

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 3:55 PM

TFR Industry Aggregate Report
93026 - OTS-Regulated: Michigan
December 2007

Frozen Aggregated Data
(\$Thousands)

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Description	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions	12	13	13	13	13

Schedule NS --- Optional Narrative Statement		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	1	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		Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 538,344	\$ 431,019	\$ 522,665	\$ 750,336	\$ 514,768
Cash and Non-Interest-Earning Deposits	SC110	\$ 125,805	\$ 115,027	\$ 132,481	\$ 133,137	\$ 160,056
Interest-Earning Deposits in FHLBs	SC112	\$ 103,919	\$ 104,218	\$ 100,326	\$ 91,527	\$ 90,967
Other Interest-Earning Deposits	SC118	\$ 236,146	\$ 116,282	\$ 187,470	\$ 419,297	\$ 126,610
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 21,900	\$ 12,300	\$ 15,800	\$ 13,600	\$ 39,000
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 29,323	\$ 56,568	\$ 59,144	\$ 66,204	\$ 71,564
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,448	\$ 4,910	\$ 5,554	\$ 10,899	\$ 11,835
State and Municipal Obligations	SC180	\$ 12,112	\$ 15,443	\$ 15,698	\$ 13,950	\$ 13,277
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 4,993	\$ 4,990	\$ 4,987	\$ 228	\$ 224
Accrued Interest Receivable	SC191	\$ 698	\$ 1,281	\$ 1,205	\$ 1,494	\$ 1,235
Mortgage-Backed Securities - Gross	SUB0072	\$ 2,610,312	\$ 2,617,861	\$ 2,096,947	\$ 2,195,037	\$ 2,220,648
Mortgage-Backed Securities - Total	SC22	\$ 2,610,312	\$ 2,617,861	\$ 2,096,947	\$ 2,195,037	\$ 2,220,648
Pass-Through - Total	SUB0073	\$ 2,552,456	\$ 2,543,138	\$ 2,016,290	\$ 2,123,533	\$ 2,169,898
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,277,181	\$ 1,367,984	\$ 1,093,865	\$ 1,185,879	\$ 1,624,143
Other Pass-Through	SC215	\$ 1,275,275	\$ 1,175,154	\$ 922,425	\$ 937,654	\$ 545,755
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 47,304	\$ 64,148	\$ 72,584	\$ 63,189	\$ 43,260
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 269	\$ 715	\$ 735	\$ 771	\$ 808
Other	SC222	\$ 47,035	\$ 63,433	\$ 71,849	\$ 62,418	\$ 42,452
Accrued Interest Receivable	SC228	\$ 10,552	\$ 10,575	\$ 8,073	\$ 8,315	\$ 7,490

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 13,513,337	\$ 14,720,429	\$ 14,703,662	\$ 13,692,970	\$ 14,052,048
Mortgage Loans - Total	SC26	\$ 13,427,823	\$ 14,645,944	\$ 14,638,227	\$ 13,632,485	\$ 13,993,912
Construction Loans - Total	SUB0100	\$ 550,637	\$ 515,908	\$ 485,710	\$ 503,914	\$ 472,343
Residential - Total	SUB0110	\$ 321,120	\$ 312,592	\$ 317,257	\$ 302,872	\$ 283,141
1-4 Dwelling Units	SC230	\$ 242,386	\$ 251,384	\$ 262,489	\$ 259,437	\$ 247,571
Multifamily (5 or more) Dwelling Units	SC235	\$ 78,734	\$ 61,208	\$ 54,768	\$ 43,435	\$ 35,570
Nonresidential Property	SC240	\$ 229,517	\$ 203,316	\$ 168,453	\$ 201,042	\$ 189,202
Permanent Loans - Total	SUB0121	\$ 12,903,422	\$ 14,139,862	\$ 14,159,442	\$ 13,135,730	\$ 13,521,949
Residential - Total	SUB0131	\$ 11,250,417	\$ 12,585,190	\$ 12,648,818	\$ 11,699,269	\$ 12,124,754
1-4 Dwelling Units - Total	SUB0141	\$ 11,068,025	\$ 12,395,508	\$ 12,481,345	\$ 11,527,257	\$ 11,909,877
Revolving Open-End Loans	SC251	\$ 516,774	\$ 520,097	\$ 498,777	\$ 473,143	\$ 464,892
All Other - First Liens	SC254	\$ 10,188,647	\$ 11,501,503	\$ 11,697,310	\$ 10,799,236	\$ 10,680,688
All Other - Junior Liens	SC255	\$ 362,604	\$ 373,908	\$ 285,258	\$ 254,878	\$ 764,297
Multifamily (5 or more) Dwelling Units	SC256	\$ 182,392	\$ 189,682	\$ 167,473	\$ 172,012	\$ 214,877
Nonresidential Property (Except Land)	SC260	\$ 1,364,055	\$ 1,340,988	\$ 1,289,263	\$ 1,215,907	\$ 1,183,254
Land	SC265	\$ 288,950	\$ 213,684	\$ 221,361	\$ 220,554	\$ 213,941
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 1,143,978	\$ 10,618	\$ 1,005,508	\$- 354,648	\$- 165,499
Accrued Interest Receivable	SC272	\$ 53,670	\$ 61,057	\$ 55,347	\$ 49,216	\$ 51,746
Advances for Taxes and Insurance	SC275	\$ 5,608	\$ 3,602	\$ 3,163	\$ 4,110	\$ 6,010
Allowance for Loan and Lease Losses	SC283	\$ 85,514	\$ 74,485	\$ 65,435	\$ 60,485	\$ 58,136
Nonmortgage Loans - Gross	SUB0162	\$ 972,592	\$ 745,454	\$ 870,837	\$ 825,621	\$ 908,846
Nonmortgage Loans - Total	SC31	\$ 968,398	\$ 741,046	\$ 865,154	\$ 820,396	\$ 903,518
Commercial Loans - Total	SC32	\$ 533,715	\$ 378,663	\$ 461,106	\$ 452,514	\$ 464,145
Secured	SC300	\$ 516,811	\$ 360,690	\$ 444,606	\$ 434,412	\$ 446,754
Unsecured	SC303	\$ 16,904	\$ 17,959	\$ 16,486	\$ 18,088	\$ 17,377
Lease Receivables	SC306	\$ 0	\$ 14	\$ 14	\$ 14	\$ 14
Consumer Loans - Total	SC35	\$ 432,612	\$ 360,106	\$ 403,070	\$ 366,699	\$ 436,559
Loans on Deposits	SC310	\$ 4,455	\$ 3,710	\$ 3,928	\$ 3,633	\$ 3,482
Home Improvement Loans (Not secured by real estate)	SC316	\$ 372	\$ 1,011	\$ 411	\$ 425	\$ 486
Education Loans	SC320	\$ 80	\$ 84	\$ 86	\$ 90	\$ 94
Auto Loans	SC323	\$ 6,529	\$ 10,367	\$ 8,984	\$ 8,238	\$ 8,241
Mobile Home Loans	SC326	\$ 398	\$ 481	\$ 503	\$ 480	\$ 483
Credit Cards	SC328	\$ 447	\$ 470	\$ 441	\$ 453	\$ 437

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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 420,331	\$ 343,983	\$ 388,717	\$ 353,380	\$ 423,336
Accrued Interest Receivable	SC348	\$ 6,265	\$ 6,685	\$ 6,661	\$ 6,408	\$ 8,142
Allowance for Loan and Lease Losses	SC357	\$ 4,194	\$ 4,408	\$ 5,683	\$ 5,225	\$ 5,328
Repossessed Assets - Gross	SUB0201	\$ 147,846	\$ 117,477	\$ 107,629	\$ 99,633	\$ 102,120
Repossessed Assets - Total	SC40	\$ 146,428	\$ 117,440	\$ 107,578	\$ 99,546	\$ 101,987
Real Estate - Total	SUB0210	\$ 147,621	\$ 117,420	\$ 107,551	\$ 99,610	\$ 102,033
Construction	SC405	\$ 6,405	\$ 5,065	\$ 3,338	\$ 4,046	\$ 2,760
Residential - Total	SUB0225	\$ 119,062	\$ 97,342	\$ 93,679	\$ 86,891	\$ 89,726
1-4 Dwelling Units	SC415	\$ 117,568	\$ 95,744	\$ 91,813	\$ 85,730	\$ 87,770
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,494	\$ 1,598	\$ 1,866	\$ 1,161	\$ 1,956
Nonresidential (Except Land)	SC426	\$ 5,876	\$ 2,240	\$ 3,667	\$ 4,060	\$ 4,655
Land	SC428	\$ 16,278	\$ 12,773	\$ 6,867	\$ 4,613	\$ 4,892
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 225	\$ 57	\$ 78	\$ 23	\$ 87
General Valuation Allowances	SC441	\$ 1,418	\$ 37	\$ 51	\$ 87	\$ 133
Real Estate Held for Investment	SC45	\$ 194	\$ 224	\$ 225	\$ 227	\$ 228
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 384,243	\$ 367,947	\$ 365,881	\$ 365,403	\$ 313,618
Federal Home Loan Bank Stock	SC510	\$ 384,170	\$ 367,901	\$ 365,834	\$ 365,356	\$ 313,569
Other	SC540	\$ 73	\$ 46	\$ 47	\$ 47	\$ 49
Office Premises and Equipment	SC55	\$ 287,826	\$ 278,857	\$ 272,745	\$ 271,361	\$ 268,285
Other Assets - Gross	SUB0262	\$ 606,723	\$ 522,579	\$ 471,705	\$ 397,147	\$ 356,198
Other Assets - Total	SC59	\$ 606,723	\$ 522,579	\$ 471,702	\$ 397,145	\$ 356,198
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 1,223	\$ 1,987	\$ 1,972	\$ 1,956	\$ 1,924
Other	SC625	\$ 29,156	\$ 28,892	\$ 28,631	\$ 28,370	\$ 26,142
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 415,034	\$ 342,017	\$ 267,836	\$ 228,147	\$ 174,732
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 21,324	\$ 24,709	\$ 25,920	\$ 27,141	\$ 28,559
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 139,986	\$ 124,974	\$ 147,346	\$ 111,533	\$ 124,841
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	\$ 3	\$ 2	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 91,126	\$ 78,930	\$ 71,172	\$ 65,799	\$ 63,597
Total Assets - Gross	SUB0283	\$ 19,061,417	\$ 19,801,847	\$ 19,412,296	\$ 18,597,735	\$ 18,736,759
Total Assets	SC60	\$ 18,970,291	\$ 19,722,917	\$ 19,341,124	\$ 18,531,936	\$ 18,673,162
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 10,415,935	\$ 10,679,731	\$ 9,919,977	\$ 10,084,114	\$ 9,749,102
Deposits	SC710	\$ 9,894,698	\$ 10,252,613	\$ 9,467,041	\$ 9,719,903	\$ 9,426,317
Escrows	SC712	\$ 521,237	\$ 427,118	\$ 452,936	\$ 364,211	\$ 322,785
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 7,047,035	\$ 7,466,570	\$ 7,825,084	\$ 6,850,382	\$ 7,098,150
Advances from FHLBank	SC720	\$ 6,709,202	\$ 6,803,173	\$ 5,868,614	\$ 5,962,969	\$ 5,762,840
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 149,140	\$ 536,128	\$ 1,790,611	\$ 711,576	\$ 1,117,436
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 15,000	\$ 15,000	\$ 15,000	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 173,693	\$ 112,269	\$ 150,859	\$ 175,837	\$ 217,874
Other Liabilities - Total	SC75	\$ 195,776	\$ 200,171	\$ 196,162	\$ 195,214	\$ 410,435
Accrued Interest Payable - Deposits	SC763	\$ 42,982	\$ 42,727	\$ 40,971	\$ 38,708	\$ 37,271
Accrued Interest Payable - Other	SC766	\$ 16,666	\$ 16,440	\$ 20,023	\$ 22,379	\$ 22,503
Accrued Taxes	SC776	\$ 1,586	\$ 11,897	\$ 31,630	\$ 28,518	\$ 29,935
Accounts Payable	SC780	\$ 17,643	\$ 19,635	\$ 17,025	\$ 16,963	\$ 14,264
Deferred Income Taxes	SC790	\$ 0	\$ 45	\$ 45	\$ 97	\$ 45
Other Liabilities and Deferred Income	SC796	\$ 116,899	\$ 109,427	\$ 86,468	\$ 88,549	\$ 306,417
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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Schedule SC --- Consolidated Statement of Condition		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	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
Total Liabilities	SC70	\$ 17,658,746	\$ 18,346,472	\$ 17,941,223	\$ 17,129,710	\$ 17,257,687
Minority Interest	SC800	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 484,943	\$ 504,830	\$ 495,529	\$ 470,319	\$ 467,024
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 14,541	\$ 14,550	\$ 14,550	\$ 14,550	\$ 14,550
Paid in Excess of Par	SC830	\$ 470,402	\$ 490,280	\$ 480,979	\$ 455,769	\$ 452,474
Accumulated Other Comprehensive Income - Total	SC86	\$- 12,076	\$- 9,003	\$- 6,179	\$ 5,892	\$ 4,046
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 12,542	\$- 3,995	\$- 7,006	\$ 2,380	\$- 535
Gains (Losses) on Cash Flow Hedges	SC865	\$ 466	\$- 5,008	\$ 827	\$ 3,512	\$ 4,581
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 838,607	\$ 880,535	\$ 910,453	\$ 925,915	\$ 944,308
Other Components of Equity Capital	SC891	\$- 31	\$- 21	\$- 5	\$ 1	\$ 0
Total Equity Capital	SC80	\$ 1,311,443	\$ 1,376,341	\$ 1,399,798	\$ 1,402,127	\$ 1,415,378
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 18,970,289	\$ 19,722,913	\$ 19,341,121	\$ 18,531,937	\$ 18,673,165

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 1,110
4	Net deferred tax assets	8	\$ 13,705
7	Prepaid expenses	9	\$ 19,300
9	Advances for loans serviced for others	2	\$ 21,334
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 2,953
14	Other noninterest-bearing short-term accounts recv	2	\$ 28,719
99	Other	7	\$ 2,314

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	7	\$ 7,624
14	Unapplied loan payments received	2	\$ 44,310
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 156
21	Liabilities for credit losses on OBS credit exposures	1	\$ 155
99	Other	17	\$ 39,625

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 273,148	\$ 286,546	\$ 271,189	\$ 268,519	\$ 257,776
Deposits and Investment Securities	SO115	\$ 5,281	\$ 6,956	\$ 7,425	\$ 6,961	\$ 5,873
Mortgage-Backed Securities	SO125	\$ 30,603	\$ 31,004	\$ 27,364	\$ 28,570	\$ 22,827
Mortgage Loans	SO141	\$ 221,101	\$ 231,789	\$ 219,433	\$ 217,488	\$ 215,039
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 2,572	\$ 2,419	\$ 2,225	\$ 2,279	N/A
Nonmortgage Loans - Total	SUB0950	\$ 13,471	\$ 14,231	\$ 14,659	\$ 13,141	\$ 14,037
Commercial Loans and Leases	SO160	\$ 7,405	\$ 8,010	\$ 8,692	\$ 7,316	\$ 8,014
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 95	\$ 111	\$ 52	\$ 56	N/A
Consumer Loans and Leases	SO171	\$ 6,066	\$ 6,221	\$ 5,967	\$ 5,825	\$ 6,023
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 25	\$ 36	\$ 31	\$ 24	N/A
Dividend Inc on Equity Investmtns Not Subj to FASB 115-Total	SO18	\$ 4,300	\$ 4,115	\$ 3,710	\$ 4,502	\$ 4,752
Federal Home Loan Bank Stock	SO181	\$ 4,300	\$ 4,115	\$ 3,710	\$ 4,501	\$ 4,750
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 1	\$ 2
Interest Expense - Total	SO21	\$ 194,497	\$ 207,143	\$ 195,981	\$ 191,086	\$ 182,451
Deposits	SO215	\$ 115,185	\$ 111,611	\$ 105,719	\$ 103,364	\$ 104,511
Escrows	SO225	\$ 13	\$ 15	\$ 14	\$ 6	\$ 27
Advances from FHLBank	SO230	\$ 73,304	\$ 75,248	\$ 69,443	\$ 72,562	\$ 61,669
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 251	\$ 251	\$ 13	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 5,744	\$ 20,018	\$ 20,792	\$ 15,154	\$ 16,244
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 82,951	\$ 83,518	\$ 78,918	\$ 81,935	\$ 80,077
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 45,232	\$ 33,784	\$ 13,620	\$ 9,142	\$ 9,924
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 37,719	\$ 49,734	\$ 65,298	\$ 72,793	\$ 70,153
Noninterest Income - Total	SO42	\$ 27,322	\$ 12,536	\$ 72,537	\$ 51,273	\$ 57,358
Mortgage Loan Servicing Fees	SO410	\$ 26,119	\$ 21,690	\$ 19,111	\$ 15,843	\$- 1,051
Servicing Amortization and Valuation Adjustments	SO411	\$- 25,711	\$- 19,321	\$- 18,134	\$- 14,892	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 25,913	\$ 24,387	\$ 25,610	\$ 23,339	\$ 28,626
Net Income (Loss) from Other - Total	SUB0451	\$- 759	\$- 17,186	\$ 34,979	\$ 26,105	\$ 27,775
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 29,495	\$- 19,060	\$ 28,507	\$ 26,218	\$ 24,408
Operations & Sale of Repossessed Assets	SO461	\$- 979	\$- 194	\$ 385	\$- 303	\$- 520
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 20,102	\$- 127	\$- 63	\$- 26	\$- 36
Sale of Securities Held-to-Maturity	SO467	\$- 154	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 2	\$- 1	\$- 9	\$ 7	\$ 15
Sale of Other Assets Held for Investment	SO477	\$- 322	\$ 449	\$ 5,594	\$ 103	\$ 3,908
Trading Assets (Realized and Unrealized)	SO485	\$- 8,699	\$ 1,747	\$ 565	\$ 106	\$ 0
Other Noninterest Income	SO488	\$ 1,760	\$ 2,966	\$ 10,971	\$ 878	\$ 2,008
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
Noninterest Expense - Total	SO51	\$ 115,405	\$ 108,633	\$ 108,536	\$ 107,685	\$ 112,075
All Personnel Compensation and Expense	SO510	\$ 71,968	\$ 60,411	\$ 59,895	\$ 60,748	\$ 55,327
Legal Expense	SO520	\$ 1,663	\$ 1,639	\$ 1,775	\$ 1,516	\$ 2,050
Office Occupancy and Equipment Expense	SO530	\$ 23,654	\$ 24,329	\$ 22,349	\$ 21,878	\$ 23,212
Marketing and Other Professional Services	SO540	\$ 5,357	\$ 6,018	\$ 6,622	\$ 5,010	\$ 6,694
Loan Servicing Fees	SO550	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Goodwill and Other Intangibles Expense	SO560	\$ 1,305	\$ 1,397	\$ 1,430	\$ 1,490	\$ 2,060
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 2,552	\$ 969	\$ 967	\$ 970	\$ 2,224
Other Noninterest Expense	SO580	\$ 8,905	\$ 13,869	\$ 15,497	\$ 16,072	\$ 20,507
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
Income (Loss) Before Income Taxes	SO60	\$- 50,364	\$- 46,363	\$ 29,299	\$ 16,381	\$ 15,436
Income Taxes - Total	SO71	\$- 19,068	\$- 16,459	\$ 9,909	\$ 5,002	\$ 4,391
Federal	SO710	\$- 17,045	\$- 15,148	\$ 10,692	\$ 6,372	\$ 3,978

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
State, Local & Other	SO720	\$- 2,023	\$- 1,311	\$- 783	\$- 1,370	\$ 413
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 31,296	\$- 29,904	\$ 19,390	\$ 11,379	\$ 11,045
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 31,296	\$- 29,904	\$ 19,390	\$ 11,379	\$ 11,045

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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 20
15	Income from corporate-owned life insurance	3	\$ 253
99	Other	17	\$ 1,364

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	2	\$ 24
2	OTS assessments	4	\$ 65
7	Office supplies, printing, and postage	8	\$ 2,513
8	Telephone, including data lines	5	\$ 1,911
9	Loan origination expense	1	\$ 4,826
10	ATM expense	1	\$ 25
17	Charitable contributions	1	\$ 176
99	Other	14	\$ 3,266

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,094,676	\$ 826,254	\$ 539,708	\$ 268,519	\$ 978,300
YTD - Deposits and Investment Securities	Y_SO115	\$ 25,743	\$ 21,342	\$ 14,386	\$ 6,961	\$ 16,038
YTD - Mortgage-Backed Securities	Y_SO125	\$ 117,431	\$ 86,938	\$ 55,934	\$ 28,570	\$ 82,130
YTD - Mortgage Loans	Y_SO141	\$ 886,615	\$ 668,710	\$ 436,921	\$ 217,488	\$ 833,097
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 9,447	\$ 6,923	\$ 4,504	\$ 2,279	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 31,142	\$ 24,018	\$ 16,008	\$ 7,316	\$ 26,902
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 310	\$ 219	\$ 108	\$ 56	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 23,881	\$ 18,013	\$ 11,792	\$ 5,825	\$ 20,133
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 107	\$ 91	\$ 55	\$ 24	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 16,574	\$ 12,327	\$ 8,212	\$ 4,502	\$ 16,462
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 16,573	\$ 12,326	\$ 8,211	\$ 4,501	\$ 16,456
YTD - Other	Y_SO185	\$ 1	\$ 1	\$ 1	\$ 1	\$ 6
YTD - Interest Expense - Total	Y_SO21	\$ 786,466	\$ 594,210	\$ 387,067	\$ 191,086	\$ 667,682
YTD - Deposits	Y_SO215	\$ 434,423	\$ 320,694	\$ 209,083	\$ 103,364	\$ 394,705
YTD - Escrows	Y_SO225	\$ 48	\$ 35	\$ 20	\$ 6	\$ 32
YTD - Advances from FHLBank	Y_SO230	\$ 289,775	\$ 217,253	\$ 142,005	\$ 72,562	\$ 207,532
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 515	\$ 264	\$ 13	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 61,705	\$ 55,964	\$ 35,946	\$ 15,154	\$ 65,412
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 324,784	\$ 244,371	\$ 160,853	\$ 81,935	\$ 327,080
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 101,719	\$ 56,546	\$ 22,762	\$ 9,142	\$ 29,721
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 223,065	\$ 187,825	\$ 138,091	\$ 72,793	\$ 297,359
YTD - Noninterest Income - Total	Y_SO42	\$ 163,223	\$ 136,346	\$ 123,810	\$ 51,273	\$ 258,823
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 82,723	\$ 56,644	\$ 34,954	\$ 15,843	\$ 3,014
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 78,038	\$- 52,347	\$- 33,026	\$- 14,892	N/A

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Schedule SO --- Consolidated Statement of Operations		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 98,840	\$ 73,336	\$ 48,949	\$ 23,339	\$ 117,968
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 43,317	\$ 43,898	\$ 61,084	\$ 26,105	\$ 137,929
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 65,098	\$ 35,665	\$ 54,725	\$ 26,218	\$ 46,587
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,005	\$- 112	\$ 82	\$- 303	\$ 735
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 20,318	\$- 216	\$- 89	\$- 26	\$- 2,011
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 154	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 1	\$- 3	\$- 2	\$ 7	\$ 19
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 5,824	\$ 6,146	\$ 5,697	\$ 103	\$ 92,599
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 6,281	\$ 2,418	\$ 671	\$ 106	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 16,535	\$ 14,815	\$ 11,849	\$ 878	\$- 88
YTD - Noninterest Expense - Total	Y_SO51	\$ 437,672	\$ 324,854	\$ 216,221	\$ 107,685	\$ 415,161
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 251,625	\$ 181,054	\$ 120,643	\$ 60,748	\$ 221,690
YTD - Legal Expense	Y_SO520	\$ 6,578	\$ 4,930	\$ 3,291	\$ 1,516	\$ 6,659
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 91,524	\$ 68,556	\$ 44,227	\$ 21,878	\$ 89,081
YTD - Marketing and Other Professional Services	Y_SO540	\$ 22,927	\$ 17,650	\$ 11,632	\$ 5,010	\$ 25,319
YTD - Loan Servicing Fees	Y_SO550	\$ 4	\$ 3	\$ 2	\$ 1	\$ 5
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,519	\$ 4,317	\$ 2,920	\$ 1,490	\$ 6,228
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 5,458	\$ 2,906	\$ 1,937	\$ 970	\$ 3,854
YTD - Other Noninterest Expense	Y_SO580	\$ 54,037	\$ 45,438	\$ 31,569	\$ 16,072	\$ 62,325
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 51,384	\$- 683	\$ 45,680	\$ 16,381	\$ 141,022
YTD - Income Taxes - Total	Y_SO71	\$- 20,688	\$- 1,548	\$ 14,911	\$ 5,002	\$ 46,042
YTD - Federal	Y_SO710	\$- 15,192	\$ 1,916	\$ 17,064	\$ 6,372	\$ 48,685
YTD - State, Local, and Other	Y_SO720	\$- 5,496	\$- 3,464	\$- 2,153	\$- 1,370	\$- 2,643
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 30,696	\$ 865	\$ 30,769	\$ 11,379	\$ 94,980
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 30,696	\$ 865	\$ 30,769	\$ 11,379	\$ 94,980

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 78,415	\$ 71,173	\$ 65,803	\$ 63,604	\$ 59,691
Net Provision for Loss	VA115	\$ 46,131	\$ 33,770	\$ 13,584	\$ 9,096	\$ 9,920

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA125	\$- 16,115	\$- 17,973	\$- 1,032	\$- 1,146	\$ 212
Recoveries	VA135	\$ 821	\$ 1,193	\$ 1,244	\$ 929	\$ 995
Adjustments	VA145	\$- 254	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 17,870	\$ 9,232	\$ 8,426	\$ 6,680	\$ 7,214
General Valuation Allowances - Ending Balance	VA165	\$ 91,128	\$ 78,931	\$ 71,173	\$ 65,803	\$ 63,604
Specific Valuation Allowances - Beginning Balance	VA108	\$ 21,466	\$ 3,689	\$ 2,669	\$ 1,530	\$ 2,261
Net Provision for Loss	VA118	\$ 1,653	\$ 983	\$ 1,003	\$ 1,016	\$ 2,228
Transfers	VA128	\$ 16,115	\$ 17,973	\$ 1,032	\$ 1,146	\$- 212
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 3,648	\$ 1,172	\$ 1,015	\$ 1,023	\$ 2,747
Specific Valuation Allowances - Ending Balance	VA168	\$ 35,586	\$ 21,473	\$ 3,689	\$ 2,669	\$ 1,530
Total Valuation Allowances - Beginning Balance	VA110	\$ 99,881	\$ 74,862	\$ 68,472	\$ 65,134	\$ 61,952
Net Provision for Loss	VA120	\$ 47,784	\$ 34,753	\$ 14,587	\$ 10,112	\$ 12,148
Recoveries	VA140	\$ 821	\$ 1,193	\$ 1,244	\$ 929	\$ 995
Adjustments	VA150	\$- 254	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 21,518	\$ 10,404	\$ 9,441	\$ 7,703	\$ 9,961
Total Valuation Allowances - Ending Balance	VA170	\$ 126,714	\$ 100,404	\$ 74,862	\$ 68,472	\$ 65,134
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 17,870	\$ 9,232	\$ 8,426	\$ 6,680	\$ 7,214
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 13,053	\$ 5,182	\$ 4,859	\$ 4,529	\$ 4,335
Construction - Total	SUB2030	\$ 452	\$ 250	\$ 95	\$ 135	\$ 109
1-4 Dwelling Units	VA420	\$ 452	\$ 250	\$ 95	\$ 135	\$ 109
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 12,601	\$ 4,932	\$ 4,764	\$ 4,394	\$ 4,226
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,503	\$ 1,358	\$ 1,917	\$ 2,021	\$ 1,995
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 775	\$ 342	\$ 1,173	\$ 198	\$ 328
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 1,864	\$ 1,212	\$ 1,662	\$ 2,136	\$ 1,129
Multifamily (5 or more) Dwelling Units	VA470	\$ 605	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 3,979	\$ 0	\$ 12	\$ 39	\$ 38
Land	VA490	\$ 2,875	\$ 2,020	\$ 0	\$ 0	\$ 736
Nonmortgage Loans - Total	VA56	\$ 1,492	\$ 1,388	\$ 1,016	\$ 1,076	\$ 1,204
Commercial Loans	VA520	\$ 210	\$ 125	\$ 312	\$ 85	\$ 26

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 1,282	\$ 1,263	\$ 704	\$ 991	\$ 1,178
Loans on Deposits	VA510	\$ 477	\$ 406	\$ 346	\$ 370	\$ 362
Home Improvement Loans	VA516	\$ 0	\$ 11	\$ 0	\$ 40	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 19	\$ 0	\$ 4	\$ 46	\$ 28
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 19	\$ 4	\$ 3	\$ 7	\$ 7
Other	VA560	\$ 767	\$ 842	\$ 351	\$ 528	\$ 781
Repossessed Assets - Total	VA60	\$ 3,325	\$ 2,575	\$ 2,551	\$ 1,075	\$ 1,675
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 3,325	\$ 2,575	\$ 2,551	\$ 1,075	\$ 1,674
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	\$ 1
Other Assets	VA930	\$ 0	\$ 87	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 821	\$ 1,193	\$ 1,244	\$ 929	\$ 995
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 494	\$ 786	\$ 711	\$ 623	\$ 654
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 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	\$ 494	\$ 786	\$ 711	\$ 623	\$ 654
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 162	\$ 605	\$ 592	\$ 233	\$ 301
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 4	\$ 42	\$ 24	\$ 7	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 155	\$ 132	\$ 95	\$ 313	\$ 241
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 173	\$ 7	\$ 0	\$ 70	\$ 109
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 326	\$ 407	\$ 533	\$ 304	\$ 339
Commercial Loans	VA521	\$ 0	\$ 0	\$ 179	\$ 80	\$ 0
Consumer Loans - Total	SUB2161	\$ 326	\$ 407	\$ 354	\$ 224	\$ 339
Loans on Deposits	VA511	\$ 133	\$ 156	\$ 93	\$ 81	\$ 95

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 12	\$ 27	\$ 21	\$ 23	\$ 50
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 1	\$ 0	\$ 1	\$ 1	\$ 4
Other	VA561	\$ 180	\$ 224	\$ 239	\$ 119	\$ 189
Other Assets	VA931	\$ 1	\$ 0	\$ 0	\$ 2	\$ 2
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 17,768	\$ 18,956	\$ 2,035	\$ 2,162	\$ 2,013
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 16,174	\$ 17,715	\$ 996	\$ 966	\$- 222
Construction - Total	SUB2230	\$ 100	\$ 0	\$ 0	\$ 30	\$ 0
1-4 Dwelling Units	VA422	\$ 100	\$ 0	\$ 0	\$ 30	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 16,074	\$ 17,715	\$ 996	\$ 936	\$- 222
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 2	\$ 68	\$- 58	\$ 214	\$- 200
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 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	\$ 512	\$ 71	\$ 398	\$ 248	\$ 48
Nonresidential Property (Except Land)	VA482	\$ 469	\$ 3,281	\$ 656	\$ 474	\$- 9
Land	VA492	\$ 15,095	\$ 14,295	\$ 0	\$ 0	\$- 61
Nonmortgage Loans - Total	VA58	\$ 0	\$ 258	\$ 70	\$ 142	\$ 0
Commercial Loans	VA522	\$ 0	\$ 258	\$ 70	\$ 183	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$- 41	\$ 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	\$- 43	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Reposessed Assets - Total	VA62	\$ 1,723	\$ 933	\$ 963	\$ 1,464	\$ 1,675
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,723	\$ 933	\$ 963	\$ 1,464	\$ 1,675
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 Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$- 129	\$ 50	\$ 6	\$- 410	\$ 560
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 34,817	\$ 26,995	\$ 9,217	\$ 7,913	\$ 8,232
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 28,733	\$ 22,111	\$ 5,144	\$ 4,872	\$ 3,459
Construction - Total	SUB2330	\$ 552	\$ 250	\$ 95	\$ 165	\$ 109
1-4 Dwelling Units	VA425	\$ 552	\$ 250	\$ 95	\$ 165	\$ 109
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 28,181	\$ 21,861	\$ 5,049	\$ 4,707	\$ 3,350
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,339	\$ 821	\$ 1,267	\$ 2,002	\$ 1,494
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 771	\$ 300	\$ 1,149	\$ 191	\$ 325
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,709	\$ 1,080	\$ 1,567	\$ 1,823	\$ 888
Multifamily (5 or more) Dwelling Units	VA475	\$ 1,117	\$ 71	\$ 398	\$ 248	\$ 48
Nonresidential Property (Except Land)	VA485	\$ 4,275	\$ 3,274	\$ 668	\$ 443	\$- 80
Land	VA495	\$ 17,970	\$ 16,315	\$ 0	\$ 0	\$ 675
Nonmortgage Loans - Total	VA59	\$ 1,166	\$ 1,239	\$ 553	\$ 914	\$ 865
Commercial Loans	VA525	\$ 210	\$ 383	\$ 203	\$ 188	\$ 26
Consumer Loans - Total	SUB2361	\$ 956	\$ 856	\$ 350	\$ 726	\$ 839
Loans on Deposits	VA515	\$ 344	\$ 250	\$ 253	\$ 289	\$ 267
Home Improvement Loans	VA519	\$ 0	\$ 11	\$ 0	\$ 40	\$- 1
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 7	\$- 27	\$- 17	\$- 20	\$- 22
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 18	\$ 4	\$ 2	\$ 6	\$ 3
Other	VA565	\$ 587	\$ 618	\$ 112	\$ 411	\$ 592
Reposessed Assets - Total	VA65	\$ 5,048	\$ 3,508	\$ 3,514	\$ 2,539	\$ 3,350

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 5,048	\$ 3,508	\$ 3,514	\$ 2,539	\$ 3,349
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 Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$- 130	\$ 137	\$ 6	\$- 412	\$ 558
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 83,708	\$ 67,734	\$ 30,589	\$ 30,087	\$ 30,185
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 209,088	\$ 151,320	\$ 109,979	\$ 105,324	\$ 107,545
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 58,550	\$ 38,313	\$ 30,420	\$ 27,470	\$ 25,918
Construction	VA951	\$ 1,042	\$ 1,452	\$ 446	\$ 1,934	\$ 721
Permanent - 1-4 Dwelling Units	VA952	\$ 44,732	\$ 30,913	\$ 26,211	\$ 25,320	\$ 24,781
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 91	\$ 0	\$ 705	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 3,867	\$ 66	\$ 304	\$ 216	\$ 203
Permanent - Land	VA955	\$ 8,818	\$ 5,882	\$ 2,754	\$ 0	\$ 213
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 216,056	\$ 184,883	\$ 171,455	\$ 150,452	\$ 111,323
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 462,757	\$ 414,823	\$ 269,592	\$ 237,178	\$ 226,232
Substandard	VA965	\$ 447,235	\$ 410,903	\$ 266,081	\$ 234,211	\$ 223,091
Doubtful	VA970	\$ 15,522	\$ 3,920	\$ 3,461	\$ 2,967	\$ 3,141
Loss	VA975	\$ 0	\$ 0	\$ 50	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
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
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 448,643	\$ 348,176	\$ 259,787	\$ 209,141	\$ 192,970

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 434,532	\$ 335,462	\$ 253,409	\$ 198,197	\$ 183,798
Construction and Land Loans	SUB2430	\$ 111,433	\$ 54,247	\$ 46,367	\$ 34,512	\$ 23,757
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 280,164	\$ 228,944	\$ 176,841	\$ 144,837	\$ 140,276
Permanent Loans Secured by All Other Property	SUB2450	\$ 139,198	\$ 97,201	\$ 68,481	\$ 35,924	\$ 33,817
Nonmortgages - Total	SUB2461	\$ 14,111	\$ 12,714	\$ 6,378	\$ 10,944	\$ 9,172
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 207,855	\$ 188,822	\$ 130,706	\$ 106,234	\$ 115,419
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 196,535	\$ 177,413	\$ 123,637	\$ 97,771	\$ 107,731
Mortgage Loans - Total	SUB2481	\$ 185,239	\$ 167,693	\$ 120,418	\$ 91,154	\$ 100,620
Construction	PD115	\$ 5,285	\$ 4,629	\$ 3,637	\$ 12,451	\$ 4,759
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 9,486	\$ 5,983	\$ 6,237	\$ 4,817	\$ 6,689
Secured by First Liens	PD123	\$ 115,164	\$ 109,103	\$ 80,769	\$ 62,844	\$ 70,576
Secured by Junior Liens	PD124	\$ 5,871	\$ 4,164	\$ 3,031	\$ 3,822	\$ 2,497
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,759	\$ 2,904	\$ 2,254	\$ 410	\$ 4,688
Nonresidential Property (Except Land)	PD135	\$ 7,704	\$ 25,574	\$ 16,605	\$ 4,703	\$ 5,951
Land	PD138	\$ 39,970	\$ 15,336	\$ 7,885	\$ 2,107	\$ 5,460
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 6,469	\$ 1,727	\$ 1,437	\$ 3,716	\$ 2,921
Consumer Loans - Total	SUB2511	\$ 4,827	\$ 7,993	\$ 1,782	\$ 2,901	\$ 4,190
Loans on Deposits	PD161	\$ 187	\$ 17	\$ 0	\$ 27	\$ 14
Home Improvement Loans	PD163	\$ 1	\$ 71	\$ 14	\$ 21	\$ 28
Education Loans	PD165	\$ 8	\$ 0	\$ 2	\$ 16	\$ 6
Auto Loans	PD167	\$ 196	\$ 216	\$ 197	\$ 100	\$ 227
Mobile Home Loans	PD169	\$ 0	\$ 44	\$ 0	\$ 0	\$ 11
Credit Cards	PD171	\$ 9	\$ 14	\$ 16	\$ 14	\$ 17
Other	PD180	\$ 4,426	\$ 7,631	\$ 1,553	\$ 2,723	\$ 3,887
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 13,731	\$ 34	\$ 307	\$ 18	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 22,328	\$ 14,215	\$ 4,071	\$ 4,227	\$ 4,214
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 11,142	\$ 13,525	\$ 9,470	\$ 6,392	\$ 9,904
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 10,336	\$ 12,465	\$ 8,359	\$ 5,920	\$ 8,721

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 569	\$ 925	\$ 975	\$ 412	\$ 981
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 11,320	\$ 11,409	\$ 7,069	\$ 8,463	\$ 7,688
Mortgage Loans - Total	SUB2491	\$ 10,129	\$ 10,193	\$ 6,356	\$ 6,295	\$ 6,856
Construction	PD215	\$ 508	\$ 1,216	\$ 325	\$ 185	\$ 180
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 90	\$ 117	\$ 135	\$ 18	\$ 576
Secured by First Liens	PD223	\$ 4,342	\$ 4,918	\$ 4,426	\$ 3,883	\$ 4,127
Secured by Junior Liens	PD224	\$ 45	\$ 13	\$ 9	\$ 41	\$ 132
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 230	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 5,144	\$ 2,433	\$ 1,231	\$ 1,178	\$ 1,669
Land	PD238	\$ 0	\$ 1,496	\$ 0	\$ 990	\$ 172
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 296	\$ 1,137	\$ 547	\$ 2,095	\$ 697
Consumer Loans - Total	SUB2521	\$ 895	\$ 79	\$ 166	\$ 73	\$ 135
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 17	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 17	\$ 18	\$ 4	\$ 12	\$ 14
Auto Loans	PD267	\$ 3	\$ 10	\$ 9	\$ 10	\$ 53
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 15	\$ 19	\$ 111	\$ 4	\$ 4
Other	PD280	\$ 843	\$ 32	\$ 42	\$ 47	\$ 64
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 13	\$ 50	\$ 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	\$ 611	\$ 663	\$ 548	\$ 495	\$ 512
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 611	\$ 663	\$ 548	\$ 495	\$ 512
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 240,788	\$ 159,354	\$ 129,081	\$ 102,907	\$ 77,551
Mortgage Loans - Total	SUB2501	\$ 239,164	\$ 157,576	\$ 126,635	\$ 100,748	\$ 76,322
Construction	PD315	\$ 9,377	\$ 3,472	\$ 4,125	\$ 4,800	\$ 4,766
Permanent:						
Residential:						

1-4 Dwelling Units:

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 4,080	\$ 4,534	\$ 2,459	\$ 3,249	\$ 3,274
Secured by First Liens	PD323	\$ 139,904	\$ 99,333	\$ 78,977	\$ 65,505	\$ 51,737
Secured by Junior Liens	PD324	\$ 1,182	\$ 779	\$ 798	\$ 658	\$ 668
Multifamily (5 or more) Dwelling Units	PD325	\$ 7,269	\$ 9,824	\$ 96	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 21,059	\$ 11,536	\$ 9,785	\$ 12,557	\$ 7,457
Land	PD338	\$ 56,293	\$ 28,098	\$ 30,395	\$ 13,979	\$ 8,420
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,232	\$ 1,482	\$ 2,335	\$ 1,943	\$ 907
Consumer Loans - Total	SUB2531	\$ 392	\$ 296	\$ 111	\$ 216	\$ 322
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 77	\$ 44	\$ 35	\$ 36	\$ 60
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 13	\$ 8	\$ 12	\$ 1	\$ 2
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 302	\$ 244	\$ 64	\$ 179	\$ 260
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 38,920	\$ 4,483	\$ 8,143	\$ 8,159	\$ 5,187
Held for Sale Included in PD315:PD380	PD392	\$ 1,110	\$ 592	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 12,055	\$ 11,379	\$ 9,684	\$ 10,299	\$ 9,950
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 11,882	\$ 10,169	\$ 8,791	\$ 9,291	\$ 9,173
Rebooked GNMMAs Incl in PD395	PD397	\$ 173	\$ 1,210	\$ 893	\$ 1,008	\$ 777

Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 684,955	\$ 726,779	\$ 499,746	\$ 370,314	\$ 763,024
90% up to 100% LTV	LD110	\$ 597,070	\$ 627,556	\$ 399,339	\$ 303,782	\$ 599,721
100% and greater LTV	LD120	\$ 87,885	\$ 99,223	\$ 100,407	\$ 66,532	\$ 163,303
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 22,377	\$ 17,561	\$ 14,064	\$ 11,409	\$ 13,606
Past Due and Still Accruing - Total	SUB5240	\$ 17,308	\$ 13,649	\$ 11,284	\$ 8,136	\$ 8,835
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 17,161	\$ 13,649	\$ 11,284	\$ 8,136	\$ 8,685
90% up to 100% LTV	LD210	\$ 14,880	\$ 10,427	\$ 9,808	\$ 6,929	\$ 7,563
100% and greater LTV	LD220	\$ 2,281	\$ 3,222	\$ 1,476	\$ 1,207	\$ 1,122
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 147	\$ 0	\$ 0	\$ 0	\$ 150

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Schedule LD --- Loan Data		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 147	\$ 0	\$ 0	\$ 0	\$ 150
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 5,069	\$ 3,912	\$ 2,780	\$ 3,273	\$ 4,771
90% up to 100% LTV	LD250	\$ 3,673	\$ 3,777	\$ 2,425	\$ 2,073	\$ 3,703
100% and greater LTV	LD260	\$ 1,396	\$ 135	\$ 355	\$ 1,200	\$ 1,068
Net Charge-offs - Total	SUB5300	\$ 4,098	\$ 2,591	\$ 1,721	\$ 2,895	\$ 2,107
90% up to 100% LTV	LD310	\$ 983	\$ 754	\$ 567	\$ 492	\$ 1,601
100% and greater LTV	LD320	\$ 3,115	\$ 1,837	\$ 1,154	\$ 2,403	\$ 506
Purchases - Total	SUB5320	\$ 1,097	\$ 13,239	\$ 20,935	\$ 19,746	\$ 59,975
90% up to 100% LTV	LD410	\$ 1,030	\$ 11,222	\$ 17,463	\$ 13,510	\$ 38,156
100% and greater LTV	LD420	\$ 67	\$ 2,017	\$ 3,472	\$ 6,236	\$ 21,819
Originations - Total	SUB5330	\$ 4,335	\$ 14,688	\$ 19,896	\$ 23,487	\$ 62,184
90% up to 100% LTV	LD430	\$ 1,149	\$ 11,705	\$ 15,411	\$ 17,411	\$ 40,010
100% and greater LTV	LD440	\$ 3,186	\$ 2,983	\$ 4,485	\$ 6,076	\$ 22,174
Sales - Total	SUB5340	\$ 3,229	\$ 7,436	\$ 59,111	\$ 148,029	\$ 16,158
90% up to 100% LTV	LD450	\$ 3,051	\$ 6,659	\$ 51,609	\$ 129,136	\$ 14,480
100% and greater LTV	LD460	\$ 178	\$ 777	\$ 7,502	\$ 18,893	\$ 1,678
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 207,276	\$ 210,506	\$ 133,278	\$ 54,898	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 95,669	\$ 100,686	\$ 91,090	\$ 24,479	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,093,360	\$ 1,052,983	\$ 1,038,329	\$ 160,600	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 474,179	\$ 485,339	\$ 460,246	\$ 368,524	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 414,091	\$ 381,739	\$ 284,704	\$ 353,992	N/A
Total Capitalized Negative Amortization	LD650	\$ 9,482	\$ 6,642	\$ 4,709	\$ 4,511	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 72,275	\$ 81,267	\$ 98,799	\$ 95,150	\$ 88,343
Mortgage Construction Loans	CC105	\$ 70,570	\$ 78,014	\$ 92,219	\$ 90,020	\$ 83,060
Other Mortgage Loans	CC115	\$ 1,705	\$ 3,253	\$ 6,580	\$ 5,130	\$ 5,283
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 306,187	\$ 290,957	\$ 272,597	\$ 210,744	\$ 210,931
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 289,653	\$ 722,686	\$ 560,386	\$ 332,390	\$ 291,361
1-4 Dwelling Units	CC280	\$ 161,133	\$ 181,765	\$ 156,826	\$ 166,431	\$ 116,890

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 3,718	\$ 6,165	\$ 8,485	\$ 11,001	\$ 9,846
All Other Real Estate	CC300	\$ 124,802	\$ 534,756	\$ 395,075	\$ 154,958	\$ 164,625
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,127	\$ 2,566	\$ 5,911	\$ 6,697	\$ 6,455
Commitments Outstanding to Purchase Loans	CC320	\$ 2,997,971	\$ 2,737,384	\$ 2,791,453	\$ 2,858,751	\$ 1,703,467
Commitments Outstanding to Sell Loans	CC330	\$ 3,964,266	\$ 3,950,464	\$ 3,469,813	\$ 2,539,688	\$ 2,187,564
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
Unused Lines of Credit - Total	SUB3361	\$ 1,837,256	\$ 1,854,903	\$ 1,760,840	\$ 1,737,543	\$ 1,664,677
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 493,508	\$ 507,812	\$ 507,529	\$ 499,862	\$ 472,361
Commercial Lines	CC420	\$ 1,327,947	\$ 1,332,839	\$ 1,239,043	\$ 1,224,663	\$ 1,183,482
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,412	\$ 694	\$ 1,681	\$ 1,588	\$ 603
Open-End Consumer Lines - Other	CC425	\$ 14,389	\$ 13,558	\$ 12,587	\$ 11,430	\$ 8,231
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 117,818	\$ 119,423	\$ 120,414	\$ 113,938	\$ 117,982
Commercial	CC430	\$ 299	\$ 404	\$ 471	\$ 139	\$ 170
Standby, Not Included on CC465 or CC468	CC435	\$ 117,519	\$ 119,019	\$ 119,943	\$ 113,799	\$ 117,812
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 45,825	\$ 58,815	\$ 63,895	\$ 65,465	\$ 45,845
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 45,583	\$ 58,689	\$ 63,720	\$ 65,273	\$ 45,574
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 516,136	\$ 640,541	\$ 47,868	\$ 285,469	\$ 694,023
Sales	CF145	\$ 0	\$ 0	\$ 3,472	\$ 0	\$ 0
Other Balance Changes	CF148	\$- 504,653	\$- 113,816	\$- 151,627	\$- 331,961	\$- 106,322
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 1,371	\$ 5,554	\$ 16,247	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 16,408	\$- 9,814	\$ 3,841	\$ 3,683	\$ 10,120
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 516,136	\$ 641,912	\$ 53,422	\$ 301,716	\$ 694,023
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 3,472	\$ 0	\$ 0
Net Purchases - Total	SUB3826	\$ 516,136	\$ 641,912	\$ 49,950	\$ 301,716	\$ 694,023
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,343,608	\$ 908,798	\$ 531,351	\$ 1,243,414	\$ 948,748
Construction Loans - Total	SUB3840	\$ 103,304	\$ 120,896	\$ 105,546	\$ 111,325	\$ 112,969
1-4 Dwelling Units	CF190	\$ 37,120	\$ 52,568	\$ 54,833	\$ 75,978	\$ 75,686
Multifamily (5 or more) Dwelling Units	CF200	\$ 25,510	\$ 13,924	\$ 16,525	\$ 7,410	\$ 3,952
Nonresidential	CF210	\$ 40,674	\$ 54,404	\$ 34,188	\$ 27,937	\$ 33,331
Permanent Loans - Total	SUB3851	\$ 2,240,304	\$ 787,902	\$ 425,805	\$ 1,132,089	\$ 835,779
1-4 Dwelling Units	CF225	\$ 2,128,499	\$ 673,370	\$ 321,467	\$ 1,030,757	\$ 733,053
Home Equity and Junior Liens	CF226	\$ 67,605	\$ 216,607	\$ 225,701	\$ 223,697	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 7,145	\$ 21,393	\$ 2,104	\$ 5,864	\$ 7,741
Nonresidential (Except Land)	CF260	\$ 85,937	\$ 68,478	\$ 81,055	\$ 64,999	\$ 68,683
Land	CF270	\$ 18,723	\$ 24,661	\$ 21,179	\$ 30,469	\$ 26,302
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 5,814,738	\$ 6,240,004	\$ 6,811,115	\$ 5,189,910	\$ 4,406,591
1-4 Dwelling Units	CF280	\$ 5,814,305	\$ 6,202,408	\$ 6,807,315	\$ 5,189,572	\$ 4,406,591
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 5,480,115	\$ 5,920,050	\$ 6,535,908	\$ 4,996,971	N/A
Home Equity and Junior Liens	CF282	\$ 6,707	\$ 84,516	\$ 108,461	\$ 107,186	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 433	\$ 3,432	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 34,164	\$ 3,800	\$ 338	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 7,290,921	\$ 5,974,342	\$ 5,741,775	\$ 5,301,011	\$ 4,486,628
1-4 Dwelling Units	CF310	\$ 7,290,623	\$ 5,972,795	\$ 5,740,780	\$ 5,301,011	\$ 4,483,429
Home Equity and Junior Liens	CF311	\$ 15,893	\$ 26,796	\$ 122,903	\$ 630,426	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 298	\$ 1,547	\$ 995	\$ 0	\$ 3,199
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 1,476,183	\$ 265,662	\$ 1,069,340	\$- 111,101	\$- 80,037
Memo - Refinancing Loans	CF361	\$ 417,648	\$ 218,230	\$ 252,313	\$ 264,092	\$ 281,652
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 2,039,649	\$ 1,842,554	\$ 2,236,655	\$ 1,898,809	\$ 1,967,176

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 175	\$ 2,050	\$ 2,128	\$ 100	\$ 150
Consumer:						
Closed or Purchased	CF400	\$ 87,157	\$ 14,431	\$ 50,144	\$ 12,716	\$ 88,150
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 2,126,806	\$ 1,856,985	\$ 2,286,799	\$ 1,911,525	\$ 2,055,326
Nonmortgage Loans - Sales - Total	SUB3915	\$ 175	\$ 2,050	\$ 2,128	\$ 100	\$ 150
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 2,126,631	\$ 1,854,935	\$ 2,284,671	\$ 1,911,425	\$ 2,055,176
Deposits:						
Interest Credited to Deposits	CF430	\$ 110,829	\$ 104,924	\$ 98,618	\$ 97,163	\$ 107,235
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 1,194,473	\$ 1,271,221	\$ 947,783	\$ 1,079,515	\$ 1,210,365
Fully Insured	DI100	\$ 1,186,954	\$ 1,250,921	\$ 932,796	\$ 1,031,738	\$ 1,110,297
Other	DI110	\$ 7,519	\$ 20,300	\$ 14,987	\$ 47,777	\$ 100,068
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 5,408,329	\$ 5,540,330	\$ 5,155,188	\$ 5,228,893	\$ 5,272,336
Greater than \$100,000	DI130	\$ 4,599,395	\$ 4,729,917	\$ 4,368,539	\$ 4,470,594	\$ 4,105,679
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,584,389	1,664,025	1,333,982	1,421,157	1,518,380
Greater than \$100,000	DI160	15,150	14,729	14,410	14,385	14,201
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 388,761	\$ 389,487	\$ 377,781	\$ 366,565	\$ 354,048
Greater than \$250,000	DI175	\$ 19,448	\$ 19,992	\$ 18,465	\$ 18,066	\$ 17,039
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	26,292	26,632	26,465	26,220	25,484
Greater than \$250,000	DI185	52	54	48	47	46
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 407,848	\$ 407,227	\$ 394,905	\$ 382,850	\$ 370,559
Uninsured Deposits	DI210	\$ 2,454,865	\$ 2,737,154	\$ 2,292,305	\$ 2,548,419	\$ 2,212,711
Preferred Deposits	DI220	\$ 2,074	\$ 2,470	\$ 4,831	\$ 3,171	\$ 1,423,673
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 754,884	\$ 716,662	\$ 734,310	\$ 680,390	\$ 728,445
Money Market Deposit Accounts	DI320	\$ 1,096,918	\$ 1,081,305	\$ 1,127,366	\$ 1,073,689	\$ 1,031,446

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Schedule DI --- Consolidated Deposit Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 962,810	\$ 814,059	\$ 828,524	\$ 726,285	\$ 683,592
Time Deposits	DI340	\$ 7,601,320	\$ 8,067,705	\$ 7,229,777	\$ 7,603,749	\$ 7,305,619
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 3,355,569	\$ 3,346,668	\$ 3,184,033	\$ 3,399,964	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 110,742	\$ 104,239	\$ 97,814	\$ 94,374	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 286,724	\$ 288,618	\$ 307,141	\$ 266,420	\$ 356,521
Deposits Data for Deposit Insurance Premium Assessments						
Section I (Optional Revised Format on an Unconsolidated Basis)						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 794,558	\$ 626,607	\$ 614,107	\$ 601,075	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 869	\$ 381	\$ 723	\$ 439	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)						
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 498	\$ 737	\$ 734	\$ 748	\$ 1,056
Time and Savings Deposits	DI650	\$ 354	\$ 363	\$ 363	\$ 362	\$ 1,024
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act						
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 234	\$ 296	\$ 196	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,564	3,599	3,397	3,676	3,657
Assets Held in Trading Accounts	SI375	\$ 13,702	\$ 22,401	\$ 20,487	\$ 21,003	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 7,607	\$ 7,921	\$ 7,910	\$ 12,674	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 9,889	\$ 10,337	N/A
Available-for-Sale Securities	SI385	\$ 1,332,541	\$ 1,257,949	\$ 1,008,766	\$ 1,027,599	\$ 673,948
Assets Held for Sale	SI387	\$ 3,511,746	\$ 5,604,797	\$ 5,112,960	\$ 3,792,145	\$ 3,189,536
Loans Serviced for Others	SI390	\$ 34,003,669	\$ 28,315,633	\$ 22,899,963	\$ 20,603,315	\$ 16,617,603
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 30,679	\$ 41,032	\$ 51,362	\$ 46,171	\$ 42,452
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.93%	83.65%	83.33%	84.34%	84.03%
Second month of Qtr	SI582	84.40%	83.94%	83.34%	83.07%	83.83%
Third month of Qtr	SI583	84.82%	83.04%	83.16%	82.93%	83.31%
IRS Domestic Building and Loan Test						
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]
Aggregate Investment in Service Corporations	SI588	\$ 558	\$ 807	\$ 806	\$ 560	\$ 560
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 30,784	\$ 30,566	\$ 29,466	\$ 36,346	\$ 36,591
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	22	20	24	26
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,359,829	\$ 1,399,799	\$ 1,402,126	\$ 1,415,092	\$ 1,408,345
Net Income (Loss) (SO91)	SI610	\$- 31,296	\$- 29,904	\$ 19,390	\$ 11,379	\$ 11,045
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 6,314	\$ 306	\$ 35,106	\$ 27,606	\$ 8,056
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 7,337	\$ 9,301	\$ 25,210	\$ 3,295	\$ 4,752

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,255	\$- 2,823	\$- 12,071	\$ 1,846	\$- 710
Prior Period Adjustments	SI668	\$- 129	\$ 303	\$ 248	\$ 0	\$ 0
Other Adjustments	SI671	\$- 57	\$- 30	\$ 2	\$- 1,880	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 1,311,441	\$ 1,376,340	\$ 1,399,799	\$ 1,402,126	\$ 1,415,376
Transactions With Affiliations						
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	\$ 194	\$ 258	\$ 178	\$ 254	\$ 443
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	1 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 23,430	\$ 24,243	\$ 25,755	\$ 16,119	\$ 17,343
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 16	\$ 19	\$ 15	\$ 17	\$ 23
Average Balance Sheet Data						
Total Assets	SI870	\$ 19,182,023	\$ 19,784,620	\$ 19,191,335	\$ 19,018,819	\$ 18,369,396
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 402,325	\$ 393,810	\$ 407,579	\$ 382,798	\$ 423,374
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 16,504,723	\$ 17,229,878	\$ 16,649,061	\$ 16,650,648	\$ 16,024,550
Nonmortgage Loans	SI885	\$ 822,902	\$ 792,951	\$ 830,338	\$ 748,753	\$ 756,074
Deposits and Excrows	SI890	\$ 10,501,466	\$ 10,180,463	\$ 9,853,139	\$ 9,769,092	\$ 9,962,075
Total Borrowings	SI895	\$ 6,999,205	\$ 7,901,881	\$ 7,634,403	\$ 7,450,267	\$ 6,598,984
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 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	1	0	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	8	9	9	9	9

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 41,509,964	\$ 42,286,495	\$ 41,560,029	\$ 39,702,948	\$ 39,710,143
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 15,579,369	\$ 15,450,577	\$ 14,796,019	\$ 14,429,023	\$ 14,186,258
Personal Trust and Agency Accounts	FS210	\$ 1,852,568	\$ 1,898,313	\$ 1,839,773	\$ 1,891,935	\$ 1,875,541
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 794,653	\$ 807,634	\$ 789,001	\$ 747,807	\$ 710,895
Employee Benefit - Defined Contribution	FS220	\$ 33,704	\$ 35,521	\$ 47,967	\$ 70,395	\$ 67,796
Employee Benefit - Defined Benefit	FS230	\$ 51,134	\$ 50,740	\$ 47,238	\$ 26,790	\$ 26,692
Other Retirement Accounts	FS240	\$ 709,815	\$ 721,373	\$ 693,796	\$ 650,622	\$ 616,407
Corporate Trust and Agency Accounts	FS250	\$ 89	\$ 89	\$ 155	\$ 91	\$ 97
Investment Management Agency Accounts	FS260	\$ 9,291,743	\$ 9,158,230	\$ 8,585,637	\$ 8,285,451	\$ 8,111,891
Other Fiduciary Accounts	FS270	\$ 3,640,316	\$ 3,586,311	\$ 3,581,453	\$ 3,503,739	\$ 3,487,834
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 3,559,648	\$ 3,558,568	\$ 3,491,119	\$ 3,422,899	\$ 2,982,646
Personal Trust and Agency Accounts	FS211	\$ 2,176,138	\$ 2,159,566	\$ 2,101,554	\$ 2,053,044	\$ 1,690,371
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,375,796	\$ 1,390,475	\$ 1,381,696	\$ 1,242,323	\$ 1,166,680
Employee Benefit - Defined Contribution	FS221	\$ 450,510	\$ 457,375	\$ 453,789	\$ 431,420	\$ 421,956
Employee Benefit - Defined Benefit	FS231	\$ 487,960	\$ 500,084	\$ 467,079	\$ 331,154	\$ 326,313
Other Retirement Accounts	FS241	\$ 437,326	\$ 433,016	\$ 460,828	\$ 479,749	\$ 418,411
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 7,714	\$ 8,527	\$ 7,869	\$ 127,532	\$ 125,595
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 22,370,947	\$ 23,277,350	\$ 23,272,891	\$ 21,851,026	\$ 22,541,239
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	5,861	5,613	5,387	5,253	5,036
Personal Trust and Agency Accounts	FS212	1,081	1,064	1,038	1,036	1,025
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,219	1,195	1,163	1,138	1,113
Employee Benefit - Defined Contribution	FS222	22	23	23	24	25

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	4	4	4	3	3
Other Retirement Accounts	FS242	1,193	1,168	1,136	1,111	1,085
Corporate Trust and Agency Accounts	FS252	1	1	2	2	2
Investment Management Agency Accounts	FS262	3,524	3,316	3,157	3,053	2,869
Other Fiduciary Accounts	FS272	36	37	27	24	27
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	323	296	287	314	264
Personal Trust and Agency Accounts	FS213	216	206	198	203	162
Retirement-related Trust and Agency Accounts - Total	SUB6130	86	68	68	96	92
Employee Benefit - Defined Contribution	FS223	2	2	2	2	2
Employee Benefit - Defined Benefit	FS233	2	2	2	1	1
Other Retirement Accounts	FS243	82	64	64	93	89
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	21	22	21	15	10
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,555	1,461	1,460	1,425	1,243
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 54,276	\$ 40,967	\$ 27,067	\$ 12,528	\$ 45,234
Personal Trust and Agency Accounts	FS310	\$ 14,425	\$ 10,950	\$ 7,176	\$ 3,026	\$ 10,897
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 3,845	\$ 2,953	\$ 2,004	\$ 986	\$ 4,441
Employee Benefit - Defined Contribution	FS320	\$ 258	\$ 206	\$ 151	\$ 81	\$ 427
Employee Benefit - Defined Benefit	FS330	\$ 165	\$ 124	\$ 81	\$ 39	\$ 143
Other Retirement Accounts	FS340	\$ 3,422	\$ 2,623	\$ 1,772	\$ 866	\$ 3,871
Corporate Trust and Agency Accounts	FS350	\$ 1	\$ 1	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 28,557	\$ 21,463	\$ 14,196	\$ 6,741	\$ 24,535
Other Fiduciary Accounts	FS370	\$ 2,561	\$ 1,928	\$ 1,264	\$ 648	\$ 1,010
Custody and Safekeeping Accounts	FS380	\$ 4,887	\$ 3,672	\$ 2,427	\$ 1,127	\$ 4,351
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 51,064	\$ 1,475	\$ 1,023	\$ 496	\$ 42,289
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 130	\$ 0	\$ 0	\$ 0	\$ 128
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 3,082	\$ 39,492	\$ 26,044	\$ 12,032	\$ 2,817
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,852,568	\$ 1,897,088	\$ 1,838,618	\$ 1,890,821	\$ 1,875,541

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 65	\$ 45	\$ 31	\$ 20	\$ 4
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 31,434	\$ 32,098	\$ 32,234	\$ 33,643	\$ 35,077
State, County and Municipal Obligations	FS425	\$ 266,391	\$ 277,970	\$ 262,755	\$ 292,988	\$ 286,856
Money Market Mutual Funds	FS430	\$ 205,766	\$ 160,909	\$ 163,934	\$ 176,933	\$ 185,888
Other Short-term Obligations	FS435	\$ 14,518	\$ 18,228	\$ 20,749	\$ 27,666	\$ 28,072
Other Notes and Bonds	FS440	\$ 97,281	\$ 95,799	\$ 89,229	\$ 87,366	\$ 79,570
Common and Preferred Stock	FS445	\$ 1,155,860	\$ 1,233,165	\$ 1,195,881	\$ 1,182,592	\$ 1,166,798
Real Estate Mortgages	FS450	\$ 1,565	\$ 1,562	\$ 1,573	\$ 1,583	\$ 1,581
Real Estate	FS455	\$ 38,322	\$ 37,990	\$ 35,508	\$ 47,692	\$ 49,080
Miscellaneous Assets	FS460	\$ 41,366	\$ 39,322	\$ 36,724	\$ 40,338	\$ 42,615
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
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
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 134	\$ 0	\$ 0	\$ 0	\$ 128
Personal Trust and Agency Accounts	FS710	\$ 103	\$ 0	\$ 0	\$ 0	\$ 15
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 31	\$ 0	\$ 0	\$ 0	\$ 113
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 4	\$ 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		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,311,443	\$ 1,376,341	\$ 1,399,798	\$ 1,402,127	\$ 1,415,378
Equity Capital Deductions - Total	SUB1631	\$ 28,575	\$ 26,933	\$ 26,243	\$ 25,080	\$ 25,196
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 343	\$ 343	\$ 345	\$ 345	\$ 352
Goodwill and Certain Other Intangible Assets	CCR115	\$ 16,868	\$ 19,529	\$ 19,833	\$ 20,140	\$ 20,447
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 11,364	\$ 7,061	\$ 6,065	\$ 4,595	\$ 4,397
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 12,079	\$ 9,006	\$ 6,175	\$- 5,815	\$- 4,048
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 12,079	\$ 9,006	\$ 6,175	\$- 5,815	\$- 4,048
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,294,947	\$ 1,358,414	\$ 1,379,730	\$ 1,371,232	\$ 1,386,134

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 18,970,291	\$ 19,722,917	\$ 19,341,124	\$ 18,531,936	\$ 18,673,162
Asset Deductions - Total	SUB1651	\$ 28,575	\$ 26,933	\$ 26,243	\$ 25,080	\$ 25,196
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 343	\$ 343	\$ 345	\$ 345	\$ 352
Goodwill and Certain Other Intangible Assets	CCR265	\$ 16,868	\$ 19,529	\$ 19,833	\$ 20,140	\$ 20,447
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 11,364	\$ 7,061	\$ 6,065	\$ 4,595	\$ 4,397
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 12,534	\$ 9,139	\$ 6,399	\$ - 5,690	\$ - 3,800
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 12,534	\$ 9,139	\$ 6,399	\$ - 5,690	\$ - 3,800
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 18,954,250	\$ 19,705,123	\$ 19,321,280	\$ 18,501,166	\$ 18,644,166
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 747,564	\$ 777,785	\$ 770,201	\$ 734,352	\$ 742,725
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,294,947	\$ 1,358,414	\$ 1,379,730	\$ 1,371,232	\$ 1,386,134
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 38	\$ 264	\$ 287	\$ 297	\$ 321
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 15,000	\$ 15,000	\$ 15,000	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 88,067	\$ 78,698	\$ 70,609	\$ 65,567	\$ 63,413
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 103,105	\$ 93,962	\$ 85,896	\$ 65,864	\$ 63,734
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 103,105	\$ 93,962	\$ 85,896	\$ 65,864	\$ 63,734
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 88	\$ 89	\$ 90	\$ 91	\$ 92
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 28,524	\$ 36,417	\$ 39,661	\$ 40,572	\$ 27,593
Total Risk-Based Capital	CCR39	\$ 1,369,440	\$ 1,415,870	\$ 1,425,875	\$ 1,396,433	\$ 1,422,183
0% R/W Category - Cash	CCR400	\$ 31,741	\$ 28,786	\$ 29,375	\$ 27,716	\$ 30,438
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 4,669	\$ 7,372	\$ 7,471	\$ 11,511	\$ 13,147
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 68,821	\$ 58,478	\$ 80,594	\$ 82,606	\$ 107,543
0% R/W Category - Assets Total	CCR420	\$ 105,231	\$ 94,636	\$ 117,440	\$ 121,833	\$ 151,128
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 2,308,877	\$ 2,278,088	\$ 1,733,950	\$ 1,814,225	\$ 2,175,738
20% R/W Category - Claims on FHLBs	CCR435	\$ 484,460	\$ 456,148	\$ 488,683	\$ 480,078	\$ 427,559
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 11,949	\$ 11,451	\$ 11,624	\$ 9,927	\$ 9,203
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 293,148	\$ 187,008	\$ 216,079	\$ 447,635	\$ 156,002
20% R/W Category - Other	CCR450	\$ 652,121	\$ 462,180	\$ 462,832	\$ 378,284	\$ 421,578
20% R/W Category - Assets Total	CCR455	\$ 3,750,555	\$ 3,394,875	\$ 2,913,168	\$ 3,130,149	\$ 3,190,080
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 750,112	\$ 678,976	\$ 582,632	\$ 626,031	\$ 638,016
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 9,374,901	\$ 10,906,406	\$ 11,210,785	\$ 10,484,608	\$ 10,204,848
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 57,887	\$ 58,913	\$ 55,347	\$ 58,112	\$ 59,871
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 129,386	\$ 214,349	\$ 227,854	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 249	\$ 4,245	\$ 4,213	\$ 4,237	\$ 4,208
50% R/W Category - Other	CCR480	\$ 11,450	\$ 13,777	\$ 15,772	\$ 16,446	\$ 17,830
50% R/W Category - Assets Total	CCR485	\$ 9,573,873	\$ 11,197,690	\$ 11,513,971	\$ 10,563,403	\$ 10,286,757
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 4,786,939	\$ 5,598,846	\$ 5,756,988	\$ 5,281,705	\$ 5,143,381
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0	\$ 0	\$ 51,729
100% R/W Category - All Other Assets	CCR506	\$ 5,910,318	\$ 5,358,333	\$ 5,100,921	\$ 4,988,566	\$ 5,280,702
100% R/W Category - Assets Total	CCR510	\$ 5,910,318	\$ 5,358,333	\$ 5,100,921	\$ 4,988,566	\$ 5,332,431
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 5,910,318	\$ 5,358,333	\$ 5,100,921	\$ 4,988,566	\$ 5,332,431
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 19,339,977	\$ 20,045,534	\$ 19,645,500	\$ 18,803,951	\$ 18,960,396
Subtotal Risk-Weighted Assets	CCR75	\$ 11,447,368	\$ 11,636,153	\$ 11,440,540	\$ 10,896,298	\$ 11,113,826
Excess Allowances for Loan and Lease Losses	CCR530	\$ 641	\$ 195	\$ 508	\$ 143	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 11,446,727	\$ 11,635,958	\$ 11,440,032	\$ 10,896,155	\$ 11,113,826
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 915,736	\$ 930,876	\$ 915,203	\$ 871,693	\$ 889,105
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	6.83%	6.89%	7.14%	7.41%	7.43%
Total Risk-Based Capital Ratio	CCR820	11.96%	12.17%	12.46%	12.82%	12.80%
Tier 1 Risk-Based Capital Ratio	CCR830	11.06%	11.36%	11.71%	12.21%	12.22%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	6.83%	6.89%	7.14%	7.41%	7.43%

*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.