

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2007, 2:19 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
September 2007

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions	20	20	20	20	21

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

Schedule SC --- Consolidated Statement of Condition		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,143,197	\$ 1,182,830	\$ 1,218,799	\$ 1,276,590	\$ 1,210,456
Cash and Non-Interest-Earning Deposits	SC110	\$ 103,221	\$ 110,429	\$ 102,190	\$ 103,996	\$ 101,053
Interest-Earning Deposits in FHLBs	SC112	\$ 66,557	\$ 58,751	\$ 95,243	\$ 65,074	\$ 68,516
Other Interest-Earning Deposits	SC118	\$ 14,437	\$ 20,192	\$ 23,125	\$ 8,030	\$ 9,884
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 81,057	\$ 107,344	\$ 112,381	\$ 174,994	\$ 75,571
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 603,297	\$ 624,896	\$ 615,736	\$ 650,719	\$ 692,038
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 155,888	\$ 150,344	\$ 155,738	\$ 158,612	\$ 142,566
State and Municipal Obligations	SC180	\$ 87,445	\$ 81,352	\$ 80,577	\$ 78,739	\$ 77,356
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 22,872	\$ 21,448	\$ 25,721	\$ 28,103	\$ 34,410
Accrued Interest Receivable	SC191	\$ 8,423	\$ 8,074	\$ 8,088	\$ 8,323	\$ 9,062
Mortgage-Backed Securities - Gross	SUB0072	\$ 911,516	\$ 835,722	\$ 813,368	\$ 777,837	\$ 714,455
Mortgage-Backed Securities - Total	SC22	\$ 911,516	\$ 835,722	\$ 813,368	\$ 777,837	\$ 714,455
Pass-Through - Total	SUB0073	\$ 762,887	\$ 688,313	\$ 668,842	\$ 674,435	\$ 675,273
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 762,756	\$ 688,180	\$ 668,706	\$ 674,281	\$ 675,114
Other Pass-Through	SC215	\$ 131	\$ 133	\$ 136	\$ 154	\$ 159
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 144,555	\$ 143,829	\$ 141,175	\$ 100,025	\$ 36,077
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,271	\$ 2,421	\$ 2,587	\$ 2,749	\$ 10,683
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 106,426	\$ 104,617	\$ 100,196	\$ 69,129	\$ 24,022
Other	SC222	\$ 35,858	\$ 36,791	\$ 38,392	\$ 28,147	\$ 1,372
Accrued Interest Receivable	SC228	\$ 4,074	\$ 3,580	\$ 3,351	\$ 3,377	\$ 3,105

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Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,580,577	\$ 4,506,092	\$ 4,485,558	\$ 4,469,120	\$ 4,467,699
Mortgage Loans - Total	SC26	\$ 4,534,961	\$ 4,460,585	\$ 4,440,609	\$ 4,424,893	\$ 4,421,057
Construction Loans - Total	SUB0100	\$ 278,695	\$ 276,823	\$ 272,968	\$ 294,303	\$ 296,792
Residential - Total	SUB0110	\$ 220,974	\$ 224,657	\$ 230,768	\$ 237,564	\$ 248,174
1-4 Dwelling Units	SC230	\$ 133,664	\$ 138,061	\$ 153,101	\$ 166,854	\$ 176,778
Multifamily (5 or more) Dwelling Units	SC235	\$ 87,310	\$ 86,596	\$ 77,667	\$ 70,710	\$ 71,396
Nonresidential Property	SC240	\$ 57,721	\$ 52,166	\$ 42,200	\$ 56,739	\$ 48,618
Permanent Loans - Total	SUB0121	\$ 4,284,106	\$ 4,212,717	\$ 4,196,169	\$ 4,158,158	\$ 4,154,177
Residential - Total	SUB0131	\$ 3,302,600	\$ 3,240,889	\$ 3,230,757	\$ 3,221,833	\$ 3,201,165
1-4 Dwelling Units - Total	SUB0141	\$ 2,748,842	\$ 2,689,729	\$ 2,682,511	\$ 2,664,403	\$ 2,636,705
Revolving Open-End Loans	SC251	\$ 281,046	\$ 278,660	\$ 281,677	\$ 284,925	\$ 283,495
All Other - First Liens	SC254	\$ 2,315,883	\$ 2,267,094	\$ 2,262,921	\$ 2,246,578	\$ 2,232,124
All Other - Junior Liens	SC255	\$ 151,913	\$ 143,975	\$ 137,913	\$ 132,900	\$ 121,086
Multifamily (5 or more) Dwelling Units	SC256	\$ 553,758	\$ 551,160	\$ 548,246	\$ 557,430	\$ 564,460
Nonresidential Property (Except Land)	SC260	\$ 945,081	\$ 935,972	\$ 928,609	\$ 899,375	\$ 917,010
Land	SC265	\$ 36,425	\$ 35,856	\$ 36,803	\$ 36,950	\$ 36,002
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 73,261	\$ 20,403	\$ 16,676	\$ 93,257	\$ 34,324
Accrued Interest Receivable	SC272	\$ 17,543	\$ 16,303	\$ 16,182	\$ 16,318	\$ 16,319
Advances for Taxes and Insurance	SC275	\$ 233	\$ 249	\$ 239	\$ 341	\$ 411
Allowance for Loan and Lease Losses	SC283	\$ 45,616	\$ 45,507	\$ 44,949	\$ 44,227	\$ 46,642
Nonmortgage Loans - Gross	SUB0162	\$ 1,167,273	\$ 1,113,463	\$ 1,045,095	\$ 1,026,156	\$ 1,011,293
Nonmortgage Loans - Total	SC31	\$ 1,151,759	\$ 1,098,208	\$ 1,030,122	\$ 1,011,308	\$ 996,915
Commercial Loans - Total	SC32	\$ 477,881	\$ 441,492	\$ 407,230	\$ 406,610	\$ 400,797
Secured	SC300	\$ 471,673	\$ 432,105	\$ 397,651	\$ 395,876	\$ 388,811
Unsecured	SC303	\$ 6,083	\$ 9,227	\$ 9,387	\$ 10,503	\$ 11,709
Lease Receivables	SC306	\$ 125	\$ 160	\$ 192	\$ 231	\$ 277
Consumer Loans - Total	SC35	\$ 682,356	\$ 665,449	\$ 631,766	\$ 613,298	\$ 604,823
Loans on Deposits	SC310	\$ 11,548	\$ 11,771	\$ 11,367	\$ 11,832	\$ 12,247
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,451	\$ 1,923	\$ 1,819	\$ 2,264	\$ 2,103
Education Loans	SC320	\$ 5	\$ 1	\$ 4	\$ 5	\$ 8
Auto Loans	SC323	\$ 656,195	\$ 640,627	\$ 608,555	\$ 589,229	\$ 580,794
Mobile Home Loans	SC326	\$ 6,271	\$ 5,516	\$ 4,742	\$ 4,132	\$ 4,031
Credit Cards	SC328	\$ 794	\$ 763	\$ 719	\$ 781	\$ 794

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Schedule SC --- Consolidated Statement of Condition		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,093	\$ 4,848	\$ 4,560	\$ 5,055	\$ 4,846
Accrued Interest Receivable	SC348	\$ 7,035	\$ 6,522	\$ 6,099	\$ 6,248	\$ 5,673
Allowance for Loan and Lease Losses	SC357	\$ 15,514	\$ 15,255	\$ 14,973	\$ 14,848	\$ 14,378
Repossessed Assets - Gross	SUB0201	\$ 3,241	\$ 2,443	\$ 2,928	\$ 3,310	\$ 3,033
Repossessed Assets - Total	SC40	\$ 3,241	\$ 2,443	\$ 2,908	\$ 3,179	\$ 2,966
Real Estate - Total	SUB0210	\$ 1,794	\$ 1,206	\$ 1,658	\$ 2,348	\$ 1,900
Construction	SC405	\$ 476	\$ 492	\$ 1,008	\$ 822	\$ 722
Residential - Total	SUB0225	\$ 438	\$ 714	\$ 650	\$ 1,526	\$ 1,178
1-4 Dwelling Units	SC415	\$ 438	\$ 714	\$ 465	\$ 1,341	\$ 1,178
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 185	\$ 185	\$ 0
Nonresidential (Except Land)	SC426	\$ 880	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,447	\$ 1,237	\$ 1,270	\$ 962	\$ 1,133
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 20	\$ 131	\$ 67
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 72,766	\$ 70,260	\$ 68,346	\$ 69,004	\$ 68,575
Federal Home Loan Bank Stock	SC510	\$ 72,391	\$ 69,885	\$ 67,971	\$ 68,629	\$ 68,200
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 85,205	\$ 83,853	\$ 82,220	\$ 77,933	\$ 77,553
Other Assets - Gross	SUB0262	\$ 162,804	\$ 165,661	\$ 159,343	\$ 153,360	\$ 147,453
Other Assets - Total	SC59	\$ 162,790	\$ 165,648	\$ 159,322	\$ 153,337	\$ 147,437
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 21,992	\$ 53,489	\$ 52,934	\$ 41,824	\$ 40,250
Other	SC625	\$ 59,922	\$ 26,293	\$ 26,035	\$ 25,793	\$ 24,059
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 7,281	\$ 7,445	\$ 7,565	\$ 7,808	\$ 8,175
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 15,117	\$ 15,454	\$ 15,992	\$ 16,510	\$ 17,057
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 58,491	\$ 62,980	\$ 56,817	\$ 61,425	\$ 57,912
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 14	\$ 13	\$ 21	\$ 23	\$ 16
General Valuation Allowances - Total	SUB2092	\$ 61,144	\$ 60,775	\$ 59,963	\$ 59,229	\$ 61,103
Total Assets - Gross	SUB0283	\$ 8,126,578	\$ 7,960,324	\$ 7,875,657	\$ 7,853,310	\$ 7,700,517
Total Assets	SC60	\$ 8,065,434	\$ 7,899,549	\$ 7,815,694	\$ 7,794,081	\$ 7,639,414
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 5,480,910	\$ 5,492,389	\$ 5,447,332	\$ 5,369,951	\$ 5,380,103
Deposits	SC710	\$ 5,458,019	\$ 5,471,219	\$ 5,423,836	\$ 5,349,298	\$ 5,357,013
Escrows	SC712	\$ 22,884	\$ 21,143	\$ 23,464	\$ 20,604	\$ 23,012
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 8	\$ 27	\$ 32	\$ 49	\$ 78
Borrowings - Total	SC72	\$ 1,314,989	\$ 1,176,010	\$ 1,139,555	\$ 1,173,776	\$ 1,150,371
Advances from FHLBank	SC720	\$ 1,222,026	\$ 1,091,643	\$ 1,069,297	\$ 1,107,550	\$ 1,084,421
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 61,051	\$ 47,706	\$ 35,226	\$ 36,014	\$ 35,023
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 31,912	\$ 36,661	\$ 35,032	\$ 30,212	\$ 30,927
Other Liabilities - Total	SC75	\$ 70,366	\$ 57,185	\$ 65,333	\$ 190,491	\$ 53,800
Accrued Interest Payable - Deposits	SC763	\$ 3,405	\$ 2,562	\$ 3,035	\$ 2,190	\$ 2,891
Accrued Interest Payable - Other	SC766	\$ 4,864	\$ 4,209	\$ 3,792	\$ 3,849	\$ 3,765
Accrued Taxes	SC776	\$ 3,667	\$ 3,504	\$ 3,470	\$ 2,478	\$ 4,530
Accounts Payable	SC780	\$ 14,814	\$ 9,118	\$ 8,012	\$ 11,009	\$ 7,912
Deferred Income Taxes	SC790	\$ 2,868	\$ 2,608	\$ 2,893	\$ 2,933	\$ 3,027
Other Liabilities and Deferred Income	SC796	\$ 40,748	\$ 35,184	\$ 44,131	\$ 168,032	\$ 31,675
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 6,866,265	\$ 6,725,584	\$ 6,652,220	\$ 6,734,218	\$ 6,584,274
Minority Interest	SC800	\$ 1,321	\$ 1,255	\$ 1,419	\$ 1,375	\$ 1,331
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 377,434	\$ 377,140	\$ 372,831	\$ 372,596	\$ 372,256
Cumulative	SC812	\$ 776	\$ 776	\$ 776	\$ 800	\$ 800
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,025	\$ 1,026	\$ 999	\$ 999	\$ 999
Paid in Excess of Par	SC830	\$ 375,633	\$ 375,338	\$ 371,056	\$ 370,797	\$ 370,457
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,873	\$- 7,132	\$- 3,134	\$- 4,739	\$- 6,324
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,078	\$- 7,341	\$- 3,348	\$- 4,795	\$- 6,052
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 205	\$ 209	\$ 214	\$ 56	\$- 272
Retained Earnings	SC880	\$ 830,802	\$ 811,587	\$ 801,734	\$ 700,587	\$ 698,244
Other Components of Equity Capital	SC891	\$- 8,512	\$- 8,884	\$- 9,376	\$- 9,960	\$- 10,363
Total Equity Capital	SC80	\$ 1,197,850	\$ 1,172,711	\$ 1,162,055	\$ 1,058,484	\$ 1,053,813
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,065,436	\$ 7,899,550	\$ 7,815,694	\$ 7,794,077	\$ 7,639,418

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Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	7	\$ 1,306
4	Net deferred tax assets	15	\$ 29,087
6	Prepaid deposit insurance premiums	2	\$ 155
7	Prepaid expenses	14	\$ 4,261
8	Deposits for utilities and other services	1	\$ 471
14	Other noninterest-bearing short-term accounts recv	2	\$ 5,309
19	Receivables fr a broker for unsettled transactions	1	\$ 120
99	Other	12	\$ 8,859

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 135
11	The liability recorded for post-retirement benefit	10	\$ 17,586
15	Liability on loan servicing contracts	1	\$ 1,655
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 4,867
99	Other	22	\$ 13,440

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 115,229	\$ 111,654	\$ 109,311	\$ 112,106	\$ 106,000
Deposits and Investment Securities	SO115	\$ 13,051	\$ 13,188	\$ 12,781	\$ 12,886	\$ 12,063
Mortgage-Backed Securities	SO125	\$ 10,146	\$ 9,277	\$ 8,761	\$ 7,887	\$ 7,496
Mortgage Loans	SO141	\$ 70,992	\$ 69,225	\$ 69,254	\$ 73,372	\$ 69,301
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 215	\$ 524	\$ 303	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 20,635	\$ 19,153	\$ 17,932	\$ 17,961	\$ 17,140
Commercial Loans and Leases	SO160	\$ 9,865	\$ 9,159	\$ 8,952	\$ 9,175	\$ 8,964
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 129	\$ 227	\$ 227	N/A	N/A
Consumer Loans and Leases	SO171	\$ 10,770	\$ 9,994	\$ 8,980	\$ 8,786	\$ 8,176
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 61	\$ 60	\$ 53	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,163	\$ 1,101	\$ 1,261	\$ 987	\$ 1,552
Federal Home Loan Bank Stock	SO181	\$ 1,161	\$ 1,099	\$ 1,259	\$ 985	\$ 1,550
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 60,938	\$ 58,445	\$ 56,423	\$ 58,459	\$ 53,486
Deposits	SO215	\$ 45,875	\$ 44,578	\$ 42,730	\$ 44,012	\$ 39,489
Escrows	SO225	\$ 4	\$ 11	\$ 3	\$ 3	\$ 2
Advances from FHLBank	SO230	\$ 14,120	\$ 13,090	\$ 12,980	\$ 13,675	\$ 13,371
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 939	\$ 766	\$ 710	\$ 769	\$ 624
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 55,454	\$ 54,310	\$ 54,149	\$ 54,634	\$ 54,066
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,041	\$ 1,541	\$ 1,850	\$ 767	\$ 1,307
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 53,413	\$ 52,769	\$ 52,299	\$ 53,867	\$ 52,759
Noninterest Income - Total	SO42	\$ 12,736	\$ 12,185	\$ 11,138	\$ 12,071	\$ 10,268
Mortgage Loan Servicing Fees	SO410	\$ 621	\$ 635	\$ 587	\$ 451	\$ 441
Servicing Amortization and Valuation Adjustments	SO411	\$- 157	\$- 259	\$- 267	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 10,739	\$ 9,858	\$ 9,021	\$ 9,280	\$ 8,798
Net Income (Loss) from Other - Total	SUB0451	\$ 301	\$ 822	\$ 759	\$ 1,375	\$ 989
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 607	\$ 1,115	\$ 760	\$ 890	\$ 702
Operations & Sale of Repossessed Assets	SO461	\$- 307	\$- 234	\$- 1	\$- 105	\$- 18
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 1	\$- 43	\$ 0	\$ 27	\$- 45
Sale of Loans Held for Investment	SO475	\$ 0	\$- 5	\$ 0	\$ 0	\$ 3
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 11	\$ 0	\$ 563	\$ 347
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,232	\$ 1,129	\$ 1,038	\$ 965	\$ 41
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 49,082	\$ 49,098	\$ 47,664	\$ 52,619	\$ 45,368
All Personnel Compensation and Expense	SO510	\$ 30,262	\$ 29,387	\$ 29,298	\$ 29,551	\$ 27,150
Legal Expense	SO520	\$ 290	\$ 786	\$ 222	\$ 253	\$ 243
Office Occupancy and Equipment Expense	SO530	\$ 9,561	\$ 9,322	\$ 9,188	\$ 9,897	\$ 8,949
Marketing and Other Professional Services	SO540	\$ 2,804	\$ 3,115	\$ 2,677	\$ 3,099	\$ 2,520
Loan Servicing Fees	SO550	\$ 16	\$ 8	\$ 8	\$ 16	\$ 12
Goodwill and Other Intangibles Expense	SO560	\$ 559	\$ 548	\$ 544	\$ 612	\$ 611
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 60	\$ 40	\$ 16	\$ 48	\$ 21
Other Noninterest Expense	SO580	\$ 5,530	\$ 5,892	\$ 5,711	\$ 9,143	\$ 5,862
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 17,067	\$ 15,856	\$ 15,773	\$ 13,319	\$ 17,660
Income Taxes - Total	SO71	\$ 5,560	\$ 5,359	\$ 5,250	\$ 4,928	\$ 5,759
Federal	SO710	\$ 4,869	\$ 4,606	\$ 4,591	\$ 4,096	\$ 4,797

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$ 691	\$ 753	\$ 659	\$ 832	\$ 962
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,507	\$ 10,497	\$ 10,523	\$ 8,391	\$ 11,900
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,507	\$ 10,497	\$ 10,523	\$ 8,391	\$ 11,900

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Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 57
7	Net income(loss) from leased property	2	\$ 20
15	Income from corporate-owned life insurance	10	\$ 750
19	Realized/unrealized gains on derivatives	1	\$- 48
99	Other	12	\$ 357

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 26
2	OTS assessments	9	\$ 227
6	Supervisory examination fees	2	\$ 50
7	Office supplies, printing, and postage	18	\$ 1,221
8	Telephone, including data lines	9	\$ 321
9	Loan origination expense	1	\$ 25
10	ATM expense	3	\$ 95
15	Foreclosure expenses	1	\$ 11
16	Web site expenses	1	\$ 15
99	Other	13	\$ 410

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 336,194	\$ 220,965	\$ 109,311	\$ 410,683	\$ 302,777
YTD - Deposits and Investment Securities	Y_SO115	\$ 39,020	\$ 25,969	\$ 12,781	\$ 47,542	\$ 34,976
YTD - Mortgage-Backed Securities	Y_SO125	\$ 28,184	\$ 18,038	\$ 8,761	\$ 30,037	\$ 22,150
YTD - Mortgage Loans	Y_SO141	\$ 209,471	\$ 138,479	\$ 69,254	\$ 271,481	\$ 201,898
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,042	\$ 827	\$ 303	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 27,976	\$ 18,111	\$ 8,952	\$ 31,049	\$ 21,910
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 583	\$ 454	\$ 227	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 29,744	\$ 18,974	\$ 8,980	\$ 30,574	\$ 21,843
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 174	\$ 113	\$ 53	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 3,525	\$ 2,362	\$ 1,261	\$ 3,690	\$ 2,746
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,519	\$ 2,358	\$ 1,259	\$ 3,682	\$ 2,740
YTD - Other	Y_SO185	\$ 6	\$ 4	\$ 2	\$ 8	\$ 6
YTD - Interest Expense - Total	Y_SO21	\$ 175,806	\$ 114,868	\$ 56,423	\$ 200,583	\$ 144,382
YTD - Deposits	Y_SO215	\$ 133,183	\$ 87,308	\$ 42,730	\$ 148,515	\$ 106,345
YTD - Escrows	Y_SO225	\$ 18	\$ 14	\$ 3	\$ 14	\$ 11
YTD - Advances from FHLBank	Y_SO230	\$ 40,190	\$ 26,070	\$ 12,980	\$ 49,736	\$ 36,477
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,415	\$ 1,476	\$ 710	\$ 2,318	\$ 1,549
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 163,913	\$ 108,459	\$ 54,149	\$ 213,790	\$ 161,141
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,432	\$ 3,391	\$ 1,850	\$ 4,929	\$ 4,162
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 158,481	\$ 105,068	\$ 52,299	\$ 208,861	\$ 156,979
YTD - Noninterest Income - Total	Y_SO42	\$ 36,059	\$ 23,323	\$ 11,138	\$ 42,596	\$ 30,710
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,843	\$ 1,222	\$ 587	\$ 1,653	\$ 1,214
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 683	\$- 526	\$- 267	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 29,618	\$ 18,879	\$ 9,021	\$ 33,816	\$ 24,606
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,882	\$ 1,581	\$ 759	\$ 3,635	\$ 2,260
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,482	\$ 1,875	\$ 760	\$ 2,835	\$ 1,945
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 542	\$- 235	\$- 1	\$- 159	\$- 54
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 42	\$- 43	\$ 0	\$- 18	\$- 45
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 5	\$- 5	\$ 0	\$ 3	\$ 3
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 11	\$- 11	\$ 0	\$ 974	\$ 411
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 3,399	\$ 2,167	\$ 1,038	\$ 3,493	\$ 2,631
YTD - Noninterest Expense - Total	Y_SO51	\$ 145,844	\$ 96,762	\$ 47,664	\$ 184,439	\$ 134,381
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 88,947	\$ 58,685	\$ 29,298	\$ 108,990	\$ 80,849
YTD - Legal Expense	Y_SO520	\$ 1,298	\$ 1,008	\$ 222	\$ 1,014	\$ 787
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 28,071	\$ 18,510	\$ 9,188	\$ 35,582	\$ 26,444
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,596	\$ 5,792	\$ 2,677	\$ 10,725	\$ 7,770
YTD - Loan Servicing Fees	Y_SO550	\$ 32	\$ 16	\$ 8	\$ 63	\$ 47
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,651	\$ 1,092	\$ 544	\$ 2,406	\$ 1,794
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 116	\$ 56	\$ 16	\$ 92	\$ 44
YTD - Other Noninterest Expense	Y_SO580	\$ 17,133	\$ 11,603	\$ 5,711	\$ 25,567	\$ 16,646
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 48,696	\$ 31,629	\$ 15,773	\$ 67,019	\$ 53,309
YTD - Income Taxes - Total	Y_SO71	\$ 16,169	\$ 10,609	\$ 5,250	\$ 23,542	\$ 18,478
YTD - Federal	Y_SO710	\$ 14,066	\$ 9,197	\$ 4,591	\$ 19,691	\$ 15,456
YTD - State, Local, and Other	Y_SO720	\$ 2,103	\$ 1,412	\$ 659	\$ 3,851	\$ 3,022
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 32,527	\$ 21,020	\$ 10,523	\$ 43,476	\$ 34,830
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 32,527	\$ 21,020	\$ 10,523	\$ 43,476	\$ 34,830

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 60,770	\$ 59,959	\$ 59,227	\$ 60,768	\$ 60,816
Net Provision for Loss	VA115	\$ 2,074	\$ 1,580	\$ 1,866	\$ 789	\$ 1,323

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 6	\$ 164	\$ 231	\$- 389	\$ 26
Recoveries	VA135	\$ 488	\$ 346	\$ 222	\$ 175	\$ 229
Adjustments	VA145	\$ 370	\$- 78	\$- 20	\$- 940	\$ 0
Charge-offs	VA155	\$ 2,556	\$ 1,201	\$ 1,567	\$ 1,176	\$ 1,294
General Valuation Allowances - Ending Balance	VA165	\$ 61,140	\$ 60,770	\$ 59,959	\$ 59,227	\$ 61,100
Specific Valuation Allowances - Beginning Balance	VA108	\$ 90	\$ 253	\$ 485	\$ 75	\$ 133
Net Provision for Loss	VA118	\$ 27	\$ 1	\$ 0	\$ 26	\$ 5
Transfers	VA128	\$ 6	\$- 164	\$- 231	\$ 389	\$- 26
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 14	\$ 0	\$ 1	\$ 6	\$ 18
Specific Valuation Allowances - Ending Balance	VA168	\$ 109	\$ 90	\$ 253	\$ 484	\$ 94
Total Valuation Allowances - Beginning Balance	VA110	\$ 60,860	\$ 60,212	\$ 59,712	\$ 60,843	\$ 60,949
Net Provision for Loss	VA120	\$ 2,101	\$ 1,581	\$ 1,866	\$ 815	\$ 1,328
Recoveries	VA140	\$ 488	\$ 346	\$ 222	\$ 175	\$ 229
Adjustments	VA150	\$ 370	\$- 78	\$- 20	\$- 940	\$ 0
Charge-offs	VA160	\$ 2,570	\$ 1,201	\$ 1,568	\$ 1,182	\$ 1,312
Total Valuation Allowances - Ending Balance	VA170	\$ 61,249	\$ 60,860	\$ 60,212	\$ 59,711	\$ 61,194
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,556	\$ 1,201	\$ 1,567	\$ 1,176	\$ 1,294
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 3	\$ 50	\$ 0	\$ 133	\$ 286
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 285
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 285
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3	\$ 50	\$ 0	\$ 133	\$ 1
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 31	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 133	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,527	\$ 1,120	\$ 1,444	\$ 1,042	\$ 1,005
Commercial Loans	VA520	\$ 1,040	\$ 326	\$ 472	\$ 448	\$ 357

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,487	\$ 794	\$ 972	\$ 594	\$ 648
Loans on Deposits	VA510	\$ 33	\$ 27	\$ 20	\$ 16	\$ 27
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,417	\$ 722	\$ 928	\$ 547	\$ 572
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Other	VA560	\$ 37	\$ 45	\$ 24	\$ 31	\$ 46
Repossessed Assets - Total	VA60	\$ 25	\$ 27	\$ 116	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 25	\$ 27	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 116	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 1	\$ 4	\$ 7	\$ 1	\$ 3
GVA Recoveries - Assets - Total	SUB2126	\$ 488	\$ 346	\$ 222	\$ 175	\$ 229
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 41	\$ 61	\$ 5	\$ 4	\$ 30
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 41	\$ 61	\$ 5	\$ 4	\$ 30
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 7	\$ 1	\$ 1	\$ 0	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 56	\$ 3	\$ 1	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 31	\$ 4	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 0	\$ 1	\$ 3	\$ 29
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 447	\$ 284	\$ 217	\$ 170	\$ 199
Commercial Loans	VA521	\$ 213	\$ 32	\$ 1	\$ 24	\$ 68
Consumer Loans - Total	SUB2161	\$ 234	\$ 252	\$ 216	\$ 146	\$ 131
Loans on Deposits	VA511	\$ 9	\$ 7	\$ 8	\$ 9	\$ 6

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 195	\$ 223	\$ 164	\$ 109	\$ 104
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Other	VA561	\$ 30	\$ 22	\$ 44	\$ 28	\$ 20
Other Assets	VA931	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 31	\$- 164	\$- 231	\$ 415	\$- 18
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Mortgage Loans - Total	VA48	\$ 24	\$- 170	\$- 228	\$ 382	\$- 20
Construction - Total	SUB2230	\$ 24	\$- 89	\$ 72	\$ 21	\$- 15
1-4 Dwelling Units	VA422	\$ 24	\$ 4	\$- 6	\$ 6	\$- 15
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 93	\$ 78	\$ 15	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$- 81	\$- 300	\$ 361	\$- 5
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 31	\$ 19	\$ 12	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$- 50	\$- 241	\$ 291	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$- 78	\$ 58	\$- 5
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 7	\$ 6	\$- 3	\$ 7	\$- 4
Commercial Loans	VA522	\$ 0	\$ 0	\$- 7	\$ 0	\$- 25
Consumer Loans - Total	SUB2261	\$ 7	\$ 6	\$ 4	\$ 7	\$ 21
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 7	\$ 10	\$ 0	\$ 0	\$ 19
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$- 4	\$ 4	\$ 7	\$ 2
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 21	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,099	\$ 691	\$ 1,114	\$ 1,416	\$ 1,047
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Mortgage Loans - Total	VA49	\$- 14	\$- 181	\$- 233	\$ 511	\$ 236
Construction - Total	SUB2330	\$ 24	\$- 89	\$ 72	\$ 21	\$ 270
1-4 Dwelling Units	VA425	\$ 24	\$ 4	\$- 6	\$ 6	\$ 270
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 93	\$ 78	\$ 15	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 38	\$- 92	\$- 305	\$ 490	\$- 34
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 4	\$- 32	\$ 18	\$ 12	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 2	\$- 87	\$- 244	\$ 290	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 31	\$ 27	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 133	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 1	\$ 0	\$- 79	\$ 55	\$- 34
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,087	\$ 842	\$ 1,224	\$ 879	\$ 802
Commercial Loans	VA525	\$ 827	\$ 294	\$ 464	\$ 424	\$ 264
Consumer Loans - Total	SUB2361	\$ 1,260	\$ 548	\$ 760	\$ 455	\$ 538
Loans on Deposits	VA515	\$ 24	\$ 20	\$ 12	\$ 7	\$ 21
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,229	\$ 509	\$ 764	\$ 438	\$ 487
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Other	VA565	\$ 7	\$ 19	\$- 16	\$ 10	\$ 28
Reposessed Assets - Total	VA65	\$ 25	\$ 27	\$ 116	\$ 21	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 25	\$ 27	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 116	\$ 21	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1	\$ 3	\$ 7	\$ 0	\$ 4
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 760	\$ 727	\$ 43	\$ 1,759	\$ 509
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,962	\$ 3,675	\$ 3,887	\$ 3,698	\$ 2,358
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 880	\$ 487	\$ 184	\$ 0	\$ 984
Construction	VA951	\$ 0	\$ 0	\$ 184	\$ 0	\$ 422
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 487	\$ 0	\$ 0	\$ 562
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 880	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 50,629	\$ 50,564	\$ 45,913	\$ 27,192	\$ 29,174
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 60,373	\$ 56,857	\$ 55,780	\$ 36,202	\$ 34,105
Substandard	VA965	\$ 58,624	\$ 54,926	\$ 50,671	\$ 33,795	\$ 31,357
Doubtful	VA970	\$ 1,749	\$ 1,931	\$ 5,109	\$ 2,407	\$ 2,748
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 47,160	\$ 45,786	\$ 38,276	\$ 41,917	\$ 48,448

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 33,292	\$ 34,706	\$ 28,638	\$ 31,262	\$ 38,131
Construction and Land Loans	SUB2430	\$ 4,730	\$ 7,978	\$ 4,210	\$ 8,945	\$ 8,664
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 21,218	\$ 18,554	\$ 19,265	\$ 17,066	\$ 20,602
Permanent Loans Secured by All Other Property	SUB2450	\$ 8,772	\$ 9,502	\$ 6,360	\$ 6,448	\$ 11,082
Nonmortgages - Total	SUB2461	\$ 13,868	\$ 11,080	\$ 9,638	\$ 10,655	\$ 10,317
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 30,073	\$ 28,097	\$ 26,157	\$ 29,100	\$ 35,985
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 29,297	\$ 26,883	\$ 25,573	\$ 28,320	\$ 34,467
Mortgage Loans - Total	SUB2481	\$ 18,290	\$ 19,011	\$ 17,584	\$ 18,695	\$ 26,254
Construction	PD115	\$ 601	\$ 3,505	\$ 1,993	\$ 6,539	\$ 4,637
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,349	\$ 1,390	\$ 1,122	\$ 1,126	\$ 2,613
Secured by First Liens	PD123	\$ 12,773	\$ 11,551	\$ 11,670	\$ 9,157	\$ 12,269
Secured by Junior Liens	PD124	\$ 746	\$ 369	\$ 681	\$ 763	\$ 486
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0	\$ 284	\$ 2,978
Nonresidential Property (Except Land)	PD135	\$ 2,690	\$ 2,065	\$ 2,118	\$ 826	\$ 2,251
Land	PD138	\$ 131	\$ 131	\$ 0	\$ 0	\$ 1,020
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,253	\$ 1,912	\$ 2,134	\$ 2,328	\$ 2,986
Consumer Loans - Total	SUB2511	\$ 7,754	\$ 5,960	\$ 5,855	\$ 7,297	\$ 5,227
Loans on Deposits	PD161	\$ 233	\$ 175	\$ 191	\$ 130	\$ 178
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 5	\$ 0	\$ 59
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 7,411	\$ 5,748	\$ 5,550	\$ 7,090	\$ 4,919
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 6	\$ 7	\$ 15
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 5	\$ 7
Other	PD180	\$ 110	\$ 37	\$ 103	\$ 65	\$ 49
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 270	\$ 223	\$ 0	\$ 225	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 776	\$ 1,214	\$ 584	\$ 780	\$ 1,518
Mortgage Loans - Total	SUB2491	\$ 753	\$ 1,209	\$ 532	\$ 779	\$ 1,513
Construction	PD215	\$ 0	\$ 650	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 753	\$ 559	\$ 377	\$ 624	\$ 1,483
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 155	\$ 155	\$ 30
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 20	\$ 2	\$ 47	\$ 1	\$ 0
Consumer Loans - Total	SUB2521	\$ 3	\$ 3	\$ 5	\$ 0	\$ 5
Loans on Deposits	PD261	\$ 3	\$ 0	\$ 0	\$ 0	\$ 5
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 17,087	\$ 17,689	\$ 12,119	\$ 12,817	\$ 12,463
Mortgage Loans - Total	SUB2501	\$ 14,249	\$ 14,486	\$ 10,522	\$ 11,788	\$ 10,364
Construction	PD315	\$ 2,701	\$ 2,495	\$ 1,020	\$ 1,209	\$ 1,810
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	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 536	\$ 702	\$ 441	\$ 857	\$ 542
Secured by First Liens	PD323	\$ 4,732	\$ 3,903	\$ 4,738	\$ 4,344	\$ 3,077
Secured by Junior Liens	PD324	\$ 329	\$ 80	\$ 81	\$ 40	\$ 102
Multifamily (5 or more) Dwelling Units	PD325	\$ 306	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 4,348	\$ 6,109	\$ 3,045	\$ 4,141	\$ 3,636
Land	PD338	\$ 1,297	\$ 1,197	\$ 1,197	\$ 1,197	\$ 1,197
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,591	\$ 2,911	\$ 1,184	\$ 662	\$ 1,892
Consumer Loans - Total	SUB2531	\$ 247	\$ 292	\$ 413	\$ 367	\$ 207
Loans on Deposits	PD361	\$ 25	\$ 21	\$ 33	\$ 46	\$ 22
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 59	\$ 0	\$ 0
Education Loans	PD365	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Auto Loans	PD367	\$ 200	\$ 250	\$ 286	\$ 307	\$ 180
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 7	\$ 8	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 21	\$ 20	\$ 27	\$ 5	\$ 4
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 47	\$ 48	\$ 42	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 37	\$ 37
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 12,678	\$ 9,659	\$ 6,564	\$ 5,895	\$ 5,940
90% up to 100% LTV	LD110	\$ 12,443	\$ 9,659	\$ 6,564	\$ 5,895	\$ 5,940
100% and greater LTV	LD120	\$ 235	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
90% up to 100% LTV	LD250	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,501	\$ 3,116	\$ 1,463	\$ 0	\$ 1,504
90% up to 100% LTV	LD430	\$ 3,266	\$ 3,116	\$ 1,463	\$ 0	\$ 1,504
100% and greater LTV	LD440	\$ 235	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 56,861	\$ 60,829	\$ 59,027	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 23,329	\$ 27,078	\$ 16,423	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 207,770	\$ 203,592	\$ 144,654	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,081	\$ 1,042	\$ 1,005	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,081	\$ 1,042	\$ 1,005	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 191,556	\$ 207,516	\$ 193,492	\$ 181,220	\$ 165,140
Mortgage Construction Loans	CC105	\$ 124,279	\$ 138,534	\$ 133,785	\$ 134,838	\$ 108,481
Other Mortgage Loans	CC115	\$ 67,277	\$ 68,982	\$ 59,707	\$ 46,382	\$ 56,659
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 51,471	\$ 40,321	\$ 38,148	\$ 35,787	\$ 39,895
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 130,188	\$ 130,674	\$ 121,661	\$ 111,073	\$ 138,963
1-4 Dwelling Units	CC280	\$ 40,200	\$ 59,449	\$ 49,184	\$ 38,094	\$ 51,748

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 22,914	\$ 21,673	\$ 12,756	\$ 14,830	\$ 5,849
All Other Real Estate	CC300	\$ 67,074	\$ 49,552	\$ 59,721	\$ 58,149	\$ 81,366
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 42,708	\$ 47,814	\$ 65,560	\$ 20,231	\$ 37,550
Commitments Outstanding to Purchase Loans	CC320	\$ 3,555	\$ 0	\$ 0	\$ 437	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 24,209	\$ 21,419	\$ 31,127	\$ 21,945	\$ 24,739
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,002	\$ 2,002	\$ 0	\$ 0	\$ 6,045
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 928	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 471,736	\$ 457,838	\$ 454,941	\$ 443,797	\$ 447,876
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 336,811	\$ 327,407	\$ 327,045	\$ 317,510	\$ 326,050
Commercial Lines	CC420	\$ 120,301	\$ 116,097	\$ 112,974	\$ 111,452	\$ 106,725
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 14,624	\$ 14,334	\$ 14,922	\$ 14,835	\$ 15,101
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 21,915	\$ 21,396	\$ 22,079	\$ 19,122	\$ 20,388
Commercial	CC430	\$ 1,683	\$ 1,250	\$ 1,260	\$ 1,153	\$ 1,403
Standby, Not Included on CC465 or CC468	CC435	\$ 20,232	\$ 20,146	\$ 20,819	\$ 17,969	\$ 18,985
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 6,016	\$ 6,304	\$ 6,629	\$ 6,972	\$ 13,299
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 386	\$ 390	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 117	\$ 122	\$ 524	\$ 538	\$ 612
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 25	\$ 25	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 123,263	\$ 65,278	\$ 31,049	\$ 51,215	\$ 44,531
Sales	CF145	\$ 12,416	\$ 2,747	\$ 0	\$ 11,804	\$ 8,402
Other Balance Changes	CF148	\$- 37,213	\$- 42,932	\$- 33,536	\$- 40,780	\$- 37,371
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 3,105	\$ 7,168	\$ 43,668	\$ 62,126	\$ 4,095

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Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 2,704	\$- 4,397	\$- 2,626	\$ 1,818	\$- 1,444
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 126,368	\$ 72,446	\$ 74,717	\$ 113,341	\$ 48,626
Sales - Total	SUB3821	\$ 12,416	\$ 2,747	\$ 0	\$ 11,804	\$ 8,402
Net Purchases - Total	SUB3826	\$ 113,952	\$ 69,699	\$ 74,717	\$ 101,537	\$ 40,224
Mortgage Loans Disbursed - Total	SUB3831	\$ 289,237	\$ 336,126	\$ 272,968	\$ 267,516	\$ 312,390
Construction Loans - Total	SUB3840	\$ 68,205	\$ 84,953	\$ 60,677	\$ 56,348	\$ 53,412
1-4 Dwelling Units	CF190	\$ 33,141	\$ 31,383	\$ 26,657	\$ 37,373	\$ 35,769
Multifamily (5 or more) Dwelling Units	CF200	\$ 21,393	\$ 25,109	\$ 22,786	\$ 12,824	\$ 11,316
Nonresidential	CF210	\$ 13,671	\$ 28,461	\$ 11,234	\$ 6,151	\$ 6,327
Permanent Loans - Total	SUB3851	\$ 221,032	\$ 251,173	\$ 212,291	\$ 211,168	\$ 258,978
1-4 Dwelling Units	CF225	\$ 161,141	\$ 173,407	\$ 136,449	\$ 171,402	\$ 190,754
Home Equity and Junior Liens	CF226	\$ 47,127	\$ 46,236	\$ 43,451	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 20,232	\$ 35,841	\$ 17,343	\$ 19,239	\$ 23,991
Nonresidential (Except Land)	CF260	\$ 36,021	\$ 39,863	\$ 56,425	\$ 17,124	\$ 38,042
Land	CF270	\$ 3,638	\$ 2,062	\$ 2,074	\$ 3,403	\$ 6,191
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 2,105	\$ 190	\$ 9,237	\$ 3,778	\$ 5,633
1-4 Dwelling Units	CF280	\$ 2,100	\$ 162	\$ 8,202	\$ 2,542	\$ 3,017
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 297	\$ 0	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 77	\$ 0	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 5	\$ 0	\$ 597	\$ 458	\$ 2,372
Nonresidential	CF300	\$ 0	\$ 28	\$ 438	\$ 778	\$ 244
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 44,389	\$ 50,832	\$ 49,272	\$ 50,958	\$ 43,041
1-4 Dwelling Units	CF310	\$ 44,389	\$ 50,832	\$ 47,591	\$ 50,958	\$ 41,461
Home Equity and Junior Liens	CF311	\$ 0	\$ 8	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 1,681	\$ 0	\$ 1,580
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 42,284	\$- 50,642	\$- 40,035	\$- 47,180	\$- 37,408
Memo - Refinancing Loans	CF361	\$ 70,904	\$ 96,011	\$ 61,554	\$ 62,186	\$ 71,080
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 133,186	\$ 109,179	\$ 88,201	\$ 94,452	\$ 86,126

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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	Sep 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 106,862	\$ 111,102	\$ 38,871	\$ 77,629	\$ 83,488
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 240,048	\$ 220,281	\$ 127,072	\$ 172,081	\$ 169,614
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 240,048	\$ 220,281	\$ 127,072	\$ 172,081	\$ 169,614
Deposits:						
Interest Credited to Deposits	CF430	\$ 44,553	\$ 44,282	\$ 41,042	\$ 41,824	\$ 37,602

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 102,032	\$ 109,182	\$ 122,365	\$ 114,902	\$ 112,998
Fully Insured	DI100	\$ 102,032	\$ 109,182	\$ 122,365	\$ 114,902	\$ 110,618
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,380
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,319,243	\$ 3,237,228	\$ 3,346,045	\$ 3,329,793	\$ 3,655,196
Greater than \$100,000	DI130	\$ 1,738,802	\$ 1,837,756	\$ 1,690,821	\$ 1,643,429	\$ 1,724,832
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	395,125	390,797	389,729	391,802	425,558
Greater than \$100,000	DI160	8,696	8,384	8,593	8,382	8,805
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 402,108	\$ 397,708	\$ 391,257	\$ 377,124	N/A
Greater than \$250,000	DI175	\$ 20,752	\$ 19,669	\$ 19,179	\$ 19,555	N/A
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	29,125	29,194	29,170	28,755	N/A
Greater than \$250,000	DI185	53	50	51	2,280	N/A
Number of Deposit Accounts - Total	SUB4062	432,999	428,425	427,543	431,219	434,363
IRA/Keogh Accounts	DI200	\$ 427,514	\$ 422,296	\$ 415,574	\$ 411,669	\$ 410,669
Uninsured Deposits	DI210	\$ 766,971	\$ 781,996	\$ 711,902	\$ 739,030	\$ 751,582
Preferred Deposits	DI220	\$ 7,156	\$ 9,194	\$ 9,222	\$ 6,646	\$ 8,860
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 553,506	\$ 578,239	\$ 542,836	\$ 539,640	\$ 546,982
Money Market Deposit Accounts	DI320	\$ 905,383	\$ 911,677	\$ 884,562	\$ 874,981	\$ 881,933

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Schedule DI --- Consolidated Deposit Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 957,684	\$ 975,735	\$ 997,702	\$ 996,448	\$ 1,015,901
Time Deposits	DI340	\$ 3,064,328	\$ 3,026,709	\$ 3,022,200	\$ 2,958,834	\$ 2,935,207
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 977,953	\$ 966,209	\$ 867,938	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 94,239	\$ 91,958	\$ 80,072	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 269,220	\$ 305,558	\$ 281,928	\$ 287,870	\$ 273,086
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,014,777	\$ 1,022,661	\$ 999,334	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 585	\$ 364	\$ 348	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 1,010,351	\$ 1,003,806	\$ 971,000	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 469	\$ 564	\$ 499	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 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	\$ 1,283	\$ 453	\$ 336	\$ 550	\$ 828
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 2,905	\$ 2,988	\$ 4,662	\$ 3,452	\$ 18,819
Time and Savings Deposits	DI650	\$ 553	\$ 2,047	\$ 1,287	\$ 761	\$ 9,053
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,451	1,398	1,300	1,370	1,356
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 27,377	\$ 0	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 1,137,903	\$ 1,097,576	\$ 1,090,278	\$ 1,119,491	\$ 1,053,255
Assets Held for Sale	SI387	\$ 6,244	\$ 10,138	\$ 10,312	\$ 9,624	\$ 11,786
Loans Serviced for Others	SI390	\$ 1,024,396	\$ 1,025,655	\$ 1,039,124	\$ 1,048,856	\$ 1,123,896
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 119
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.85%	86.35%	86.79%	87.10%	88.19%
Second month of Qtr	SI582	85.85%	86.12%	86.31%	87.17%	87.66%
Third month of Qtr	SI583	86.20%	85.88%	86.09%	87.23%	87.89%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 73,124	\$ 75,824	\$ 76,524	\$ 77,874	\$ 81,974
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 29,256	\$ 38,185	\$ 30,948	\$ 31,515	\$ 31,882
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	13	13	12	13	15
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,172,708	\$ 1,162,051	\$ 1,058,483	\$ 1,041,456	\$ 1,037,499
Net Income (Loss) (SO91)	SI610	\$ 11,507	\$ 10,497	\$ 10,523	\$ 8,391	\$ 11,900
Dividends Declared						
Preferred Stock	SI620	\$ 19	\$ 14	\$ 14	\$ 16	\$ 16
Common Stock	SI630	\$ 718	\$ 200	\$ 182	\$ 6,000	\$ 420
Stock Issued	SI640	\$ 0	\$ 4,080	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 295	\$ 229	\$ 259	\$ 340	\$ 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	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 12,357	\$ 0
Other Comprehensive Income	SI662	\$ 5,259	\$- 3,999	\$ 1,605	\$ 1,587	\$ 8,588
Prior Period Adjustments	SI668	\$ 0	\$- 429	\$ 0	\$- 176	\$- 79
Other Adjustments	SI671	\$ 8,816	\$ 493	\$ 91,375	\$ 544	\$- 3,659
Ending Equity Capital (SC80)	SI680	\$ 1,197,848	\$ 1,172,708	\$ 1,162,049	\$ 1,058,483	\$ 1,053,813
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,061	\$ 2,172	\$ 1,371	\$ 730	\$ 588
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 210	\$ 186	\$ 133	\$ 130	\$ 170
Average Balance Sheet Data						
Total Assets	SI870	\$ 7,984,377	\$ 7,797,786	\$ 7,712,037	\$ 7,583,888	\$ 7,598,905
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,139,480	\$ 1,163,908	\$ 1,175,865	\$ 1,194,979	\$ 1,193,833
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,367,070	\$ 5,249,112	\$ 5,209,047	\$ 5,107,425	\$ 5,130,244
Nonmortgage Loans	SI885	\$ 1,137,239	\$ 1,079,555	\$ 1,035,574	\$ 1,017,186	\$ 1,007,722
Deposits and Excrows	SI890	\$ 5,457,883	\$ 5,328,711	\$ 5,256,555	\$ 5,216,916	\$ 5,245,172
Total Borrowings	SI895	\$ 1,244,143	\$ 1,144,869	\$ 1,147,651	\$ 1,140,678	\$ 1,153,605

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	3	0	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	15	15	15	14	12

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 3,472,340	\$ 3,109,448	\$ 2,731,664	\$ 2,405,004	\$ 2,081,948
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,605,260	\$ 2,289,026	\$ 1,965,210	\$ 1,742,234	\$ 1,471,828
Personal Trust and Agency Accounts	FS210	\$ 622,792	\$ 575,632	\$ 522,405	\$ 482,868	\$ 428,707
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 1,982,468	\$ 1,713,394	\$ 1,442,805	\$ 1,259,366	\$ 1,043,121
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 867,080	\$ 820,422	\$ 766,454	\$ 662,770	\$ 610,120
Personal Trust and Agency Accounts	FS211	\$ 867,080	\$ 820,422	\$ 766,454	\$ 662,770	\$ 610,120
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,232	2,842	2,405	2,034	1,753
Personal Trust and Agency Accounts	FS212	756	689	652	568	511
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	2,476	2,153	1,753	1,466	1,242
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	512	512	469	409	395
Personal Trust and Agency Accounts	FS213	512	512	469	409	395
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 12,476	\$ 7,951	\$ 3,343	\$ 11,481	\$ 8,115
Personal Trust and Agency Accounts	FS310	\$ 3,196	\$ 2,090	\$ 901	\$ 3,558	\$ 2,595
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 9,280	\$ 5,861	\$ 2,442	\$ 7,923	\$ 5,520
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 10,791	\$ 7,303	\$ 3,051	\$ 10,232	\$ 6,359
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,685	\$ 648	\$ 292	\$ 1,249	\$ 1,756
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 622,792	\$ 575,632	\$ 522,004	\$ 482,868	\$ 428,617

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 218	\$ 31	\$ 47
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 3,014	\$ 2,510	\$ 2,018	\$ 1,559	\$ 1,419
State, County and Municipal Obligations	FS425	\$ 6,347	\$ 5,230	\$ 4,653	\$ 4,580	\$ 4,867
Money Market Mutual Funds	FS430	\$ 24,187	\$ 25,026	\$ 23,884	\$ 35,903	\$ 23,782
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 183,743	\$ 168,147	\$ 151,090	\$ 131,000	\$ 116,108
Common and Preferred Stock	FS445	\$ 403,589	\$ 373,607	\$ 338,634	\$ 308,288	\$ 280,887
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,911	\$ 1,112	\$ 1,507	\$ 1,507	\$ 1,507
Miscellaneous Assets	FS460	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,197,850	\$ 1,172,711	\$ 1,162,055	\$ 1,058,484	\$ 1,053,813
Equity Capital Deductions - Total	SUB1631	\$ 15,939	\$ 16,477	\$ 17,004	\$ 17,552	\$ 18,154
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 14,808	\$ 15,319	\$ 15,830	\$ 16,341	\$ 16,861
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 355	\$ 382	\$ 398	\$ 411	\$ 493
Other	CCR134	\$ 776	\$ 776	\$ 776	\$ 800	\$ 800
Equity Capital Additions -Total	SUB1641	\$ 380	\$ 5,493	\$ 1,897	\$ 2,907	\$ 4,509
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 585	\$ 5,702	\$ 2,111	\$ 3,235	\$ 4,509
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$- 205	\$- 209	\$- 214	\$- 328	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,182,291	\$ 1,161,727	\$ 1,146,948	\$ 1,043,839	\$ 1,040,168

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 8,065,434	\$ 7,899,549	\$ 7,815,694	\$ 7,794,081	\$ 7,639,414
Asset Deductions - Total	SUB1651	\$ 15,163	\$ 15,701	\$ 16,228	\$ 16,752	\$ 17,354
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 14,808	\$ 15,319	\$ 15,830	\$ 16,341	\$ 16,861
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 355	\$ 382	\$ 398	\$ 411	\$ 493
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 98	\$ 6,977	\$ 2,181	\$ 4,171	\$ 5,806
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 215	\$ 7,094	\$ 2,298	\$ 4,288	\$ 5,806
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$- 117	\$- 117	\$- 117	\$- 117	\$ 0
Adjusted Total Assets	CCR25	\$ 8,050,369	\$ 7,890,825	\$ 7,801,647	\$ 7,781,500	\$ 7,627,866
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 310,983	\$ 308,955	\$ 312,068	\$ 307,767	\$ 298,919
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,182,291	\$ 1,161,727	\$ 1,146,948	\$ 1,043,839	\$ 1,040,168
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,864	\$ 2,461	\$ 2,192	\$ 2,632	\$ 2,597
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 59,516	\$ 58,612	\$ 57,394	\$ 56,409	\$ 56,332
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 61,380	\$ 61,073	\$ 59,586	\$ 59,041	\$ 58,929
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 61,380	\$ 61,073	\$ 59,586	\$ 59,041	\$ 58,929
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 976	\$ 843	\$ 997	\$ 852	\$ 870
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 99	\$ 99	\$ 218
Total Risk-Based Capital	CCR39	\$ 1,242,596	\$ 1,221,858	\$ 1,205,438	\$ 1,101,929	\$ 1,098,009
0% R/W Category - Cash	CCR400	\$ 28,997	\$ 27,856	\$ 26,506	\$ 29,334	\$ 27,188
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 108,911	\$ 112,169	\$ 128,253	\$ 142,338	\$ 155,028
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 2,338	\$ 600	\$ 6,706	\$ 100	\$ 100
0% R/W Category - Other	CCR415	\$ 83,242	\$ 98,033	\$ 85,585	\$ 91,606	\$ 61,640
0% R/W Category - Assets Total	CCR420	\$ 223,488	\$ 238,658	\$ 247,050	\$ 263,378	\$ 243,956
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
September 2007

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 812,815	\$ 739,465	\$ 708,217	\$ 680,896	\$ 630,605
20% R/W Category - Claims on FHLBs	CCR435	\$ 295,870	\$ 287,822	\$ 328,495	\$ 290,551	\$ 286,058
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 82,049	\$ 78,815	\$ 78,076	\$ 76,255	\$ 74,853
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 103,508	\$ 137,049	\$ 139,878	\$ 190,921	\$ 97,540
20% R/W Category - Other	CCR450	\$ 541,147	\$ 571,849	\$ 542,880	\$ 584,748	\$ 616,530
20% R/W Category - Assets Total	CCR455	\$ 1,835,389	\$ 1,815,000	\$ 1,797,546	\$ 1,823,371	\$ 1,705,586
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 367,076	\$ 363,000	\$ 359,509	\$ 364,671	\$ 341,118
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,461,913	\$ 2,412,270	\$ 2,415,398	\$ 2,411,089	\$ 2,400,386
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 29,257	\$ 35,515	\$ 36,736	\$ 31,114	\$ 30,791
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 34,595	\$ 35,721	\$ 36,999	\$ 26,947	\$ 7,749
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 195,610	\$ 192,100	\$ 193,111	\$ 187,149	\$ 184,167
50% R/W Category - Assets Total	CCR485	\$ 2,721,375	\$ 2,675,606	\$ 2,682,244	\$ 2,656,299	\$ 2,623,093
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,360,692	\$ 1,337,808	\$ 1,341,126	\$ 1,328,155	\$ 1,311,552
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 76,052	\$ 76,604	\$ 7,125	\$ 7,688	\$ 10,228
100% R/W Category - All Other Assets	CCR506	\$ 3,616,523	\$ 3,509,382	\$ 3,486,877	\$ 3,442,494	\$ 3,443,252
100% R/W Category - Assets Total	CCR510	\$ 3,692,575	\$ 3,585,986	\$ 3,494,002	\$ 3,450,182	\$ 3,453,480
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,692,575	\$ 3,585,986	\$ 3,494,002	\$ 3,450,182	\$ 3,453,480
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 8,472,827	\$ 8,315,250	\$ 8,220,842	\$ 8,193,230	\$ 8,026,115
Subtotal Risk-Weighted Assets	CCR75	\$ 5,420,339	\$ 5,286,789	\$ 5,194,634	\$ 5,143,007	\$ 5,106,145
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,535	\$ 2,045	\$ 2,446	\$ 2,609	\$ 4,577
Total Risk-Weighted Assets	CCR78	\$ 5,418,804	\$ 5,284,744	\$ 5,192,188	\$ 5,140,398	\$ 5,101,568
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 433,504	\$ 422,778	\$ 415,374	\$ 411,234	\$ 408,124
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	14.69%	14.72%	14.70%	13.41%	13.64%
Total Risk-Based Capital Ratio	CCR820	22.93%	23.12%	23.22%	21.44%	21.52%
Tier 1 Risk-Based Capital Ratio	CCR830	21.82%	21.98%	22.09%	20.30%	20.38%

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	14.70%	14.73%	14.71%	13.42%	13.65%

*Note

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