

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 3:19 PM

TFR Industry Aggregate Report
93015 - OTS-Regulated: Hawaii
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		2	2	2
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 484,883	\$ 512,145	\$ 414,331
Cash and Non-Interest-Earning Deposits	SC110	\$ 153,802	\$ 218,075	\$ 151,226
Interest-Earning Deposits in FHLBs	SC112	\$ 2,358	\$ 44,633	\$ 2,496
Other Interest-Earning Deposits	SC118	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 84,804	\$ 79,671	\$ 44,667
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 224,468	\$ 149,325	\$ 199,248
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 7,100	\$ 7,100	\$ 3,600
State and Municipal Obligations	SC180	\$ 10,546	\$ 10,549	\$ 10,551
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC191	\$ 1,805	\$ 2,792	\$ 2,543
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,778,605	\$ 2,833,141	\$ 2,789,989
Mortgage-Backed Securities - Total	SC22	\$ 2,778,605	\$ 2,833,141	\$ 2,789,989
Pass-Through - Total	SUB0073	\$ 1,354,271	\$ 1,401,028	\$ 1,463,075
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,352,149	\$ 1,398,840	\$ 1,460,830
Other Pass-Through	SC215	\$ 2,122	\$ 2,188	\$ 2,245
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,413,233	\$ 1,420,765	\$ 1,315,930
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 905,218	\$ 907,656	\$ 948,774
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 508,015	\$ 513,109	\$ 367,156
Accrued Interest Receivable	SC228	\$ 11,101	\$ 11,348	\$ 10,984

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,840,680	\$ 3,826,798	\$ 3,808,473
Mortgage Loans - Total	SC26	\$ 3,828,058	\$ 3,811,060	\$ 3,793,351
Construction Loans - Total	SUB0100	\$ 159,342	\$ 172,541	\$ 174,140
Residential - Total	SUB0110	\$ 125,986	\$ 137,196	\$ 146,586
1-4 Dwelling Units	SC230	\$ 81,626	\$ 91,905	\$ 99,957
Multifamily (5 or more) Dwelling Units	SC235	\$ 44,360	\$ 45,291	\$ 46,629
Nonresidential Property	SC240	\$ 33,356	\$ 35,345	\$ 27,554
Permanent Loans - Total	SUB0121	\$ 3,664,273	\$ 3,637,921	\$ 3,617,017
Residential - Total	SUB0131	\$ 3,297,369	\$ 3,259,224	\$ 3,243,574
1-4 Dwelling Units - Total	SUB0141	\$ 3,270,732	\$ 3,231,901	\$ 3,214,943
Revolving Open-End Loans	SC251	\$ 194,526	\$ 193,160	\$ 192,642
All Other - First Liens	SC254	\$ 3,063,970	\$ 3,028,051	\$ 3,015,477
All Other - Junior Liens	SC255	\$ 12,236	\$ 10,690	\$ 6,824
Multifamily (5 or more) Dwelling Units	SC256	\$ 26,637	\$ 27,323	\$ 28,631
Nonresidential Property (Except Land)	SC260	\$ 214,174	\$ 222,202	\$ 219,818
Land	SC265	\$ 152,730	\$ 156,495	\$ 153,625
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 13,153	\$ 19,305	\$ 80,138
Accrued Interest Receivable	SC272	\$ 16,404	\$ 15,992	\$ 16,299
Advances for Taxes and Insurance	SC275	\$ 661	\$ 344	\$ 1,017
Allowance for Loan and Lease Losses	SC283	\$ 12,622	\$ 15,738	\$ 15,122
Nonmortgage Loans - Gross	SUB0162	\$ 579,519	\$ 550,272	\$ 544,667
Nonmortgage Loans - Total	SC31	\$ 560,902	\$ 534,212	\$ 529,203
Commercial Loans - Total	SC32	\$ 499,766	\$ 457,930	\$ 453,161
Secured	SC300	\$ 436,489	\$ 412,534	\$ 405,711
Unsecured	SC303	\$ 63,277	\$ 45,396	\$ 47,450
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 77,357	\$ 90,072	\$ 89,401
Loans on Deposits	SC310	\$ 8,412	\$ 9,029	\$ 8,339
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 0	\$ 0
Education Loans	SC320	\$ 2,794	\$ 10,510	\$ 8,848
Auto Loans	SC323	\$ 411	\$ 456	\$ 465
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 26,722	\$ 28,855	\$ 26,562

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 39,018	\$ 41,222	\$ 45,187
Accrued Interest Receivable	SC348	\$ 2,396	\$ 2,270	\$ 2,105
Allowance for Loan and Lease Losses	SC357	\$ 18,617	\$ 16,060	\$ 15,464
Repossessed Assets - Gross	SUB0201	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	SC40	\$ 0	\$ 0	\$ 0
Real Estate - Total	SUB0210	\$ 0	\$ 0	\$ 0
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	SC415	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 115,513	\$ 115,724	\$ 115,931
Federal Home Loan Bank Stock	SC510	\$ 110,112	\$ 110,112	\$ 110,112
Other	SC540	\$ 5,401	\$ 5,612	\$ 5,819
Office Premises and Equipment	SC55	\$ 73,814	\$ 75,992	\$ 73,309
Other Assets - Gross	SUB0262	\$ 219,595	\$ 228,073	\$ 229,904
Other Assets - Total	SC59	\$ 219,551	\$ 228,029	\$ 229,860
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 116,980	\$ 115,767	\$ 114,661
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 2,391	\$ 2,446	\$ 2,611
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 84,525	\$ 84,982	\$ 85,438
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 15,699	\$ 24,878	\$ 27,194
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 44	\$ 44	\$ 44
General Valuation Allowances - Total	SUB2092	\$ 31,283	\$ 31,842	\$ 30,630
Total Assets - Gross	SUB0283	\$ 8,092,609	\$ 8,142,145	\$ 7,976,604
Total Assets	SC60	\$ 8,061,326	\$ 8,110,303	\$ 7,945,974
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 5,597,138	\$ 5,647,981	\$ 5,566,942
Deposits	SC710	\$ 5,581,707	\$ 5,625,578	\$ 5,552,002
Escrows	SC712	\$ 15,431	\$ 22,403	\$ 14,940
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 1,711,707	\$ 1,725,182	\$ 1,637,175
Advances from FHLBank	SC720	\$ 850,000	\$ 830,000	\$ 874,937
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 860,841	\$ 894,322	\$ 761,378
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 866	\$ 860	\$ 860
Other Liabilities - Total	SC75	\$ 69,418	\$ 67,706	\$ 65,626
Accrued Interest Payable - Deposits	SC763	\$ 5,573	\$ 2,496	\$ 11,434
Accrued Interest Payable - Other	SC766	\$ 7,443	\$ 8,486	\$ 7,004
Accrued Taxes	SC776	\$ 9,008	\$ 6,869	\$ 6,725
Accounts Payable	SC780	\$ 952	\$ 2,453	\$ 1,837
Deferred Income Taxes	SC790	\$ 5,312	\$ 5,312	\$ 5,155
Other Liabilities and Deferred Income	SC796	\$ 41,130	\$ 42,090	\$ 33,471
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 7,378,263	\$ 7,440,869	\$ 7,269,743
Minority Interest	SC800	\$ 13	\$ 13	\$ 13
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 345,693	\$ 345,198	\$ 344,853
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 2	\$ 2	\$ 2
Paid in Excess of Par	SC830	\$ 345,691	\$ 345,196	\$ 344,851
Accumulated Other Comprehensive Income - Total	SC86	\$- 33,467	\$- 43,304	\$- 38,840
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 25,762	\$- 35,463	\$- 37,771
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 7,705	\$- 7,841	\$- 1,069
Retained Earnings	SC880	\$ 370,824	\$ 367,527	\$ 370,205
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 683,050	\$ 669,421	\$ 676,218
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 8,061,326	\$ 8,110,303	\$ 7,945,974

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
4	Net deferred tax assets
7	Prepaid expenses
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
11	The liability recorded for post-retirement benefit
17	Noninterest-bearing payables to Hold Co/Affiliates
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 104,600	\$ 103,735	\$ 103,970
Deposits and Investment Securities	SO115	\$ 3,950	\$ 3,353	\$ 3,604
Mortgage-Backed Securities	SO125	\$ 31,753	\$ 32,171	\$ 32,717
Mortgage Loans	SO141	\$ 56,740	\$ 56,679	\$ 55,635
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 82	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 12,030	\$ 11,532	\$ 12,014
Commercial Loans and Leases	SO160	\$ 9,178	\$ 8,796	\$ 9,316
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 16	N/A	N/A
Consumer Loans and Leases	SO171	\$ 2,852	\$ 2,736	\$ 2,698
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 29	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 110	\$ 110	\$ 0
Federal Home Loan Bank Stock	SO181	\$ 110	\$ 110	\$ 0
Other	SO185	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 46,798	\$ 47,269	\$ 45,588
Deposits	SO215	\$ 26,701	\$ 27,475	\$ 25,432
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 10,688	\$ 10,272	\$ 10,972
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 9,409	\$ 9,522	\$ 9,184
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 57,912	\$ 56,576	\$ 58,382
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 35	\$ 1,443	\$ 24
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 57,877	\$ 55,133	\$ 58,358
Noninterest Income - Total	SO42	\$ 16,354	\$ 15,350	\$ 15,930
Mortgage Loan Servicing Fees	SO410	\$ 327	\$ 121	\$ 145
Servicing Amortization and Valuation Adjustments	SO411	\$- 113	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 14,569	\$ 13,914	\$ 13,019
Net Income (Loss) from Other - Total	SUB0451	\$ 246	\$ 197	\$ 1,786
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 188	\$ 12	\$ 1,745
Operations & Sale of Repossessed Assets	SO461	\$ 2	\$ 195	\$ 5
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ - 2
Sale of Other Assets Held for Investment	SO477	\$ 18	\$ - 15	\$ 27
Trading Assets (Realized and Unrealized)	SO485	\$ 38	\$ 5	\$ 11
Other Noninterest Income	SO488	\$ 1,325	\$ 1,118	\$ 980
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 52,752	\$ 53,207	\$ 50,200
All Personnel Compensation and Expense	SO510	\$ 24,570	\$ 22,578	\$ 23,671
Legal Expense	SO520	\$ 3,557	\$ 4,024	\$ 1,355
Office Occupancy and Equipment Expense	SO530	\$ 12,537	\$ 12,720	\$ 12,620
Marketing and Other Professional Services	SO540	\$ 3,273	\$ 3,510	\$ 3,042
Loan Servicing Fees	SO550	\$ 22	\$ 29	\$ 28
Goodwill and Other Intangibles Expense	SO560	\$ 457	\$ 448	\$ 444
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 8,336	\$ 9,898	\$ 9,040
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 21,479	\$ 17,276	\$ 24,088
Income Taxes - Total	SO71	\$ 8,132	\$ 5,975	\$ 8,269
Federal	SO710	\$ 6,577	\$ 4,631	\$ 6,843

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 1,555	\$ 1,344	\$ 1,426
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 13,347	\$ 11,301	\$ 15,819
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 13,347	\$ 11,301	\$ 15,819

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 104,600	\$ 413,573	\$ 309,838
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,950	\$ 11,943	\$ 8,590
YTD - Mortgage-Backed Securities	Y_SO125	\$ 31,753	\$ 136,986	\$ 104,815
YTD - Mortgage Loans	Y_SO141	\$ 56,740	\$ 219,306	\$ 162,627
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 82	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,178	\$ 34,268	\$ 25,472
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 16	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,852	\$ 11,070	\$ 8,334
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 29	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 110	\$ 110	\$ 0
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 110	\$ 110	\$ 0
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 46,798	\$ 172,919	\$ 125,650
YTD - Deposits	Y_SO215	\$ 26,701	\$ 95,291	\$ 67,816
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 10,688	\$ 43,627	\$ 33,355
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 9,409	\$ 34,001	\$ 24,479
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 57,912	\$ 240,764	\$ 184,188
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 35	\$ 1,480	\$ 37
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 57,877	\$ 239,284	\$ 184,151
YTD - Noninterest Income - Total	Y_SO42	\$ 16,354	\$ 61,114	\$ 45,764
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 327	\$ 817	\$ 696
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 113	N/A	N/A

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Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 14,569	\$ 53,074	\$ 39,160
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 246	\$ 2,445	\$ 2,248
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 188	\$ 2,009	\$ 1,997
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 2	\$ 429	\$ 234
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ - 21	\$ - 21
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 18	\$ 12	\$ 27
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 38	\$ 16	\$ 11
YTD - Other Noninterest Income	Y_SO488	\$ 1,325	\$ 4,778	\$ 3,660
YTD - Noninterest Expense - Total	Y_SO51	\$ 52,752	\$ 197,152	\$ 143,945
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 24,570	\$ 93,601	\$ 71,023
YTD - Legal Expense	Y_SO520	\$ 3,557	\$ 5,622	\$ 1,598
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 12,537	\$ 49,427	\$ 36,707
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,273	\$ 12,286	\$ 8,776
YTD - Loan Servicing Fees	Y_SO550	\$ 22	\$ 110	\$ 81
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 457	\$ 1,780	\$ 1,332
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 8,336	\$ 34,326	\$ 24,428
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 21,479	\$ 103,246	\$ 85,970
YTD - Income Taxes - Total	Y_SO71	\$ 8,132	\$ 37,801	\$ 31,826
YTD - Federal	Y_SO710	\$ 6,577	\$ 30,744	\$ 26,113
YTD - State, Local, and Other	Y_SO720	\$ 1,555	\$ 7,057	\$ 5,713
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 13,347	\$ 65,445	\$ 54,144
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 13,347	\$ 65,445	\$ 54,144

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 31,842	\$ 30,630	\$ 30,914
Net Provision for Loss	VA115	\$ 0	\$ 1,400	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$ 0	\$ 0	\$- 129
Recoveries	VA135	\$ 250	\$ 276	\$ 219
Adjustments	VA145	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 808	\$ 464	\$ 374
General Valuation Allowances - Ending Balance	VA165	\$ 31,284	\$ 31,842	\$ 30,630
Specific Valuation Allowances - Beginning Balance	VA108	\$ 198	\$ 204	\$ 204
Net Provision for Loss	VA118	\$ 35	\$ 43	\$ 24
Transfers	VA128	\$ 0	\$ 0	\$ 129
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 197	\$ 49	\$ 153
Specific Valuation Allowances - Ending Balance	VA168	\$ 36	\$ 198	\$ 204
Total Valuation Allowances - Beginning Balance	VA110	\$ 32,040	\$ 30,834	\$ 31,118
Net Provision for Loss	VA120	\$ 35	\$ 1,443	\$ 24
Recoveries	VA140	\$ 250	\$ 276	\$ 219
Adjustments	VA150	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,005	\$ 513	\$ 527
Total Valuation Allowances - Ending Balance	VA170	\$ 31,320	\$ 32,040	\$ 30,834
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 808	\$ 464	\$ 374
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 90	\$ 0	\$ 0
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 90	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 90	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 718	\$ 464	\$ 374
Commercial Loans	VA520	\$ 360	\$ 134	\$ 91

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 358	\$ 330	\$ 283
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 7	\$ 4	\$ 4
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 176	\$ 222	\$ 197
Other	VA560	\$ 175	\$ 104	\$ 82
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 250	\$ 276	\$ 219
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 21	\$ 75	\$ 25
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 21	\$ 75	\$ 25
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 20	\$ 72	\$ 22
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 2	\$ 2
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 229	\$ 201	\$ 194
Commercial Loans	VA521	\$ 143	\$ 121	\$ 116
Consumer Loans - Total	SUB2161	\$ 86	\$ 80	\$ 78
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 1	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 36	\$ 45	\$ 39
Other	VA561	\$ 49	\$ 35	\$ 39
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 35	\$ 43	\$ 153
Deposits and Investment Securities	VA38	\$ 31	\$ 40	\$ 25
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 4	\$ 3	\$ 128
Commercial Loans	VA522	\$ 0	\$ 0	\$ 121
Consumer Loans - Total	SUB2261	\$ 4	\$ 3	\$ 7
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 8
Other	VA562	\$ 4	\$ 3	\$- 1
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 593	\$ 231	\$ 308
Deposits and Investment Securities	VA39	\$ 31	\$ 40	\$ 25
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 69	\$- 75	\$- 25
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 69	\$- 75	\$- 25
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 89	\$- 1	\$- 1
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 20	\$- 72	\$- 22
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$- 2	\$- 2
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 493	\$ 266	\$ 308
Commercial Loans	VA525	\$ 217	\$ 13	\$ 96
Consumer Loans - Total	SUB2361	\$ 276	\$ 253	\$ 212
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 6	\$ 4	\$ 4
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 140	\$ 177	\$ 166
Other	VA565	\$ 130	\$ 72	\$ 42
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 0	\$ 2,380	\$ 0
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,000	\$ 6,271	\$ 3,906
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 0	\$ 0
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	N/A	N/A	N/A
Classified Assets - Quarter End Balance - Total	SUB2811	N/A	N/A	N/A
Substandard	VA965	N/A	N/A	N/A
Doubtful	VA970	N/A	N/A	N/A
Loss	VA975	N/A	N/A	N/A
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 10,056	\$ 7,498	\$ 5,428

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 5,075	\$ 4,294	\$ 3,362
Construction and Land Loans	SUB2430	\$ 1,878	\$ 605	\$ 789
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,197	\$ 3,689	\$ 2,573
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,878	\$ 605	\$ 789
Nonmortgages - Total	SUB2461	\$ 4,981	\$ 3,204	\$ 2,066
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 4,910	\$ 4,660	\$ 3,914
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 4,910	\$ 4,660	\$ 3,914
Mortgage Loans - Total	SUB2481	\$ 3,379	\$ 2,666	\$ 2,608
Construction	PD115	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 315	\$ 172	\$ 262
Secured by First Liens	PD123	\$ 2,129	\$ 2,382	\$ 1,557
Secured by Junior Liens	PD124	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 0	\$ 0
Land	PD138	\$ 935	\$ 112	\$ 789
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 930	\$ 1,290	\$ 728
Consumer Loans - Total	SUB2511	\$ 601	\$ 704	\$ 578
Loans on Deposits	PD161	\$ 2	\$ 21	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 8	\$ 22	\$ 10
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 269	\$ 361	\$ 345
Other	PD180	\$ 322	\$ 300	\$ 223
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 246	\$ 561	\$ 233
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 209	\$ 429	\$ 189

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 0
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 5,146	\$ 2,838	\$ 1,514
Mortgage Loans - Total	SUB2501	\$ 1,696	\$ 1,628	\$ 754
Construction	PD315	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 61	\$ 130	\$ 41
Secured by First Liens	PD323	\$ 692	\$ 1,005	\$ 713
Secured by Junior Liens	PD324	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0
Land	PD338	\$ 943	\$ 493	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 3,299	\$ 980	\$ 541
Consumer Loans - Total	SUB2531	\$ 151	\$ 230	\$ 219
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 135	\$ 162	\$ 177
Other	PD380	\$ 16	\$ 68	\$ 42
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 624	\$ 655	\$ 501
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 518	\$ 544	\$ 413
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	N/A	N/A	N/A
90% up to 100% LTV	LD110	N/A	N/A	N/A
100% and greater LTV	LD120	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	N/A	N/A	N/A
Past Due and Still Accruing - Total	SUB5240	N/A	N/A	N/A
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	N/A	N/A	N/A
90% up to 100% LTV	LD210	N/A	N/A	N/A
100% and greater LTV	LD220	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	N/A	N/A	N/A

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	N/A	N/A	N/A
100% and greater LTV	LD240	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	N/A	N/A	N/A
90% up to 100% LTV	LD250	N/A	N/A	N/A
100% and greater LTV	LD260	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	N/A	N/A	N/A
90% up to 100% LTV	LD310	N/A	N/A	N/A
100% and greater LTV	LD320	N/A	N/A	N/A
Purchases - Total	SUB5320	N/A	N/A	N/A
90% up to 100% LTV	LD410	N/A	N/A	N/A
100% and greater LTV	LD420	N/A	N/A	N/A
Originations - Total	SUB5330	N/A	N/A	N/A
90% up to 100% LTV	LD430	N/A	N/A	N/A
100% and greater LTV	LD440	N/A	N/A	N/A
Sales - Total	SUB5340	N/A	N/A	N/A
90% up to 100% LTV	LD450	N/A	N/A	N/A
100% and greater LTV	LD460	N/A	N/A	N/A
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	N/A	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	N/A	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	N/A	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	N/A	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	N/A	N/A	N/A
Total Capitalized Negative Amortization	LD650	N/A	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 90,319	\$ 111,425	\$ 98,994
Mortgage Construction Loans	CC105	\$ 81,319	\$ 102,425	\$ 89,994
Other Mortgage Loans	CC115	\$ 9,000	\$ 9,000	\$ 9,000
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 19,811	\$ 30,311	\$ 31,329
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 60,368	\$ 45,909	\$ 66,312
1-4 Dwelling Units	CC280	\$ 34,455	\$ 22,303	\$ 40,994

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 10,190	\$ 10,173	\$ 11,444
All Other Real Estate	CC300	\$ 15,723	\$ 13,433	\$ 13,874
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,200	\$ 2,200	\$ 2,273
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 16,190	\$ 22,090	\$ 20,446
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 954,772	\$ 957,605	\$ 939,999
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 466,363	\$ 453,802	\$ 445,041
Commercial Lines	CC420	\$ 310,533	\$ 326,202	\$ 314,996
Open-End Consumer Lines - Credit Cards	CC423	\$ 106,903	\$ 105,178	\$ 107,129
Open-End Consumer Lines - Other	CC425	\$ 70,973	\$ 72,423	\$ 72,833
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,204	\$ 2,013	\$ 923
Commercial	CC430	\$ 1,204	\$ 2,013	\$ 923
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 738,992	\$ 487,586	\$ 118,543
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 68,729	\$ 63,982	\$ 34,794
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 14,866	\$ 3,029	\$ 2,462
Sales	CF145	\$ 14,866	\$ 3,029	\$ 61,857
Other Balance Changes	CF148	\$- 46,767	\$- 62,032	\$- 63,472
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 57,197	\$ 168,927	\$ 2,926

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 64,702	\$- 64,065	\$- 48,076
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 72,063	\$ 171,956	\$ 5,388
Sales - Total	SUB3821	\$ 14,866	\$ 3,029	\$ 61,857
Net Purchases - Total	SUB3826	\$ 57,197	\$ 168,927	\$- 56,469
Mortgage Loans Disbursed - Total	SUB3831	\$ 227,249	\$ 209,841	\$ 222,428
Construction Loans - Total	SUB3840	\$ 56,754	\$ 47,915	\$ 48,162
1-4 Dwelling Units	CF190	\$ 32,067	\$ 31,071	\$ 29,023
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,441	\$ 7,922	\$ 10,716
Nonresidential	CF210	\$ 18,246	\$ 8,922	\$ 8,423
Permanent Loans - Total	SUB3851	\$ 170,495	\$ 161,926	\$ 174,266
1-4 Dwelling Units	CF225	\$ 157,883	\$ 140,811	\$ 129,616
Home Equity and Junior Liens	CF226	\$ 35,779	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 0	\$ 0	\$ 400
Nonresidential (Except Land)	CF260	\$ 700	\$ 3,500	\$ 28,505
Land	CF270	\$ 11,912	\$ 17,615	\$ 15,745
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 14	\$ 0
1-4 Dwelling Units	CF280	\$ 0	\$ 14	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 965	\$ 404	\$ 288
1-4 Dwelling Units	CF310	\$ 965	\$ 404	\$ 288
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 965	\$- 390	\$- 288
Memo - Refinancing Loans	CF361	\$ 85,020	\$ 89,054	\$ 98,663
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 124,090	\$ 98,524	\$ 70,782

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 1,680	\$ 153	\$ 9,615
Consumer:				
Closed or Purchased	CF400	\$ 46,546	\$ 41,056	\$ 45,907
Sales	CF405	\$ 16,695	\$ 948	\$ 954
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 170,636	\$ 139,580	\$ 116,689
Nonmortgage Loans - Sales - Total	SUB3915	\$ 18,375	\$ 1,101	\$ 10,569
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 152,261	\$ 138,479	\$ 106,120
Deposits:				
Interest Credited to Deposits	CF430	\$ 21,092	\$ 34,691	\$ 20,158
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 2,716	\$ 2,886	\$ 3,692
Fully Insured	DI100	\$ 1,085	\$ 1,361	\$ 1,366
Other	DI110	\$ 1,631	\$ 1,525	\$ 2,326
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 3,788,885	\$ 3,806,368	\$ 4,041,872
Greater than \$100,000	DI130	\$ 1,497,939	\$ 1,548,450	\$ 1,525,070
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	550,608	560,037	576,695
Greater than \$100,000	DI160	6,525	6,663	6,876
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 299,242	\$ 283,377	N/A
Greater than \$250,000	DI175	\$ 11,072	\$ 9,786	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	24,493	23,355	N/A
Greater than \$250,000	DI185	32	29	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 290,119	\$ 292,509	\$ 290,097
Uninsured Deposits	DI210	\$ 939,392	\$ 977,449	\$ 932,181
Preferred Deposits	DI220	\$ 204,669	\$ 167,068	\$ 158,835
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 824,236	\$ 809,371	\$ 780,981
Money Market Deposit Accounts	DI320	\$ 742,339	\$ 787,695	\$ 757,923

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,928,530	\$ 2,003,150	\$ 2,008,313
Time Deposits	DI340	\$ 2,102,033	\$ 2,047,765	\$ 2,019,724
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 845,344	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 52,262	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 720,446	\$ 730,111	\$ 703,100
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,631,905	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 4,580,424	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 121	\$ 25,018	\$ 118
Time and Savings Deposits	DI650	\$ 83,755	\$ 66,730	\$ 72,453
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 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
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	1,548	1,544	1,552
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 0	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 2,405,250	\$ 2,367,427	\$ 2,357,012
Assets Held for Sale	SI387	\$ 3,957	\$ 10,510	\$ 8,848
Loans Serviced for Others	SI390	\$ 346,756	\$ 358,267	\$ 372,091
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	92.91%	93.33%	93.70%
Second month of Qtr	SI582	92.94%	93.43%	93.44%
Third month of Qtr	SI583	93.02%	92.57%	93.40%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 504,331	\$ 504,331	\$ 504,331
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 91,873	\$ 90,980	\$ 90,482
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	13	12	12
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 669,421	\$ 676,218	\$ 652,637
Net Income (Loss) (SO91)	SI610	\$ 13,347	\$ 11,301	\$ 15,819
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 9,783	\$ 13,979	\$ 16,724
Stock Issued	SI640	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 495	\$ 345	\$ 491

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 9,837	\$- 4,464	\$ 23,995
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 267	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 683,050	\$ 669,421	\$ 676,218
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	N/A	N/A	N/A
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 1,366	\$ 1,198	\$ 1,196
Average Balance Sheet Data				
Total Assets	SI870	\$ 8,056,801	\$ 7,983,884	\$ 8,041,786
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 306,614	\$ 265,568	\$ 276,900
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,603,885	\$ 6,624,511	\$ 6,642,619
Nonmortgage Loans	SI885	\$ 578,672	\$ 532,543	\$ 562,332
Deposits and Excrows	SI890	\$ 4,850,510	\$ 4,846,292	\$ 4,874,328
Total Borrowings	SI895	\$ 1,767,360	\$ 1,702,904	\$ 1,746,529
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	2	2	2

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0
Other Retirement Accounts	FS242	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	0	0	0
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS310	N/A	N/A	N/A
Retirement-related Trust and Agency Accounts - Total	SUB6200	N/A	N/A	N/A
Employee Benefit - Defined Contribution	FS320	N/A	N/A	N/A
Employee Benefit - Defined Benefit	FS330	N/A	N/A	N/A
Other Retirement Accounts	FS340	N/A	N/A	N/A
Corporate Trust and Agency Accounts	FS350	N/A	N/A	N/A
Investment Management Agency Accounts	FS360	N/A	N/A	N/A
Other Fiduciary Accounts	FS370	N/A	N/A	N/A
Custody and Safekeeping Accounts	FS380	N/A	N/A	N/A
Other Fiduciary and Related Services	FS390	N/A	N/A	N/A
YTD - Expenses - Fiduciary and Related Services	FS391	N/A	N/A	N/A
YTD - Net Losses from Fiduciary and Related Services	FS392	N/A	N/A	N/A
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	N/A	N/A	N/A
YTD - Income - Net Fiduciary and Related Services Income	FS35	N/A	N/A	N/A
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0

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

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS710	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS720	N/A	N/A	N/A
Investment Management Agency Accounts	FS730	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS740	N/A	N/A	N/A
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS711	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS721	N/A	N/A	N/A
Investment Management Agency Accounts	FS731	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS741	N/A	N/A	N/A
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	N/A	N/A	N/A
Personal Trust and Agency Accounts	FS712	N/A	N/A	N/A
Retirement-Related Trust and Agency Accounts	FS722	N/A	N/A	N/A
Investment Management Agency Accounts	FS732	N/A	N/A	N/A
Other Fiduciary Accounts and Related Services	FS742	N/A	N/A	N/A
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 683,050	\$ 669,421	\$ 676,218
Equity Capital Deductions - Total	SUB1631	\$ 84,764	\$ 85,227	\$ 85,548
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 84,525	\$ 84,982	\$ 85,287
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 239	\$ 245	\$ 261
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 33,480	\$ 35,476	\$ 37,784
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 25,762	\$ 35,463	\$ 37,771
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 13	\$ 13	\$ 13
Other	CCR195	\$ 7,705	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 631,766	\$ 619,670	\$ 628,454

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 8,061,326	\$ 8,110,303	\$ 7,945,974
Asset Deductions - Total	SUB1651	\$ 84,764	\$ 85,227	\$ 85,548
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 84,525	\$ 84,982	\$ 85,287
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 239	\$ 245	\$ 261
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 32,812	\$ 35,463	\$ 37,771
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 25,762	\$ 35,463	\$ 37,771
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 7,050	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 8,009,374	\$ 8,060,539	\$ 7,898,197
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 320,375	\$ 322,422	\$ 315,928
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 631,766	\$ 619,670	\$ 628,454
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 31,239	\$ 31,798	\$ 30,586
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,239	\$ 31,798	\$ 30,586
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 31,239	\$ 31,798	\$ 30,586
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 663,005	\$ 651,468	\$ 659,040
0% R/W Category - Cash	CCR400	\$ 79,521	\$ 90,994	\$ 74,877
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 169,025	\$ 175,124	\$ 182,004
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 26,745	\$ 34,917	\$ 29,116
0% R/W Category - Assets Total	CCR420	\$ 275,291	\$ 301,035	\$ 285,997
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 2,643,160	\$ 2,706,478	\$ 2,659,579
20% R/W Category - Claims on FHLBs	CCR435	\$ 162,866	\$ 154,776	\$ 112,618
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 10,645	\$ 10,676	\$ 10,650
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 132,365	\$ 171,868	\$ 91,913
20% R/W Category - Other	CCR450	\$ 194,034	\$ 171,119	\$ 220,497
20% R/W Category - Assets Total	CCR455	\$ 3,143,070	\$ 3,214,917	\$ 3,095,257
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 628,614	\$ 642,983	\$ 619,052
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 3,143,363	\$ 3,116,742	\$ 3,104,598
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 0	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 9,063	\$ 10,160	\$ 10,799
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 0
50% R/W Category - Assets Total	CCR485	\$ 3,152,426	\$ 3,126,902	\$ 3,115,397
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,576,214	\$ 1,563,452	\$ 1,557,699
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,944,455	\$ 1,944,914	\$ 1,903,696
100% R/W Category - Assets Total	CCR510	\$ 1,944,455	\$ 1,944,914	\$ 1,903,696
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,944,455	\$ 1,944,914	\$ 1,903,696
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 8,515,242	\$ 8,587,768	\$ 8,400,347
Subtotal Risk-Weighted Assets	CCR75	\$ 4,149,282	\$ 4,151,349	\$ 4,080,446
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 4,149,282	\$ 4,151,349	\$ 4,080,446
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 331,942	\$ 332,108	\$ 326,435
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	7.89%	7.69%	7.96%
Total Risk-Based Capital Ratio	CCR820	15.98%	15.69%	16.15%
Tier 1 Risk-Based Capital Ratio	CCR830	15.23%	14.93%	15.40%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	7.89%	7.69%	7.96%

*Note

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