

Office of Thrift Supervision
 Financial Reporting System
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TFR Industry Aggregate Report
 93027 - OTS-Regulated: Minnesota
 March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		22	22	22
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 587,096	\$ 501,804	\$ 532,157
Cash and Non-Interest-Earning Deposits	SC110	\$ 80,677	\$ 83,930	\$ 63,798
Interest-Earning Deposits in FHLBs	SC112	\$ 59,714	\$ 48,739	\$ 52,941
Other Interest-Earning Deposits	SC118	\$ 15,597	\$ 23,470	\$ 43,624
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 52,339	\$ 44,355	\$ 24,569
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 291,740	\$ 236,227	\$ 259,517
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 46,247	\$ 22,004	\$ 47,602
State and Municipal Obligations	SC180	\$ 33,818	\$ 35,697	\$ 32,638
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 3,813	\$ 4,572	\$ 4,798
Accrued Interest Receivable	SC191	\$ 3,151	\$ 2,810	\$ 2,670
Mortgage-Backed Securities - Gross	SUB0072	\$ 245,678	\$ 260,566	\$ 247,672
Mortgage-Backed Securities - Total	SC22	\$ 245,678	\$ 260,566	\$ 247,672
Pass-Through - Total	SUB0073	\$ 222,200	\$ 241,923	\$ 230,786
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 221,734	\$ 241,453	\$ 230,308
Other Pass-Through	SC215	\$ 466	\$ 470	\$ 478
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 22,261	\$ 17,363	\$ 15,665
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 13,276	\$ 8,489	\$ 8,669
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 7,116	\$ 7,248	\$ 6,373
Other	SC222	\$ 1,869	\$ 1,626	\$ 623
Accrued Interest Receivable	SC228	\$ 1,217	\$ 1,280	\$ 1,221

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,634,081	\$ 2,593,221	\$ 2,565,723
Mortgage Loans - Total	SC26	\$ 2,615,884	\$ 2,576,338	\$ 2,549,619
Construction Loans - Total	SUB0100	\$ 134,261	\$ 124,439	\$ 114,704
Residential - Total	SUB0110	\$ 93,463	\$ 92,519	\$ 93,722
1-4 Dwelling Units	SC230	\$ 82,819	\$ 84,133	\$ 85,435
Multifamily (5 or more) Dwelling Units	SC235	\$ 10,644	\$ 8,386	\$ 8,287
Nonresidential Property	SC240	\$ 40,798	\$ 31,920	\$ 20,982
Permanent Loans - Total	SUB0121	\$ 2,484,039	\$ 2,453,902	\$ 2,435,332
Residential - Total	SUB0131	\$ 1,730,308	\$ 1,696,978	\$ 1,723,670
1-4 Dwelling Units - Total	SUB0141	\$ 1,596,465	\$ 1,567,639	\$ 1,587,936
Revolving Open-End Loans	SC251	\$ 289,886	\$ 298,537	\$ 305,318
All Other - First Liens	SC254	\$ 1,067,713	\$ 1,045,065	\$ 1,069,537
All Other - Junior Liens	SC255	\$ 238,866	\$ 224,037	\$ 213,081
Multifamily (5 or more) Dwelling Units	SC256	\$ 133,843	\$ 129,339	\$ 135,734
Nonresidential Property (Except Land)	SC260	\$ 592,987	\$ 594,015	\$ 575,371
Land	SC265	\$ 160,744	\$ 162,909	\$ 136,291
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 39,959	\$ 28,305	\$ 50,138
Accrued Interest Receivable	SC272	\$ 14,993	\$ 14,070	\$ 14,868
Advances for Taxes and Insurance	SC275	\$ 788	\$ 810	\$ 819
Allowance for Loan and Lease Losses	SC283	\$ 18,197	\$ 16,883	\$ 16,104
Nonmortgage Loans - Gross	SUB0162	\$ 515,648	\$ 486,064	\$ 475,405
Nonmortgage Loans - Total	SC31	\$ 504,850	\$ 475,392	\$ 465,374
Commercial Loans - Total	SC32	\$ 361,615	\$ 328,771	\$ 316,263
Secured	SC300	\$ 328,185	\$ 297,939	\$ 289,631
Unsecured	SC303	\$ 12,009	\$ 11,558	\$ 9,098
Lease Receivables	SC306	\$ 21,421	\$ 19,274	\$ 17,534
Consumer Loans - Total	SC35	\$ 148,314	\$ 151,699	\$ 153,770
Loans on Deposits	SC310	\$ 7,512	\$ 8,863	\$ 8,888
Home Improvement Loans (Not secured by real estate)	SC316	\$ 4,605	\$ 4,375	\$ 5,784
Education Loans	SC320	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 72,654	\$ 75,867	\$ 77,605
Mobile Home Loans	SC326	\$ 4,184	\$ 4,172	\$ 4,209
Credit Cards	SC328	\$ 1,186	\$ 1,392	\$ 1,309

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 58,173	\$ 57,030	\$ 55,975
Accrued Interest Receivable	SC348	\$ 5,720	\$ 5,594	\$ 5,372
Allowance for Loan and Lease Losses	SC357	\$ 10,798	\$ 10,672	\$ 10,031
Repossessed Assets - Gross	SUB0201	\$ 22,548	\$ 17,609	\$ 14,485
Repossessed Assets - Total	SC40	\$ 22,435	\$ 17,481	\$ 14,373
Real Estate - Total	SUB0210	\$ 22,475	\$ 17,579	\$ 14,433
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 20,700	\$ 16,575	\$ 13,538
1-4 Dwelling Units	SC415	\$ 18,485	\$ 13,731	\$ 13,538
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,215	\$ 2,844	\$ 0
Nonresidential (Except Land)	SC426	\$ 1,503	\$ 1,004	\$ 895
Land	SC428	\$ 272	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 73	\$ 30	\$ 52
General Valuation Allowances	SC441	\$ 113	\$ 128	\$ 112
Real Estate Held for Investment	SC45	\$ 197	\$ 197	\$ 197
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 36,250	\$ 36,908	\$ 38,264
Federal Home Loan Bank Stock	SC510	\$ 35,438	\$ 36,111	\$ 37,579
Other	SC540	\$ 812	\$ 797	\$ 685
Office Premises and Equipment	SC55	\$ 61,606	\$ 61,576	\$ 58,759
Other Assets - Gross	SUB0262	\$ 78,468	\$ 79,392	\$ 81,014
Other Assets - Total	SC59	\$ 78,468	\$ 79,392	\$ 81,014
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 5,383	\$ 5,342	\$ 5,296
Other	SC625	\$ 3,864	\$ 3,728	\$ 3,692
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 15,592	\$ 15,860	\$ 16,188
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 33,682	\$ 33,930	\$ 31,287
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 19,948	\$ 20,532	\$ 24,551
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 29,108	\$ 27,683	\$ 26,247
Total Assets - Gross	SUB0283	\$ 4,181,572	\$ 4,037,337	\$ 4,013,676
Total Assets	SC60	\$ 4,152,464	\$ 4,009,654	\$ 3,987,429
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 2,979,277	\$ 2,829,461	\$ 2,777,142
Deposits	SC710	\$ 2,963,798	\$ 2,818,735	\$ 2,766,448
Escrows	SC712	\$ 15,964	\$ 11,116	\$ 11,072
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 485	\$- 390	\$- 378
Borrowings - Total	SC72	\$ 754,967	\$ 769,708	\$ 806,455
Advances from FHLBank	SC720	\$ 610,665	\$ 607,080	\$ 655,929
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 109,555	\$ 119,473	\$ 114,621
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 34,747	\$ 43,155	\$ 35,905
Other Liabilities - Total	SC75	\$ 29,285	\$ 28,228	\$ 24,879
Accrued Interest Payable - Deposits	SC763	\$ 11,272	\$ 9,700	\$ 8,992
Accrued Interest Payable - Other	SC766	\$ 662	\$ 721	\$ 699
Accrued Taxes	SC776	\$ 4,898	\$ 3,211	\$ 1,228
Accounts Payable	SC780	\$ 3,827	\$ 5,325	\$ 5,149
Deferred Income Taxes	SC790	\$ 3,106	\$ 3,470	\$ 2,501
Other Liabilities and Deferred Income	SC796	\$ 5,521	\$ 5,801	\$ 6,310
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 3,763,530	\$ 3,627,397	\$ 3,608,476
Minority Interest	SC800	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 163,972	\$ 163,950	\$ 164,036
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 3,240	\$ 3,240	\$ 3,240
Paid in Excess of Par	SC830	\$ 160,732	\$ 160,710	\$ 160,796
Accumulated Other Comprehensive Income - Total	SC86	\$ 3,371	\$ 3,408	\$ 3,329
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 3,371	\$ 3,408	\$ 3,329
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 221,641	\$ 214,967	\$ 211,711
Other Components of Equity Capital	SC891	\$ - 48	\$ - 69	\$ - 126
Total Equity Capital	SC80	\$ 388,935	\$ 382,256	\$ 378,950
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 4,152,464	\$ 4,009,653	\$ 3,987,426

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
14	Other noninterest-bearing short-term accounts recv
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
20	F/V of all derivative instru. reportable as liab.
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 65,786	\$ 64,555	\$ 63,209
Deposits and Investment Securities	SO115	\$ 5,584	\$ 4,904	\$ 4,957
Mortgage-Backed Securities	SO125	\$ 3,456	\$ 4,007	\$ 3,378
Mortgage Loans	SO141	\$ 45,243	\$ 44,235	\$ 44,129
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 368	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 10,948	\$ 11,409	\$ 10,745
Commercial Loans and Leases	SO160	\$ 7,406	\$ 7,664	\$ 7,138
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 88	N/A	N/A
Consumer Loans and Leases	SO171	\$ 3,542	\$ 3,745	\$ 3,607
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 99	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 395	\$ 579	\$ 484
Federal Home Loan Bank Stock	SO181	\$ 372	\$ 538	\$ 463
Other	SO185	\$ 23	\$ 41	\$ 21
Interest Expense - Total	SO21	\$ 34,814	\$ 34,377	\$ 32,432
Deposits	SO215	\$ 25,813	\$ 24,824	\$ 22,956
Escrows	SO225	\$ 1	\$ 4	\$ 1
Advances from FHLBank	SO230	\$ 7,217	\$ 7,640	\$ 7,740
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 6	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 1,777	\$ 1,909	\$ 1,735
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 31,367	\$ 30,757	\$ 31,261
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,708	\$ 2,810	\$ 7,465
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 29,660	\$ 27,947	\$ 23,796
Noninterest Income - Total	SO42	\$ 6,768	\$ 7,944	\$ 7,956
Mortgage Loan Servicing Fees	SO410	\$ 1,172	\$ 712	\$ 568
Servicing Amortization and Valuation Adjustments	SO411	\$- 477	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 3,160	\$ 3,495	\$ 3,910
Net Income (Loss) from Other - Total	SUB0451	\$ 2,187	\$ 3,029	\$ 2,868
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,139	\$ 2,216	\$ 2,146
Operations & Sale of Repossessed Assets	SO461	\$- 118	\$- 9	\$ 13
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 28	\$- 20	\$ 112
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 190	\$ 786	\$ 610
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 10	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 4	\$ 46	\$- 13
Other Noninterest Income	SO488	\$ 725	\$ 708	\$ 610
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 23,507	\$ 23,113	\$ 25,007
All Personnel Compensation and Expense	SO510	\$ 13,567	\$ 12,931	\$ 14,858
Legal Expense	SO520	\$ 102	\$ 95	\$ 100
Office Occupancy and Equipment Expense	SO530	\$ 5,274	\$ 4,978	\$ 5,029
Marketing and Other Professional Services	SO540	\$ 1,133	\$ 1,253	\$ 1,015
Loan Servicing Fees	SO550	\$ 4	\$ 5	\$ 10
Goodwill and Other Intangibles Expense	SO560	\$ 253	\$ 266	\$ 276
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 12	\$ 66	\$ 123
Other Noninterest Expense	SO580	\$ 3,185	\$ 3,519	\$ 3,596
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 12,921	\$ 12,778	\$ 6,745
Income Taxes - Total	SO71	\$ 3,454	\$ 3,320	\$ 300
Federal	SO710	\$ 2,725	\$ 2,686	\$ 239

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 729	\$ 634	\$ 61
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 9,466	\$ 9,458	\$ 6,445
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 9,466	\$ 9,458	\$ 6,445

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Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
7	Net income(loss) from leased property
9	Net income from data processing lease/services
15	Income from corporate-owned life insurance
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
11	Adjustments to prior periods
15	Foreclosure expenses
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 65,786	\$ 245,338	\$ 180,783
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,584	\$ 18,461	\$ 13,557
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,456	\$ 13,397	\$ 9,390
YTD - Mortgage Loans	Y_SO141	\$ 45,243	\$ 171,340	\$ 127,105
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 368	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 7,406	\$ 28,184	\$ 20,520
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 88	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,542	\$ 13,957	\$ 10,212
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 99	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 395	\$ 1,789	\$ 1,210
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 372	\$ 1,649	\$ 1,111
YTD - Other	Y_SO185	\$ 23	\$ 140	\$ 99
YTD - Interest Expense - Total	Y_SO21	\$ 34,814	\$ 123,053	\$ 88,676
YTD - Deposits	Y_SO215	\$ 25,813	\$ 87,063	\$ 62,239
YTD - Escrows	Y_SO225	\$ 1	\$ 7	\$ 3
YTD - Advances from FHLBank	Y_SO230	\$ 7,217	\$ 29,868	\$ 22,228
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,777	\$ 6,115	\$ 4,206
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 31,367	\$ 124,074	\$ 93,317
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,708	\$ 13,078	\$ 10,268
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 29,660	\$ 110,996	\$ 83,049
YTD - Noninterest Income - Total	Y_SO42	\$ 6,768	\$ 29,185	\$ 21,241
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,172	\$ 2,435	\$ 1,723
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 477	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 3,160	\$ 14,799	\$ 11,304
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,187	\$ 8,572	\$ 5,543
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,139	\$ 7,114	\$ 4,898
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 118	\$- 55	\$- 46
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 28	\$ 5	\$ 25
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$- 410	\$- 410
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 190	\$ 1,867	\$ 1,081
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 12	\$ 2
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 4	\$ 39	\$- 7
YTD - Other Noninterest Income	Y_SO488	\$ 725	\$ 3,378	\$ 2,670
YTD - Noninterest Expense - Total	Y_SO51	\$ 23,507	\$ 92,210	\$ 69,097
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 13,567	\$ 52,752	\$ 39,821
YTD - Legal Expense	Y_SO520	\$ 102	\$ 343	\$ 248
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 5,274	\$ 19,391	\$ 14,413
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,133	\$ 4,437	\$ 3,184
YTD - Loan Servicing Fees	Y_SO550	\$ 4	\$ 23	\$ 18
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 253	\$ 1,104	\$ 838
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 12	\$ 183	\$ 117
YTD - Other Noninterest Expense	Y_SO580	\$ 3,185	\$ 13,978	\$ 10,459
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 12,921	\$ 47,971	\$ 35,193
YTD - Income Taxes - Total	Y_SO71	\$ 3,454	\$ 9,946	\$ 6,626
YTD - Federal	Y_SO710	\$ 2,725	\$ 7,974	\$ 5,288
YTD - State, Local, and Other	Y_SO720	\$ 729	\$ 1,972	\$ 1,338
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 9,466	\$ 38,024	\$ 28,566
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 18	\$ 18
YTD - Net Income (Loss)	Y_SO91	\$ 9,466	\$ 38,042	\$ 28,584

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 27,684	\$ 26,247	\$ 26,510
Net Provision for Loss	VA115	\$ 1,679	\$ 2,826	\$ 7,507

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 14	\$- 866	\$ 18
Recoveries	VA135	\$ 160	\$ 104	\$ 98
Adjustments	VA145	\$- 31	\$ 470	\$ 0
Charge-offs	VA155	\$ 366	\$ 1,097	\$ 7,886
General Valuation Allowances - Ending Balance	VA165	\$ 29,112	\$ 27,684	\$ 26,247
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,184	\$ 338	\$ 379
Net Provision for Loss	VA118	\$ 17	\$ 50	\$ 81
Transfers	VA128	\$ 14	\$ 866	\$- 18
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 526	\$ 70	\$ 103
Specific Valuation Allowances - Ending Balance	VA168	\$ 689	\$ 1,184	\$ 338
Total Valuation Allowances - Beginning Balance	VA110	\$ 28,868	\$ 26,585	\$ 26,888
Net Provision for Loss	VA120	\$ 1,696	\$ 2,876	\$ 7,588
Recoveries	VA140	\$ 160	\$ 104	\$ 98
Adjustments	VA150	\$- 31	\$ 470	\$ 0
Charge-offs	VA160	\$ 892	\$ 1,167	\$ 7,989
Total Valuation Allowances - Ending Balance	VA170	\$ 29,801	\$ 28,868	\$ 26,585
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 366	\$ 1,097	\$ 7,886
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 157	\$ 778	\$ 7,538
Construction - Total	SUB2030	\$ 0	\$ 134	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 134	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 157	\$ 644	\$ 7,538
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 326	\$ 241
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 229	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 65	\$ 27	\$ 5
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 92	\$ 62	\$ 7,292
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 209	\$ 319	\$ 348
Commercial Loans	VA520	\$ 0	\$ 60	\$ 220

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 209	\$ 259	\$ 128
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 108	\$ 205	\$ 78
Mobile Home Loans	VA550	\$ 2	\$ 0	\$ 0
Credit Cards	VA556	\$ 12	\$ 10	\$ 7
Other	VA560	\$ 87	\$ 44	\$ 43
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 160	\$ 104	\$ 98
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 100	\$ 13	\$ 11
Construction - Total	SUB2130	\$ 14	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 14	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 86	\$ 13	\$ 11
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 34	\$ 0	\$ 11
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 8	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 52	\$ 5	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 60	\$ 91	\$ 87
Commercial Loans	VA521	\$ 1	\$ 15	\$ 31
Consumer Loans - Total	SUB2161	\$ 59	\$ 76	\$ 56
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 39	\$ 60	\$ 41
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 5	\$ 3	\$ 0
Other	VA561	\$ 15	\$ 13	\$ 15
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 31	\$ 916	\$ 62
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 21	\$ 829	\$- 4
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 21	\$ 829	\$- 4
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 21	\$ 829	\$ 27
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$- 31
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 10	\$ 37	\$- 15
Commercial Loans	VA522	\$ 17	\$ 29	\$ 0
Consumer Loans - Total	SUB2261	\$- 7	\$ 8	\$- 15
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$- 7	\$ 8	\$- 15
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 50	\$ 81
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 50	\$ 81
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 236	\$ 1,909	\$ 7,850
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 78	\$ 1,594	\$ 7,523
Construction - Total	SUB2330	\$- 14	\$ 134	\$ 0
1-4 Dwelling Units	VA425	\$- 14	\$ 134	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 92	\$ 1,460	\$ 7,523
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 13	\$ 1,155	\$ 257
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 229	\$- 31
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 65	\$ 19	\$ 5
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 40	\$ 57	\$ 7,292
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 158	\$ 265	\$ 246
Commercial Loans	VA525	\$ 16	\$ 74	\$ 189
Consumer Loans - Total	SUB2361	\$ 143	\$ 191	\$ 57
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 69	\$ 145	\$ 37
Mobile Home Loans	VA555	\$- 5	\$ 8	\$- 15
Credit Cards	VA559	\$ 7	\$ 7	\$ 7
Other	VA565	\$ 72	\$ 31	\$ 28
Repossessed Assets - Total	VA65	\$ 0	\$ 50	\$ 81

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 50	\$ 81
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 3,877	\$ 1,531	\$ 664
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,523	\$ 2,563	\$ 1,386
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 10,089	\$ 5,279	\$ 7,843
Construction	VA951	\$ 272	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 8,925	\$ 3,367	\$ 6,704
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 285	\$ 1,656	\$ 1,139
Permanent - Nonresidential (Except Land)	VA954	\$ 607	\$ 256	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 34,438	\$ 27,800	\$ 33,384
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 73,207	\$ 68,295	\$ 59,295
Substandard	VA965	\$ 72,621	\$ 67,793	\$ 58,967
Doubtful	VA970	\$ 586	\$ 502	\$ 328
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual				
Description	Line Item	Mar 2007	Dec 2006	Sep 2006
		Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 84,367	\$ 82,708	\$ 72,125

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 75,726	\$ 74,735	\$ 64,556
Construction and Land Loans	SUB2430	\$ 3,097	\$ 5,331	\$ 4,902
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 50,007	\$ 51,382	\$ 47,630
Permanent Loans Secured by All Other Property	SUB2450	\$ 22,952	\$ 18,359	\$ 13,568
Nonmortgages - Total	SUB2461	\$ 8,642	\$ 7,973	\$ 7,569
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 46,824	\$ 46,218	\$ 41,536
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 42,107	\$ 43,560	\$ 38,519
Mortgage Loans - Total	SUB2481	\$ 36,473	\$ 37,104	\$ 32,900
Construction	PD115	\$ 1,873	\$ 2,176	\$ 2,236
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 3,806	\$ 4,788	\$ 4,420
Secured by First Liens	PD123	\$ 16,828	\$ 17,600	\$ 18,154
Secured by Junior Liens	PD124	\$ 1,865	\$ 2,001	\$ 2,066
Multifamily (5 or more) Dwelling Units	PD125	\$ 4,466	\$ 3,036	\$ 2,891
Nonresidential Property (Except Land)	PD135	\$ 7,440	\$ 7,301	\$ 2,778
Land	PD138	\$ 195	\$ 202	\$ 355
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 2,249	\$ 2,559	\$ 2,270
Consumer Loans - Total	SUB2511	\$ 3,385	\$ 3,897	\$ 3,349
Loans on Deposits	PD161	\$ 6	\$ 11	\$ 0
Home Improvement Loans	PD163	\$ 197	\$ 200	\$ 236
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,517	\$ 2,389	\$ 1,883
Mobile Home Loans	PD169	\$ 200	\$ 168	\$ 228
Credit Cards	PD171	\$ 9	\$ 17	\$ 9
Other	PD180	\$ 1,456	\$ 1,112	\$ 993
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 321	\$ 227	\$ 359
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 289	\$ 148	\$ 38
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 81	\$ 15	\$ 22

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,717	\$ 2,658	\$ 3,017
Mortgage Loans - Total	SUB2491	\$ 3,579	\$ 2,294	\$ 2,567
Construction	PD215	\$ 750	\$ 400	\$ 72
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 58	\$ 134	\$ 58
Secured by First Liens	PD223	\$ 811	\$ 692	\$ 1,485
Secured by Junior Liens	PD224	\$ 138	\$ 53	\$ 4
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,822	\$ 1,015	\$ 548
Land	PD238	\$ 0	\$ 0	\$ 400
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 799	\$ 163	\$ 318
Consumer Loans - Total	SUB2521	\$ 341	\$ 201	\$ 132
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 26	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 81	\$ 135	\$ 83
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 5	\$ 7	\$ 15
Other	PD280	\$ 255	\$ 33	\$ 34
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 105	\$ 13	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 3	\$ 3	\$ 79
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 79
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 37,543	\$ 36,490	\$ 30,589
Mortgage Loans - Total	SUB2501	\$ 35,674	\$ 35,337	\$ 29,089
Construction	PD315	\$ 144	\$ 2,418	\$ 1,050
Permanent:				
Residential:				
1-4 Dwelling Units:				

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 2,689	\$ 1,768	\$ 2,812
Secured by First Liens	PD323	\$ 23,105	\$ 24,009	\$ 18,224
Secured by Junior Liens	PD324	\$ 707	\$ 337	\$ 407
Multifamily (5 or more) Dwelling Units	PD325	\$ 3,177	\$ 1,192	\$ 1,185
Nonresidential Property (Except Land)	PD335	\$ 5,717	\$ 5,478	\$ 4,622
Land	PD338	\$ 135	\$ 135	\$ 789
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 1,430	\$ 657	\$ 1,127
Consumer Loans - Total	SUB2531	\$ 438	\$ 496	\$ 373
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 8
Home Improvement Loans	PD363	\$ 15	\$ 20	\$ 8
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 273	\$ 246	\$ 295
Mobile Home Loans	PD369	\$ 0	\$ 65	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 150	\$ 165	\$ 62
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 172	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 262	\$ 144	\$ 132
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 111	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 102,271	\$ 103,545	\$ 104,815
90% up to 100% LTV	LD110	\$ 93,088	\$ 93,768	\$ 95,335
100% and greater LTV	LD120	\$ 9,183	\$ 9,777	\$ 9,480
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,473	\$ 1,733	\$ 1,342
Past Due and Still Accruing - Total	SUB5240	\$ 1,076	\$ 1,323	\$ 912
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,066	\$ 1,292	\$ 902
90% up to 100% LTV	LD210	\$ 998	\$ 1,219	\$ 752
100% and greater LTV	LD220	\$ 68	\$ 73	\$ 150
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 10	\$ 31	\$ 10

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Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 10	\$ 31	\$ 10
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 1,397	\$ 410	\$ 430
90% up to 100% LTV	LD250	\$ 1,364	\$ 410	\$ 430
100% and greater LTV	LD260	\$ 33	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 361	\$ 224	\$- 88
90% up to 100% LTV	LD310	\$ 328	\$ 224	\$- 86
100% and greater LTV	LD320	\$ 33	\$ 0	\$- 2
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 6,279	\$ 7,680	\$ 16,132
90% up to 100% LTV	LD430	\$ 5,246	\$ 6,756	\$ 14,529
100% and greater LTV	LD440	\$ 1,033	\$ 924	\$ 1,603
Sales - Total	SUB5340	\$ 37	\$ 9	\$ 1,024
90% up to 100% LTV	LD450	\$ 37	\$ 9	\$ 942
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 82
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 43,355	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 39,085	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 252,408	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 209,921	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 653	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 143,978	\$ 126,553	\$ 136,333
Mortgage Construction Loans	CC105	\$ 116,690	\$ 94,497	\$ 100,509
Other Mortgage Loans	CC115	\$ 27,288	\$ 32,056	\$ 35,824
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 15,754	\$ 16,467	\$ 14,285
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 122,849	\$ 95,016	\$ 101,735
1-4 Dwelling Units	CC280	\$ 48,338	\$ 39,396	\$ 36,410

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 2,044	\$ 1,260	\$ 3,497
All Other Real Estate	CC300	\$ 72,467	\$ 54,360	\$ 61,828
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 27,313	\$ 9,163	\$ 36,240
Commitments Outstanding to Purchase Loans	CC320	\$ 2,639	\$ 4,122	\$ 8,185
Commitments Outstanding to Sell Loans	CC330	\$ 17,455	\$ 16,509	\$ 86,453
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 64,596
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 300	\$ 300	\$ 570
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 366,207	\$ 357,357	\$ 318,154
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 206,874	\$ 201,727	\$ 194,166
Commercial Lines	CC420	\$ 125,409	\$ 123,525	\$ 90,022
Open-End Consumer Lines - Credit Cards	CC423	\$ 7,026	\$ 6,416	\$ 6,553
Open-End Consumer Lines - Other	CC425	\$ 26,898	\$ 25,689	\$ 27,413
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 18,029	\$ 18,647	\$ 28,887
Commercial	CC430	\$ 5,242	\$ 3,598	\$ 2,671
Standby, Not Included on CC465 or CC468	CC435	\$ 12,787	\$ 15,049	\$ 26,216
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 65,308	\$ 61,522	\$ 59,909
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 11,643	\$ 10,178	\$ 9,838
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 3,161	\$ 69,295	\$ 4,504
Sales	CF145	\$ 0	\$ 30,268	\$ 0
Other Balance Changes	CF148	\$- 22,923	\$- 27,955	\$- 19,084
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 5,350	\$ 2,033	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 1	\$ 0
Other Balance Changes	CF158	\$- 382	\$- 248	\$- 280
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 8,511	\$ 71,328	\$ 4,504
Sales - Total	SUB3821	\$ 0	\$ 30,269	\$ 0
Net Purchases - Total	SUB3826	\$ 8,511	\$ 41,059	\$ 4,504
Mortgage Loans Disbursed - Total	SUB3831	\$ 256,514	\$ 334,636	\$ 401,370
Construction Loans - Total	SUB3840	\$ 29,926	\$ 47,071	\$ 40,926
1-4 Dwelling Units	CF190	\$ 17,180	\$ 27,472	\$ 28,806
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,346	\$ 2,058	\$ 1,045
Nonresidential	CF210	\$ 10,400	\$ 17,541	\$ 11,075
Permanent Loans - Total	SUB3851	\$ 226,588	\$ 287,565	\$ 360,444
1-4 Dwelling Units	CF225	\$ 164,834	\$ 217,037	\$ 240,773
Home Equity and Junior Liens	CF226	\$ 65,426	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 7,050	\$ 10,818	\$ 12,341
Nonresidential (Except Land)	CF260	\$ 29,770	\$ 45,450	\$ 57,112
Land	CF270	\$ 24,934	\$ 14,260	\$ 50,218
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 39,282	\$ 57,705	\$ 51,042
1-4 Dwelling Units	CF280	\$ 29,449	\$ 42,081	\$ 44,379
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 591	\$ 141	\$ 1,237
Nonresidential	CF300	\$ 9,242	\$ 15,483	\$ 5,426
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 104,697	\$ 194,604	\$ 131,952
1-4 Dwelling Units	CF310	\$ 100,440	\$ 192,293	\$ 131,851
Home Equity and Junior Liens	CF311	\$ 10,352	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 4,257	\$ 2,311	\$ 101
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 65,415	\$- 136,899	\$- 80,910
Memo - Refinancing Loans	CF361	\$ 63,603	\$ 39,183	\$ 38,235
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 83,008	\$ 78,897	\$ 43,040

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 9,436	\$ 8,337	\$ 5,941
Consumer:				
Closed or Purchased	CF400	\$ 23,693	\$ 34,003	\$ 33,818
Sales	CF405	\$ 26	\$ 63	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 106,701	\$ 112,900	\$ 76,858
Nonmortgage Loans - Sales - Total	SUB3915	\$ 9,462	\$ 8,400	\$ 5,941
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 97,239	\$ 104,500	\$ 70,917
Deposits:				
Interest Credited to Deposits	CF430	\$ 20,167	\$ 19,609	\$ 18,627
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 214,400	\$ 168,059	\$ 173,117
Fully Insured	DI100	\$ 207,162	\$ 160,621	\$ 158,842
Other	DI110	\$ 7,238	\$ 7,438	\$ 14,275
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 1,680,968	\$ 1,699,097	\$ 1,804,503
Greater than \$100,000	DI130	\$ 1,110,571	\$ 959,763	\$ 973,016
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	223,319	228,592	233,236
Greater than \$100,000	DI160	3,261	3,323	3,152
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 181,838	\$ 165,264	N/A
Greater than \$250,000	DI175	\$ 6,385	\$ 5,728	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	12,009	11,502	N/A
Greater than \$250,000	DI185	18	17	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 192,942	\$ 196,609	\$ 193,059
Uninsured Deposits	DI210	\$ 630,120	\$ 532,246	\$ 554,859
Preferred Deposits	DI220	\$ 74,191	\$ 66,323	\$ 65,068
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 454,743	\$ 405,943	\$ 384,302
Money Market Deposit Accounts	DI320	\$ 458,516	\$ 366,621	\$ 381,758

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Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 345,930	\$ 362,424	\$ 359,240
Time Deposits	DI340	\$ 1,720,569	\$ 1,694,860	\$ 1,652,220
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 354,146	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 33,264	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 222,898	\$ 230,394	\$ 213,727
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 329,366	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 572	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 216,792	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 364	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 4,351	\$ 3,894	\$ 3,552
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 1,480	\$ 1,793	\$ 2,541
Time and Savings Deposits	DI650	\$ 1,037	\$ 698	\$ 697
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	951	940	912
Assets Held in Trading Accounts	SI375	\$ 1,386	\$ 1,572	\$ 2,499
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 234,914	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	N/A	N/A
Available-for-Sale Securities	SI385	\$ 545,179	\$ 505,612	\$ 513,372
Assets Held for Sale	SI387	\$ 40,843	\$ 40,671	\$ 114,504
Loans Serviced for Others	SI390	\$ 1,665,460	\$ 1,665,154	\$ 1,670,719
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	91.15%	89.64%	89.05%
Second month of Qtr	SI582	90.92%	90.07%	89.65%
Third month of Qtr	SI583	91.64%	89.56%	88.95%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 975	\$ 955	\$ 915
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 15,577	\$ 14,007	\$ 14,806
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	23	21	23
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 382,253	\$ 378,946	\$ 367,000
Net Income (Loss) (SO91)	SI610	\$ 9,466	\$ 9,458	\$ 6,445
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 2,776	\$ 6,221	\$ 10,925
Stock Issued	SI640	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 0	\$ 6,000

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 9,133
Other Comprehensive Income	SI662	\$- 38	\$ 80	\$ 1,188
Prior Period Adjustments	SI668	\$ 10	\$ 0	\$ 0
Other Adjustments	SI671	\$ 21	\$- 11	\$ 105
Ending Equity Capital (SC80)	SI680	\$ 388,936	\$ 382,252	\$ 378,946
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 5,500	\$ 3,416	\$ 2,989
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 222	\$ 266	\$ 267
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 238	\$ 166	\$ 115
Average Balance Sheet Data				
Total Assets	SI870	\$ 4,062,431	\$ 4,004,866	\$ 3,934,098
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 457,713	\$ 429,858	\$ 448,050
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 2,831,029	\$ 2,829,937	\$ 2,746,835
Nonmortgage Loans	SI885	\$ 511,632	\$ 484,890	\$ 474,630
Deposits and Excrows	SI890	\$ 2,841,411	\$ 2,778,266	\$ 2,715,815
Total Borrowings	SI895	\$ 744,549	\$ 796,260	\$ 802,744
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	3
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	8	8	8
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	19	18	17

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

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

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

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 388,935	\$ 382,256	\$ 378,950
Equity Capital Deductions - Total	SUB1631	\$ 38,823	\$ 39,248	\$ 35,993
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 205	\$ 130	\$ 130
Goodwill and Certain Other Intangible Assets	CCR115	\$ 33,573	\$ 33,930	\$ 31,288
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 5,045	\$ 5,188	\$ 4,575
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 3,370	\$- 3,408	\$- 3,328
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 3,370	\$- 3,408	\$- 3,328
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 346,742	\$ 339,600	\$ 339,629

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Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Total Assets (SC60)	CCR205	\$ 4,152,464	\$ 4,009,654	\$ 3,987,429
Asset Deductions - Total	SUB1651	\$ 38,932	\$ 39,248	\$ 35,993
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 205	\$ 130	\$ 130
Goodwill and Certain Other Intangible Assets	CCR265	\$ 33,682	\$ 33,930	\$ 31,288
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 5,045	\$ 5,188	\$ 4,575
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 4,002	\$- 3,946	\$- 3,698
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 4,002	\$- 3,946	\$- 3,698
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 4,109,530	\$ 3,966,460	\$ 3,947,738
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 164,526	\$ 158,624	\$ 157,909
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 346,742	\$ 339,600	\$ 339,629
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,187	\$ 1,338	\$ 1,323
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 28,560	\$ 27,137	\$ 25,677
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 29,747	\$ 28,475	\$ 27,000
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 29,747	\$ 28,475	\$ 27,000
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 129	\$ 129	\$ 129
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 376,360	\$ 367,946	\$ 366,500
0% R/W Category - Cash	CCR400	\$ 21,031	\$ 21,255	\$ 19,787
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,613	\$ 3,781	\$ 3,748
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 2,036	\$ 8,151	\$ 2,844
0% R/W Category - Assets Total	CCR420	\$ 26,680	\$ 33,187	\$ 26,379
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 241,916	\$ 253,649	\$ 240,386
20% R/W Category - Claims on FHLBs	CCR435	\$ 258,227	\$ 202,752	\$ 185,898
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 30,263	\$ 31,039	\$ 34,659
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 98,319	\$ 109,945	\$ 108,913
20% R/W Category - Other	CCR450	\$ 202,447	\$ 163,576	\$ 209,772
20% R/W Category - Assets Total	CCR455	\$ 831,172	\$ 760,961	\$ 779,628
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 166,235	\$ 152,192	\$ 155,925
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,080,176	\$ 1,059,312	\$ 1,123,541
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 14,213	\$ 9,872	\$ 10,453
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,710	\$ 3,831	\$ 3,894
50% R/W Category - Other	CCR480	\$ 5,649	\$ 7,017	\$ 7,436
50% R/W Category - Assets Total	CCR485	\$ 1,103,748	\$ 1,080,032	\$ 1,145,324
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 551,878	\$ 540,019	\$ 572,668
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,046	\$ 12,146	\$ 74,792
100% R/W Category - All Other Assets	CCR506	\$ 2,256,280	\$ 2,188,475	\$ 2,041,609
100% R/W Category - Assets Total	CCR510	\$ 2,258,326	\$ 2,200,621	\$ 2,116,401
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,258,326	\$ 2,200,621	\$ 2,116,401
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,219,926	\$ 4,074,801	\$ 4,067,732
Subtotal Risk-Weighted Assets	CCR75	\$ 2,976,435	\$ 2,892,831	\$ 2,844,990
Excess Allowances for Loan and Lease Losses	CCR530	\$ 436	\$ 382	\$ 411
Total Risk-Weighted Assets	CCR78	\$ 2,975,999	\$ 2,892,449	\$ 2,844,579
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 238,080	\$ 231,395	\$ 227,566
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	8.44%	8.56%	8.60%
Total Risk-Based Capital Ratio	CCR820	12.65%	12.72%	12.88%
Tier 1 Risk-Based Capital Ratio	CCR830	11.65%	11.74%	11.94%

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	8.44%	8.56%	8.60%

*Note

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