

Office of Thrift Supervision  
Financial Reporting System  
Run Date: June 3, 2008, 3:19 PM

TFR Industry Aggregate Report  
93050 - OTS-Regulated: Vermont  
March 2008

Frozen Aggregated Data  
(\$Thousands)

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Description	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>Number of Regulated Institutions</b>	3	2	2	2	2

Schedule NS --- Optional Narrative Statement		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 631,376</b>	<b>\$ 22,177</b>	<b>\$ 20,393</b>	<b>\$ 21,704</b>	<b>\$ 23,457</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 93,459	\$ 6,268	\$ 5,090	\$ 4,928	\$ 5,806
Interest-Earning Deposits in FHLBs	SC112	\$ 433	\$ 268	\$ 3,057	\$ 4,927	\$ 2,379
Other Interest-Earning Deposits	SC118	\$ 275	\$ 0	\$ 0	\$ 0	\$ 0
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 38,957	\$ 4,621	\$ 1,293	\$ 1,144	\$ 4,070
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 486,649	\$ 5,000	\$ 5,000	\$ 5,000	\$ 5,000
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
State and Municipal Obligations	SC180	\$ 3,390	\$ 2,450	\$ 2,450	\$ 2,451	\$ 2,451
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 5,757	\$ 3,367	\$ 3,237	\$ 3,048	\$ 3,480
Accrued Interest Receivable	SC191	\$ 2,434	\$ 203	\$ 266	\$ 206	\$ 271
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 11,268</b>	<b>\$ 7,821</b>	<b>\$ 8,264</b>	<b>\$ 8,527</b>	<b>\$ 8,946</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 11,268</b>	<b>\$ 7,821</b>	<b>\$ 8,264</b>	<b>\$ 8,527</b>	<b>\$ 8,946</b>
Pass-Through - Total	SUB0073	\$ 11,268	\$ 7,821	\$ 8,264	\$ 8,527	\$ 8,946
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 10,270	\$ 7,821	\$ 8,264	\$ 8,527	\$ 8,946
Other Pass-Through	SC215	\$ 998	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Accrued Interest Receivable	SC228	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 1,975,420</b>	<b>\$ 321,973</b>	<b>\$ 328,759</b>	<b>\$ 318,400</b>	<b>\$ 310,386</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 1,971,683</b>	<b>\$ 319,199</b>	<b>\$ 325,995</b>	<b>\$ 315,681</b>	<b>\$ 307,692</b>
Construction Loans - Total	SUB0100	\$ 175,358	\$ 5,980	\$ 5,846	\$ 6,417	\$ 6,287
Residential - Total	SUB0110	\$ 69,244	\$ 5,943	\$ 5,537	\$ 5,718	\$ 4,679
1-4 Dwelling Units	SC230	\$ 69,232	\$ 5,943	\$ 5,186	\$ 5,334	\$ 4,326
Multifamily (5 or more) Dwelling Units	SC235	\$ 12	\$ 0	\$ 351	\$ 384	\$ 353
Nonresidential Property	SC240	\$ 106,114	\$ 37	\$ 309	\$ 699	\$ 1,608
Permanent Loans - Total	SUB0121	\$ 1,796,407	\$ 314,598	\$ 321,469	\$ 310,715	\$ 302,862
Residential - Total	SUB0131	\$ 868,806	\$ 239,457	\$ 237,943	\$ 230,648	\$ 228,484
1-4 Dwelling Units - Total	SUB0141	\$ 751,322	\$ 229,564	\$ 229,788	\$ 222,502	\$ 220,480
Revolving Open-End Loans	SC251	\$ 207,107	\$ 28,206	\$ 28,947	\$ 29,868	\$ 32,826
All Other - First Liens	SC254	\$ 504,550	\$ 186,654	\$ 187,433	\$ 181,567	\$ 182,996
All Other - Junior Liens	SC255	\$ 39,665	\$ 14,704	\$ 13,408	\$ 11,067	\$ 4,658
Multifamily (5 or more) Dwelling Units	SC256	\$ 117,484	\$ 9,893	\$ 8,155	\$ 8,146	\$ 8,004
Nonresidential Property (Except Land)	SC260	\$ 873,978	\$ 69,166	\$ 78,014	\$ 74,576	\$ 69,052
Land	SC265	\$ 53,623	\$ 5,975	\$ 5,512	\$ 5,491	\$ 5,326
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,651,187	\$- 6,737	\$ 10,183	\$ 7,983	\$- 670
Accrued Interest Receivable	SC272	\$ 3,587	\$ 1,332	\$ 1,376	\$ 1,267	\$ 1,236
Advances for Taxes and Insurance	SC275	\$ 68	\$ 63	\$ 68	\$ 1	\$ 1
Allowance for Loan and Lease Losses	SC283	\$ 3,737	\$ 2,774	\$ 2,764	\$ 2,719	\$ 2,694
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 839,963</b>	<b>\$ 27,484</b>	<b>\$ 16,886</b>	<b>\$ 16,576</b>	<b>\$ 17,580</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 808,818</b>	<b>\$ 26,631</b>	<b>\$ 16,056</b>	<b>\$ 15,745</b>	<b>\$ 16,763</b>
Commercial Loans - Total	SC32	\$ 601,734	\$ 20,766	\$ 10,535	\$ 10,321	\$ 10,656
Secured	SC300	\$ 19,496	\$ 20,457	\$ 10,281	\$ 10,016	\$ 10,406
Unsecured	SC303	\$ 582,238	\$ 309	\$ 254	\$ 305	\$ 250
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 228,168	\$ 6,244	\$ 5,851	\$ 5,698	\$ 6,389
Loans on Deposits	SC310	\$ 858	\$ 838	\$ 388	\$ 455	\$ 597
Home Improvement Loans (Not secured by real estate)	SC316	\$ 0	\$ 1	\$ 2	\$ 40	\$ 11
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Auto Loans	SC323	\$ 886	\$ 864	\$ 664	\$ 665	\$ 596
Mobile Home Loans	SC326	\$ 1,014	\$ 1,049	\$ 874	\$ 693	\$ 742
Credit Cards	SC328	\$ 11,491	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 213,919	\$ 3,492	\$ 3,923	\$ 3,842	\$ 4,440
Accrued Interest Receivable	SC348	\$ 10,061	\$ 474	\$ 500	\$ 557	\$ 535
Allowance for Loan and Lease Losses	SC357	\$ 31,145	\$ 853	\$ 830	\$ 831	\$ 817
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 137</b>	<b>\$ 396</b>	<b>\$ 463</b>	<b>\$ 388</b>	<b>\$ 389</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 137</b>	<b>\$ 396</b>	<b>\$ 463</b>	<b>\$ 388</b>	<b>\$ 389</b>
Real Estate - Total	SUB0210	\$ 137	\$ 396	\$ 463	\$ 388	\$ 389
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 137	\$ 180	\$ 180	\$ 105	\$ 105
1-4 Dwelling Units	SC415	\$ 137	\$ 180	\$ 180	\$ 105	\$ 105
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 216	\$ 283	\$ 283	\$ 284
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 0</b>	<b>\$ 329</b>	<b>\$ 362</b>	<b>\$ 362</b>	<b>\$ 362</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 12,850</b>	<b>\$ 5,334</b>	<b>\$ 5,334</b>	<b>\$ 5,294</b>	<b>\$ 5,264</b>
Federal Home Loan Bank Stock	SC510	\$ 12,850	\$ 5,334	\$ 5,334	\$ 5,294	\$ 5,264
Other	SC540	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 74,091</b>	<b>\$ 8,499</b>	<b>\$ 8,610</b>	<b>\$ 8,699</b>	<b>\$ 8,781</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 512,947</b>	<b>\$ 10,050</b>	<b>\$ 9,885</b>	<b>\$ 10,074</b>	<b>\$ 9,640</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 512,947</b>	<b>\$ 10,050</b>	<b>\$ 9,885</b>	<b>\$ 10,074</b>	<b>\$ 9,640</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC625	\$ 4,592	\$ 4,552	\$ 4,503	\$ 4,459	\$ 4,417
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 15,586	\$ 858	\$ 861	\$ 883	\$ 905
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 370,294	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 122,475	\$ 4,640	\$ 4,521	\$ 4,732	\$ 4,318
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 34,882</b>	<b>\$ 3,627</b>	<b>\$ 3,594</b>	<b>\$ 3,550</b>	<b>\$ 3,511</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 4,058,052</b>	<b>\$ 404,063</b>	<b>\$ 398,956</b>	<b>\$ 390,024</b>	<b>\$ 384,805</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 4,023,170</b>	<b>\$ 400,436</b>	<b>\$ 395,362</b>	<b>\$ 386,474</b>	<b>\$ 381,294</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 3,113,072</b>	<b>\$ 259,361</b>	<b>\$ 255,962</b>	<b>\$ 252,877</b>	<b>\$ 247,532</b>
Deposits	SC710	\$ 3,112,365	\$ 258,984	\$ 255,549	\$ 252,321	\$ 245,660
Escrows	SC712	\$ 2,086	\$ 377	\$ 413	\$ 556	\$ 1,872
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,379	\$ 0	\$ 0	\$ 0	\$ 0
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 177,092</b>	<b>\$ 102,913</b>	<b>\$ 102,128</b>	<b>\$ 97,272</b>	<b>\$ 99,614</b>
Advances from FHLBank	SC720	\$ 112,405	\$ 102,913	\$ 102,128	\$ 97,272	\$ 99,614
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 44,726	\$ 0	\$ 0	\$ 0	\$ 0
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 19,961	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 113,674</b>	<b>\$ 5,208</b>	<b>\$ 4,693</b>	<b>\$ 4,498</b>	<b>\$ 2,610</b>
Accrued Interest Payable - Deposits	SC763	\$ 3,079	\$ 15	\$ 53	\$ 27	\$ 40
Accrued Interest Payable - Other	SC766	\$ 339	\$ 285	\$ 96	\$ 332	\$ 382
Accrued Taxes	SC776	\$ 137	\$ 35	\$ 34	\$ 34	\$ 35
Accounts Payable	SC780	\$ 25,848	\$ 571	\$ 657	\$ 762	\$ 450
Deferred Income Taxes	SC790	\$ 76,392	\$ 0	\$ 0	\$ 0	\$ 0
Other Liabilities and Deferred Income	SC796	\$ 7,879	\$ 4,302	\$ 3,853	\$ 3,343	\$ 1,703
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 3,403,838</b>	<b>\$ 367,482</b>	<b>\$ 362,783</b>	<b>\$ 354,647</b>	<b>\$ 349,756</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 575,517	\$ 1	\$ 1	\$ 1	\$ 1
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Paid in Excess of Par	SC830	\$ 575,516	\$ 0	\$ 0	\$ 0	\$ 0
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$ 451</b>	<b>\$- 71</b>	<b>\$- 156</b>	<b>\$- 281</b>	<b>\$ 5</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 442	\$- 71	\$- 156	\$- 281	\$ 5
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 9	\$ 0	\$ 0	\$ 0	\$ 0
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 43,364</b>	<b>\$ 33,025</b>	<b>\$ 32,736</b>	<b>\$ 32,108</b>	<b>\$ 31,532</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 619,332</b>	<b>\$ 32,955</b>	<b>\$ 32,581</b>	<b>\$ 31,828</b>	<b>\$ 31,538</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 4,023,170</b>	<b>\$ 400,437</b>	<b>\$ 395,364</b>	<b>\$ 386,475</b>	<b>\$ 381,294</b>

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### Other Codes As of Mar 2008

#### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 17,366
4	Net deferred tax assets	2	\$ 1,030
7	Prepaid expenses	2	\$ 466
14	Other noninterest-bearing short-term accounts recv	1	\$ 15,720
99	Other	3	\$ 20,621

#### Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	2	\$ 1,822
99	Other	5	\$ 5,821

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 51,751</b>	<b>\$ 6,419</b>	<b>\$ 6,332</b>	<b>\$ 6,231</b>	<b>\$ 6,132</b>
Deposits and Investment Securities	SO115	\$ 3,903	\$ 243	\$ 224	\$ 215	\$ 197
Mortgage-Backed Securities	SO125	\$ 1,147	\$ 80	\$ 80	\$ 121	\$ 123
Mortgage Loans	SO141	\$ 32,568	\$ 5,590	\$ 5,685	\$ 5,534	\$ 5,457
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 36	\$ 28	\$ 36	\$ 38	\$ 24
Nonmortgage Loans - Total	SUB0950	\$ 13,869	\$ 473	\$ 303	\$ 317	\$ 326
Commercial Loans and Leases	SO160	\$ 9,779	\$ 373	\$ 191	\$ 201	\$ 207
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 1	\$ 1	\$ 3	\$ 1	\$ 1
Consumer Loans and Leases	SO171	\$ 4,090	\$ 100	\$ 112	\$ 116	\$ 119
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 227	\$ 4	\$ 1	\$ 5	\$ 4
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 199</b>	<b>\$ 88</b>	<b>\$ 85</b>	<b>\$ 87</b>	<b>\$ 85</b>
Federal Home Loan Bank Stock	SO181	\$ 199	\$ 88	\$ 85	\$ 87	\$ 85
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 18,662</b>	<b>\$ 3,097</b>	<b>\$ 3,081</b>	<b>\$ 2,932</b>	<b>\$ 2,919</b>
Deposits	SO215	\$ 16,881	\$ 1,925	\$ 1,866	\$ 1,782	\$ 1,670
Escrows	SO225	\$ 1	\$ 1	\$ 1	\$ 1	\$ 0
Advances from FHLBank	SO230	\$ 1,089	\$ 1,171	\$ 1,214	\$ 1,149	\$ 1,249
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 691	\$ 0	\$ 0	\$ 0	\$ 0
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 33,288</b>	<b>\$ 3,410</b>	<b>\$ 3,336</b>	<b>\$ 3,386</b>	<b>\$ 3,298</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,162	\$ 137	\$ 94	\$ 38	\$ 38
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 31,126</b>	<b>\$ 3,273</b>	<b>\$ 3,242</b>	<b>\$ 3,348</b>	<b>\$ 3,260</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 24,635</b>	<b>\$ 623</b>	<b>\$ 635</b>	<b>\$ 578</b>	<b>\$ 531</b>
Mortgage Loan Servicing Fees	SO410	\$ 1,392	\$ 114	\$ 111	\$ 86	\$ 112
Servicing Amortization and Valuation Adjustments	SO411	\$- 1,770	\$- 57	\$- 60	\$- 29	\$- 63

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Other Fees and Charges	SO420	\$ 13,484	\$ 463	\$ 451	\$ 408	\$ 371
Net Income (Loss) from Other - Total	SUB0451	\$ 8,581	\$ 81	\$ 111	\$ 83	\$ 26
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 8,579	\$ 114	\$ 110	\$ 83	\$ 25
Operations & Sale of Repossessed Assets	SO461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$- 33	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Sale of Loans Held for Investment	SO475	\$ 2	\$ 0	\$ 1	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,948	\$ 22	\$ 22	\$ 30	\$ 85
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 41,122</b>	<b>\$ 3,583</b>	<b>\$ 3,016</b>	<b>\$ 3,170</b>	<b>\$ 2,992</b>
All Personnel Compensation and Expense	SO510	\$ 19,385	\$ 1,799	\$ 1,729	\$ 1,778	\$ 1,597
Legal Expense	SO520	\$ 164	\$ 98	\$ 22	\$ 52	\$ 37
Office Occupancy and Equipment Expense	SO530	\$ 6,437	\$ 569	\$ 542	\$ 623	\$ 620
Marketing and Other Professional Services	SO540	\$ 1,281	\$ 193	\$ 193	\$ 178	\$ 181
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 2,971	\$ 0	\$ 0	\$ 0	\$ 0
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 10,876	\$ 924	\$ 530	\$ 539	\$ 557
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 14,639</b>	<b>\$ 313</b>	<b>\$ 861</b>	<b>\$ 756</b>	<b>\$ 799</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 4,300</b>	<b>\$ 23</b>	<b>\$ 235</b>	<b>\$ 169</b>	<b>\$ 218</b>

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 3,926	\$- 9	\$ 204	\$ 138	\$ 187
State, Local & Other	SO720	\$ 374	\$ 32	\$ 31	\$ 31	\$ 31
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 10,339</b>	<b>\$ 290</b>	<b>\$ 626</b>	<b>\$ 587</b>	<b>\$ 581</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 10,339</b>	<b>\$ 290</b>	<b>\$ 626</b>	<b>\$ 587</b>	<b>\$ 581</b>

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### Other Codes As of Mar 2008

#### Other Noninterest Income Codes

Code	Description	Count	Amount
15	Income from corporate-owned life insurance	1	\$ 14
99	Other	5	\$ 1,449

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 22
7	Office supplies, printing, and postage	2	\$ 104
8	Telephone, including data lines	1	\$ 12
13	Misc taxes other than income & real estate	2	\$ 870
99	Other	3	\$ 8,844

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 51,751</b>	<b>\$ 25,114</b>	<b>\$ 18,695</b>	<b>\$ 12,363</b>	<b>\$ 6,132</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 3,903	\$ 879	\$ 636	\$ 412	\$ 197
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,147	\$ 404	\$ 324	\$ 244	\$ 123
YTD - Mortgage Loans	Y_SO141	\$ 32,568	\$ 22,266	\$ 16,676	\$ 10,991	\$ 5,457
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 36	\$ 126	\$ 98	\$ 62	\$ 24
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,779	\$ 972	\$ 599	\$ 408	\$ 207
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 1	\$ 6	\$ 5	\$ 2	\$ 1
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,090	\$ 447	\$ 347	\$ 235	\$ 119
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 227	\$ 14	\$ 10	\$ 9	\$ 4
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 199</b>	<b>\$ 345</b>	<b>\$ 257</b>	<b>\$ 172</b>	<b>\$ 85</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 199	\$ 345	\$ 257	\$ 172	\$ 85
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 18,662</b>	<b>\$ 12,029</b>	<b>\$ 8,932</b>	<b>\$ 5,851</b>	<b>\$ 2,919</b>
YTD - Deposits	Y_SO215	\$ 16,881	\$ 7,243	\$ 5,318	\$ 3,452	\$ 1,670
YTD - Escrows	Y_SO225	\$ 1	\$ 3	\$ 2	\$ 1	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 1,089	\$ 4,783	\$ 3,612	\$ 2,398	\$ 1,249
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 691	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 33,288</b>	<b>\$ 13,430</b>	<b>\$ 10,020</b>	<b>\$ 6,684</b>	<b>\$ 3,298</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,162	\$ 307	\$ 170	\$ 76	\$ 38
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 31,126</b>	<b>\$ 13,123</b>	<b>\$ 9,850</b>	<b>\$ 6,608</b>	<b>\$ 3,260</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 24,635</b>	<b>\$ 2,367</b>	<b>\$ 1,744</b>	<b>\$ 1,109</b>	<b>\$ 531</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,392	\$ 423	\$ 309	\$ 198	\$ 112
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,770	\$- 209	\$- 152	\$- 92	\$- 63

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 13,484	\$ 1,693	\$ 1,230	\$ 779	\$ 371
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 8,581	\$ 301	\$ 220	\$ 109	\$ 26
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 8,579	\$ 332	\$ 218	\$ 108	\$ 25
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 33	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2	\$ 1	\$ 1	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,948	\$ 159	\$ 137	\$ 115	\$ 85
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 41,122</b>	<b>\$ 12,761</b>	<b>\$ 9,178</b>	<b>\$ 6,162</b>	<b>\$ 2,992</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 19,385	\$ 6,903	\$ 5,104	\$ 3,375	\$ 1,597
YTD - Legal Expense	Y_SO520	\$ 164	\$ 209	\$ 111	\$ 89	\$ 37
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 6,437	\$ 2,354	\$ 1,785	\$ 1,243	\$ 620
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,281	\$ 745	\$ 552	\$ 359	\$ 181
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,971	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 10,876	\$ 2,550	\$ 1,626	\$ 1,096	\$ 557
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 14,639</b>	<b>\$ 2,729</b>	<b>\$ 2,416</b>	<b>\$ 1,555</b>	<b>\$ 799</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 4,300</b>	<b>\$ 645</b>	<b>\$ 622</b>	<b>\$ 387</b>	<b>\$ 218</b>
YTD - Federal	Y_SO710	\$ 3,926	\$ 520	\$ 529	\$ 325	\$ 187
YTD - State, Local, and Other	Y_SO720	\$ 374	\$ 125	\$ 93	\$ 62	\$ 31
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 10,339</b>	<b>\$ 2,084</b>	<b>\$ 1,794</b>	<b>\$ 1,168</b>	<b>\$ 581</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 10,339</b>	<b>\$ 2,084</b>	<b>\$ 1,794</b>	<b>\$ 1,168</b>	<b>\$ 581</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 34,377</b>	<b>\$ 3,592</b>	<b>\$ 3,549</b>	<b>\$ 3,512</b>	<b>\$ 3,485</b>
Net Provision for Loss	VA115	\$ 1,596	\$ 137	\$ 94	\$ 38	\$ 38
Transfers	VA125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 501	\$ 0	\$ 0	\$ 6	\$ 0
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ - 5	\$ 0
Charge-offs	VA155	\$ 1,593	\$ 103	\$ 51	\$ 2	\$ 11
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 34,881</b>	<b>\$ 3,626</b>	<b>\$ 3,592</b>	<b>\$ 3,549</b>	<b>\$ 3,512</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 1</b>
Net Provision for Loss	VA118	\$ 574	\$ 0	\$ 0	\$ 0	\$ 0
Transfers	VA128	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 575</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 1</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 34,378</b>	<b>\$ 3,593</b>	<b>\$ 3,550</b>	<b>\$ 3,513</b>	<b>\$ 3,486</b>
Net Provision for Loss	VA120	\$ 2,170	\$ 137	\$ 94	\$ 38	\$ 38
Recoveries	VA140	\$ 501	\$ 0	\$ 0	\$ 6	\$ 0
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ - 5	\$ 0
Charge-offs	VA160	\$ 1,593	\$ 103	\$ 51	\$ 2	\$ 11
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 35,456</b>	<b>\$ 3,627</b>	<b>\$ 3,593</b>	<b>\$ 3,550</b>	<b>\$ 3,513</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 1,593</b>	<b>\$ 103</b>	<b>\$ 51</b>	<b>\$ 2</b>	<b>\$ 11</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 66</b>	<b>\$ 64</b>	<b>\$ 49</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 44	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 44	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 66	\$ 64	\$ 5	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 19	\$ 64	\$ 2	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,527</b>	<b>\$ 39</b>	<b>\$ 2</b>	<b>\$ 2</b>	<b>\$ 11</b>
Commercial Loans	VA520	\$ 1,328	\$ 12	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 199	\$ 27	\$ 2	\$ 2	\$ 11
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 11	\$ 2	\$ 2	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 125	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 74	\$ 16	\$ 0	\$ 0	\$ 11
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 501</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 97</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction - Total	SUB2130	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 74	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 63	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 404</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 0</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 343	\$ 0	\$ 0	\$ 2	\$ 0
Consumer Loans - Total	SUB2161	\$ 61	\$ 0	\$ 0	\$ 4	\$ 0
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 26	\$ 0	\$ 0	\$ 4	\$ 0
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 574</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 566</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 8</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 1,666</b>	<b>\$ 103</b>	<b>\$ 51</b>	<b>\$- 4</b>	<b>\$ 11</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 566</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$- 23</b>	<b>\$ 64</b>	<b>\$ 49</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction - Total	SUB2330	\$- 23	\$ 0	\$ 44	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$- 23	\$ 0	\$ 44	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 0	\$ 64	\$ 5	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 16	\$ 64	\$ 2	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 16	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,123</b>	<b>\$ 39</b>	<b>\$ 2</b>	<b>\$- 4</b>	<b>\$ 11</b>
Commercial Loans	VA525	\$ 985	\$ 12	\$ 0	\$- 2	\$ 0
Consumer Loans - Total	SUB2361	\$ 138	\$ 27	\$ 2	\$- 2	\$ 11
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$- 2	\$ 11	\$ 2	\$ 2	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 92	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 48	\$ 16	\$ 0	\$- 4	\$ 11
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 21</b>	<b>\$ 197</b>	<b>\$ 274</b>	<b>\$ 0</b>	<b>\$ 7</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 333</b>	<b>\$ 315</b>	<b>\$ 160</b>	<b>\$ 1,332</b>	<b>\$ 1,340</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 172</b>	<b>\$ 75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 172	\$ 75	\$ 0	\$ 0	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 52,357</b>	<b>\$ 7,113</b>	<b>\$ 7,770</b>	<b>\$ 7,064</b>	<b>\$ 5,100</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 42,905</b>	<b>\$ 9,176</b>	<b>\$ 8,996</b>	<b>\$ 7,436</b>	<b>\$ 7,683</b>
Substandard	VA965	\$ 40,087	\$ 8,583	\$ 8,474	\$ 6,760	\$ 7,007
Doubtful	VA970	\$ 2,811	\$ 593	\$ 522	\$ 676	\$ 676
Loss	VA975	\$ 7	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 37,706</b>	<b>\$ 9,679</b>	<b>\$ 8,641</b>	<b>\$ 11,256</b>	<b>\$ 10,716</b>
Mortgages - Total	SUB2421	\$ 30,104	\$ 9,500	\$ 8,286	\$ 10,872	\$ 10,358
Construction and Land Loans	SUB2430	\$ 3,627	\$ 76	\$ 60	\$ 365	\$ 406
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 12,827	\$ 9,065	\$ 7,888	\$ 8,082	\$ 7,752
Permanent Loans Secured by All Other Property	SUB2450	\$ 15,559	\$ 435	\$ 398	\$ 2,446	\$ 2,262
Nonmortgages - Total	SUB2461	\$ 7,602	\$ 179	\$ 355	\$ 384	\$ 358
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 23,084</b>	<b>\$ 6,768</b>	<b>\$ 5,360</b>	<b>\$ 7,327</b>	<b>\$ 6,758</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 20,721</b>	<b>\$ 6,768</b>	<b>\$ 5,360</b>	<b>\$ 7,327</b>	<b>\$ 6,758</b>
Mortgage Loans - Total	SUB2481	\$ 16,288	\$ 6,682	\$ 5,317	\$ 7,127	\$ 6,563
Construction	PD115	\$ 1,055	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,118	\$ 459	\$ 263	\$ 201	\$ 458
Secured by First Liens	PD123	\$ 6,999	\$ 5,854	\$ 4,751	\$ 5,665	\$ 4,961
Secured by Junior Liens	PD124	\$ 753	\$ 112	\$ 243	\$ 69	\$ 22
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,677	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 3,405	\$ 228	\$ 0	\$ 1,171	\$ 1,076
Land	PD138	\$ 1,281	\$ 29	\$ 60	\$ 21	\$ 46
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,084	\$ 16	\$ 22	\$ 17	\$ 23
Consumer Loans - Total	SUB2511	\$ 2,349	\$ 70	\$ 21	\$ 183	\$ 172
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 0	\$ 1	\$ 0	\$ 0	\$ 5
Mobile Home Loans	PD169	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 2,320	\$ 69	\$ 21	\$ 183	\$ 167
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 91	\$ 91
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 2,363</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Mortgage Loans - Total	SUB2491	\$ 1,992	\$ 0	\$ 0	\$ 0	\$ 0
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 212	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 484	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Junior Liens	PD224	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 856	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 405	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 117	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 254	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 254	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 14,622</b>	<b>\$ 2,911</b>	<b>\$ 3,281</b>	<b>\$ 3,929</b>	<b>\$ 3,958</b>
Mortgage Loans - Total	SUB2501	\$ 11,824	\$ 2,818	\$ 2,969	\$ 3,745	\$ 3,795

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Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Construction	PD315	\$ 663	\$ 0	\$ 0	\$ 344	\$ 344
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 238	\$ 248	\$ 190	\$ 223	\$ 200
Secured by First Liens	PD323	\$ 2,671	\$ 2,265	\$ 2,313	\$ 1,808	\$ 1,994
Secured by Junior Liens	PD324	\$ 317	\$ 127	\$ 128	\$ 116	\$ 117
Multifamily (5 or more) Dwelling Units	PD325	\$ 414	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 7,298	\$ 131	\$ 338	\$ 1,254	\$ 1,124
Land	PD338	\$ 223	\$ 47	\$ 0	\$ 0	\$ 16
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,720	\$ 25	\$ 28	\$ 29	\$ 25
Consumer Loans - Total	SUB2531	\$ 78	\$ 68	\$ 284	\$ 155	\$ 138
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 11	\$ 29	\$ 16
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 11	\$ 11
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 78	\$ 68	\$ 273	\$ 115	\$ 111
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 960	\$ 1,094	\$ 1,226	\$ 981	\$ 988
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 9	\$ 9	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 14,183</b>	<b>\$ 694</b>	<b>\$ 912</b>	<b>\$ 916</b>	<b>\$ 921</b>
90% up to 100% LTV	LD110	\$ 10,872	\$ 421	\$ 835	\$ 839	\$ 844
100% and greater LTV	LD120	\$ 3,311	\$ 273	\$ 77	\$ 77	\$ 77
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 0</b>				
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 0</b>				

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Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 261</b>	<b>\$ 197</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 742</b>
90% up to 100% LTV	LD430	\$ 261	\$ 0	\$ 0	\$ 0	\$ 742
100% and greater LTV	LD440	\$ 0	\$ 197	\$ 0	\$ 0	\$ 0
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 64,778	\$ 5,943	\$ 4,402	\$ 5,334	\$ 1,870
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 16,457	\$ 4,416	\$ 3,022	\$ 2,689	\$ 2,584
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 523,185	\$ 38,854	\$ 39,193	\$ 33,093	\$ 0
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 103,805</b>	<b>\$ 3,100</b>	<b>\$ 2,308</b>	<b>\$ 1,709</b>	<b>\$ 1,981</b>
Mortgage Construction Loans	CC105	\$ 56,983	\$ 3,100	\$ 2,308	\$ 1,709	\$ 1,857
Other Mortgage Loans	CC115	\$ 46,822	\$ 0	\$ 0	\$ 0	\$ 124
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 342	\$ 363	\$ 604	\$ 977	\$ 1,549
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 26,912</b>	<b>\$ 12,539</b>	<b>\$ 11,156</b>	<b>\$ 20,575</b>	<b>\$ 21,634</b>
1-4 Dwelling Units	CC280	\$ 16,548	\$ 5,636	\$ 7,004	\$ 8,904	\$ 8,295
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 10,364	\$ 6,903	\$ 4,152	\$ 11,671	\$ 13,339
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 75	\$ 218	\$ 2,622	\$ 539	\$ 2,125
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 3,230	\$ 0	\$ 0	\$ 0	\$ 80
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 645,669</b>	<b>\$ 35,951</b>	<b>\$ 37,557</b>	<b>\$ 39,639</b>	<b>\$ 38,593</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 249,054	\$ 29,206	\$ 30,342	\$ 31,547	\$ 30,329
Commercial Lines	CC420	\$ 354,027	\$ 4,022	\$ 4,861	\$ 5,752	\$ 5,634
Open-End Consumer Lines - Credit Cards	CC423	\$ 35,723	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 6,865	\$ 2,723	\$ 2,354	\$ 2,340	\$ 2,630
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 4,977</b>	<b>\$ 154</b>	<b>\$ 109</b>	<b>\$ 81</b>	<b>\$ 76</b>
Commercial	CC430	\$ 1,911	\$ 154	\$ 109	\$ 81	\$ 76
Standby, Not Included on CC465 or CC468	CC435	\$ 3,066	\$ 0	\$ 0	\$ 0	\$ 0
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 3,057	\$ 0	\$ 0	\$ 0	\$ 0
Sales	CF145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF148	\$ 613	\$- 443	\$- 263	\$- 419	\$- 773
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 3,057</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 0</b>				
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 3,057</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 68,778</b>	<b>\$ 17,280</b>	<b>\$ 21,680</b>	<b>\$ 19,496</b>	<b>\$ 10,370</b>
Construction Loans - Total	SUB3840	\$ 4,761	\$ 13	\$ 164	\$ 714	\$ 162
1-4 Dwelling Units	CF190	\$ 1,131	\$ 0	\$ 164	\$ 379	\$ 162
Multifamily (5 or more) Dwelling Units	CF200	\$ 832	\$ 0	\$ 0	\$ 32	\$ 0
Nonresidential	CF210	\$ 2,798	\$ 13	\$ 0	\$ 303	\$ 0
Permanent Loans - Total	SUB3851	\$ 64,017	\$ 17,267	\$ 21,516	\$ 18,782	\$ 10,208
1-4 Dwelling Units	CF225	\$ 14,125	\$ 14,376	\$ 16,668	\$ 8,893	\$ 7,225
Home Equity and Junior Liens	CF226	\$ 23,113	\$ 606	\$ 925	\$ 626	\$ 312
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,274	\$ 1,057	\$ 10	\$ 121	\$ 0
Nonresidential (Except Land)	CF260	\$ 43,397	\$ 1,834	\$ 4,721	\$ 9,768	\$ 2,908
Land	CF270	\$ 3,221	\$ 0	\$ 117	\$ 0	\$ 75
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1,992</b>	<b>\$ 1,842</b>	<b>\$ 0</b>
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 1,992	\$ 1,842	\$ 0
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 7,567</b>	<b>\$ 2,564</b>	<b>\$ 3,370</b>	<b>\$ 3,056</b>	<b>\$ 1,328</b>
1-4 Dwelling Units	CF310	\$ 6,040	\$ 2,564	\$ 3,370	\$ 3,056	\$ 1,328
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,527	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 7,567</b>	<b>\$- 2,564</b>	<b>\$- 1,378</b>	<b>\$- 1,214</b>	<b>\$- 1,328</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 4,197</b>	<b>\$ 2,530</b>	<b>\$ 2,194</b>	<b>\$ 3,235</b>	<b>\$ 2,740</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 120,203	\$ 2,124	\$ 645	\$ 536	\$ 851
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 24,611	\$ 624	\$ 2,311	\$ 1,173	\$ 182
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 144,814</b>	<b>\$ 2,748</b>	<b>\$ 2,956</b>	<b>\$ 1,709</b>	<b>\$ 1,033</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 144,814</b>	<b>\$ 2,748</b>	<b>\$ 2,956</b>	<b>\$ 1,709</b>	<b>\$ 1,033</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 16,885	\$ 1,942	\$ 1,864	\$ 1,788	\$ 1,678

Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 0	\$ 1,195	\$ 1,195	\$ 1,195	\$ 1,195
Fully Insured	DI100	\$ 0	\$ 1,195	\$ 1,195	\$ 1,195	\$ 1,195
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 1,357,222	\$ 166,230	\$ 165,539	\$ 163,569	\$ 161,846
Greater than \$100,000	DI130	\$ 1,628,586	\$ 63,994	\$ 62,090	\$ 61,735	\$ 58,508
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	201,744	30,832	30,741	30,242	30,076
Greater than \$100,000	DI160	3,956	375	383	359	340
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 125,522	\$ 29,137	\$ 28,333	\$ 27,573	\$ 26,916
Greater than \$250,000	DI175	\$ 3,122	\$ 0	\$ 0	\$ 0	\$ 262
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	8,792	1,545	1,550	1,575	1,527
Greater than \$250,000	DI185	8	0	0	0	1

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Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	214,500	32,752	32,674	32,176	31,944
IRA/Keogh Accounts	DI200	\$ 128,474	\$ 28,883	\$ 28,504	\$ 27,971	\$ 27,177
Uninsured Deposits	DI210	\$ 1,239,237	\$ 32,363	\$ 27,834	\$ 30,173	\$ 29,409
Preferred Deposits	DI220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 141,278	\$ 53,999	\$ 51,736	\$ 52,626	\$ 51,175
Money Market Deposit Accounts	DI320	\$ 629,033	\$ 50,524	\$ 47,987	\$ 47,686	\$ 49,016
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,419,615	\$ 24,443	\$ 25,091	\$ 28,065	\$ 29,531
Time Deposits	DI340	\$ 924,525	\$ 130,395	\$ 131,148	\$ 124,500	\$ 117,810
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 126,481	\$ 35,316	\$ 35,826	\$ 33,725	\$ 28,717
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 16,450	\$ 5,257	\$ 4,490	\$ 4,769	\$ 5,003
Non-Interest-Bearing Demand Deposits	DI610	\$ 358,587	\$ 27,829	\$ 26,982	\$ 27,851	\$ 25,865
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,117,530	\$ 0	\$ 0	\$ 0	\$ 0
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 3,037,894	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	1,270	104	101	101	101
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 505,550	\$ 18,638	\$ 18,951	\$ 19,026	\$ 19,877
Assets Held for Sale	SI387	\$ 0	\$ 329	\$ 0	\$ 0	\$ 255
Loans Serviced for Others	SI390	\$ 2,328,364	\$ 177,009	\$ 178,052	\$ 180,015	\$ 179,451
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.35%	97.58%	97.66%	97.07%	96.77%
Second month of Qtr	SI582	85.55%	98.10%	98.24%	97.59%	96.52%
Third month of Qtr	SI583	83.81%	97.86%	98.31%	97.13%	96.47%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI 588</b>	<b>\$ 55</b>	<b>\$ 55</b>	<b>\$ 55</b>	<b>\$ 55</b>	<b>\$ 55</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 20,795	\$ 3,129	\$ 3,117	\$ 3,367	\$ 3,315
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	8	1	1	1	1
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 32,956	\$ 32,581	\$ 31,829	\$ 31,539	\$ 31,114
Net Income (Loss) (SO91)	SI610	\$ 10,339	\$ 290	\$ 626	\$ 587	\$ 581
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 575,516	\$ 0	\$ 0	\$ 0	\$ 0
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 521	\$ 85	\$ 125	\$- 286	\$ 14
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$- 3	\$- 170
Other Adjustments	SI671	\$ 0	\$ 0	\$ 1	\$- 8	\$ 0
<b>Ending Equity Capital (SC80)</b>	<b>SI 680</b>	<b>\$ 619,332</b>	<b>\$ 32,956</b>	<b>\$ 32,581</b>	<b>\$ 31,829</b>	<b>\$ 31,539</b>
<b>Transactions With Affiliations</b>						

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Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 651	\$ 3	\$ 3	\$ 4	\$ 4
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 4,093,214	\$ 398,433	\$ 390,631	\$ 380,703	\$ 379,930
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 68,759	\$ 16,622	\$ 15,858	\$ 16,359	\$ 16,315
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,142,316	\$ 331,904	\$ 329,181	\$ 321,434	\$ 316,911
Nonmortgage Loans	SI885	\$ 805,714	\$ 20,679	\$ 16,113	\$ 16,208	\$ 16,790
Deposits and Excrows	SI890	\$ 3,107,348	\$ 260,153	\$ 254,161	\$ 250,341	\$ 246,210
Total Borrowings	SI895	\$ 187,068	\$ 101,347	\$ 97,824	\$ 94,814	\$ 100,259

Schedule SQ --- Consolidated Supplemental Questions		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	2	1	1	1	1

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 8,134,478</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 1,372,858</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS210	\$ 573,860	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 265,817	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 51,810	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 97,159	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 116,848	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 79,810	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 449,155	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 4,216	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 6,466,616</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS211	\$ 34,422	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,063,907	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 1,050,795	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 231	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 12,881	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 5,353,654	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 14,633	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 295,004</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>2,629</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Personal Trust and Agency Accounts	FS212	1,000	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	696	0	0	0	0
Employee Benefit - Defined Contribution	FS222	103	0	0	0	0
Employee Benefit - Defined Benefit	FS232	17	0	0	0	0
Other Retirement Accounts	FS242	576	0	0	0	0
Corporate Trust and Agency Accounts	FS252	26	0	0	0	0
Investment Management Agency Accounts	FS262	906	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	1	0	0	0	0
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>1,810</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Personal Trust and Agency Accounts	FS213	70	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	120	0	0	0	0
Employee Benefit - Defined Contribution	FS223	69	0	0	0	0
Employee Benefit - Defined Benefit	FS233	2	0	0	0	0
Other Retirement Accounts	FS243	49	0	0	0	0
Corporate Trust and Agency Accounts	FS253	1,601	0	0	0	0
Other Fiduciary Accounts	FS273	19	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>92</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 3,347</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS310	\$ 1,231	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 427	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 161	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 30	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 236	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 745	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 904	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 40	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 3,347</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>				
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>				
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>				
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>				
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>				
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 619,332	\$ 32,955	\$ 32,581	\$ 31,828	\$ 31,538
Equity Capital Deductions - Total	SUB1631	\$ 370,297	\$ 4	\$ 4	\$ 4	\$ 7
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 370,294	\$ 0	\$ 0	\$ 0	\$ 0
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3	\$ 4	\$ 4	\$ 4	\$ 7
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 451	\$ 71	\$ 156	\$ 281	\$- 5
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 442	\$ 71	\$ 156	\$ 281	\$- 5
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$- 9	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 248,584</b>	<b>\$ 33,022</b>	<b>\$ 32,733</b>	<b>\$ 32,105</b>	<b>\$ 31,526</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 4,023,170</b>	<b>\$ 400,436</b>	<b>\$ 395,362</b>	<b>\$ 386,474</b>	<b>\$ 381,294</b>
Asset Deductions - Total	SUB1651	\$ 370,856	\$ 4	\$ 4	\$ 4	\$ 7
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 370,294	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3	\$ 4	\$ 4	\$ 4	\$ 7
Other	CCR275	\$ 559	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 167	\$ 108	\$ 237	\$ 425	\$- 8
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 167	\$ 108	\$ 237	\$ 425	\$- 8
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 3,652,147</b>	<b>\$ 400,540</b>	<b>\$ 395,595</b>	<b>\$ 386,895</b>	<b>\$ 381,279</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 146,053</b>	<b>\$ 16,022</b>	<b>\$ 15,805</b>	<b>\$ 15,476</b>	<b>\$ 15,252</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 248,584</b>	<b>\$ 33,022</b>	<b>\$ 32,733</b>	<b>\$ 32,105</b>	<b>\$ 31,526</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 34,586	\$ 3,339	\$ 3,294	\$ 3,131	\$ 3,090
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 34,586</b>	<b>\$ 3,339</b>	<b>\$ 3,294</b>	<b>\$ 3,131</b>	<b>\$ 3,090</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 34,586</b>	<b>\$ 3,339</b>	<b>\$ 3,294</b>	<b>\$ 3,131</b>	<b>\$ 3,090</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 283,170</b>	<b>\$ 36,361</b>	<b>\$ 36,027</b>	<b>\$ 35,236</b>	<b>\$ 34,616</b>
0% R/W Category - Cash	CCR400	\$ 16,675	\$ 3,583	\$ 790	\$ 1,933	\$ 774
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,176	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 1,991	\$ 1,509	\$ 1,796	\$ 142	\$ 3,252
0% R/W Category - Assets Total	CCR420	\$ 20,842	\$ 5,092	\$ 2,586	\$ 2,075	\$ 4,026
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 10,270	\$ 7,821	\$ 8,264	\$ 8,527	\$ 8,946
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,006	\$ 5,008	\$ 8,416	\$ 10,246	\$ 7,668
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,390	\$ 2,450	\$ 2,450	\$ 2,451	\$ 2,451

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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 84,082	\$ 5,055	\$ 1,691	\$ 1,504	\$ 4,529
20% R/W Category - Other	CCR450	\$ 658,554	\$ 11,397	\$ 11,266	\$ 10,639	\$ 10,892
20% R/W Category - Assets Total	CCR455	\$ 764,302	\$ 31,731	\$ 32,087	\$ 33,367	\$ 34,486
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 152,861</b>	<b>\$ 6,346</b>	<b>\$ 6,418</b>	<b>\$ 6,674</b>	<b>\$ 6,897</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 527,603	\$ 218,231	\$ 218,962	\$ 213,939	\$ 207,843
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,297	\$ 4,416	\$ 2,723	\$ 2,689	\$ 3,049
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 2,973	\$ 2,774	\$ 2,355	\$ 2,250	\$ 1,870
50% R/W Category - Assets Total	CCR485	\$ 534,873	\$ 225,421	\$ 224,040	\$ 218,878	\$ 212,762
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 267,437</b>	<b>\$ 112,711</b>	<b>\$ 112,020</b>	<b>\$ 109,440</b>	<b>\$ 106,381</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,563	\$ 0	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 2,427,658	\$ 148,041	\$ 145,540	\$ 140,067	\$ 133,874
100% R/W Category - Assets Total	CCR510	\$ 2,431,221	\$ 148,041	\$ 145,540	\$ 140,067	\$ 133,874
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 2,431,221</b>	<b>\$ 148,041</b>	<b>\$ 145,540</b>	<b>\$ 140,067</b>	<b>\$ 133,874</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 3,751,238</b>	<b>\$ 410,285</b>	<b>\$ 404,253</b>	<b>\$ 394,387</b>	<b>\$ 385,148</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 2,851,519</b>	<b>\$ 267,098</b>	<b>\$ 263,978</b>	<b>\$ 256,179</b>	<b>\$ 247,152</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 296	\$ 273	\$ 295	\$ 420	\$ 420
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 2,851,223</b>	<b>\$ 266,825</b>	<b>\$ 263,683</b>	<b>\$ 255,759</b>	<b>\$ 246,732</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 228,098</b>	<b>\$ 21,346</b>	<b>\$ 21,095</b>	<b>\$ 20,460</b>	<b>\$ 19,738</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>6.81%</b>	<b>8.24%</b>	<b>8.27%</b>	<b>8.30%</b>	<b>8.27%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>9.93%</b>	<b>13.63%</b>	<b>13.66%</b>	<b>13.78%</b>	<b>14.03%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>8.72%</b>	<b>12.38%</b>	<b>12.41%</b>	<b>12.55%</b>	<b>12.78%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>6.81%</b>	<b>8.24%</b>	<b>8.27%</b>	<b>8.30%</b>	<b>8.27%</b>

\*Note

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