	Y_SO580	$ 30,600	$ 22,492	$ 14,614	$ 7,221	$ 26,487
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$ 77,582**	**$ 57,535**	**$ 40,055**	**$ 22,134**	**$ 106,809**
YTD - Income Taxes - Total	**Y_SO71**	**$ 27,901**	**$ 20,934**	**$ 14,476**	**$ 7,844**	**$ 38,204**
YTD - Federal	Y_SO710	$ 24,624	$ 18,427	$ 12,707	$ 6,820	$ 34,441
YTD - State, Local, and Other	Y_SO720	$ 3,277	$ 2,507	$ 1,769	$ 1,024	$ 3,763
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$ 49,681**	**$ 36,601**	**$ 25,579**	**$ 14,290**	**$ 68,605**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Net Income (Loss)	**Y_SO91**	**$ 49,681**	**$ 36,601**	**$ 25,579**	**$ 14,290**	**$ 68,605**

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**	**$ 19,648**	**$ 19,363**	**$ 20,023**	**$ 20,205**	**$ 20,613**
Net Provision for Loss	VA115	$ 947	$ 919	$ 884	$ 161	$- 187

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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	$- 182	$- 13	$- 6	$- 69	$- 25
Recoveries	VA135	$ 189	$ 188	$ 729	$ 243	$ 213
Adjustments	VA145	$ 0	$ 8	$ 0	$ 95	$ 0
Charge-offs	VA155	$ 993	$ 817	$ 2,266	$ 612	$ 601
General Valuation Allowances - Ending Balance	**VA165**	**$ 19,609**	**$ 19,648**	**$ 19,364**	**$ 20,023**	**$ 20,013**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 3,260**	**$ 3,099**	**$ 2,449**	**$ 2,138**	**$ 3,794**
Net Provision for Loss	VA118	$ 79	$ 210	$ 1,427	$ 252	$- 604
Transfers	VA128	$ 182	$ 13	$ 6	$ 69	$ 25
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 687	$ 62	$ 783	$ 10	$ 1,077
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 2,834**	**$ 3,260**	**$ 3,099**	**$ 2,449**	**$ 2,138**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 22,908**	**$ 22,462**	**$ 22,472**	**$ 22,343**	**$ 24,407**
Net Provision for Loss	VA120	$ 1,026	$ 1,129	$ 2,311	$ 413	$- 791
Recoveries	VA140	$ 189	$ 188	$ 729	$ 243	$ 213
Adjustments	VA150	$ 0	$ 8	$ 0	$ 95	$ 0
Charge-offs	VA160	$ 1,680	$ 879	$ 3,049	$ 622	$ 1,678
Total Valuation Allowances - Ending Balance	**VA170**	**$ 22,443**	**$ 22,908**	**$ 22,463**	**$ 22,472**	**$ 22,151**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 993**	**$ 817**	**$ 2,266**	**$ 612**	**$ 601**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 230**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 583**	**$ 75**	**$ 97**	**$ 159**	**$ 217**
Construction - Total	SUB2030	$ 95	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA420	$ 95	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA430	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2041	$ 488	$ 75	$ 97	$ 159	$ 217
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 5	$ 0	$ 0	$ 61	$ 4
1-4 Dwelling Units - Secured by First Liens	VA456	$ 138	$ 69	$ 65	$ 74	$ 213
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 0	$ 6	$ 32	$ 24	$ 0
Multifamily (5 or more) Dwelling Units	VA470	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA480	$ 345	$ 0	$ 0	$ 0	$ 0
Land	VA490	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA56**	**$ 385**	**$ 461**	**$ 2,070**	**$ 299**	**$ 248**
Commercial Loans	VA520	$ 134	$ 156	$ 1,739	$ 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
Consumer Loans - Total	SUB2061	$ 251	$ 305	$ 331	$ 299	$ 248
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	$ 117	$ 167	$ 100	$ 195	$ 137
Mobile Home Loans	VA550	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA556	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA560	$ 134	$ 138	$ 231	$ 104	$ 111
Repossessed Assets - Total	**VA60**	**$ 3**	**$ 17**	**$ 36**	**$ 10**	**$ 7**
Real Estate - Construction	VA605	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - 1-4 Dwelling Units	VA613	$ 3	$ 17	$ 32	$ 10	$ 7
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA625	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA628	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA630	$ 0	$ 0	$ 4	$ 0	$ 0
Other Assets	**VA930**	**$ 22**	**$ 34**	**$ 63**	**$ 144**	**$ 129**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 189**	**$ 188**	**$ 729**	**$ 243**	**$ 213**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 43**	**$ 74**	**$ 601**	**$ 10**	**$ 45**
Construction - Total	SUB2130	$ 0	$ 0	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA421	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2141	$ 43	$ 74	$ 601	$ 10	$ 45
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 0	$ 0	$ 1	$ 0	$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	$ 37	$ 6	$ 10	$ 0	$ 41
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 0	$ 0	$ 0	$ 5	$ 0
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 68	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	VA481	$ 6	$ 0	$ 590	$ 5	$ 4
Land	VA491	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 85**	**$ 79**	**$ 72**	**$ 88**	**$ 55**
Commercial Loans	VA521	$ 16	$ 3	$ 1	$ 1	$ 2
Consumer Loans - Total	SUB2161	$ 69	$ 76	$ 71	$ 87	$ 53
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	$ 21	$ 15	$ 21	$ 22	$ 3
Mobile Home Loans	VA551	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 0	$ 0	$ 1	$ 1	$ 0
Other	VA561	$ 48	$ 61	$ 49	$ 64	$ 50
Other Assets	**VA931**	**$ 61**	**$ 35**	**$ 56**	**$ 145**	**$ 113**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 263**	**$ 226**	**$ 1,431**	**$ 321**	**$- 579**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 8**	**$ 0**	**$ 0**	**$- 1**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 22**	**$- 235**	**$ 38**	**$- 16**	**$- 459**
Construction - Total	SUB2230	$ 0	$ 11	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA422	$ 0	$ 11	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 22	$- 246	$ 38	$- 16	$- 459
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 0	$ 0	$ 0	$ 34	$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	$ 20	$- 30	$ 15	$ 0	$- 122
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 0	$ 0	$ 31	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA472	$ 0	$ 0	$- 8	$- 50	$ 84
Nonresidential Property (Except Land)	VA482	$ 0	$- 250	$ 0	$ 0	$- 421
Land	VA492	$ 2	$ 34	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 24**	**$ 436**	**$ 1,387**	**$ 296**	**$- 170**
Commercial Loans	VA522	$ 10	$ 439	$ 1,389	$ 297	$- 186
Consumer Loans - Total	SUB2261	$ 14	$- 3	$- 2	$- 1	$ 16
Loans on Deposits	VA512	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA518	$ 0	$ 0	$ 0	$ 0	$ 17
Education Loans	VA532	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA542	$ 0	$- 7	$- 2	$- 1	$- 1
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$ 0	$ 0	$ 0
Other	VA562	$ 14	$ 4	$ 0	$ 0	$ 0
Repossessed Assets - Total	**VA62**	**$ 217**	**$ 20**	**$ 6**	**$ 41**	**$ 54**
Real Estate - Construction	VA606	$ 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
Real Estate - 1-4 Dwelling Units	VA614	$ 213	$ 20	$ 6	$ 41	$ 54
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 4	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 0**	**$- 3**	**$ 0**	**$ 0**	**$- 3**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 1,067**	**$ 855**	**$ 2,968**	**$ 690**	**$- 191**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 8**	**$ 0**	**$ 0**	**$- 1**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 230**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 562**	**$- 234**	**$- 466**	**$ 133**	**$- 287**
Construction - Total	SUB2330	$ 95	$ 11	$ 0	$ 0	$ 0
1-4 Dwelling Units	VA425	$ 95	$ 11	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	VA435	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2341	$ 467	$- 245	$- 466	$ 133	$- 287
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 5	$ 0	$- 1	$ 95	$ 4
1-4 Dwelling Units - Secured by First Liens	VA459	$ 121	$ 33	$ 70	$ 74	$ 50
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 0	$ 6	$ 63	$ 19	$ 0
Multifamily (5 or more) Dwelling Units	VA475	$ 0	$- 68	$- 8	$- 50	$ 84
Nonresidential Property (Except Land)	VA485	$ 339	$- 250	$- 590	$- 5	$- 425
Land	VA495	$ 2	$ 34	$ 0	$ 0	$ 0
Nonmortgage Loans - Total	**VA59**	**$ 324**	**$ 818**	**$ 3,385**	**$ 507**	**$ 23**
Commercial Loans	VA525	$ 128	$ 592	$ 3,127	$ 296	$- 188
Consumer Loans - Total	SUB2361	$ 196	$ 226	$ 258	$ 211	$ 211
Loans on Deposits	VA515	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	VA519	$ 0	$ 0	$ 0	$ 0	$ 17
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 96	$ 145	$ 77	$ 172	$ 133
Mobile Home Loans	VA555	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA559	$ 0	$ 0	$- 1	$- 1	$ 0
Other	VA565	$ 100	$ 81	$ 182	$ 40	$ 61
Repossessed Assets - Total	**VA65**	**$ 220**	**$ 37**	**$ 42**	**$ 51**	**$ 61**

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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	$ 216	$ 37	$ 38	$ 51	$ 61
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 4	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA627	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Land	VA631	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	VA633	$ 0	$ 0	$ 4	$ 0	$ 0
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**	**$- 39**	**$- 4**	**$ 7**	**$- 1**	**$ 13**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 6,512**	**$ 12,636**	**$ 1,965**	**$ 15,452**	**$ 2,586**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 32,952**	**$ 28,488**	**$ 18,218**	**$ 24,655**	**$ 12,153**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 6,763**	**$ 13,964**	**$ 2,484**	**$ 4,938**	**$ 4,432**
Construction	VA951	$ 1,694	$ 1,481	$ 0	$ 166	$ 0
Permanent - 1-4 Dwelling Units	VA952	$ 2,620	$ 3,133	$ 2,484	$ 3,148	$ 4,432
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 0	$ 0	$ 0	$ 1,455	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 2,449	$ 799	$ 0	$ 111	$ 0
Permanent - Land	VA955	$ 0	$ 8,551	$ 0	$ 58	$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 18,939**	**$ 19,673**	**$ 35,267**	**$ 31,914**	**$ 37,855**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 68,146**	**$ 61,769**	**$ 40,976**	**$ 53,799**	**$ 50,143**
Substandard	VA965	$ 65,643	$ 56,588	$ 38,460	$ 47,520	$ 41,451
Doubtful	VA970	$ 2,503	$ 5,181	$ 2,515	$ 6,279	$ 8,692
Loss	VA975	$ 0	$ 0	$ 1	$ 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**	**$ 93,824**	**$ 72,711**	**$ 76,253**	**$ 82,739**	**$ 81,018**

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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	$ 89,158	$ 69,464	$ 73,324	$ 68,650	$ 77,361
Construction and Land Loans	SUB2430	$ 16,503	$ 5,568	$ 5,395	$ 7,630	$ 6,498
Permanent Loans Secured by 1-4 Property	SUB2441	$ 68,289	$ 57,993	$ 62,558	$ 55,231	$ 66,664
Permanent Loans Secured by All Other Property	SUB2450	$ 6,614	$ 6,811	$ 7,913	$ 8,690	$ 5,148
Nonmortgages - Total	SUB2461	$ 4,666	$ 3,247	$ 2,929	$ 14,089	$ 3,657
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 67,653**	**$ 50,960**	**$ 58,202**	**$ 62,572**	**$ 60,014**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 58,550**	**$ 40,424**	**$ 49,134**	**$ 54,158**	**$ 49,222**
Mortgage Loans - Total	SUB2481	$ 56,022	$ 38,758	$ 47,477	$ 44,138	$ 48,006
Construction	PD115	$ 8,219	$ 2,401	$ 2,459	$ 4,729	$ 3,117
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 928	$ 1,629	$ 791	$ 917	$ 706
Secured by First Liens	PD123	$ 41,712	$ 33,362	$ 39,750	$ 32,802	$ 42,149
Secured by Junior Liens	PD124	$ 883	$ 764	$ 1,092	$ 864	$ 875
Multifamily (5 or more) Dwelling Units	PD125	$ 0	$ 0	$ 258	$ 0	$ 10
Nonresidential Property (Except Land)	PD135	$ 2,165	$ 449	$ 1,352	$ 4,550	$ 888
Land	PD138	$ 2,115	$ 153	$ 1,775	$ 276	$ 261
Nonmortgage Loans:						
Commercial Loans	PD140	$ 606	$ 31	$ 539	$ 8,763	$ 336
Consumer Loans - Total	SUB2511	$ 1,922	$ 1,635	$ 1,118	$ 1,257	$ 880
Loans on Deposits	PD161	$ 100	$ 126	$ 146	$ 244	$ 225
Home Improvement Loans	PD163	$ 0	$ 0	$ 0	$ 4	$ 3
Education Loans	PD165	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 847	$ 795	$ 498	$ 398	$ 332
Mobile Home Loans	PD169	$ 862	$ 680	$ 427	$ 337	$ 261
Credit Cards	PD171	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD180	$ 113	$ 34	$ 47	$ 274	$ 59
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 519	$ 220	$ 206	$ 2,986	$ 365
Held for Sale Included in PD115:PD180	PD192	$ 0	$ 0	$ 0	$ 0	$ 75
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 6,058	$ 5,632	$ 5,876	$ 4,398	$ 6,050
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 463	$ 317	$ 499	$ 342	$ 505

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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	$ 5,421	$ 5,264	$ 5,294	$ 4,003	$ 5,356
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 9,103**	**$ 10,536**	**$ 9,068**	**$ 8,414**	**$ 10,792**
Mortgage Loans - Total	SUB2491	$ 9,103	$ 10,536	$ 9,058	$ 8,369	$ 10,636
Construction	PD215	$ 0	$ 1,090	$ 394	$ 0	$ 150
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	$ 0	$ 0	$ 0	$ 0	$ 0
Secured by First Liens	PD223	$ 9,103	$ 9,435	$ 8,664	$ 8,369	$ 10,486
Secured by Junior Liens	PD224	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	PD225	$ 0	$ 11	$ 0	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 0	$ 0	$ 0	$ 0	$ 0
Land	PD238	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	$ 0	$ 0	$ 0	$ 45	$ 155
Consumer Loans - Total	SUB2521	$ 0	$ 0	$ 10	$ 0	$ 1
Loans on Deposits	PD261	$ 0	$ 0	$ 0	$ 0	$ 0
Home Improvement Loans	PD263	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 0	$ 0	$ 6	$ 0	$ 0
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD280	$ 0	$ 0	$ 4	$ 0	$ 1
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 47	$ 114	$ 129	$ 354	$ 261
Held for Sale Included in PD215:PD280	PD292	$ 0	$ 0	$ 0	$ 0	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 6,817	$ 6,150	$ 6,522	$ 7,749	$ 9,856
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 327	$ 437	$ 424	$ 341	$ 437
Rebooked GNMAs Incl in PD295	PD297	$ 6,490	$ 5,713	$ 6,098	$ 7,408	$ 9,368
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 26,171**	**$ 21,751**	**$ 18,051**	**$ 20,167**	**$ 21,004**
Mortgage Loans - Total	SUB2501	$ 24,033	$ 20,170	$ 16,789	$ 16,143	$ 18,719
Construction	PD315	$ 6,036	$ 1,169	$ 0	$ 0	$ 2,282
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	$ 674	$ 359	$ 333	$ 158	$ 528
Secured by First Liens	PD323	$ 14,625	$ 12,089	$ 11,619	$ 11,872	$ 11,715
Secured by Junior Liens	PD324	$ 364	$ 355	$ 309	$ 249	$ 205
Multifamily (5 or more) Dwelling Units	PD325	$ 168	$ 415	$ 157	$ 270	$ 1,707
Nonresidential Property (Except Land)	PD335	$ 2,033	$ 5,028	$ 3,604	$ 969	$ 1,594
Land	PD338	$ 133	$ 755	$ 767	$ 2,625	$ 688
Nonmortgage Loans:						
Commercial Loans	PD340	$ 1,520	$ 1,359	$ 1,140	$ 3,884	$ 2,149
Consumer Loans - Total	SUB2531	$ 618	$ 222	$ 122	$ 140	$ 136
Loans on Deposits	PD361	$ 34	$ 26	$ 16	$ 25	$ 5
Home Improvement Loans	PD363	$ 0	$ 0	$ 0	$ 0	$ 0
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 129	$ 77	$ 64	$ 79	$ 82
Mobile Home Loans	PD369	$ 420	$ 74	$ 0	$ 0	$ 0
Credit Cards	PD371	$ 0	$ 0	$ 0	$ 0	$ 0
Other	PD380	$ 35	$ 45	$ 42	$ 36	$ 49
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 165	$ 1,146	$ 966	$ 308	$ 518
Held for Sale Included in PD315:PD380	PD392	$ 0	$ 0	$ 0	$ 0	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 35	$ 35	$ 0	$ 0	$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 0	$ 0	$ 0	$ 0	$ 0
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**	**$ 32,781**	**$ 35,912**	**$ 28,942**	**$ 27,586**	**$ 21,326**
90% up to 100% LTV	LD110	$ 27,612	$ 31,056	$ 25,085	$ 22,639	$ 17,274
100% and greater LTV	LD120	$ 5,169	$ 4,856	$ 3,857	$ 4,947	$ 4,052
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 368**	**$ 486**	**$ 241**	**$ 0**	**$ 113**
Past Due and Still Accruing - Total	**SUB5240**	**$ 297**	**$ 415**	**$ 241**	**$ 0**	**$ 74**
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	$ 56	$ 174	$ 0	$ 0	$ 74
90% up to 100% LTV	LD210	$ 56	$ 174	$ 0	$ 0	$ 74
100% and greater LTV	LD220	$ 0	$ 0	$ 0	$ 0	$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 241	$ 241	$ 241	$ 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	$ 241	$ 241	$ 241	$ 0	$ 0
100% and greater LTV	LD240	$ 0	$ 0	$ 0	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 71**	**$ 71**	**$ 0**	**$ 0**	**$ 39**
90% up to 100% LTV	LD250	$ 71	$ 71	$ 0	$ 0	$ 39
100% and greater LTV	LD260	$ 0	$ 0	$ 0	$ 0	$ 0
Net Charge-offs - Total	**SUB5300**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD310	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD320	$ 0	$ 0	$ 0	$ 0	$ 0
Purchases - Total	**SUB5320**	**$ 79**	**$ 426**	**$ 1,508**	**$ 58**	**$ 172**
90% up to 100% LTV	LD410	$ 43	$ 179	$ 283	$ 58	$ 172
100% and greater LTV	LD420	$ 36	$ 247	$ 1,225	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 2,821**	**$ 4,999**	**$ 5,169**	**$ 2,717**	**$ 2,205**
90% up to 100% LTV	LD430	$ 1,990	$ 4,318	$ 4,161	$ 1,924	$ 717
100% and greater LTV	LD440	$ 831	$ 681	$ 1,008	$ 793	$ 1,488
Sales - Total	**SUB5340**	**$ 0**	**$ 0**	**$ 0**	**$ 94**	**$ 337**
90% up to 100% LTV	LD450	$ 0	$ 0	$ 0	$ 0	$ 273
100% and greater LTV	LD460	$ 0	$ 0	$ 0	$ 94	$ 64
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	$ 45,361	$ 74,316	$ 65,691	$ 55,151	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	$ 7,093	$ 6,751	$ 6,296	$ 2,380	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	$ 134,614	$ 118,061	$ 71,328	$ 75,323	N/A
1-4 Dwelling Units Option ARM Loans	LD610	$ 0	$ 0	$ 0	$ 0	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	$ 0	$ 0	$ 0	$ 0	N/A
Total Capitalized Negative Amortization	LD650	$ 0	$ 0	$ 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**	**$ 302,851**	**$ 297,781**	**$ 317,875**	**$ 272,473**	**$ 257,387**
Mortgage Construction Loans	CC105	$ 269,671	$ 267,365	$ 280,567	$ 245,292	$ 232,132
Other Mortgage Loans	CC115	$ 33,180	$ 30,416	$ 37,308	$ 27,181	$ 25,255
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 10,382	$ 12,591	$ 13,280	$ 10,137	$ 4,990
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 173,251**	**$ 141,157**	**$ 148,410**	**$ 159,880**	**$ 134,087**
1-4 Dwelling Units	CC280	$ 109,313	$ 88,743	$ 114,606	$ 92,779	$ 84,367

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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	$ 1,653	$ 6,479	$ 3,353	$ 1,584	$ 3,210
All Other Real Estate	CC300	$ 62,285	$ 45,935	$ 30,451	$ 65,517	$ 46,510
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 15,473	$ 4,693	$ 8,568	$ 10,965	$ 7,547
Commitments Outstanding to Purchase Loans	CC320	$ 36,215	$ 59,603	$ 52,810	$ 8,954	$ 33,788
Commitments Outstanding to Sell Loans	CC330	$ 15,579	$ 15,699	$ 15,516	$ 15,551	$ 16,438
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 1,415	$ 0	$ 0	$ 0	$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	$ 0	$ 1,544	$ 1,354	$ 0	$ 723
Commitments Outstanding to Sell Investment Securities	CC375	$ 0	$ 0	$ 0	$ 0	$ 0
Unused Lines of Credit - Total	**SUB3361**	**$ 350,830**	**$ 356,270**	**$ 357,787**	**$ 353,027**	**$ 354,299**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 312,828	$ 314,354	$ 318,887	$ 318,951	$ 315,789
Commercial Lines	CC420	$ 37,039	$ 40,951	$ 37,936	$ 33,254	$ 37,503
Open-End Consumer Lines - Credit Cards	CC423	$ 0	$ 0	$ 0	$ 0	$ 0
Open-End Consumer Lines - Other	CC425	$ 963	$ 965	$ 964	$ 822	$ 1,007
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 10,346**	**$ 9,671**	**$ 9,472**	**$ 11,264**	**$ 9,247**
Commercial	CC430	$ 275	$ 275	$ 299	$ 291	$ 976
Standby, Not Included on CC465 or CC468	CC435	$ 10,071	$ 9,396	$ 9,173	$ 10,973	$ 8,271
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 97,997	$ 96,834	$ 97,138	$ 95,104	$ 95,442
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 10,406	$ 9,901	$ 10,394	$ 13,221	$ 13,135
Amount of Recourse Obligations on Assets in CC455	CC468	$ 37,200	$ 37,621	$ 37,839	$ 32,807	$ 33,011
Other Contingent Liabilities	CC480	$ 0	$ 0	$ 0	$ 0	$ 0
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	$ 319,295	$ 125,440	$ 28,993	$ 58,218	$ 122,786
Sales	CF145	$ 1,527	$ 6,003	$ 0	$ 0	$ 415,429
Other Balance Changes	CF148	$- 128,315	$- 168,085	$- 178,630	$- 153,814	$- 173,469
Other Mortgage-Backed Securities:						
Purchases	CF153	$ 67,367	$ 99,145	$ 28,343	$ 58,642	$ 21,736

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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	$ 3,000	$ 9,393	$ 18,342	$ 12,507	$ 259
Other Balance Changes	CF158	$- 35,392	$- 42,808	$- 43,803	$- 40,326	$- 42,079
Mortgage Loans:						
Purchases - Total	**SUB3811**	**$ 386,662**	**$ 224,585**	**$ 57,336**	**$ 116,860**	**$ 144,522**
Sales - Total	**SUB3821**	**$ 4,527**	**$ 15,396**	**$ 18,342**	**$ 12,507**	**$ 415,688**
Net Purchases - Total	**SUB3826**	**$ 382,135**	**$ 209,189**	**$ 38,994**	**$ 104,353**	**$- 271,166**
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 413,472**	**$ 458,127**	**$ 519,038**	**$ 345,590**	**$ 328,393**
Construction Loans - Total	SUB3840	$ 90,183	$ 71,906	$ 81,310	$ 74,709	$ 69,010
1-4 Dwelling Units	CF190	$ 63,310	$ 58,957	$ 62,896	$ 62,542	$ 53,311
Multifamily (5 or more) Dwelling Units	CF200	$ 2,946	$ 654	$ 1,693	$ 1,262	$ 248
Nonresidential	CF210	$ 23,927	$ 12,295	$ 16,721	$ 10,905	$ 15,451
Permanent Loans - Total	SUB3851	$ 323,289	$ 386,221	$ 437,728	$ 270,881	$ 259,383
1-4 Dwelling Units	CF225	$ 295,305	$ 347,255	$ 376,003	$ 210,799	$ 235,820
Home Equity and Junior Liens	CF226	$ 35,352	$ 38,773	$ 39,080	$ 27,633	N/A
Multifamily (5 or more) Dwelling Units	CF245	$ 1,929	$ 4,325	$ 27,744	$ 6,002	$ 4,920
Nonresidential (Except Land)	CF260	$ 10,573	$ 26,589	$ 18,835	$ 45,277	$ 13,074
Land	CF270	$ 15,482	$ 8,052	$ 15,146	$ 8,803	$ 5,569
Loans and Participations Purchased, Secured By - Total:	**SUB3880**	**$ 52,514**	**$ 60,500**	**$ 49,904**	**$ 93,511**	**$ 84,747**
1-4 Dwelling Units	CF280	$ 13,967	$ 17,234	$ 28,969	$ 58,518	$ 55,733
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	$ 154	$ 0	$ 138	$ 17,606	N/A
Home Equity and Junior Liens	CF282	$ 4,928	$ 6,155	$ 8,331	$ 21,612	N/A
Multifamily (5 or more) Dwelling Units	CF290	$ 4,685	$ 819	$ 1,732	$ 3,649	$ 5,833
Nonresidential	CF300	$ 33,862	$ 42,447	$ 19,203	$ 31,344	$ 23,181
Loans and Participations Sold, Secured By - Total	**SUB3890**	**$ 88,060**	**$ 88,262**	**$ 75,466**	**$ 81,868**	**$ 79,871**
1-4 Dwelling Units	CF310	$ 68,534	$ 61,172	$ 64,646	$ 51,839	$ 60,156
Home Equity and Junior Liens	CF311	$ 0	$ 0	$ 0	$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF320	$ 2,325	$ 13,226	$ 0	$ 0	$ 0
Nonresidential	CF330	$ 17,201	$ 13,864	$ 10,820	$ 30,029	$ 19,715
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 35,546**	**$- 27,762**	**$- 25,562**	**$ 11,643**	**$ 4,876**
Memo - Refinancing Loans	**CF361**	**$ 219,214**	**$ 230,784**	**$ 220,347**	**$ 165,245**	**$ 1,002,560**
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	$ 57,758	$ 52,813	$ 44,974	$ 54,181	$ 28,136

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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	$ 19,436	$ 17,991	$ 11,328	$ 18,607	$ 14,075
Consumer:						
Closed or Purchased	CF400	$ 15,168	$ 34,048	$ 35,722	$ 13,513	$ 12,004
Sales	CF405	$ 214	$ 321	$ 186	$ 2,662	$ 0
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 72,926**	**$ 86,861**	**$ 80,696**	**$ 67,694**	**$ 40,140**
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 19,650**	**$ 18,312**	**$ 11,514**	**$ 21,269**	**$ 14,075**
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 53,276**	**$ 68,549**	**$ 69,182**	**$ 46,425**	**$ 26,065**
Deposits:						
Interest Credited to Deposits	CF430	$ 61,623	$ 61,611	$ 59,032	$ 55,970	$ 53,715

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	$ 430,573	$ 434,871	$ 347,554	$ 352,716	$ 438,687
Fully Insured	DI100	$ 249,948	$ 254,181	$ 166,799	$ 171,641	$ 254,561
Other	DI110	$ 180,625	$ 180,690	$ 180,755	$ 181,075	$ 184,126
Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI120	$ 4,103,174	$ 4,109,018	$ 4,036,093	$ 3,997,792	$ 3,603,075
Greater than $100,000	DI130	$ 1,803,934	$ 1,738,059	$ 1,774,936	$ 1,852,079	$ 1,521,437
Number of Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI150	468,972	473,007	475,464	505,809	461,765
Greater than $100,000	DI160	7,286	7,010	6,837	6,835	6,069
Retirement Deposits with Balances						
$250,000 or Less	DI170	$ 809,264	$ 816,204	$ 808,712	$ 794,643	$ 1,219,122
Greater than $250,000	DI175	$ 26,115	$ 25,624	$ 24,115	$ 22,797	$ 158,876
Number of Retirement Deposits with Balances						
$250,000 or Less	DI180	49,908	50,392	50,894	51,172	65,533
Greater than $250,000	DI185	70	69	64	61	3,294
Number of Deposit Accounts - Total	SUB4062	526,236	530,478	533,259	563,877	536,661
IRA/Keogh Accounts	DI200	$ 835,629	$ 841,845	$ 832,360	$ 817,098	$ 804,775
Uninsured Deposits	DI210	$ 1,026,395	$ 978,668	$ 1,028,964	$ 1,106,174	$ 887,625
Preferred Deposits	DI220	$ 203,930	$ 192,202	$ 251,859	$ 265,373	$ 240,689
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	$ 653,780	$ 632,224	$ 676,341	$ 693,163	$ 645,376
Money Market Deposit Accounts	DI320	$ 1,296,632	$ 1,265,163	$ 1,253,204	$ 1,263,156	$ 1,263,199

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Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	$ 542,115	$ 585,023	$ 562,007	$ 583,662	$ 371,638
Time Deposits	DI340	$ 4,249,960	$ 4,206,493	$ 4,152,305	$ 4,127,325	$ 4,222,296
Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits	DI350	$ 1,249,712	$ 1,191,056	$ 1,192,791	$ 1,242,180	N/A
IRA/Keogh Accounts of $100,000 or Greater Included in Time Deposits	DI360	$ 160,560	$ 156,266	$ 147,757	$ 138,643	N/A
Non-Interest-Bearing Demand Deposits	DI610	$ 240,427	$ 272,069	$ 265,288	$ 266,421	$ 251,217
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	$ 335,731	$ 338,334	$ 203,570	$ 202,140	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	$ 0	$ 0	$ 0	$ 0	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	$ 38	$ 13	$ 36	$ 178	$ 31
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	$ 3,193	$ 3,308	$ 2,970	$ 3,137	$ 2,957
Time and Savings Deposits	DI650	$ 21	$ 21	$ 21	$ 21	$ 47
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	$ 0	$ 0	$ 0	$ 0	$ 0
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	1,576	1,586	1,577	1,626	1,543
Assets Held in Trading Accounts	SI375	$ 84	$ 0	$ 0	$ 0	$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	$ 28,017	$ 26,872	$ 28,088	$ 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	$ 1,408,149	$ 1,221,250	$ 1,203,298	$ 1,303,778	$ 1,359,561
Assets Held for Sale	SI387	$ 12,139	$ 13,324	$ 10,730	$ 8,270	$ 12,249
Loans Serviced for Others	SI390	$ 3,206,507	$ 3,262,320	$ 3,339,686	$ 3,304,412	$ 3,305,919
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 0	$ 0	$ 0	$ 0	$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.41%	87.00%	85.45%	87.08%	86.19%
Second month of Qtr	SI582	87.21%	86.30%	86.71%	87.01%	86.09%
Third month of Qtr	SI583	87.41%	86.89%	86.86%	86.16%	86.72%
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**	**$ 2,257**	**$ 2,238**	**$ 2,092**	**$ 1,785**	**$ 1,773**
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	$ 34,383	$ 36,334	$ 28,650	$ 19,766	$ 13,036
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	20	20	16	15	16
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	$ 1,200,195	$ 1,196,405	$ 1,195,866	$ 1,187,574	$ 1,168,297
Net Income (Loss) (SO91)	SI610	$ 13,080	$ 11,022	$ 11,289	$ 14,290	$ 17,290
Dividends Declared						
Preferred Stock	SI620	$ 344	$ 0	$ 0	$ 142	$ 0
Common Stock	SI630	$ 14,308	$ 8,944	$ 10,244	$ 11,774	$ 12,489
Stock Issued	SI640	$ 0	$ 0	$ 0	$ 0	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 1,273	$ 1,446	$ 2,059	$ 5,275	$ 2,045

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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	$- 1,407	$ 0
Other Comprehensive Income	SI662	$ 784	$- 323	$- 3,181	$ 1,496	$ 1,169
Prior Period Adjustments	SI668	$ 0	$ 0	$ 0	$ 79	$ 114
Other Adjustments	SI671	$ 202	$ 589	$ 615	$ 475	$ 1,281
Ending Equity Capital (SC80)	**SI680**	**$ 1,200,882**	**$ 1,200,195**	**$ 1,196,404**	**$ 1,195,866**	**$ 1,177,707**
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 0	$ 70	$ 308	$ 0	$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 959	$ 693	$ 583	$ 666	$ 1,831
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	$ 0	$ 0	$ 0	$ 0	$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	$ 113	$ 160	$ 178	$ 232	$ 244
Average Balance Sheet Data						
Total Assets	SI870	$ 11,761,659	$ 11,671,078	$ 11,862,511	$ 12,057,119	$ 12,233,819
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 882,158	$ 1,034,819	$ 1,169,598	$ 1,244,736	$ 1,116,878
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 9,957,493	$ 9,758,673	$ 9,823,404	$ 9,920,512	$ 10,105,302
Nonmortgage Loans	SI885	$ 289,046	$ 276,657	$ 266,292	$ 292,921	$ 297,652
Deposits and Excrows	SI890	$ 6,510,045	$ 6,530,831	$ 6,472,942	$ 6,417,527	$ 6,282,485
Total Borrowings	SI895	$ 3,715,616	$ 3,697,666	$ 3,936,495	$ 4,201,245	$ 4,498,832

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	1	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	10	10	10	10	9

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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	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 5,037,904**	**$ 4,943,582**	**$ 4,791,485**	**$ 4,459,485**	**$ 4,195,054**
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 ($) -Total Fiduciary Accounts	**FS21**	**$ 238,783**	**$ 235,038**	**$ 227,546**	**$ 214,103**	**$ 205,464**
Personal Trust and Agency Accounts	FS211	$ 126,389	$ 124,527	$ 119,638	$ 114,372	$ 109,155
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 112,394	$ 110,511	$ 107,908	$ 99,731	$ 96,309
Employee Benefit - Defined Contribution	FS221	$ 7,986	$ 8,015	$ 7,434	$ 7,263	$ 7,111
Employee Benefit - Defined Benefit	FS231	$ 85,892	$ 84,534	$ 83,859	$ 78,097	$ 75,278
Other Retirement Accounts	FS241	$ 18,516	$ 17,962	$ 16,615	$ 14,371	$ 13,920
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 4,799,121**	**$ 4,708,544**	**$ 4,563,939**	**$ 4,245,382**	**$ 3,989,590**
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**	**500**	**489**	**477**	**457**	**397**
Personal Trust and Agency Accounts	FS213	308	291	285	271	259
Retirement-related Trust and Agency Accounts - Total	SUB6130	192	198	192	186	138
Employee Benefit - Defined Contribution	FS223	11	11	11	11	11
Employee Benefit - Defined Benefit	FS233	14	13	13	14	17
Other Retirement Accounts	FS243	167	174	168	161	110
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**	**10,900**	**10,581**	**10,204**	**9,842**	**9,343**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 4,015**	**$ 2,976**	**$ 1,956**	**$ 1,007**	**$ 3,786**
Personal Trust and Agency Accounts	FS310	$ 514	$ 388	$ 252	$ 123	$ 494
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 275	$ 182	$ 137	$ 92	$ 146
Employee Benefit - Defined Contribution	FS320	$ 10	$ 7	$ 5	$ 4	$ 12
Employee Benefit - Defined Benefit	FS330	$ 92	$ 68	$ 46	$ 23	$ 88
Other Retirement Accounts	FS340	$ 173	$ 107	$ 86	$ 65	$ 46
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	$ 3,226	$ 2,406	$ 1,567	$ 792	$ 3,146
Other Fiduciary and Related Services	FS390	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 3,727**	**$ 2,769**	**$ 1,829**	**$ 912**	**$ 3,825**
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**	**$ 288**	**$ 207**	**$ 127**	**$ 95**	**$- 39**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 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	$ 1,200,883	$ 1,200,196	$ 1,196,407	$ 1,195,869	$ 1,177,709
Equity Capital Deductions - Total	SUB1631	$ 16,568	$ 16,773	$ 17,006	$ 17,051	$ 11,694
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 9,248	$ 9,082	$ 8,900	$ 8,522	$ 8,439
Goodwill and Certain Other Intangible Assets	CCR115	$ 6,727	$ 7,081	$ 7,454	$ 7,848	$ 2,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 593	$ 610	$ 652	$ 681	$ 704
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$ 6,956	$ 7,991	$ 7,404	$ 4,236	$ 5,788
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$ 6,819	$ 7,844	$ 7,292	$ 4,118	$ 5,656
Intangible Assets	CCR185	$ 137	$ 147	$ 112	$ 118	$ 132
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**	**$ 1,191,271**	**$ 1,191,414**	**$ 1,186,805**	**$ 1,183,054**	**$ 1,171,803**

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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**	**$ 12,038,504**	**$ 11,706,061**	**$ 11,811,394**	**$ 12,112,941**	**$ 12,185,301**
Asset Deductions - Total	SUB1651	$ 13,231	$ 13,582	$ 13,843	$ 14,257	$ 8,680
Assets of "Nonincludable" Subsidiaries	CCR260	$ 5,911	$ 5,891	$ 5,737	$ 5,728	$ 5,425
Goodwill and Certain Other Intangible Assets	CCR265	$ 6,727	$ 7,081	$ 7,454	$ 7,848	$ 2,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 593	$ 610	$ 652	$ 681	$ 704
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$ 10,619	$ 11,235	$ 9,136	$ 5,144	$ 7,123
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$ 10,482	$ 11,088	$ 9,024	$ 5,026	$ 6,991
Intangible Assets	CCR285	$ 137	$ 147	$ 112	$ 118	$ 132
Other	CCR290	$ 0	$ 0	$ 0	$ 0	$ 0
Adjusted Total Assets	**CCR25**	**$ 12,035,892**	**$ 11,703,714**	**$ 11,806,687**	**$ 12,103,828**	**$ 12,183,744**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 481,106**	**$ 467,820**	**$ 471,929**	**$ 484,204**	**$ 487,351**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 1,191,271**	**$ 1,191,414**	**$ 1,186,805**	**$ 1,183,054**	**$ 1,171,803**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 259	$ 699	$ 762	$ 787	$ 488
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	$ 19,225	$ 19,291	$ 19,045	$ 19,638	$ 19,586
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 19,484**	**$ 19,990**	**$ 19,807**	**$ 20,425**	**$ 20,074**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 19,484**	**$ 19,990**	**$ 19,807**	**$ 20,425**	**$ 20,074**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 7,941	$ 8,060	$ 8,206	$ 8,330	$ 8,486
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 1,631	$ 1,563	$ 1,533	$ 1,496	$ 1,460
Total Risk-Based Capital	**CCR39**	**$ 1,201,183**	**$ 1,201,781**	**$ 1,196,873**	**$ 1,193,653**	**$ 1,181,931**
0% R/W Category - Cash	CCR400	$ 30,813	$ 27,506	$ 28,193	$ 30,390	$ 29,208
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 342,402	$ 354,796	$ 341,061	$ 339,509	$ 352,220
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 29,292	$ 27,431	$ 32,520	$ 30,620	$ 29,741
0% R/W Category - Assets Total	CCR420	$ 402,507	$ 409,733	$ 401,774	$ 400,519	$ 411,169
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	$ 2,439,958	$ 2,236,517	$ 2,259,308	$ 2,431,784	$ 2,470,440
20% R/W Category - Claims on FHLBs	CCR435	$ 712,531	$ 610,767	$ 729,680	$ 860,596	$ 736,918
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 78,282	$ 63,366	$ 55,018	$ 45,812	$ 43,411
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 61,304	$ 49,919	$ 62,231	$ 69,958	$ 67,660
20% R/W Category - Other	CCR450	$ 436,434	$ 503,976	$ 590,445	$ 625,135	$ 801,054
20% R/W Category - Assets Total	CCR455	$ 3,728,509	$ 3,464,545	$ 3,696,682	$ 4,033,285	$ 4,119,483
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 745,703**	**$ 692,908**	**$ 739,336**	**$ 806,659**	**$ 823,896**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 6,251,733	$ 6,206,870	$ 6,157,901	$ 5,950,004	$ 6,134,388
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 23,646	$ 21,822	$ 24,957	$ 36,244	$ 36,178
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 75,695	$ 48,181	$ 33,590	$ 47,606	$ 58,946
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 0	$ 0	$ 0	$ 0	$ 0
50% R/W Category - Other	CCR480	$ 5,914	$ 382	$ 539	$ 406	$ 1,132
50% R/W Category - Assets Total	CCR485	$ 6,356,988	$ 6,277,255	$ 6,216,987	$ 6,034,260	$ 6,230,644
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 3,178,499**	**$ 3,138,629**	**$ 3,108,497**	**$ 3,017,134**	**$ 3,115,324**
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	$ 1,824,919	$ 1,878,053	$ 1,790,710	$ 1,898,302	$ 1,777,186
100% R/W Category - Assets Total	CCR510	$ 1,824,919	$ 1,878,053	$ 1,790,710	$ 1,898,302	$ 1,777,186
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 1,824,919**	**$ 1,878,053**	**$ 1,790,710**	**$ 1,898,302**	**$ 1,777,186**
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	$ 602	$ 593	$ 593	$ 593	$ 593
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	**CCR62**	**$ 7,525**	**$ 7,413**	**$ 7,413**	**$ 7,413**	**$ 7,413**
Assets to Risk-Weight	**CCR64**	**$ 12,313,525**	**$ 12,030,179**	**$ 12,106,746**	**$ 12,366,959**	**$ 12,539,075**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 5,756,641**	**$ 5,717,002**	**$ 5,645,953**	**$ 5,729,503**	**$ 5,723,817**
Excess Allowances for Loan and Lease Losses	CCR530	$ 0	$ 0	$ 0	$ 0	$ 0
Total Risk-Weighted Assets	**CCR78**	**$ 5,756,641**	**$ 5,717,002**	**$ 5,645,953**	**$ 5,729,503**	**$ 5,723,817**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 460,530**	**$ 457,360**	**$ 451,676**	**$ 458,360**	**$ 457,906**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**9.90%**	**10.18%**	**10.05%**	**9.77%**	**9.62%**
Total Risk-Based Capital Ratio	**CCR820**	**20.87%**	**21.02%**	**21.20%**	**20.83%**	**20.65%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**20.67%**	**20.81%**	**20.99%**	**20.62%**	**20.45%**

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Tangible Equity Ratio	CCR840	9.90%	10.18%	10.05%	9.77%	9.62%

*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.