

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 1:59 PM

TFR Industry Aggregate Report
99115 - OTS-Regulated: West Region (Geog)
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		81	84	86
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	1	1	3
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	\$ 32,679,586	\$ 29,146,346	\$ 31,323,995
Cash and Non-Interest-Earning Deposits	SC110	\$ 5,526,897	\$ 6,482,585	\$ 7,677,628
Interest-Earning Deposits in FHLBs	SC112	\$ 300,589	\$ 411,230	\$ 318,611
Other Interest-Earning Deposits	SC118	\$ 1,510,809	\$ 3,445,643	\$ 3,356,377
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,914,711	\$ 5,818,869	\$ 7,026,601
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 7,253,425	\$ 7,778,745	\$ 7,915,576
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 314,312	\$ 528,550	\$ 394,509
State and Municipal Obligations	SC180	\$ 1,586,290	\$ 1,489,441	\$ 1,333,629
Securities Backed by Nonmortgage Loans	SC182	\$ 1,060,362	\$ 1,050,778	\$ 1,344,596
Other Investment Securities	SC185	\$ 6,096,951	\$ 1,999,297	\$ 1,838,280
Accrued Interest Receivable	SC191	\$ 115,240	\$ 141,208	\$ 118,188
Mortgage-Backed Securities - Gross	SUB0072	\$ 33,853,155	\$ 35,371,662	\$ 73,905,987
Mortgage-Backed Securities - Total	SC22	\$ 33,853,145	\$ 35,371,652	\$ 73,905,977
Pass-Through - Total	SUB0073	\$ 18,861,021	\$ 21,766,841	\$ 43,171,754
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 15,235,509	\$ 15,997,525	\$ 38,637,825
Other Pass-Through	SC215	\$ 3,625,512	\$ 5,769,316	\$ 4,533,929
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 14,777,786	\$ 13,337,084	\$ 30,399,203
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 2,422,625	\$ 2,055,961	\$ 18,156,827
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 414,755	\$ 431,245	\$ 410,807
Other	SC222	\$ 11,940,406	\$ 10,849,878	\$ 11,831,569
Accrued Interest Receivable	SC228	\$ 214,348	\$ 267,737	\$ 335,030

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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	\$ 10	\$ 10	\$ 10
Mortgage Loans - Gross	SUB0092	\$ 434,458,936	\$ 465,688,880	\$ 603,872,286
Mortgage Loans - Total	SC26	\$ 432,721,365	\$ 463,984,494	\$ 601,987,250
Construction Loans - Total	SUB0100	\$ 9,306,686	\$ 9,203,954	\$ 9,351,373
Residential - Total	SUB0110	\$ 8,055,987	\$ 8,090,872	\$ 8,332,413
1-4 Dwelling Units	SC230	\$ 6,958,948	\$ 7,007,549	\$ 7,047,213
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,097,039	\$ 1,083,323	\$ 1,285,200
Nonresidential Property	SC240	\$ 1,250,699	\$ 1,113,082	\$ 1,018,960
Permanent Loans - Total	SUB0121	\$ 422,659,521	\$ 453,858,976	\$ 591,371,721
Residential - Total	SUB0131	\$ 406,664,602	\$ 437,743,775	\$ 573,376,360
1-4 Dwelling Units - Total	SUB0141	\$ 363,814,765	\$ 393,459,534	\$ 523,472,314
Revolving Open-End Loans	SC251	\$ 39,113,319	\$ 40,122,513	\$ 48,364,177
All Other - First Liens	SC254	\$ 308,340,507	\$ 337,986,674	\$ 438,153,982
All Other - Junior Liens	SC255	\$ 16,360,939	\$ 15,350,347	\$ 36,954,155
Multifamily (5 or more) Dwelling Units	SC256	\$ 42,849,837	\$ 44,284,241	\$ 49,904,046
Nonresidential Property (Except Land)	SC260	\$ 12,093,798	\$ 12,222,782	\$ 14,313,296
Land	SC265	\$ 3,901,121	\$ 3,892,419	\$ 3,682,065
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ - 29,113,106	\$ 2,724,740	\$ 25,261,722
Accrued Interest Receivable	SC272	\$ 2,307,888	\$ 2,445,646	\$ 3,008,814
Advances for Taxes and Insurance	SC275	\$ 184,841	\$ 180,304	\$ 140,378
Allowance for Loan and Lease Losses	SC283	\$ 1,737,571	\$ 1,704,386	\$ 1,885,036
Nonmortgage Loans - Gross	SUB0162	\$ 46,840,488	\$ 47,720,468	\$ 55,059,780
Nonmortgage Loans - Total	SC31	\$ 45,244,195	\$ 46,117,628	\$ 53,607,141
Commercial Loans - Total	SC32	\$ 13,910,184	\$ 13,775,560	\$ 14,174,515
Secured	SC300	\$ 2,301,432	\$ 2,312,961	\$ 4,465,753
Unsecured	SC303	\$ 11,565,533	\$ 11,415,953	\$ 9,647,985
Lease Receivables	SC306	\$ 43,219	\$ 46,646	\$ 60,777
Consumer Loans - Total	SC35	\$ 32,630,102	\$ 33,632,214	\$ 40,566,441
Loans on Deposits	SC310	\$ 132,516	\$ 138,847	\$ 138,247
Home Improvement Loans (Not secured by real estate)	SC316	\$ 679,722	\$ 691,660	\$ 524,550
Education Loans	SC320	\$ 45,975	\$ 57,398	\$ 58,045
Auto Loans	SC323	\$ 594,042	\$ 599,748	\$ 2,805,676
Mobile Home Loans	SC326	\$ 50,005	\$ 50,753	\$ 53,055
Credit Cards	SC328	\$ 25,814,957	\$ 25,984,950	\$ 26,016,641

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Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 5,312,885	\$ 6,108,858	\$ 10,970,227
Accrued Interest Receivable	SC348	\$ 300,202	\$ 312,694	\$ 318,824
Allowance for Loan and Lease Losses	SC357	\$ 1,596,293	\$ 1,602,840	\$ 1,452,639
Repossessed Assets - Gross	SUB0201	\$ 728,326	\$ 656,034	\$ 706,309
Repossessed Assets - Total	SC40	\$ 720,839	\$ 650,937	\$ 703,370
Real Estate - Total	SUB0210	\$ 712,660	\$ 645,355	\$ 699,333
Construction	SC405	\$ 2,238	\$ 3,926	\$ 12,178
Residential - Total	SUB0225	\$ 665,366	\$ 527,510	\$ 539,716
1-4 Dwelling Units	SC415	\$ 664,069	\$ 524,551	\$ 536,757
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,297	\$ 2,959	\$ 2,959
Nonresidential (Except Land)	SC426	\$ 14,299	\$ 12,348	\$ 15,211
Land	SC428	\$ 700	\$ 648	\$ 632
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 30,057	\$ 100,923	\$ 131,596
Other Repossessed Assets	SC430	\$ 15,666	\$ 10,679	\$ 6,976
General Valuation Allowances	SC441	\$ 7,487	\$ 5,097	\$ 2,939
Real Estate Held for Investment	SC45	\$ 46,989	\$ 46,272	\$ 46,363
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 7,604,407	\$ 8,045,075	\$ 11,006,772
Federal Home Loan Bank Stock	SC510	\$ 5,838,690	\$ 6,374,385	\$ 9,530,359
Other	SC540	\$ 1,765,717	\$ 1,670,690	\$ 1,476,413
Office Premises and Equipment	SC55	\$ 4,388,549	\$ 4,557,108	\$ 4,890,298
Other Assets - Gross	SUB0262	\$ 48,672,277	\$ 49,743,178	\$ 40,547,816
Other Assets - Total	SC59	\$ 48,670,879	\$ 49,742,213	\$ 40,546,899
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 139,818	\$ 137,770	\$ 110,887
Other	SC625	\$ 4,632,695	\$ 4,595,761	\$ 4,100,099
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 8,717,935	\$ 8,144,918	\$ 8,072,482
Nonmortgage Loans	SC644	\$ 92	\$ 96	\$ 104
Goodwill & Other Intangible Assets	SC660	\$ 25,716,073	\$ 25,727,601	\$ 14,963,587
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 496,321	\$ 500,524	\$ 461,836
Other Assets	SC689	\$ 8,969,343	\$ 10,636,508	\$ 12,838,821
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 1,398	\$ 965	\$ 917
General Valuation Allowances - Total	SUB2092	\$ 3,342,759	\$ 3,313,298	\$ 3,341,541
Total Assets - Gross	SUB0283	\$ 609,272,713	\$ 640,975,023	\$ 821,359,606
Total Assets	SC60	\$ 605,929,954	\$ 637,661,725	\$ 818,018,065
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 361,628,183	\$ 366,862,327	\$ 403,722,635
Deposits	SC710	\$ 351,213,376	\$ 355,962,984	\$ 384,791,384
Escrows	SC712	\$ 10,420,717	\$ 10,885,278	\$ 18,966,591
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 5,910	\$ 14,065	\$- 35,340
Borrowings - Total	SC72	\$ 150,014,245	\$ 175,400,482	\$ 300,882,866
Advances from FHLBank	SC720	\$ 79,934,893	\$ 102,895,131	\$ 167,694,504
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 16,042,944	\$ 19,468,169	\$ 33,837,995
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 8,472,284	\$ 8,469,232	\$ 7,571,024
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 45,564,124	\$ 44,567,950	\$ 91,779,343
Other Liabilities - Total	SC75	\$ 19,994,930	\$ 19,500,747	\$ 39,196,286
Accrued Interest Payable - Deposits	SC763	\$ 1,181,805	\$ 1,138,450	\$ 1,002,121
Accrued Interest Payable - Other	SC766	\$ 771,461	\$ 905,133	\$ 1,597,241
Accrued Taxes	SC776	\$ 1,775,885	\$ 2,030,139	\$ 3,411,958
Accounts Payable	SC780	\$ 2,297,998	\$ 2,635,329	\$ 2,710,687
Deferred Income Taxes	SC790	\$ 2,794,588	\$ 2,939,512	\$ 4,448,848
Other Liabilities and Deferred Income	SC796	\$ 11,173,193	\$ 9,852,184	\$ 26,025,431
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 531,637,358	\$ 561,763,556	\$ 743,801,787
Minority Interest	SC800	\$ 2,453,046	\$ 2,448,515	\$ 1,959,222
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 50,757,773	\$ 50,699,655	\$ 48,235,203
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 188,775	\$ 188,775	\$ 188,775
Common Stock:				
Par Value	SC820	\$ 76,898	\$ 82,184	\$ 154,660
Paid in Excess of Par	SC830	\$ 50,492,100	\$ 50,428,696	\$ 47,891,768
Accumulated Other Comprehensive Income - Total	SC86	\$- 150,686	\$- 187,487	\$- 354,986
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 92,591	\$- 120,904	\$- 73,245
Gains (Losses) on Cash Flow Hedges	SC865	\$- 38,906	\$- 46,441	\$- 275,433
Other	SC870	\$- 19,189	\$- 20,142	\$- 6,308
Retained Earnings	SC880	\$ 21,250,017	\$ 22,955,141	\$ 24,390,960
Other Components of Equity Capital	SC891	\$- 17,555	\$- 17,654	\$- 14,120
Total Equity Capital	SC80	\$ 71,839,549	\$ 73,449,655	\$ 72,257,057
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 605,929,953	\$ 637,661,726	\$ 818,018,066

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Other Codes As of Mar 2007

Other Asset Codes

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

Other Liability Codes

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

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 10,514,751	\$ 10,528,772	\$ 12,683,847
Deposits and Investment Securities	SO115	\$ 285,724	\$ 331,694	\$ 323,128
Mortgage-Backed Securities	SO125	\$ 529,831	\$ 570,472	\$ 706,568
Mortgage Loans	SO141	\$ 7,868,927	\$ 8,258,835	\$ 9,928,093
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 185,210	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 1,406,745	\$ 1,367,771	\$ 1,726,058
Commercial Loans and Leases	SO160	\$ 388,808	\$ 352,246	\$ 408,891
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 46,434	N/A	N/A
Consumer Loans and Leases	SO171	\$ 1,017,937	\$ 1,015,525	\$ 1,317,167
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 191,880	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 84,461	\$ 87,009	\$ 107,301
Federal Home Loan Bank Stock	SO181	\$ 82,106	\$ 87,000	\$ 107,292
Other	SO185	\$ 2,355	\$ 9	\$ 9
Interest Expense - Total	SO21	\$ 5,587,395	\$ 5,969,768	\$ 7,387,502
Deposits	SO215	\$ 3,310,187	\$ 3,371,023	\$ 3,405,816
Escrows	SO225	\$ 2,481	\$ 2,980	\$ 67,122
Advances from FHLBank	SO230	\$ 1,259,796	\$ 1,454,440	\$ 2,179,687
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 120,640	\$ 103,515	\$ 110,655
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 894,297	\$ 1,037,929	\$ 1,624,258
Capitalized Interest	SO271	\$ 6	\$ 119	\$ 36
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 5,011,817	\$ 4,646,013	\$ 5,403,646
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 703,630	\$ 847,332	\$ 584,842
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 4,308,187	\$ 3,798,681	\$ 4,818,804
Noninterest Income - Total	SO42	\$ 3,291,292	\$ 3,787,160	\$ 4,646,332
Mortgage Loan Servicing Fees	SO410	\$ 642,893	\$ 61,058	\$ - 285,994
Servicing Amortization and Valuation Adjustments	SO411	\$ - 548,050	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	\$ 2,136,466	\$ 2,567,278	\$ 2,098,710
Net Income (Loss) from Other - Total	SUB0451	\$ 586,684	\$ 388,140	\$ 1,200,580
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 487,817	\$ 477,977	\$ 1,107,124
Operations & Sale of Repossessed Assets	SO461	\$- 16,703	\$- 14,556	\$- 6,170
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 4,490	\$ 1,008	\$ 507
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 54,774	\$ 916	\$ 4,420
Sale of Other Assets Held for Investment	SO477	\$ 6,095	\$ 7,100	\$ 19,847
Trading Assets (Realized and Unrealized)	SO485	\$ 59,191	\$- 84,305	\$ 74,852
Other Noninterest Income	SO488	\$ 473,299	\$ 770,684	\$ 1,633,036
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	\$ 4,420,062	\$ 4,687,371	\$ 5,698,633
All Personnel Compensation and Expense	SO510	\$ 1,721,987	\$ 1,598,795	\$ 1,846,972
Legal Expense	SO520	\$ 18,744	\$ 33,324	\$ 29,476
Office Occupancy and Equipment Expense	SO530	\$ 527,588	\$ 577,205	\$ 615,098
Marketing and Other Professional Services	SO540	\$ 436,468	\$ 458,442	\$ 569,332
Loan Servicing Fees	SO550	\$ 82,383	\$ 249,256	\$ 227,085
Goodwill and Other Intangibles Expense	SO560	\$ 115,059	\$ 135,194	\$ 77,709
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 14,783	\$ 14,319	\$ 20,705
Other Noninterest Expense	SO580	\$ 1,503,050	\$ 1,620,836	\$ 2,312,256
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	\$ 3,179,417	\$ 2,898,470	\$ 3,766,503
Income Taxes - Total	SO71	\$ 1,123,324	\$ 1,023,061	\$ 1,252,600
Federal	SO710	\$ 914,193	\$ 852,474	\$ 1,049,916

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 209,131	\$ 170,587	\$ 202,684
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 2,056,093	\$ 1,875,409	\$ 2,513,903
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 2,056,093	\$ 1,875,409	\$ 2,513,903

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Other Codes As of Mar 2007

Other Noninterest Income Codes

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

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
13	Misc taxes other than income & real estate
14	Losses from fraud
16	Web site expenses
17	Charitable contributions
19	Realized/unrealized losses on derivatives
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 10,514,751	\$ 39,667,320	\$ 35,005,666
YTD - Deposits and Investment Securities	Y_SO115	\$ 285,724	\$ 1,121,834	\$ 811,781
YTD - Mortgage-Backed Securities	Y_SO125	\$ 529,831	\$ 2,442,621	\$ 2,022,334
YTD - Mortgage Loans	Y_SO141	\$ 7,868,927	\$ 30,636,988	\$ 27,531,453
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 185,210	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 388,808	\$ 1,314,252	\$ 1,125,744
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 46,434	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,017,937	\$ 4,151,625	\$ 3,514,354
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 191,880	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 84,461	\$ 336,547	\$ 310,666
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 82,106	\$ 336,478	\$ 310,606
YTD - Other	Y_SO185	\$ 2,355	\$ 69	\$ 60
YTD - Interest Expense - Total	Y_SO21	\$ 5,587,395	\$ 21,504,183	\$ 19,275,923
YTD - Deposits	Y_SO215	\$ 3,310,187	\$ 11,440,450	\$ 8,739,664
YTD - Escrows	Y_SO225	\$ 2,481	\$ 13,128	\$ 172,115
YTD - Advances from FHLBank	Y_SO230	\$ 1,259,796	\$ 5,985,436	\$ 5,988,739
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 120,640	\$ 361,599	\$ 295,760
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 2	\$ 2
YTD - Other Borrowed Money	Y_SO260	\$ 894,297	\$ 3,703,852	\$ 4,079,808
YTD - Capitalized Interest	Y_SO271	\$ 6	\$ 283	\$ 164
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 5,011,817	\$ 18,499,683	\$ 16,040,408
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 703,630	\$ 2,185,087	\$ 1,422,800
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 4,308,187	\$ 16,314,596	\$ 14,617,608
YTD - Noninterest Income - Total	Y_SO42	\$ 3,291,292	\$ 15,686,215	\$ 12,858,888
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 642,893	\$ 539,729	\$ 631,696
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 548,050	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 2,136,466	\$ 8,962,334	\$ 6,665,904
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 586,684	\$ 2,953,711	\$ 2,604,799
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 487,817	\$ 2,975,810	\$ 2,531,381
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 16,703	\$- 36,115	\$- 18,823
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 4,490	\$ 3,158	\$ 2,321
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 12	\$ 12
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 54,774	\$ 10,874	\$ 12,923
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 6,095	\$ 188,794	\$ 181,502
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 59,191	\$- 188,822	\$- 104,517
YTD - Other Noninterest Income	Y_SO488	\$ 473,299	\$ 3,230,441	\$ 2,956,489
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,420,062	\$ 19,855,785	\$ 16,566,750
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,721,987	\$ 6,520,033	\$ 5,627,040
YTD - Legal Expense	Y_SO520	\$ 18,744	\$ 89,096	\$ 78,039
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 527,588	\$ 2,287,109	\$ 1,859,105
YTD - Marketing and Other Professional Services	Y_SO540	\$ 436,468	\$ 2,062,295	\$ 1,708,967
YTD - Loan Servicing Fees	Y_SO550	\$ 82,383	\$ 880,688	\$ 663,513
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 115,059	\$ 348,433	\$ 229,108
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 14,783	\$ 56,927	\$ 47,445
YTD - Other Noninterest Expense	Y_SO580	\$ 1,503,050	\$ 7,611,203	\$ 6,353,532
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,179,417	\$ 12,145,026	\$ 10,909,746
YTD - Income Taxes - Total	Y_SO71	\$ 1,123,324	\$ 4,280,467	\$ 3,864,889
YTD - Federal	Y_SO710	\$ 914,193	\$ 3,547,645	\$ 3,232,566
YTD - State, Local, and Other	Y_SO720	\$ 209,131	\$ 732,822	\$ 632,323
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,056,093	\$ 7,864,559	\$ 7,044,857
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 2,056,093	\$ 7,864,559	\$ 7,044,857

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	\$ 3,295,341	\$ 3,151,872	\$ 3,328,464
Net Provision for Loss	VA115	\$ 704,393	\$ 848,149	\$ 585,355

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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	\$- 1,090	\$ 4,941	\$- 444
Recoveries	VA135	\$ 73,224	\$ 128,515	\$ 88,984
Adjustments	VA145	\$ 66	\$- 98,533	\$- 6,002
Charge-offs	VA155	\$ 729,178	\$ 721,647	\$ 654,814
General Valuation Allowances - Ending Balance	VA165	\$ 3,342,756	\$ 3,313,297	\$ 3,341,543
Specific Valuation Allowances - Beginning Balance	VA108	\$ 12,358	\$ 18,423	\$ 48,832
Net Provision for Loss	VA118	\$ 14,020	\$ 13,502	\$ 20,192
Transfers	VA128	\$ 1,090	\$- 4,941	\$ 444
Adjustments	VA148	\$ 0	\$ 76	\$ 1,357
Charge-offs	VA158	\$ 13,097	\$ 14,528	\$ 20,713
Specific Valuation Allowances - Ending Balance	VA168	\$ 14,371	\$ 12,532	\$ 50,067
Total Valuation Allowances - Beginning Balance	VA110	\$ 3,307,699	\$ 3,170,295	\$ 3,377,251
Net Provision for Loss	VA120	\$ 718,413	\$ 861,651	\$ 605,547
Recoveries	VA140	\$ 73,224	\$ 128,515	\$ 88,984
Adjustments	VA150	\$ 66	\$- 98,457	\$- 4,645
Charge-offs	VA160	\$ 742,275	\$ 736,175	\$ 675,527
Total Valuation Allowances - Ending Balance	VA170	\$ 3,357,127	\$ 3,325,829	\$ 3,391,610
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 729,178	\$ 721,647	\$ 654,814
Mortgage-Backed Securities	VA370	\$ 2,056	\$ 4,519	\$ 3,782
Mortgage Loans - Total	VA46	\$ 121,428	\$ 106,771	\$ 101,584
Construction - Total	SUB2030	\$ 1,605	\$ 6,967	\$ 3,572
1-4 Dwelling Units	VA420	\$ 1,605	\$ 5,644	\$ 3,552
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 1,321	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 2	\$ 20
Permanent - Total	SUB2041	\$ 119,823	\$ 99,804	\$ 98,012
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 26,569	\$ 1,969	\$ 1,971
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 86,975	\$ 78,996	\$ 70,427
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 6,025	\$ 17,826	\$ 24,184
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 345	\$ 124
Nonresidential Property (Except Land)	VA480	\$ 254	\$ 668	\$ 1,306
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 600,358	\$ 597,869	\$ 539,217
Commercial Loans	VA520	\$ 110,673	\$ 106,995	\$ 94,267

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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	\$ 489,685	\$ 490,874	\$ 444,950
Loans on Deposits	VA510	\$ 50	\$ 53	\$ 16
Home Improvement Loans	VA516	\$ 8,767	\$ 13,676	\$ 5,105
Education Loans	VA530	\$ 9	\$ 0	\$ 7
Auto Loans	VA540	\$ 355	\$ 729	\$ 20,521
Mobile Home Loans	VA550	\$ 412	\$ 283	\$ 1,599
Credit Cards	VA556	\$ 433,338	\$ 437,279	\$ 392,049
Other	VA560	\$ 46,754	\$ 38,854	\$ 25,653
Reposessed Assets - Total	VA60	\$ 5,048	\$ 12,318	\$ 7,357
Real Estate - Construction	VA605	\$ 240	\$ 0	\$ 20
Real Estate - 1-4 Dwelling Units	VA613	\$ 358	\$ 338	\$ 350
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 5	\$ 35	\$ 24
Real Estate - Nonresidential (Except Land)	VA625	\$ 53	\$ 18	\$ 61
Real Estate - Land	VA628	\$ 23	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 4,369	\$ 11,927	\$ 6,902
Other Assets	VA930	\$ 288	\$ 170	\$ 2,874
GVA Recoveries - Assets - Total	SUB2126	\$ 73,224	\$ 128,515	\$ 88,984
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 16,941	\$ 7,818	\$ 8,521
Construction - Total	SUB2130	\$ 297	\$ 2	\$ 266
1-4 Dwelling Units	VA421	\$ 181	\$ 0	\$ 218
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 42
Nonresidential Property	VA441	\$ 116	\$ 2	\$ 6
Permanent - Total	SUB2141	\$ 16,644	\$ 7,816	\$ 8,255
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4,639	\$ 669	\$ 257
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 9,543	\$ 5,181	\$ 1,924
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 806	\$ 1,730	\$ 2,543
Multifamily (5 or more) Dwelling Units	VA471	\$ 680	\$ 125	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 966	\$ 111	\$ 3,531
Land	VA491	\$ 10	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 56,211	\$ 120,661	\$ 79,797
Commercial Loans	VA521	\$ 15,014	\$ 27,687	\$ 25,801
Consumer Loans - Total	SUB2161	\$ 41,197	\$ 92,974	\$ 53,996
Loans on Deposits	VA511	\$ 29	\$ 3	\$ 41

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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	\$ 1,467	\$ 2,570	\$ 1,014
Education Loans	VA531	\$ 6	\$ 3	\$ 3
Auto Loans	VA541	\$ 1,179	\$ 503	\$ 1,662
Mobile Home Loans	VA551	\$ 2,597	\$ 2,056	\$ 2,603
Credit Cards	VA557	\$ 26,922	\$ 82,959	\$ 45,467
Other	VA561	\$ 8,997	\$ 4,880	\$ 3,206
Other Assets	VA931	\$ 72	\$ 36	\$ 666
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 15,111	\$ 8,562	\$ 20,636
Deposits and Investment Securities	VA38	\$- 164	\$ 40	\$ 25
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,247	\$- 5,224	\$ 2,505
Construction - Total	SUB2230	\$ 304	\$ 2,171	\$- 155
1-4 Dwelling Units	VA422	\$ 304	\$ 2,824	\$ 55
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 653	\$- 210
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 943	\$- 7,395	\$ 2,660
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 691	\$ 35	\$- 84
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 192	\$ 316	\$ 2,122
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 145	\$ 253	\$- 318
Multifamily (5 or more) Dwelling Units	VA472	\$ 25	\$- 1,764	\$ 490
Nonresidential Property (Except Land)	VA482	\$- 110	\$- 6,240	\$ 457
Land	VA492	\$ 0	\$ 5	\$- 7
Nonmortgage Loans - Total	VA58	\$ 203	\$- 146	\$- 274
Commercial Loans	VA522	\$ 164	\$ 51	\$- 206
Consumer Loans - Total	SUB2261	\$ 39	\$- 197	\$- 68
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 33	\$ 64	\$- 24
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 8
Other	VA562	\$ 72	\$- 261	\$- 52
Repossessed Assets - Total	VA62	\$ 13,841	\$ 13,880	\$ 18,486
Real Estate - Construction	VA606	\$ 317	\$ 0	\$ 41

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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	\$ 13,517	\$ 13,863	\$ 18,192
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 230
Real Estate - Land	VA629	\$ 0	\$ 17	\$ 0
Other Repossessed Assets	VA632	\$ 7	\$ 0	\$ 23
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	\$ - 16	\$ 12	\$ - 106
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 671,065	\$ 601,694	\$ 586,466
Deposits and Investment Securities	VA39	\$ - 164	\$ 40	\$ 25
Mortgage-Backed Securities	VA375	\$ 2,056	\$ 4,519	\$ 3,782
Mortgage Loans - Total	VA49	\$ 105,734	\$ 93,729	\$ 95,568
Construction - Total	SUB2330	\$ 1,612	\$ 9,136	\$ 3,151
1-4 Dwelling Units	VA425	\$ 1,728	\$ 8,468	\$ 3,389
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 668	\$ - 252
Nonresidential Property	VA445	\$ - 116	\$ 0	\$ 14
Permanent - Total	SUB2341	\$ 104,122	\$ 84,593	\$ 92,417
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 22,621	\$ 1,335	\$ 1,630
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 77,624	\$ 74,131	\$ 70,625
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 5,364	\$ 16,349	\$ 21,323
Multifamily (5 or more) Dwelling Units	VA475	\$ - 655	\$ - 1,544	\$ 614
Nonresidential Property (Except Land)	VA485	\$ - 822	\$ - 5,683	\$ - 1,768
Land	VA495	\$ - 10	\$ 5	\$ - 7
Nonmortgage Loans - Total	VA59	\$ 544,350	\$ 477,062	\$ 459,146
Commercial Loans	VA525	\$ 95,823	\$ 79,359	\$ 68,260
Consumer Loans - Total	SUB2361	\$ 448,527	\$ 397,703	\$ 390,886
Loans on Deposits	VA515	\$ 21	\$ 50	\$ - 25
Home Improvement Loans	VA519	\$ 7,300	\$ 11,106	\$ 4,091
Education Loans	VA535	\$ 3	\$ - 3	\$ 4
Auto Loans	VA545	\$ - 857	\$ 290	\$ 18,835
Mobile Home Loans	VA555	\$ - 2,185	\$ - 1,773	\$ - 1,004
Credit Cards	VA559	\$ 406,416	\$ 354,320	\$ 346,590
Other	VA565	\$ 37,829	\$ 33,713	\$ 22,395
Reposessed Assets - Total	VA65	\$ 18,889	\$ 26,198	\$ 25,843

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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	\$ 557	\$ 0	\$ 61
Real Estate - 1-4 Dwelling Units	VA615	\$ 13,875	\$ 14,201	\$ 18,542
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 5	\$ 35	\$ 24
Real Estate - Nonresidential (Except Land)	VA627	\$ 53	\$ 18	\$ 291
Real Estate - Land	VA631	\$ 23	\$ 17	\$ 0
Other Repossessed Assets	VA633	\$ 4,376	\$ 11,927	\$ 6,925
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	\$ 200	\$ 146	\$ 2,102
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 442,938	\$ 295,460	\$ 730,779
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 831,957	\$ 643,218	\$ 1,806,773
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 376,704	\$ 284,678	\$ 318,761
Construction	VA951	\$ 2,648	\$ 1,520	\$ 1,539
Permanent - 1-4 Dwelling Units	VA952	\$ 369,690	\$ 281,292	\$ 314,509
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 1,297
Permanent - Nonresidential (Except Land)	VA954	\$ 4,295	\$ 1,811	\$ 1,406
Permanent - Land	VA955	\$ 71	\$ 55	\$ 10
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 2,248,687	\$ 2,741,825	\$ 2,319,420
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 7,376,166	\$ 5,782,759	\$ 6,616,990
Substandard	VA965	\$ 7,353,163	\$ 5,759,674	\$ 6,377,209
Doubtful	VA970	\$ 23,003	\$ 23,085	\$ 239,639
Loss	VA975	\$ 0	\$ 0	\$ 142
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 89,924	\$ 66,271	\$ 62,344
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 69,370	\$ 54,566	\$ 52,069
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	\$ 10,726,149	\$ 10,125,668	\$ 11,658,287

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Schedule PD --- Consolidated Past Due and Nonaccrual				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgages - Total	SUB2421	\$ 9,428,385	\$ 8,694,487	\$ 10,114,589
Construction and Land Loans	SUB2430	\$ 302,018	\$ 265,998	\$ 159,781
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,953,703	\$ 8,268,355	\$ 9,773,677
Permanent Loans Secured by All Other Property	SUB2450	\$ 230,872	\$ 222,977	\$ 225,562
Nonmortgages - Total	SUB2461	\$ 1,297,764	\$ 1,431,181	\$ 1,543,698
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 6,159,888	\$ 6,304,085	\$ 7,942,155
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 5,688,677	\$ 5,807,949	\$ 6,477,369
Mortgage Loans - Total	SUB2481	\$ 5,037,595	\$ 5,015,851	\$ 5,629,550
Construction	PD115	\$ 144,358	\$ 119,891	\$ 75,693
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 336,827	\$ 360,581	\$ 305,999
Secured by First Liens	PD123	\$ 4,320,417	\$ 4,303,660	\$ 4,842,595
Secured by Junior Liens	PD124	\$ 149,273	\$ 136,876	\$ 285,057
Multifamily (5 or more) Dwelling Units	PD125	\$ 52,958	\$ 52,207	\$ 64,058
Nonresidential Property (Except Land)	PD135	\$ 22,484	\$ 20,782	\$ 38,829
Land	PD138	\$ 11,278	\$ 21,854	\$ 17,319
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 185,507	\$ 168,103	\$ 200,467
Consumer Loans - Total	SUB2511	\$ 465,575	\$ 623,995	\$ 647,352
Loans on Deposits	PD161	\$ 1,427	\$ 4,804	\$ 2,419
Home Improvement Loans	PD163	\$ 332	\$ 382	\$ 147
Education Loans	PD165	\$ 33	\$ 96	\$ 34
Auto Loans	PD167	\$ 4,485	\$ 6,030	\$ 17,363
Mobile Home Loans	PD169	\$ 2,187	\$ 2,711	\$ 3,274
Credit Cards	PD171	\$ 386,005	\$ 544,532	\$ 567,122
Other	PD180	\$ 71,106	\$ 65,440	\$ 56,993
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 34,323	\$ 11,877	\$ 109,928
Held for Sale Included in PD115:PD180	PD192	\$ 619,940	\$ 581,617	\$ 475,102
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 54,226	\$ 79,892	\$ 563,829
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA	PD196	\$ 27,408	\$ 41,535	\$ 435,305

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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	\$ 18,303	\$ 28,510	\$ 119,062
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 471,211	\$ 496,136	\$ 1,464,786
Mortgage Loans - Total	SUB2491	\$ 146,774	\$ 183,786	\$ 1,140,759
Construction	PD215	\$ 3,656	\$ 13,360	\$ 1,048
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 7,532	\$ 3,524	\$ 2,834
Secured by First Liens	PD223	\$ 131,620	\$ 161,588	\$ 1,134,663
Secured by Junior Liens	PD224	\$ 228	\$ 498	\$ 116
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 243
Nonresidential Property (Except Land)	PD235	\$ 2,100	\$ 2,246	\$ 1,855
Land	PD238	\$ 1,638	\$ 2,570	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 95,520	\$ 95,164	\$ 100,198
Consumer Loans - Total	SUB2521	\$ 228,917	\$ 217,186	\$ 223,829
Loans on Deposits	PD261	\$ 163	\$ 11	\$ 116
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 65	\$ 9	\$ 4
Auto Loans	PD267	\$ 83	\$ 28	\$ 148
Mobile Home Loans	PD269	\$ 166	\$ 165	\$ 241
Credit Cards	PD271	\$ 226,903	\$ 215,653	\$ 221,823
Other	PD280	\$ 1,537	\$ 1,320	\$ 1,497
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 52,228	\$ 239	\$ 105
Held for Sale Included in PD215:PD280	PD292	\$ 48,197	\$ 62,020	\$ 413,734
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 128,900	\$ 153,355	\$ 1,131,612
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 93,255	\$ 98,280	\$ 300,597
Rebooked GNMA's Incl in PD295	PD297	\$ 35,546	\$ 55,003	\$ 830,390
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 4,566,261	\$ 3,821,583	\$ 3,716,132
Mortgage Loans - Total	SUB2501	\$ 4,244,016	\$ 3,494,850	\$ 3,344,280
Construction	PD315	\$ 95,796	\$ 69,904	\$ 38,609
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	\$ 275,503	\$ 218,881	\$ 165,454
Secured by First Liens	PD323	\$ 3,643,925	\$ 3,021,319	\$ 2,930,971
Secured by Junior Liens	PD324	\$ 88,378	\$ 61,428	\$ 105,988
Multifamily (5 or more) Dwelling Units	PD325	\$ 64,438	\$ 47,253	\$ 35,411
Nonresidential Property (Except Land)	PD335	\$ 30,684	\$ 37,646	\$ 40,735
Land	PD338	\$ 45,292	\$ 38,419	\$ 27,112
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 110,576	\$ 97,148	\$ 141,949
Consumer Loans - Total	SUB2531	\$ 211,669	\$ 229,585	\$ 229,903
Loans on Deposits	PD361	\$ 125	\$ 51	\$ 157
Home Improvement Loans	PD363	\$ 80	\$ 70	\$ 5
Education Loans	PD365	\$ 0	\$ 18	\$ 0
Auto Loans	PD367	\$ 912	\$ 1,101	\$ 2,631
Mobile Home Loans	PD369	\$ 1,158	\$ 1,379	\$ 864
Credit Cards	PD371	\$ 168,608	\$ 195,571	\$ 200,744
Other	PD380	\$ 40,786	\$ 31,395	\$ 25,502
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 65,432	\$ 37,970	\$ 40,387
Held for Sale Included in PD315:PD380	PD392	\$ 345,322	\$ 252,206	\$ 185,643
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 30,164	\$ 31,435	\$ 35,622
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 4,112	\$ 3,876	\$ 3,239
Rebooked GNMA's Incl in PD395	PD397	\$ 149	\$ 186	\$ 129

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	\$ 14,350,638	\$ 14,452,065	\$ 27,556,035
90% up to 100% LTV	LD110	\$ 11,527,924	\$ 11,595,786	\$ 18,671,374
100% and greater LTV	LD120	\$ 2,822,714	\$ 2,856,279	\$ 8,884,661
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 951,702	\$ 728,344	\$ 679,174
Past Due and Still Accruing - Total	SUB5240	\$ 298,855	\$ 306,045	\$ 291,506
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 297,478	\$ 305,932	\$ 291,269
90% up to 100% LTV	LD210	\$ 236,609	\$ 247,700	\$ 211,201
100% and greater LTV	LD220	\$ 60,869	\$ 58,232	\$ 80,068
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,377	\$ 113	\$ 237

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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	\$ 1,000	\$ 113	\$ 237
100% and greater LTV	LD240	\$ 377	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 652,847	\$ 422,299	\$ 387,668
90% up to 100% LTV	LD250	\$ 286,056	\$ 197,878	\$ 185,055
100% and greater LTV	LD260	\$ 366,791	\$ 224,421	\$ 202,613
Net Charge-offs - Total	SUB5300	\$ 2,235	\$ 3,026	\$ 10,538
90% up to 100% LTV	LD310	\$ 1,465	\$ 2,115	\$ 9,793
100% and greater LTV	LD320	\$ 770	\$ 911	\$ 745
Purchases - Total	SUB5320	\$ 161,561	\$ 172,534	\$ 1,658,321
90% up to 100% LTV	LD410	\$ 161,270	\$ 128,446	\$ 820,966
100% and greater LTV	LD420	\$ 291	\$ 44,088	\$ 837,355
Originations - Total	SUB5330	\$ 1,944,483	\$ 2,299,041	\$ 2,913,384
90% up to 100% LTV	LD430	\$ 1,237,741	\$ 1,307,588	\$ 2,112,788
100% and greater LTV	LD440	\$ 706,742	\$ 991,453	\$ 800,596
Sales - Total	SUB5340	\$ 338,267	\$ 1,048,740	\$ 730,846
90% up to 100% LTV	LD450	\$ 316,020	\$ 971,487	\$ 703,816
100% and greater LTV	LD460	\$ 22,247	\$ 77,253	\$ 27,030
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 4,450,705	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 586,628	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,387,209	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 169,142,237	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 172,299,372	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 3,860,149	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 7,335,510	\$ 7,239,635	\$ 7,943,536
Mortgage Construction Loans	CC105	\$ 6,774,183	\$ 6,660,077	\$ 7,446,565
Other Mortgage Loans	CC115	\$ 561,327	\$ 579,558	\$ 496,971
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 240,693	\$ 277,196	\$ 314,713
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 62,540,685	\$ 53,193,865	\$ 59,772,302
1-4 Dwelling Units	CC280	\$ 61,187,795	\$ 52,018,880	\$ 58,356,638

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 904,584	\$ 577,972	\$ 767,482
All Other Real Estate	CC300	\$ 448,306	\$ 597,013	\$ 648,182
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 44,197	\$ 65,826	\$ 248,890
Commitments Outstanding to Purchase Loans	CC320	\$ 9,134,500	\$ 6,290,474	\$ 9,001,988
Commitments Outstanding to Sell Loans	CC330	\$ 6,295,721	\$ 11,023,355	\$ 14,868,177
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 64,504,927	\$ 55,168,758	\$ 41,055,699
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 50,102,745	\$ 42,480,950	\$ 32,513,834
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 6,263	\$ 7,180	\$ 1,402
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 279	\$ 279
Unused Lines of Credit - Total	SUB3361	\$ 607,331,597	\$ 582,970,049	\$ 548,660,581
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 62,383,893	\$ 60,278,652	\$ 70,997,593
Commercial Lines	CC420	\$ 36,763,872	\$ 34,604,081	\$ 34,563,167
Open-End Consumer Lines - Credit Cards	CC423	\$ 505,431,393	\$ 485,615,220	\$ 439,926,005
Open-End Consumer Lines - Other	CC425	\$ 2,752,439	\$ 2,472,096	\$ 3,173,816
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 461,949	\$ 638,217	\$ 1,532,983
Commercial	CC430	\$ 21,816	\$ 162,257	\$ 195,158
Standby, Not Included on CC465 or CC468	CC435	\$ 440,133	\$ 475,960	\$ 1,337,825
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 116,333,727	\$ 97,927,667	\$ 95,013,615
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 272,605	\$ 215,461	\$ 269,871
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 19,498,857	\$ 16,404,102	\$ 19,277,490
Other Contingent Liabilities	CC480	\$ 156,750	\$ 59,202	\$ 11,916,999
Contingent Assets	CC490	\$ 14,910	\$ 7,910	\$ 15,035
Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 35,788,260	\$ 32,278,121	\$ 48,383,585
Sales	CF145	\$ 38,062,488	\$ 36,624,239	\$ 35,324,475
Other Balance Changes	CF148	\$ - 585,097	\$ - 800,780	\$ - 514,254
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 43,193,328	\$ 33,592,398	\$ 61,743,712

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF155	\$ 41,015,330	\$ 32,725,093	\$ 44,223,626
Other Balance Changes	CF158	\$ - 726,220	\$ - 707,836	\$ - 288,205
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 78,981,588	\$ 65,870,519	\$ 110,127,297
Sales - Total	SUB3821	\$ 79,077,818	\$ 69,349,332	\$ 79,548,101
Net Purchases - Total	SUB3826	\$ - 96,230	\$ - 3,478,813	\$ 30,579,196
Mortgage Loans Disbursed - Total	SUB3831	\$ 55,336,685	\$ 61,860,722	\$ 95,765,567
Construction Loans - Total	SUB3840	\$ 2,483,405	\$ 2,731,157	\$ 2,872,752
1-4 Dwelling Units	CF190	\$ 2,045,018	\$ 2,283,360	\$ 2,437,287
Multifamily (5 or more) Dwelling Units	CF200	\$ 113,367	\$ 130,102	\$ 181,130
Nonresidential	CF210	\$ 325,020	\$ 317,695	\$ 254,335
Permanent Loans - Total	SUB3851	\$ 52,853,280	\$ 59,129,565	\$ 92,892,815
1-4 Dwelling Units	CF225	\$ 47,756,239	\$ 53,444,809	\$ 87,279,373
Home Equity and Junior Liens	CF226	\$ 2,166,543	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,114,879	\$ 3,461,938	\$ 3,159,878
Nonresidential (Except Land)	CF260	\$ 1,461,968	\$ 1,673,753	\$ 1,691,085
Land	CF270	\$ 520,194	\$ 549,065	\$ 762,479
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 21,180,916	\$ 22,849,371	\$ 59,220,561
1-4 Dwelling Units	CF280	\$ 21,042,418	\$ 22,692,068	\$ 59,157,337
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 12,770,388	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 1,268,300	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 92,942	\$ 88,352	\$ 39,749
Nonresidential	CF300	\$ 45,556	\$ 68,951	\$ 23,475
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 73,152,200	\$ 53,572,560	\$ 77,681,600
1-4 Dwelling Units	CF310	\$ 72,326,597	\$ 53,262,936	\$ 77,219,051
Home Equity and Junior Liens	CF311	\$ 2,018,406	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 647,945	\$ 147,100	\$ 226,821
Nonresidential	CF330	\$ 177,658	\$ 162,524	\$ 235,728
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ - 51,971,284	\$ - 30,723,189	\$ - 18,461,039
Memo - Refinancing Loans	CF361	\$ 31,769,563	\$ 32,918,419	\$ 30,014,100
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 27,430,841	\$ 27,822,122	\$ 20,618,578

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF395	\$ 17,083,099	\$ 17,041,050	\$ 10,966,930
Consumer:				
Closed or Purchased	CF400	\$ 25,866,527	\$ 29,959,224	\$ 30,013,554
Sales	CF405	\$ 3,189,508	\$ 5,071,887	\$ 3,261,417
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 53,297,368	\$ 57,781,346	\$ 50,632,132
Nonmortgage Loans - Sales - Total	SUB3915	\$ 20,272,607	\$ 22,112,937	\$ 14,228,347
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 33,024,761	\$ 35,668,409	\$ 36,403,785
Deposits:				
Interest Credited to Deposits	CF430	\$ 2,397,311	\$ 2,341,030	\$ 2,467,337

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 47,825,030	\$ 58,182,545	\$ 55,654,389
Fully Insured	DI100	\$ 26,910,721	\$ 31,278,113	\$ 32,541,915
Other	DI110	\$ 20,914,309	\$ 26,904,432	\$ 23,112,474
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 195,404,265	\$ 195,121,126	\$ 224,986,570
Greater than \$100,000	DI130	\$ 152,899,982	\$ 158,563,022	\$ 178,771,391
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	28,190,425	28,536,946	32,139,780
Greater than \$100,000	DI160	597,804	593,245	663,576
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 11,403,055	\$ 11,339,920	N/A
Greater than \$250,000	DI175	\$ 1,926,798	\$ 1,824,186	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	532,290	535,558	N/A
Greater than \$250,000	DI185	1,522	2,000	N/A
Number of Deposit Accounts - Total	SUB4062	29,322,041	29,667,749	32,803,356
IRA/Keogh Accounts	DI200	\$ 11,885,639	\$ 11,817,450	\$ 13,417,932
Uninsured Deposits	DI210	\$ 94,491,900	\$ 99,611,639	\$ 110,427,287
Preferred Deposits	DI220	\$ 4,103,714	\$ 4,163,015	\$ 4,623,534
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 11,766,049	\$ 10,981,499	\$ 17,182,766
Money Market Deposit Accounts	DI320	\$ 106,277,232	\$ 106,050,239	\$ 131,839,321

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Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 49,608,240	\$ 49,924,194	\$ 49,834,931
Time Deposits	DI340	\$ 193,982,576	\$ 199,892,324	\$ 204,900,952
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 77,328,034	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,782,651	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 8,984,201	\$ 8,419,627	\$ 13,439,742
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 13,964,377	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 741	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	\$ 14,141,501	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	\$ 1,358	\$ 1,521	\$ 26,804
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 943,031	\$ 2,096,482	\$ 649,037
Time and Savings Deposits	DI650	\$ 26,600,140	\$ 9,970,205	\$ 9,688,058
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 2,427	\$ 2,403	\$ 2,423
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	\$ 15,413	\$ 22,250	\$ 14,627
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	87,852	86,291	102,300
Assets Held in Trading Accounts	SI375	\$ 5,776,449	\$ 4,832,143	\$ 5,916,437
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 9,003,833	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 378,106	N/A	N/A
Available-for-Sale Securities	SI385	\$ 37,372,020	\$ 39,994,048	\$ 76,959,189
Assets Held for Sale	SI387	\$ 40,845,114	\$ 57,006,143	\$ 43,126,268
Loans Serviced for Others	SI390	\$ 673,935,030	\$ 718,808,590	\$ 1,124,518,550
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 777,352	\$ 760,531	\$ 732,039
Other Residual Interests	SI404	\$ 2,326,868	\$ 2,184,702	\$ 2,550,348
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	85.74%	85.83%	86.33%
Second month of Qtr	SI582	85.85%	85.90%	86.20%
Third month of Qtr	SI583	85.99%	85.17%	85.99%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	66.90%	69.60%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,290,047	\$ 2,285,265	\$ 2,068,487
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 235,353	\$ 232,155	\$ 252,205
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	100	97	99
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 73,135,044	\$ 55,063,688	\$ 69,138,608
Net Income (Loss) (SO91)	SI610	\$ 2,056,093	\$ 1,875,409	\$ 2,513,903
Dividends Declared				
Preferred Stock	SI620	\$ 4,175	\$ 4,175	\$ 4,175
Common Stock	SI630	\$ 3,498,607	\$ 1,328,506	\$ 1,124,411
Stock Issued	SI640	\$ 56,896	\$ 565	\$ 18,830
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 53,625	\$ 3,275,429	\$ 2,262,255

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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	\$ 3,869	\$ 14,563,262	\$ 0
Other Comprehensive Income	SI662	\$ 34,120	\$ 38,834	\$- 31,675
Prior Period Adjustments	SI668	\$ 8,775	\$ 1	\$- 7,829
Other Adjustments	SI671	\$- 6,097	\$- 34,860	\$- 508,456
Ending Equity Capital (SC80)	SI680	\$ 71,839,543	\$ 73,449,647	\$ 72,257,050
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 59,129	\$ 98,591	\$ 63,435
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 425,594	\$ 675,867	\$ 62,625,317
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	15 [Yes]	14 [Yes]	17 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 15,598	\$ 12,165	\$ 11,264
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 42,865	\$ 42,334	\$ 53,220
Average Balance Sheet Data				
Total Assets	SI870	\$ 626,325,996	\$ 642,271,196	\$ 798,190,103
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 23,637,987	\$ 24,106,253	\$ 22,063,345
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 486,025,985	\$ 506,170,237	\$ 650,517,158
Nonmortgage Loans	SI885	\$ 46,810,429	\$ 47,110,993	\$ 55,969,757
Deposits and Excrows	SI890	\$ 357,858,015	\$ 360,614,384	\$ 396,444,047
Total Borrowings	SI895	\$ 169,084,321	\$ 190,059,968	\$ 296,181,947

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	1	2	1
Any Outstanding Futures or Options Positions?	SQ310	4	3	4
Does Association Have Subchapter S in effect this year?	SQ320	9	8	7
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	65	66	64

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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	16 [Yes]	16 [Yes]	17 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	12 [Yes]	12 [Yes]	13 [Yes]
Do you have any activity to report on this schedule?	FS130	11 [Yes]	11 [Yes]	12 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 207,119,789	\$ 200,295,150	\$ 186,063,227
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 2,768,726	\$ 2,763,776	\$ 2,678,304
Personal Trust and Agency Accounts	FS210	\$ 1,310,514	\$ 1,265,888	\$ 1,184,980
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 487,799	\$ 473,007	\$ 454,441
Employee Benefit - Defined Contribution	FS220	\$ 50,679	\$ 50,577	\$ 50,433
Employee Benefit - Defined Benefit	FS230	\$ 291,719	\$ 284,044	\$ 265,996
Other Retirement Accounts	FS240	\$ 145,401	\$ 138,386	\$ 138,012
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 966,071	\$ 1,020,581	\$ 1,038,881
Other Fiduciary Accounts	FS270	\$ 4,342	\$ 4,300	\$ 2
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 30,430,738	\$ 29,297,573	\$ 27,564,517
Personal Trust and Agency Accounts	FS211	\$ 1,552,644	\$ 1,501,475	\$ 1,413,086
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 28,680,255	\$ 27,591,404	\$ 25,904,812
Employee Benefit - Defined Contribution	FS221	\$ 27,345,638	\$ 26,329,274	\$ 24,683,962
Employee Benefit - Defined Benefit	FS231	\$ 303,223	\$ 302,502	\$ 290,018
Other Retirement Accounts	FS241	\$ 1,031,394	\$ 959,628	\$ 930,832
Corporate Trust and Agency Accounts	FS251	\$ 6,023	\$ 6,278	\$ 6,197
Other Fiduciary Accounts	FS271	\$ 191,816	\$ 198,416	\$ 240,422
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 173,920,325	\$ 168,233,801	\$ 155,820,406
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,706	3,701	3,609
Personal Trust and Agency Accounts	FS212	2,076	2,051	1,983
Retirement-related Trust and Agency Accounts - Total	SUB6120	652	633	623
Employee Benefit - Defined Contribution	FS222	51	54	54

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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	17	17	17
Other Retirement Accounts	FS242	584	562	552
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	976	1,014	1,001
Other Fiduciary Accounts	FS272	2	3	2
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	22,134	22,417	22,738
Personal Trust and Agency Accounts	FS213	831	867	848
Retirement-related Trust and Agency Accounts - Total	SUB6130	21,246	21,494	21,842
Employee Benefit - Defined Contribution	FS223	20,872	21,112	21,461
Employee Benefit - Defined Benefit	FS233	30	30	30
Other Retirement Accounts	FS243	344	352	351
Corporate Trust and Agency Accounts	FS253	3	3	2
Other Fiduciary Accounts	FS273	54	53	46
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	5,719,409	5,569,092	5,488,802
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 21,063	\$ 87,375	\$ 64,458
Personal Trust and Agency Accounts	FS310	\$ 3,316	\$ 12,470	\$ 10,593
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,171	\$ 13,017	\$ 9,362
Employee Benefit - Defined Contribution	FS320	\$ 2,278	\$ 9,083	\$ 6,699
Employee Benefit - Defined Benefit	FS330	\$ 498	\$ 1,952	\$ 1,428
Other Retirement Accounts	FS340	\$ 395	\$ 1,982	\$ 1,235
Corporate Trust and Agency Accounts	FS350	\$ 108	\$ 409	\$ 285
Investment Management Agency Accounts	FS360	\$ 1,372	\$ 7,396	\$ 5,632
Other Fiduciary Accounts	FS370	\$ 56	\$ 246	\$ 189
Custody and Safekeeping Accounts	FS380	\$ 12,917	\$ 53,133	\$ 37,969
Other Fiduciary and Related Services	FS390	\$ 123	\$ 704	\$ 428
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 5,387	\$ 23,342	\$ 18,463
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 30	\$ 9
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 15,675	\$ 64,003	\$ 45,986
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,058,371	\$ 1,265,889	\$ 953,213

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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	\$ 587	\$ - 80	\$ 27,425
Interest-Bearing Deposits	FS415	\$ 4,148	\$ 7,947	\$ 1,565
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 68,422	\$ 72,572	\$ 75,856
State, County and Municipal Obligations	FS425	\$ 108,622	\$ 116,686	\$ 106,525
Money Market Mutual Funds	FS430	\$ 130,972	\$ 140,911	\$ 93,281
Other Short-term Obligations	FS435	\$ 250	\$ 250	\$ 250
Other Notes and Bonds	FS440	\$ 41,958	\$ 45,052	\$ 45,723
Common and Preferred Stock	FS445	\$ 434,349	\$ 566,088	\$ 391,717
Real Estate Mortgages	FS450	\$ 4,152	\$ 4,355	\$ 3,079
Real Estate	FS455	\$ 190,321	\$ 235,816	\$ 182,386
Miscellaneous Assets	FS460	\$ 74,590	\$ 76,292	\$ 25,406
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	1	1	1
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	1	1	1
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	4	6	5
Domestic Equity	FS610	3	3	3
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	1	2	2
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	1	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 39,846	\$ 38,200	\$ 38,086
Domestic Equity	FS615	\$ 20,869	\$ 19,510	\$ 18,692
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 18,977	\$ 18,183	\$ 19,394
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 507	\$ 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	\$ 1	\$ 14	\$ 8
Personal Trust and Agency Accounts	FS710	\$ 1	\$ 5	\$ 4
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 5	\$ 4
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 4	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 19	\$ 1
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 19	\$ 1
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 71,839,549	\$ 73,449,655	\$ 72,257,057
Equity Capital Deductions - Total	SUB1631	\$ 26,454,662	\$ 26,385,279	\$ 15,674,077
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 525,968	\$ 514,826	\$ 526,631
Goodwill and Certain Other Intangible Assets	CCR115	\$ 25,348,280	\$ 25,326,737	\$ 14,610,445
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 580,414	\$ 543,716	\$ 537,001
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 2,967,142	\$ 3,018,468	\$ 2,728,054
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 131,072	\$ 166,318	\$ 347,577
Intangible Assets	CCR185	\$ 373,484	\$ 396,784	\$ 421,444
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 2,447,822	\$ 2,448,308	\$ 1,959,033
Other	CCR195	\$ 14,764	\$ 7,058	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 48,352,029	\$ 50,082,845	\$ 59,311,034

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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	\$ 605,929,954	\$ 637,661,725	\$ 818,018,065
Asset Deductions - Total	SUB1651	\$ 26,920,367	\$ 26,871,701	\$ 16,083,772
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 424,030	\$ 407,966	\$ 412,075
Goodwill and Certain Other Intangible Assets	CCR265	\$ 25,589,252	\$ 25,609,408	\$ 14,825,163
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 907,085	\$ 854,327	\$ 846,534
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 513,478	\$ 553,101	\$ 701,868
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 124,956	\$ 146,087	\$ 267,605
Intangible Assets	CCR285	\$ 383,031	\$ 408,573	\$ 434,263
Other	CCR290	\$ 5,491	\$ - 1,559	\$ 0
Adjusted Total Assets	CCR25	\$ 579,523,065	\$ 611,343,125	\$ 802,636,161
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 23,035,056	\$ 24,318,974	\$ 31,973,458
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 48,352,029	\$ 50,082,845	\$ 59,311,034
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 7,700	\$ 10,089	\$ 12,060
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 8,220,168	\$ 8,250,652	\$ 7,124,834
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,725,512	\$ 2,812,294	\$ 2,948,547
Tier 2 Capital - Other	CCR355	\$ 0	\$ 455	\$ 600
Tier 2 (Supplementary) Capital	CCR33	\$ 10,953,380	\$ 11,073,490	\$ 10,086,041
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 10,953,380	\$ 11,073,490	\$ 10,086,041
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 38,220	\$ 38,161	\$ 38,241
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,129,688	\$ 2,074,804	\$ 2,180,433
Total Risk-Based Capital	CCR39	\$ 57,137,501	\$ 59,043,370	\$ 67,178,401
0% R/W Category - Cash	CCR400	\$ 1,381,458	\$ 1,579,314	\$ 1,673,477
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,042,503	\$ 2,989,637	\$ 3,991,323
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 79	\$ 1,582
0% R/W Category - Other	CCR415	\$ 517,625	\$ 474,121	\$ 652,979
0% R/W Category - Assets Total	CCR420	\$ 4,941,586	\$ 5,043,151	\$ 6,319,361
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	\$ 28,045,110	\$ 30,068,906	\$ 68,979,818
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,186,572	\$ 7,970,542	\$ 11,069,942
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 854,264	\$ 857,519	\$ 788,509
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 7,183,730	\$ 11,530,740	\$ 15,941,951
20% R/W Category - Other	CCR450	\$ 16,651,936	\$ 12,954,106	\$ 18,507,793
20% R/W Category - Assets Total	CCR455	\$ 59,921,612	\$ 63,381,813	\$ 115,288,013
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 11,984,322	\$ 12,676,359	\$ 23,057,599
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 302,086,577	\$ 334,911,019	\$ 427,109,038
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,395,475	\$ 8,903,277	\$ 16,452,768
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,932,852	\$ 1,817,683	\$ 1,450,869
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 516,011	\$ 405,281	\$ 315,372
50% R/W Category - Other	CCR480	\$ 15,478,621	\$ 15,494,501	\$ 15,954,483
50% R/W Category - Assets Total	CCR485	\$ 329,409,536	\$ 361,531,761	\$ 461,282,530
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 164,704,787	\$ 180,765,898	\$ 230,641,285
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,399,350	\$ 1,201,620	\$ 2,285,884
100% R/W Category - All Other Assets	CCR506	\$ 230,986,068	\$ 228,644,237	\$ 271,482,721
100% R/W Category - Assets Total	CCR510	\$ 232,385,418	\$ 229,845,857	\$ 273,768,605
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 232,385,418	\$ 229,845,857	\$ 273,768,605
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 292	\$ 0	\$ 7,316
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 3,650	\$ 0	\$ 91,450
Assets to Risk-Weight	CCR64	\$ 626,658,444	\$ 659,802,582	\$ 856,665,825
Subtotal Risk-Weighted Assets	CCR75	\$ 409,078,165	\$ 423,288,106	\$ 527,558,929
Excess Allowances for Loan and Lease Losses	CCR530	\$ 633,903	\$ 522,034	\$ 411,784
Total Risk-Weighted Assets	CCR78	\$ 408,444,262	\$ 422,766,072	\$ 527,147,145
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 32,675,541	\$ 33,821,285	\$ 42,171,763
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	8.34%	8.19%	7.39%
Total Risk-Based Capital Ratio	CCR820	13.99%	13.97%	12.74%
Tier 1 Risk-Based Capital Ratio	CCR830	11.32%	11.36%	10.84%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	8.28%	8.13%	7.34%

*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 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 and subsidiary report on the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.