

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:05 AM

TFR Industry Aggregate Report
93042 - OTS-Regulated: Pennsylvania
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		42	42	42
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	2	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 8,794,935	\$ 10,142,271	\$ 9,208,108
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,428,795	\$ 1,659,125	\$ 1,504,686
Interest-Earning Deposits in FHLBs	SC112	\$ 517,064	\$ 430,996	\$ 781,724
Other Interest-Earning Deposits	SC118	\$ 474,749	\$ 307,765	\$ 191,156
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 541,936	\$ 1,855,597	\$ 728,685
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 957,896	\$ 953,703	\$ 987,451
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,114,053	\$ 1,163,480	\$ 1,162,316
State and Municipal Obligations	SC180	\$ 2,703,483	\$ 2,729,738	\$ 2,712,634
Securities Backed by Nonmortgage Loans	SC182	\$ 24,868	\$ 5,151	\$ 46,577
Other Investment Securities	SC185	\$ 974,995	\$ 971,840	\$ 1,029,242
Accrued Interest Receivable	SC191	\$ 57,096	\$ 64,876	\$ 63,637
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,683,999	\$ 9,743,121	\$ 9,795,637
Mortgage-Backed Securities - Total	SC22	\$ 10,683,999	\$ 9,743,121	\$ 9,795,637
Pass-Through - Total	SUB0073	\$ 7,388,084	\$ 7,277,758	\$ 5,786,539
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 5,530,997	\$ 5,347,197	\$ 3,819,897
Other Pass-Through	SC215	\$ 1,857,087	\$ 1,930,561	\$ 1,966,642
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 3,236,776	\$ 2,408,121	\$ 3,961,710
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 699,966	\$ 255,974	\$ 1,165,150
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 35,683	\$ 59,478	\$ 109,374
Other	SC222	\$ 2,501,127	\$ 2,092,669	\$ 2,687,186
Accrued Interest Receivable	SC228	\$ 59,139	\$ 57,242	\$ 47,388

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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	\$ 46,845,569	\$ 54,304,770	\$ 69,310,040
Mortgage Loans - Total	SC26	\$ 46,529,290	\$ 53,997,043	\$ 68,933,493
Construction Loans - Total	SUB0100	\$ 2,430,126	\$ 2,323,845	\$ 2,503,423
Residential - Total	SUB0110	\$ 1,303,611	\$ 1,330,141	\$ 1,472,324
1-4 Dwelling Units	SC230	\$ 912,786	\$ 942,400	\$ 1,055,736
Multifamily (5 or more) Dwelling Units	SC235	\$ 390,825	\$ 387,741	\$ 416,588
Nonresidential Property	SC240	\$ 1,126,515	\$ 993,704	\$ 1,031,099
Permanent Loans - Total	SUB0121	\$ 44,234,997	\$ 51,744,496	\$ 66,505,663
Residential - Total	SUB0131	\$ 33,470,283	\$ 40,948,824	\$ 55,648,861
1-4 Dwelling Units - Total	SUB0141	\$ 28,534,115	\$ 35,047,104	\$ 49,539,427
Revolving Open-End Loans	SC251	\$ 2,439,216	\$ 2,418,062	\$ 2,965,668
All Other - First Liens	SC254	\$ 23,101,271	\$ 28,211,196	\$ 38,301,444
All Other - Junior Liens	SC255	\$ 2,993,628	\$ 4,417,846	\$ 8,272,315
Multifamily (5 or more) Dwelling Units	SC256	\$ 4,936,168	\$ 5,901,720	\$ 6,109,434
Nonresidential Property (Except Land)	SC260	\$ 10,251,015	\$ 10,292,697	\$ 10,306,918
Land	SC265	\$ 513,699	\$ 502,975	\$ 549,884
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 7,403,218	\$- 14,940,745	\$ 14,182,378
Accrued Interest Receivable	SC272	\$ 173,131	\$ 228,370	\$ 292,424
Advances for Taxes and Insurance	SC275	\$ 7,315	\$ 8,059	\$ 8,530
Allowance for Loan and Lease Losses	SC283	\$ 316,279	\$ 307,727	\$ 376,547
Nonmortgage Loans - Gross	SUB0162	\$ 21,009,285	\$ 19,956,525	\$ 18,922,119
Nonmortgage Loans - Total	SC31	\$ 20,755,036	\$ 19,708,063	\$ 18,663,182
Commercial Loans - Total	SC32	\$ 14,195,723	\$ 13,848,587	\$ 13,232,387
Secured	SC300	\$ 12,254,576	\$ 11,719,020	\$ 11,324,297
Unsecured	SC303	\$ 1,369,222	\$ 1,334,814	\$ 1,258,729
Lease Receivables	SC306	\$ 571,925	\$ 794,753	\$ 649,361
Consumer Loans - Total	SC35	\$ 6,680,400	\$ 5,978,489	\$ 5,566,942
Loans on Deposits	SC310	\$ 30,825	\$ 31,996	\$ 32,552
Home Improvement Loans (Not secured by real estate)	SC316	\$ 3,343	\$ 3,428	\$ 3,564
Education Loans	SC320	\$ 332,435	\$ 323,383	\$ 326,888
Auto Loans	SC323	\$ 5,420,297	\$ 4,710,009	\$ 4,285,747
Mobile Home Loans	SC326	\$ 60,328	\$ 62,349	\$ 65,053
Credit Cards	SC328	\$ 10,374	\$ 10,935	\$ 10,266

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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	\$ 822,798	\$ 836,389	\$ 842,872
Accrued Interest Receivable	SC348	\$ 133,162	\$ 129,449	\$ 122,790
Allowance for Loan and Lease Losses	SC357	\$ 254,249	\$ 248,462	\$ 258,937
Repossessed Assets - Gross	SUB0201	\$ 44,765	\$ 37,966	\$ 50,646
Repossessed Assets - Total	SC40	\$ 44,693	\$ 37,863	\$ 50,543
Real Estate - Total	SUB0210	\$ 35,988	\$ 30,715	\$ 44,995
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 27,764	\$ 19,778	\$ 18,551
1-4 Dwelling Units	SC415	\$ 27,764	\$ 19,778	\$ 18,551
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,178	\$ 5,603	\$ 25,754
Land	SC428	\$ 5,042	\$ 5,330	\$ 649
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 4	\$ 4	\$ 41
Other Repossessed Assets	SC430	\$ 8,777	\$ 7,251	\$ 5,651
General Valuation Allowances	SC441	\$ 72	\$ 103	\$ 103
Real Estate Held for Investment	SC45	\$ 2,651	\$ 2,616	\$ 2,487
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,029,028	\$ 1,332,175	\$ 1,641,311
Federal Home Loan Bank Stock	SC510	\$ 819,007	\$ 1,124,030	\$ 1,439,235
Other	SC540	\$ 210,021	\$ 208,145	\$ 202,076
Office Premises and Equipment	SC55	\$ 794,836	\$ 808,677	\$ 790,973
Other Assets - Gross	SUB0262	\$ 9,584,218	\$ 9,654,370	\$ 10,975,708
Other Assets - Total	SC59	\$ 9,583,992	\$ 9,654,150	\$ 10,975,488
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 64,920	\$ 64,343	\$ 63,769
Other	SC625	\$ 1,824,769	\$ 1,804,082	\$ 1,781,117
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 153,422	\$ 146,817	\$ 138,148
Nonmortgage Loans	SC644	\$ 1,367	\$ 1,388	\$ 1,454
Goodwill & Other Intangible Assets	SC660	\$ 5,563,561	\$ 5,593,555	\$ 5,616,271
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 28,340	\$ 30,648	\$ 30,259
Other Assets	SC689	\$ 1,947,839	\$ 2,013,537	\$ 3,344,690
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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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	\$ 226	\$ 220	\$ 220
General Valuation Allowances - Total	SUB2092	\$ 570,826	\$ 556,512	\$ 635,807
Total Assets - Gross	SUB0283	\$ 98,789,286	\$ 105,982,491	\$ 120,697,029
Total Assets	SC60	\$ 98,218,460	\$ 105,425,979	\$ 120,061,222
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 64,310,397	\$ 63,405,672	\$ 69,893,045
Deposits	SC710	\$ 63,951,195	\$ 63,069,103	\$ 69,608,891
Escrows	SC712	\$ 391,912	\$ 378,925	\$ 337,639
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 32,710	\$- 42,356	\$- 53,485
Borrowings - Total	SC72	\$ 19,749,818	\$ 27,820,142	\$ 34,415,240
Advances from FHLBank	SC720	\$ 14,482,231	\$ 20,983,965	\$ 27,377,934
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,111,290	\$ 2,784,951	\$ 2,910,477
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,141,816	\$ 1,139,512	\$ 1,137,176
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 2,014,481	\$ 2,911,714	\$ 2,989,653
Other Liabilities - Total	SC75	\$ 1,602,158	\$ 1,661,538	\$ 2,105,455
Accrued Interest Payable - Deposits	SC763	\$ 155,357	\$ 156,194	\$ 229,142
Accrued Interest Payable - Other	SC766	\$ 249,661	\$ 280,820	\$ 310,958
Accrued Taxes	SC776	\$ 128,638	\$ 205,248	\$ 276,553
Accounts Payable	SC780	\$ 309,640	\$ 427,832	\$ 554,045
Deferred Income Taxes	SC790	\$ 17,356	\$ 18,942	\$ 15,339
Other Liabilities and Deferred Income	SC796	\$ 741,506	\$ 572,502	\$ 719,418
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 85,662,373	\$ 92,887,352	\$ 106,413,740
Minority Interest	SC800	\$ 145,245	\$ 145,218	\$ 144,866
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 9,712,905	\$ 9,698,082	\$ 10,272,263
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 1,522	\$ 1,518	\$ 1,518
Paid in Excess of Par	SC830	\$ 9,711,383	\$ 9,696,564	\$ 10,270,745
Accumulated Other Comprehensive Income - Total	SC86	\$ 4,091	\$- 10,513	\$- 61,416
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 67,570	\$ 47,185	\$ 2,395
Gains (Losses) on Cash Flow Hedges	SC865	\$- 62,668	\$- 56,887	\$- 63,811
Other	SC870	\$- 811	\$- 811	\$ 0
Retained Earnings	SC880	\$ 2,703,012	\$ 2,715,229	\$ 3,301,619
Other Components of Equity Capital	SC891	\$- 9,166	\$- 9,388	\$- 9,851
Total Equity Capital	SC80	\$ 12,410,842	\$ 12,393,410	\$ 13,502,615
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 98,218,460	\$ 105,425,980	\$ 120,061,221

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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
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
22	Unapplied loan disbursements
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
6	Balances in U.S. Treasury tax and loan accounts
7	Deferred gains from the sale of real estate
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
20	F/V of all derivative instru. reportable as liab.
21	Liabilities for credit losses on OBS credit exposures
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 1,429,079	\$ 1,447,356	\$ 1,476,878
Deposits and Investment Securities	SO115	\$ 98,970	\$ 92,845	\$ 82,054
Mortgage-Backed Securities	SO125	\$ 141,924	\$ 148,846	\$ 144,996
Mortgage Loans	SO141	\$ 818,010	\$ 858,217	\$ 937,492
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 8,617	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 356,718	\$ 347,448	\$ 312,336
Commercial Loans and Leases	SO160	\$ 253,223	\$ 253,742	\$ 226,441
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 2,592	N/A	N/A
Consumer Loans and Leases	SO171	\$ 103,495	\$ 93,706	\$ 85,895
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 2,248	N/A	N/A
Dividend Inc on Equity Investmtns Not Subj to FASB 115-Total	SO18	\$ 16,412	\$ 21,453	\$ 16,377
Federal Home Loan Bank Stock	SO181	\$ 16,406	\$ 21,348	\$ 16,363
Other	SO185	\$ 6	\$ 105	\$ 14
Interest Expense - Total	SO21	\$ 810,687	\$ 833,314	\$ 844,546
Deposits	SO215	\$ 493,001	\$ 497,406	\$ 485,169
Escrows	SO225	\$ 163	\$ 238	\$ 127
Advances from FHLBank	SO230	\$ 242,154	\$ 260,982	\$ 292,245
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 15,676	\$ 15,708	\$ 12,811
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 59,693	\$ 58,980	\$ 54,194
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 634,804	\$ 635,495	\$ 648,709
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 47,082	\$ 365,420	\$ 46,991
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 587,722	\$ 270,075	\$ 601,718
Noninterest Income - Total	SO42	\$ 93,719	\$ 160,864	\$ 301,653
Mortgage Loan Servicing Fees	SO410	\$ 8,515	\$ - 1,982	\$ - 938
Servicing Amortization and Valuation Adjustments	SO411	\$ - 9,575	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	\$ 164,655	\$ 167,940	\$ 172,065
Net Income (Loss) from Other - Total	SUB0451	\$- 108,364	\$- 41,379	\$ 78,784
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 10,365	\$- 43,640	\$ 78,356
Operations & Sale of Repossessed Assets	SO461	\$- 676	\$- 411	\$- 1,092
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 33	\$ 43	\$- 8
Sale of Securities Held-to-Maturity	SO467	\$ 168	\$ 0	\$ 53
Sale of Loans Held for Investment	SO475	\$- 119,199	\$ 195	\$ 516
Sale of Other Assets Held for Investment	SO477	\$ 121	\$- 1,297	\$ 1,156
Trading Assets (Realized and Unrealized)	SO485	\$ 890	\$ 3,731	\$- 197
Other Noninterest Income	SO488	\$ 38,488	\$ 36,285	\$ 51,742
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	\$ 560,824	\$ 573,664	\$ 515,512
All Personnel Compensation and Expense	SO510	\$ 291,282	\$ 286,123	\$ 237,000
Legal Expense	SO520	\$ 2,644	\$ 3,558	\$ 2,363
Office Occupancy and Equipment Expense	SO530	\$ 129,165	\$ 128,350	\$ 118,361
Marketing and Other Professional Services	SO540	\$ 27,646	\$ 34,479	\$ 33,583
Loan Servicing Fees	SO550	\$ 639	\$ 1,000	\$ 789
Goodwill and Other Intangibles Expense	SO560	\$ 33,806	\$ 34,844	\$ 19,849
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 6	\$ 0	\$ 5
Other Noninterest Expense	SO580	\$ 75,636	\$ 85,310	\$ 103,562
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	\$ 120,617	\$- 142,725	\$ 387,859
Income Taxes - Total	SO71	\$ 30,943	\$- 87,865	\$ 99,666
Federal	SO710	\$ 4,224	\$- 111,344	\$ 75,856

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 26,719	\$ 23,479	\$ 23,810
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 89,674	\$- 54,860	\$ 288,193
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 89,674	\$- 54,860	\$ 288,193

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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
5	Net income(loss) from real estate held for invest
6	Net income(loss)-equity invest in unconns sub org
7	Net income(loss) from leased property
9	Net income from data processing lease/services
14	Interest Income from CNFIs reported on SC655
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
12	Acquisition and organization costs
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	\$ 1,429,079	\$ 5,411,582	\$ 3,964,226
YTD - Deposits and Investment Securities	Y_SO115	\$ 98,970	\$ 306,950	\$ 214,105
YTD - Mortgage-Backed Securities	Y_SO125	\$ 141,924	\$ 553,431	\$ 404,585
YTD - Mortgage Loans	Y_SO141	\$ 818,010	\$ 3,347,047	\$ 2,488,830
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 8,617	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 253,223	\$ 862,569	\$ 608,827
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 2,592	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 103,495	\$ 341,585	\$ 247,879
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 2,248	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 16,412	\$ 65,644	\$ 44,191
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 16,406	\$ 65,490	\$ 44,142
YTD - Other	Y_SO185	\$ 6	\$ 154	\$ 49
YTD - Interest Expense - Total	Y_SO21	\$ 810,687	\$ 2,987,069	\$ 2,153,755
YTD - Deposits	Y_SO215	\$ 493,001	\$ 1,730,634	\$ 1,233,228
YTD - Escrows	Y_SO225	\$ 163	\$ 496	\$ 258
YTD - Advances from FHLBank	Y_SO230	\$ 242,154	\$ 1,012,315	\$ 751,333
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 15,676	\$ 50,499	\$ 34,791
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 59,693	\$ 193,125	\$ 134,145
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 634,804	\$ 2,490,157	\$ 1,854,662
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 47,082	\$ 484,623	\$ 119,203
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 587,722	\$ 2,005,534	\$ 1,735,459
YTD - Noninterest Income - Total	Y_SO42	\$ 93,719	\$ 605,498	\$ 444,634
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 8,515	\$ 2,336	\$ 4,318
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 9,575	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
YTD - Other Fees and Charges	Y_SO420	\$ 164,655	\$ 662,816	\$ 494,876
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 108,364	\$- 215,209	\$- 173,830
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 10,365	\$- 217,502	\$- 173,862
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 676	\$- 2,326	\$- 1,915
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 33	\$- 123	\$- 166
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 168	\$ 141	\$ 141
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 119,199	\$ 1,378	\$ 1,183
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 121	\$- 662	\$ 635
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 890	\$ 3,885	\$ 154
YTD - Other Noninterest Income	Y_SO488	\$ 38,488	\$ 155,555	\$ 119,270
YTD - Noninterest Expense - Total	Y_SO51	\$ 560,824	\$ 2,001,972	\$ 1,428,308
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 291,282	\$ 966,775	\$ 680,652
YTD - Legal Expense	Y_SO520	\$ 2,644	\$ 10,286	\$ 6,728
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 129,165	\$ 468,454	\$ 340,104
YTD - Marketing and Other Professional Services	Y_SO540	\$ 27,646	\$ 133,525	\$ 99,046
YTD - Loan Servicing Fees	Y_SO550	\$ 639	\$ 3,687	\$ 2,687
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 33,806	\$ 90,525	\$ 55,681
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 6	\$ 83	\$ 83
YTD - Other Noninterest Expense	Y_SO580	\$ 75,636	\$ 328,637	\$ 243,327
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 120,617	\$ 609,060	\$ 751,785
YTD - Income Taxes - Total	Y_SO71	\$ 30,943	\$ 109,694	\$ 197,559
YTD - Federal	Y_SO710	\$ 4,224	\$ 8,743	\$ 120,087
YTD - State, Local, and Other	Y_SO720	\$ 26,719	\$ 100,951	\$ 77,472
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 89,674	\$ 499,366	\$ 554,226
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 89,674	\$ 499,366	\$ 554,226

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	\$ 556,515	\$ 635,806	\$ 525,213
Net Provision for Loss	VA115	\$ 47,128	\$ 368,141	\$ 46,632

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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	\$- 1,091	\$ 9,632	\$- 5,105
Recoveries	VA135	\$ 18,008	\$ 18,227	\$ 16,136
Adjustments	VA145	\$- 5,653	\$- 18,205	\$ 108,274
Charge-offs	VA155	\$ 44,078	\$ 457,086	\$ 55,344
General Valuation Allowances - Ending Balance	VA165	\$ 570,829	\$ 556,515	\$ 635,806
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,865	\$ 16,993	\$ 12,162
Net Provision for Loss	VA118	\$- 40	\$- 2,721	\$ 364
Transfers	VA128	\$ 1,091	\$- 9,632	\$ 5,105
Adjustments	VA148	\$ 0	\$ 0	\$- 433
Charge-offs	VA158	\$ 544	\$ 775	\$ 205
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,372	\$ 3,865	\$ 16,993
Total Valuation Allowances - Beginning Balance	VA110	\$ 560,380	\$ 652,799	\$ 537,375
Net Provision for Loss	VA120	\$ 47,088	\$ 365,420	\$ 46,996
Recoveries	VA140	\$ 18,008	\$ 18,227	\$ 16,136
Adjustments	VA150	\$- 5,653	\$- 18,205	\$ 107,841
Charge-offs	VA160	\$ 44,622	\$ 457,861	\$ 55,549
Total Valuation Allowances - Ending Balance	VA170	\$ 575,201	\$ 560,380	\$ 652,799
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 44,078	\$ 457,086	\$ 55,344
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 15,379	\$ 410,905	\$ 27,927
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 9
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 9
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 15,379	\$ 410,905	\$ 27,918
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 251	\$ 387	\$ 418
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,891	\$ 2,119	\$ 2,757
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 4,359	\$ 407,411	\$ 22,402
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 84
Nonresidential Property (Except Land)	VA480	\$ 7,878	\$ 988	\$ 2,257
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 28,432	\$ 46,176	\$ 27,366
Commercial Loans	VA520	\$ 8,364	\$ 25,620	\$ 8,938

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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	\$ 20,068	\$ 20,556	\$ 18,428
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 5
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 18,736	\$ 19,267	\$ 16,668
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 43	\$ 61	\$ 108
Other	VA560	\$ 1,289	\$ 1,228	\$ 1,647
Repossessed Assets - Total	VA60	\$ 267	\$ 0	\$ 51
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 267	\$ 0	\$ 51
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	\$ 5	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 18,008	\$ 18,227	\$ 16,136
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 5,865	\$ 3,288	\$ 4,725
Construction - Total	SUB2130	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5,864	\$ 3,288	\$ 4,725
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 17	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 161	\$ 468	\$ 240
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,562	\$ 1,896	\$ 4,450
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2,141	\$ 907	\$ 35
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 12,143	\$ 14,937	\$ 11,411
Commercial Loans	VA521	\$ 2,598	\$ 4,769	\$ 844
Consumer Loans - Total	SUB2161	\$ 9,545	\$ 10,168	\$ 10,567
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	\$ 3	\$ 1	\$ 0
Education Loans	VA531	\$ 0	\$ 44	\$ 0
Auto Loans	VA541	\$ 8,398	\$ 9,399	\$ 9,188
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 21	\$ 19	\$ 53
Other	VA561	\$ 1,123	\$ 705	\$ 1,326
Other Assets	VA931	\$ 0	\$ 2	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,051	\$- 12,353	\$ 5,469
Deposits and Investment Securities	VA38	\$- 42	\$- 66	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,370	\$- 11,548	\$ 5,802
Construction - Total	SUB2230	\$ 5	\$- 430	\$ 463
1-4 Dwelling Units	VA422	\$ 5	\$- 430	\$ 463
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,365	\$- 11,118	\$ 5,339
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 13	\$ 22	\$- 17
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 22	\$ 280	\$- 213
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,374	\$- 9,226	\$ 5,577
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$- 8
Nonresidential Property (Except Land)	VA482	\$ 0	\$- 2,194	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$- 41	\$- 729	\$- 527
Commercial Loans	VA522	\$ 25	\$- 764	\$- 489
Consumer Loans - Total	SUB2261	\$- 66	\$ 35	\$- 38
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 6	\$- 9	\$ 2
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 4	\$ 3	\$ 2
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 25	\$ 11	\$- 1
Other	VA562	\$- 51	\$ 30	\$- 41
Repossessed Assets - Total	VA62	\$- 236	\$- 10	\$ 194
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	\$- 236	\$- 10	\$ 203
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	\$- 9
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	\$ 27,121	\$ 426,506	\$ 44,677
Deposits and Investment Securities	VA39	\$- 42	\$- 66	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 10,884	\$ 396,069	\$ 29,004
Construction - Total	SUB2330	\$ 4	\$- 430	\$ 472
1-4 Dwelling Units	VA425	\$ 4	\$- 430	\$ 463
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 9
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 10,880	\$ 396,499	\$ 28,532
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 264	\$ 392	\$ 401
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,708	\$ 1,931	\$ 2,304
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 2,171	\$ 396,289	\$ 23,529
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 76
Nonresidential Property (Except Land)	VA485	\$ 5,737	\$- 2,113	\$ 2,222
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 16,248	\$ 30,510	\$ 15,428
Commercial Loans	VA525	\$ 5,791	\$ 20,087	\$ 7,605
Consumer Loans - Total	SUB2361	\$ 10,457	\$ 10,423	\$ 7,823
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 3	\$- 10	\$ 7
Education Loans	VA535	\$ 0	\$- 44	\$ 0
Auto Loans	VA545	\$ 10,342	\$ 9,871	\$ 7,482
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$- 3	\$ 53	\$ 54
Other	VA565	\$ 115	\$ 553	\$ 280
Reposessed Assets - Total	VA65	\$ 31	\$- 10	\$ 245

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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	\$ 31	\$- 10	\$ 254
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	\$- 9
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	\$ 3	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 1,262	\$ 2,095	\$ 2,437
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 5,063	\$ 6,970	\$ 7,644
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 12,586	\$ 10,791	\$ 8,793
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 8,138	\$ 5,707	\$ 6,990
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 58	\$ 390	\$ 1,790
Permanent - Land	VA955	\$ 4,390	\$ 4,694	\$ 13
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 511,200	\$ 577,659	\$ 603,268
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 590,188	\$ 559,168	\$ 615,939
Substandard	VA965	\$ 530,541	\$ 519,027	\$ 570,897
Doubtful	VA970	\$ 59,595	\$ 40,141	\$ 45,042
Loss	VA975	\$ 52	\$ 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		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 959,435	\$ 1,188,623	\$ 1,239,061

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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	\$ 734,875	\$ 957,422	\$ 982,640
Construction and Land Loans	SUB2430	\$ 44,679	\$ 34,438	\$ 54,248
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 546,887	\$ 814,501	\$ 800,875
Permanent Loans Secured by All Other Property	SUB2450	\$ 146,860	\$ 112,625	\$ 130,859
Nonmortgages - Total	SUB2461	\$ 224,560	\$ 231,201	\$ 256,421
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 656,993	\$ 868,852	\$ 947,357
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 595,270	\$ 773,989	\$ 874,202
Mortgage Loans - Total	SUB2481	\$ 457,760	\$ 624,457	\$ 697,162
Construction	PD115	\$ 21,623	\$ 19,176	\$ 37,412
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,936	\$ 2,341	\$ 5,893
Secured by First Liens	PD123	\$ 320,037	\$ 478,147	\$ 434,794
Secured by Junior Liens	PD124	\$ 40,575	\$ 83,750	\$ 148,846
Multifamily (5 or more) Dwelling Units	PD125	\$ 11,917	\$ 5,316	\$ 6,768
Nonresidential Property (Except Land)	PD135	\$ 60,350	\$ 35,465	\$ 60,517
Land	PD138	\$ 1,322	\$ 262	\$ 2,932
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 73,802	\$ 54,881	\$ 98,531
Consumer Loans - Total	SUB2511	\$ 63,708	\$ 94,651	\$ 78,509
Loans on Deposits	PD161	\$ 191	\$ 354	\$ 487
Home Improvement Loans	PD163	\$ 26	\$ 9	\$ 6
Education Loans	PD165	\$ 449	\$ 253	\$ 412
Auto Loans	PD167	\$ 55,825	\$ 80,026	\$ 68,254
Mobile Home Loans	PD169	\$ 34	\$ 3,984	\$ 3,591
Credit Cards	PD171	\$ 161	\$ 123	\$ 135
Other	PD180	\$ 7,022	\$ 9,902	\$ 5,624
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 568	\$ 584	\$ 121
Held for Sale Included in PD115:PD180	PD192	\$ 7,196	\$ 228,636	\$ 10,746
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 324	\$ 781	\$ 278
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 149	\$ 536	\$ 99

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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	\$ 61,723	\$ 94,863	\$ 73,155
Mortgage Loans - Total	SUB2491	\$ 56,453	\$ 89,258	\$ 68,382
Construction	PD215	\$ 0	\$ 0	\$ 2,075
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 254	\$ 269	\$ 387
Secured by First Liens	PD223	\$ 43,937	\$ 66,098	\$ 49,049
Secured by Junior Liens	PD224	\$ 11,361	\$ 19,523	\$ 16,433
Multifamily (5 or more) Dwelling Units	PD225	\$ 185	\$ 128	\$ 60
Nonresidential Property (Except Land)	PD235	\$ 175	\$ 299	\$ 378
Land	PD238	\$ 541	\$ 2,941	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 1,513	\$ 1,190	\$ 321
Consumer Loans - Total	SUB2521	\$ 3,757	\$ 4,415	\$ 4,452
Loans on Deposits	PD261	\$ 129	\$ 170	\$ 167
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 1
Education Loans	PD265	\$ 249	\$ 171	\$ 194
Auto Loans	PD267	\$ 2,553	\$ 2,324	\$ 2,636
Mobile Home Loans	PD269	\$ 0	\$ 282	\$ 551
Credit Cards	PD271	\$ 73	\$ 64	\$ 89
Other	PD280	\$ 753	\$ 1,404	\$ 814
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 341	\$ 43,096	\$ 1,092
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 589	\$ 167	\$ 285
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 310	\$ 8	\$ 29
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 302,442	\$ 319,771	\$ 291,704
Mortgage Loans - Total	SUB2501	\$ 220,662	\$ 243,707	\$ 217,096
Construction	PD315	\$ 19,505	\$ 11,120	\$ 11,419
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	\$ 492	\$ 574	\$ 2,351
Secured by First Liens	PD323	\$ 114,224	\$ 112,653	\$ 102,626
Secured by Junior Liens	PD324	\$ 14,071	\$ 51,146	\$ 40,496
Multifamily (5 or more) Dwelling Units	PD325	\$ 5,830	\$ 1,670	\$ 2,254
Nonresidential Property (Except Land)	PD335	\$ 64,852	\$ 65,605	\$ 57,540
Land	PD338	\$ 1,688	\$ 939	\$ 410
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 79,563	\$ 72,914	\$ 72,645
Consumer Loans - Total	SUB2531	\$ 2,217	\$ 3,150	\$ 1,963
Loans on Deposits	PD361	\$ 26	\$ 5	\$ 12
Home Improvement Loans	PD363	\$ 7	\$ 7	\$ 8
Education Loans	PD365	\$ 199	\$ 172	\$ 97
Auto Loans	PD367	\$ 492	\$ 227	\$ 411
Mobile Home Loans	PD369	\$ 0	\$ 1,203	\$ 982
Credit Cards	PD371	\$ 3	\$ 0	\$ 5
Other	PD380	\$ 1,490	\$ 1,536	\$ 448
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,500	\$ 1,725	\$ 1,613
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 88,742	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 586	\$ 590	\$ 534
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 343	\$ 353	\$ 358
Rebooked GNMA's Incl in PD395	PD397	\$ 39	\$ 0	\$ 38

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	\$ 723,103	\$ 2,347,754	\$ 3,395,238
90% up to 100% LTV	LD110	\$ 631,458	\$ 2,173,277	\$ 2,999,990
100% and greater LTV	LD120	\$ 91,645	\$ 174,477	\$ 395,248
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 50,991	\$ 198,824	\$ 132,285
Past Due and Still Accruing - Total	SUB5240	\$ 30,332	\$ 144,417	\$ 104,362
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 22,349	\$ 126,317	\$ 90,557
90% up to 100% LTV	LD210	\$ 20,188	\$ 117,687	\$ 85,188
100% and greater LTV	LD220	\$ 2,161	\$ 8,630	\$ 5,369
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 7,983	\$ 18,100	\$ 13,805

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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	\$ 7,371	\$ 17,509	\$ 13,281
100% and greater LTV	LD240	\$ 612	\$ 591	\$ 524
Nonaccrual - Total	SUB5230	\$ 20,659	\$ 54,407	\$ 27,923
90% up to 100% LTV	LD250	\$ 18,031	\$ 49,809	\$ 26,094
100% and greater LTV	LD260	\$ 2,628	\$ 4,598	\$ 1,829
Net Charge-offs - Total	SUB5300	\$ 1,198	\$ 2,635	\$ 2,132
90% up to 100% LTV	LD310	\$ 670	\$ 1,772	\$ 1,030
100% and greater LTV	LD320	\$ 528	\$ 863	\$ 1,102
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 324,213
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 260,035
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 64,178
Originations - Total	SUB5330	\$ 31,571	\$ 45,482	\$ 392,146
90% up to 100% LTV	LD430	\$ 24,258	\$ 41,380	\$ 341,073
100% and greater LTV	LD440	\$ 7,313	\$ 4,102	\$ 51,073
Sales - Total	SUB5340	\$ 1,673,177	\$ 0	\$ 14,509
90% up to 100% LTV	LD450	\$ 1,589,469	\$ 0	\$ 10,171
100% and greater LTV	LD460	\$ 83,708	\$ 0	\$ 4,338
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 308,174	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 321,311	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 2,662,778	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 289,648	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 536	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 3	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	\$ 1,903,051	\$ 1,833,827	\$ 3,162,475
Mortgage Construction Loans	CC105	\$ 1,454,501	\$ 1,354,861	\$ 1,507,298
Other Mortgage Loans	CC115	\$ 448,550	\$ 478,966	\$ 1,655,177
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 802,041	\$ 1,038,599	\$ 818,615
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,378,053	\$ 1,393,763	\$ 3,780,380
1-4 Dwelling Units	CC280	\$ 528,575	\$ 431,995	\$ 2,967,596

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Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 265,218	\$ 266,067	\$ 270,044
All Other Real Estate	CC300	\$ 584,260	\$ 695,701	\$ 542,740
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,474,971	\$ 907,564	\$ 1,214,677
Commitments Outstanding to Purchase Loans	CC320	\$ 4,207	\$ 88	\$ 1,139,876
Commitments Outstanding to Sell Loans	CC330	\$ 32,449	\$ 2,815,604	\$ 4,566,595
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 35,799	\$ 67,569	\$ 27,191
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 286,337	\$ 261,131	\$ 214,317
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 74,321	\$ 65,035	\$ 69,218
Commitments Outstanding to Sell Investment Securities	CC375	\$ 65,021	\$ 50,000	\$ 52,897
Unused Lines of Credit - Total	SUB3361	\$ 15,340,895	\$ 14,362,570	\$ 14,351,581
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,697,872	\$ 3,550,268	\$ 3,783,627
Commercial Lines	CC420	\$ 11,245,095	\$ 10,422,827	\$ 10,161,073
Open-End Consumer Lines - Credit Cards	CC423	\$ 35,868	\$ 34,000	\$ 37,237
Open-End Consumer Lines - Other	CC425	\$ 362,060	\$ 355,475	\$ 369,644
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 4,064,827	\$ 3,830,096	\$ 3,385,627
Commercial	CC430	\$ 36,259	\$ 37,333	\$ 39,652
Standby, Not Included on CC465 or CC468	CC435	\$ 4,028,568	\$ 3,792,763	\$ 3,345,975
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 14,339,485	\$ 13,869,279	\$ 6,481,155
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 5,919	\$ 5,940	\$ 6,577
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 335,818	\$ 290,924	\$ 280,715
Other Contingent Liabilities	CC480	\$ 933,576	\$ 908,465	\$ 984,481
Contingent Assets	CC490	\$ 540,498	\$ 476,759	\$ 517,002
Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 533,224	\$ 2,826,158	\$ 6,797,410
Sales	CF145	\$ 123,385	\$ 1,173,374	\$ 6,300,126
Other Balance Changes	CF148	\$- 299,659	\$- 243,561	\$- 186,941
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 968,033	\$ 125,468	\$ 150

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 28,726	\$ 1,469,489	\$ 834,210
Other Balance Changes	CF158	\$- 110,479	\$- 112,542	\$- 93,536
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 1,501,257	\$ 2,951,626	\$ 6,797,560
Sales - Total	SUB3821	\$ 152,111	\$ 2,642,863	\$ 7,134,336
Net Purchases - Total	SUB3826	\$ 1,349,146	\$ 308,763	\$- 336,776
Mortgage Loans Disbursed - Total	SUB3831	\$ 3,834,417	\$ 11,083,376	\$ 10,286,815
Construction Loans - Total	SUB3840	\$ 591,924	\$ 639,390	\$ 683,267
1-4 Dwelling Units	CF190	\$ 227,186	\$ 297,492	\$ 335,488
Multifamily (5 or more) Dwelling Units	CF200	\$ 96,799	\$ 99,819	\$ 100,908
Nonresidential	CF210	\$ 267,939	\$ 242,079	\$ 246,871
Permanent Loans - Total	SUB3851	\$ 3,242,493	\$ 10,443,986	\$ 9,603,548
1-4 Dwelling Units	CF225	\$ 1,913,485	\$ 8,665,701	\$ 8,469,178
Home Equity and Junior Liens	CF226	\$ 477,854	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 892,155	\$ 989,470	\$ 444,660
Nonresidential (Except Land)	CF260	\$ 405,371	\$ 738,800	\$ 624,147
Land	CF270	\$ 31,482	\$ 50,015	\$ 65,563
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,101,179	\$ 6,374,024	\$ 10,399,574
1-4 Dwelling Units	CF280	\$ 1,093,008	\$ 6,370,543	\$ 10,389,249
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 4,020	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 1,581	\$ 0	\$ 784
Nonresidential	CF300	\$ 6,590	\$ 3,481	\$ 9,541
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 8,417,293	\$ 21,757,973	\$ 10,519,618
1-4 Dwelling Units	CF310	\$ 6,984,474	\$ 21,189,447	\$ 9,956,453
Home Equity and Junior Liens	CF311	\$ 859	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 1,427,758	\$ 560,485	\$ 547,858
Nonresidential	CF330	\$ 5,061	\$ 8,041	\$ 15,307
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 7,316,114	\$- 15,383,949	\$- 120,044
Memo - Refinancing Loans	CF361	\$ 691,265	\$ 708,769	\$ 547,027
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 8,882,414	\$ 9,636,373	\$ 7,865,602

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 1,688	\$ 4,330	\$ 1,521
Consumer:				
Closed or Purchased	CF400	\$ 1,673,672	\$ 1,344,055	\$ 1,082,296
Sales	CF405	\$ 122,929	\$ 54,769	\$ 79,181
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 10,556,086	\$ 10,980,428	\$ 8,947,898
Nonmortgage Loans - Sales - Total	SUB3915	\$ 124,617	\$ 59,099	\$ 80,702
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 10,431,469	\$ 10,921,329	\$ 8,867,196
Deposits:				
Interest Credited to Deposits	CF430	\$ 491,539	\$ 551,304	\$ 430,316
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 6,997,963	\$ 8,174,295	\$ 9,996,458
Fully Insured	DI100	\$ 6,434,594	\$ 7,670,786	\$ 9,533,333
Other	DI110	\$ 563,369	\$ 503,509	\$ 463,125
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 37,374,818	\$ 38,235,112	\$ 44,304,118
Greater than \$100,000	DI130	\$ 24,139,331	\$ 22,385,213	\$ 25,642,408
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	4,939,684	4,918,271	5,352,261
Greater than \$100,000	DI160	74,822	74,531	81,136
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 2,730,617	\$ 2,703,055	N/A
Greater than \$250,000	DI175	\$ 98,350	\$ 124,640	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	259,137	260,167	N/A
Greater than \$250,000	DI185	236	10,901	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 2,762,034	\$ 2,760,706	\$ 2,778,952
Uninsured Deposits	DI210	\$ 16,458,633	\$ 14,829,839	\$ 15,690,962
Preferred Deposits	DI220	\$ 1,753,433	\$ 1,983,510	\$ 2,150,848
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 8,137,418	\$ 7,805,231	\$ 6,404,447
Money Market Deposit Accounts	DI320	\$ 26,433,639	\$ 25,265,546	\$ 29,563,644

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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	\$ 7,739,379	\$ 7,955,844	\$ 8,072,777
Time Deposits	DI340	\$ 22,032,666	\$ 22,421,402	\$ 25,905,655
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,626,039	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 244,165	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 8,850,206	\$ 9,035,107	\$ 8,714,350
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 5,346,568	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 4,914,405	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 5,357	\$ 5,312	\$ 7,894
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 1,203,852	\$ 1,508,961	\$ 1,499,087
Time and Savings Deposits	DI650	\$ 547,091	\$ 553,903	\$ 633,719
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 1,234,689	\$ 1,144,357	\$ 937,186
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	\$ 1,655	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 3,973	\$ 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	15,302	15,670	16,219
Assets Held in Trading Accounts	SI375	\$ 134,118	\$ 75,851	\$ 40,914
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 78,290	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	\$ 15,043,604	\$ 15,719,089	\$ 14,435,354
Assets Held for Sale	SI387	\$ 625,035	\$ 7,756,313	\$ 2,328,338
Loans Serviced for Others	SI390	\$ 13,406,234	\$ 13,107,024	\$ 12,424,951
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 7,472	\$ 7,493	\$ 8,244
Other Residual Interests	SI404	\$ 67,328	\$ 68,587	\$ 70,261
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	86.77%	86.90%	86.09%
Second month of Qtr	SI582	86.39%	86.86%	86.68%
Third month of Qtr	SI583	85.71%	86.71%	86.69%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	87.26%	89.45%	91.59%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 666,896	\$ 665,747	\$ 694,710
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 181,754	\$ 178,627	\$ 173,719
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	61	68	71
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 12,393,409	\$ 13,502,615	\$ 9,399,105
Net Income (Loss) (SO91)	SI610	\$ 89,674	\$- 54,860	\$ 288,193
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 100,816	\$ 50,800	\$ 150,783
Stock Issued	SI640	\$ 11,854	\$ 0	\$ 30,001
Stock Retired	SI650	\$ 209	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,763	\$ 82,898	\$ 3,796,936

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Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 14,605	\$ 50,861	\$ 144,500
Prior Period Adjustments	SI668	\$- 949	\$ 0	\$ 1,103
Other Adjustments	SI671	\$ 504	\$- 1,137,304	\$- 6,440
Ending Equity Capital (SC80)	SI680	\$ 12,410,835	\$ 12,393,410	\$ 13,502,615
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 59,209	\$ 60,206	\$ 1,734,394
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 802	\$ 963	\$ 8,620,286
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 15,525	\$ 7,773	\$ 7,993
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 12,213	\$ 11,197	\$ 9,444
Average Balance Sheet Data				
Total Assets	SI870	\$ 102,484,794	\$ 105,901,051	\$ 102,780,238
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 7,676,554	\$ 7,295,465	\$ 6,521,965
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 61,411,220	\$ 65,623,847	\$ 68,833,175
Nonmortgage Loans	SI885	\$ 20,178,233	\$ 19,146,727	\$ 16,439,089
Deposits and Excrows	SI890	\$ 56,281,820	\$ 56,559,110	\$ 56,049,336
Total Borrowings	SI895	\$ 25,467,694	\$ 28,249,048	\$ 29,325,630
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	2	0	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
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	25	24	25

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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	7 [Yes]	7 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 257,631,907	\$ 232,851,381	\$ 228,968,345
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,298,007	\$ 1,356,938	\$ 1,310,116
Personal Trust and Agency Accounts	FS210	\$ 412,383	\$ 412,139	\$ 391,549
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 142,862	\$ 144,044	\$ 142,752
Employee Benefit - Defined Contribution	FS220	\$ 47,082	\$ 48,654	\$ 49,813
Employee Benefit - Defined Benefit	FS230	\$ 32,928	\$ 33,774	\$ 33,689
Other Retirement Accounts	FS240	\$ 62,852	\$ 61,616	\$ 59,250
Corporate Trust and Agency Accounts	FS250	\$ 99,607	\$ 101,346	\$ 94,080
Investment Management Agency Accounts	FS260	\$ 537,427	\$ 594,071	\$ 577,855
Other Fiduciary Accounts	FS270	\$ 105,728	\$ 105,338	\$ 103,880
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 18,287,257	\$ 17,302,252	\$ 15,451,152
Personal Trust and Agency Accounts	FS211	\$ 266,166	\$ 263,562	\$ 261,588
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 17,975,778	\$ 16,995,956	\$ 15,142,800
Employee Benefit - Defined Contribution	FS221	\$ 3,359,636	\$ 3,235,647	\$ 3,073,513
Employee Benefit - Defined Benefit	FS231	\$ 12,766,324	\$ 11,976,223	\$ 10,418,911
Other Retirement Accounts	FS241	\$ 1,849,818	\$ 1,784,086	\$ 1,650,376
Corporate Trust and Agency Accounts	FS251	\$ 45,312	\$ 42,733	\$ 46,106
Other Fiduciary Accounts	FS271	\$ 1	\$ 1	\$ 658
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 238,046,643	\$ 214,192,191	\$ 212,207,077
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	1,670	1,669	1,651
Personal Trust and Agency Accounts	FS212	970	962	948
Retirement-related Trust and Agency Accounts - Total	SUB6120	225	228	236
Employee Benefit - Defined Contribution	FS222	41	42	50

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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	8	8	9
Other Retirement Accounts	FS242	176	178	177
Corporate Trust and Agency Accounts	FS252	29	37	30
Investment Management Agency Accounts	FS262	436	433	427
Other Fiduciary Accounts	FS272	10	9	10
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	11,503	11,421	11,114
Personal Trust and Agency Accounts	FS213	406	414	393
Retirement-related Trust and Agency Accounts - Total	SUB6130	11,067	10,978	10,681
Employee Benefit - Defined Contribution	FS223	7,159	7,097	6,995
Employee Benefit - Defined Benefit	FS233	1,964	1,970	1,923
Other Retirement Accounts	FS243	1,944	1,911	1,763
Corporate Trust and Agency Accounts	FS253	27	26	35
Other Fiduciary Accounts	FS273	3	3	5
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	209,234	208,779	209,466
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 39,928	\$ 143,292	\$ 105,777
Personal Trust and Agency Accounts	FS310	\$ 715	\$ 3,345	\$ 2,431
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,973	\$ 10,547	\$ 7,330
Employee Benefit - Defined Contribution	FS320	\$ 668	\$ 2,541	\$ 1,869
Employee Benefit - Defined Benefit	FS330	\$ 1,884	\$ 6,539	\$ 4,445
Other Retirement Accounts	FS340	\$ 421	\$ 1,467	\$ 1,016
Corporate Trust and Agency Accounts	FS350	\$ 54	\$ 241	\$ 189
Investment Management Agency Accounts	FS360	\$ 926	\$ 2,768	\$ 1,927
Other Fiduciary Accounts	FS370	\$ 17	\$ 65	\$ 47
Custody and Safekeeping Accounts	FS380	\$ 35,092	\$ 125,650	\$ 93,438
Other Fiduciary and Related Services	FS390	\$ 151	\$ 676	\$ 415
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 32,125	\$ 120,753	\$ 84,739
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 113	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 21	\$ 86	\$ 69
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 7,824	\$ 22,512	\$ 21,107
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 172,379	\$ 412,139	\$ 155,922

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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	\$ 67	\$ 420	\$ 14
Interest-Bearing Deposits	FS415	\$ 1,018	\$ 1,522	\$ 696
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 10,061	\$ 46,453	\$ 8,512
State, County and Municipal Obligations	FS425	\$ 7,090	\$ 29,507	\$ 1,797
Money Market Mutual Funds	FS430	\$ 8,570	\$ 28,044	\$ 6,411
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 2,922	\$ 17,798	\$ 4,753
Common and Preferred Stock	FS445	\$ 136,700	\$ 271,360	\$ 128,055
Real Estate Mortgages	FS450	\$ 530	\$ 572	\$ 450
Real Estate	FS455	\$ 1,975	\$ 8,918	\$ 1,464
Miscellaneous Assets	FS460	\$ 3,446	\$ 7,545	\$ 3,770
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	1	1	1
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	1	1	1
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 265	\$ 266	\$ 223
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	\$ 265	\$ 266	\$ 223
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/Otr Losses	FS70	\$ 0	\$ 113	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 113	\$ 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		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 12,410,842	\$ 12,393,410	\$ 13,502,615
Equity Capital Deductions - Total	SUB1631	\$ 5,572,108	\$ 5,574,354	\$ 5,592,087
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,230	\$ 2,195	\$ 2,068
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,535,043	\$ 5,563,354	\$ 5,584,659
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 34,835	\$ 8,805	\$ 5,360
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 136,661	\$ 152,237	\$ 203,358
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 6,441	\$ 9,269	\$ 61,450
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 142,291	\$ 142,255	\$ 141,908
Other	CCR195	\$ 811	\$ 713	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 6,975,395	\$ 6,971,293	\$ 8,113,886

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Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 98,218,460	\$ 105,425,979	\$ 120,061,222
Asset Deductions - Total	SUB1651	\$ 5,572,233	\$ 5,574,471	\$ 5,592,195
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,355	\$ 2,312	\$ 2,176
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,535,043	\$ 5,563,354	\$ 5,584,659
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 34,835	\$ 8,805	\$ 5,360
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 115,990	\$- 96,709	\$- 30,670
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 117,070	\$- 97,789	\$- 30,670
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 1,080	\$ 1,080	\$ 0
Adjusted Total Assets	CCR25	\$ 92,530,237	\$ 99,754,799	\$ 114,438,357
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,641,200	\$ 3,925,776	\$ 4,510,207
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 6,975,395	\$ 6,971,293	\$ 8,113,886
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 38,131	\$ 31,740	\$ 28,283
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,196,644	\$ 1,196,525	\$ 1,196,408
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 584,570	\$ 567,552	\$ 643,660
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,819,345	\$ 1,795,817	\$ 1,868,351
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,819,345	\$ 1,795,817	\$ 1,868,351
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,212	\$ 1,781	\$ 2,119
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 244,970	\$ 201,636	\$ 191,958
Total Risk-Based Capital	CCR39	\$ 8,547,558	\$ 8,563,693	\$ 9,788,160
0% R/W Category - Cash	CCR400	\$ 487,123	\$ 600,088	\$ 484,402
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 513,851	\$ 1,788,060	\$ 1,172,385
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,758	\$ 1,692	\$ 1,788
0% R/W Category - Other	CCR415	\$ 237,533	\$ 146,853	\$ 145,755
0% R/W Category - Assets Total	CCR420	\$ 1,240,265	\$ 2,536,693	\$ 1,804,330
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	\$ 11,357,218	\$ 10,556,805	\$ 11,010,798
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,842,589	\$ 2,061,313	\$ 2,845,090
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,679,411	\$ 2,743,170	\$ 2,716,838
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,351,812	\$ 1,295,466	\$ 1,281,011
20% R/W Category - Other	CCR450	\$ 4,185,688	\$ 5,409,872	\$ 5,514,231
20% R/W Category - Assets Total	CCR455	\$ 21,416,718	\$ 22,066,626	\$ 23,367,968
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 4,283,345	\$ 4,413,325	\$ 4,673,597
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 20,529,826	\$ 24,035,922	\$ 33,641,878
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 768,543	\$ 1,446,000	\$ 2,540,177
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,810	\$ 1,954	\$ 2,148
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 46,104	\$ 33,245	\$ 43,092
50% R/W Category - Other	CCR480	\$ 186,459	\$ 200,578	\$ 206,435
50% R/W Category - Assets Total	CCR485	\$ 21,532,742	\$ 25,717,699	\$ 36,433,730
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,766,381	\$ 12,858,859	\$ 18,216,875
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 524,423	\$ 312,449	\$ 301,308
100% R/W Category - All Other Assets	CCR506	\$ 57,272,328	\$ 58,117,204	\$ 61,438,471
100% R/W Category - Assets Total	CCR510	\$ 57,796,751	\$ 58,429,653	\$ 61,739,779
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 57,796,751	\$ 58,429,653	\$ 61,739,779
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	\$ 101,986,476	\$ 108,750,671	\$ 123,345,807
Subtotal Risk-Weighted Assets	CCR75	\$ 72,846,469	\$ 75,701,830	\$ 84,630,240
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,907	\$ 3,892	\$ 5,427
Total Risk-Weighted Assets	CCR78	\$ 72,844,562	\$ 75,697,938	\$ 84,624,813
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 5,827,565	\$ 6,055,835	\$ 6,769,983
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	7.54%	6.99%	7.09%
Total Risk-Based Capital Ratio	CCR820	11.73%	11.31%	11.57%
Tier 1 Risk-Based Capital Ratio	CCR830	9.24%	8.94%	9.36%

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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	7.54%	6.99%	7.09%

*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.