

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:09 AM

TFR Industry Aggregate Report
93049 - OTS-Regulated: Utah
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		7	6	6
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	\$ 8,225,000	\$ 9,680,923	\$ 7,872,494
Cash and Non-Interest-Earning Deposits	SC110	\$ 283,027	\$ 1,842,637	\$ 341,547
Interest-Earning Deposits in FHLBs	SC112	\$ 31,272	\$ 37,760	\$ 25,777
Other Interest-Earning Deposits	SC118	\$ 619,549	\$ 517,868	\$ 517,355
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 18,979	\$ 19,124	\$ 15,265
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,935,887	\$ 4,385,108	\$ 4,522,965
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 39,117	\$ 45,449	\$ 47,947
State and Municipal Obligations	SC180	\$ 1,257,966	\$ 1,165,370	\$ 965,166
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 1,977,507	\$ 1,583,413	\$ 1,379,123
Accrued Interest Receivable	SC191	\$ 61,696	\$ 84,194	\$ 57,349
Mortgage-Backed Securities - Gross	SUB0072	\$ 14,360,424	\$ 16,483,151	\$ 21,427,317
Mortgage-Backed Securities - Total	SC22	\$ 14,360,424	\$ 16,483,151	\$ 21,427,317
Pass-Through - Total	SUB0073	\$ 10,198,614	\$ 12,466,922	\$ 16,817,440
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,904,658	\$ 7,052,075	\$ 12,658,264
Other Pass-Through	SC215	\$ 3,293,956	\$ 5,414,847	\$ 4,159,176
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 4,092,491	\$ 3,935,658	\$ 4,508,009
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 92,636	\$ 97,132	\$ 102,706
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 3,999,855	\$ 3,838,526	\$ 4,405,303
Accrued Interest Receivable	SC228	\$ 69,319	\$ 80,571	\$ 101,868

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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	\$ 1,339,964	\$ 839,962	\$ 1,282,302
Mortgage Loans - Total	SC26	\$ 1,335,975	\$ 834,827	\$ 1,278,795
Construction Loans - Total	SUB0100	\$ 55,073	\$ 52,796	\$ 53,395
Residential - Total	SUB0110	\$ 49,405	\$ 48,106	\$ 47,264
1-4 Dwelling Units	SC230	\$ 49,405	\$ 48,106	\$ 47,264
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 0	\$ 0
Nonresidential Property	SC240	\$ 5,668	\$ 4,690	\$ 6,131
Permanent Loans - Total	SUB0121	\$ 1,280,035	\$ 782,031	\$ 1,223,889
Residential - Total	SUB0131	\$ 1,171,653	\$ 673,720	\$ 1,121,144
1-4 Dwelling Units - Total	SUB0141	\$ 1,160,279	\$ 661,288	\$ 1,109,004
Revolving Open-End Loans	SC251	\$ 261,485	\$ 251,057	\$ 733,485
All Other - First Liens	SC254	\$ 764,980	\$ 272,253	\$ 281,795
All Other - Junior Liens	SC255	\$ 133,814	\$ 137,978	\$ 93,724
Multifamily (5 or more) Dwelling Units	SC256	\$ 11,374	\$ 12,432	\$ 12,140
Nonresidential Property (Except Land)	SC260	\$ 48,622	\$ 47,443	\$ 48,511
Land	SC265	\$ 59,760	\$ 60,868	\$ 54,234
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 500,281	\$- 442,457	\$- 24,558
Accrued Interest Receivable	SC272	\$ 4,856	\$ 5,135	\$ 5,018
Advances for Taxes and Insurance	SC275	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 3,989	\$ 5,135	\$ 3,507
Nonmortgage Loans - Gross	SUB0162	\$ 45,924,896	\$ 42,882,307	\$ 38,711,826
Nonmortgage Loans - Total	SC31	\$ 44,847,881	\$ 41,935,852	\$ 37,830,505
Commercial Loans - Total	SC32	\$ 23,322,345	\$ 20,430,238	\$ 14,812,972
Secured	SC300	\$ 6,119	\$ 8,531	\$ 6,933
Unsecured	SC303	\$ 23,316,226	\$ 20,421,707	\$ 14,806,039
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 22,406,410	\$ 22,251,417	\$ 23,720,356
Loans on Deposits	SC310	\$ 508	\$ 400	\$ 539
Home Improvement Loans (Not secured by real estate)	SC316	\$ 669,412	\$ 681,739	\$ 515,632
Education Loans	SC320	\$ 206	\$ 224	\$ 236
Auto Loans	SC323	\$ 3,809	\$ 4,259	\$ 4,804
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 16,916,679	\$ 15,956,510	\$ 18,259,283

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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	\$ 4,815,796	\$ 5,608,285	\$ 4,939,862
Accrued Interest Receivable	SC348	\$ 196,141	\$ 200,652	\$ 178,498
Allowance for Loan and Lease Losses	SC357	\$ 1,077,015	\$ 946,455	\$ 881,321
Repossessed Assets - Gross	SUB0201	\$ 15,291	\$ 10,122	\$ 6,071
Repossessed Assets - Total	SC40	\$ 7,819	\$ 5,025	\$ 3,132
Real Estate - Total	SUB0210	\$ 455	\$ 566	\$ 628
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 455	\$ 566	\$ 628
1-4 Dwelling Units	SC415	\$ 455	\$ 566	\$ 628
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	\$ 14,836	\$ 9,556	\$ 5,443
General Valuation Allowances	SC441	\$ 7,472	\$ 5,097	\$ 2,939
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 638,639	\$ 637,592	\$ 632,550
Federal Home Loan Bank Stock	SC510	\$ 617,215	\$ 617,214	\$ 617,214
Other	SC540	\$ 21,424	\$ 20,378	\$ 15,336
Office Premises and Equipment	SC55	\$ 81,524	\$ 84,851	\$ 90,177
Other Assets - Gross	SUB0262	\$ 1,368,231	\$ 1,796,804	\$ 1,547,657
Other Assets - Total	SC59	\$ 1,368,231	\$ 1,796,804	\$ 1,547,657
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 16,421	\$ 16,216	\$ 0
Other	SC625	\$ 0	\$ 0	\$ 0
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 290	\$ 302	\$ 293
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 34
Goodwill & Other Intangible Assets	SC660	\$ 541,757	\$ 471,606	\$ 480,009
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 50,046	\$ 51,015	\$ 52,738
Other Assets	SC689	\$ 759,717	\$ 1,257,665	\$ 1,014,583
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	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 1,088,476	\$ 956,687	\$ 887,767
Total Assets - Gross	SUB0283	\$ 71,953,969	\$ 72,415,712	\$ 71,570,394
Total Assets	SC60	\$ 70,865,493	\$ 71,459,025	\$ 70,682,627
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 9,254,297	\$ 10,584,394	\$ 9,807,925
Deposits	SC710	\$ 9,251,547	\$ 10,576,247	\$ 9,804,166
Escrows	SC712	\$ 2,779	\$ 8,207	\$ 3,850
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 29	\$- 60	\$- 91
Borrowings - Total	SC72	\$ 13,542,319	\$ 14,395,933	\$ 18,230,075
Advances from FHLBank	SC720	\$ 3,469,965	\$ 6,014,051	\$ 5,520,976
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,499,528	\$ 654,677	\$ 499,769
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	\$ 8,572,826	\$ 7,727,205	\$ 12,209,330
Other Liabilities - Total	SC75	\$ 8,493,368	\$ 7,209,032	\$ 5,868,234
Accrued Interest Payable - Deposits	SC763	\$ 295,003	\$ 285,709	\$ 244,598
Accrued Interest Payable - Other	SC766	\$ 35,963	\$ 64,711	\$ 37,162
Accrued Taxes	SC776	\$ 542,979	\$ 326,671	\$ 174,438
Accounts Payable	SC780	\$ 756,991	\$ 1,024,844	\$ 913,726
Deferred Income Taxes	SC790	\$ 43,282	\$ 138,733	\$ 197,415
Other Liabilities and Deferred Income	SC796	\$ 6,819,150	\$ 5,368,364	\$ 4,300,895
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	\$ 31,289,984	\$ 32,189,359	\$ 33,906,234
Minority Interest	SC800	\$ 1,618	\$ 1,593	\$ 1,494
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 35,274,321	\$ 35,003,618	\$ 32,926,304
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 9,500	\$ 9,500	\$ 9,500
Common Stock:				
Par Value	SC820	\$ 6,342	\$ 6,341	\$ 6,341
Paid in Excess of Par	SC830	\$ 35,258,479	\$ 34,987,777	\$ 32,910,463
Accumulated Other Comprehensive Income - Total	SC86	\$- 38,723	\$- 32,304	\$- 60,736
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 48,052	\$- 44,176	\$- 73,976
Gains (Losses) on Cash Flow Hedges	SC865	\$ 9,329	\$ 11,872	\$ 13,240
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 4,347,641	\$ 4,305,720	\$ 3,917,835
Other Components of Equity Capital	SC891	\$- 9,348	\$- 8,961	\$- 8,503
Total Equity Capital	SC80	\$ 39,573,891	\$ 39,268,073	\$ 36,774,900
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 70,865,493	\$ 71,459,025	\$ 70,682,628

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
4	Net deferred tax assets
7	Prepaid expenses
8	Deposits for utilities and other services
12	Amounts receivable under interest rate swap agreem
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
20	F/V of all derivative instru. reportable as assets
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
10	Amounts due brokers for unsettled transactions
13	Amounts payable under interest-rate-swap agreement
15	Liability on loan servicing contracts
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
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	\$ 1,631,040	\$ 1,427,071	\$ 1,580,228
Deposits and Investment Securities	SO115	\$ 94,726	\$ 98,101	\$ 84,550
Mortgage-Backed Securities	SO125	\$ 219,467	\$ 277,285	\$ 285,357
Mortgage Loans	SO141	\$ 26,492	\$ 18,954	\$ 25,617
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 101	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 1,139,939	\$ 1,032,731	\$ 1,184,704
Commercial Loans and Leases	SO160	\$ 436,772	\$ 379,368	\$ 377,655
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 45,884	N/A	N/A
Consumer Loans and Leases	SO171	\$ 703,167	\$ 653,363	\$ 807,049
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 104,431	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,961	\$ 617	\$ 0
Federal Home Loan Bank Stock	SO181	\$ 617	\$ 617	\$ 0
Other	SO185	\$ 2,344	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 336,591	\$ 406,295	\$ 407,374
Deposits	SO215	\$ 126,722	\$ 124,933	\$ 133,932
Escrows	SO225	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 64,398	\$ 75,587	\$ 74,515
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 145,471	\$ 205,775	\$ 198,927
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,297,410	\$ 1,021,393	\$ 1,172,854
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 457,721	\$ 489,252	\$ 336,753
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 839,689	\$ 532,141	\$ 836,101
Noninterest Income - Total	SO42	\$ 1,282,017	\$ 1,632,440	\$ 1,213,019
Mortgage Loan Servicing Fees	SO410	\$ 5	\$ 8	\$ 22
Servicing Amortization and Valuation Adjustments	SO411	\$- 37	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 1,040,381	\$ 1,384,799	\$ 878,292
Net Income (Loss) from Other - Total	SUB0451	\$ 232,335	\$ 245,968	\$ 334,226
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 179,267	\$ 246,962	\$ 330,643
Operations & Sale of Repossessed Assets	SO461	\$- 23	\$ 445	\$- 515
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 3,326	\$- 135	\$- 1,179
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 57,698	\$- 424	\$- 3
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$- 1,281	\$- 880	\$ 5,280
Other Noninterest Income	SO488	\$ 9,333	\$ 1,665	\$ 479
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	\$ 1,122,386	\$ 1,182,218	\$ 1,184,874
All Personnel Compensation and Expense	SO510	\$ 141,007	\$ 85,331	\$ 83,689
Legal Expense	SO520	\$ 110	\$ 4,626	\$ 1,502
Office Occupancy and Equipment Expense	SO530	\$ 33,252	\$ 14,629	\$ 26,677
Marketing and Other Professional Services	SO540	\$ 284,206	\$ 253,292	\$ 334,841
Loan Servicing Fees	SO550	\$ 69,550	\$ 237,581	\$ 204,153
Goodwill and Other Intangibles Expense	SO560	\$ 9,796	\$ 12,710	\$ 16,379
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 584,465	\$ 574,049	\$ 517,633
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	\$ 999,320	\$ 982,363	\$ 864,246
Income Taxes - Total	SO71	\$ 361,579	\$ 351,321	\$ 325,911
Federal	SO710	\$ 327,922	\$ 323,776	\$ 306,504

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 33,657	\$ 27,545	\$ 19,407
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 637,741	\$ 631,042	\$ 538,335
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 637,741	\$ 631,042	\$ 538,335

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
6	Net income(loss)-equity invest in uncons sub org
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
7	Office supplies, printing, and postage
8	Telephone, including data lines
13	Misc taxes other than income & real estate
14	Losses from fraud
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 1,631,040	\$ 5,801,169	\$ 4,374,098
YTD - Deposits and Investment Securities	Y_SO115	\$ 94,726	\$ 314,380	\$ 216,279
YTD - Mortgage-Backed Securities	Y_SO125	\$ 219,467	\$ 1,132,342	\$ 855,057
YTD - Mortgage Loans	Y_SO141	\$ 26,492	\$ 92,378	\$ 73,424
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 101	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 436,772	\$ 1,412,902	\$ 1,033,534
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 45,884	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 703,167	\$ 2,849,167	\$ 2,195,804
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 104,431	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,961	\$ 617	\$ 0
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 617	\$ 617	\$ 0
YTD - Other	Y_SO185	\$ 2,344	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 336,591	\$ 1,394,308	\$ 988,013
YTD - Deposits	Y_SO215	\$ 126,722	\$ 482,526	\$ 357,593
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 64,398	\$ 251,591	\$ 176,004
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	\$ 145,471	\$ 660,191	\$ 454,416
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,297,410	\$ 4,407,478	\$ 3,386,085
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 457,721	\$ 1,317,716	\$ 828,464
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 839,689	\$ 3,089,762	\$ 2,557,621
YTD - Noninterest Income - Total	Y_SO42	\$ 1,282,017	\$ 5,167,090	\$ 3,534,650
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5	\$ 89	\$ 81
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 37	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 1,040,381	\$ 4,017,507	\$ 2,632,708
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 232,335	\$ 1,146,872	\$ 900,904
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 179,267	\$ 1,156,759	\$ 909,797
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 23	\$- 465	\$- 910
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 3,326	\$- 493	\$- 358
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 57,698	\$ 4,071	\$ 4,495
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$- 16	\$- 16
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 1,281	\$- 12,984	\$- 12,104
YTD - Other Noninterest Income	Y_SO488	\$ 9,333	\$ 2,622	\$ 957
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,122,386	\$ 4,711,630	\$ 3,529,412
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 141,007	\$ 365,767	\$ 280,436
YTD - Legal Expense	Y_SO520	\$ 110	\$ 9,648	\$ 5,022
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 33,252	\$ 84,191	\$ 69,562
YTD - Marketing and Other Professional Services	Y_SO540	\$ 284,206	\$ 1,351,245	\$ 1,097,953
YTD - Loan Servicing Fees	Y_SO550	\$ 69,550	\$ 840,082	\$ 602,501
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 9,796	\$ 59,779	\$ 47,069
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 584,465	\$ 2,000,918	\$ 1,426,869
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 999,320	\$ 3,545,222	\$ 2,562,859
YTD - Income Taxes - Total	Y_SO71	\$ 361,579	\$ 1,274,990	\$ 923,669
YTD - Federal	Y_SO710	\$ 327,922	\$ 1,193,732	\$ 869,956
YTD - State, Local, and Other	Y_SO720	\$ 33,657	\$ 81,258	\$ 53,713
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 637,741	\$ 2,270,232	\$ 1,639,190
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 637,741	\$ 2,270,232	\$ 1,639,190

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	\$ 956,685	\$ 887,766	\$ 869,468
Net Provision for Loss	VA115	\$ 457,721	\$ 489,252	\$ 336,753

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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	\$ 0
Recoveries	VA135	\$ 30,281	\$ 94,383	\$ 55,245
Adjustments	VA145	\$ 1,567	\$- 128,966	\$- 42,661
Charge-offs	VA155	\$ 357,779	\$ 385,750	\$ 331,038
General Valuation Allowances - Ending Balance	VA165	\$ 1,088,475	\$ 956,685	\$ 887,767
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2	\$ 2	\$ 2
Net Provision for Loss	VA118	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 2	\$ 2	\$ 2
Total Valuation Allowances - Beginning Balance	VA110	\$ 956,687	\$ 887,768	\$ 869,470
Net Provision for Loss	VA120	\$ 457,721	\$ 489,252	\$ 336,753
Recoveries	VA140	\$ 30,281	\$ 94,383	\$ 55,245
Adjustments	VA150	\$ 1,567	\$- 128,966	\$- 42,661
Charge-offs	VA160	\$ 357,779	\$ 385,750	\$ 331,038
Total Valuation Allowances - Ending Balance	VA170	\$ 1,088,477	\$ 956,687	\$ 887,769
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 357,779	\$ 385,750	\$ 331,038
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 428	\$ 198	\$ 262
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	\$ 428	\$ 198	\$ 262
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 11	\$ 14	\$ 114
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 147	\$ 28	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 270	\$ 156	\$ 147
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	\$ 353,123	\$ 373,839	\$ 323,968
Commercial Loans	VA520	\$ 100,775	\$ 96,556	\$ 86,664

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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	\$ 252,348	\$ 277,283	\$ 237,304
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 8,767	\$ 13,674	\$ 5,105
Education Loans	VA530	\$ 9	\$ 0	\$ 7
Auto Loans	VA540	\$ 0	\$ 10	\$ 19
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 200,254	\$ 227,673	\$ 210,773
Other	VA560	\$ 43,318	\$ 35,926	\$ 21,400
Repossessed Assets - Total	VA60	\$ 4,228	\$ 11,713	\$ 6,808
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	\$ 4,228	\$ 11,713	\$ 6,808
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 30,281	\$ 94,383	\$ 55,245
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 59	\$ 14	\$ 43
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	\$ 59	\$ 14	\$ 43
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 43	\$ 0	\$ 33
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 16	\$ 14	\$ 10
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	\$ 30,222	\$ 94,369	\$ 55,202
Commercial Loans	VA521	\$ 12,464	\$ 23,685	\$ 22,605
Consumer Loans - Total	SUB2161	\$ 17,758	\$ 70,684	\$ 32,597
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	\$ 1,467	\$ 2,570	\$ 1,014
Education Loans	VA531	\$ 6	\$ 3	\$ 3
Auto Loans	VA541	\$ 18	\$ 24	\$ 20
Mobile Home Loans	VA551	\$ 137	\$ 0	\$ 19
Credit Cards	VA557	\$ 9,338	\$ 63,966	\$ 29,296
Other	VA561	\$ 6,792	\$ 4,121	\$ 2,245
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 0	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0
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	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0
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	\$ 327,498	\$ 291,367	\$ 275,793
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 369	\$ 184	\$ 219
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	\$ 369	\$ 184	\$ 219
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 32	\$ 14	\$ 81
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 147	\$ 28	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 254	\$ 142	\$ 137
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	\$ 322,901	\$ 279,470	\$ 268,766
Commercial Loans	VA525	\$ 88,311	\$ 72,871	\$ 64,059
Consumer Loans - Total	SUB2361	\$ 234,590	\$ 206,599	\$ 204,707
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 7,300	\$ 11,104	\$ 4,091
Education Loans	VA535	\$ 3	\$- 3	\$ 4
Auto Loans	VA545	\$- 18	\$- 14	\$- 1
Mobile Home Loans	VA555	\$- 137	\$ 0	\$- 19
Credit Cards	VA559	\$ 190,916	\$ 163,707	\$ 181,477
Other	VA565	\$ 36,526	\$ 31,805	\$ 19,155
Reposessed Assets - Total	VA65	\$ 4,228	\$ 11,713	\$ 6,808

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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	\$ 4,228	\$ 11,713	\$ 6,808
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	\$ 1,885	\$ 697	\$ 186
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,492	\$ 1,642	\$ 2,372
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 71	\$ 17
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 71	\$ 17
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	\$ 2,858	\$ 14,046	\$ 20,444
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 469,239	\$ 472,211	\$ 448,996
Substandard	VA965	\$ 469,141	\$ 472,112	\$ 448,729
Doubtful	VA970	\$ 98	\$ 99	\$ 125
Loss	VA975	\$ 0	\$ 0	\$ 142
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	\$ 947,619	\$ 1,034,746	\$ 1,053,053

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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	\$ 7,499	\$ 6,641	\$ 11,016
Construction and Land Loans	SUB2430	\$ 426	\$ 0	\$ 370
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 6,755	\$ 6,641	\$ 10,646
Permanent Loans Secured by All Other Property	SUB2450	\$ 318	\$ 0	\$ 0
Nonmortgages - Total	SUB2461	\$ 940,120	\$ 1,028,105	\$ 1,042,037
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 691,814	\$ 761,008	\$ 785,199
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 475,195	\$ 567,881	\$ 608,880
Mortgage Loans - Total	SUB2481	\$ 4,220	\$ 3,362	\$ 7,652
Construction	PD115	\$ 426	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,898	\$ 2,379	\$ 5,155
Secured by First Liens	PD123	\$ 1,253	\$ 658	\$ 1,963
Secured by Junior Liens	PD124	\$ 325	\$ 325	\$ 534
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 318	\$ 0	\$ 0
Land	PD138	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 148,211	\$ 127,696	\$ 140,170
Consumer Loans - Total	SUB2511	\$ 322,764	\$ 436,823	\$ 461,058
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 280	\$ 327	\$ 96
Education Loans	PD165	\$ 21	\$ 48	\$ 25
Auto Loans	PD167	\$ 26	\$ 25	\$ 69
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 255,775	\$ 376,066	\$ 416,646
Other	PD180	\$ 66,662	\$ 60,357	\$ 44,222
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 112	\$ 155	\$ 348
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 17,639
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 78	\$ 0	\$ 78
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 78

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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	\$ 216,619	\$ 193,127	\$ 176,319
Mortgage Loans - Total	SUB2491	\$ 0	\$ 64	\$ 572
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 64	\$ 572
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	\$ 92,623	\$ 91,755	\$ 74,600
Consumer Loans - Total	SUB2521	\$ 123,996	\$ 101,308	\$ 101,147
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	\$ 123,637	\$ 101,048	\$ 100,501
Other	PD280	\$ 359	\$ 260	\$ 646
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 33	\$ 79	\$ 105
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 30,888
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	\$ 255,805	\$ 273,738	\$ 267,854
Mortgage Loans - Total	SUB2501	\$ 3,279	\$ 3,215	\$ 2,792
Construction	PD315	\$ 0	\$ 0	\$ 370
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	\$ 2,052	\$ 1,910	\$ 1,389
Secured by First Liens	PD323	\$ 1,053	\$ 1,185	\$ 940
Secured by Junior Liens	PD324	\$ 174	\$ 120	\$ 93
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 0
Land	PD338	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 45,328	\$ 45,998	\$ 42,676
Consumer Loans - Total	SUB2531	\$ 207,198	\$ 224,525	\$ 222,386
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 71	\$ 67	\$ 5
Education Loans	PD365	\$ 0	\$ 18	\$ 0
Auto Loans	PD367	\$ 9	\$ 1	\$ 0
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 167,868	\$ 194,977	\$ 200,300
Other	PD380	\$ 39,250	\$ 29,462	\$ 22,081
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 7	\$ 92	\$ 88
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0
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	\$ 23,770	\$ 23,908	\$ 53,616
90% up to 100% LTV	LD110	\$ 13,229	\$ 13,894	\$ 41,763
100% and greater LTV	LD120	\$ 10,541	\$ 10,014	\$ 11,853
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 121	\$ 304	\$ 335
Past Due and Still Accruing - Total	SUB5240	\$ 42	\$ 225	\$ 156
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 42	\$ 225	\$ 20
90% up to 100% LTV	LD210	\$ 42	\$ 0	\$ 20
100% and greater LTV	LD220	\$ 0	\$ 225	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 136

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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	\$ 0	\$ 0	\$ 136
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 79	\$ 79	\$ 179
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 62
100% and greater LTV	LD260	\$ 79	\$ 79	\$ 117
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 82
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 82
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 145
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 145
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 0	\$ 1,883
90% up to 100% LTV	LD430	\$ 0	\$ 0	\$ 1,883
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 3,606	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 0	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 49,384	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 11,349	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 133	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	\$ 39,044	\$ 43,363	\$ 48,095
Mortgage Construction Loans	CC105	\$ 29,099	\$ 32,567	\$ 39,045
Other Mortgage Loans	CC115	\$ 9,945	\$ 10,796	\$ 9,050
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,673	\$ 305	\$ 386
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 246,147	\$ 193,428	\$ 147,649
1-4 Dwelling Units	CC280	\$ 243,237	\$ 193,428	\$ 146,685

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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	\$ 570	\$ 0	\$ 702
All Other Real Estate	CC300	\$ 2,340	\$ 0	\$ 262
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 217	\$ 217	\$ 340
Commitments Outstanding to Purchase Loans	CC320	\$ 6	\$ 2,000	\$ 95
Commitments Outstanding to Sell Loans	CC330	\$ 1,443,378	\$ 923,032	\$ 498,761
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	\$ 481,843,982	\$ 466,110,853	\$ 422,017,413
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 256,122	\$ 248,631	\$ 1,671,812
Commercial Lines	CC420	\$ 31,883,728	\$ 31,985,138	\$ 30,211,219
Open-End Consumer Lines - Credit Cards	CC423	\$ 448,007,777	\$ 432,444,097	\$ 388,752,805
Open-End Consumer Lines - Other	CC425	\$ 1,696,355	\$ 1,432,987	\$ 1,381,577
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,138	\$ 11,138	\$ 12,529
Commercial	CC430	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 5,138	\$ 11,138	\$ 12,529
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,430,878	\$ 12,658,046	\$ 13,229,545
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 55,857	\$ 70,492	\$ 79,698
Other Contingent Liabilities	CC480	\$ 6,000	\$ 42,000	\$ 49,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
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	\$ 505,448	\$ 1,336,617	\$ 471,664
Sales	CF145	\$ 2,533,582	\$ 5,581,608	\$ 497,619
Other Balance Changes	CF148	\$- 240,705	\$- 103,099	\$- 210,266
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 264,417	\$ 137,419	\$ 427,374

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 6,915	\$ 600,728	\$ 9,493
Other Balance Changes	CF158	\$- 100,669	\$- 111,471	\$- 42,236
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 769,865	\$ 1,474,036	\$ 899,038
Sales - Total	SUB3821	\$ 2,540,497	\$ 6,182,336	\$ 507,112
Net Purchases - Total	SUB3826	\$- 1,770,632	\$- 4,708,300	\$ 391,926
Mortgage Loans Disbursed - Total	SUB3831	\$ 661,535	\$ 158,763	\$ 296,059
Construction Loans - Total	SUB3840	\$ 40,801	\$ 46,208	\$ 61,217
1-4 Dwelling Units	CF190	\$ 36,958	\$ 43,858	\$ 42,031
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 3,843	\$ 2,350	\$ 19,186
Permanent Loans - Total	SUB3851	\$ 620,734	\$ 112,555	\$ 234,842
1-4 Dwelling Units	CF225	\$ 606,768	\$ 96,783	\$ 216,888
Home Equity and Junior Liens	CF226	\$ 34,624	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,015	\$ 1,168	\$ 518
Nonresidential (Except Land)	CF260	\$ 7,625	\$ 3,187	\$ 2,794
Land	CF270	\$ 5,326	\$ 11,417	\$ 14,642
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 2,707	\$ 2,462	\$ 6,605
1-4 Dwelling Units	CF280	\$ 2,707	\$ 2,452	\$ 6,605
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 5	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 10	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 23,885	\$ 54,858	\$ 114,623
1-4 Dwelling Units	CF310	\$ 19,385	\$ 54,858	\$ 108,593
Home Equity and Junior Liens	CF311	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 4,500	\$ 0	\$ 6,030
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 21,178	\$- 52,396	\$- 108,018
Memo - Refinancing Loans	CF361	\$ 4,486	\$ 4,616	\$ 7,552
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 26,841,580	\$ 28,092,888	\$ 18,659,569

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 17,072,395	\$ 17,031,999	\$ 10,917,749
Consumer:				
Closed or Purchased	CF400	\$ 19,813,923	\$ 20,384,777	\$ 20,092,892
Sales	CF405	\$ 1,017,750	\$ 3,663,919	\$ 680,044
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 46,655,503	\$ 48,477,665	\$ 38,752,461
Nonmortgage Loans - Sales - Total	SUB3915	\$ 18,090,145	\$ 20,695,918	\$ 11,597,793
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 28,565,358	\$ 27,781,747	\$ 27,154,668
Deposits:				
Interest Credited to Deposits	CF430	\$ 91,973	\$ 91,880	\$ 102,375
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 6,461,362	\$ 7,545,469	\$ 6,917,466
Fully Insured	DI100	\$ 3,329,340	\$ 3,200,522	\$ 2,867,720
Other	DI110	\$ 3,132,022	\$ 4,344,947	\$ 4,049,746
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 4,032,422	\$ 3,863,467	\$ 3,556,713
Greater than \$100,000	DI130	\$ 5,191,913	\$ 6,691,099	\$ 6,251,302
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	1,824,209	1,737,040	1,771,258
Greater than \$100,000	DI160	7,213	7,698	7,167
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 28,883	\$ 28,782	N/A
Greater than \$250,000	DI175	\$ 1,109	\$ 1,104	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	1,465	1,471	N/A
Greater than \$250,000	DI185	4	4	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 29,992	\$ 29,886	\$ 29,868
Uninsured Deposits	DI210	\$ 4,869,162	\$ 5,955,700	\$ 5,577,783
Preferred Deposits	DI220	\$ 31,405	\$ 31,390	\$ 31,376
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 142,026	\$ 133,167	\$ 188,426
Money Market Deposit Accounts	DI320	\$ 4,385,886	\$ 4,590,820	\$ 4,142,622

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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	\$ 263,409	\$ 228,890	\$ 198,774
Time Deposits	DI340	\$ 4,463,008	\$ 5,631,575	\$ 5,278,194
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 2,056,018	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 7,323	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 126,771	\$ 117,623	\$ 163,377
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,122,170	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	\$ 6,769,785	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	\$ 0	\$ 0	\$ 0
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0
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	\$ 163	\$ 26	\$ 36
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	7,069	5,165	5,201
Assets Held in Trading Accounts	SI375	\$ 14,237	\$ 15,092	\$ 213,299
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	\$ 21,477,800	\$ 23,558,953	\$ 28,019,629
Assets Held for Sale	SI387	\$ 2,009,134	\$ 945,583	\$ 698,489
Loans Serviced for Others	SI390	\$ 28,122,995	\$ 29,414,838	\$ 22,155,625
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 50,046	\$ 51,015	\$ 52,738
Other Residual Interests	SI404	\$ 3,232	\$ 16,651	\$ 23,708
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	80.04%	80.12%	80.72%
Second month of Qtr	SI582	79.14%	78.97%	81.58%
Third month of Qtr	SI583	81.12%	75.92%	81.44%
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	\$ 844	\$ 844	\$ 844
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 8,205	\$ 9,368	\$ 12,202
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4	5	8
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 39,271,991	\$ 36,774,900	\$ 36,111,488
Net Income (Loss) (SO91)	SI610	\$ 637,741	\$ 631,042	\$ 538,335
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 386,329	\$ 351,992	\$ 205,014
Stock Issued	SI640	\$ 56,896	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2	\$ 2,185,692	\$ 415

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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	\$- 6,411	\$ 28,431	\$ 329,676
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 39,573,890	\$ 39,268,073	\$ 36,774,900
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 52,269	\$ 77,504	\$ 12,981
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,862	\$ 0	\$ 0
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data				
Total Assets	SI870	\$ 71,355,617	\$ 72,413,361	\$ 70,125,023
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 7,750,135	\$ 7,882,335	\$ 6,874,633
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 17,799,024	\$ 21,174,962	\$ 22,447,745
Nonmortgage Loans	SI885	\$ 42,981,015	\$ 41,010,640	\$ 38,594,323
Deposits and Excrows	SI890	\$ 9,921,259	\$ 9,624,946	\$ 10,504,843
Total Borrowings	SI895	\$ 14,128,297	\$ 18,223,594	\$ 17,604,855
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	2	2	2
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	5	5	5

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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	1 [Yes]	1 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 31,292,805	\$ 30,301,594	\$ 28,270,995
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 9,273	\$ 9,666	\$ 9,104
Personal Trust and Agency Accounts	FS210	\$ 9,273	\$ 9,666	\$ 9,104
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	\$ 3,986,494	\$ 3,861,193	\$ 3,707,309
Personal Trust and Agency Accounts	FS211	\$ 27,388	\$ 22,044	\$ 16,846
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 3,782,938	\$ 3,657,740	\$ 3,466,571
Employee Benefit - Defined Contribution	FS221	\$ 2,720,711	\$ 2,669,238	\$ 2,518,751
Employee Benefit - Defined Benefit	FS231	\$ 141,573	\$ 137,969	\$ 129,864
Other Retirement Accounts	FS241	\$ 920,654	\$ 850,533	\$ 817,956
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 176,168	\$ 181,409	\$ 223,892
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 27,297,038	\$ 26,430,735	\$ 24,554,582
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	12	12	12
Personal Trust and Agency Accounts	FS212	12	12	12
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	5,866	5,974	6,170
Personal Trust and Agency Accounts	FS213	25	17	10
Retirement-related Trust and Agency Accounts - Total	SUB6130	5,839	5,955	6,159
Employee Benefit - Defined Contribution	FS223	5,818	5,935	6,140
Employee Benefit - Defined Benefit	FS233	1	1	1
Other Retirement Accounts	FS243	20	19	18
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	2	2	1
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	873,015	860,794	855,542
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,154	\$ 4,308	\$ 5,186
Personal Trust and Agency Accounts	FS310	\$ 31	\$ 54	\$ 1,715
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 248	\$ 924	\$ 718
Employee Benefit - Defined Contribution	FS320	\$ 239	\$ 843	\$ 652
Employee Benefit - Defined Benefit	FS330	\$ 7	\$ 75	\$ 61
Other Retirement Accounts	FS340	\$ 2	\$ 6	\$ 5
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 289
Other Fiduciary Accounts	FS370	\$ 26	\$ 128	\$ 101
Custody and Safekeeping Accounts	FS380	\$ 849	\$ 3,202	\$ 2,363
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 181	\$ 1,431	\$ 3,556
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 1	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 973	\$ 2,876	\$ 1,630
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 9,273	\$ 9,666	\$ 9,104

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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	\$ 324	\$ 198	\$ 90
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	\$ 8,949	\$ 9,468	\$ 9,014
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	1	1
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	1	1
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	\$ 23	\$ 23
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 23	\$ 23
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				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0
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	\$ 39,573,891	\$ 39,268,073	\$ 36,774,900
Equity Capital Deductions - Total	SUB1631	\$ 541,745	\$ 471,596	\$ 480,437
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 541,716	\$ 471,566	\$ 479,969
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 29	\$ 30	\$ 468
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 40,341	\$ 33,896	\$ 66,589
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 38,723	\$ 32,303	\$ 60,710
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 4,385
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 1,618	\$ 1,593	\$ 1,494
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 39,072,487	\$ 38,830,373	\$ 36,361,052

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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	\$ 70,865,493	\$ 71,459,025	\$ 70,682,627
Asset Deductions - Total	SUB1651	\$ 541,786	\$ 471,636	\$ 480,477
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 541,757	\$ 471,606	\$ 480,009
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 29	\$ 30	\$ 468
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 71,130	\$ 68,191	\$ 117,587
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 71,130	\$ 68,191	\$ 113,202
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 4,385
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 70,394,837	\$ 71,055,580	\$ 70,319,737
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,815,794	\$ 2,842,223	\$ 2,812,789
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 39,072,487	\$ 38,830,373	\$ 36,361,052
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 7,208	\$ 9,586	\$ 9,922
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	\$ 513,465	\$ 485,302	\$ 522,168
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 520,673	\$ 494,888	\$ 532,090
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 520,673	\$ 494,888	\$ 532,090
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 110,409	\$ 75,965	\$ 80,914
Total Risk-Based Capital	CCR39	\$ 39,482,751	\$ 39,249,296	\$ 36,812,228
0% R/W Category - Cash	CCR400	\$ 9,369	\$ 9,485	\$ 10,489
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,188,820	\$ 1,186,989	\$ 1,189,442
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 7,224	\$ 10,730	\$ 9,845
0% R/W Category - Assets Total	CCR420	\$ 1,205,413	\$ 1,207,204	\$ 1,209,776
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	\$ 13,981,618	\$ 16,373,952	\$ 21,286,913
20% R/W Category - Claims on FHLBs	CCR435	\$ 650,854	\$ 684,141	\$ 671,859
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 757,689	\$ 768,675	\$ 707,050
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 14,297,568	\$ 13,706,565	\$ 7,848,531
20% R/W Category - Other	CCR450	\$ 5,537,485	\$ 7,310,311	\$ 6,938,995
20% R/W Category - Assets Total	CCR455	\$ 35,225,214	\$ 38,843,644	\$ 37,453,348
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 7,045,043	\$ 7,768,728	\$ 7,490,670
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 511,045	\$ 380,459	\$ 431,308
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 10,260	\$ 9,551	\$ 8,752
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 274,322	\$ 238,773	\$ 185,728
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 485,533	\$ 374,326	\$ 242,035
50% R/W Category - Other	CCR480	\$ 62,966	\$ 61,579	\$ 61,240
50% R/W Category - Assets Total	CCR485	\$ 1,344,126	\$ 1,064,688	\$ 929,063
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 672,065	\$ 532,345	\$ 464,532
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 703,644	\$ 237,595	\$ 185,220
100% R/W Category - All Other Assets	CCR506	\$ 36,345,390	\$ 35,337,287	\$ 37,133,139
100% R/W Category - Assets Total	CCR510	\$ 37,049,034	\$ 35,574,882	\$ 37,318,359
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 37,049,034	\$ 35,574,882	\$ 37,318,359
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	\$ 74,823,787	\$ 76,690,418	\$ 76,910,546
Subtotal Risk-Weighted Assets	CCR75	\$ 44,766,141	\$ 43,875,955	\$ 45,273,561
Excess Allowances for Loan and Lease Losses	CCR530	\$ 567,630	\$ 466,375	\$ 362,685
Total Risk-Weighted Assets	CCR78	\$ 44,198,511	\$ 43,409,580	\$ 44,910,876
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,535,880	\$ 3,472,766	\$ 3,592,869
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	55.50%	54.65%	51.71%
Total Risk-Based Capital Ratio	CCR820	89.33%	90.42%	81.97%
Tier 1 Risk-Based Capital Ratio	CCR830	88.15%	89.28%	80.78%

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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	55.50%	54.65%	51.71%

*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.