

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 1:57 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		262	263	262
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	5	7	6
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 35,147,405	\$ 33,321,145	\$ 33,420,452
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,000,303	\$ 4,329,848	\$ 4,539,863
Interest-Earning Deposits in FHLBs	SC112	\$ 1,804,433	\$ 1,598,484	\$ 1,800,929
Other Interest-Earning Deposits	SC118	\$ 1,667,923	\$ 1,479,253	\$ 1,957,212
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 6,262,113	\$ 4,186,534	\$ 2,945,378
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 12,510,738	\$ 12,849,677	\$ 13,230,287
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,168,649	\$ 2,258,466	\$ 2,204,829
State and Municipal Obligations	SC180	\$ 4,079,923	\$ 4,091,483	\$ 4,166,514
Securities Backed by Nonmortgage Loans	SC182	\$ 405,546	\$ 361,875	\$ 293,686
Other Investment Securities	SC185	\$ 2,012,820	\$ 1,942,454	\$ 2,033,828
Accrued Interest Receivable	SC191	\$ 234,957	\$ 223,071	\$ 247,926
Mortgage-Backed Securities - Gross	SUB0072	\$ 88,231,608	\$ 83,560,269	\$ 81,089,668
Mortgage-Backed Securities - Total	SC22	\$ 88,231,608	\$ 83,560,269	\$ 81,089,668
Pass-Through - Total	SUB0073	\$ 33,719,087	\$ 31,977,165	\$ 28,232,621
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 31,236,148	\$ 29,314,989	\$ 25,740,549
Other Pass-Through	SC215	\$ 2,482,939	\$ 2,662,176	\$ 2,492,072
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 54,136,695	\$ 51,223,317	\$ 52,524,672
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 12,652,746	\$ 12,302,144	\$ 13,542,201
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,432,597	\$ 1,457,457	\$ 1,503,657
Other	SC222	\$ 40,051,352	\$ 37,463,716	\$ 37,478,814
Accrued Interest Receivable	SC228	\$ 375,826	\$ 359,787	\$ 332,375

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 234,628,756	\$ 238,507,242	\$ 250,304,154
Mortgage Loans - Total	SC26	\$ 233,539,135	\$ 237,453,610	\$ 249,171,139
Construction Loans - Total	SUB0100	\$ 7,792,899	\$ 7,934,669	\$ 8,004,554
Residential - Total	SUB0110	\$ 5,386,778	\$ 5,680,639	\$ 5,699,185
1-4 Dwelling Units	SC230	\$ 3,640,835	\$ 3,889,745	\$ 4,080,817
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,745,943	\$ 1,790,894	\$ 1,618,368
Nonresidential Property	SC240	\$ 2,406,121	\$ 2,254,030	\$ 2,305,369
Permanent Loans - Total	SUB0121	\$ 225,781,708	\$ 229,471,829	\$ 241,142,514
Residential - Total	SUB0131	\$ 193,837,847	\$ 198,323,208	\$ 210,257,335
1-4 Dwelling Units - Total	SUB0141	\$ 178,969,881	\$ 182,684,189	\$ 194,550,317
Revolving Open-End Loans	SC251	\$ 12,736,481	\$ 13,054,690	\$ 13,475,364
All Other - First Liens	SC254	\$ 156,057,433	\$ 159,578,716	\$ 166,301,664
All Other - Junior Liens	SC255	\$ 10,175,967	\$ 10,050,783	\$ 14,773,289
Multifamily (5 or more) Dwelling Units	SC256	\$ 14,867,966	\$ 15,639,019	\$ 15,707,018
Nonresidential Property (Except Land)	SC260	\$ 27,873,027	\$ 27,113,848	\$ 26,750,947
Land	SC265	\$ 4,070,834	\$ 4,034,773	\$ 4,134,232
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 3,763,466	\$- 11,648,805	\$ 16,288,409
Accrued Interest Receivable	SC272	\$ 992,137	\$ 1,034,356	\$ 1,098,013
Advances for Taxes and Insurance	SC275	\$ 62,012	\$ 66,388	\$ 59,073
Allowance for Loan and Lease Losses	SC283	\$ 1,089,621	\$ 1,053,632	\$ 1,133,015
Nonmortgage Loans - Gross	SUB0162	\$ 35,877,269	\$ 34,545,884	\$ 33,012,785
Nonmortgage Loans - Total	SC31	\$ 35,323,001	\$ 34,001,577	\$ 32,477,830
Commercial Loans - Total	SC32	\$ 21,668,617	\$ 20,788,444	\$ 20,051,159
Secured	SC300	\$ 15,815,457	\$ 15,196,743	\$ 14,826,481
Unsecured	SC303	\$ 4,843,638	\$ 4,522,212	\$ 4,324,554
Lease Receivables	SC306	\$ 1,009,522	\$ 1,069,489	\$ 900,124
Consumer Loans - Total	SC35	\$ 13,959,762	\$ 13,515,547	\$ 12,734,750
Loans on Deposits	SC310	\$ 131,044	\$ 144,937	\$ 152,194
Home Improvement Loans (Not secured by real estate)	SC316	\$ 113,140	\$ 101,115	\$ 102,799
Education Loans	SC320	\$ 560,107	\$ 483,441	\$ 438,116
Auto Loans	SC323	\$ 7,173,999	\$ 6,822,183	\$ 6,343,334
Mobile Home Loans	SC326	\$ 235,964	\$ 241,132	\$ 243,054
Credit Cards	SC328	\$ 4,189,092	\$ 4,232,665	\$ 4,062,716

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,556,416	\$ 1,490,074	\$ 1,392,537
Accrued Interest Receivable	SC348	\$ 248,890	\$ 241,893	\$ 226,876
Allowance for Loan and Lease Losses	SC357	\$ 554,268	\$ 544,307	\$ 534,955
Repossessed Assets - Gross	SUB0201	\$ 238,270	\$ 187,615	\$ 159,882
Repossessed Assets - Total	SC40	\$ 237,969	\$ 187,174	\$ 159,374
Real Estate - Total	SUB0210	\$ 225,863	\$ 177,146	\$ 149,422
Construction	SC405	\$ 8,643	\$ 6,681	\$ 4,495
Residential - Total	SUB0225	\$ 184,077	\$ 149,122	\$ 108,750
1-4 Dwelling Units	SC415	\$ 181,114	\$ 146,562	\$ 107,205
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,963	\$ 2,560	\$ 1,545
Nonresidential (Except Land)	SC426	\$ 24,270	\$ 13,126	\$ 34,017
Land	SC428	\$ 8,162	\$ 7,514	\$ 1,043
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 711	\$ 703	\$ 1,117
Other Repossessed Assets	SC430	\$ 12,407	\$ 10,469	\$ 10,460
General Valuation Allowances	SC441	\$ 301	\$ 441	\$ 508
Real Estate Held for Investment	SC45	\$ 16,922	\$ 17,255	\$ 21,503
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 4,092,340	\$ 4,336,101	\$ 4,496,273
Federal Home Loan Bank Stock	SC510	\$ 3,460,407	\$ 3,705,275	\$ 4,025,712
Other	SC540	\$ 631,933	\$ 630,826	\$ 470,561
Office Premises and Equipment	SC55	\$ 2,776,986	\$ 2,739,330	\$ 2,627,178
Other Assets - Gross	SUB0262	\$ 18,916,678	\$ 19,282,869	\$ 17,592,462
Other Assets - Total	SC59	\$ 18,915,849	\$ 19,281,994	\$ 17,591,743
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 733,962	\$ 678,469	\$ 674,222
Other	SC625	\$ 3,528,615	\$ 2,999,747	\$ 2,913,159
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 667,553	\$ 666,893	\$ 367,311
Nonmortgage Loans	SC644	\$ 1,818	\$ 1,564	\$ 1,572
Goodwill & Other Intangible Assets	SC660	\$ 9,099,729	\$ 8,991,136	\$ 7,864,544
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 52,706	\$ 55,317	\$ 47,040
Other Assets	SC689	\$ 4,832,295	\$ 5,889,743	\$ 5,724,614
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 829	\$ 875	\$ 719
General Valuation Allowances - Total	SUB2092	\$ 1,645,019	\$ 1,599,255	\$ 1,669,197
Total Assets - Gross	SUB0283	\$ 419,926,234	\$ 416,497,710	\$ 422,724,357
Total Assets	SC60	\$ 418,281,215	\$ 414,898,455	\$ 421,055,160
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 277,658,631	\$ 267,236,168	\$ 266,387,408
Deposits	SC710	\$ 274,167,692	\$ 265,296,489	\$ 264,663,383
Escrows	SC712	\$ 3,532,368	\$ 1,996,053	\$ 1,791,404
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 41,429	\$- 56,374	\$- 67,379
Borrowings - Total	SC72	\$ 89,222,903	\$ 97,160,372	\$ 104,853,159
Advances from FHLBank	SC720	\$ 51,278,036	\$ 53,981,264	\$ 60,273,231
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 26,982,971	\$ 30,155,172	\$ 28,915,611
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 2,001,550	\$ 1,677,780	\$ 1,678,951
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 8,960,346	\$ 11,346,156	\$ 13,985,366
Other Liabilities - Total	SC75	\$ 6,034,226	\$ 6,395,625	\$ 6,114,786
Accrued Interest Payable - Deposits	SC763	\$ 776,214	\$ 752,729	\$ 775,628
Accrued Interest Payable - Other	SC766	\$ 700,412	\$ 745,025	\$ 800,126
Accrued Taxes	SC776	\$ 745,455	\$ 678,088	\$ 1,033,559
Accounts Payable	SC780	\$ 920,627	\$ 1,032,030	\$ 1,094,853
Deferred Income Taxes	SC790	\$ 154,707	\$ 166,499	\$ 162,723
Other Liabilities and Deferred Income	SC796	\$ 2,736,811	\$ 3,021,254	\$ 2,247,897
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 372,915,760	\$ 370,792,165	\$ 377,355,353
Minority Interest	SC800	\$ 300,976	\$ 291,912	\$ 285,266
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 28,637,669	\$ 27,780,599	\$ 26,926,507
Cumulative	SC812	\$ 776	\$ 800	\$ 800
Noncumulative	SC814	\$ 4,260	\$ 4,260	\$ 4,260
Common Stock:				
Par Value	SC820	\$ 265,697	\$ 265,558	\$ 251,086
Paid in Excess of Par	SC830	\$ 28,366,936	\$ 27,509,981	\$ 26,670,361
Accumulated Other Comprehensive Income - Total	SC86	\$- 383,165	\$- 528,834	\$- 541,479
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 219,021	\$- 370,229	\$- 457,741
Gains (Losses) on Cash Flow Hedges	SC865	\$- 67,638	\$- 61,832	\$- 66,464
Other	SC870	\$- 96,506	\$- 96,773	\$- 17,274
Retained Earnings	SC880	\$ 17,181,303	\$ 16,940,516	\$ 17,417,278
Other Components of Equity Capital	SC891	\$- 371,329	\$- 377,899	\$- 387,757
Total Equity Capital	SC80	\$ 45,064,478	\$ 43,814,382	\$ 43,414,549
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 418,281,214	\$ 414,898,459	\$ 421,055,168

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
10	Property leased to others, net of accumul. deprec.
13	Noninterest-bearing accts rcv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts rcv
19	Receivables fr a broker for unsettled transactions
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
6	Balances in U.S. Treasury tax and loan accounts
7	Deferred gains from the sale of real estate
10	Amounts due brokers for unsettled transactions
11	The liability recorded for post-retirement benefit
13	Amounts payable under interest-rate-swap agreement
14	Unapplied loan payments received
16	Recourse loan liability
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
20	F/V of all derivative instru. reportable as liab.
21	Liabilities for credit losses on OBS credit exposures
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 5,926,505	\$ 5,770,638	\$ 5,711,792
Deposits and Investment Securities	SO115	\$ 353,697	\$ 349,174	\$ 330,600
Mortgage-Backed Securities	SO125	\$ 1,092,780	\$ 1,077,330	\$ 1,039,804
Mortgage Loans	SO141	\$ 3,752,701	\$ 3,695,359	\$ 3,741,158
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 42,744	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 676,389	\$ 648,775	\$ 600,230
Commercial Loans and Leases	SO160	\$ 397,120	\$ 391,663	\$ 358,532
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 4,567	N/A	N/A
Consumer Loans and Leases	SO171	\$ 279,269	\$ 257,112	\$ 241,698
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 3,627	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 58,224	\$ 62,214	\$ 52,719
Federal Home Loan Bank Stock	SO181	\$ 57,895	\$ 61,791	\$ 52,661
Other	SO185	\$ 329	\$ 423	\$ 58
Interest Expense - Total	SO21	\$ 3,597,462	\$ 3,521,781	\$ 3,454,878
Deposits	SO215	\$ 2,532,864	\$ 2,431,433	\$ 2,284,974
Escrows	SO225	\$ 3,635	\$ 2,624	\$ 2,423
Advances from FHLBank	SO230	\$ 621,862	\$ 643,132	\$ 670,731
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 24,366	\$ 24,411	\$ 20,529
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 414,760	\$ 420,252	\$ 476,236
Capitalized Interest	SO271	\$ 25	\$ 71	\$ 15
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,387,267	\$ 2,311,071	\$ 2,309,633
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 145,667	\$ 449,970	\$ 113,476
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,241,600	\$ 1,861,101	\$ 2,196,157
Noninterest Income - Total	SO42	\$ 842,717	\$ 1,002,755	\$ 1,045,411
Mortgage Loan Servicing Fees	SO410	\$ 136,618	\$ 52,251	\$ 57,690
Servicing Amortization and Valuation Adjustments	SO411	\$- 58,412	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 774,724	\$ 809,489	\$ 777,387
Net Income (Loss) from Other - Total	SUB0451	\$- 107,669	\$ 55,179	\$ 78,544
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 100,687	\$ 45,241	\$ 123,097
Operations & Sale of Repossessed Assets	SO461	\$- 11,934	\$- 1,549	\$- 2,813
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 80,116	\$- 3,170	\$ 7,373
Sale of Securities Held-to-Maturity	SO467	\$ 167	\$- 348	\$ 5
Sale of Loans Held for Investment	SO475	\$- 118,949	\$ 353	\$ 967
Sale of Other Assets Held for Investment	SO477	\$ 899	\$- 1,423	\$- 660
Trading Assets (Realized and Unrealized)	SO485	\$ 1,577	\$ 16,075	\$- 49,425
Other Noninterest Income	SO488	\$ 97,456	\$ 85,836	\$ 131,791
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 2,078,830	\$ 1,965,566	\$ 1,810,288
All Personnel Compensation and Expense	SO510	\$ 1,096,042	\$ 1,008,754	\$ 924,338
Legal Expense	SO520	\$ 14,366	\$ 17,041	\$ 11,540
Office Occupancy and Equipment Expense	SO530	\$ 352,157	\$ 333,161	\$ 314,129
Marketing and Other Professional Services	SO540	\$ 168,339	\$ 180,485	\$ 163,328
Loan Servicing Fees	SO550	\$ 14,386	\$ 16,702	\$ 17,317
Goodwill and Other Intangibles Expense	SO560	\$ 56,473	\$ 47,379	\$ 33,391
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,298	\$ 475	\$ 805
Other Noninterest Expense	SO580	\$ 375,769	\$ 361,569	\$ 345,440
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 1,005,487	\$ 898,290	\$ 1,431,281
Income Taxes - Total	SO71	\$ 341,174	\$ 243,635	\$ 469,417
Federal	SO710	\$ 283,613	\$ 249,356	\$ 406,002

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 57,561	\$- 5,721	\$ 63,415
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 664,313	\$ 654,655	\$ 961,863
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 509	\$ 555	\$ 113
Net Income (Loss)	SO91	\$ 664,822	\$ 655,210	\$ 961,976

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
6	Net income(loss)-equity invest in unconns sub org
7	Net income(loss) from leased property
9	Net income from data processing lease/services
11	Adjustments to prior periods
14	Interest Income from CNFIs reported on SC655
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
4	Interest expense on Treasury tax & loan accounts
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
11	Adjustments to prior periods
12	Acquisition and organization costs
13	Misc taxes other than income & real estate
15	Foreclosure expenses
16	Web site expenses
17	Charitable contributions
18	Minority Interest
19	Realized/unrealized losses on derivatives
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 5,926,505	\$ 21,892,137	\$ 16,125,699
YTD - Deposits and Investment Securities	Y_SO115	\$ 353,697	\$ 1,226,558	\$ 877,704
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,092,780	\$ 4,008,956	\$ 2,931,626
YTD - Mortgage Loans	Y_SO141	\$ 3,752,701	\$ 14,427,187	\$ 10,735,617
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 42,744	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 397,120	\$ 1,280,959	\$ 889,332
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 4,567	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 279,269	\$ 948,477	\$ 691,420
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 3,627	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 58,224	\$ 196,814	\$ 134,643
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 57,895	\$ 196,231	\$ 134,483
YTD - Other	Y_SO185	\$ 329	\$ 583	\$ 160
YTD - Interest Expense - Total	Y_SO21	\$ 3,597,462	\$ 12,788,620	\$ 9,269,097
YTD - Deposits	Y_SO215	\$ 2,532,864	\$ 8,328,019	\$ 5,898,428
YTD - Escrows	Y_SO225	\$ 3,635	\$ 7,323	\$ 4,699
YTD - Advances from FHLBank	Y_SO230	\$ 621,862	\$ 2,395,830	\$ 1,753,114
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 24,366	\$ 72,164	\$ 47,753
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 414,760	\$ 1,985,409	\$ 1,565,157
YTD - Capitalized Interest	Y_SO271	\$ 25	\$ 125	\$ 54
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,387,267	\$ 9,300,331	\$ 6,991,245
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 145,667	\$ 685,316	\$ 235,346
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 2,241,600	\$ 8,615,015	\$ 6,755,899
YTD - Noninterest Income - Total	Y_SO42	\$ 842,717	\$ 4,245,428	\$ 3,242,858
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 136,618	\$ 250,522	\$ 198,283
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 58,412	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 774,724	\$ 3,212,590	\$ 2,403,171
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 107,669	\$ 106,387	\$ 51,208
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 100,687	\$ 84,510	\$ 39,269
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 11,934	\$- 6,050	\$- 4,501
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 80,116	\$- 7,126	\$- 3,956
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 167	\$- 7,850	\$- 7,502
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 118,949	\$ 2,089	\$ 1,736
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 899	\$ 19,129	\$ 20,552
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 1,577	\$ 21,685	\$ 5,610
YTD - Other Noninterest Income	Y_SO488	\$ 97,456	\$ 675,930	\$ 590,197
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,078,830	\$ 7,262,302	\$ 5,299,297
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,096,042	\$ 3,711,815	\$ 2,704,471
YTD - Legal Expense	Y_SO520	\$ 14,366	\$ 50,317	\$ 33,302
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 352,157	\$ 1,226,548	\$ 894,146
YTD - Marketing and Other Professional Services	Y_SO540	\$ 168,339	\$ 644,619	\$ 464,278
YTD - Loan Servicing Fees	Y_SO550	\$ 14,386	\$ 155,831	\$ 139,129
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 56,473	\$ 149,677	\$ 102,298
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,298	\$ 1,968	\$ 1,493
YTD - Other Noninterest Expense	Y_SO580	\$ 375,769	\$ 1,321,527	\$ 960,180
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,005,487	\$ 5,598,142	\$ 4,699,461
YTD - Income Taxes - Total	Y_SO71	\$ 341,174	\$ 1,866,900	\$ 1,623,129
YTD - Federal	Y_SO710	\$ 283,613	\$ 1,643,135	\$ 1,393,640
YTD - State, Local, and Other	Y_SO720	\$ 57,561	\$ 223,765	\$ 229,489
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 664,313	\$ 3,731,241	\$ 3,076,331
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 509	\$ 668	\$ 113
YTD - Net Income (Loss)	Y_SO91	\$ 664,822	\$ 3,731,909	\$ 3,076,444

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 1,598,664	\$ 1,670,189	\$ 1,557,091
Net Provision for Loss	VA115	\$ 141,434	\$ 446,631	\$ 111,135

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 4,860	\$- 228	\$- 7,958
Recoveries	VA135	\$ 34,957	\$ 32,590	\$ 28,359
Adjustments	VA145	\$- 548	\$- 23,191	\$ 97,678
Charge-offs	VA155	\$ 124,621	\$ 526,735	\$ 117,108
General Valuation Allowances - Ending Balance	VA165	\$ 1,645,026	\$ 1,599,256	\$ 1,669,197
Specific Valuation Allowances - Beginning Balance	VA108	\$ 69,531	\$ 51,838	\$ 51,997
Net Provision for Loss	VA118	\$ 5,531	\$ 3,814	\$ 3,146
Transfers	VA128	\$ 4,860	\$ 228	\$ 7,958
Adjustments	VA148	\$ 1,039	\$ 18,655	\$- 521
Charge-offs	VA158	\$ 2,947	\$ 5,005	\$ 10,722
Specific Valuation Allowances - Ending Balance	VA168	\$ 78,014	\$ 69,530	\$ 51,857
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,668,195	\$ 1,722,027	\$ 1,609,087
Net Provision for Loss	VA120	\$ 146,965	\$ 450,445	\$ 114,281
Recoveries	VA140	\$ 34,957	\$ 32,590	\$ 28,359
Adjustments	VA150	\$ 491	\$- 4,536	\$ 97,157
Charge-offs	VA160	\$ 127,568	\$ 531,740	\$ 127,830
Total Valuation Allowances - Ending Balance	VA170	\$ 1,723,040	\$ 1,668,786	\$ 1,721,054
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 124,621	\$ 526,735	\$ 117,108
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 42,169	\$ 428,167	\$ 42,670
Construction - Total	SUB2030	\$ 1,061	\$ 198	\$ 491
1-4 Dwelling Units	VA420	\$ 769	\$ 144	\$ 426
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 54	\$ 9
Nonresidential Property	VA440	\$ 292	\$ 0	\$ 56
Permanent - Total	SUB2041	\$ 41,108	\$ 427,969	\$ 42,179
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,692	\$ 2,235	\$ 1,260
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 19,893	\$ 13,955	\$ 12,294
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5,097	\$ 408,004	\$ 22,782
Multifamily (5 or more) Dwelling Units	VA470	\$ 3,854	\$ 954	\$ 2,540
Nonresidential Property (Except Land)	VA480	\$ 9,520	\$ 2,821	\$ 3,303
Land	VA490	\$ 52	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 81,142	\$ 97,386	\$ 73,335
Commercial Loans	VA520	\$ 10,835	\$ 31,270	\$ 15,690

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 70,307	\$ 66,116	\$ 57,645
Loans on Deposits	VA510	\$ 20	\$ 41	\$ 317
Home Improvement Loans	VA516	\$ 37	\$ 40	\$ 58
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 22,469	\$ 22,372	\$ 19,486
Mobile Home Loans	VA550	\$ 366	\$ 435	\$ 603
Credit Cards	VA556	\$ 42,536	\$ 38,926	\$ 33,194
Other	VA560	\$ 4,879	\$ 4,302	\$ 3,987
Repossessed Assets - Total	VA60	\$ 994	\$ 982	\$ 794
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 61
Real Estate - 1-4 Dwelling Units	VA613	\$ 708	\$ 782	\$ 554
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 55	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 113	\$ 129	\$ 80
Real Estate - Land	VA628	\$ 32	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 86	\$ 71	\$ 99
Other Assets	VA930	\$ 316	\$ 200	\$ 309
GVA Recoveries - Assets - Total	SUB2126	\$ 34,957	\$ 32,590	\$ 28,359
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 11,012	\$ 7,089	\$ 8,366
Construction - Total	SUB2130	\$ 1,234	\$ 11	\$ 45
1-4 Dwelling Units	VA421	\$ 795	\$ 11	\$ 10
Multifamily (5 or more) Dwelling Units	VA431	\$ 439	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 35
Permanent - Total	SUB2141	\$ 9,778	\$ 7,078	\$ 8,321
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 284	\$ 164	\$ 232
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,806	\$ 3,154	\$ 2,397
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,695	\$ 2,010	\$ 4,620
Multifamily (5 or more) Dwelling Units	VA471	\$ 183	\$ 0	\$ 36
Nonresidential Property (Except Land)	VA481	\$ 2,810	\$ 1,750	\$ 1,036
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 23,846	\$ 25,471	\$ 19,853
Commercial Loans	VA521	\$ 3,868	\$ 8,400	\$ 2,991
Consumer Loans - Total	SUB2161	\$ 19,978	\$ 17,071	\$ 16,862
Loans on Deposits	VA511	\$ 8	\$ 12	\$ 63

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 27	\$ 8	\$ 21
Education Loans	VA531	\$ 0	\$ 44	\$ 0
Auto Loans	VA541	\$ 9,291	\$ 10,166	\$ 9,846
Mobile Home Loans	VA551	\$ 80	\$ 129	\$ 66
Credit Cards	VA557	\$ 8,030	\$ 4,586	\$ 4,502
Other	VA561	\$ 2,542	\$ 2,126	\$ 2,364
Other Assets	VA931	\$ 99	\$ 30	\$ 140
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 10,395	\$ 4,050	\$ 11,107
Deposits and Investment Securities	VA38	\$ - 42	\$ - 61	\$ 5
Mortgage-Backed Securities	VA372	\$ 0	\$ 5	\$ 0
Mortgage Loans - Total	VA48	\$ 9,141	\$ - 2,873	\$ 8,890
Construction - Total	SUB2230	\$ - 186	\$ 495	\$ 553
1-4 Dwelling Units	VA422	\$ - 170	\$ 119	\$ 454
Multifamily (5 or more) Dwelling Units	VA432	\$ 68	\$ 238	\$ 99
Nonresidential Property	VA442	\$ - 84	\$ 138	\$ 0
Permanent - Total	SUB2241	\$ 9,327	\$ - 3,368	\$ 8,337
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 628	\$ 216	\$ 757
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,369	\$ 3,088	\$ 1,387
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,627	\$ - 9,175	\$ 5,569
Multifamily (5 or more) Dwelling Units	VA472	\$ 403	\$ 1,381	\$ - 42
Nonresidential Property (Except Land)	VA482	\$ 590	\$ - 1,484	\$ 666
Land	VA492	\$ 3,710	\$ 2,606	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,429	\$ 7,176	\$ 1,552
Commercial Loans	VA522	\$ 3,176	\$ 5,293	\$ - 97
Consumer Loans - Total	SUB2261	\$ - 1,747	\$ 1,883	\$ 1,649
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 7
Home Improvement Loans	VA518	\$ 6	\$ - 9	\$ 2
Education Loans	VA532	\$ 0	\$ 500	\$ 0
Auto Loans	VA542	\$ - 222	\$ 24	\$ 142
Mobile Home Loans	VA552	\$ - 50	\$ - 76	\$ 0
Credit Cards	VA558	\$ - 1,260	\$ 1,280	\$ 1,687
Other	VA562	\$ - 221	\$ 164	\$ - 189
Repossessed Assets - Total	VA62	\$ - 176	\$ - 282	\$ 611
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 402

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$- 176	\$- 286	\$ 204
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 14
Real Estate - Land	VA629	\$ 0	\$ 0	\$- 9
Other Repossessed Assets	VA632	\$ 0	\$ 4	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 77	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 43	\$ 8	\$ 49
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 100,059	\$ 498,195	\$ 99,856
Deposits and Investment Securities	VA39	\$- 42	\$- 61	\$ 5
Mortgage-Backed Securities	VA375	\$ 0	\$ 5	\$ 0
Mortgage Loans - Total	VA49	\$ 40,298	\$ 418,205	\$ 43,194
Construction - Total	SUB2330	\$- 359	\$ 682	\$ 999
1-4 Dwelling Units	VA425	\$- 196	\$ 252	\$ 870
Multifamily (5 or more) Dwelling Units	VA435	\$- 371	\$ 292	\$ 108
Nonresidential Property	VA445	\$ 208	\$ 138	\$ 21
Permanent - Total	SUB2341	\$ 40,657	\$ 417,523	\$ 42,195
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 3,036	\$ 2,287	\$ 1,785
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 19,456	\$ 13,889	\$ 11,284
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,029	\$ 396,819	\$ 23,731
Multifamily (5 or more) Dwelling Units	VA475	\$ 4,074	\$ 2,335	\$ 2,462
Nonresidential Property (Except Land)	VA485	\$ 7,300	\$- 413	\$ 2,933
Land	VA495	\$ 3,762	\$ 2,606	\$ 0
Nonmortgage Loans - Total	VA59	\$ 58,725	\$ 79,091	\$ 55,034
Commercial Loans	VA525	\$ 10,143	\$ 28,163	\$ 12,602
Consumer Loans - Total	SUB2361	\$ 48,582	\$ 50,928	\$ 42,432
Loans on Deposits	VA515	\$ 12	\$ 29	\$ 261
Home Improvement Loans	VA519	\$ 16	\$ 23	\$ 39
Education Loans	VA535	\$ 0	\$ 456	\$ 0
Auto Loans	VA545	\$ 12,956	\$ 12,230	\$ 9,782
Mobile Home Loans	VA555	\$ 236	\$ 230	\$ 537
Credit Cards	VA559	\$ 33,246	\$ 35,620	\$ 30,379
Other	VA565	\$ 2,116	\$ 2,340	\$ 1,434
Reposessed Assets - Total	VA65	\$ 818	\$ 700	\$ 1,405

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 463
Real Estate - 1-4 Dwelling Units	VA615	\$ 532	\$ 496	\$ 758
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 55	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 113	\$ 129	\$ 94
Real Estate - Land	VA631	\$ 32	\$ 0	\$- 9
Other Repossessed Assets	VA633	\$ 86	\$ 75	\$ 99
Real Estate Held for Investment	VA75	\$ 0	\$ 77	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 260	\$ 178	\$ 218
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 179,718	\$ 182,349	\$ 160,419
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 771,567	\$ 714,271	\$ 636,202
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 81,214	\$ 75,120	\$ 48,973
Construction	VA951	\$ 2,774	\$ 112	\$ 422
Permanent - 1-4 Dwelling Units	VA952	\$ 70,834	\$ 65,203	\$ 44,106
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 475	\$ 1,046	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,658	\$ 3,937	\$ 4,432
Permanent - Land	VA955	\$ 5,473	\$ 4,822	\$ 13
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 2,028,431	\$ 2,178,553	\$ 2,223,683
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,934,045	\$ 2,833,648	\$ 2,341,651
Substandard	VA965	\$ 3,759,322	\$ 2,688,008	\$ 2,202,310
Doubtful	VA970	\$ 174,639	\$ 145,320	\$ 139,319
Loss	VA975	\$ 84	\$ 320	\$ 22
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 19,883	\$ 6,037	\$ 8,691
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 14,360	\$ 3,218	\$ 4,677
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 120	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 4,123,374	\$ 4,048,309	\$ 3,681,462

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 3,629,009	\$ 3,530,115	\$ 3,162,682
Construction and Land Loans	SUB2430	\$ 448,806	\$ 415,082	\$ 329,403
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,712,605	\$ 2,800,319	\$ 2,505,051
Permanent Loans Secured by All Other Property	SUB2450	\$ 746,269	\$ 489,193	\$ 465,730
Nonmortgages - Total	SUB2461	\$ 494,365	\$ 518,194	\$ 518,780
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 2,224,297	\$ 2,519,021	\$ 2,391,129
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 2,058,272	\$ 2,306,407	\$ 2,183,767
Mortgage Loans - Total	SUB2481	\$ 1,770,736	\$ 1,988,597	\$ 1,856,344
Construction	PD115	\$ 72,391	\$ 140,482	\$ 118,885
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 61,387	\$ 93,064	\$ 88,617
Secured by First Liens	PD123	\$ 1,173,772	\$ 1,357,587	\$ 1,220,173
Secured by Junior Liens	PD124	\$ 96,094	\$ 143,176	\$ 198,293
Multifamily (5 or more) Dwelling Units	PD125	\$ 39,700	\$ 25,639	\$ 34,582
Nonresidential Property (Except Land)	PD135	\$ 168,034	\$ 117,522	\$ 131,765
Land	PD138	\$ 159,358	\$ 111,127	\$ 64,029
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 134,059	\$ 102,860	\$ 149,336
Consumer Loans - Total	SUB2511	\$ 153,477	\$ 214,950	\$ 178,087
Loans on Deposits	PD161	\$ 1,224	\$ 1,391	\$ 1,990
Home Improvement Loans	PD163	\$ 1,616	\$ 1,603	\$ 1,774
Education Loans	PD165	\$ 502	\$ 533	\$ 476
Auto Loans	PD167	\$ 70,460	\$ 105,292	\$ 85,692
Mobile Home Loans	PD169	\$ 3,245	\$ 8,524	\$ 8,692
Credit Cards	PD171	\$ 61,904	\$ 76,195	\$ 67,212
Other	PD180	\$ 14,526	\$ 21,412	\$ 12,251
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 54,374	\$ 69,794	\$ 60,357
Held for Sale Included in PD115:PD180	PD192	\$ 280,261	\$ 435,562	\$ 202,411
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 13,865	\$ 16,625	\$ 78,771
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 4,579	\$ 5,354	\$ 6,252

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 1,484	\$ 2,151	\$ 2,476
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 166,025	\$ 212,614	\$ 207,362
Mortgage Loans - Total	SUB2491	\$ 156,092	\$ 202,981	\$ 195,023
Construction	PD215	\$ 1,915	\$ 10,942	\$ 6,719
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 972	\$ 4,901	\$ 1,077
Secured by First Liens	PD223	\$ 130,842	\$ 145,296	\$ 117,371
Secured by Junior Liens	PD224	\$ 12,563	\$ 21,748	\$ 17,618
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,776	\$ 299	\$ 726
Nonresidential Property (Except Land)	PD235	\$ 7,138	\$ 9,512	\$ 4,495
Land	PD238	\$ 886	\$ 10,283	\$ 47,017
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 3,779	\$ 3,380	\$ 6,457
Consumer Loans - Total	SUB2521	\$ 6,154	\$ 6,253	\$ 5,882
Loans on Deposits	PD261	\$ 239	\$ 279	\$ 380
Home Improvement Loans	PD263	\$ 75	\$ 60	\$ 60
Education Loans	PD265	\$ 250	\$ 177	\$ 194
Auto Loans	PD267	\$ 3,078	\$ 2,724	\$ 3,143
Mobile Home Loans	PD269	\$ 51	\$ 344	\$ 610
Credit Cards	PD271	\$ 369	\$ 128	\$ 137
Other	PD280	\$ 2,092	\$ 2,541	\$ 1,358
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 105	\$ 53
Held for Sale Included in PD215:PD280	PD292	\$ 1,203	\$ 44,189	\$ 1,891
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 12,745	\$ 13,732	\$ 15,621
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 6,535	\$ 7,326	\$ 8,566
Rebooked GNMA's Incl in PD295	PD297	\$ 3,305	\$ 3,335	\$ 3,922
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 1,899,077	\$ 1,529,288	\$ 1,290,333
Mortgage Loans - Total	SUB2501	\$ 1,702,181	\$ 1,338,537	\$ 1,111,315
Construction	PD315	\$ 95,829	\$ 89,179	\$ 66,297
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 46,895	\$ 38,483	\$ 30,535
Secured by First Liens	PD323	\$ 1,105,843	\$ 890,974	\$ 758,407
Secured by Junior Liens	PD324	\$ 84,237	\$ 105,090	\$ 72,960
Multifamily (5 or more) Dwelling Units	PD325	\$ 53,302	\$ 42,816	\$ 39,399
Nonresidential Property (Except Land)	PD335	\$ 197,648	\$ 118,926	\$ 117,261
Land	PD338	\$ 118,427	\$ 53,069	\$ 26,456
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 129,426	\$ 116,534	\$ 116,734
Consumer Loans - Total	SUB2531	\$ 67,470	\$ 74,217	\$ 62,284
Loans on Deposits	PD361	\$ 97	\$ 206	\$ 233
Home Improvement Loans	PD363	\$ 1,011	\$ 926	\$ 884
Education Loans	PD365	\$ 1,284	\$ 864	\$ 99
Auto Loans	PD367	\$ 3,775	\$ 3,920	\$ 3,238
Mobile Home Loans	PD369	\$ 1,089	\$ 2,916	\$ 2,133
Credit Cards	PD371	\$ 56,230	\$ 61,536	\$ 53,167
Other	PD380	\$ 3,984	\$ 3,849	\$ 2,530
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 42,451	\$ 34,935	\$ 35,609
Held for Sale Included in PD315:PD380	PD392	\$ 493,709	\$ 429,259	\$ 236,440
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 41,090	\$ 51,632	\$ 53,688
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,400	\$ 3,281	\$ 1,486
Rebooked GNMA's Incl in PD395	PD397	\$ 39	\$ 0	\$ 38

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 7,510,310	\$ 9,406,714	\$ 9,914,171
90% up to 100% LTV	LD110	\$ 4,342,073	\$ 6,173,116	\$ 6,364,863
100% and greater LTV	LD120	\$ 3,168,237	\$ 3,233,598	\$ 3,549,308
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 421,956	\$ 517,580	\$ 332,207
Past Due and Still Accruing - Total	SUB5240	\$ 174,745	\$ 292,749	\$ 205,287
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 166,413	\$ 273,061	\$ 190,349
90% up to 100% LTV	LD210	\$ 105,575	\$ 201,100	\$ 139,048
100% and greater LTV	LD220	\$ 60,838	\$ 71,961	\$ 51,301
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 8,332	\$ 19,688	\$ 14,938

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 7,588	\$ 18,823	\$ 13,961
100% and greater LTV	LD240	\$ 744	\$ 865	\$ 977
Nonaccrual - Total	SUB5230	\$ 247,211	\$ 224,831	\$ 126,920
90% up to 100% LTV	LD250	\$ 164,968	\$ 155,700	\$ 81,858
100% and greater LTV	LD260	\$ 82,243	\$ 69,131	\$ 45,062
Net Charge-offs - Total	SUB5300	\$ 4,215	\$ 5,397	\$ 3,704
90% up to 100% LTV	LD310	\$ 2,924	\$ 2,988	\$ 2,322
100% and greater LTV	LD320	\$ 1,291	\$ 2,409	\$ 1,382
Purchases - Total	SUB5320	\$ 4,713,137	\$ 4,294,632	\$ 4,694,576
90% up to 100% LTV	LD410	\$ 2,083,850	\$ 1,925,439	\$ 2,147,733
100% and greater LTV	LD420	\$ 2,629,287	\$ 2,369,193	\$ 2,546,843
Originations - Total	SUB5330	\$ 1,700,237	\$ 1,897,373	\$ 2,585,245
90% up to 100% LTV	LD430	\$ 1,223,269	\$ 1,163,718	\$ 1,422,228
100% and greater LTV	LD440	\$ 476,968	\$ 733,655	\$ 1,163,017
Sales - Total	SUB5340	\$ 7,308,365	\$ 5,815,259	\$ 5,535,867
90% up to 100% LTV	LD450	\$ 4,440,828	\$ 2,682,000	\$ 2,734,868
100% and greater LTV	LD460	\$ 2,867,537	\$ 3,133,259	\$ 2,800,999
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 622,469	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,464,396	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 5,839,972	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 4,195,056	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,306	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 6	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 6,014,616	\$ 6,089,159	\$ 7,243,901
Mortgage Construction Loans	CC105	\$ 4,608,303	\$ 4,525,236	\$ 4,517,705
Other Mortgage Loans	CC115	\$ 1,406,313	\$ 1,563,923	\$ 2,726,196
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,303,348	\$ 1,735,585	\$ 1,257,113
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 16,644,790	\$ 13,121,896	\$ 15,684,533
1-4 Dwelling Units	CC280	\$ 13,986,606	\$ 10,380,567	\$ 12,389,942

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 824,819	\$ 792,217	\$ 733,001
All Other Real Estate	CC300	\$ 1,833,365	\$ 1,949,112	\$ 2,561,590
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,876,907	\$ 1,266,766	\$ 1,497,636
Commitments Outstanding to Purchase Loans	CC320	\$ 14,923,423	\$ 11,424,189	\$ 12,284,129
Commitments Outstanding to Sell Loans	CC330	\$ 18,064,480	\$ 18,973,650	\$ 23,016,242
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,785,279	\$ 2,250,747	\$ 1,563,808
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 5,760,588	\$ 4,967,131	\$ 4,984,613
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 75,783	\$ 66,516	\$ 74,433
Commitments Outstanding to Sell Investment Securities	CC375	\$ 65,021	\$ 50,000	\$ 53,400
Unused Lines of Credit - Total	SUB3361	\$ 76,917,353	\$ 74,825,490	\$ 73,560,013
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,998,460	\$ 16,569,372	\$ 16,305,433
Commercial Lines	CC420	\$ 22,711,868	\$ 21,239,775	\$ 21,048,309
Open-End Consumer Lines - Credit Cards	CC423	\$ 36,105,175	\$ 36,143,954	\$ 35,399,545
Open-End Consumer Lines - Other	CC425	\$ 1,101,850	\$ 872,389	\$ 806,726
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,229,398	\$ 4,998,074	\$ 4,480,190
Commercial	CC430	\$ 307,889	\$ 348,241	\$ 325,029
Standby, Not Included on CC465 or CC468	CC435	\$ 4,921,509	\$ 4,649,833	\$ 4,155,161
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 16,765,154	\$ 16,364,898	\$ 8,547,493
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 6,400	\$ 6,456	\$ 7,081
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,033,659	\$ 1,076,050	\$ 922,252
Other Contingent Liabilities	CC480	\$ 1,804,618	\$ 1,731,939	\$ 1,966,588
Contingent Assets	CC490	\$ 542,332	\$ 481,283	\$ 520,908
Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 7,375,954	\$ 9,282,729	\$ 12,911,173
Sales	CF145	\$ 4,853,221	\$ 5,727,082	\$ 11,019,359
Other Balance Changes	CF148	\$- 333,755	\$ 67,099	\$- 1,556,569
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 8,264,793	\$ 3,025,016	\$ 3,397,036

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 1,942,964	\$ 1,538,222	\$ 5,533,823
Other Balance Changes	CF158	\$- 2,685,885	\$- 2,734,883	\$- 2,724,319
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 15,640,747	\$ 12,307,745	\$ 16,308,209
Sales - Total	SUB3821	\$ 6,796,185	\$ 7,265,304	\$ 16,553,182
Net Purchases - Total	SUB3826	\$ 8,844,562	\$ 5,042,441	\$- 244,973
Mortgage Loans Disbursed - Total	SUB3831	\$ 38,051,552	\$ 39,253,040	\$ 38,703,494
Construction Loans - Total	SUB3840	\$ 1,730,691	\$ 2,020,015	\$ 1,906,565
1-4 Dwelling Units	CF190	\$ 830,020	\$ 1,200,472	\$ 1,118,352
Multifamily (5 or more) Dwelling Units	CF200	\$ 345,481	\$ 349,757	\$ 311,842
Nonresidential	CF210	\$ 555,190	\$ 469,786	\$ 476,371
Permanent Loans - Total	SUB3851	\$ 36,320,861	\$ 37,233,025	\$ 36,796,929
1-4 Dwelling Units	CF225	\$ 33,282,492	\$ 33,570,624	\$ 33,888,160
Home Equity and Junior Liens	CF226	\$ 2,362,784	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,412,358	\$ 1,526,349	\$ 993,461
Nonresidential (Except Land)	CF260	\$ 1,246,869	\$ 1,555,441	\$ 1,436,538
Land	CF270	\$ 379,142	\$ 580,611	\$ 478,770
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 20,240,728	\$ 23,115,176	\$ 34,707,303
1-4 Dwelling Units	CF280	\$ 17,874,190	\$ 20,444,763	\$ 33,038,289
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 140,148	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 88,653	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 198,684	\$ 18,665	\$ 18,551
Nonresidential	CF300	\$ 2,167,854	\$ 2,651,748	\$ 1,650,463
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 46,906,589	\$ 53,847,849	\$ 70,552,133
1-4 Dwelling Units	CF310	\$ 43,560,175	\$ 50,539,606	\$ 68,687,474
Home Equity and Junior Liens	CF311	\$ 16,109	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 1,655,742	\$ 710,392	\$ 871,102
Nonresidential	CF330	\$ 1,690,672	\$ 2,597,851	\$ 993,557
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 26,665,861	\$- 30,732,673	\$- 35,844,830
Memo - Refinancing Loans	CF361	\$ 8,927,312	\$ 10,820,936	\$ 10,072,350
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 10,849,737	\$ 11,112,282	\$ 9,448,662

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 183,160	\$ 196,924	\$ 318,033
Consumer:				
Closed or Purchased	CF400	\$ 3,560,482	\$ 3,242,921	\$ 3,067,666
Sales	CF405	\$ 783,781	\$ 344,723	\$ 417,147
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 14,410,219	\$ 14,355,203	\$ 12,516,328
Nonmortgage Loans - Sales - Total	SUB3915	\$ 966,941	\$ 541,647	\$ 735,180
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 13,443,278	\$ 13,813,556	\$ 11,781,148
Deposits:				
Interest Credited to Deposits	CF430	\$ 2,281,307	\$ 2,217,100	\$ 1,928,689
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 30,834,667	\$ 30,294,046	\$ 29,298,097
Fully Insured	DI100	\$ 29,043,821	\$ 28,650,965	\$ 27,856,881
Other	DI110	\$ 1,790,846	\$ 1,643,081	\$ 1,441,216
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 176,417,956	\$ 172,449,854	\$ 182,479,074
Greater than \$100,000	DI130	\$ 85,125,670	\$ 79,246,413	\$ 83,975,698
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	29,442,004	29,727,867	32,263,308
Greater than \$100,000	DI160	374,274	353,511	367,947
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 15,578,681	\$ 15,050,844	N/A
Greater than \$250,000	DI175	\$ 577,756	\$ 545,402	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	1,319,817	1,296,293	N/A
Greater than \$250,000	DI185	1,784	295,992	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 16,141,643	\$ 15,513,186	\$ 14,703,348
Uninsured Deposits	DI210	\$ 45,836,970	\$ 43,257,416	\$ 44,546,801
Preferred Deposits	DI220	\$ 4,044,948	\$ 4,203,407	\$ 4,202,688
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 18,850,784	\$ 19,966,384	\$ 17,317,351
Money Market Deposit Accounts	DI320	\$ 103,017,994	\$ 92,446,969	\$ 92,707,976

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 37,845,734	\$ 39,250,248	\$ 40,033,157
Time Deposits	DI340	\$ 117,985,536	\$ 115,628,929	\$ 116,396,279
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 22,070,431	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,267,924	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 16,028,655	\$ 16,118,850	\$ 15,818,766
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 45,862,897	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 2,711	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 44,030,585	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 2,592	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 15,270	\$ 17,908	\$ 22,866
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 2,372,193	\$ 2,865,803	\$ 2,498,177
Time and Savings Deposits	DI650	\$ 1,412,020	\$ 1,774,703	\$ 2,376,723
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 1,235,038	\$ 1,144,357	\$ 937,186
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 172	\$ 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	\$ 86,829	\$ 82,458	\$ 68,475
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 40,365	\$ 50,817	\$ 43,028

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	59,048	58,780	55,349
Assets Held in Trading Accounts	SI375	\$ 754,964	\$ 142,829	\$ 104,892
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 18,272,895	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 9,993,801	N/A	N/A
Available-for-Sale Securities	SI385	\$ 86,038,871	\$ 85,281,166	\$ 82,774,290
Assets Held for Sale	SI387	\$ 28,938,102	\$ 34,082,229	\$ 28,382,847
Loans Serviced for Others	SI390	\$ 261,952,290	\$ 251,892,503	\$ 194,227,128
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 30,435	\$ 30,673	\$ 23,551
Other Residual Interests	SI404	\$ 68,808	\$ 70,154	\$ 71,827
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	86.45%	86.18%	86.15%
Second month of Qtr	SI582	86.01%	86.42%	86.44%
Third month of Qtr	SI583	85.93%	86.31%	86.13%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	76.70%	78.42%	79.27%
Do you meet the DBLA business operations test?	SI586	5 [Yes]	6 [Yes]	6 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,869,884	\$ 8,374,031	\$ 8,437,530
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 458,438	\$ 463,414	\$ 506,512
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	257	264	368
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 43,806,468	\$ 43,432,842	\$ 39,797,385
Net Income (Loss) (SO91)	SI610	\$ 664,822	\$ 655,210	\$ 961,976
Dividends Declared				
Preferred Stock	SI620	\$ 85	\$ 106	\$ 85
Common Stock	SI630	\$ 475,302	\$ 690,736	\$ 837,226
Stock Issued	SI640	\$ 18,811	\$ 50,780	\$ 42,103
Stock Retired	SI650	\$ 1,237	\$ 4,000	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 856,634	\$ 1,469,660	\$ 4,040,732

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$- 9,336	\$ 15,420	\$ 0
Other Comprehensive Income	SI662	\$ 145,260	\$ 12,899	\$ 653,117
Prior Period Adjustments	SI668	\$- 16,223	\$ 9,970	\$- 10,375
Other Adjustments	SI671	\$ 74,663	\$- 1,137,567	\$- 1,233,085
Ending Equity Capital (SC80)	SI680	\$ 45,064,475	\$ 43,814,372	\$ 43,414,542
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 153,564	\$ 144,199	\$ 1,802,675
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 17,320,915	\$ 2,603,359	\$ 10,961,510
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	48 [Yes]	50 [Yes]	50 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 780,613	\$ 688,109	\$ 608,471
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 60,761	\$ 57,818	\$ 60,234
Average Balance Sheet Data				
Total Assets	SI870	\$ 415,890,701	\$ 408,243,551	\$ 403,778,895
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 29,455,954	\$ 28,847,587	\$ 26,956,125
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 319,725,949	\$ 317,193,319	\$ 321,904,342
Nonmortgage Loans	SI885	\$ 35,151,159	\$ 33,399,315	\$ 30,115,384
Deposits and Excrows	SI890	\$ 260,686,170	\$ 252,375,840	\$ 247,062,729
Total Borrowings	SI895	\$ 93,051,616	\$ 96,584,116	\$ 103,800,095
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	6	4	3
Any Outstanding Futures or Options Positions?	SQ310	5	5	5
Does Association Have Subchapter S in effect this year?	SQ320	11	11	12
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	172	163	149

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	31 [Yes]	32 [Yes]	32 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	28 [Yes]	28 [Yes]	28 [Yes]
Do you have any activity to report on this schedule?	FS130	28 [Yes]	28 [Yes]	28 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 502,600,163	\$ 470,408,272	\$ 456,136,765
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 25,431,968	\$ 24,408,626	\$ 25,821,240
Personal Trust and Agency Accounts	FS210	\$ 10,795,208	\$ 10,536,748	\$ 13,144,378
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,356,150	\$ 2,205,250	\$ 2,000,991
Employee Benefit - Defined Contribution	FS220	\$ 266,798	\$ 259,738	\$ 270,412
Employee Benefit - Defined Benefit	FS230	\$ 555,848	\$ 550,756	\$ 526,772
Other Retirement Accounts	FS240	\$ 1,533,504	\$ 1,394,756	\$ 1,203,807
Corporate Trust and Agency Accounts	FS250	\$ 101,544	\$ 111,077	\$ 103,650
Investment Management Agency Accounts	FS260	\$ 8,954,163	\$ 8,446,421	\$ 7,624,181
Other Fiduciary Accounts	FS270	\$ 3,224,903	\$ 3,109,130	\$ 2,948,040
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 181,403,798	\$ 176,046,049	\$ 165,471,549
Personal Trust and Agency Accounts	FS211	\$ 1,827,998	\$ 1,806,697	\$ 2,196,936
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 179,458,667	\$ 174,131,139	\$ 163,139,417
Employee Benefit - Defined Contribution	FS221	\$ 150,605,515	\$ 147,340,863	\$ 138,126,434
Employee Benefit - Defined Benefit	FS231	\$ 25,241,070	\$ 24,179,681	\$ 22,539,832
Other Retirement Accounts	FS241	\$ 3,612,082	\$ 2,610,595	\$ 2,473,151
Corporate Trust and Agency Accounts	FS251	\$ 45,312	\$ 42,733	\$ 46,106
Other Fiduciary Accounts	FS271	\$ 71,821	\$ 65,480	\$ 89,090
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 295,764,397	\$ 269,953,597	\$ 264,843,976
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	29,599	28,478	30,547
Personal Trust and Agency Accounts	FS212	16,910	16,729	19,577
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,775	3,533	3,159
Employee Benefit - Defined Contribution	FS222	280	281	275

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	77	75	73
Other Retirement Accounts	FS242	3,418	3,177	2,811
Corporate Trust and Agency Accounts	FS252	34	44	37
Investment Management Agency Accounts	FS262	8,806	8,116	7,720
Other Fiduciary Accounts	FS272	74	56	54
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	57,078	57,926	59,031
Personal Trust and Agency Accounts	FS213	1,521	1,457	1,540
Retirement-related Trust and Agency Accounts - Total	SUB6130	55,519	56,408	57,444
Employee Benefit - Defined Contribution	FS223	11,485	11,390	11,302
Employee Benefit - Defined Benefit	FS233	2,333	2,338	2,304
Other Retirement Accounts	FS243	41,701	42,680	43,838
Corporate Trust and Agency Accounts	FS253	27	26	35
Other Fiduciary Accounts	FS273	11	35	12
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	496,248	512,463	509,663
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 146,741	\$ 536,941	\$ 423,067
Personal Trust and Agency Accounts	FS310	\$ 24,953	\$ 99,761	\$ 100,011
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 10,089	\$ 38,531	\$ 28,738
Employee Benefit - Defined Contribution	FS320	\$ 6,075	\$ 24,037	\$ 18,211
Employee Benefit - Defined Benefit	FS330	\$ 2,445	\$ 8,179	\$ 5,592
Other Retirement Accounts	FS340	\$ 1,569	\$ 6,315	\$ 4,935
Corporate Trust and Agency Accounts	FS350	\$ 54	\$ 242	\$ 189
Investment Management Agency Accounts	FS360	\$ 16,410	\$ 53,674	\$ 40,524
Other Fiduciary Accounts	FS370	\$ 1,870	\$ 6,541	\$ 5,087
Custody and Safekeeping Accounts	FS380	\$ 92,438	\$ 334,435	\$ 245,988
Other Fiduciary and Related Services	FS390	\$ 927	\$ 3,757	\$ 2,530
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 84,514	\$ 455,309	\$ 119,263
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 3,239	\$ 255
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 57	\$ 763	\$ 172
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 62,284	\$ 79,156	\$ 303,721
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,515,546	\$ 10,536,749	\$ 4,669,083

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 861	\$ - 30,237	\$ 987
Interest-Bearing Deposits	FS415	\$ 12,722	\$ 48,861	\$ 105,207
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 57,834	\$ 892,180	\$ 237,191
State, County and Municipal Obligations	FS425	\$ 63,929	\$ 1,063,838	\$ 408,921
Money Market Mutual Funds	FS430	\$ 138,687	\$ 763,424	\$ 310,970
Other Short-term Obligations	FS435	\$ 0	\$ 199	\$ 0
Other Notes and Bonds	FS440	\$ 164,607	\$ 496,405	\$ 265,070
Common and Preferred Stock	FS445	\$ 871,435	\$ 6,494,729	\$ 3,005,189
Real Estate Mortgages	FS450	\$ 2,046	\$ 5,769	\$ 3,027
Real Estate	FS455	\$ 13,417	\$ 280,022	\$ 78,632
Miscellaneous Assets	FS460	\$ 190,008	\$ 521,559	\$ 253,889
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	7	18	7
Domestic Equity	FS610	3	11	3
International/Global Equity	FS620	0	2	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	2	3	2
Municipal Bond	FS650	1	1	1
Short-Term Investments/Money Market	FS660	1	1	1
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 174,680	\$ 3,613,678	\$ 172,571
Domestic Equity	FS615	\$ 93,631	\$ 2,633,988	\$ 63,884
International/Global Equity	FS625	\$ 0	\$ 493,424	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 66,707	\$ 470,183	\$ 91,943
Municipal Bond	FS655	\$ 14,077	\$ 15,817	\$ 16,521
Short-Term Investments/Money Market	FS665	\$ 265	\$ 266	\$ 223
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 3,213	\$ 27
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 2,141	\$ 14
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 114	\$ 1
Investment Management Agency Accounts	FS730	\$ 0	\$ 958	\$ 12
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 37	\$ 228
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 37	\$ 228
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 6	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 6	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 45,064,478	\$ 43,814,382	\$ 43,414,549
Equity Capital Deductions - Total	SUB1631	\$ 9,163,270	\$ 9,021,122	\$ 7,853,478
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,920	\$ 14,802	\$ 19,217
Goodwill and Certain Other Intangible Assets	CCR115	\$ 9,050,363	\$ 8,938,587	\$ 7,808,212
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 97,207	\$ 66,930	\$ 25,248
Other	CCR134	\$ 780	\$ 803	\$ 801
Equity Capital Additions -Total	SUB1641	\$ 682,921	\$ 804,693	\$ 820,997
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 280,129	\$ 415,037	\$ 516,104
Intangible Assets	CCR185	\$ 11,337	\$ 11,895	\$ 24,163
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 296,249	\$ 287,331	\$ 280,730
Other	CCR195	\$ 95,206	\$ 90,430	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 36,584,129	\$ 35,597,953	\$ 36,382,068

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Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Total Assets (SC60)	CCR205	\$ 418,281,215	\$ 414,898,455	\$ 421,055,160
Asset Deductions - Total	SUB1651	\$ 9,189,719	\$ 9,025,233	\$ 7,859,658
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 8,179	\$ 8,119	\$ 12,797
Goodwill and Certain Other Intangible Assets	CCR265	\$ 9,071,682	\$ 8,938,508	\$ 7,807,700
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 97,313	\$ 67,036	\$ 25,373
Other	CCR275	\$ 12,545	\$ 11,570	\$ 13,788
Asset Additions - Total	SUB1661	\$ 404,892	\$ 584,150	\$ 710,914
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 302,017	\$ 477,741	\$ 615,573
Intangible Assets	CCR285	\$ 11,337	\$ 11,895	\$ 24,163
Other	CCR290	\$ 91,538	\$ 94,514	\$ 71,178
Adjusted Total Assets	CCR25	\$ 409,496,388	\$ 406,457,372	\$ 413,906,416
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 16,232,208	\$ 16,131,474	\$ 16,423,056
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 36,584,129	\$ 35,597,953	\$ 36,382,068
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 62,290	\$ 58,605	\$ 51,134
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,909,255	\$ 1,629,107	\$ 1,681,494
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,608,286	\$ 1,652,449	\$ 1,616,724
Tier 2 Capital - Other	CCR355	\$ 70,634	\$ 272	\$ 273
Tier 2 (Supplementary) Capital	CCR33	\$ 3,650,465	\$ 3,340,433	\$ 3,349,625
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 3,650,465	\$ 3,340,433	\$ 3,349,625
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 13,497	\$ 22,292	\$ 45,414
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 276,406	\$ 238,972	\$ 227,680
Total Risk-Based Capital	CCR39	\$ 39,944,691	\$ 38,677,122	\$ 39,458,599
0% R/W Category - Cash	CCR400	\$ 1,530,966	\$ 1,708,903	\$ 1,559,741
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,944,604	\$ 5,394,637	\$ 5,061,429
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,661	\$ 2,825	\$ 14,371
0% R/W Category - Other	CCR415	\$ 700,908	\$ 701,607	\$ 619,101
0% R/W Category - Assets Total	CCR420	\$ 6,185,139	\$ 7,807,972	\$ 7,254,642
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 85,619,778	\$ 79,370,710	\$ 77,178,568
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,452,807	\$ 7,377,601	\$ 8,115,848
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 4,240,156	\$ 4,299,127	\$ 4,371,124
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 7,598,063	\$ 6,806,134	\$ 6,571,052
20% R/W Category - Other	CCR450	\$ 17,426,485	\$ 17,269,887	\$ 17,683,303
20% R/W Category - Assets Total	CCR455	\$ 122,337,289	\$ 115,123,459	\$ 113,919,895
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 24,467,456	\$ 23,024,691	\$ 22,783,983
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 153,247,405	\$ 152,675,209	\$ 162,931,605
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,914,935	\$ 4,505,159	\$ 5,451,491
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 383,825	\$ 560,388	\$ 286,199
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 122,415	\$ 104,469	\$ 115,803
50% R/W Category - Other	CCR480	\$ 2,035,644	\$ 1,778,359	\$ 799,361
50% R/W Category - Assets Total	CCR485	\$ 159,704,224	\$ 159,623,584	\$ 169,584,459
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 79,852,172	\$ 79,811,858	\$ 84,792,291
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,343,971	\$ 1,846,336	\$ 1,167,300
100% R/W Category - All Other Assets	CCR506	\$ 144,947,187	\$ 144,624,163	\$ 143,132,623
100% R/W Category - Assets Total	CCR510	\$ 146,291,158	\$ 146,470,499	\$ 144,299,923
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 146,291,158	\$ 146,470,499	\$ 144,299,923
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,777	\$ 1,664	\$ 1,692
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 22,213	\$ 20,801	\$ 21,150
Assets to Risk-Weight	CCR64	\$ 434,519,587	\$ 429,027,178	\$ 435,060,611
Subtotal Risk-Weighted Assets	CCR75	\$ 250,632,956	\$ 249,327,798	\$ 251,897,297
Excess Allowances for Loan and Lease Losses	CCR530	\$ 48,473	\$ 58,517	\$ 63,851
Total Risk-Weighted Assets	CCR78	\$ 250,584,483	\$ 249,269,281	\$ 251,833,446
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 20,046,752	\$ 19,941,530	\$ 20,146,659
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	8.93%	8.76%	8.79%
Total Risk-Based Capital Ratio	CCR820	15.94%	15.52%	15.67%
Tier 1 Risk-Based Capital Ratio	CCR830	14.49%	14.19%	14.36%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	8.93%	8.76%	8.78%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.