

Office of Thrift Supervision
Financial Reporting System
Run Date: February 20, 2008, 3:57 PM

TFR Industry Aggregate Report
93027 - OTS-Regulated: Minnesota
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	23	23	22	22	22

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	0	0	0	0	1
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	\$ 784,050	\$ 755,020	\$ 516,615	\$ 587,096	\$ 501,804
Cash and Non-Interest-Earning Deposits	SC110	\$ 153,449	\$ 85,916	\$ 90,618	\$ 80,677	\$ 83,930
Interest-Earning Deposits in FHLBs	SC112	\$ 35,908	\$ 23,987	\$ 30,962	\$ 59,714	\$ 48,739
Other Interest-Earning Deposits	SC118	\$ 44,427	\$ 36,025	\$ 13,251	\$ 15,597	\$ 23,470
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 237,888	\$ 267,978	\$ 30,364	\$ 52,339	\$ 44,355
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 262,588	\$ 292,541	\$ 293,911	\$ 290,740	\$ 236,227
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 4,018	\$ 5,454	\$ 15,829	\$ 46,247	\$ 22,004
State and Municipal Obligations	SC180	\$ 37,293	\$ 35,549	\$ 34,531	\$ 34,818	\$ 35,697
Securities Backed by Nonmortgage Loans	SC182	\$ 16	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 3,595	\$ 3,383	\$ 3,558	\$ 3,813	\$ 4,572
Accrued Interest Receivable	SC191	\$ 4,868	\$ 4,187	\$ 3,591	\$ 3,151	\$ 2,810
Mortgage-Backed Securities - Gross	SUB0072	\$ 342,792	\$ 375,676	\$ 237,844	\$ 245,678	\$ 260,566
Mortgage-Backed Securities - Total	SC22	\$ 342,792	\$ 375,676	\$ 237,844	\$ 245,678	\$ 260,566
Pass-Through - Total	SUB0073	\$ 243,762	\$ 295,342	\$ 217,442	\$ 222,200	\$ 241,923
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 243,328	\$ 294,894	\$ 216,988	\$ 221,734	\$ 241,453
Other Pass-Through	SC215	\$ 434	\$ 448	\$ 454	\$ 466	\$ 470
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 97,132	\$ 78,649	\$ 19,205	\$ 22,261	\$ 17,363
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 91,892	\$ 72,469	\$ 13,635	\$ 13,276	\$ 8,489
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 4,481	\$ 5,125	\$ 4,467	\$ 7,116	\$ 7,248
Other	SC222	\$ 759	\$ 1,055	\$ 1,103	\$ 1,869	\$ 1,626
Accrued Interest Receivable	SC228	\$ 1,898	\$ 1,685	\$ 1,197	\$ 1,217	\$ 1,280

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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	\$ 3,540,251	\$ 3,484,178	\$ 2,725,640	\$ 2,634,018	\$ 2,593,221
Mortgage Loans - Total	SC26	\$ 3,519,360	\$ 3,462,086	\$ 2,706,522	\$ 2,615,885	\$ 2,576,338
Construction Loans - Total	SUB0100	\$ 184,690	\$ 170,559	\$ 155,425	\$ 134,261	\$ 124,439
Residential - Total	SUB0110	\$ 114,101	\$ 107,601	\$ 102,641	\$ 93,463	\$ 92,519
1-4 Dwelling Units	SC230	\$ 93,537	\$ 90,403	\$ 89,672	\$ 82,819	\$ 84,133
Multifamily (5 or more) Dwelling Units	SC235	\$ 20,564	\$ 17,198	\$ 12,969	\$ 10,644	\$ 8,386
Nonresidential Property	SC240	\$ 70,589	\$ 62,958	\$ 52,784	\$ 40,798	\$ 31,920
Permanent Loans - Total	SUB0121	\$ 3,336,366	\$ 3,292,537	\$ 2,552,610	\$ 2,483,976	\$ 2,453,902
Residential - Total	SUB0131	\$ 2,560,276	\$ 2,512,749	\$ 1,785,378	\$ 1,730,308	\$ 1,696,978
1-4 Dwelling Units - Total	SUB0141	\$ 2,420,178	\$ 2,372,625	\$ 1,647,484	\$ 1,596,465	\$ 1,567,639
Revolving Open-End Loans	SC251	\$ 319,384	\$ 315,110	\$ 283,416	\$ 289,886	\$ 298,537
All Other - First Liens	SC254	\$ 1,681,529	\$ 1,653,843	\$ 1,107,041	\$ 1,067,713	\$ 1,045,065
All Other - Junior Liens	SC255	\$ 419,265	\$ 403,672	\$ 257,027	\$ 238,866	\$ 224,037
Multifamily (5 or more) Dwelling Units	SC256	\$ 140,098	\$ 140,124	\$ 137,894	\$ 133,843	\$ 129,339
Nonresidential Property (Except Land)	SC260	\$ 593,198	\$ 607,170	\$ 605,566	\$ 592,924	\$ 594,015
Land	SC265	\$ 182,892	\$ 172,618	\$ 161,666	\$ 160,744	\$ 162,909
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 57,960	\$ 755,061	\$ 89,798	\$ 39,896	\$ 28,305
Accrued Interest Receivable	SC272	\$ 17,648	\$ 19,322	\$ 16,415	\$ 14,993	\$ 14,070
Advances for Taxes and Insurance	SC275	\$ 1,547	\$ 1,760	\$ 1,190	\$ 788	\$ 810
Allowance for Loan and Lease Losses	SC283	\$ 20,891	\$ 22,092	\$ 19,118	\$ 18,133	\$ 16,883
Nonmortgage Loans - Gross	SUB0162	\$ 733,612	\$ 729,311	\$ 564,055	\$ 515,619	\$ 486,064
Nonmortgage Loans - Total	SC31	\$ 723,708	\$ 718,932	\$ 552,797	\$ 504,850	\$ 475,392
Commercial Loans - Total	SC32	\$ 388,087	\$ 387,752	\$ 407,879	\$ 361,585	\$ 328,771
Secured	SC300	\$ 339,683	\$ 341,658	\$ 362,365	\$ 328,155	\$ 297,939
Unsecured	SC303	\$ 18,279	\$ 14,440	\$ 14,834	\$ 12,009	\$ 11,558
Lease Receivables	SC306	\$ 30,125	\$ 31,654	\$ 30,680	\$ 21,421	\$ 19,274
Consumer Loans - Total	SC35	\$ 339,114	\$ 334,495	\$ 149,941	\$ 148,314	\$ 151,699
Loans on Deposits	SC310	\$ 10,009	\$ 10,193	\$ 7,195	\$ 7,512	\$ 8,863
Home Improvement Loans (Not secured by real estate)	SC316	\$ 4,681	\$ 4,844	\$ 4,621	\$ 4,605	\$ 4,375
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 184,580	\$ 186,228	\$ 78,361	\$ 72,654	\$ 75,867
Mobile Home Loans	SC326	\$ 3,786	\$ 3,827	\$ 4,075	\$ 4,184	\$ 4,172
Credit Cards	SC328	\$ 43,422	\$ 41,839	\$ 1,276	\$ 1,186	\$ 1,392

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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	\$ 92,636	\$ 87,564	\$ 54,413	\$ 58,173	\$ 57,030
Accrued Interest Receivable	SC348	\$ 6,411	\$ 7,064	\$ 6,235	\$ 5,720	\$ 5,594
Allowance for Loan and Lease Losses	SC357	\$ 9,904	\$ 10,379	\$ 11,258	\$ 10,769	\$ 10,672
Reposessed Assets - Gross	SUB0201	\$ 33,908	\$ 27,007	\$ 21,194	\$ 22,548	\$ 17,609
Reposessed Assets - Total	SC40	\$ 33,844	\$ 26,832	\$ 21,092	\$ 22,435	\$ 17,481
Real Estate - Total	SUB0210	\$ 33,650	\$ 26,927	\$ 21,027	\$ 22,475	\$ 17,579
Construction	SC405	\$ 261	\$ 386	\$ 144	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 30,155	\$ 23,872	\$ 19,784	\$ 20,700	\$ 16,575
1-4 Dwelling Units	SC415	\$ 29,078	\$ 22,795	\$ 17,569	\$ 18,485	\$ 13,731
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,077	\$ 1,077	\$ 2,215	\$ 2,215	\$ 2,844
Nonresidential (Except Land)	SC426	\$ 1,939	\$ 1,852	\$ 444	\$ 1,503	\$ 1,004
Land	SC428	\$ 1,295	\$ 817	\$ 655	\$ 272	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 258	\$ 80	\$ 167	\$ 73	\$ 30
General Valuation Allowances	SC441	\$ 64	\$ 175	\$ 102	\$ 113	\$ 128
Real Estate Held for Investment	SC45	\$ 20	\$ 20	\$ 177	\$ 197	\$ 197
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 46,675	\$ 43,157	\$ 37,126	\$ 36,250	\$ 36,908
Federal Home Loan Bank Stock	SC510	\$ 44,201	\$ 40,646	\$ 36,266	\$ 35,438	\$ 36,111
Other	SC540	\$ 2,474	\$ 2,511	\$ 860	\$ 812	\$ 797
Office Premises and Equipment	SC55	\$ 98,584	\$ 97,266	\$ 61,408	\$ 61,606	\$ 61,576
Other Assets - Gross	SUB0262	\$ 100,767	\$ 85,353	\$ 79,136	\$ 78,469	\$ 79,392
Other Assets - Total	SC59	\$ 100,767	\$ 85,353	\$ 79,136	\$ 78,469	\$ 79,392
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 7,578	\$ 7,500	\$ 5,427	\$ 5,383	\$ 5,342
Other	SC625	\$ 1,923	\$ 1,908	\$ 3,899	\$ 3,864	\$ 3,728
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 15,526	\$ 15,629	\$ 15,482	\$ 15,592	\$ 15,860
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 46,018	\$ 33,685	\$ 33,376	\$ 33,682	\$ 33,930
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 29,722	\$ 26,631	\$ 20,952	\$ 19,948	\$ 20,532
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 30,859	\$ 32,646	\$ 30,478	\$ 29,015	\$ 27,683
Total Assets - Gross	SUB0283	\$ 5,680,659	\$ 5,596,988	\$ 4,243,195	\$ 4,181,481	\$ 4,037,337
Total Assets	SC60	\$ 5,649,800	\$ 5,564,342	\$ 4,212,717	\$ 4,152,466	\$ 4,009,654
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,116,767	\$ 4,088,699	\$ 3,066,091	\$ 2,979,277	\$ 2,829,461
Deposits	SC710	\$ 4,102,002	\$ 4,071,416	\$ 3,056,008	\$ 2,963,798	\$ 2,818,735
Escrows	SC712	\$ 15,270	\$ 17,858	\$ 10,730	\$ 15,964	\$ 11,116
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 505	\$- 575	\$- 647	\$- 485	\$- 390
Borrowings - Total	SC72	\$ 890,705	\$ 852,135	\$ 722,794	\$ 754,967	\$ 769,708
Advances from FHLBank	SC720	\$ 755,774	\$ 685,194	\$ 557,341	\$ 610,665	\$ 607,080
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 105,366	\$ 139,110	\$ 123,956	\$ 109,555	\$ 119,473
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 29,565	\$ 27,831	\$ 41,497	\$ 34,747	\$ 43,155
Other Liabilities - Total	SC75	\$ 54,709	\$ 54,719	\$ 29,376	\$ 29,286	\$ 28,228
Accrued Interest Payable - Deposits	SC763	\$ 19,497	\$ 18,131	\$ 12,601	\$ 11,272	\$ 9,700
Accrued Interest Payable - Other	SC766	\$ 776	\$ 770	\$ 714	\$ 662	\$ 721
Accrued Taxes	SC776	\$ 5,157	\$ 4,857	\$ 2,912	\$ 4,898	\$ 3,211
Accounts Payable	SC780	\$ 10,411	\$ 10,262	\$ 5,371	\$ 3,827	\$ 5,325
Deferred Income Taxes	SC790	\$ 2,642	\$ 2,926	\$ 2,957	\$ 3,106	\$ 3,470
Other Liabilities and Deferred Income	SC796	\$ 16,226	\$ 17,773	\$ 4,821	\$ 5,521	\$ 5,801
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	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	\$ 5,062,181	\$ 4,995,553	\$ 3,818,261	\$ 3,763,530	\$ 3,627,397
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 194,357	\$ 169,037	\$ 169,037	\$ 163,972	\$ 163,950
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 3,240	\$ 3,240	\$ 3,240	\$ 3,240	\$ 3,240
Paid in Excess of Par	SC830	\$ 191,117	\$ 165,797	\$ 165,797	\$ 160,732	\$ 160,710
Accumulated Other Comprehensive Income - Total	SC86	\$ 1,711	\$ 1,173	\$ 1,533	\$ 3,371	\$ 3,408
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 1,951	\$ 1,493	\$ 1,533	\$ 3,371	\$ 3,408
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 240	\$- 320	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 391,545	\$ 398,615	\$ 223,965	\$ 221,641	\$ 214,967
Other Components of Equity Capital	SC891	\$ 5	\$- 40	\$- 81	\$- 48	\$- 69
Total Equity Capital	SC80	\$ 587,617	\$ 568,785	\$ 394,454	\$ 388,936	\$ 382,256
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,649,798	\$ 5,564,338	\$ 4,212,715	\$ 4,152,466	\$ 4,009,653

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Other Codes As of Dec 2007

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 175
3	Federal, State, or other taxes receivable	4	\$ 5,880
4	Net deferred tax assets	5	\$ 5,273
6	Prepaid deposit insurance premiums	2	\$ 12
7	Prepaid expenses	20	\$ 2,279
9	Advances for loans serviced for others	1	\$ 771
14	Other noninterest-bearing short-term accounts recv	8	\$ 4,726
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 56
99	Other	15	\$ 8,134

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 44
7	Deferred gains from the sale of real estate	2	\$ 14
11	The liability recorded for post-retirement benefit	10	\$ 8,789
14	Unapplied loan payments received	3	\$ 164
20	F/V of all derivative instru. reportable as liab.	1	\$ 17
21	Liabilities for credit losses on OBS credit exposures	1	\$ 264
99	Other	19	\$ 6,835

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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	\$ 87,856	\$ 87,239	\$ 67,809	\$ 65,786	\$ 64,555
Deposits and Investment Securities	SO115	\$ 8,244	\$ 8,571	\$ 5,548	\$ 5,584	\$ 4,904
Mortgage-Backed Securities	SO125	\$ 5,203	\$ 4,552	\$ 3,362	\$ 3,456	\$ 4,007
Mortgage Loans	SO141	\$ 59,468	\$ 58,158	\$ 46,130	\$ 45,243	\$ 44,235
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 326	\$ 485	\$ 396	\$ 368	N/A
Nonmortgage Loans - Total	SUB0950	\$ 14,396	\$ 15,122	\$ 12,224	\$ 10,948	\$ 11,409
Commercial Loans and Leases	SO160	\$ 7,642	\$ 8,388	\$ 8,298	\$ 7,406	\$ 7,664
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 47	\$ 185	\$ 75	\$ 88	N/A
Consumer Loans and Leases	SO171	\$ 6,754	\$ 6,734	\$ 3,926	\$ 3,542	\$ 3,745
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 172	\$ 166	\$ 74	\$ 99	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 490	\$ 442	\$ 558	\$ 395	\$ 579
Federal Home Loan Bank Stock	SO181	\$ 490	\$ 442	\$ 547	\$ 372	\$ 538
Other	SO185	\$ 0	\$ 0	\$ 11	\$ 23	\$ 41
Interest Expense - Total	SO21	\$ 48,513	\$ 48,205	\$ 37,133	\$ 34,814	\$ 34,377
Deposits	SO215	\$ 37,631	\$ 37,616	\$ 27,660	\$ 25,813	\$ 24,824
Escrows	SO225	\$ 2	\$ 1	\$ 2	\$ 1	\$ 4
Advances from FHLBank	SO230	\$ 8,695	\$ 8,255	\$ 7,483	\$ 7,217	\$ 7,640
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 6	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,185	\$ 2,333	\$ 1,988	\$ 1,777	\$ 1,909
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 39,833	\$ 39,476	\$ 31,234	\$ 31,367	\$ 30,757
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,861	\$ 2,492	\$ 2,532	\$ 1,708	\$ 2,810
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 35,972	\$ 36,984	\$ 28,702	\$ 29,659	\$ 27,947
Noninterest Income - Total	SO42	\$ 10,630	\$ 6,051	\$ 6,311	\$ 6,767	\$ 7,944
Mortgage Loan Servicing Fees	SO410	\$ 1,409	\$ 1,764	\$ 1,129	\$ 1,172	\$ 712
Servicing Amortization and Valuation Adjustments	SO411	\$- 751	\$- 655	\$- 510	\$- 477	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,890	\$ 4,319	\$ 3,642	\$ 3,160	\$ 3,495
Net Income (Loss) from Other - Total	SUB0451	\$ 1,879	\$ 112	\$ 1,354	\$ 2,187	\$ 3,029
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,723	\$ 993	\$ 1,545	\$ 2,139	\$ 2,216
Operations & Sale of Repossessed Assets	SO461	\$ 152	\$- 1,006	\$- 386	\$- 118	\$- 9
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1	\$ 34	\$- 7	\$- 28	\$- 20
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 67	\$ 83	\$ 157	\$ 190	\$ 786
Sale of Other Assets Held for Investment	SO477	\$- 2	\$ 0	\$ 4	\$ 0	\$ 10
Trading Assets (Realized and Unrealized)	SO485	\$- 60	\$ 8	\$ 41	\$ 4	\$ 46
Other Noninterest Income	SO488	\$ 1,203	\$ 511	\$ 696	\$ 725	\$ 708
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	\$ 37,033	\$ 34,963	\$ 24,095	\$ 23,506	\$ 23,113
All Personnel Compensation and Expense	SO510	\$ 20,791	\$ 17,833	\$ 13,512	\$ 13,567	\$ 12,931
Legal Expense	SO520	\$ 223	\$ 259	\$ 149	\$ 102	\$ 95
Office Occupancy and Equipment Expense	SO530	\$ 7,688	\$ 7,509	\$ 5,402	\$ 5,274	\$ 4,978
Marketing and Other Professional Services	SO540	\$ 1,612	\$ 1,862	\$ 1,188	\$ 1,133	\$ 1,253
Loan Servicing Fees	SO550	\$ 72	\$ 254	\$ 4	\$ 4	\$ 5
Goodwill and Other Intangibles Expense	SO560	\$ 370	\$ 302	\$ 251	\$ 253	\$ 266
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 506	\$ 1,339	\$ 180	\$- 15	\$ 66
Other Noninterest Expense	SO580	\$ 5,771	\$ 5,605	\$ 3,409	\$ 3,188	\$ 3,519
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	\$ 9,569	\$ 8,072	\$ 10,918	\$ 12,920	\$ 12,778
Income Taxes - Total	SO71	\$ 2,976	\$- 1,065	\$ 2,783	\$ 3,454	\$ 3,320
Federal	SO710	\$ 2,395	\$- 1,151	\$ 2,009	\$ 2,725	\$ 2,686

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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	\$ 581	\$ 86	\$ 774	\$ 729	\$ 634
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 6,593	\$ 9,137	\$ 8,135	\$ 9,466	\$ 9,458
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 6,593	\$ 9,137	\$ 8,135	\$ 9,466	\$ 9,458

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Other Codes As of Dec 2007

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 150
4	Net income(loss) from leasing or subleasing space	6	\$ 89
6	Net income(loss)-equity invest in uncons sub org	1	\$- 33
9	Net income from data processing lease/services	1	\$ 38
15	Income from corporate-owned life insurance	8	\$ 98
99	Other	14	\$ 776

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 459
2	OTS assessments	6	\$ 42
6	Supervisory examination fees	2	\$ 9
7	Office supplies, printing, and postage	20	\$ 683
8	Telephone, including data lines	8	\$ 130
9	Loan origination expense	8	\$ 925
10	ATM expense	3	\$ 112
17	Charitable contributions	2	\$ 199
99	Other	12	\$ 1,038

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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	\$ 308,690	\$ 220,834	\$ 133,595	\$ 65,786	\$ 245,338
YTD - Deposits and Investment Securities	Y_SO115	\$ 27,947	\$ 19,703	\$ 11,132	\$ 5,584	\$ 18,461
YTD - Mortgage-Backed Securities	Y_SO125	\$ 16,573	\$ 11,370	\$ 6,818	\$ 3,456	\$ 13,397
YTD - Mortgage Loans	Y_SO141	\$ 208,999	\$ 149,531	\$ 91,373	\$ 45,243	\$ 171,340
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,575	\$ 1,249	\$ 764	\$ 368	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 31,734	\$ 24,092	\$ 15,704	\$ 7,406	\$ 28,184
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 395	\$ 348	\$ 163	\$ 88	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 20,956	\$ 14,202	\$ 7,468	\$ 3,542	\$ 13,957
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 511	\$ 339	\$ 173	\$ 99	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,885	\$ 1,395	\$ 953	\$ 395	\$ 1,789
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,851	\$ 1,361	\$ 919	\$ 372	\$ 1,649
YTD - Other	Y_SO185	\$ 34	\$ 34	\$ 34	\$ 23	\$ 140
YTD - Interest Expense - Total	Y_SO21	\$ 168,665	\$ 120,152	\$ 71,947	\$ 34,814	\$ 123,053
YTD - Deposits	Y_SO215	\$ 128,720	\$ 91,089	\$ 53,473	\$ 25,813	\$ 87,063
YTD - Escrows	Y_SO225	\$ 6	\$ 4	\$ 3	\$ 1	\$ 7
YTD - Advances from FHLBank	Y_SO230	\$ 31,650	\$ 22,955	\$ 14,700	\$ 7,217	\$ 29,868
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6	\$ 6	\$ 6	\$ 6	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 8,283	\$ 6,098	\$ 3,765	\$ 1,777	\$ 6,115
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	\$ 141,910	\$ 102,077	\$ 62,601	\$ 31,367	\$ 124,074
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 10,593	\$ 6,732	\$ 4,240	\$ 1,708	\$ 13,078
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 131,317	\$ 95,345	\$ 58,361	\$ 29,659	\$ 110,996
YTD - Noninterest Income - Total	Y_SO42	\$ 29,759	\$ 19,129	\$ 13,078	\$ 6,767	\$ 29,185
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,474	\$ 4,065	\$ 2,301	\$ 1,172	\$ 2,435
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 2,393	\$ - 1,642	\$ - 987	\$ - 477	N/A

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 18,011	\$ 11,121	\$ 6,802	\$ 3,160	\$ 14,799
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 5,532	\$ 3,653	\$ 3,541	\$ 2,187	\$ 8,572
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 6,400	\$ 4,677	\$ 3,684	\$ 2,139	\$ 7,114
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,358	\$- 1,510	\$- 504	\$- 118	\$- 55
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 2	\$- 1	\$- 35	\$- 28	\$ 5
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$- 410
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 497	\$ 430	\$ 347	\$ 190	\$ 1,867
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2	\$ 4	\$ 4	\$ 0	\$ 12
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 7	\$ 53	\$ 45	\$ 4	\$ 39
YTD - Other Noninterest Income	Y_SO488	\$ 3,135	\$ 1,932	\$ 1,421	\$ 725	\$ 3,378
YTD - Noninterest Expense - Total	Y_SO51	\$ 119,597	\$ 82,564	\$ 47,601	\$ 23,506	\$ 92,210
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 65,703	\$ 44,912	\$ 27,079	\$ 13,567	\$ 52,752
YTD - Legal Expense	Y_SO520	\$ 733	\$ 510	\$ 251	\$ 102	\$ 343
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 25,873	\$ 18,185	\$ 10,676	\$ 5,274	\$ 19,391
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,795	\$ 4,183	\$ 2,321	\$ 1,133	\$ 4,437
YTD - Loan Servicing Fees	Y_SO550	\$ 334	\$ 262	\$ 8	\$ 4	\$ 23
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,176	\$ 806	\$ 504	\$ 253	\$ 1,104
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,010	\$ 1,504	\$ 165	\$- 15	\$ 183
YTD - Other Noninterest Expense	Y_SO580	\$ 17,973	\$ 12,202	\$ 6,597	\$ 3,188	\$ 13,978
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 41,479	\$ 31,910	\$ 23,838	\$ 12,920	\$ 47,971
YTD - Income Taxes - Total	Y_SO71	\$ 8,148	\$ 5,172	\$ 6,237	\$ 3,454	\$ 9,946
YTD - Federal	Y_SO710	\$ 5,978	\$ 3,583	\$ 4,734	\$ 2,725	\$ 7,974
YTD - State, Local, and Other	Y_SO720	\$ 2,170	\$ 1,589	\$ 1,503	\$ 729	\$ 1,972
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 33,331	\$ 26,738	\$ 17,601	\$ 9,466	\$ 38,024
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 18
YTD - Net Income (Loss)	Y_SO91	\$ 33,331	\$ 26,738	\$ 17,601	\$ 9,466	\$ 38,042

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	\$ 32,642	\$ 32,499	\$ 29,016	\$ 27,684	\$ 26,247
Net Provision for Loss	VA115	\$ 3,673	\$ 2,252	\$ 2,543	\$ 1,676	\$ 2,826

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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	\$- 3,108	\$- 584	\$- 310	\$- 107	\$- 866
Recoveries	VA135	\$ 464	\$ 180	\$ 84	\$ 160	\$ 104
Adjustments	VA145	\$ 0	\$- 3	\$- 12	\$- 31	\$ 470
Charge-offs	VA155	\$ 2,817	\$ 1,702	\$ 843	\$ 366	\$ 1,097
General Valuation Allowances - Ending Balance	VA165	\$ 30,854	\$ 32,642	\$ 30,478	\$ 29,016	\$ 27,684
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,000	\$ 1,234	\$ 782	\$ 1,184	\$ 338
Net Provision for Loss	VA118	\$ 694	\$ 1,579	\$ 169	\$ 17	\$ 50
Transfers	VA128	\$ 3,108	\$ 584	\$ 310	\$ 107	\$ 866
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 703	\$ 397	\$ 112	\$ 526	\$ 70
Specific Valuation Allowances - Ending Balance	VA168	\$ 6,099	\$ 3,000	\$ 1,149	\$ 782	\$ 1,184
Total Valuation Allowances - Beginning Balance	VA110	\$ 35,642	\$ 33,733	\$ 29,798	\$ 28,868	\$ 26,585
Net Provision for Loss	VA120	\$ 4,367	\$ 3,831	\$ 2,712	\$ 1,693	\$ 2,876
Recoveries	VA140	\$ 464	\$ 180	\$ 84	\$ 160	\$ 104
Adjustments	VA150	\$ 0	\$- 3	\$- 12	\$- 31	\$ 470
Charge-offs	VA160	\$ 3,520	\$ 2,099	\$ 955	\$ 892	\$ 1,167
Total Valuation Allowances - Ending Balance	VA170	\$ 36,953	\$ 35,642	\$ 31,627	\$ 29,798	\$ 28,868
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,817	\$ 1,702	\$ 843	\$ 366	\$ 1,097
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,460	\$ 1,234	\$ 560	\$ 157	\$ 778
Construction - Total	SUB2030	\$ 102	\$ 14	\$ 20	\$ 0	\$ 134
1-4 Dwelling Units	VA420	\$ 102	\$ 0	\$ 0	\$ 0	\$ 134
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 14	\$ 20	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,358	\$ 1,220	\$ 540	\$ 157	\$ 644
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 81	\$ 3	\$ 487	\$ 0	\$ 326
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 687	\$ 376	\$ 0	\$ 0	\$ 229
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 483	\$ 769	\$ 15	\$ 65	\$ 27
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 107	\$ 72	\$ 38	\$ 92	\$ 62
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,357	\$ 451	\$ 283	\$ 209	\$ 319
Commercial Loans	VA520	\$ 707	\$ 70	\$ 20	\$ 0	\$ 60

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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	\$ 650	\$ 381	\$ 263	\$ 209	\$ 259
Loans on Deposits	VA510	\$ 20	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 130	\$ 151	\$ 149	\$ 108	\$ 205
Mobile Home Loans	VA550	\$ 14	\$ 0	\$ 33	\$ 2	\$ 0
Credit Cards	VA556	\$ 175	\$ 58	\$ 3	\$ 12	\$ 10
Other	VA560	\$ 311	\$ 171	\$ 71	\$ 87	\$ 44
Repossessed Assets - Total	VA60	\$ 0	\$ 17	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 464	\$ 180	\$ 84	\$ 160	\$ 104
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 247	\$ 38	\$ 35	\$ 100	\$ 13
Construction - Total	SUB2130	\$ 0	\$ 31	\$ 0	\$ 14	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 247	\$ 7	\$ 35	\$ 86	\$ 13
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 114	\$ 1	\$ 0	\$ 34	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 65	\$ 2	\$ 0	\$ 0	\$ 8
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 68	\$ 4	\$ 35	\$ 52	\$ 5
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 217	\$ 142	\$ 49	\$ 60	\$ 91
Commercial Loans	VA521	\$ 152	\$ 51	\$ 1	\$ 1	\$ 15
Consumer Loans - Total	SUB2161	\$ 65	\$ 91	\$ 48	\$ 59	\$ 76
Loans on Deposits	VA511	\$ 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
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 23	\$ 58	\$ 40	\$ 39	\$ 60
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 8	\$ 18	\$ 1	\$ 5	\$ 3
Other	VA561	\$ 34	\$ 15	\$ 7	\$ 15	\$ 13
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,803	\$ 2,163	\$ 478	\$ 124	\$ 916
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,752	\$ 768	\$ 285	\$ 84	\$ 829
Construction - Total	SUB2230	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 2,752	\$ 727	\$ 285	\$ 84	\$ 829
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 40	\$ 287	\$ 281	\$ 21	\$ 829
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 97	\$ 155	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 75	\$ 285	\$ 4	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 64	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 681	\$ 0	\$ 0	\$ 63	\$ 0
Land	VA492	\$ 2,069	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 357	\$ 118	\$ 24	\$ 40	\$ 37
Commercial Loans	VA522	\$ 424	\$- 10	\$ 0	\$ 47	\$ 29
Consumer Loans - Total	SUB2261	\$- 67	\$ 128	\$ 24	\$- 7	\$ 8
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	\$- 4	\$ 42	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$- 32	\$ 16	\$ 24	\$- 7	\$ 8
Credit Cards	VA558	\$- 17	\$ 17	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 14	\$ 53	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 694	\$ 1,277	\$ 169	\$ 0	\$ 50
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	\$ 694	\$ 1,277	\$ 169	\$ 0	\$ 50
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 6,156	\$ 3,685	\$ 1,237	\$ 330	\$ 1,909
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 3,965	\$ 1,964	\$ 810	\$ 141	\$ 1,594
Construction - Total	SUB2330	\$ 102	\$ 24	\$ 20	\$- 14	\$ 134
1-4 Dwelling Units	VA425	\$ 102	\$ 41	\$ 0	\$- 14	\$ 134
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$- 17	\$ 20	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 3,863	\$ 1,940	\$ 790	\$ 155	\$ 1,460
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 73	\$ 289	\$ 768	\$- 13	\$ 1,155
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 590	\$ 531	\$ 0	\$ 0	\$ 229
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 493	\$ 1,052	\$ 19	\$ 65	\$ 19
Multifamily (5 or more) Dwelling Units	VA475	\$ 64	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 720	\$ 68	\$ 3	\$ 103	\$ 57
Land	VA495	\$ 2,069	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,497	\$ 427	\$ 258	\$ 189	\$ 265
Commercial Loans	VA525	\$ 979	\$ 9	\$ 19	\$ 46	\$ 74
Consumer Loans - Total	SUB2361	\$ 518	\$ 418	\$ 239	\$ 143	\$ 191
Loans on Deposits	VA515	\$ 20	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 103	\$ 135	\$ 109	\$ 69	\$ 145
Mobile Home Loans	VA555	\$- 18	\$ 16	\$ 57	\$- 5	\$ 8
Credit Cards	VA559	\$ 150	\$ 57	\$ 2	\$ 7	\$ 7
Other	VA565	\$ 263	\$ 209	\$ 64	\$ 72	\$ 31
Reposessed Assets - Total	VA65	\$ 694	\$ 1,294	\$ 169	\$ 0	\$ 50

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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	\$ 694	\$ 1,277	\$ 169	\$ 0	\$ 50
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,724	\$ 2,998	\$ 2,137	\$ 3,877	\$ 1,531
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,884	\$ 4,755	\$ 6,135	\$ 5,523	\$ 2,563
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 11,145	\$ 17,156	\$ 4,600	\$ 10,089	\$ 5,279
Construction	VA951	\$ 0	\$ 261	\$ 894	\$ 272	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 10,556	\$ 14,324	\$ 2,968	\$ 8,925	\$ 3,367
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 1,578	\$ 0	\$ 285	\$ 1,656
Permanent - Nonresidential (Except Land)	VA954	\$ 71	\$ 975	\$ 476	\$ 607	\$ 256
Permanent - Land	VA955	\$ 518	\$ 18	\$ 262	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 30,246	\$ 39,766	\$ 44,302	\$ 34,275	\$ 27,800
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 115,247	\$ 89,159	\$ 76,266	\$ 73,375	\$ 68,295
Substandard	VA965	\$ 114,242	\$ 88,024	\$ 75,938	\$ 72,789	\$ 67,793
Doubtful	VA970	\$ 1,001	\$ 1,135	\$ 328	\$ 586	\$ 502
Loss	VA975	\$ 4	\$ 0	\$ 0	\$ 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	\$ 125,584	\$ 103,766	\$ 105,251	\$ 84,368	\$ 82,708

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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	\$ 113,637	\$ 90,985	\$ 95,460	\$ 75,726	\$ 74,735
Construction and Land Loans	SUB2430	\$ 26,534	\$ 6,821	\$ 8,201	\$ 3,097	\$ 5,331
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 68,167	\$ 59,602	\$ 58,729	\$ 50,007	\$ 51,382
Permanent Loans Secured by All Other Property	SUB2450	\$ 35,554	\$ 26,574	\$ 30,103	\$ 22,952	\$ 18,359
Nonmortgages - Total	SUB2461	\$ 11,947	\$ 12,781	\$ 9,791	\$ 8,642	\$ 7,973
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 63,369	\$ 52,280	\$ 58,387	\$ 46,826	\$ 46,218
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 60,833	\$ 47,780	\$ 55,730	\$ 42,107	\$ 43,560
Mortgage Loans - Total	SUB2481	\$ 52,540	\$ 40,413	\$ 48,775	\$ 36,473	\$ 37,104
Construction	PD115	\$ 4,547	\$ 1,409	\$ 5,375	\$ 1,873	\$ 2,176
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 3,648	\$ 4,274	\$ 3,440	\$ 3,806	\$ 4,788
Secured by First Liens	PD123	\$ 26,641	\$ 22,702	\$ 21,799	\$ 16,828	\$ 17,600
Secured by Junior Liens	PD124	\$ 3,429	\$ 3,586	\$ 2,010	\$ 1,865	\$ 2,001
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,089	\$ 2,353	\$ 5,891	\$ 4,466	\$ 3,036
Nonresidential Property (Except Land)	PD135	\$ 5,852	\$ 4,855	\$ 9,332	\$ 7,440	\$ 7,301
Land	PD138	\$ 5,334	\$ 1,234	\$ 928	\$ 195	\$ 202
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,542	\$ 3,133	\$ 4,034	\$ 2,249	\$ 2,559
Consumer Loans - Total	SUB2511	\$ 4,751	\$ 4,234	\$ 2,921	\$ 3,385	\$ 3,897
Loans on Deposits	PD161	\$ 8	\$ 46	\$ 3	\$ 6	\$ 11
Home Improvement Loans	PD163	\$ 140	\$ 174	\$ 139	\$ 197	\$ 200
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,367	\$ 2,081	\$ 1,835	\$ 1,517	\$ 2,389
Mobile Home Loans	PD169	\$ 236	\$ 109	\$ 257	\$ 200	\$ 168
Credit Cards	PD171	\$ 1,087	\$ 680	\$ 3	\$ 9	\$ 17
Other	PD180	\$ 913	\$ 1,144	\$ 684	\$ 1,456	\$ 1,112
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 433	\$ 604	\$ 411	\$ 321	\$ 227
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 92	\$ 253	\$ 206	\$ 289	\$ 148
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 9	\$ 3	\$ 30	\$ 81	\$ 15

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,536	\$ 4,500	\$ 2,657	\$ 4,719	\$ 2,658
Mortgage Loans - Total	SUB2491	\$ 2,035	\$ 3,685	\$ 2,347	\$ 3,579	\$ 2,294
Construction	PD215	\$ 194	\$ 1,057	\$ 225	\$ 750	\$ 400
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 110	\$ 95	\$ 167	\$ 58	\$ 134
Secured by First Liens	PD223	\$ 792	\$ 959	\$ 1,201	\$ 811	\$ 692
Secured by Junior Liens	PD224	\$ 184	\$ 34	\$ 83	\$ 138	\$ 53
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 755	\$ 1,223	\$ 671	\$ 1,822	\$ 1,015
Land	PD238	\$ 0	\$ 317	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 273	\$ 643	\$ 88	\$ 799	\$ 163
Consumer Loans - Total	SUB2521	\$ 228	\$ 172	\$ 222	\$ 341	\$ 201
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 134	\$ 115	\$ 125	\$ 81	\$ 135
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 3	\$ 6	\$ 5	\$ 7
Other	PD280	\$ 94	\$ 54	\$ 91	\$ 255	\$ 33
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 175	\$ 45	\$ 0	\$ 105	\$ 13
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 107	\$ 0	\$ 78	\$ 3	\$ 3
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 84	\$ 0	\$ 78	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 62,215	\$ 51,486	\$ 46,864	\$ 37,542	\$ 36,490
Mortgage Loans - Total	SUB2501	\$ 59,062	\$ 46,887	\$ 44,338	\$ 35,674	\$ 35,337
Construction	PD315	\$ 5,175	\$ 2,343	\$ 1,028	\$ 144	\$ 2,418
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	\$ 3,406	\$ 2,933	\$ 2,280	\$ 2,689	\$ 1,768
Secured by First Liens	PD323	\$ 27,898	\$ 23,893	\$ 26,940	\$ 23,105	\$ 24,009
Secured by Junior Liens	PD324	\$ 2,059	\$ 1,126	\$ 809	\$ 707	\$ 337
Multifamily (5 or more) Dwelling Units	PD325	\$ 4,660	\$ 3,797	\$ 3,665	\$ 3,177	\$ 1,192
Nonresidential Property (Except Land)	PD335	\$ 4,580	\$ 12,334	\$ 8,971	\$ 5,717	\$ 5,478
Land	PD338	\$ 11,284	\$ 461	\$ 645	\$ 135	\$ 135
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 2,186	\$ 3,627	\$ 2,205	\$ 1,430	\$ 657
Consumer Loans - Total	SUB2531	\$ 967	\$ 972	\$ 321	\$ 438	\$ 496
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 78	\$ 48	\$ 17	\$ 15	\$ 20
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 331	\$ 365	\$ 204	\$ 273	\$ 246
Mobile Home Loans	PD369	\$ 62	\$ 75	\$ 24	\$ 0	\$ 65
Credit Cards	PD371	\$ 192	\$ 225	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 304	\$ 259	\$ 76	\$ 150	\$ 165
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 172	\$ 172	\$ 172	\$ 172	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 61	\$ 90	\$ 94	\$ 262	\$ 144
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 0	\$ 10	\$ 94	\$ 111	\$ 0
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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	\$ 291,261	\$ 315,674	\$ 115,215	\$ 102,271	\$ 103,545
90% up to 100% LTV	LD110	\$ 243,481	\$ 245,981	\$ 104,779	\$ 93,088	\$ 93,768
100% and greater LTV	LD120	\$ 47,780	\$ 69,693	\$ 10,436	\$ 9,183	\$ 9,777
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 5,560	\$ 4,032	\$ 2,565	\$ 2,473	\$ 1,733
Past Due and Still Accruing - Total	SUB5240	\$ 2,598	\$ 1,795	\$ 1,255	\$ 1,076	\$ 1,323
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,522	\$ 1,795	\$ 1,255	\$ 1,066	\$ 1,292
90% up to 100% LTV	LD210	\$ 2,522	\$ 1,435	\$ 1,187	\$ 998	\$ 1,219
100% and greater LTV	LD220	\$ 0	\$ 360	\$ 68	\$ 68	\$ 73
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 76	\$ 0	\$ 0	\$ 10	\$ 31

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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	\$ 76	\$ 0	\$ 0	\$ 10	\$ 31
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 2,962	\$ 2,237	\$ 1,310	\$ 1,397	\$ 410
90% up to 100% LTV	LD250	\$ 2,524	\$ 2,067	\$ 1,277	\$ 1,364	\$ 410
100% and greater LTV	LD260	\$ 438	\$ 170	\$ 33	\$ 33	\$ 0
Net Charge-offs - Total	SUB5300	\$ 1,133	\$ 494	\$ 629	\$ 361	\$ 224
90% up to 100% LTV	LD310	\$ 803	\$ 244	\$ 596	\$ 328	\$ 224
100% and greater LTV	LD320	\$ 330	\$ 250	\$ 33	\$ 33	\$ 0
Purchases - Total	SUB5320	\$ 92	\$ 0	\$ 73	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 92	\$ 0	\$ 73	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 16,765	\$ 25,985	\$ 19,765	\$ 6,279	\$ 7,680
90% up to 100% LTV	LD430	\$ 15,270	\$ 23,085	\$ 17,499	\$ 5,246	\$ 6,756
100% and greater LTV	LD440	\$ 1,495	\$ 2,900	\$ 2,266	\$ 1,033	\$ 924
Sales - Total	SUB5340	\$ 184	\$ 84	\$ 311	\$ 37	\$ 9
90% up to 100% LTV	LD450	\$ 59	\$ 0	\$ 198	\$ 37	\$ 9
100% and greater LTV	LD460	\$ 125	\$ 84	\$ 113	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 32,771	\$ 33,122	\$ 39,614	\$ 46,198	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 5,363	\$ 2,379	\$ 1,640	\$ 39,118	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 194,056	\$ 278,990	\$ 253,375	\$ 254,406	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 231,676	\$ 206,444	\$ 188,006	\$ 216,889	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 221,359	\$ 197,090	\$ 185,814	\$ 653	N/A
Total Capitalized Negative Amortization	LD650	\$ 7,950	\$ 6,442	\$ 5,097	\$ 0	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	\$ 113,085	\$ 135,025	\$ 121,633	\$ 143,978	\$ 126,553
Mortgage Construction Loans	CC105	\$ 89,357	\$ 93,620	\$ 89,859	\$ 116,690	\$ 94,497
Other Mortgage Loans	CC115	\$ 23,728	\$ 41,405	\$ 31,774	\$ 27,288	\$ 32,056
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 12,784	\$ 11,266	\$ 17,367	\$ 15,754	\$ 16,467
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 155,251	\$ 123,951	\$ 191,290	\$ 122,849	\$ 95,016
1-4 Dwelling Units	CC280	\$ 109,329	\$ 67,030	\$ 38,339	\$ 48,338	\$ 39,396

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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	\$ 12,157	\$ 11,219	\$ 11,073	\$ 2,044	\$ 1,260
All Other Real Estate	CC300	\$ 33,765	\$ 45,702	\$ 141,878	\$ 72,467	\$ 54,360
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 25,862	\$ 17,225	\$ 31,748	\$ 27,313	\$ 9,163
Commitments Outstanding to Purchase Loans	CC320	\$ 4,332	\$ 4,491	\$ 3,887	\$ 2,639	\$ 4,122
Commitments Outstanding to Sell Loans	CC330	\$ 82,294	\$ 21,753	\$ 25,469	\$ 17,455	\$ 16,509
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 23,110	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 115	\$ 0	\$ 300	\$ 300	\$ 300
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 650,137	\$ 651,126	\$ 345,760	\$ 366,207	\$ 357,357
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 266,675	\$ 265,867	\$ 202,561	\$ 206,874	\$ 201,727
Commercial Lines	CC420	\$ 128,002	\$ 119,961	\$ 108,767	\$ 125,409	\$ 123,525
Open-End Consumer Lines - Credit Cards	CC423	\$ 151,090	\$ 155,079	\$ 7,058	\$ 7,026	\$ 6,416
Open-End Consumer Lines - Other	CC425	\$ 104,370	\$ 110,219	\$ 27,374	\$ 26,898	\$ 25,689
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 13,674	\$ 12,815	\$ 16,658	\$ 18,029	\$ 18,647
Commercial	CC430	\$ 4,656	\$ 4,425	\$ 5,661	\$ 5,242	\$ 3,598
Standby, Not Included on CC465 or CC468	CC435	\$ 9,018	\$ 8,390	\$ 10,997	\$ 12,787	\$ 15,049
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 220,530	\$ 172,531	\$ 70,911	\$ 65,308	\$ 61,522
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 160,752	\$ 113,866	\$ 13,328	\$ 11,643	\$ 10,178
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 977	\$ 841	\$ 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	\$ 57,174	\$ 3,452	\$ 9,581	\$ 3,161	\$ 69,295
Sales	CF145	\$ 0	\$ 160	\$ 0	\$ 0	\$ 30,268
Other Balance Changes	CF148	\$- 107,836	\$- 19,523	\$- 16,983	\$- 22,923	\$- 27,955
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 19,872	\$ 28,159	\$ 2,083	\$ 5,350	\$ 2,033

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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	\$ 1
Other Balance Changes	CF158	\$- 1,446	\$ 6,939	\$- 2,239	\$- 382	\$- 248
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 77,046	\$ 31,611	\$ 11,664	\$ 8,511	\$ 71,328
Sales - Total	SUB3821	\$ 0	\$ 160	\$ 0	\$ 0	\$ 30,269
Net Purchases - Total	SUB3826	\$ 77,046	\$ 31,451	\$ 11,664	\$ 8,511	\$ 41,059
Mortgage Loans Disbursed - Total	SUB3831	\$ 429,209	\$ 352,580	\$ 336,999	\$ 256,514	\$ 334,636
Construction Loans - Total	SUB3840	\$ 51,078	\$ 61,348	\$ 45,998	\$ 29,926	\$ 47,071
1-4 Dwelling Units	CF190	\$ 29,381	\$ 22,575	\$ 22,316	\$ 17,180	\$ 27,472
Multifamily (5 or more) Dwelling Units	CF200	\$ 2,212	\$ 5,722	\$ 3,423	\$ 2,346	\$ 2,058
Nonresidential	CF210	\$ 19,485	\$ 33,051	\$ 20,259	\$ 10,400	\$ 17,541
Permanent Loans - Total	SUB3851	\$ 378,131	\$ 291,232	\$ 291,001	\$ 226,588	\$ 287,565
1-4 Dwelling Units	CF225	\$ 310,999	\$ 223,197	\$ 208,670	\$ 164,834	\$ 217,037
Home Equity and Junior Liens	CF226	\$ 84,453	\$ 102,984	\$ 75,178	\$ 65,426	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,828	\$ 13,501	\$ 13,140	\$ 7,050	\$ 10,818
Nonresidential (Except Land)	CF260	\$ 37,635	\$ 26,941	\$ 43,181	\$ 29,770	\$ 45,450
Land	CF270	\$ 25,669	\$ 27,593	\$ 26,010	\$ 24,934	\$ 14,260
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 20,583	\$ 36,679	\$ 20,113	\$ 39,282	\$ 57,705
1-4 Dwelling Units	CF280	\$ 18,374	\$ 29,103	\$ 16,175	\$ 29,449	\$ 42,081
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 92	\$ 0	\$ 73	\$ 0	N/A
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 34	\$ 102	\$ 16	\$ 591	\$ 141
Nonresidential	CF300	\$ 2,175	\$ 7,474	\$ 3,922	\$ 9,242	\$ 15,483
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 170,435	\$ 103,262	\$ 99,925	\$ 104,697	\$ 194,604
1-4 Dwelling Units	CF310	\$ 166,131	\$ 93,006	\$ 93,204	\$ 100,440	\$ 192,293
Home Equity and Junior Liens	CF311	\$ 2,997	\$ 4,024	\$ 8,150	\$ 10,352	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 4,304	\$ 10,256	\$ 6,721	\$ 4,257	\$ 2,311
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 149,852	\$- 66,583	\$- 79,812	\$- 65,415	\$- 136,899
Memo - Refinancing Loans	CF361	\$ 71,437	\$ 57,481	\$ 51,846	\$ 63,603	\$ 39,183
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 75,221	\$ 53,950	\$ 98,676	\$ 83,008	\$ 78,897

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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	\$ 1,973	\$ 34,961	\$ 3,850	\$ 9,436	\$ 8,337
Consumer:						
Closed or Purchased	CF400	\$ 127,814	\$ 137,000	\$ 36,338	\$ 23,693	\$ 34,003
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 26	\$ 63
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 203,035	\$ 190,950	\$ 135,014	\$ 106,701	\$ 112,900
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,973	\$ 34,961	\$ 3,850	\$ 9,462	\$ 8,400
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 201,062	\$ 155,989	\$ 131,164	\$ 97,239	\$ 104,500
Deposits:						
Interest Credited to Deposits	CF430	\$ 31,074	\$ 29,971	\$ 21,890	\$ 20,697	\$ 19,609
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	\$ 362,327	\$ 402,871	\$ 372,979	\$ 214,400	\$ 168,059
Fully Insured	DI100	\$ 358,979	\$ 397,023	\$ 296,341	\$ 207,162	\$ 160,621
Other	DI110	\$ 3,348	\$ 5,848	\$ 76,638	\$ 7,238	\$ 7,438
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,510,795	\$ 2,414,969	\$ 1,642,758	\$ 1,680,968	\$ 1,699,097
Greater than \$100,000	DI130	\$ 1,341,285	\$ 1,412,448	\$ 1,235,814	\$ 1,110,571	\$ 959,763
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	431,401	429,837	230,992	223,319	228,592
Greater than \$100,000	DI160	4,555	4,254	3,308	3,261	3,323
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 258,923	\$ 256,514	\$ 182,543	\$ 181,838	\$ 165,264
Greater than \$250,000	DI175	\$ 6,262	\$ 5,343	\$ 5,626	\$ 6,385	\$ 5,728
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	21,383	21,543	12,293	12,009	11,502
Greater than \$250,000	DI185	20	17	18	18	17
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	\$ 270,321	\$ 264,414	\$ 193,291	\$ 192,942	\$ 196,609
Uninsured Deposits	DI210	\$ 484,488	\$ 565,940	\$ 598,881	\$ 630,120	\$ 532,246
Preferred Deposits	DI220	\$ 72,973	\$ 73,908	\$ 73,578	\$ 74,191	\$ 66,323
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 468,838	\$ 459,500	\$ 403,209	\$ 454,743	\$ 405,943
Money Market Deposit Accounts	DI320	\$ 574,107	\$ 592,710	\$ 441,152	\$ 458,516	\$ 366,621

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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	\$ 692,646	\$ 699,719	\$ 383,055	\$ 345,930	\$ 362,424
Time Deposits	DI340	\$ 2,381,682	\$ 2,337,344	\$ 1,839,321	\$ 1,720,569	\$ 1,694,860
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 453,059	\$ 491,753	\$ 433,079	\$ 396,738	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 45,437	\$ 42,493	\$ 36,395	\$ 36,443	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 237,234	\$ 239,181	\$ 214,150	\$ 224,938	\$ 230,394
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	\$ 1,325,585	\$ 1,292,335	\$ 292,715	\$ 291,986	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	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	\$ 1,121,743	\$ 1,117,808	\$ 135,286	\$ 50,721	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	\$ 637	\$ 589	\$ 4,695	\$ 4,351	\$ 3,894
Deposits of Consolidated Subsidiaries:						
Demand Deposits	DI640	\$ 1,447	\$ 1,806	\$ 2,190	\$ 1,480	\$ 1,793
Time and Savings Deposits	DI650	\$ 1,200	\$ 1,200	\$ 1,037	\$ 1,037	\$ 698
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	\$ 0	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 96	\$ 98	\$ 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	1,303	1,246	960	951	940
Assets Held in Trading Accounts	SI375	\$ 792	\$ 1,023	\$ 1,229	\$ 1,386	\$ 1,572
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 26,186	\$ 26,595	\$ 234,588	\$ 234,914	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Available-for-Sale Securities	SI385	\$ 619,759	\$ 678,249	\$ 540,145	\$ 545,179	\$ 505,612
Assets Held for Sale	SI387	\$ 61,396	\$ 38,794	\$ 47,094	\$ 40,843	\$ 40,671
Loans Serviced for Others	SI390	\$ 1,897,694	\$ 1,903,443	\$ 1,676,528	\$ 1,665,460	\$ 1,665,154
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	87.41%	89.38%	91.10%	91.15%	89.64%
Second month of Qtr	SI582	88.18%	88.58%	90.30%	90.92%	90.07%
Third month of Qtr	SI583	87.38%	88.94%	89.96%	91.64%	89.56%
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	\$ 2,703	\$ 2,686	\$ 979	\$ 975	\$ 955
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 20,192	\$ 17,995	\$ 15,993	\$ 15,577	\$ 14,007
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	22	21	23	21
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 568,785	\$ 561,406	\$ 388,936	\$ 382,253	\$ 378,946
Net Income (Loss) (SO91)	SI610	\$ 6,593	\$ 9,137	\$ 8,135	\$ 9,466	\$ 9,458
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 6,181	\$ 5,627	\$ 5,796	\$ 2,776	\$ 6,221
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,000	\$ 1,346	\$ 5,065	\$ 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
New Basis Accounting Adjustments	SI660	\$ 12,842	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 537	\$ 2,484	\$ - 1,837	\$ - 37	\$ 80
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Other Adjustments	SI671	\$ 44	\$ 40	\$ - 50	\$ 21	\$ - 11
Ending Equity Capital (SC80)	SI680	\$ 587,620	\$ 568,786	\$ 394,453	\$ 388,937	\$ 382,252
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 5,000	\$ 4,600	\$ 4,000	\$ 5,500	\$ 3,416
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 214	\$ 211	\$ 226	\$ 222	\$ 266
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 401	\$ 439	\$ 202	\$ 238	\$ 166
Average Balance Sheet Data						
Total Assets	SI870	\$ 5,623,177	\$ 5,535,318	\$ 4,147,824	\$ 4,062,431	\$ 4,004,866
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 672,546	\$ 676,568	\$ 442,524	\$ 457,713	\$ 429,858
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,883,257	\$ 3,782,286	\$ 2,875,428	\$ 2,831,029	\$ 2,829,937
Nonmortgage Loans	SI885	\$ 723,589	\$ 731,191	\$ 531,913	\$ 511,632	\$ 484,890
Deposits and Excrows	SI890	\$ 4,048,394	\$ 3,998,222	\$ 2,924,639	\$ 2,841,411	\$ 2,778,266
Total Borrowings	SI895	\$ 894,036	\$ 847,647	\$ 760,465	\$ 744,549	\$ 796,260
Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Dec 2007	Sep 2007	Jun 2007	Mar 2007	Dec 2006
		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	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	8	8	8	8	8
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	21	21	19	19	18

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

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

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		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	\$ 587,617	\$ 568,785	\$ 394,454	\$ 388,936	\$ 382,256
Equity Capital Deductions - Total	SUB1631	\$ 56,002	\$ 40,654	\$ 38,523	\$ 38,823	\$ 39,248
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,221	\$ 2,237	\$ 205	\$ 205	\$ 130
Goodwill and Certain Other Intangible Assets	CCR115	\$ 45,930	\$ 33,583	\$ 33,376	\$ 33,573	\$ 33,930
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 7,851	\$ 4,834	\$ 4,942	\$ 5,045	\$ 5,188
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$- 1,711	\$- 1,175	\$- 1,534	\$- 3,370	\$- 3,408
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,951	\$- 1,495	\$- 1,534	\$- 3,370	\$- 3,408
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	\$ 240	\$ 320	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 529,904	\$ 526,956	\$ 354,397	\$ 346,743	\$ 339,600

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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	\$ 5,649,800	\$ 5,564,342	\$ 4,212,717	\$ 4,152,466	\$ 4,009,654
Asset Deductions - Total	SUB1651	\$ 56,002	\$ 40,654	\$ 38,523	\$ 38,932	\$ 39,248
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,221	\$ 2,237	\$ 205	\$ 205	\$ 130
Goodwill and Certain Other Intangible Assets	CCR265	\$ 45,930	\$ 33,583	\$ 33,376	\$ 33,682	\$ 33,930
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 7,851	\$ 4,834	\$ 4,942	\$ 5,045	\$ 5,188
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 2,886	\$- 2,006	\$- 1,439	\$- 4,002	\$- 3,946
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 3,126	\$- 2,326	\$- 1,439	\$- 4,002	\$- 3,946
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 240	\$ 320	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,590,912	\$ 5,521,682	\$ 4,172,755	\$ 4,109,532	\$ 3,966,460
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 222,472	\$ 220,902	\$ 167,085	\$ 164,556	\$ 158,624
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 529,904	\$ 526,956	\$ 354,397	\$ 346,743	\$ 339,600
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 451	\$ 1,090	\$ 1,164	\$ 1,187	\$ 1,338
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 30,692	\$ 32,186	\$ 30,096	\$ 28,531	\$ 27,137
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 31,143	\$ 33,276	\$ 31,260	\$ 29,718	\$ 28,475
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 31,143	\$ 33,276	\$ 31,260	\$ 29,718	\$ 28,475
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 129	\$ 129	\$ 129	\$ 129	\$ 129
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 560,918	\$ 560,103	\$ 385,528	\$ 376,332	\$ 367,946
0% R/W Category - Cash	CCR400	\$ 36,024	\$ 33,123	\$ 21,540	\$ 21,031	\$ 21,255
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,882	\$ 2,925	\$ 3,257	\$ 3,613	\$ 3,781
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 55,649	\$ 9,035	\$ 5,971	\$ 2,036	\$ 8,151
0% R/W Category - Assets Total	CCR420	\$ 93,555	\$ 45,083	\$ 30,768	\$ 26,680	\$ 33,187
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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93027 - OTS-Regulated: Minnesota
December 2007

Frozen Aggregated Data
(\$Thousands)

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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	\$ 343,387	\$ 375,231	\$ 232,494	\$ 241,916	\$ 253,649
20% R/W Category - Claims on FHLBs	CCR435	\$ 247,989	\$ 235,887	\$ 232,819	\$ 258,227	\$ 202,752
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 32,602	\$ 30,848	\$ 30,245	\$ 30,263	\$ 31,039
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 330,668	\$ 319,167	\$ 85,294	\$ 98,319	\$ 109,945
20% R/W Category - Other	CCR450	\$ 122,690	\$ 158,416	\$ 175,520	\$ 202,447	\$ 163,576
20% R/W Category - Assets Total	CCR455	\$ 1,077,336	\$ 1,119,549	\$ 756,372	\$ 831,172	\$ 760,961
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 215,468	\$ 223,909	\$ 151,276	\$ 166,235	\$ 152,192
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,830,699	\$ 1,788,542	\$ 1,108,515	\$ 1,080,176	\$ 1,059,312
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 11,259	\$ 12,014	\$ 12,872	\$ 14,213	\$ 9,872
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,810	\$ 3,887	\$ 3,689	\$ 3,710	\$ 3,831
50% R/W Category - Other	CCR480	\$ 8,800	\$ 10,385	\$ 7,983	\$ 5,649	\$ 7,017
50% R/W Category - Assets Total	CCR485	\$ 1,854,568	\$ 1,814,828	\$ 1,133,059	\$ 1,103,748	\$ 1,080,032
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 927,289	\$ 907,419	\$ 566,535	\$ 551,878	\$ 540,019
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,918	\$ 21,706	\$ 12,041	\$ 2,046	\$ 12,146
100% R/W Category - All Other Assets	CCR506	\$ 2,767,618	\$ 2,729,674	\$ 2,351,913	\$ 2,256,280	\$ 2,188,475
100% R/W Category - Assets Total	CCR510	\$ 2,770,536	\$ 2,751,380	\$ 2,363,954	\$ 2,258,326	\$ 2,200,621
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,770,536	\$ 2,751,380	\$ 2,363,954	\$ 2,258,326	\$ 2,200,621
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	\$ 5,795,995	\$ 5,730,840	\$ 4,284,153	\$ 4,219,926	\$ 4,074,801
Subtotal Risk-Weighted Assets	CCR75	\$ 3,913,287	\$ 3,882,705	\$ 3,081,761	\$ 2,976,435	\$ 2,892,831
Excess Allowances for Loan and Lease Losses	CCR530	\$ 95	\$ 209	\$ 280	\$ 371	\$ 382
Total Risk-Weighted Assets	CCR78	\$ 3,913,192	\$ 3,882,496	\$ 3,081,481	\$ 2,976,064	\$ 2,892,449
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 313,055	\$ 310,599	\$ 246,515	\$ 238,085	\$ 231,395
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.48%	9.54%	8.49%	8.44%	8.56%
Total Risk-Based Capital Ratio	CCR820	14.33%	14.43%	12.51%	12.65%	12.72%
Tier 1 Risk-Based Capital Ratio	CCR830	13.54%	13.57%	11.50%	11.65%	11.74%

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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	9.48%	9.54%	8.49%	8.44%	8.56%

*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.