

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2007, 12:37 PM

TFR Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
September 2007

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Description	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions	4	4	4	4

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

Schedule SC --- Consolidated Statement of Condition		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value
ASSETS					
Cash, Deposits and Investment Securities - Total	SC11	\$ 111,728	\$ 126,889	\$ 147,087	\$ 151,551
Cash and Non-Interest-Earning Deposits	SC110	\$ 27,312	\$ 33,643	\$ 28,758	\$ 39,618
Interest-Earning Deposits in FHLBs	SC112	\$ 3,797	\$ 9,622	\$ 17,534	\$ 2,789
Other Interest-Earning Deposits	SC118	\$ 3,197	\$ 3,169	\$ 3,169	\$ 3,169
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,030	\$ 12,420	\$ 28,940	\$ 39,140
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 37,800	\$ 34,289	\$ 33,514	\$ 33,354
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 44	\$ 48	\$ 41	\$ 44
State and Municipal Obligations	SC180	\$ 25,402	\$ 22,067	\$ 18,214	\$ 16,369
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 10,179	\$ 10,911	\$ 16,112	\$ 16,407
Accrued Interest Receivable	SC191	\$ 967	\$ 720	\$ 805	\$ 661
Mortgage-Backed Securities - Gross	SUB0072	\$ 148,090	\$ 136,848	\$ 122,777	\$ 127,381
Mortgage-Backed Securities - Total	SC22	\$ 148,090	\$ 136,848	\$ 122,777	\$ 127,381
Pass-Through - Total	SUB0073	\$ 98,141	\$ 85,382	\$ 80,503	\$ 87,734
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 98,094	\$ 85,335	\$ 80,455	\$ 87,673
Other Pass-Through	SC215	\$ 47	\$ 47	\$ 48	\$ 61
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 49,284	\$ 50,886	\$ 41,743	\$ 39,103
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 36,194	\$ 37,496	\$ 27,723	\$ 24,671
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 13,090	\$ 13,390	\$ 14,020	\$ 14,432
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 665	\$ 580	\$ 531	\$ 544

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Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 816,790	\$ 804,459	\$ 797,597	\$ 803,192
Mortgage Loans - Total	SC26	\$ 812,806	\$ 800,643	\$ 794,026	\$ 799,851
Construction Loans - Total	SUB0100	\$ 51,865	\$ 50,574	\$ 59,234	\$ 51,663
Residential - Total	SUB0110	\$ 38,738	\$ 37,334	\$ 35,386	\$ 28,541
1-4 Dwelling Units	SC230	\$ 29,825	\$ 27,445	\$ 24,338	\$ 17,728
Multifamily (5 or more) Dwelling Units	SC235	\$ 8,913	\$ 9,889	\$ 11,048	\$ 10,813
Nonresidential Property	SC240	\$ 13,127	\$ 13,240	\$ 23,848	\$ 23,122
Permanent Loans - Total	SUB0121	\$ 758,670	\$ 748,450	\$ 733,108	\$ 746,052
Residential - Total	SUB0131	\$ 324,909	\$ 321,534	\$ 318,665	\$ 308,441
1-4 Dwelling Units - Total	SUB0141	\$ 249,012	\$ 244,977	\$ 239,360	\$ 231,289
Revolving Open-End Loans	SC251	\$ 41,297	\$ 42,161	\$ 43,073	\$ 43,891
All Other - First Liens	SC254	\$ 173,145	\$ 169,457	\$ 164,148	\$ 146,497
All Other - Junior Liens	SC255	\$ 34,570	\$ 33,359	\$ 32,139	\$ 40,901
Multifamily (5 or more) Dwelling Units	SC256	\$ 75,897	\$ 76,557	\$ 79,305	\$ 77,152
Nonresidential Property (Except Land)	SC260	\$ 368,196	\$ 359,082	\$ 342,079	\$ 366,883
Land	SC265	\$ 65,565	\$ 67,834	\$ 72,364	\$ 70,728
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 11,511	\$ 6,682	\$ - 5,373	\$ 6,435
Accrued Interest Receivable	SC272	\$ 6,120	\$ 5,267	\$ 5,097	\$ 5,339
Advances for Taxes and Insurance	SC275	\$ 135	\$ 168	\$ 158	\$ 138
Allowance for Loan and Lease Losses	SC283	\$ 3,984	\$ 3,816	\$ 3,571	\$ 3,341
Nonmortgage Loans - Gross	SUB0162	\$ 378,621	\$ 384,960	\$ 383,004	\$ 381,981
Nonmortgage Loans - Total	SC31	\$ 365,550	\$ 372,637	\$ 370,345	\$ 368,573
Commercial Loans - Total	SC32	\$ 230,767	\$ 232,711	\$ 227,204	\$ 222,024
Secured	SC300	\$ 198,797	\$ 199,800	\$ 192,840	\$ 181,728
Unsecured	SC303	\$ 5,172	\$ 5,048	\$ 5,430	\$ 8,848
Lease Receivables	SC306	\$ 26,798	\$ 27,863	\$ 28,934	\$ 31,448
Consumer Loans - Total	SC35	\$ 141,562	\$ 146,987	\$ 150,945	\$ 154,805
Loans on Deposits	SC310	\$ 3,894	\$ 2,901	\$ 2,374	\$ 2,210
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,094	\$ 1,109	\$ 863	\$ 862
Education Loans	SC320	\$ 2,130	\$ 866	\$ 3,200	\$ 2,182
Auto Loans	SC323	\$ 93,145	\$ 102,229	\$ 107,094	\$ 109,599
Mobile Home Loans	SC326	\$ 638	\$ 799	\$ 716	\$ 720
Credit Cards	SC328	\$ 25,153	\$ 23,933	\$ 22,611	\$ 24,175

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other, Including Lease Receivables	SC330	\$ 15,508	\$ 15,150	\$ 14,087	\$ 15,057
Accrued Interest Receivable	SC348	\$ 6,292	\$ 5,262	\$ 4,855	\$ 5,152
Allowance for Loan and Lease Losses	SC357	\$ 13,071	\$ 12,323	\$ 12,659	\$ 13,408
Repossessed Assets - Gross	SUB0201	\$ 323	\$ 678	\$ 740	\$ 602
Repossessed Assets - Total	SC40	\$ 323	\$ 678	\$ 725	\$ 602
Real Estate - Total	SUB0210	\$ 196	\$ 328	\$ 334	\$ 205
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 23
Residential - Total	SUB0225	\$ 173	\$ 305	\$ 164	\$ 182
1-4 Dwelling Units	SC415	\$ 173	\$ 305	\$ 164	\$ 182
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 147	\$ 0
Land	SC428	\$ 23	\$ 23	\$ 23	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 127	\$ 350	\$ 406	\$ 397
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 15	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 1,210	\$ 1,210
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 9,059	\$ 7,356	\$ 8,652	\$ 7,742
Federal Home Loan Bank Stock	SC510	\$ 8,640	\$ 6,987	\$ 8,278	\$ 7,370
Other	SC540	\$ 419	\$ 369	\$ 374	\$ 372
Office Premises and Equipment	SC55	\$ 28,641	\$ 28,683	\$ 28,832	\$ 28,297
Other Assets - Gross	SUB0262	\$ 41,453	\$ 43,757	\$ 41,634	\$ 42,743
Other Assets - Total	SC59	\$ 41,453	\$ 43,757	\$ 41,634	\$ 42,743
Bank-Owned Life Insurance:					
Key Person Life Insurance	SC615	\$ 2,158	\$ 2,136	\$ 2,116	\$ 2,095
Other	SC625	\$ 13,651	\$ 13,519	\$ 13,391	\$ 13,265
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans	SC642	\$ 11,175	\$ 10,871	\$ 10,855	\$ 10,784
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,601	\$ 5,607	\$ 5,612	\$ 5,617
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 8,868	\$ 11,624	\$ 9,660	\$ 10,982
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 17,055	\$ 16,139	\$ 16,245	\$ 16,749
Total Assets - Gross	SUB0283	\$ 1,534,705	\$ 1,533,630	\$ 1,531,533	\$ 1,544,699
Total Assets	SC60	\$ 1,517,650	\$ 1,517,491	\$ 1,515,288	\$ 1,527,950
LIABILITIES					
Deposits and Escrows - Total	SC71	\$ 1,206,419	\$ 1,257,099	\$ 1,238,100	\$ 1,253,059
Deposits	SC710	\$ 1,188,867	\$ 1,244,760	\$ 1,218,165	\$ 1,239,356
Escrows	SC712	\$ 17,517	\$ 12,314	\$ 19,914	\$ 13,691
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 35	\$ 25	\$ 21	\$ 12
Borrowings - Total	SC72	\$ 138,186	\$ 89,500	\$ 111,450	\$ 111,859
Advances from FHLBank	SC720	\$ 138,011	\$ 89,400	\$ 111,450	\$ 111,859
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 75	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 100	\$ 100	\$ 0	\$ 0
Other Liabilities - Total	SC75	\$ 21,578	\$ 22,590	\$ 18,296	\$ 17,843
Accrued Interest Payable - Deposits	SC763	\$ 6,270	\$ 6,164	\$ 6,102	\$ 6,122
Accrued Interest Payable - Other	SC766	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Taxes	SC776	\$ 2,589	\$ 3,125	\$ 3,309	\$ 3,072
Accounts Payable	SC780	\$ 3,611	\$ 4,759	\$ 3,862	\$ 3,849
Deferred Income Taxes	SC790	\$ 78	\$ 65	\$ 78	\$ 77
Other Liabilities and Deferred Income	SC796	\$ 9,030	\$ 8,477	\$ 4,945	\$ 4,723
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,366,183	\$ 1,369,189	\$ 1,367,846	\$ 1,382,761
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL					
Perpetual Preferred Stock:					
Stock - Total	SUB0311	\$ 54,672	\$ 54,545	\$ 54,481	\$ 54,350
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:					
Par Value	SC820	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845
Paid in Excess of Par	SC830	\$ 48,827	\$ 48,700	\$ 48,636	\$ 48,505
Accumulated Other Comprehensive Income - Total	SC86	\$- 765	\$- 1,986	\$- 823	\$- 1,109
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 667	\$- 1,888	\$- 823	\$- 1,109
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 98	\$- 98	\$ 0	\$ 0
Retained Earnings	SC880	\$ 97,562	\$ 95,743	\$ 93,785	\$ 91,950
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 151,469	\$ 148,302	\$ 147,443	\$ 145,191
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 1,517,652	\$ 1,517,491	\$ 1,515,289	\$ 1,527,952

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Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count
2	Accrued Federal Home Loan Bank dividends	1
3	Federal, State, or other taxes receivable	1
4	Net deferred tax assets	1
7	Prepaid expenses	4
14	Other noninterest-bearing short-term accounts recv	1
22	Unapplied loan disbursements	1
99	Other	2

Other Liability Codes

Code	Description	Count
11	The liability recorded for post-retirement benefit	1
21	Liabilities for credit losses on OBS credit exposures	1
99	Other	5

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES					
Interest Income - Total	SO11	\$ 28,272	\$ 27,817	\$ 27,369	\$ 27,901
Deposits and Investment Securities	SO115	\$ 1,102	\$ 1,124	\$ 1,385	\$ 1,172
Mortgage-Backed Securities	SO125	\$ 1,716	\$ 1,676	\$ 1,385	\$ 1,392
Mortgage Loans	SO141	\$ 14,495	\$ 14,198	\$ 13,824	\$ 14,460
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 426	\$ 385	\$ 516	N/A
Nonmortgage Loans - Total	SUB0950	\$ 10,411	\$ 10,249	\$ 10,072	\$ 10,877
Commercial Loans and Leases	SO160	\$ 4,755	\$ 4,753	\$ 4,609	\$ 4,839
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 58	\$ 83	\$ 114	N/A
Consumer Loans and Leases	SO171	\$ 5,656	\$ 5,496	\$ 5,463	\$ 6,038
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 64	\$ 102	\$ 73	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 84	\$ 132	\$ 75	\$ 93
Federal Home Loan Bank Stock	SO181	\$ 84	\$ 132	\$ 74	\$ 93
Other	SO185	\$ 0	\$ 0	\$ 1	\$ 0
Interest Expense - Total	SO21	\$ 11,827	\$ 11,727	\$ 11,565	\$ 11,715
Deposits	SO215	\$ 10,441	\$ 10,364	\$ 10,197	\$ 10,141
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 1,386	\$ 1,360	\$ 1,367	\$ 1,574
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 0	\$ 3	\$ 1	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 16,529	\$ 16,222	\$ 15,879	\$ 16,279
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,260	\$ 4,707	\$ 3,483	\$ 6,399
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 11,269	\$ 11,515	\$ 12,396	\$ 9,880
Noninterest Income - Total	SO42	\$ 7,657	\$ 7,866	\$ 7,718	\$ 10,724
Mortgage Loan Servicing Fees	SO410	\$ 522	\$ 524	\$ 541	\$ 451
Servicing Amortization and Valuation Adjustments	SO411	\$ 1	\$ 2	\$ 2	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,614	\$ 6,866	\$ 6,699	\$ 6,987
Net Income (Loss) from Other - Total	SUB0451	\$ 182	\$ 164	\$ 151	\$ 2,946
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 259	\$ 244	\$ 223	\$ 260
Operations & Sale of Repossessed Assets	SO461	\$- 80	\$- 83	\$- 73	\$- 79
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$- 1	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 3	\$ 3	\$ 2	\$ 2,765
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 338	\$ 310	\$ 325	\$ 340
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 13,741	\$ 14,251	\$ 14,187	\$ 14,183
All Personnel Compensation and Expense	SO510	\$ 6,877	\$ 7,432	\$ 7,231	\$ 7,174
Legal Expense	SO520	\$ 89	\$ 57	\$ 121	\$ 68
Office Occupancy and Equipment Expense	SO530	\$ 2,256	\$ 2,235	\$ 2,281	\$ 2,205
Marketing and Other Professional Services	SO540	\$ 1,196	\$ 1,001	\$ 789	\$ 1,258
Loan Servicing Fees	SO550	\$ 38	\$ 46	\$ 34	\$ 34
Goodwill and Other Intangibles Expense	SO560	\$ 5	\$ 5	\$ 5	\$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 1
Other Noninterest Expense	SO580	\$ 3,280	\$ 3,475	\$ 3,726	\$ 3,438
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 5,185	\$ 5,130	\$ 5,927	\$ 6,421
Income Taxes - Total	SO71	\$ 1,842	\$ 1,685	\$ 1,949	\$ 2,197
Federal	SO710	\$ 1,642	\$ 1,448	\$ 1,668	\$ 1,840

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
State, Local & Other	SO720	\$ 200	\$ 237	\$ 281	\$ 357
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 3,343	\$ 3,445	\$ 3,978	\$ 4,224
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 3,343	\$ 3,445	\$ 3,978	\$ 4,224

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Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count
4	Net income(loss) from leasing or subleasing space	1
6	Net income(loss)-equity invest in uncons sub org	1
15	Income from corporate-owned life insurance	1
99	Other	5

Other Noninterest Expense Codes

Code	Description	Count
2	OTS assessments	1
6	Supervisory examination fees	1
7	Office supplies, printing, and postage	3
8	Telephone, including data lines	1
9	Loan origination expense	1
17	Charitable contributions	1
99	Other	4

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Description	Line Item	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES					
YTD - Interest Income - Total	Y_SO11	\$ 83,458	\$ 55,186	\$ 27,369	\$ 102,025
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,611	\$ 2,509	\$ 1,385	\$ 3,669
YTD - Mortgage-Backed Securities	Y_SO125	\$ 4,777	\$ 3,061	\$ 1,385	\$ 5,767
YTD - Mortgage Loans	Y_SO141	\$ 42,517	\$ 28,022	\$ 13,824	\$ 54,291
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,327	\$ 901	\$ 516	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 14,117	\$ 9,362	\$ 4,609	\$ 17,411
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 255	\$ 197	\$ 114	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,615	\$ 10,959	\$ 5,463	\$ 20,887
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 239	\$ 175	\$ 73	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 291	\$ 207	\$ 75	\$ 340
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 290	\$ 206	\$ 74	\$ 340
YTD - Other	Y_SO185	\$ 1	\$ 1	\$ 1	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 35,119	\$ 23,292	\$ 11,565	\$ 40,496
YTD - Deposits	Y_SO215	\$ 31,002	\$ 20,561	\$ 10,197	\$ 34,152
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 4,113	\$ 2,727	\$ 1,367	\$ 6,324
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 4	\$ 4	\$ 1	\$ 20
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 48,630	\$ 32,101	\$ 15,879	\$ 61,869
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 13,450	\$ 8,190	\$ 3,483	\$ 19,214
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 35,180	\$ 23,911	\$ 12,396	\$ 42,655
YTD - Noninterest Income - Total	Y_SO42	\$ 23,241	\$ 15,584	\$ 7,718	\$ 34,442
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,587	\$ 1,065	\$ 541	\$ 1,303
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 5	\$ 4	\$ 2	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 20,179	\$ 13,565	\$ 6,699	\$ 27,957
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 497	\$ 315	\$ 151	\$ 3,658
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 726	\$ 467	\$ 223	\$ 954
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 236	\$- 156	\$- 73	\$- 68
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1	\$- 1	\$- 1	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 8	\$ 5	\$ 2	\$ 2,772
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 973	\$ 635	\$ 325	\$ 1,524
YTD - Noninterest Expense - Total	Y_SO51	\$ 42,179	\$ 28,438	\$ 14,187	\$ 53,213
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 21,540	\$ 14,663	\$ 7,231	\$ 27,139
YTD - Legal Expense	Y_SO520	\$ 267	\$ 178	\$ 121	\$ 422
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 6,772	\$ 4,516	\$ 2,281	\$ 8,647
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,986	\$ 1,790	\$ 789	\$ 4,732
YTD - Loan Servicing Fees	Y_SO550	\$ 118	\$ 80	\$ 34	\$ 183
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 15	\$ 10	\$ 5	\$ 20
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 1
YTD - Other Noninterest Expense	Y_SO580	\$ 10,481	\$ 7,201	\$ 3,726	\$ 12,069
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 16,242	\$ 11,057	\$ 5,927	\$ 23,884
YTD - Income Taxes - Total	Y_SO71	\$ 5,476	\$ 3,634	\$ 1,949	\$ 7,888
YTD - Federal	Y_SO710	\$ 4,758	\$ 3,116	\$ 1,668	\$ 6,613
YTD - State, Local, and Other	Y_SO720	\$ 718	\$ 518	\$ 281	\$ 1,275
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 10,766	\$ 7,423	\$ 3,978	\$ 15,996
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 10,766	\$ 7,423	\$ 3,978	\$ 15,996

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES					
General Valuation Allowances - Beginning Balance	VA105	\$ 16,139	\$ 16,245	\$ 16,749	\$ 15,762
Net Provision for Loss	VA115	\$ 5,260	\$ 4,707	\$ 3,483	\$ 6,399

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Transfers	VA125	\$ 231	\$- 1,081	\$ 0	\$ 653
Recoveries	VA135	\$ 524	\$ 566	\$ 1,252	\$ 286
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 5,100	\$ 4,298	\$ 5,239	\$ 6,351
General Valuation Allowances - Ending Balance	VA165	\$ 17,054	\$ 16,139	\$ 16,245	\$ 16,749
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,081	\$ 0	\$ 0	\$ 653
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0	\$ 1
Transfers	VA128	\$- 231	\$ 1,081	\$ 0	\$- 653
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 1
Specific Valuation Allowances - Ending Balance	VA168	\$ 850	\$ 1,081	\$ 0	\$ 0
Total Valuation Allowances - Beginning Balance	VA110	\$ 17,220	\$ 16,245	\$ 16,749	\$ 16,415
Net Provision for Loss	VA120	\$ 5,260	\$ 4,707	\$ 3,483	\$ 6,400
Recoveries	VA140	\$ 524	\$ 566	\$ 1,252	\$ 286
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 5,100	\$ 4,298	\$ 5,239	\$ 6,352
Total Valuation Allowances - Ending Balance	VA170	\$ 17,904	\$ 17,220	\$ 16,245	\$ 16,749
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY					
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,100	\$ 4,298	\$ 5,239	\$ 6,351
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 54	\$ 9	\$ 23	\$ 1,331
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 1,321
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 1,321
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 54	\$ 9	\$ 23	\$ 10
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2	\$ 0	\$ 12	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 52	\$ 9	\$ 11	\$ 10
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,039	\$ 4,289	\$ 5,216	\$ 5,020
Commercial Loans	VA520	\$ 603	\$ 199	\$ 49	\$ 117

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 4,436	\$ 4,090	\$ 5,167	\$ 4,903
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 75	\$ 70	\$ 62	\$ 71
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 9
Credit Cards	VA556	\$ 4,279	\$ 3,912	\$ 5,011	\$ 4,753
Other	VA560	\$ 82	\$ 108	\$ 94	\$ 70
Repossessed Assets - Total	VA60	\$ 7	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 7	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 524	\$ 566	\$ 1,252	\$ 286
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 5	\$ 6	\$ 5	\$ 9
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5	\$ 6	\$ 5	\$ 9
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 1	\$ 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 1	\$ 1	\$ 4
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2	\$ 4	\$ 2	\$ 4
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 519	\$ 560	\$ 1,247	\$ 277
Commercial Loans	VA521	\$ 5	\$ 9	\$ 65	\$ 0
Consumer Loans - Total	SUB2161	\$ 514	\$ 551	\$ 1,182	\$ 277
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 1	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 61	\$ 33	\$ 37	\$ 27
Mobile Home Loans	VA551	\$ 1	\$ 1	\$ 1	\$ 3
Credit Cards	VA557	\$ 423	\$ 490	\$ 1,107	\$ 226
Other	VA561	\$ 29	\$ 26	\$ 36	\$ 21
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 231	\$ 1,081	\$ 0	\$- 653
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 104	\$ 637	\$ 0	\$- 653
Construction - Total	SUB2230	\$ 104	\$ 118	\$ 0	\$- 653
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 104	\$ 118	\$ 0	\$- 653
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 519	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 519	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 335	\$ 444	\$ 0	\$ 0
Commercial Loans	VA522	\$- 335	\$ 444	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 4,345	\$ 4,813	\$ 3,987	\$ 5,412
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 153	\$ 640	\$ 18	\$ 669
Construction - Total	SUB2330	\$ 104	\$ 118	\$ 0	\$ 668
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 104	\$ 118	\$ 0	\$ 668
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 49	\$ 522	\$ 18	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ - 1	\$ - 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1	\$ - 1	\$ 11	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 50	\$ 8	\$ 10	\$ 6
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 519	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ - 2	\$ - 4	\$ - 2	\$ - 4
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 4,185	\$ 4,173	\$ 3,969	\$ 4,743
Commercial Loans	VA525	\$ 263	\$ 634	\$ - 16	\$ 117
Consumer Loans - Total	SUB2361	\$ 3,922	\$ 3,539	\$ 3,985	\$ 4,626
Loans on Deposits	VA515	\$ 0	\$ - 1	\$ - 1	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 14	\$ 37	\$ 25	\$ 44
Mobile Home Loans	VA555	\$ - 1	\$ - 1	\$ - 1	\$ 6
Credit Cards	VA559	\$ 3,856	\$ 3,422	\$ 3,904	\$ 4,527
Other	VA565	\$ 53	\$ 82	\$ 58	\$ 49
Repossessed Assets - Total	VA65	\$ 7	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 7	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED					
Amount this Quarter	VA940	\$ 104	\$ 102	\$ 244	\$ 286
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 339	\$ 667	\$ 755	\$ 963
MORTGAGE LOANS FORECLOSED IN QUARTER					
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 15	\$ 0	\$ 305	\$ 605
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 15	\$ 0	\$ 305	\$ 605
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS					
Quarter End Balance - Special Mention	VA960	\$ 22,780	\$ 25,547	\$ 26,410	\$ 24,544
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 28,136	\$ 25,893	\$ 22,506	\$ 23,546
Substandard	VA965	\$ 20,495	\$ 10,587	\$ 11,777	\$ 10,434
Doubtful	VA970	\$ 7,641	\$ 15,306	\$ 10,729	\$ 13,112
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3					
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
DELINQUENT LOANS					
Delinquent Loans - Total	SUB2410	\$ 31,796	\$ 24,201	\$ 31,532	\$ 29,543

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 17,116	\$ 13,171	\$ 20,066	\$ 14,731
Construction and Land Loans	SUB2430	\$ 5,562	\$ 3,663	\$ 5,280	\$ 6,791
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,386	\$ 2,171	\$ 2,359	\$ 2,510
Permanent Loans Secured by All Other Property	SUB2450	\$ 10,004	\$ 8,080	\$ 14,037	\$ 8,136
Nonmortgages - Total	SUB2461	\$ 14,680	\$ 11,030	\$ 11,466	\$ 14,812
PAST DUE & STILL ACCRUING					
Past Due & Still Accruing - Total	SUB2470	\$ 22,488	\$ 13,874	\$ 25,563	\$ 23,892
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 18,686	\$ 9,967	\$ 22,139	\$ 16,009
Mortgage Loans - Total	SUB2481	\$ 8,734	\$ 3,737	\$ 14,880	\$ 6,592
Construction	PD115	\$ 2,395	\$ 123	\$ 484	\$ 917
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD121	\$ 641	\$ 169	\$ 66	\$ 370
Secured by First Liens	PD123	\$ 726	\$ 913	\$ 1,575	\$ 1,211
Secured by Junior Liens	PD124	\$ 163	\$ 55	\$ 42	\$ 79
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 291	\$ 2,824	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 3,979	\$ 1,880	\$ 8,487	\$ 3,781
Land	PD138	\$ 830	\$ 306	\$ 1,402	\$ 234
Nonmortgage Loans:					
Commercial Loans	PD140	\$ 3,927	\$ 1,416	\$ 3,214	\$ 3,739
Consumer Loans - Total	SUB2511	\$ 6,025	\$ 4,814	\$ 4,045	\$ 5,678
Loans on Deposits	PD161	\$ 13	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 18	\$ 1	\$ 1	\$ 0
Auto Loans	PD167	\$ 807	\$ 983	\$ 629	\$ 1,265
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 1	\$ 0
Credit Cards	PD171	\$ 4,052	\$ 3,487	\$ 3,245	\$ 4,287
Other	PD180	\$ 1,135	\$ 343	\$ 169	\$ 126
Memoranda:					
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 7	\$ 7	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 68	\$ 410	\$ 599	\$ 340
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 3,802	\$ 3,907	\$ 3,424	\$ 7,883
Mortgage Loans - Total	SUB2491	\$ 957	\$ 1,009	\$ 906	\$ 3,698
Construction	PD215	\$ 0	\$ 60	\$ 212	\$ 130
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD221	\$ 1	\$ 23	\$ 0	\$ 44
Secured by First Liens	PD223	\$ 335	\$ 443	\$ 11	\$ 105
Secured by Junior Liens	PD224	\$ 64	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 557	\$ 178	\$ 683	\$ 956
Land	PD238	\$ 0	\$ 305	\$ 0	\$ 2,463
Nonmortgage Loans:					
Commercial Loans	PD240	\$ 1,013	\$ 1,373	\$ 1,105	\$ 2,073
Consumer Loans - Total	SUB2521	\$ 1,832	\$ 1,525	\$ 1,413	\$ 2,112
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 1	\$ 2
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 1,769	\$ 1,462	\$ 1,404	\$ 2,077
Other	PD280	\$ 63	\$ 63	\$ 8	\$ 33
Memoranda:					
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL					
Nonaccrual - Total	PD30	\$ 9,308	\$ 10,327	\$ 5,969	\$ 5,651
Mortgage Loans - Total	SUB2501	\$ 7,425	\$ 8,425	\$ 4,280	\$ 4,441
Construction	PD315	\$ 2,331	\$ 2,737	\$ 2,974	\$ 3,038
Permanent:					
Residential:					
1-4 Dwelling Units:					

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1	\$ 97	\$ 227	\$ 109
Secured by First Liens	PD323	\$ 338	\$ 318	\$ 334	\$ 474
Secured by Junior Liens	PD324	\$ 117	\$ 153	\$ 104	\$ 118
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,090	\$ 2,000	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 2,542	\$ 2,988	\$ 433	\$ 693
Land	PD338	\$ 6	\$ 132	\$ 208	\$ 9
Nonmortgage Loans:					
Commercial Loans	PD340	\$ 1,731	\$ 1,731	\$ 1,523	\$ 1,068
Consumer Loans - Total	SUB2531	\$ 152	\$ 171	\$ 166	\$ 142
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 143	\$ 159	\$ 136	\$ 136
Mobile Home Loans	PD369	\$ 9	\$ 10	\$ 16	\$ 6
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 0	\$ 2	\$ 14	\$ 0
Memoranda:					
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 12	\$ 12	\$ 159
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 64	\$ 66	\$ 66	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 54	\$ 56	\$ 56	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE					
Balances at Quarter-end - Total	SUB5100	\$ 17,266	\$ 15,111	\$ 11,534	\$ 26,333
90% up to 100% LTV	LD110	\$ 13,208	\$ 9,136	\$ 7,135	\$ 16,907
100% and greater LTV	LD120	\$ 4,058	\$ 5,975	\$ 4,399	\$ 9,426
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 887	\$ 242	\$ 433	\$ 414
Past Due and Still Accruing - Total	SUB5240	\$ 887	\$ 119	\$ 277	\$ 122
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 824	\$ 119	\$ 105	\$ 122
90% up to 100% LTV	LD210	\$ 166	\$ 0	\$ 0	\$ 116
100% and greater LTV	LD220	\$ 658	\$ 119	\$ 105	\$ 6
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 63	\$ 0	\$ 172	\$ 0

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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 93	\$ 0
100% and greater LTV	LD240	\$ 63	\$ 0	\$ 79	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 123	\$ 156	\$ 292
90% up to 100% LTV	LD250	\$ 0	\$ 123	\$ 156	\$ 237
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 55
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 6
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 6
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 9,773	\$ 11,301	\$ 5,756	\$ 2,716
90% up to 100% LTV	LD430	\$ 9,091	\$ 10,000	\$ 5,332	\$ 1,893
100% and greater LTV	LD440	\$ 682	\$ 1,301	\$ 424	\$ 823
Sales - Total	SUB5340	\$ 2,510	\$ 1,720	\$ 1,151	\$ 606
90% up to 100% LTV	LD450	\$ 2,171	\$ 1,635	\$ 874	\$ 449
100% and greater LTV	LD460	\$ 339	\$ 85	\$ 277	\$ 157
Supplemental Loan Data for All Loans					
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 17,009	\$ 15,253	\$ 14,520	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 346	\$ 204	\$ 206	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 123,383	\$ 121,566	\$ 125,348	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	N/A
Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 24,076	\$ 25,124	\$ 39,115	\$ 26,040
Mortgage Construction Loans	CC105	\$ 11,305	\$ 17,331	\$ 24,791	\$ 19,597
Other Mortgage Loans	CC115	\$ 12,771	\$ 7,793	\$ 14,324	\$ 6,443
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,048	\$ 2,915	\$ 3,604	\$ 437
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 25,062	\$ 14,980	\$ 33,349	\$ 11,405
1-4 Dwelling Units	CC280	\$ 14,693	\$ 11,617	\$ 26,420	\$ 8,499

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Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 200	\$ 0	\$ 206	\$ 0
All Other Real Estate	CC300	\$ 10,169	\$ 3,363	\$ 6,723	\$ 2,906
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,193	\$ 3,476	\$ 2,411	\$ 5,978
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 2,000	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 11,729	\$ 11,081	\$ 20,389	\$ 13,453
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 832
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 100,772	\$ 102,402	\$ 99,947	\$ 143,740
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 30,390	\$ 36,595	\$ 32,605	\$ 40,950
Commercial Lines	CC420	\$ 53,146	\$ 48,403	\$ 49,541	\$ 87,594
Open-End Consumer Lines - Credit Cards	CC423	\$ 5,740	\$ 6,012	\$ 6,012	\$ 3,581
Open-End Consumer Lines - Other	CC425	\$ 11,496	\$ 11,392	\$ 11,789	\$ 11,615
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 7,759	\$ 8,132	\$ 7,254	\$ 9,965
Commercial	CC430	\$ 3,267	\$ 3,201	\$ 2,783	\$ 3,804
Standby, Not Included on CC465 or CC468	CC435	\$ 4,492	\$ 4,931	\$ 4,471	\$ 6,161
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Mortgage-Backed Securities:					
Pass-Through:					
Purchases	CF143	\$ 18,680	\$ 8,095	\$ 1,042	\$ 0
Sales	CF145	\$ 0	\$ 0	\$ 999	\$ 0
Other Balance Changes	CF148	\$- 2,921	\$- 3,215	\$- 7,210	\$- 7,003
Other Mortgage-Backed Securities:					
Purchases	CF153	\$ 3,459	\$ 10,791	\$ 6,576	\$ 8,158

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 5,061	\$- 1,648	\$- 3,936	\$- 4,024
Mortgage Loans:					
Purchases - Total	SUB3811	\$ 22,139	\$ 18,886	\$ 7,618	\$ 8,158
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 999	\$ 0
Net Purchases - Total	SUB3826	\$ 22,139	\$ 18,886	\$ 6,619	\$ 8,158
Mortgage Loans Disbursed - Total	SUB3831	\$ 112,046	\$ 118,188	\$ 79,744	\$ 93,915
Construction Loans - Total	SUB3840	\$ 19,236	\$ 23,844	\$ 13,665	\$ 11,677
1-4 Dwelling Units	CF190	\$ 13,765	\$ 14,175	\$ 9,414	\$ 6,759
Multifamily (5 or more) Dwelling Units	CF200	\$ 128	\$ 609	\$ 499	\$ 1,810
Nonresidential	CF210	\$ 5,343	\$ 9,060	\$ 3,752	\$ 3,108
Permanent Loans - Total	SUB3851	\$ 92,810	\$ 94,344	\$ 66,079	\$ 82,238
1-4 Dwelling Units	CF225	\$ 45,676	\$ 51,423	\$ 30,861	\$ 42,133
Home Equity and Junior Liens	CF226	\$ 9,761	\$ 10,962	\$ 5,972	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,591	\$ 1,260	\$ 436	\$ 3,164
Nonresidential (Except Land)	CF260	\$ 40,650	\$ 30,990	\$ 24,484	\$ 32,021
Land	CF270	\$ 4,893	\$ 10,671	\$ 10,298	\$ 4,920
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 215	\$ 492	\$ 2,151	\$ 12,805
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	N/A
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 6	\$ 53	\$ 1,637	\$ 0
Nonresidential	CF300	\$ 209	\$ 439	\$ 514	\$ 12,805
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 23,850	\$ 18,131	\$ 21,096	\$ 27,042
1-4 Dwelling Units	CF310	\$ 22,685	\$ 18,104	\$ 17,026	\$ 22,300
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 344
Nonresidential	CF330	\$ 1,165	\$ 27	\$ 4,070	\$ 4,398
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 23,635	\$- 17,639	\$- 18,945	\$- 14,237
Memo - Refinancing Loans	CF361	\$ 16,454	\$ 15,042	\$ 16,479	\$ 12,160
Nonmortgage Loans:					
Commercial:					
Closed or Purchased	CF390	\$ 65,196	\$ 53,693	\$ 58,741	\$ 54,650

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 517
Consumer:					
Closed or Purchased	CF400	\$ 11,543	\$ 17,513	\$ 15,748	\$ 21,099
Sales	CF405	\$ 210	\$ 2,524	\$ 491	\$ 1,045
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 76,739	\$ 71,206	\$ 74,489	\$ 75,749
Nonmortgage Loans - Sales - Total	SUB3915	\$ 210	\$ 2,524	\$ 491	\$ 1,562
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 76,529	\$ 68,682	\$ 73,998	\$ 74,187
Deposits:					
Interest Credited to Deposits	CF430	\$ 10,162	\$ 10,277	\$ 9,833	\$ 9,833

Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Deposit Data					
Total Broker - Originated Deposits	SUB4061	\$ 37,893	\$ 62,501	\$ 73,530	\$ 95,531
Fully Insured	DI100	\$ 37,493	\$ 60,474	\$ 68,779	\$ 95,531
Other	DI110	\$ 400	\$ 2,027	\$ 4,751	\$ 0
Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI120	\$ 585,027	\$ 578,054	\$ 640,099	\$ 617,249
Greater than \$100,000	DI130	\$ 537,402	\$ 594,638	\$ 516,775	\$ 554,489
Number of Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI150	82,771	82,602	86,217	89,249
Greater than \$100,000	DI160	1,477	1,544	1,560	1,893
Retirement Deposits with Balances					
\$250,000 or Less	DI170	\$ 80,990	\$ 81,245	\$ 79,433	\$ 78,576
Greater than \$250,000	DI175	\$ 2,968	\$ 3,136	\$ 1,771	\$ 2,732
Number of Retirement Deposits with Balances					
\$250,000 or Less	DI180	7,185	7,223	7,182	7,328
Greater than \$250,000	DI185	10	10	6	47
Number of Deposit Accounts - Total	SUB4062	91,443	91,379	94,965	98,517
IRA/Keogh Accounts	DI200	\$ 84,270	\$ 84,870	\$ 82,187	\$ 82,698
Uninsured Deposits	DI210	\$ 385,477	\$ 434,464	\$ 356,744	\$ 372,016
Preferred Deposits	DI220	\$ 146,637	\$ 185,625	\$ 120,342	\$ 139,231
Components of Deposits and Escrows					
Transaction Accounts (Including Demand Deposits)	DI310	\$ 229,783	\$ 289,202	\$ 253,628	\$ 244,906
Money Market Deposit Accounts	DI320	\$ 341,823	\$ 321,930	\$ 334,889	\$ 319,411

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Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 99,850	\$ 109,362	\$ 98,875	\$ 105,556
Time Deposits	DI340	\$ 534,931	\$ 536,578	\$ 550,685	\$ 583,172
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 186,493	\$ 171,855	\$ 166,444	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 7,963	\$ 7,645	\$ 8,152	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 163,750	\$ 159,380	\$ 151,137	\$ 155,583
Deposits Data for Deposit Insurance Premium Assessments					
Section I (Optional)					
Quarter-End Deposit Totals:					
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 49,204	\$ 50,593	\$ 48,856	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 741	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:					
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 50,481	\$ 50,013	\$ 31,115	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)					
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:					
Demand Deposits	DI640	\$ 535	\$ 532	\$ 498	\$ 866
Time and Savings Deposits	DI650	\$ 2,555	\$ 2,553	\$ 2,551	\$ 2,550
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 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
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Miscellaneous					
Number of Full-time Equivalent Employees	SI370	490	490	493	490
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	\$ 5,003	\$ 5,274	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 205,134	\$ 191,105	\$ 176,612	\$ 177,729
Assets Held for Sale	SI387	\$ 7,872	\$ 8,923	\$ 9,357	\$ 8,711
Loans Serviced for Others	SI390	\$ 1,042,144	\$ 1,011,987	\$ 1,004,330	\$ 985,506
Residual Interests					
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test					
Actual Thrift Investment Percentage at Month-end					
First month of Qtr	SI581	78.55%	78.06%	78.06%	79.19%
Second month of Qtr	SI582	77.89%	77.72%	77.67%	77.99%
Third month of Qtr	SI583	78.41%	78.63%	77.25%	78.65%
IRS Domestic Building and Loan Test					
Percent of Assets Test	SI585	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]
Aggregate Investment in Service Corporations					
	SI588	\$ 19,828	\$ 20,359	\$ 21,328	\$ 23,011
Credit extended to assn exec officers, prin shareholders & related interest					
Aggregate amount of all extensions of credit	SI590	\$ 10,370	\$ 10,135	\$ 9,726	\$ 9,602
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3
Summary of Changes in Equity Capital					
Beginning Equity Capital	SI600	\$ 148,303	\$ 147,443	\$ 145,191	\$ 136,966
Net Income (Loss) (SO91)	SI610	\$ 3,343	\$ 3,445	\$ 3,978	\$ 4,224
Dividends Declared					
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,526	\$ 1,486	\$ 2,131	\$ 1,492
Stock Issued	SI640	\$ 82	\$ 0	\$ 0	\$ 520
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 46	\$ 64	\$ 130	\$ 4,764

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,221	\$- 1,163	\$ 287	\$ 209
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$- 12	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 151,469	\$ 148,303	\$ 147,443	\$ 145,191
Transactions With Affiliations					
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 30	\$ 212	\$ 268	\$ 902
Mutual Fund and Annuity Sales					
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 4,859	\$ 5,785	\$ 9,981	\$ 6,945
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 132	\$ 98	\$ 92	\$ 69
Average Balance Sheet Data					
Total Assets	SI870	\$ 1,502,608	\$ 1,506,196	\$ 1,504,403	\$ 1,508,909
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 84,873	\$ 101,379	\$ 93,336	\$ 84,624
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 937,128	\$ 917,681	\$ 908,136	\$ 915,537
Nonmortgage Loans	SI885	\$ 379,052	\$ 380,023	\$ 383,547	\$ 392,293
Deposits and Excrows	SI890	\$ 1,159,566	\$ 1,170,380	\$ 1,169,295	\$ 1,160,899
Total Borrowings	SI895	\$ 111,906	\$ 113,512	\$ 120,195	\$ 132,358

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

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES					
Does your institution have fiduciary powers?	FS110	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]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS					
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 126,359	\$ 126,392	\$ 122,136	\$ 122,621
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 82,197	\$ 82,283	\$ 79,417	\$ 78,756
Personal Trust and Agency Accounts	FS210	\$ 25,279	\$ 24,603	\$ 24,635	\$ 24,632
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 21,697	\$ 21,450	\$ 20,160	\$ 19,343
Employee Benefit - Defined Contribution	FS220	\$ 2,010	\$ 1,936	\$ 1,795	\$ 1,744
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 19,687	\$ 19,514	\$ 18,365	\$ 17,599
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 35,221	\$ 36,230	\$ 34,622	\$ 34,781
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 42,274	\$ 42,072	\$ 41,421	\$ 42,615
Personal Trust and Agency Accounts	FS211	\$ 4,048	\$ 4,000	\$ 4,947	\$ 5,350
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 32,529	\$ 32,212	\$ 30,451	\$ 30,987
Employee Benefit - Defined Contribution	FS221	\$ 22,760	\$ 22,506	\$ 20,921	\$ 20,510
Employee Benefit - Defined Benefit	FS231	\$ 5,910	\$ 5,899	\$ 5,763	\$ 6,029
Other Retirement Accounts	FS241	\$ 3,859	\$ 3,807	\$ 3,767	\$ 4,448
Corporate Trust and Agency Accounts	FS251	\$ 5,697	\$ 5,860	\$ 6,023	\$ 6,278
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,888	\$ 2,037	\$ 1,298	\$ 1,250
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	375	380	365	358
Personal Trust and Agency Accounts	FS212	68	66	64	64
Retirement-related Trust and Agency Accounts - Total	SUB6120	162	163	157	151
Employee Benefit - Defined Contribution	FS222	8	8	8	8

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0
Other Retirement Accounts	FS242	154	155	149	143
Corporate Trust and Agency Accounts	FS252	0	0	0	0
Investment Management Agency Accounts	FS262	145	151	144	143
Other Fiduciary Accounts	FS272	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	73	70	69	72
Personal Trust and Agency Accounts	FS213	25	24	25	26
Retirement-related Trust and Agency Accounts - Total	SUB6130	43	42	42	44
Employee Benefit - Defined Contribution	FS223	16	15	14	14
Employee Benefit - Defined Benefit	FS233	3	3	3	3
Other Retirement Accounts	FS243	24	24	25	27
Corporate Trust and Agency Accounts	FS253	5	4	2	2
Other Fiduciary Accounts	FS273	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	78	77	66	53
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)					
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 0	\$ 0	\$ 0	\$ 901
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 213
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 359
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 128
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 14
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 217
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 22
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 298
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 9
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 0	\$ 0	\$ 822
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 79
FIDUCIARY MEMORANDA					
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 24,632

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 4,982
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 1,232
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 2,347
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 2,877
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 357
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 8,163
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 4,238
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 436
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	1
Domestic Equity	FS610	0	0	0	0
International/Global Equity	FS620	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0
Taxable Bond	FS640	0	0	0	0
Municipal Bond	FS650	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	1
Specialty/Other	FS670	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 507
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 507
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)					

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

Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT					
Equity Capital (SC80)	CCR100	\$ 151,469	\$ 148,302	\$ 147,443	\$ 145,191
Equity Capital Deductions - Total	SUB1631	\$ 5,601	\$ 5,607	\$ 5,612	\$ 5,617
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,601	\$ 5,607	\$ 5,612	\$ 5,617
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 767	\$ 1,987	\$ 824	\$ 1,109
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 669	\$ 1,889	\$ 824	\$ 1,109
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 98	\$ 98	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 146,635	\$ 144,682	\$ 142,655	\$ 140,683

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Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Total Assets (SC60)	CCR205	\$ 1,517,650	\$ 1,517,491	\$ 1,515,288	\$ 1,527,950
Asset Deductions - Total	SUB1651	\$ 5,601	\$ 5,607	\$ 5,612	\$ 5,617
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,601	\$ 5,607	\$ 5,612	\$ 5,617
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,089	\$ 2,792	\$ 1,333	\$ 1,792
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,089	\$ 2,792	\$ 1,333	\$ 1,792
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,513,138	\$ 1,514,676	\$ 1,511,009	\$ 1,524,125
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 60,525	\$ 60,586	\$ 60,452	\$ 60,964
TOTAL RISK-BASED CAPITAL REQUIREMENT					
Tier 1 (Core) Capital	CCR30	\$ 146,635	\$ 144,682	\$ 142,655	\$ 140,683
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 10,349	\$ 10,406	\$ 10,824	\$ 11,014
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 10,349	\$ 10,406	\$ 10,824	\$ 11,014
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,349	\$ 10,406	\$ 10,824	\$ 11,014
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 156,984	\$ 155,088	\$ 153,479	\$ 151,697
0% R/W Category - Cash	CCR400	\$ 7,145	\$ 6,774	\$ 6,844	\$ 7,592
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 35,290	\$ 38,724	\$ 46,681	\$ 47,013
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 856	\$ 894	\$ 879	\$ 1,723
0% R/W Category - Assets Total	CCR420	\$ 43,291	\$ 46,392	\$ 54,404	\$ 56,328
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 121,729	\$ 105,260	\$ 85,214	\$ 89,941
20% R/W Category - Claims on FHLBs	CCR435	\$ 30,180	\$ 36,869	\$ 55,330	\$ 51,450
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 23,266	\$ 19,139	\$ 15,375	\$ 13,111
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 25,501	\$ 38,410	\$ 36,152	\$ 44,896
20% R/W Category - Other	CCR450	\$ 33,315	\$ 32,217	\$ 30,755	\$ 28,027
20% R/W Category - Assets Total	CCR455	\$ 233,991	\$ 231,895	\$ 222,826	\$ 227,425
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 46,797	\$ 46,379	\$ 44,565	\$ 45,485
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 165,661	\$ 160,058	\$ 150,057	\$ 144,570
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 40,599	\$ 43,217	\$ 35,864	\$ 31,095
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 47	\$ 47	\$ 47	\$ 61
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,135	\$ 2,982	\$ 2,990	\$ 3,111
50% R/W Category - Other	CCR480	\$ 10,430	\$ 11,188	\$ 16,289	\$ 16,481
50% R/W Category - Assets Total	CCR485	\$ 219,872	\$ 217,492	\$ 205,247	\$ 195,318
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 109,937	\$ 108,747	\$ 102,625	\$ 97,660
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 18	\$ 24	\$ 18,525	\$ 38
100% R/W Category - All Other Assets	CCR506	\$ 1,069,884	\$ 1,060,404	\$ 1,060,493	\$ 1,099,884
100% R/W Category - Assets Total	CCR510	\$ 1,069,902	\$ 1,060,428	\$ 1,079,018	\$ 1,099,922
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,069,902	\$ 1,060,428	\$ 1,079,018	\$ 1,099,922
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 1,567,056	\$ 1,556,207	\$ 1,561,495	\$ 1,578,993
Subtotal Risk-Weighted Assets	CCR75	\$ 1,226,636	\$ 1,215,552	\$ 1,226,207	\$ 1,243,066
Excess Allowances for Loan and Lease Losses	CCR530	\$ 6,706	\$ 5,733	\$ 5,406	\$ 5,735
Total Risk-Weighted Assets	CCR78	\$ 1,219,930	\$ 1,209,819	\$ 1,220,801	\$ 1,237,331
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 97,594	\$ 96,787	\$ 97,665	\$ 98,986
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS					
Tier 1 (Core) Capital Ratio	CCR810	9.69%	9.55%	9.44%	9.23%
Total Risk-Based Capital Ratio	CCR820	12.87%	12.82%	12.57%	12.26%
Tier 1 Risk-Based Capital Ratio	CCR830	12.02%	11.96%	11.69%	11.37%

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	9.69%	9.55%	9.44%	9.23%

*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 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.