

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2007, 12:39 PM

TFR Industry Aggregate Report
93047 - OTS-Regulated: Tennessee
September 2007

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Description		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions		17	17	17	17
Schedule NS --- Optional Narrative Statement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
ASSETS					
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,323,125	\$ 1,339,287	\$ 1,386,839	\$ 1,353,271
Cash and Non-Interest-Earning Deposits	SC110	\$ 88,124	\$ 91,032	\$ 87,128	\$ 95,233
Interest-Earning Deposits in FHLBs	SC112	\$ 54,381	\$ 44,418	\$ 60,554	\$ 58,631
Other Interest-Earning Deposits	SC118	\$ 10,302	\$ 13,047	\$ 11,303	\$ 14,809
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,493	\$ 33,349	\$ 46,520	\$ 21,667
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,046,534	\$ 1,047,538	\$ 1,071,371	\$ 1,058,047
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 7,966	\$ 8,706	\$ 9,257	\$ 8,722
State and Municipal Obligations	SC180	\$ 77,099	\$ 77,827	\$ 76,224	\$ 74,589
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 16,770	\$ 11,246	\$ 11,670	\$ 10,429
Accrued Interest Receivable	SC191	\$ 13,456	\$ 12,124	\$ 12,812	\$ 11,144
Mortgage-Backed Securities - Gross	SUB0072	\$ 158,522	\$ 146,309	\$ 140,840	\$ 134,925
Mortgage-Backed Securities - Total	SC22	\$ 158,522	\$ 146,309	\$ 140,840	\$ 134,925
Pass-Through - Total	SUB0073	\$ 143,842	\$ 137,126	\$ 125,928	\$ 123,093
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 143,678	\$ 136,956	\$ 125,747	\$ 122,903
Other Pass-Through	SC215	\$ 164	\$ 170	\$ 181	\$ 190
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 14,036	\$ 8,541	\$ 14,337	\$ 11,283
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 443	\$ 471	\$ 513	\$ 551
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,386	\$ 8,070	\$ 13,824	\$ 10,732
Other	SC222	\$ 5,207	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 644	\$ 642	\$ 575	\$ 549

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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
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,954,667	\$ 2,924,970	\$ 2,805,008	\$ 2,733,919
Mortgage Loans - Total	SC26	\$ 2,933,164	\$ 2,904,561	\$ 2,785,545	\$ 2,713,128
Construction Loans - Total	SUB0100	\$ 375,542	\$ 359,180	\$ 331,165	\$ 327,217
Residential - Total	SUB0110	\$ 268,441	\$ 252,788	\$ 236,620	\$ 239,482
1-4 Dwelling Units	SC230	\$ 243,771	\$ 237,026	\$ 223,698	\$ 229,397
Multifamily (5 or more) Dwelling Units	SC235	\$ 24,670	\$ 15,762	\$ 12,922	\$ 10,085
Nonresidential Property	SC240	\$ 107,101	\$ 106,392	\$ 94,545	\$ 87,735
Permanent Loans - Total	SUB0121	\$ 2,564,702	\$ 2,551,738	\$ 2,460,231	\$ 2,392,933
Residential - Total	SUB0131	\$ 1,637,684	\$ 1,635,748	\$ 1,586,331	\$ 1,549,762
1-4 Dwelling Units - Total	SUB0141	\$ 1,560,075	\$ 1,552,211	\$ 1,505,881	\$ 1,469,487
Revolving Open-End Loans	SC251	\$ 159,552	\$ 151,165	\$ 141,753	\$ 142,073
All Other - First Liens	SC254	\$ 1,326,398	\$ 1,325,803	\$ 1,294,089	\$ 1,264,856
All Other - Junior Liens	SC255	\$ 74,125	\$ 75,243	\$ 70,039	\$ 62,558
Multifamily (5 or more) Dwelling Units	SC256	\$ 77,609	\$ 83,537	\$ 80,450	\$ 80,275
Nonresidential Property (Except Land)	SC260	\$ 646,199	\$ 643,054	\$ 621,338	\$ 598,738
Land	SC265	\$ 280,819	\$ 272,936	\$ 252,562	\$ 244,433
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 29,326	\$ 119,522	\$ 71,246	\$ 62,156
Accrued Interest Receivable	SC272	\$ 13,709	\$ 13,385	\$ 12,763	\$ 12,610
Advances for Taxes and Insurance	SC275	\$ 714	\$ 667	\$ 849	\$ 1,159
Allowance for Loan and Lease Losses	SC283	\$ 21,503	\$ 20,409	\$ 19,463	\$ 20,791
Nonmortgage Loans - Gross	SUB0162	\$ 411,476	\$ 392,398	\$ 375,998	\$ 382,688
Nonmortgage Loans - Total	SC31	\$ 398,313	\$ 378,451	\$ 361,216	\$ 367,942
Commercial Loans - Total	SC32	\$ 237,193	\$ 219,610	\$ 214,815	\$ 218,269
Secured	SC300	\$ 180,218	\$ 164,888	\$ 164,827	\$ 172,905
Unsecured	SC303	\$ 56,958	\$ 54,703	\$ 49,967	\$ 45,339
Lease Receivables	SC306	\$ 17	\$ 19	\$ 21	\$ 25
Consumer Loans - Total	SC35	\$ 168,566	\$ 167,045	\$ 155,973	\$ 159,013
Loans on Deposits	SC310	\$ 25,774	\$ 25,205	\$ 25,470	\$ 21,921
Home Improvement Loans (Not secured by real estate)	SC316	\$ 637	\$ 599	\$ 505	\$ 332
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 78,710	\$ 77,094	\$ 76,359	\$ 77,706
Mobile Home Loans	SC326	\$ 2,607	\$ 2,419	\$ 2,120	\$ 2,018
Credit Cards	SC328	\$ 7,192	\$ 7,636	\$ 7,266	\$ 7,789

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other, Including Lease Receivables	SC330	\$ 53,646	\$ 54,092	\$ 44,253	\$ 49,247
Accrued Interest Receivable	SC348	\$ 5,717	\$ 5,743	\$ 5,210	\$ 5,406
Allowance for Loan and Lease Losses	SC357	\$ 13,163	\$ 13,947	\$ 14,782	\$ 14,746
Repossessed Assets - Gross	SUB0201	\$ 6,019	\$ 4,978	\$ 4,444	\$ 5,526
Repossessed Assets - Total	SC40	\$ 6,010	\$ 4,978	\$ 4,444	\$ 5,526
Real Estate - Total	SUB0210	\$ 5,883	\$ 4,880	\$ 4,327	\$ 5,411
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,861	\$ 1,927	\$ 672	\$ 1,220
1-4 Dwelling Units	SC415	\$ 2,861	\$ 1,927	\$ 672	\$ 748
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 472
Nonresidential (Except Land)	SC426	\$ 975	\$ 387	\$ 112	\$ 1,323
Land	SC428	\$ 0	\$ 1	\$ 47	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,047	\$ 2,565	\$ 3,496	\$ 2,868
Other Repossessed Assets	SC430	\$ 136	\$ 98	\$ 117	\$ 115
General Valuation Allowances	SC441	\$ 9	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 1,442	\$ 1,124	\$ 1,125	\$ 650
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 44,326	\$ 43,737	\$ 43,729	\$ 43,717
Federal Home Loan Bank Stock	SC510	\$ 41,379	\$ 41,372	\$ 41,345	\$ 41,335
Other	SC540	\$ 2,947	\$ 2,365	\$ 2,384	\$ 2,382
Office Premises and Equipment	SC55	\$ 119,886	\$ 118,618	\$ 116,247	\$ 112,642
Other Assets - Gross	SUB0262	\$ 73,833	\$ 70,524	\$ 66,865	\$ 64,981
Other Assets - Total	SC59	\$ 73,799	\$ 70,491	\$ 66,824	\$ 64,943
Bank-Owned Life Insurance:					
Key Person Life Insurance	SC615	\$ 10,617	\$ 10,523	\$ 10,417	\$ 10,365
Other	SC625	\$ 23,653	\$ 23,426	\$ 23,199	\$ 20,505
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans	SC642	\$ 10,958	\$ 10,110	\$ 9,453	\$ 9,367
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 6,302	\$ 6,420	\$ 6,537	\$ 6,654
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 22,303	\$ 20,045	\$ 17,259	\$ 18,090
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 34	\$ 33	\$ 41	\$ 38
General Valuation Allowances - Total	SUB2092	\$ 34,709	\$ 34,389	\$ 34,286	\$ 35,575
Total Assets - Gross	SUB0283	\$ 5,093,296	\$ 5,041,945	\$ 4,941,095	\$ 4,832,319
Total Assets	SC60	\$ 5,058,587	\$ 5,007,556	\$ 4,906,809	\$ 4,796,744
LIABILITIES					
Deposits and Escrows - Total	SC71	\$ 3,926,804	\$ 3,883,181	\$ 3,796,348	\$ 3,691,114
Deposits	SC710	\$ 3,902,725	\$ 3,860,550	\$ 3,778,657	\$ 3,674,574
Escrows	SC712	\$ 24,082	\$ 22,641	\$ 17,697	\$ 16,549
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 3	\$- 10	\$- 6	\$- 9
Borrowings - Total	SC72	\$ 368,319	\$ 368,954	\$ 348,804	\$ 372,676
Advances from FHLBank	SC720	\$ 293,149	\$ 283,728	\$ 285,300	\$ 319,321
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 63,570	\$ 79,019	\$ 57,976	\$ 47,825
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 11,600	\$ 6,207	\$ 5,528	\$ 5,530
Other Liabilities - Total	SC75	\$ 49,207	\$ 52,326	\$ 60,342	\$ 41,667
Accrued Interest Payable - Deposits	SC763	\$ 12,895	\$ 11,257	\$ 10,475	\$ 9,724
Accrued Interest Payable - Other	SC766	\$ 754	\$ 661	\$ 727	\$ 675
Accrued Taxes	SC776	\$ 3,620	\$ 2,594	\$ 4,276	\$ 1,915
Accounts Payable	SC780	\$ 16,317	\$ 14,936	\$ 14,451	\$ 16,036
Deferred Income Taxes	SC790	\$ 2,685	\$ 2,326	\$ 2,551	\$ 2,816
Other Liabilities and Deferred Income	SC796	\$ 12,936	\$ 20,552	\$ 27,862	\$ 10,501
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 4,344,330	\$ 4,304,461	\$ 4,205,494	\$ 4,105,457
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL					
Perpetual Preferred Stock:					
Stock - Total	SUB0311	\$ 115,535	\$ 115,450	\$ 115,039	\$ 114,511
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:					
Par Value	SC820	\$ 9,047	\$ 9,048	\$ 9,044	\$ 9,036
Paid in Excess of Par	SC830	\$ 106,488	\$ 106,402	\$ 105,995	\$ 105,475
Accumulated Other Comprehensive Income - Total	SC86	\$ 1,008	\$- 1,812	\$ 1,757	\$ 1,209
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,008	\$- 1,812	\$ 1,757	\$ 1,209
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 603,121	\$ 595,247	\$ 590,737	\$ 573,917
Other Components of Equity Capital	SC891	\$- 5,419	\$- 5,799	\$- 6,227	\$ 1,641
Total Equity Capital	SC80	\$ 714,245	\$ 703,086	\$ 701,306	\$ 691,278
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,058,584	\$ 5,007,556	\$ 4,906,809	\$ 4,796,744

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Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count
2	Accrued Federal Home Loan Bank dividends	1
3	Federal, State, or other taxes receivable	3
4	Net deferred tax assets	7
6	Prepaid deposit insurance premiums	2
7	Prepaid expenses	14
8	Deposits for utilities and other services	1
9	Advances for loans serviced for others	1
14	Other noninterest-bearing short-term accounts recv	3
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2
99	Other	12

Other Liability Codes

Code	Description	Count
7	Deferred gains from the sale of real estate	1
11	The liability recorded for post-retirement benefit	7
18	Litigation reserves	1
21	Liabilities for credit losses on OBS credit exposures	1
99	Other	17

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES					
Interest Income - Total	SO11	\$ 78,618	\$ 76,348	\$ 73,201	\$ 71,644
Deposits and Investment Securities	SO115	\$ 14,645	\$ 14,710	\$ 14,140	\$ 13,793
Mortgage-Backed Securities	SO125	\$ 1,970	\$ 1,873	\$ 1,701	\$ 1,676
Mortgage Loans	SO141	\$ 52,135	\$ 50,330	\$ 48,469	\$ 47,533
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 313	\$ 249	\$ 180	N/A
Nonmortgage Loans - Total	SUB0950	\$ 9,385	\$ 9,000	\$ 8,592	\$ 8,642
Commercial Loans and Leases	SO160	\$ 4,746	\$ 4,513	\$ 4,437	\$ 4,499
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 20	\$ 72	\$ 31	N/A
Consumer Loans and Leases	SO171	\$ 4,639	\$ 4,487	\$ 4,155	\$ 4,143
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 150	\$ 114	\$ 88	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 696	\$ 677	\$ 654	\$ 642
Federal Home Loan Bank Stock	SO181	\$ 687	\$ 670	\$ 650	\$ 617
Other	SO185	\$ 9	\$ 7	\$ 4	\$ 25
Interest Expense - Total	SO21	\$ 38,597	\$ 36,942	\$ 35,009	\$ 33,861
Deposits	SO215	\$ 34,459	\$ 32,636	\$ 30,468	\$ 29,528
Escrows	SO225	\$ 59	\$ 45	\$ 37	\$ 46
Advances from FHLBank	SO230	\$ 3,496	\$ 3,552	\$ 3,927	\$ 3,762
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 583	\$ 709	\$ 577	\$ 525
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 40,717	\$ 40,083	\$ 38,846	\$ 38,425
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 451	\$ 479	\$ 516	\$ 112
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 40,266	\$ 39,604	\$ 38,330	\$ 38,313
Noninterest Income - Total	SO42	\$ 11,750	\$ 13,044	\$ 11,390	\$ 12,866
Mortgage Loan Servicing Fees	SO410	\$ 1,485	\$ 1,422	\$ 1,532	\$ 1,179
Servicing Amortization and Valuation Adjustments	SO411	\$ - 399	\$ - 436	\$ - 422	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,660	\$ 8,064	\$ 6,756	\$ 7,343
Net Income (Loss) from Other - Total	SUB0451	\$ 2,275	\$ 2,194	\$ 1,831	\$ 1,260
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,120	\$ 2,092	\$ 1,954	\$ 1,144
Operations & Sale of Repossessed Assets	SO461	\$ 101	\$ 39	\$- 123	\$ 116
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 54	\$ 63	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,729	\$ 1,800	\$ 1,693	\$ 3,084
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 35,286	\$ 35,906	\$ 34,347	\$ 36,330
All Personnel Compensation and Expense	SO510	\$ 21,341	\$ 22,037	\$ 20,513	\$ 22,088
Legal Expense	SO520	\$ 116	\$ 125	\$ 108	\$ 183
Office Occupancy and Equipment Expense	SO530	\$ 6,625	\$ 6,569	\$ 6,578	\$ 6,192
Marketing and Other Professional Services	SO540	\$ 1,916	\$ 2,088	\$ 1,750	\$ 2,235
Loan Servicing Fees	SO550	\$ 34	\$ 68	\$ 32	\$ 34
Goodwill and Other Intangibles Expense	SO560	\$ 118	\$ 118	\$ 117	\$ 90
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 40	\$ 40	\$ 35	\$ 32
Other Noninterest Expense	SO580	\$ 5,096	\$ 4,861	\$ 5,214	\$ 5,476
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 16,730	\$ 16,742	\$ 15,373	\$ 14,849
Income Taxes - Total	SO71	\$ 4,747	\$ 4,563	\$ 4,110	\$ 3,744
Federal	SO710	\$ 3,585	\$ 3,443	\$ 3,176	\$ 3,108

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Description	Line Item	Value	Value	Value	Value
State, Local & Other	SO720	\$ 1,162	\$ 1,120	\$ 934	\$ 636
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,983	\$ 12,179	\$ 11,263	\$ 11,105
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,983	\$ 12,179	\$ 11,263	\$ 11,105

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Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count
4	Net income(loss) from leasing or subleasing space	1
5	Net income(loss) from real estate held for invest	1
6	Net income(loss)-equity invest in uncons sub org	1
7	Net income(loss) from leased property	4
15	Income from corporate-owned life insurance	9
99	Other	12

Other Noninterest Expense Codes

Code	Description	Count
1	Deposit Insurance Premiums	4
2	OTS assessments	4
6	Supervisory examination fees	2
7	Office supplies, printing, and postage	14
8	Telephone, including data lines	5
9	Loan origination expense	1
10	ATM expense	5
13	Misc taxes other than income & real estate	1
17	Charitable contributions	1
99	Other	11

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Description	Line Item	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES					
YTD - Interest Income - Total	Y_SO11	\$ 228,167	\$ 149,549	\$ 73,201	\$ 271,537
YTD - Deposits and Investment Securities	Y_SO115	\$ 43,495	\$ 28,850	\$ 14,140	\$ 50,168
YTD - Mortgage-Backed Securities	Y_SO125	\$ 5,544	\$ 3,574	\$ 1,701	\$ 6,576
YTD - Mortgage Loans	Y_SO141	\$ 150,934	\$ 98,799	\$ 48,469	\$ 181,924
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 742	\$ 429	\$ 180	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,696	\$ 8,950	\$ 4,437	\$ 16,711
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 123	\$ 103	\$ 31	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 13,281	\$ 8,642	\$ 4,155	\$ 16,158
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 352	\$ 202	\$ 88	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,027	\$ 1,331	\$ 654	\$ 2,472
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,007	\$ 1,320	\$ 650	\$ 2,322
YTD - Other	Y_SO185	\$ 20	\$ 11	\$ 4	\$ 150
YTD - Interest Expense - Total	Y_SO21	\$ 110,548	\$ 71,951	\$ 35,009	\$ 121,500
YTD - Deposits	Y_SO215	\$ 97,563	\$ 63,104	\$ 30,468	\$ 106,067
YTD - Escrows	Y_SO225	\$ 141	\$ 82	\$ 37	\$ 156
YTD - Advances from FHLBank	Y_SO230	\$ 10,975	\$ 7,479	\$ 3,927	\$ 13,364
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,869	\$ 1,286	\$ 577	\$ 1,913
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 119,646	\$ 78,929	\$ 38,846	\$ 152,509
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,446	\$ 995	\$ 516	\$ 2,810
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 118,200	\$ 77,934	\$ 38,330	\$ 149,699
YTD - Noninterest Income - Total	Y_SO42	\$ 36,184	\$ 24,434	\$ 11,390	\$ 49,638
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,439	\$ 2,954	\$ 1,532	\$ 4,220
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,257	\$- 858	\$- 422	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 21,480	\$ 14,820	\$ 6,756	\$ 30,440
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,300	\$ 4,025	\$ 1,831	\$ 6,189
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 6,166	\$ 4,046	\$ 1,954	\$ 5,581
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 17	\$ - 84	\$ - 123	\$ 573
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 117	\$ 63	\$ 0	\$ 35
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 5,222	\$ 3,493	\$ 1,693	\$ 8,789
YTD - Noninterest Expense - Total	Y_SO51	\$ 105,539	\$ 70,253	\$ 34,347	\$ 135,117
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 63,891	\$ 42,550	\$ 20,513	\$ 81,456
YTD - Legal Expense	Y_SO520	\$ 349	\$ 233	\$ 108	\$ 522
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 19,772	\$ 13,147	\$ 6,578	\$ 24,469
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,754	\$ 3,838	\$ 1,750	\$ 7,213
YTD - Loan Servicing Fees	Y_SO550	\$ 134	\$ 100	\$ 32	\$ 168
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 353	\$ 235	\$ 117	\$ 472
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 115	\$ 75	\$ 35	\$ 152
YTD - Other Noninterest Expense	Y_SO580	\$ 15,171	\$ 10,075	\$ 5,214	\$ 20,665
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 48,845	\$ 32,115	\$ 15,373	\$ 64,220
YTD - Income Taxes - Total	Y_SO71	\$ 13,420	\$ 8,673	\$ 4,110	\$ 17,528
YTD - Federal	Y_SO710	\$ 10,204	\$ 6,619	\$ 3,176	\$ 13,508
YTD - State, Local, and Other	Y_SO720	\$ 3,216	\$ 2,054	\$ 934	\$ 4,020
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 35,425	\$ 23,442	\$ 11,263	\$ 46,692
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 35,425	\$ 23,442	\$ 11,263	\$ 46,692

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES					
General Valuation Allowances - Beginning Balance	VA105	\$ 34,388	\$ 34,288	\$ 35,575	\$ 36,443
Net Provision for Loss	VA115	\$ 874	\$ 468	\$ 405	\$ 92

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Transfers	VA125	\$ 0	\$ 83	\$- 391	\$- 446
Recoveries	VA135	\$ 166	\$ 203	\$ 177	\$ 414
Adjustments	VA145	\$ 0	\$ 1	\$- 810	\$ 0
Charge-offs	VA155	\$ 718	\$ 655	\$ 668	\$ 928
General Valuation Allowances - Ending Balance	VA165	\$ 34,710	\$ 34,388	\$ 34,288	\$ 35,575
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,170	\$ 2,236	\$ 1,727	\$ 1,271
Net Provision for Loss	VA118	\$- 383	\$ 51	\$ 146	\$ 52
Transfers	VA128	\$ 0	\$- 83	\$ 391	\$ 446
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 155	\$ 34	\$ 28	\$ 42
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,632	\$ 2,170	\$ 2,236	\$ 1,727
Total Valuation Allowances - Beginning Balance	VA110	\$ 36,558	\$ 36,524	\$ 37,302	\$ 37,714
Net Provision for Loss	VA120	\$ 491	\$ 519	\$ 551	\$ 144
Recoveries	VA140	\$ 166	\$ 203	\$ 177	\$ 414
Adjustments	VA150	\$ 0	\$ 1	\$- 810	\$ 0
Charge-offs	VA160	\$ 873	\$ 689	\$ 696	\$ 970
Total Valuation Allowances - Ending Balance	VA170	\$ 36,342	\$ 36,558	\$ 36,524	\$ 37,302
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY					
GVA Charge-offs - Assets - Total	SUB2026	\$ 718	\$ 655	\$ 668	\$ 928
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 185	\$ 234	\$ 152	\$ 98
Construction - Total	SUB2030	\$ 0	\$ 8	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 8	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 185	\$ 226	\$ 152	\$ 98
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 12	\$ 1	\$ 27	\$ 24
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 67	\$ 92	\$ 71	\$ 74
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 106	\$ 133	\$ 54	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 531	\$ 410	\$ 496	\$ 822
Commercial Loans	VA520	\$ 113	\$ 33	\$ 200	\$ 236

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 418	\$ 377	\$ 296	\$ 586
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 177	\$ 140	\$ 127	\$ 197
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 43
Credit Cards	VA556	\$ 52	\$ 47	\$ 9	\$ 52
Other	VA560	\$ 189	\$ 190	\$ 160	\$ 294
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 20	\$ 2
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 20	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 2
Other Assets	VA930	\$ 2	\$ 11	\$ 0	\$ 6
GVA Recoveries - Assets - Total	SUB2126	\$ 166	\$ 203	\$ 177	\$ 414
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2	\$ 64	\$ 11	\$ 159
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 139
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 139
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2	\$ 64	\$ 11	\$ 20
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 2	\$ 10	\$ 18
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1	\$ 62	\$ 1	\$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 164	\$ 139	\$ 166	\$ 255
Commercial Loans	VA521	\$ 38	\$ 16	\$ 12	\$ 92
Consumer Loans - Total	SUB2161	\$ 126	\$ 123	\$ 154	\$ 163
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 48	\$ 44	\$ 50	\$ 96
Mobile Home Loans	VA551	\$ 3	\$ 3	\$ 9	\$ 2
Credit Cards	VA557	\$ 3	\$ 10	\$ 8	\$ 2
Other	VA561	\$ 72	\$ 66	\$ 87	\$ 63
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 382	\$- 31	\$ 537	\$ 499
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 269	\$- 113	\$ 658	\$- 287
Construction - Total	SUB2230	\$ 44	\$ 0	\$- 56	\$ 0
1-4 Dwelling Units	VA422	\$ 44	\$ 0	\$- 56	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 313	\$- 113	\$ 714	\$- 287
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 186	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 13	\$- 12	\$ 55	\$- 69
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$- 200
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 10
Nonresidential Property (Except Land)	VA482	\$- 300	\$- 101	\$ 474	\$- 28
Land	VA492	\$ 0	\$ 0	\$- 1	\$ 0
Nonmortgage Loans - Total	VA58	\$- 113	\$ 82	\$ 42	\$ 603
Commercial Loans	VA522	\$ 99	\$ 0	\$ 0	\$ 617
Consumer Loans - Total	SUB2261	\$- 212	\$ 82	\$ 42	\$- 14
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 33	\$ 0	\$ 30	\$- 73
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 179	\$ 82	\$ 12	\$ 59
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$- 163	\$ 183
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$- 21	\$ 21
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$- 162	\$ 162
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 20	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 170	\$ 421	\$ 1,028	\$ 1,013
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$- 86	\$ 57	\$ 799	\$- 348
Construction - Total	SUB2330	\$ 44	\$ 8	\$- 56	\$- 139
1-4 Dwelling Units	VA425	\$ 44	\$ 8	\$- 56	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$- 139
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$- 130	\$ 49	\$ 855	\$- 209
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 11	\$- 1	\$ 203	\$ 6
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 53	\$ 18	\$ 125	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 0	\$- 200
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 10
Nonresidential Property (Except Land)	VA485	\$- 194	\$ 32	\$ 528	\$- 28
Land	VA495	\$ 0	\$ 0	\$- 1	\$ 0
Nonmortgage Loans - Total	VA59	\$ 254	\$ 353	\$ 372	\$ 1,170
Commercial Loans	VA525	\$ 174	\$ 17	\$ 188	\$ 761
Consumer Loans - Total	SUB2361	\$ 80	\$ 336	\$ 184	\$ 409
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 96	\$ 96	\$ 107	\$ 28
Mobile Home Loans	VA555	\$- 3	\$- 3	\$- 9	\$ 41
Credit Cards	VA559	\$ 49	\$ 37	\$ 1	\$ 50
Other	VA565	\$- 62	\$ 206	\$ 85	\$ 290
Repossessed Assets - Total	VA65	\$ 0	\$ 0	\$- 143	\$ 185

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ - 21	\$ 21
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ - 162	\$ 162
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 40	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 2
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 2	\$ 11	\$ 0	\$ 6
TROUBLED DEBT RESTRUCTURED					
Amount this Quarter	VA940	\$ 3,013	\$ 1,846	\$ 530	\$ 4,184
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,166	\$ 5,151	\$ 4,211	\$ 5,454
MORTGAGE LOANS FORECLOSED IN QUARTER					
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,388	\$ 1,801	\$ 561	\$ 1,561
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,388	\$ 1,701	\$ 492	\$ 812
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 694
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 100	\$ 69	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 55
CLASSIFICATION OF ASSETS					
Quarter End Balance - Special Mention	VA960	\$ 40,047	\$ 32,494	\$ 45,951	\$ 49,624
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 41,193	\$ 43,185	\$ 41,830	\$ 43,015
Substandard	VA965	\$ 40,560	\$ 41,432	\$ 41,339	\$ 41,354
Doubtful	VA970	\$ 633	\$ 1,753	\$ 490	\$ 1,661
Loss	VA975	\$ 0	\$ 0	\$ 1	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3					
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
DELINQUENT LOANS					
Delinquent Loans - Total	SUB2410	\$ 84,208	\$ 81,026	\$ 82,029	\$ 83,112

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 74,246	\$ 72,045	\$ 72,408	\$ 73,748
Construction and Land Loans	SUB2430	\$ 12,997	\$ 10,324	\$ 10,127	\$ 7,308
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 53,152	\$ 49,908	\$ 45,880	\$ 53,475
Permanent Loans Secured by All Other Property	SUB2450	\$ 13,534	\$ 16,135	\$ 20,693	\$ 15,517
Nonmortgages - Total	SUB2461	\$ 9,962	\$ 8,981	\$ 9,621	\$ 9,364
PAST DUE & STILL ACCRUING					
Past Due & Still Accruing - Total	SUB2470	\$ 75,978	\$ 69,079	\$ 69,465	\$ 68,264
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 64,130	\$ 57,345	\$ 58,382	\$ 51,322
Mortgage Loans - Total	SUB2481	\$ 55,852	\$ 50,154	\$ 50,579	\$ 44,145
Construction	PD115	\$ 5,511	\$ 1,790	\$ 2,431	\$ 979
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD121	\$ 953	\$ 1,040	\$ 1,360	\$ 1,128
Secured by First Liens	PD123	\$ 38,329	\$ 37,531	\$ 32,941	\$ 33,965
Secured by Junior Liens	PD124	\$ 1,011	\$ 345	\$ 1,078	\$ 1,089
Multifamily (5 or more) Dwelling Units	PD125	\$ 323	\$ 1,042	\$ 1,001	\$ 1,132
Nonresidential Property (Except Land)	PD135	\$ 5,437	\$ 5,697	\$ 8,148	\$ 4,844
Land	PD138	\$ 4,288	\$ 2,709	\$ 3,620	\$ 1,008
Nonmortgage Loans:					
Commercial Loans	PD140	\$ 2,713	\$ 1,994	\$ 2,688	\$ 2,411
Consumer Loans - Total	SUB2511	\$ 5,565	\$ 5,197	\$ 5,115	\$ 4,766
Loans on Deposits	PD161	\$ 362	\$ 302	\$ 433	\$ 170
Home Improvement Loans	PD163	\$ 27	\$ 21	\$ 3	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,907	\$ 2,165	\$ 2,070	\$ 2,322
Mobile Home Loans	PD169	\$ 55	\$ 43	\$ 49	\$ 111
Credit Cards	PD171	\$ 33	\$ 40	\$ 43	\$ 47
Other	PD180	\$ 2,181	\$ 2,626	\$ 2,517	\$ 2,116
Memoranda:					
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 104	\$ 60	\$ 0	\$ 390
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 10,545	\$ 10,818	\$ 9,654	\$ 11,289
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 1,226	\$ 946	\$ 466	\$ 508

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 9,265	\$ 9,815	\$ 9,136	\$ 10,725
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 11,848	\$ 11,734	\$ 11,083	\$ 16,942
Mortgage Loans - Total	SUB2491	\$ 10,937	\$ 11,069	\$ 10,199	\$ 16,038
Construction	PD215	\$ 0	\$ 136	\$ 0	\$ 111
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD221	\$ 110	\$ 127	\$ 78	\$ 478
Secured by First Liens	PD223	\$ 9,968	\$ 7,928	\$ 8,141	\$ 13,312
Secured by Junior Liens	PD224	\$ 46	\$ 36	\$ 6	\$ 148
Multifamily (5 or more) Dwelling Units	PD225	\$ 247	\$ 81	\$ 0	\$ 247
Nonresidential Property (Except Land)	PD235	\$ 199	\$ 1,675	\$ 1,636	\$ 1,020
Land	PD238	\$ 367	\$ 1,086	\$ 338	\$ 722
Nonmortgage Loans:					
Commercial Loans	PD240	\$ 547	\$ 218	\$ 222	\$ 439
Consumer Loans - Total	SUB2521	\$ 364	\$ 447	\$ 662	\$ 465
Loans on Deposits	PD261	\$ 3	\$ 17	\$ 38	\$ 42
Home Improvement Loans	PD263	\$ 0	\$ 3	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 240	\$ 313	\$ 353	\$ 277
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 4	\$ 0
Credit Cards	PD271	\$ 22	\$ 7	\$ 11	\$ 6
Other	PD280	\$ 99	\$ 107	\$ 256	\$ 140
Memoranda:					
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 6,905	\$ 5,709	\$ 5,614	\$ 7,672
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 145	\$ 283	\$ 242	\$ 184
Rebooked GNMA's Incl in PD295	PD297	\$ 6,747	\$ 5,412	\$ 5,321	\$ 7,431
NONACCRUAL					
Nonaccrual - Total	PD30	\$ 8,230	\$ 11,947	\$ 12,564	\$ 14,848
Mortgage Loans - Total	SUB2501	\$ 7,457	\$ 10,822	\$ 11,630	\$ 13,565
Construction	PD315	\$ 2,049	\$ 4,076	\$ 3,404	\$ 3,666
Permanent:					
Residential:					
1-4 Dwelling Units:					

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 49	\$ 211	\$ 15	\$ 180
Secured by First Liens	PD323	\$ 2,491	\$ 2,487	\$ 2,189	\$ 2,940
Secured by Junior Liens	PD324	\$ 195	\$ 203	\$ 72	\$ 235
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 2,738	\$ 2,733
Nonresidential Property (Except Land)	PD335	\$ 1,891	\$ 3,318	\$ 2,878	\$ 2,989
Land	PD338	\$ 782	\$ 527	\$ 334	\$ 822
Nonmortgage Loans:					
Commercial Loans	PD340	\$ 486	\$ 867	\$ 709	\$ 980
Consumer Loans - Total	SUB2531	\$ 287	\$ 258	\$ 225	\$ 303
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 197	\$ 206	\$ 175	\$ 271
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 90	\$ 52	\$ 50	\$ 32
Memoranda:					
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,188	\$ 3,469	\$ 2,716	\$ 3,227
Held for Sale Included in PD315:PD380	PD392	\$ 75	\$ 0	\$ 0	\$ 87
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 360	\$ 178	\$ 286	\$ 502
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 360	\$ 178	\$ 286	\$ 502
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE					
Balances at Quarter-end - Total	SUB5100	\$ 90,377	\$ 85,246	\$ 79,166	\$ 70,338
90% up to 100% LTV	LD110	\$ 55,456	\$ 48,907	\$ 47,729	\$ 43,660
100% and greater LTV	LD120	\$ 34,921	\$ 36,339	\$ 31,437	\$ 26,678
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 621	\$ 1,503	\$ 1,493	\$ 1,439
Past Due and Still Accruing - Total	SUB5240	\$ 621	\$ 1,202	\$ 1,339	\$ 1,332
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 562	\$ 797	\$ 1,075	\$ 1,130
90% up to 100% LTV	LD210	\$ 493	\$ 663	\$ 933	\$ 905
100% and greater LTV	LD220	\$ 69	\$ 134	\$ 142	\$ 225
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 59	\$ 405	\$ 264	\$ 202

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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 59	\$ 204	\$ 168	\$ 133
100% and greater LTV	LD240	\$ 0	\$ 201	\$ 96	\$ 69
Nonaccrual - Total	SUB5230	\$ 0	\$ 301	\$ 154	\$ 107
90% up to 100% LTV	LD250	\$ 0	\$ 301	\$ 107	\$ 107
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 47	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 14	\$ 0	\$- 4
90% up to 100% LTV	LD310	\$ 0	\$ 14	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$- 4
Purchases - Total	SUB5320	\$ 136	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 136	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 17,191	\$ 19,886	\$ 18,333	\$ 16,237
90% up to 100% LTV	LD430	\$ 10,012	\$ 10,901	\$ 8,968	\$ 9,459
100% and greater LTV	LD440	\$ 7,179	\$ 8,985	\$ 9,365	\$ 6,778
Sales - Total	SUB5340	\$ 5,760	\$ 5,594	\$ 5,624	\$ 6,352
90% up to 100% LTV	LD450	\$ 3,001	\$ 3,609	\$ 4,172	\$ 4,221
100% and greater LTV	LD460	\$ 2,759	\$ 1,985	\$ 1,452	\$ 2,131
Supplemental Loan Data for All Loans					
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 70,293	\$ 73,430	\$ 41,351	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 18,282	\$ 27,178	\$ 2,586	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 353,474	\$ 343,878	\$ 225,242	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	N/A
Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 298,807	\$ 315,496	\$ 313,824	\$ 286,380
Mortgage Construction Loans	CC105	\$ 222,200	\$ 239,949	\$ 231,950	\$ 207,608
Other Mortgage Loans	CC115	\$ 76,607	\$ 75,547	\$ 81,874	\$ 78,772
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,828	\$ 3,110	\$ 4,584	\$ 2,892
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 97,496	\$ 68,903	\$ 52,593	\$ 36,641
1-4 Dwelling Units	CC280	\$ 37,788	\$ 46,314	\$ 42,839	\$ 31,124

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 158	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 59,550	\$ 22,589	\$ 9,754	\$ 5,517
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 6,078	\$ 2,710	\$ 3,388	\$ 3,240
Commitments Outstanding to Purchase Loans	CC320	\$ 440	\$ 806	\$ 506	\$ 743
Commitments Outstanding to Sell Loans	CC330	\$ 40,839	\$ 73,979	\$ 40,029	\$ 29,291
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 18,195	\$ 1,767	\$ 6,950	\$ 2,950
Commitments Outstanding to Sell Investment Securities	CC375	\$ 605	\$ 2,875	\$ 450	\$ 1,810
Unused Lines of Credit - Total	SUB3361	\$ 354,450	\$ 351,401	\$ 335,398	\$ 320,900
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 158,136	\$ 152,398	\$ 146,792	\$ 144,177
Commercial Lines	CC420	\$ 153,060	\$ 155,117	\$ 146,280	\$ 138,126
Open-End Consumer Lines - Credit Cards	CC423	\$ 34,369	\$ 34,231	\$ 34,552	\$ 30,872
Open-End Consumer Lines - Other	CC425	\$ 8,885	\$ 9,655	\$ 7,774	\$ 7,725
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 38,105	\$ 36,035	\$ 38,535	\$ 37,285
Commercial	CC430	\$ 5,006	\$ 4,165	\$ 5,313	\$ 4,417
Standby, Not Included on CC465 or CC468	CC435	\$ 33,099	\$ 31,870	\$ 33,222	\$ 32,868
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 26,394	\$ 23,034	\$ 20,992	\$ 22,275
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 26,394	\$ 23,034	\$ 20,992	\$ 22,275
Other Contingent Liabilities	CC480	\$ 1,918	\$ 0	\$ 1,607	\$ 413
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Mortgage-Backed Securities:					
Pass-Through:					
Purchases	CF143	\$ 12,668	\$ 27,186	\$ 9,276	\$ 12,816
Sales	CF145	\$ 19	\$ 4,116	\$ 14	\$ 7
Other Balance Changes	CF148	\$- 5,660	\$- 10,995	\$- 6,438	\$- 9,106
Other Mortgage-Backed Securities:					
Purchases	CF153	\$ 7,222	\$ 0	\$ 3,565	\$ 0

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF155	\$ 115	\$ 145	\$ 98	\$ 74
Other Balance Changes	CF158	\$- 1,619	\$- 5,652	\$- 418	\$- 6,956
Mortgage Loans:					
Purchases - Total	SUB3811	\$ 19,890	\$ 27,186	\$ 12,841	\$ 12,816
Sales - Total	SUB3821	\$ 134	\$ 4,261	\$ 112	\$ 81
Net Purchases - Total	SUB3826	\$ 19,756	\$ 22,925	\$ 12,729	\$ 12,735
Mortgage Loans Disbursed - Total	SUB3831	\$ 393,109	\$ 462,572	\$ 380,627	\$ 371,607
Construction Loans - Total	SUB3840	\$ 107,418	\$ 121,956	\$ 108,253	\$ 88,259
1-4 Dwelling Units	CF190	\$ 77,908	\$ 95,806	\$ 84,936	\$ 70,461
Multifamily (5 or more) Dwelling Units	CF200	\$ 7,523	\$ 5,050	\$ 6,357	\$ 3,258
Nonresidential	CF210	\$ 21,987	\$ 21,100	\$ 16,960	\$ 14,540
Permanent Loans - Total	SUB3851	\$ 285,691	\$ 340,616	\$ 272,374	\$ 283,348
1-4 Dwelling Units	CF225	\$ 209,711	\$ 243,964	\$ 192,883	\$ 208,120
Home Equity and Junior Liens	CF226	\$ 38,014	\$ 36,146	\$ 24,498	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,194	\$ 11,550	\$ 4,961	\$ 9,715
Nonresidential (Except Land)	CF260	\$ 43,569	\$ 48,502	\$ 45,176	\$ 37,066
Land	CF270	\$ 28,217	\$ 36,600	\$ 29,354	\$ 28,447
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 6,320	\$ 9,147	\$ 6,605	\$ 1,635
1-4 Dwelling Units	CF280	\$ 2,788	\$ 2,181	\$ 1,982	\$ 928
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	N/A
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 1,165	\$ 0	\$ 0
Nonresidential	CF300	\$ 3,532	\$ 5,801	\$ 4,623	\$ 707
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 189,998	\$ 147,749	\$ 139,779	\$ 148,484
1-4 Dwelling Units	CF310	\$ 175,264	\$ 133,571	\$ 116,159	\$ 138,532
Home Equity and Junior Liens	CF311	\$ 1,111	\$ 892	\$ 684	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 8,159	\$ 7,329	\$ 33	\$ 1,042
Nonresidential	CF330	\$ 6,575	\$ 6,849	\$ 23,587	\$ 8,910
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 183,678	\$- 138,602	\$- 133,174	\$- 146,849
Memo - Refinancing Loans	CF361	\$ 40,893	\$ 41,213	\$ 33,215	\$ 28,537
Nonmortgage Loans:					
Commercial:					
Closed or Purchased	CF390	\$ 63,485	\$ 67,279	\$ 67,600	\$ 53,074

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 944
Consumer:					
Closed or Purchased	CF400	\$ 39,984	\$ 40,933	\$ 39,181	\$ 30,976
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 103,469	\$ 108,212	\$ 106,781	\$ 84,050
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 944
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 103,469	\$ 108,212	\$ 106,781	\$ 83,106
Deposits:					
Interest Credited to Deposits	CF430	\$ 26,890	\$ 25,464	\$ 24,571	\$ 24,864

Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Deposit Data					
Total Broker - Originated Deposits	SUB4061	\$ 40,726	\$ 27,459	\$ 11,394	\$ 5,594
Fully Insured	DI100	\$ 40,726	\$ 27,459	\$ 11,394	\$ 5,594
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI120	\$ 2,386,513	\$ 2,366,208	\$ 2,348,796	\$ 2,292,058
Greater than \$100,000	DI130	\$ 1,148,462	\$ 1,131,662	\$ 1,073,198	\$ 1,042,530
Number of Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI150	240,470	240,375	241,187	240,499
Greater than \$100,000	DI160	5,740	5,679	5,501	5,338
Retirement Deposits with Balances					
\$250,000 or Less	DI170	\$ 372,898	\$ 366,817	\$ 357,069	\$ 341,116
Greater than \$250,000	DI175	\$ 18,941	\$ 18,503	\$ 17,288	\$ 15,417
Number of Retirement Deposits with Balances					
\$250,000 or Less	DI180	14,938	15,053	15,569	15,029
Greater than \$250,000	DI185	55	54	51	7,361
Number of Deposit Accounts - Total					
IRA/Keogh Accounts	DI200	\$ 391,954	\$ 385,874	\$ 374,389	\$ 366,106
Uninsured Deposits	DI210	\$ 528,978	\$ 510,765	\$ 581,962	\$ 590,528
Preferred Deposits	DI220	\$ 85,161	\$ 85,159	\$ 88,051	\$ 75,907
Components of Deposits and Escrows					
Transaction Accounts (Including Demand Deposits)	DI310	\$ 559,495	\$ 572,784	\$ 566,314	\$ 547,713
Money Market Deposit Accounts	DI320	\$ 517,181	\$ 522,785	\$ 528,216	\$ 521,982

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Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 349,567	\$ 357,764	\$ 364,186	\$ 364,632
Time Deposits	DI340	\$ 2,500,563	\$ 2,429,858	\$ 2,337,637	\$ 2,256,796
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 911,452	\$ 875,397	\$ 831,632	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 114,213	\$ 107,252	\$ 85,460	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 239,587	\$ 243,390	\$ 234,338	\$ 232,697
Deposits Data for Deposit Insurance Premium Assessments					
Section I (Optional)					
Quarter-End Deposit Totals:					
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 777,392	\$ 746,996	\$ 687,227	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:					
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	\$ 0	\$ 0	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)					
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 594	\$ 169	\$ 184	\$ 684
Deposits of Consolidated Subsidiaries:					
Demand Deposits	DI640	\$ 1,430	\$ 1,124	\$ 2,403	\$ 2,147
Time and Savings Deposits	DI650	\$ 2,696	\$ 2,546	\$ 2,546	\$ 2,196
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 618	\$ 722	\$ 691	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act					
Adjustments to Demand Deposits (including escrows)	DI720	\$ 125	\$ 180	\$ 85	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 3,527	\$ 1,731	\$ 1,729	\$ 0

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Miscellaneous					
Number of Full-time Equivalent Employees	SI370	1,448	1,460	1,438	1,423
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	\$ 0	\$ 16,512	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 408,948	\$ 400,626	\$ 406,172	\$ 387,707
Assets Held for Sale	SI387	\$ 25,618	\$ 53,570	\$ 36,519	\$ 24,412
Loans Serviced for Others	SI390	\$ 1,368,529	\$ 1,267,463	\$ 1,295,680	\$ 1,314,661
Residual Interests					
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test					
Actual Thrift Investment Percentage at Month-end					
First month of Qtr	SI581	84.41%	83.97%	84.23%	83.26%
Second month of Qtr	SI582	84.39%	84.49%	83.79%	83.20%
Third month of Qtr	SI583	84.50%	83.85%	83.56%	83.06%
IRS Domestic Building and Loan Test					
Percent of Assets Test	SI585	75.82%	74.82%	74.93%	75.10%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations					
	SI588	\$ 12,645	\$ 11,812	\$ 11,655	\$ 11,476
Credit extended to assn exec officers, prin shareholders & related interest					
Aggregate amount of all extensions of credit	SI590	\$ 52,885	\$ 43,903	\$ 44,763	\$ 40,967
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	105	88	83	79
Summary of Changes in Equity Capital					
Beginning Equity Capital	SI600	\$ 703,084	\$ 701,306	\$ 691,280	\$ 682,082
Net Income (Loss) (SO91)	SI610	\$ 11,983	\$ 12,179	\$ 11,263	\$ 11,105
Dividends Declared					
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 3,970	\$ 7,323	\$ 3,404	\$ 3,418
Stock Issued	SI640	\$ 0	\$ 202	\$ 305	\$ 615
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 82	\$ 98	\$ 96	\$ 88

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 2,822	\$- 3,570	\$ 548	\$ 292
Prior Period Adjustments	SI668	\$ 0	\$- 194	\$ 810	\$- 75
Other Adjustments	SI671	\$ 246	\$ 386	\$ 407	\$ 591
Ending Equity Capital (SC80)	SI680	\$ 714,247	\$ 703,084	\$ 701,305	\$ 691,280
Transactions With Affiliations					
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 43	\$ 53	\$ 21	\$ 14
Mutual Fund and Annuity Sales					
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 304	\$ 366	\$ 320	\$ 227
Average Balance Sheet Data					
Total Assets	SI870	\$ 5,018,568	\$ 4,935,246	\$ 4,824,128	\$ 4,737,755
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,247,032	\$ 1,256,906	\$ 1,270,519	\$ 1,253,956
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,070,456	\$ 2,978,257	\$ 2,885,532	\$ 2,815,097
Nonmortgage Loans	SI885	\$ 389,810	\$ 374,669	\$ 366,350	\$ 368,202
Deposits and Excrows	SI890	\$ 3,886,614	\$ 3,816,233	\$ 3,697,591	\$ 3,638,154
Total Borrowings	SI895	\$ 355,511	\$ 349,504	\$ 374,704	\$ 351,017

Schedule SQ --- Consolidated Supplemental Questions					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	12	12	11	11

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES					
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS					
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,290,417	\$ 1,526,624	\$ 1,533,348	\$ 1,475,468
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 864,555	\$ 1,123,664	\$ 1,149,367	\$ 1,110,582
Personal Trust and Agency Accounts	FS210	\$ 415,650	\$ 689,127	\$ 726,262	\$ 693,815
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 170,900	\$ 164,405	\$ 159,409	\$ 154,847
Employee Benefit - Defined Contribution	FS220	\$ 42,668	\$ 42,014	\$ 40,859	\$ 39,507
Employee Benefit - Defined Benefit	FS230	\$ 23,759	\$ 20,819	\$ 20,385	\$ 20,982
Other Retirement Accounts	FS240	\$ 104,473	\$ 101,572	\$ 98,165	\$ 94,358
Corporate Trust and Agency Accounts	FS250	\$ 2,449	\$ 3,444	\$ 3,377	\$ 3,323
Investment Management Agency Accounts	FS260	\$ 274,620	\$ 265,754	\$ 259,453	\$ 257,522
Other Fiduciary Accounts	FS270	\$ 936	\$ 934	\$ 866	\$ 1,075
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 106,170	\$ 84,158	\$ 83,180	\$ 84,150
Personal Trust and Agency Accounts	FS211	\$ 1,925	\$ 1,557	\$ 1,684	\$ 2,223
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 81,557	\$ 81,069	\$ 80,056	\$ 80,515
Employee Benefit - Defined Contribution	FS221	\$ 59,540	\$ 59,166	\$ 56,878	\$ 57,678
Employee Benefit - Defined Benefit	FS231	\$ 13,877	\$ 13,934	\$ 14,258	\$ 14,211
Other Retirement Accounts	FS241	\$ 8,140	\$ 7,969	\$ 8,920	\$ 8,626
Corporate Trust and Agency Accounts	FS251	\$ 1,153	\$ 1,166	\$ 1,085	\$ 1,287
Other Fiduciary Accounts	FS271	\$ 21,535	\$ 366	\$ 355	\$ 125
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 319,692	\$ 318,802	\$ 300,801	\$ 280,736
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,930	2,063	2,048	1,988
Personal Trust and Agency Accounts	FS212	852	995	987	946
Retirement-related Trust and Agency Accounts - Total	SUB6120	589	585	588	580
Employee Benefit - Defined Contribution	FS222	80	82	98	98

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	3	2	2	2
Other Retirement Accounts	FS242	506	501	488	480
Corporate Trust and Agency Accounts	FS252	11	12	12	12
Investment Management Agency Accounts	FS262	468	461	451	438
Other Fiduciary Accounts	FS272	10	10	10	12
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	227	129	126	134
Personal Trust and Agency Accounts	FS213	1	2	2	2
Retirement-related Trust and Agency Accounts - Total	SUB6130	125	120	117	126
Employee Benefit - Defined Contribution	FS223	36	36	34	43
Employee Benefit - Defined Benefit	FS233	4	4	4	4
Other Retirement Accounts	FS243	85	80	79	79
Corporate Trust and Agency Accounts	FS253	3	4	4	5
Other Fiduciary Accounts	FS273	98	3	3	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	92	94	91	87
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)					
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,858	\$ 2,663	\$ 1,318	\$ 4,983
Personal Trust and Agency Accounts	FS310	\$ 1,693	\$ 1,205	\$ 614	\$ 2,344
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 698	\$ 467	\$ 226	\$ 855
Employee Benefit - Defined Contribution	FS320	\$ 307	\$ 207	\$ 100	\$ 383
Employee Benefit - Defined Benefit	FS330	\$ 125	\$ 78	\$ 41	\$ 156
Other Retirement Accounts	FS340	\$ 266	\$ 182	\$ 85	\$ 316
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 11	\$ 8	\$ 30
Investment Management Agency Accounts	FS360	\$ 784	\$ 517	\$ 253	\$ 950
Other Fiduciary Accounts	FS370	\$ 0	\$ 3	\$ 1	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 662	\$ 447	\$ 209	\$ 760
Other Fiduciary and Related Services	FS390	\$ 21	\$ 13	\$ 7	\$ 43
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,593	\$ 1,080	\$ 529	\$ 3,701
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 99	\$ 66	\$ 33	\$ 126
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 2,360	\$ 1,649	\$ 822	\$ 1,408
FIDUCIARY MEMORANDA					
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 161,872	\$ 160,781	\$ 161,142	\$ 693,815

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 334	\$ 139	\$ 334	\$ 16,325
Interest-Bearing Deposits	FS415	\$ 1,788	\$ 1,715	\$ 1,771	\$ 4,721
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 30,268	\$ 29,609	\$ 29,378	\$ 42,137
State, County and Municipal Obligations	FS425	\$ 22,961	\$ 23,309	\$ 23,222	\$ 24,747
Money Market Mutual Funds	FS430	\$ 13,009	\$ 14,966	\$ 15,919	\$ 75,287
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 7,005	\$ 6,708	\$ 6,465	\$ 12,046
Common and Preferred Stock	FS445	\$ 72,805	\$ 71,317	\$ 71,289	\$ 496,180
Real Estate Mortgages	FS450	\$ 22	\$ 23	\$ 23	\$ 5,463
Real Estate	FS455	\$ 9,565	\$ 9,026	\$ 8,614	\$ 12,537
Miscellaneous Assets	FS460	\$ 4,115	\$ 3,969	\$ 4,127	\$ 4,372
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	28	37
Corporate and Municipal Trusteeships	FS510	0	0	1	1
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	27	36
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 255	\$ 255
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	3
Domestic Equity	FS610	0	0	0	1
International/Global Equity	FS620	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0
Taxable Bond	FS640	0	0	0	2
Municipal Bond	FS650	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0
Specialty/Other	FS670	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 16,125
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 16,125
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 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
Description	Line Item	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 7	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 7	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 3	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT					
Equity Capital (SC80)	CCR100	\$ 714,245	\$ 703,086	\$ 701,306	\$ 691,278
Equity Capital Deductions - Total	SUB1631	\$ 7,579	\$ 7,746	\$ 7,904	\$ 8,095
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 601	\$ 584	\$ 604	\$ 605
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,302	\$ 6,420	\$ 6,537	\$ 6,654
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 676	\$ 742	\$ 763	\$ 836
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 1,115	\$ 1,702	\$- 2,247	\$- 1,401
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,115	\$ 1,702	\$- 2,247	\$- 1,401
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 705,551	\$ 697,042	\$ 691,155	\$ 681,782

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Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Total Assets (SC60)	CCR205	\$ 5,058,587	\$ 5,007,556	\$ 4,906,809	\$ 4,796,744
Asset Deductions - Total	SUB1651	\$ 7,579	\$ 7,746	\$ 7,904	\$ 8,095
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 601	\$ 584	\$ 604	\$ 605
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,302	\$ 6,420	\$ 6,537	\$ 6,654
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 676	\$ 742	\$ 763	\$ 836
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 2,474	\$ 1,343	\$- 3,030	\$- 2,483
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 2,474	\$ 1,343	\$- 3,030	\$- 2,483
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,048,534	\$ 5,001,153	\$ 4,895,875	\$ 4,786,166
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 201,414	\$ 199,985	\$ 195,838	\$ 191,490
TOTAL RISK-BASED CAPITAL REQUIREMENT					
Tier 1 (Core) Capital	CCR30	\$ 705,551	\$ 697,042	\$ 691,155	\$ 681,782
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 2,810	\$ 1,393	\$ 1,423	\$ 1,604
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 34,217	\$ 33,799	\$ 33,378	\$ 33,346
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 37,027	\$ 35,192	\$ 34,801	\$ 34,950
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 37,027	\$ 35,192	\$ 34,801	\$ 34,950
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 682	\$ 381	\$ 381	\$ 601
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 741,896	\$ 731,853	\$ 725,575	\$ 716,131
0% R/W Category - Cash	CCR400	\$ 27,591	\$ 24,857	\$ 25,568	\$ 29,528
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 55,483	\$ 66,000	\$ 88,280	\$ 74,433
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 406	\$ 396	\$ 304	\$ 320
0% R/W Category - Other	CCR415	\$ 50,319	\$ 53,947	\$ 49,135	\$ 61,799
0% R/W Category - Assets Total	CCR420	\$ 133,799	\$ 145,200	\$ 163,287	\$ 166,080
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 91,861	\$ 79,334	\$ 81,713	\$ 76,331
20% R/W Category - Claims on FHLBs	CCR435	\$ 776,329	\$ 765,559	\$ 768,288	\$ 762,229
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 132,632	\$ 135,764	\$ 125,648	\$ 114,892
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 40,718	\$ 61,426	\$ 72,515	\$ 38,990
20% R/W Category - Other	CCR450	\$ 440,032	\$ 333,129	\$ 366,482	\$ 358,678
20% R/W Category - Assets Total	CCR455	\$ 1,481,572	\$ 1,375,212	\$ 1,414,646	\$ 1,351,120
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 296,315	\$ 275,042	\$ 282,930	\$ 270,226
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,387,124	\$ 1,385,032	\$ 1,336,678	\$ 1,319,656
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 45,739	\$ 49,467	\$ 38,296	\$ 38,165
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 868
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,856	\$ 6,406	\$ 7,293	\$ 6,039
50% R/W Category - Other	CCR480	\$ 58,877	\$ 55,895	\$ 63,028	\$ 59,413
50% R/W Category - Assets Total	CCR485	\$ 1,497,596	\$ 1,496,800	\$ 1,445,295	\$ 1,424,141
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 748,803	\$ 748,404	\$ 722,651	\$ 712,073
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 218,113	\$ 3,032	\$ 211,804	\$ 209,202
100% R/W Category - All Other Assets	CCR506	\$ 2,104,516	\$ 2,273,316	\$ 1,936,208	\$ 1,896,085
100% R/W Category - Assets Total	CCR510	\$ 2,322,629	\$ 2,276,348	\$ 2,148,012	\$ 2,105,287
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,322,629	\$ 2,276,348	\$ 2,148,012	\$ 2,105,287
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 5,435,596	\$ 5,293,560	\$ 5,171,240	\$ 5,046,628
Subtotal Risk-Weighted Assets	CCR75	\$ 3,367,744	\$ 3,299,791	\$ 3,153,590	\$ 3,087,582
Excess Allowances for Loan and Lease Losses	CCR530	\$ 449	\$ 457	\$ 867	\$ 1,971
Total Risk-Weighted Assets	CCR78	\$ 3,367,295	\$ 3,299,334	\$ 3,152,723	\$ 3,085,611
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 269,384	\$ 263,949	\$ 252,219	\$ 246,849
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS					
Tier 1 (Core) Capital Ratio	CCR810	13.98%	13.94%	14.12%	14.24%
Total Risk-Based Capital Ratio	CCR820	22.03%	22.18%	23.01%	23.21%
Tier 1 Risk-Based Capital Ratio	CCR830	20.95%	21.13%	21.92%	22.10%

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Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Tangible Equity Ratio	CCR840	13.98%	13.94%	14.12%	14.24%

*Note

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