

Office of Thrift Supervision
Financial Reporting System
Run Date: June 3, 2008, 5:08 PM

TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
March 2008

Frozen Aggregated Data
(\$Thousands)

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Description	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Number of Regulated Institutions	22	20	20	20	20

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

Schedule SC --- Consolidated Statement of Condition		Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,186,550	\$ 1,053,518	\$ 1,143,197	\$ 1,182,830	\$ 1,218,799
Cash and Non-Interest-Earning Deposits	SC110	\$ 134,329	\$ 97,820	\$ 103,221	\$ 110,429	\$ 102,190
Interest-Earning Deposits in FHLBs	SC112	\$ 92,482	\$ 63,741	\$ 66,557	\$ 58,751	\$ 95,243
Other Interest-Earning Deposits	SC118	\$ 31,301	\$ 11,912	\$ 14,437	\$ 20,192	\$ 23,125
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 153,662	\$ 89,652	\$ 81,057	\$ 107,344	\$ 112,381
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 488,462	\$ 481,164	\$ 603,297	\$ 624,896	\$ 615,736
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 145,049	\$ 177,402	\$ 155,888	\$ 150,344	\$ 155,738
State and Municipal Obligations	SC180	\$ 93,898	\$ 95,342	\$ 87,445	\$ 81,352	\$ 80,577
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 40,678	\$ 29,550	\$ 22,872	\$ 21,448	\$ 25,721
Accrued Interest Receivable	SC191	\$ 6,689	\$ 6,935	\$ 8,423	\$ 8,074	\$ 8,088
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,259,999	\$ 1,027,083	\$ 911,516	\$ 835,722	\$ 813,368
Mortgage-Backed Securities - Total	SC22	\$ 1,259,999	\$ 1,027,083	\$ 911,516	\$ 835,722	\$ 813,368
Pass-Through - Total	SUB0073	\$ 1,058,024	\$ 829,397	\$ 762,887	\$ 688,313	\$ 668,842
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,057,898	\$ 829,269	\$ 762,756	\$ 688,180	\$ 668,706
Other Pass-Through	SC215	\$ 126	\$ 128	\$ 131	\$ 133	\$ 136
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 196,367	\$ 193,111	\$ 144,555	\$ 143,829	\$ 141,175
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 6,165	\$ 2,128	\$ 2,271	\$ 2,421	\$ 2,587
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 145,708	\$ 148,407	\$ 106,426	\$ 104,617	\$ 100,196
Other	SC222	\$ 44,494	\$ 42,576	\$ 35,858	\$ 36,791	\$ 38,392
Accrued Interest Receivable	SC228	\$ 5,608	\$ 4,575	\$ 4,074	\$ 3,580	\$ 3,351

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,554,479	\$ 4,641,786	\$ 4,580,577	\$ 4,506,092	\$ 4,485,558
Mortgage Loans - Total	SC26	\$ 5,508,103	\$ 4,596,541	\$ 4,534,961	\$ 4,460,585	\$ 4,440,609
Construction Loans - Total	SUB0100	\$ 339,068	\$ 291,124	\$ 278,695	\$ 276,823	\$ 272,968
Residential - Total	SUB0110	\$ 227,717	\$ 228,143	\$ 220,974	\$ 224,657	\$ 230,768
1-4 Dwelling Units	SC230	\$ 134,023	\$ 133,893	\$ 133,664	\$ 138,061	\$ 153,101
Multifamily (5 or more) Dwelling Units	SC235	\$ 93,694	\$ 94,250	\$ 87,310	\$ 86,596	\$ 77,667
Nonresidential Property	SC240	\$ 111,351	\$ 62,981	\$ 57,721	\$ 52,166	\$ 42,200
Permanent Loans - Total	SUB0121	\$ 5,198,276	\$ 4,333,336	\$ 4,284,106	\$ 4,212,717	\$ 4,196,169
Residential - Total	SUB0131	\$ 3,594,599	\$ 3,311,145	\$ 3,302,600	\$ 3,240,889	\$ 3,230,757
1-4 Dwelling Units - Total	SUB0141	\$ 2,987,693	\$ 2,762,024	\$ 2,748,842	\$ 2,689,729	\$ 2,682,511
Revolving Open-End Loans	SC251	\$ 341,225	\$ 277,496	\$ 281,046	\$ 278,660	\$ 281,677
All Other - First Liens	SC254	\$ 2,469,820	\$ 2,327,549	\$ 2,315,883	\$ 2,267,094	\$ 2,262,921
All Other - Junior Liens	SC255	\$ 176,648	\$ 156,979	\$ 151,913	\$ 143,975	\$ 137,913
Multifamily (5 or more) Dwelling Units	SC256	\$ 606,906	\$ 549,121	\$ 553,758	\$ 551,160	\$ 548,246
Nonresidential Property (Except Land)	SC260	\$ 1,540,742	\$ 983,291	\$ 945,081	\$ 935,972	\$ 928,609
Land	SC265	\$ 62,935	\$ 38,900	\$ 36,425	\$ 35,856	\$ 36,803
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 912,884	\$ 61,659	\$ 73,261	\$ 20,403	\$ 16,676
Accrued Interest Receivable	SC272	\$ 17,016	\$ 16,983	\$ 17,543	\$ 16,303	\$ 16,182
Advances for Taxes and Insurance	SC275	\$ 119	\$ 343	\$ 233	\$ 249	\$ 239
Allowance for Loan and Lease Losses	SC283	\$ 46,376	\$ 45,245	\$ 45,616	\$ 45,507	\$ 44,949
Nonmortgage Loans - Gross	SUB0162	\$ 1,438,818	\$ 1,166,591	\$ 1,167,273	\$ 1,113,463	\$ 1,045,095
Nonmortgage Loans - Total	SC31	\$ 1,407,264	\$ 1,150,070	\$ 1,151,759	\$ 1,098,208	\$ 1,030,122
Commercial Loans - Total	SC32	\$ 757,099	\$ 489,089	\$ 477,881	\$ 441,492	\$ 407,230
Secured	SC300	\$ 499,186	\$ 483,090	\$ 471,673	\$ 432,105	\$ 397,651
Unsecured	SC303	\$ 257,838	\$ 5,907	\$ 6,083	\$ 9,227	\$ 9,387
Lease Receivables	SC306	\$ 75	\$ 92	\$ 125	\$ 160	\$ 192
Consumer Loans - Total	SC35	\$ 672,145	\$ 670,743	\$ 682,356	\$ 665,449	\$ 631,766
Loans on Deposits	SC310	\$ 11,624	\$ 11,967	\$ 11,548	\$ 11,771	\$ 11,367
Home Improvement Loans (Not secured by real estate)	SC316	\$ 2,187	\$ 2,315	\$ 2,451	\$ 1,923	\$ 1,819
Education Loans	SC320	\$ 2	\$ 3	\$ 5	\$ 1	\$ 4
Auto Loans	SC323	\$ 637,714	\$ 643,520	\$ 656,195	\$ 640,627	\$ 608,555
Mobile Home Loans	SC326	\$ 9,773	\$ 7,273	\$ 6,271	\$ 5,516	\$ 4,742
Credit Cards	SC328	\$ 93	\$ 751	\$ 794	\$ 763	\$ 719

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 10,752	\$ 4,914	\$ 5,093	\$ 4,848	\$ 4,560
Accrued Interest Receivable	SC348	\$ 9,574	\$ 6,759	\$ 7,035	\$ 6,522	\$ 6,099
Allowance for Loan and Lease Losses	SC357	\$ 31,554	\$ 16,521	\$ 15,514	\$ 15,255	\$ 14,973
Repossessed Assets - Gross	SUB0201	\$ 4,464	\$ 4,498	\$ 3,241	\$ 2,443	\$ 2,928
Repossessed Assets - Total	SC40	\$ 4,464	\$ 4,498	\$ 3,241	\$ 2,443	\$ 2,908
Real Estate - Total	SUB0210	\$ 2,700	\$ 2,351	\$ 1,794	\$ 1,206	\$ 1,658
Construction	SC405	\$ 644	\$ 528	\$ 476	\$ 492	\$ 1,008
Residential - Total	SUB0225	\$ 1,026	\$ 943	\$ 438	\$ 714	\$ 650
1-4 Dwelling Units	SC415	\$ 1,026	\$ 943	\$ 438	\$ 714	\$ 465
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 185
Nonresidential (Except Land)	SC426	\$ 1,030	\$ 880	\$ 880	\$ 0	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,764	\$ 2,147	\$ 1,447	\$ 1,237	\$ 1,270
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 77,706	\$ 76,499	\$ 72,766	\$ 70,260	\$ 68,346
Federal Home Loan Bank Stock	SC510	\$ 77,331	\$ 76,124	\$ 72,391	\$ 69,885	\$ 67,971
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 102,669	\$ 86,082	\$ 85,205	\$ 83,853	\$ 82,220
Other Assets - Gross	SUB0262	\$ 357,644	\$ 168,096	\$ 162,804	\$ 165,661	\$ 159,343
Other Assets - Total	SC59	\$ 357,626	\$ 168,078	\$ 162,790	\$ 165,648	\$ 159,322
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 23,076	\$ 22,203	\$ 21,992	\$ 53,489	\$ 52,934
Other	SC625	\$ 61,455	\$ 60,513	\$ 59,922	\$ 26,293	\$ 26,035
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 7,002	\$ 7,110	\$ 7,281	\$ 7,445	\$ 7,565
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 171,219	\$ 14,565	\$ 15,117	\$ 15,454	\$ 15,992
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 94,892	\$ 63,705	\$ 58,491	\$ 62,980	\$ 56,817
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	\$ 18	\$ 18	\$ 14	\$ 13	\$ 21
General Valuation Allowances - Total	SUB2092	\$ 77,948	\$ 61,784	\$ 61,144	\$ 60,775	\$ 59,963
Total Assets - Gross	SUB0283	\$ 9,982,329	\$ 8,224,153	\$ 8,126,578	\$ 7,960,324	\$ 7,875,657
Total Assets	SC60	\$ 9,904,381	\$ 8,162,369	\$ 8,065,434	\$ 7,899,549	\$ 7,815,694
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 6,757,364	\$ 5,532,060	\$ 5,480,910	\$ 5,492,389	\$ 5,447,332
Deposits	SC710	\$ 6,734,395	\$ 5,510,201	\$ 5,458,019	\$ 5,471,219	\$ 5,423,836
Escrows	SC712	\$ 23,501	\$ 21,859	\$ 22,884	\$ 21,143	\$ 23,464
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 532	\$ 0	\$ 8	\$ 27	\$ 32
Borrowings - Total	SC72	\$ 1,539,979	\$ 1,340,635	\$ 1,314,989	\$ 1,176,010	\$ 1,139,555
Advances from FHLBank	SC720	\$ 1,279,998	\$ 1,226,870	\$ 1,222,026	\$ 1,091,643	\$ 1,069,297
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 170,722	\$ 70,714	\$ 61,051	\$ 47,706	\$ 35,226
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	\$ 89,259	\$ 43,051	\$ 31,912	\$ 36,661	\$ 35,032
Other Liabilities - Total	SC75	\$ 104,773	\$ 71,779	\$ 70,366	\$ 57,185	\$ 65,333
Accrued Interest Payable - Deposits	SC763	\$ 3,805	\$ 2,601	\$ 3,405	\$ 2,562	\$ 3,035
Accrued Interest Payable - Other	SC766	\$ 5,469	\$ 4,778	\$ 4,864	\$ 4,209	\$ 3,792
Accrued Taxes	SC776	\$ 8,785	\$ 7,053	\$ 3,667	\$ 3,504	\$ 3,470
Accounts Payable	SC780	\$ 11,956	\$ 11,094	\$ 14,814	\$ 9,118	\$ 8,012
Deferred Income Taxes	SC790	\$ 17,703	\$ 3,033	\$ 2,868	\$ 2,608	\$ 2,893
Other Liabilities and Deferred Income	SC796	\$ 57,055	\$ 43,220	\$ 40,748	\$ 35,184	\$ 44,131
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
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	\$ 8,402,116	\$ 6,944,474	\$ 6,866,265	\$ 6,725,584	\$ 6,652,220
Minority Interest	SC800	\$ 1,417	\$ 1,371	\$ 1,321	\$ 1,255	\$ 1,419
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 691,386	\$ 422,956	\$ 377,434	\$ 377,140	\$ 372,831
Cumulative	SC812	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,026	\$ 1,025	\$ 1,025	\$ 1,026	\$ 999
Paid in Excess of Par	SC830	\$ 689,584	\$ 421,155	\$ 375,633	\$ 375,338	\$ 371,056
Accumulated Other Comprehensive Income - Total	SC86	\$- 660	\$- 2,576	\$- 1,873	\$- 7,132	\$- 3,134
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 381	\$- 2,192	\$- 2,078	\$- 7,341	\$- 3,348
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 279	\$- 384	\$ 205	\$ 209	\$ 214
Retained Earnings	SC880	\$ 825,255	\$ 811,770	\$ 830,802	\$ 811,587	\$ 801,734
Other Components of Equity Capital	SC891	\$- 15,133	\$- 15,627	\$- 8,512	\$- 8,884	\$- 9,376
Total Equity Capital	SC80	\$ 1,500,848	\$ 1,216,523	\$ 1,197,850	\$ 1,172,711	\$ 1,162,055
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,904,381	\$ 8,162,368	\$ 8,065,436	\$ 7,899,550	\$ 7,815,694

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Other Codes As of Mar 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	6	\$ 1,870
4	Net deferred tax assets	15	\$ 33,347
6	Prepaid deposit insurance premiums	1	\$ 90
7	Prepaid expenses	16	\$ 5,345
8	Deposits for utilities and other services	1	\$ 498
14	Other noninterest-bearing short-term accounts recv	5	\$ 11,195
19	Receivables fr a broker for unsettled transactions	1	\$ 1,405
99	Other	15	\$ 10,377

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 105
10	Amounts due brokers for unsettled transactions	1	\$ 8,410
11	The liability recorded for post-retirement benefit	11	\$ 19,894
15	Liability on loan servicing contracts	1	\$ 1,843
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 6,455
99	Other	25	\$ 14,637

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 134,052	\$ 116,820	\$ 115,229	\$ 111,654	\$ 109,311
Deposits and Investment Securities	SO115	\$ 11,409	\$ 12,243	\$ 13,051	\$ 13,188	\$ 12,781
Mortgage-Backed Securities	SO125	\$ 13,375	\$ 11,307	\$ 10,146	\$ 9,277	\$ 8,761
Mortgage Loans	SO141	\$ 84,379	\$ 71,647	\$ 70,992	\$ 69,225	\$ 69,254
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 236	\$ 234	\$ 215	\$ 524	\$ 303
Nonmortgage Loans - Total	SUB0950	\$ 24,340	\$ 21,131	\$ 20,635	\$ 19,153	\$ 17,932
Commercial Loans and Leases	SO160	\$ 13,573	\$ 10,038	\$ 9,865	\$ 9,159	\$ 8,952
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 200	\$ 193	\$ 129	\$ 227	\$ 227
Consumer Loans and Leases	SO171	\$ 10,767	\$ 11,093	\$ 10,770	\$ 9,994	\$ 8,980
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 113	\$ 65	\$ 61	\$ 60	\$ 53
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,094	\$ 1,159	\$ 1,163	\$ 1,101	\$ 1,261
Federal Home Loan Bank Stock	SO181	\$ 1,092	\$ 1,157	\$ 1,161	\$ 1,099	\$ 1,259
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 65,503	\$ 61,618	\$ 60,938	\$ 58,445	\$ 56,423
Deposits	SO215	\$ 48,981	\$ 45,785	\$ 45,875	\$ 44,578	\$ 42,730
Escrows	SO225	\$ 3	\$ 5	\$ 4	\$ 11	\$ 3
Advances from FHLBank	SO230	\$ 14,337	\$ 14,777	\$ 14,120	\$ 13,090	\$ 12,980
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,182	\$ 1,051	\$ 939	\$ 766	\$ 710
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 69,643	\$ 56,361	\$ 55,454	\$ 54,310	\$ 54,149
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,619	\$ 3,686	\$ 2,041	\$ 1,541	\$ 1,850
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 66,024	\$ 52,675	\$ 53,413	\$ 52,769	\$ 52,299
Noninterest Income - Total	SO42	\$ 18,240	\$ 13,875	\$ 12,736	\$ 12,185	\$ 11,138
Mortgage Loan Servicing Fees	SO410	\$ 713	\$ 742	\$ 621	\$ 635	\$ 587
Servicing Amortization and Valuation Adjustments	SO411	\$ 114	\$ - 347	\$ - 157	\$ - 259	\$ - 267

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 13,426	\$ 10,863	\$ 10,739	\$ 9,858	\$ 9,021
Net Income (Loss) from Other - Total	SUB0451	\$ 1,708	\$ 487	\$ 301	\$ 822	\$ 759
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,080	\$ 848	\$ 607	\$ 1,115	\$ 760
Operations & Sale of Repossessed Assets	SO461	\$- 352	\$- 364	\$- 307	\$- 234	\$- 1
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$- 20	\$ 0	\$ 1	\$- 43	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$- 1	\$ 0	\$- 5	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 4	\$ 0	\$- 11	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,279	\$ 2,130	\$ 1,232	\$ 1,129	\$ 1,038
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	\$ 63,004	\$ 49,536	\$ 49,082	\$ 49,098	\$ 47,664
All Personnel Compensation and Expense	SO510	\$ 35,580	\$ 27,308	\$ 30,262	\$ 29,387	\$ 29,298
Legal Expense	SO520	\$ 370	\$ 323	\$ 290	\$ 786	\$ 222
Office Occupancy and Equipment Expense	SO530	\$ 11,362	\$ 9,792	\$ 9,561	\$ 9,322	\$ 9,188
Marketing and Other Professional Services	SO540	\$ 3,041	\$ 2,838	\$ 2,804	\$ 3,115	\$ 2,677
Loan Servicing Fees	SO550	\$ 40	\$ 12	\$ 16	\$ 8	\$ 8
Goodwill and Other Intangibles Expense	SO560	\$ 1,222	\$ 561	\$ 559	\$ 548	\$ 544
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 41	\$ 56	\$ 60	\$ 40	\$ 16
Other Noninterest Expense	SO580	\$ 11,348	\$ 8,646	\$ 5,530	\$ 5,892	\$ 5,711
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	\$ 21,260	\$ 17,014	\$ 17,067	\$ 15,856	\$ 15,773
Income Taxes - Total	SO71	\$ 6,976	\$ 5,852	\$ 5,560	\$ 5,359	\$ 5,250

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Federal	SO710	\$ 6,015	\$ 5,012	\$ 4,869	\$ 4,606	\$ 4,591
State, Local & Other	SO720	\$ 961	\$ 840	\$ 691	\$ 753	\$ 659
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 14,284	\$ 11,162	\$ 11,507	\$ 10,497	\$ 10,523
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 14,284	\$ 11,162	\$ 11,507	\$ 10,497	\$ 10,523

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Other Codes As of Mar 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 64
7	Net income(loss) from leased property	2	\$ 37
15	Income from corporate-owned life insurance	11	\$ 761
19	Realized/unrealized gains on derivatives	1	\$ 288
99	Other	16	\$ 860

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 81
2	OTS assessments	6	\$ 183
6	Supervisory examination fees	2	\$ 50
7	Office supplies, printing, and postage	18	\$ 1,169
8	Telephone, including data lines	8	\$ 349
9	Loan origination expense	1	\$ 9
10	ATM expense	4	\$ 120
17	Charitable contributions	3	\$ 34
99	Other	19	\$ 4,716

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 134,052	\$ 453,014	\$ 336,194	\$ 220,965	\$ 109,311
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,409	\$ 51,263	\$ 39,020	\$ 25,969	\$ 12,781
YTD - Mortgage-Backed Securities	Y_SO125	\$ 13,375	\$ 39,491	\$ 28,184	\$ 18,038	\$ 8,761
YTD - Mortgage Loans	Y_SO141	\$ 84,379	\$ 281,118	\$ 209,471	\$ 138,479	\$ 69,254
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 236	\$ 1,276	\$ 1,042	\$ 827	\$ 303
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,573	\$ 38,014	\$ 27,976	\$ 18,111	\$ 8,952
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 200	\$ 776	\$ 583	\$ 454	\$ 227
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,767	\$ 40,837	\$ 29,744	\$ 18,974	\$ 8,980
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 113	\$ 239	\$ 174	\$ 113	\$ 53
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,094	\$ 4,684	\$ 3,525	\$ 2,362	\$ 1,261
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,092	\$ 4,676	\$ 3,519	\$ 2,358	\$ 1,259
YTD - Other	Y_SO185	\$ 2	\$ 8	\$ 6	\$ 4	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 65,503	\$ 237,424	\$ 175,806	\$ 114,868	\$ 56,423
YTD - Deposits	Y_SO215	\$ 48,981	\$ 178,968	\$ 133,183	\$ 87,308	\$ 42,730
YTD - Escrows	Y_SO225	\$ 3	\$ 23	\$ 18	\$ 14	\$ 3
YTD - Advances from FHLBank	Y_SO230	\$ 14,337	\$ 54,967	\$ 40,190	\$ 26,070	\$ 12,980
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,182	\$ 3,466	\$ 2,415	\$ 1,476	\$ 710
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	\$ 69,643	\$ 220,274	\$ 163,913	\$ 108,459	\$ 54,149
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,619	\$ 9,118	\$ 5,432	\$ 3,391	\$ 1,850
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 66,024	\$ 211,156	\$ 158,481	\$ 105,068	\$ 52,299
YTD - Noninterest Income - Total	Y_SO42	\$ 18,240	\$ 49,934	\$ 36,059	\$ 23,323	\$ 11,138
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 713	\$ 2,585	\$ 1,843	\$ 1,222	\$ 587
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 114	\$- 1,030	\$- 683	\$- 526	\$- 267

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Schedule SO --- Consolidated Statement of Operations		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 13,426	\$ 40,481	\$ 29,618	\$ 18,879	\$ 9,021
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,708	\$ 2,369	\$ 1,882	\$ 1,581	\$ 759
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,080	\$ 3,330	\$ 2,482	\$ 1,875	\$ 760
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 352	\$- 906	\$- 542	\$- 235	\$- 1
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 20	\$- 42	\$- 42	\$- 43	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$- 6	\$- 5	\$- 5	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$- 7	\$- 11	\$- 11	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,279	\$ 5,529	\$ 3,399	\$ 2,167	\$ 1,038
YTD - Noninterest Expense - Total	Y_SO51	\$ 63,004	\$ 195,380	\$ 145,844	\$ 96,762	\$ 47,664
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 35,580	\$ 116,255	\$ 88,947	\$ 58,685	\$ 29,298
YTD - Legal Expense	Y_SO520	\$ 370	\$ 1,621	\$ 1,298	\$ 1,008	\$ 222
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 11,362	\$ 37,863	\$ 28,071	\$ 18,510	\$ 9,188
YTD - Marketing and Other Professional Services	Y_SO540	\$ 3,041	\$ 11,434	\$ 8,596	\$ 5,792	\$ 2,677
YTD - Loan Servicing Fees	Y_SO550	\$ 40	\$ 44	\$ 32	\$ 16	\$ 8
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,222	\$ 2,212	\$ 1,651	\$ 1,092	\$ 544
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 41	\$ 172	\$ 116	\$ 56	\$ 16
YTD - Other Noninterest Expense	Y_SO580	\$ 11,348	\$ 25,779	\$ 17,133	\$ 11,603	\$ 5,711
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 21,260	\$ 65,710	\$ 48,696	\$ 31,629	\$ 15,773
YTD - Income Taxes - Total	Y_SO71	\$ 6,976	\$ 22,021	\$ 16,169	\$ 10,609	\$ 5,250
YTD - Federal	Y_SO710	\$ 6,015	\$ 19,078	\$ 14,066	\$ 9,197	\$ 4,591
YTD - State, Local, and Other	Y_SO720	\$ 961	\$ 2,943	\$ 2,103	\$ 1,412	\$ 659
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 14,284	\$ 43,689	\$ 32,527	\$ 21,020	\$ 10,523
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 14,284	\$ 43,689	\$ 32,527	\$ 21,020	\$ 10,523

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 76,478	\$ 61,140	\$ 60,770	\$ 59,959	\$ 59,227
Net Provision for Loss	VA115	\$ 3,638	\$ 3,731	\$ 2,074	\$ 1,580	\$ 1,866
Transfers	VA125	\$- 188	\$- 50	\$- 6	\$ 164	\$ 231
Recoveries	VA135	\$ 432	\$ 287	\$ 488	\$ 346	\$ 222
Adjustments	VA145	\$- 26	\$- 43	\$ 370	\$- 78	\$- 20
Charge-offs	VA155	\$ 2,384	\$ 3,284	\$ 2,556	\$ 1,201	\$ 1,567
General Valuation Allowances - Ending Balance	VA165	\$ 77,950	\$ 61,781	\$ 61,140	\$ 60,770	\$ 59,959
Specific Valuation Allowances - Beginning Balance	VA108	\$ 170	\$ 109	\$ 90	\$ 253	\$ 485
Net Provision for Loss	VA118	\$ 22	\$ 11	\$ 27	\$ 1	\$ 0
Transfers	VA128	\$ 188	\$ 50	\$ 6	\$- 164	\$- 231
Adjustments	VA148	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 50	\$ 1	\$ 14	\$ 0	\$ 1
Specific Valuation Allowances - Ending Balance	VA168	\$ 330	\$ 170	\$ 109	\$ 90	\$ 253
Total Valuation Allowances - Beginning Balance	VA110	\$ 76,648	\$ 61,249	\$ 60,860	\$ 60,212	\$ 59,712
Net Provision for Loss	VA120	\$ 3,660	\$ 3,742	\$ 2,101	\$ 1,581	\$ 1,866
Recoveries	VA140	\$ 432	\$ 287	\$ 488	\$ 346	\$ 222
Adjustments	VA150	\$- 26	\$- 42	\$ 370	\$- 78	\$- 20
Charge-offs	VA160	\$ 2,434	\$ 3,285	\$ 2,570	\$ 1,201	\$ 1,568
Total Valuation Allowances - Ending Balance	VA170	\$ 78,280	\$ 61,951	\$ 61,249	\$ 60,860	\$ 60,212
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 2,384	\$ 3,284	\$ 2,556	\$ 1,201	\$ 1,567
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 272	\$ 513	\$ 3	\$ 50	\$ 0
Construction - Total	SUB2030	\$ 161	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 118	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 43	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 111	\$ 513	\$ 3	\$ 50	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 165	\$ 3	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 111	\$ 0	\$ 0	\$ 19	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	\$ 0	\$ 31	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 348	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,086	\$ 2,771	\$ 2,527	\$ 1,120	\$ 1,444
Commercial Loans	VA520	\$ 433	\$ 1,040	\$ 1,040	\$ 326	\$ 472
Consumer Loans - Total	SUB2061	\$ 1,653	\$ 1,731	\$ 1,487	\$ 794	\$ 972
Loans on Deposits	VA510	\$ 46	\$ 53	\$ 33	\$ 27	\$ 20
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,525	\$ 1,630	\$ 1,417	\$ 722	\$ 928
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 81	\$ 48	\$ 37	\$ 45	\$ 24
Reposessed Assets - Total	VA60	\$ 26	\$ 0	\$ 25	\$ 27	\$ 116
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 25	\$ 27	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 26	\$ 0	\$ 0	\$ 0	\$ 116
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 1	\$ 4	\$ 7
GVA Recoveries - Assets - Total	SUB2126	\$ 432	\$ 287	\$ 488	\$ 346	\$ 222
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 187	\$ 4	\$ 41	\$ 61	\$ 5
Construction - Total	SUB2130	\$ 179	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 176	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 3	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 8	\$ 4	\$ 41	\$ 61	\$ 5
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 1	\$ 7	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 5	\$ 2	\$ 2	\$ 56	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 31	\$ 4	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 1	\$ 1	\$ 0	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 245	\$ 282	\$ 447	\$ 284	\$ 217

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 57	\$ 81	\$ 213	\$ 32	\$ 1
Consumer Loans - Total	SUB2161	\$ 188	\$ 201	\$ 234	\$ 252	\$ 216
Loans on Deposits	VA511	\$ 15	\$ 12	\$ 9	\$ 7	\$ 8
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 163	\$ 176	\$ 195	\$ 223	\$ 164
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 10	\$ 13	\$ 30	\$ 22	\$ 44
Other Assets	VA931	\$ 0	\$ 1	\$ 0	\$ 1	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 208	\$ 59	\$ 31	\$- 164	\$- 231
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 71	\$ 58	\$ 24	\$- 170	\$- 228
Construction - Total	SUB2230	\$ 0	\$ 8	\$ 24	\$- 89	\$ 72
1-4 Dwelling Units	VA422	\$ 0	\$ 8	\$ 24	\$ 4	\$- 6
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$- 93	\$ 78
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 71	\$ 50	\$ 0	\$- 81	\$- 300
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$- 31	\$ 19
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 71	\$ 50	\$ 0	\$- 50	\$- 241
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$- 78
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 117	\$ 1	\$ 7	\$ 6	\$- 3
Commercial Loans	VA522	\$ 120	\$ 1	\$ 0	\$ 0	\$- 7
Consumer Loans - Total	SUB2261	\$- 3	\$ 0	\$ 7	\$ 6	\$ 4
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 7	\$ 10	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 3	\$ 0	\$ 0	\$- 4	\$ 4
Reposessed Assets - Total	VA62	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 2,160	\$ 3,056	\$ 2,099	\$ 691	\$ 1,114
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 156	\$ 567	\$- 14	\$- 181	\$- 233
Construction - Total	SUB2330	\$- 18	\$ 8	\$ 24	\$- 89	\$ 72
1-4 Dwelling Units	VA425	\$- 58	\$ 8	\$ 24	\$ 4	\$- 6
Multifamily (5 or more) Dwelling Units	VA435	\$- 3	\$ 0	\$ 0	\$- 93	\$ 78
Nonresidential Property	VA445	\$ 43	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 174	\$ 559	\$- 38	\$- 92	\$- 305
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 2	\$ 164	\$- 4	\$- 32	\$ 18
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 177	\$ 48	\$- 2	\$- 87	\$- 244
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 0	\$- 31	\$ 27	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 1	\$ 347	\$- 1	\$ 0	\$- 79
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 1,958	\$ 2,490	\$ 2,087	\$ 842	\$ 1,224
Commercial Loans	VA525	\$ 496	\$ 960	\$ 827	\$ 294	\$ 464
Consumer Loans - Total	SUB2361	\$ 1,462	\$ 1,530	\$ 1,260	\$ 548	\$ 760
Loans on Deposits	VA515	\$ 31	\$ 41	\$ 24	\$ 20	\$ 12
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,362	\$ 1,454	\$ 1,229	\$ 509	\$ 764
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 68	\$ 35	\$ 7	\$ 19	\$- 16
Reposessed Assets - Total	VA65	\$ 46	\$ 0	\$ 25	\$ 27	\$ 116
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 25	\$ 27	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 46	\$ 0	\$ 0	\$ 0	\$ 116
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$- 1	\$ 1	\$ 3	\$ 7
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 769	\$ 898	\$ 760	\$ 727	\$ 43
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 3,530	\$ 4,777	\$ 3,962	\$ 3,675	\$ 3,887
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 372	\$ 770	\$ 880	\$ 487	\$ 184
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 184
Permanent - 1-4 Dwelling Units	VA952	\$ 222	\$ 770	\$ 0	\$ 487	\$ 0
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 150	\$ 0	\$ 880	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 82,805	\$ 46,473	\$ 50,629	\$ 50,564	\$ 45,913
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 86,348	\$ 69,727	\$ 60,373	\$ 56,857	\$ 55,780
Substandard	VA965	\$ 82,669	\$ 65,691	\$ 58,624	\$ 54,926	\$ 50,671
Doubtful	VA970	\$ 3,679	\$ 4,036	\$ 1,749	\$ 1,931	\$ 5,109
Loss	VA975	\$ 0	\$ 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

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 82,711	\$ 56,037	\$ 47,160	\$ 45,786	\$ 38,276
Mortgages - Total	SUB2421	\$ 62,725	\$ 38,057	\$ 33,292	\$ 34,706	\$ 28,638
Construction and Land Loans	SUB2430	\$ 13,305	\$ 8,177	\$ 4,730	\$ 7,978	\$ 4,210
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 29,301	\$ 21,323	\$ 21,218	\$ 18,554	\$ 19,265
Permanent Loans Secured by All Other Property	SUB2450	\$ 23,771	\$ 11,834	\$ 8,772	\$ 9,502	\$ 6,360
Nonmortgages - Total	SUB2461	\$ 19,986	\$ 17,980	\$ 13,868	\$ 11,080	\$ 9,638
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 51,835	\$ 37,084	\$ 30,073	\$ 28,097	\$ 26,157
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 49,507	\$ 35,256	\$ 29,297	\$ 26,883	\$ 25,573
Mortgage Loans - Total	SUB2481	\$ 36,794	\$ 20,524	\$ 18,290	\$ 19,011	\$ 17,584
Construction	PD115	\$ 3,774	\$ 161	\$ 601	\$ 3,505	\$ 1,993
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,452	\$ 2,040	\$ 1,349	\$ 1,390	\$ 1,122
Secured by First Liens	PD123	\$ 15,713	\$ 12,266	\$ 12,773	\$ 11,551	\$ 11,670
Secured by Junior Liens	PD124	\$ 980	\$ 271	\$ 746	\$ 369	\$ 681
Multifamily (5 or more) Dwelling Units	PD125	\$ 459	\$ 737	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 12,900	\$ 3,069	\$ 2,690	\$ 2,065	\$ 2,118
Land	PD138	\$ 516	\$ 1,980	\$ 131	\$ 131	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,641	\$ 2,991	\$ 3,253	\$ 1,912	\$ 2,134
Consumer Loans - Total	SUB2511	\$ 9,072	\$ 11,741	\$ 7,754	\$ 5,960	\$ 5,855
Loans on Deposits	PD161	\$ 68	\$ 157	\$ 233	\$ 175	\$ 191
Home Improvement Loans	PD163	\$ 17	\$ 0	\$ 0	\$ 0	\$ 5
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 8,854	\$ 11,448	\$ 7,411	\$ 5,748	\$ 5,550
Mobile Home Loans	PD169	\$ 0	\$ 49	\$ 0	\$ 0	\$ 6
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 133	\$ 87	\$ 110	\$ 37	\$ 103
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 221	\$ 270	\$ 223	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,328	\$ 1,828	\$ 776	\$ 1,214	\$ 584
Mortgage Loans - Total	SUB2491	\$ 1,833	\$ 1,800	\$ 753	\$ 1,209	\$ 532
Construction	PD215	\$ 463	\$ 369	\$ 0	\$ 650	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 77	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 1,277	\$ 1,431	\$ 753	\$ 559	\$ 377
Secured by Junior Liens	PD224	\$ 16	\$ 0	\$ 0	\$ 0	\$ 155
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 495	\$ 17	\$ 20	\$ 2	\$ 47
Consumer Loans - Total	SUB2521	\$ 0	\$ 11	\$ 3	\$ 3	\$ 5
Loans on Deposits	PD261	\$ 0	\$ 11	\$ 3	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 30,876	\$ 18,953	\$ 17,087	\$ 17,689	\$ 12,119
Mortgage Loans - Total	SUB2501	\$ 24,098	\$ 15,733	\$ 14,249	\$ 14,486	\$ 10,522

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 5,416	\$ 4,370	\$ 2,701	\$ 2,495	\$ 1,020
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 943	\$ 513	\$ 536	\$ 702	\$ 441
Secured by First Liens	PD323	\$ 7,436	\$ 4,549	\$ 4,732	\$ 3,903	\$ 4,738
Secured by Junior Liens	PD324	\$ 407	\$ 253	\$ 329	\$ 80	\$ 81
Multifamily (5 or more) Dwelling Units	PD325	\$ 681	\$ 0	\$ 306	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 6,079	\$ 4,751	\$ 4,348	\$ 6,109	\$ 3,045
Land	PD338	\$ 3,136	\$ 1,297	\$ 1,297	\$ 1,197	\$ 1,197
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 6,350	\$ 2,691	\$ 2,591	\$ 2,911	\$ 1,184
Consumer Loans - Total	SUB2531	\$ 428	\$ 529	\$ 247	\$ 292	\$ 413
Loans on Deposits	PD361	\$ 58	\$ 13	\$ 25	\$ 21	\$ 33
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 59
Education Loans	PD365	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
Auto Loans	PD367	\$ 271	\$ 440	\$ 200	\$ 250	\$ 286
Mobile Home Loans	PD369	\$ 53	\$ 7	\$ 0	\$ 0	\$ 7
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 46	\$ 68	\$ 21	\$ 20	\$ 27
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,618	\$ 47	\$ 0	\$ 47	\$ 48
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
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	\$ 16,575	\$ 12,771	\$ 12,678	\$ 9,659	\$ 6,564
90% up to 100% LTV	LD110	\$ 16,241	\$ 12,399	\$ 12,443	\$ 9,659	\$ 6,564
100% and greater LTV	LD120	\$ 334	\$ 372	\$ 235	\$ 0	\$ 0
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
90% up to 100% LTV	LD250	\$ 275	\$ 275	\$ 275	\$ 275	\$ 275
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 25	\$ 334	\$ 3,501	\$ 3,116	\$ 1,463
90% up to 100% LTV	LD430	\$ 25	\$ 196	\$ 3,266	\$ 3,116	\$ 1,463
100% and greater LTV	LD440	\$ 0	\$ 138	\$ 235	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 51,192	\$ 54,515	\$ 56,861	\$ 60,829	\$ 59,027
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 37,101	\$ 26,852	\$ 23,329	\$ 27,078	\$ 16,423
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 549,479	\$ 211,516	\$ 207,770	\$ 203,592	\$ 144,654
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,324	\$ 1,125	\$ 1,081	\$ 1,042	\$ 1,005
Total Capitalized Negative Amortization	LD650	\$ 1,324	\$ 1,125	\$ 1,081	\$ 1,042	\$ 1,005

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 239,103	\$ 190,562	\$ 191,556	\$ 207,516	\$ 193,492
Mortgage Construction Loans	CC105	\$ 127,446	\$ 120,212	\$ 124,279	\$ 138,534	\$ 133,785
Other Mortgage Loans	CC115	\$ 111,657	\$ 70,350	\$ 67,277	\$ 68,982	\$ 59,707
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 53,455	\$ 48,794	\$ 51,471	\$ 40,321	\$ 38,148
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 167,926	\$ 97,219	\$ 130,188	\$ 130,674	\$ 121,661
1-4 Dwelling Units	CC280	\$ 74,848	\$ 36,245	\$ 40,200	\$ 59,449	\$ 49,184
Multifamily (5 or more) Dwelling Units	CC290	\$ 16,180	\$ 12,557	\$ 22,914	\$ 21,673	\$ 12,756
All Other Real Estate	CC300	\$ 76,898	\$ 48,417	\$ 67,074	\$ 49,552	\$ 59,721
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 29,621	\$ 28,828	\$ 42,708	\$ 47,814	\$ 65,560
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 5,362	\$ 3,555	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 26,442	\$ 19,761	\$ 24,209	\$ 21,419	\$ 31,127
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 2,002	\$ 2,002	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 1,000	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 1,500	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 686,680	\$ 474,889	\$ 471,736	\$ 457,838	\$ 454,941
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 388,551	\$ 330,728	\$ 336,811	\$ 327,407	\$ 327,045
Commercial Lines	CC420	\$ 278,107	\$ 129,337	\$ 120,301	\$ 116,097	\$ 112,974
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 20,022	\$ 14,824	\$ 14,624	\$ 14,334	\$ 14,922
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 22,560	\$ 21,318	\$ 21,915	\$ 21,396	\$ 22,079
Commercial	CC430	\$ 1,952	\$ 1,904	\$ 1,683	\$ 1,250	\$ 1,260
Standby, Not Included on CC465 or CC468	CC435	\$ 20,608	\$ 19,414	\$ 20,232	\$ 20,146	\$ 20,819
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 5,377	\$ 5,615	\$ 6,016	\$ 6,304	\$ 6,629
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 386	\$ 390	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 484	\$ 493	\$ 117	\$ 122	\$ 524
Other Contingent Liabilities	CC480	\$ 100	\$ 0	\$ 0	\$ 0	\$ 25
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 300,084	\$ 101,133	\$ 123,263	\$ 65,278	\$ 31,049
Sales	CF145	\$ 28,744	\$ 4,639	\$ 12,416	\$ 2,747	\$ 0
Other Balance Changes	CF148	\$- 45,400	\$- 32,841	\$- 37,213	\$- 42,932	\$- 33,536
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 10,106	\$ 52,491	\$ 3,105	\$ 7,168	\$ 43,668
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 6,946	\$- 3,963	\$- 2,704	\$- 4,397	\$- 2,626
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 310,190	\$ 153,624	\$ 126,368	\$ 72,446	\$ 74,717
Sales - Total	SUB3821	\$ 28,744	\$ 4,639	\$ 12,416	\$ 2,747	\$ 0
Net Purchases - Total	SUB3826	\$ 281,446	\$ 148,985	\$ 113,952	\$ 69,699	\$ 74,717
Mortgage Loans Disbursed - Total	SUB3831	\$ 388,304	\$ 317,137	\$ 289,237	\$ 336,126	\$ 272,968
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 28,812	\$ 28,613	\$ 33,141	\$ 31,383	\$ 26,657
Multifamily (5 or more) Dwelling Units	CF200	\$ 17,400	\$ 26,785	\$ 21,393	\$ 25,109	\$ 22,786
Nonresidential	CF210	\$ 13,647	\$ 21,908	\$ 13,671	\$ 28,461	\$ 11,234
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 210,867	\$ 152,410	\$ 161,141	\$ 173,407	\$ 136,449
Home Equity and Junior Liens	CF226	\$ 39,798	\$ 38,983	\$ 47,127	\$ 46,236	\$ 43,451
Multifamily (5 or more) Dwelling Units	CF245	\$ 21,256	\$ 26,800	\$ 20,232	\$ 35,841	\$ 17,343
Nonresidential (Except Land)	CF260	\$ 89,042	\$ 58,175	\$ 36,021	\$ 39,863	\$ 56,425
Land	CF270	\$ 7,280	\$ 2,446	\$ 3,638	\$ 2,062	\$ 2,074
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 12,391	\$ 9,390	\$ 2,105	\$ 190	\$ 9,237
1-4 Dwelling Units	CF280	\$ 9,562	\$ 8,612	\$ 2,100	\$ 162	\$ 8,202
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 297	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 3,626	\$ 77	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 86	\$ 778	\$ 5	\$ 0	\$ 597
Nonresidential	CF300	\$ 2,743	\$ 0	\$ 0	\$ 28	\$ 438
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 91,720	\$ 54,875	\$ 44,389	\$ 50,832	\$ 49,272
1-4 Dwelling Units	CF310	\$ 91,720	\$ 54,875	\$ 44,389	\$ 50,832	\$ 47,591
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,681
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 79,329	\$- 45,485	\$- 42,284	\$- 50,642	\$- 40,035
Memo - Refinancing Loans	CF361	\$ 122,926	\$ 98,846	\$ 70,904	\$ 96,011	\$ 61,554
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 118,906	\$ 109,656	\$ 133,186	\$ 109,179	\$ 88,201
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 80,869	\$ 68,945	\$ 106,862	\$ 111,102	\$ 38,871
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 199,775	\$ 178,601	\$ 240,048	\$ 220,281	\$ 127,072
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 199,775	\$ 178,601	\$ 240,048	\$ 220,281	\$ 127,072
Deposits:						
Interest Credited to Deposits	CF430	\$ 47,376	\$ 45,733	\$ 44,553	\$ 44,282	\$ 41,042
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 97,700	\$ 105,552	\$ 102,032	\$ 109,182	\$ 122,365
Fully Insured	DI100	\$ 97,700	\$ 105,552	\$ 102,032	\$ 109,182	\$ 122,365
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,740,026	\$ 3,313,121	\$ 3,319,243	\$ 3,237,228	\$ 3,346,045
Greater than \$100,000	DI130	\$ 2,560,055	\$ 1,797,785	\$ 1,738,802	\$ 1,837,756	\$ 1,690,821
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	444,559	391,983	395,125	390,797	389,729
Greater than \$100,000	DI160	10,554	8,619	8,696	8,384	8,593
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 431,930	\$ 398,934	\$ 402,108	\$ 397,708	\$ 391,257
Greater than \$250,000	DI175	\$ 25,887	\$ 22,223	\$ 20,752	\$ 19,669	\$ 19,179
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	30,758	28,689	29,125	29,194	29,170
Greater than \$250,000	DI185	68	58	53	50	51

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Schedule DI --- Consolidated Deposit Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	485,939	429,349	432,999	428,425	427,543
IRA/Keogh Accounts	DI200	\$ 462,481	\$ 425,878	\$ 427,514	\$ 422,296	\$ 415,574
Uninsured Deposits	DI210	\$ 1,337,186	\$ 776,944	\$ 766,971	\$ 781,996	\$ 711,902
Preferred Deposits	DI220	\$ 8,858	\$ 7,702	\$ 7,156	\$ 9,194	\$ 9,222
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 627,366	\$ 558,384	\$ 558,156	\$ 578,239	\$ 542,836
Money Market Deposit Accounts	DI320	\$ 1,207,018	\$ 949,148	\$ 905,383	\$ 911,677	\$ 884,562
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,533,726	\$ 960,204	\$ 957,684	\$ 975,735	\$ 997,702
Time Deposits	DI340	\$ 3,389,783	\$ 3,064,324	\$ 3,059,678	\$ 3,026,709	\$ 3,022,200
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,063,130	\$ 1,006,307	\$ 992,570	\$ 966,209	\$ 867,938
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 98,841	\$ 95,041	\$ 94,239	\$ 91,958	\$ 80,072
Non-Interest-Bearing Demand Deposits	DI610	\$ 415,623	\$ 297,973	\$ 269,220	\$ 305,558	\$ 281,928
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,762,428	\$ 1,051,668	\$ 1,014,777	\$ 1,022,661	\$ 999,334
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 768	\$ 743	\$ 585	\$ 364	\$ 348
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 4,705,507	\$ 1,025,894	\$ 1,010,351	\$ 1,003,806	\$ 971,000
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 478	\$ 511	\$ 469	\$ 564	\$ 499
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
		Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,717	1,436	1,451	1,398	1,300
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 27,805	\$ 24,624	\$ 27,377	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value
Available-for-Sale Securities	SI385	\$ 1,434,245	\$ 1,217,061	\$ 1,137,903	\$ 1,097,576	\$ 1,090,278
Assets Held for Sale	SI387	\$ 11,255	\$ 33,510	\$ 6,244	\$ 10,138	\$ 10,312
Loans Serviced for Others	SI390	\$ 1,019,295	\$ 1,017,003	\$ 1,024,396	\$ 1,025,655	\$ 1,039,124
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	85.14%	86.16%	85.85%	86.35%	86.79%
Second month of Qtr	SI582	85.18%	86.30%	85.85%	86.12%	86.31%
Third month of Qtr	SI583	83.53%	86.33%	86.20%	85.88%	86.09%
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	\$ 63,513	\$ 70,113	\$ 73,124	\$ 75,824	\$ 76,524
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 51,024	\$ 29,986	\$ 29,256	\$ 38,185	\$ 30,948
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	19	11	13	13	12
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,216,517	\$ 1,197,848	\$ 1,172,708	\$ 1,162,051	\$ 1,058,483
Net Income (Loss) (SO91)	SI610	\$ 14,284	\$ 11,162	\$ 11,507	\$ 10,497	\$ 10,523
Dividends Declared						
Preferred Stock	SI620	\$ 15	\$ 16	\$ 19	\$ 14	\$ 14
Common Stock	SI630	\$ 266	\$ 30,244	\$ 718	\$ 200	\$ 182
Stock Issued	SI640	\$ 0	\$ 45,104	\$ 0	\$ 4,080	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 268,430	\$ 418	\$ 295	\$ 229	\$ 259
New Basis Accounting Adjustments	SI660	\$ 0	\$ - 13	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,918	\$ - 704	\$ 5,259	\$ - 3,999	\$ 1,605
Prior Period Adjustments	SI668	\$ - 27	\$ 74	\$ 0	\$ - 429	\$ 0
Other Adjustments	SI671	\$ 2	\$ - 7,112	\$ 8,816	\$ 493	\$ 91,375
Ending Equity Capital (SC80)	SI680	\$ 1,500,843	\$ 1,216,517	\$ 1,197,848	\$ 1,172,708	\$ 1,162,049
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,803	\$ 1,776	\$ 2,061	\$ 2,172	\$ 1,371
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	4 [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	\$ 437	\$ 219	\$ 210	\$ 186	\$ 133
Average Balance Sheet Data						
Total Assets	SI870	\$ 9,689,532	\$ 8,089,461	\$ 7,984,377	\$ 7,797,786	\$ 7,712,037
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,042,314	\$ 1,014,092	\$ 1,139,480	\$ 1,163,908	\$ 1,175,865
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,588,118	\$ 5,483,275	\$ 5,367,070	\$ 5,249,112	\$ 5,209,047
Nonmortgage Loans	SI885	\$ 1,421,876	\$ 1,179,625	\$ 1,137,239	\$ 1,079,555	\$ 1,035,574
Deposits and Excrows	SI890	\$ 6,599,877	\$ 5,464,934	\$ 5,457,883	\$ 5,328,711	\$ 5,256,555
Total Borrowings	SI895	\$ 1,485,698	\$ 1,309,101	\$ 1,244,143	\$ 1,144,869	\$ 1,147,651

Schedule SQ --- Consolidated Supplemental Questions		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	3	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	1	1	1
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	19	17	15	15	15

Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	3 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 4,517,808	\$ 3,784,166	\$ 3,472,340	\$ 3,109,448	\$ 2,731,664
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 3,385,690	\$ 2,794,526	\$ 2,605,260	\$ 2,289,026	\$ 1,965,210
Personal Trust and Agency Accounts	FS210	\$ 925,852	\$ 653,991	\$ 622,792	\$ 575,632	\$ 522,405
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 31,643	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 512	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 31,131	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,428,195	\$ 2,140,535	\$ 1,982,468	\$ 1,713,394	\$ 1,442,805
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	\$ 1,106,764	\$ 989,640	\$ 867,080	\$ 820,422	\$ 766,454
Personal Trust and Agency Accounts	FS211	\$ 1,101,845	\$ 989,640	\$ 867,080	\$ 820,422	\$ 766,454
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,623	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 2,236	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 387	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 2,296	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 25,354	\$ 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	4,385	3,449	3,232	2,842	2,405
Personal Trust and Agency Accounts	FS212	1,044	813	756	689	652
Retirement-related Trust and Agency Accounts - Total	SUB6120	138	0	0	0	0
Employee Benefit - Defined Contribution	FS222	1	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	137	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	3,203	2,636	2,476	2,153	1,753

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	659	593	512	512	469
Personal Trust and Agency Accounts	FS213	649	593	512	512	469
Retirement-related Trust and Agency Accounts - Total	SUB6130	8	0	0	0	0
Employee Benefit - Defined Contribution	FS223	4	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	4	0	0	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	2	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	21	0	0	0	0
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 5,334	\$ 17,977	\$ 12,476	\$ 7,951	\$ 3,343
Personal Trust and Agency Accounts	FS310	\$ 1,180	\$ 4,492	\$ 3,196	\$ 2,090	\$ 901
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	\$ 4,154	\$ 13,485	\$ 9,280	\$ 5,861	\$ 2,442
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	\$ 4,903	\$ 15,467	\$ 10,791	\$ 7,303	\$ 3,051
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	\$ 431	\$ 2,510	\$ 1,685	\$ 648	\$ 292
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 850,572	\$ 653,991	\$ 622,792	\$ 575,632	\$ 522,004
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 218
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 2,264	\$ 2,816	\$ 3,014	\$ 2,510	\$ 2,018
State, County and Municipal Obligations	FS425	\$ 6,293	\$ 7,782	\$ 6,347	\$ 5,230	\$ 4,653

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 34,133	\$ 42,531	\$ 24,187	\$ 25,026	\$ 23,884
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 246,889	\$ 196,867	\$ 183,743	\$ 168,147	\$ 151,090
Common and Preferred Stock	FS445	\$ 556,911	\$ 402,084	\$ 403,589	\$ 373,607	\$ 338,634
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 2,266	\$ 1,911	\$ 1,911	\$ 1,112	\$ 1,507
Miscellaneous Assets	FS460	\$ 1,816	\$ 0	\$ 1	\$ 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)						
Managed Accts - Total Fid Settlements/Surcharges/Othr 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

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Schedule FS --- Fiduciary and Related Services		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 1,500,848	\$ 1,216,523	\$ 1,197,850	\$ 1,172,711	\$ 1,162,055
Equity Capital Deductions - Total	SUB1631	\$ 172,309	\$ 15,352	\$ 15,939	\$ 16,477	\$ 17,004
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 170,986	\$ 14,297	\$ 14,808	\$ 15,319	\$ 15,830
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 547	\$ 279	\$ 355	\$ 382	\$ 398
Other	CCR134	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Equity Capital Additions -Total	SUB1641	\$- 1,158	\$ 1,097	\$ 380	\$ 5,493	\$ 1,897
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 1,437	\$ 713	\$ 585	\$ 5,702	\$ 2,111
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	\$ 279	\$ 384	\$- 205	\$- 209	\$- 214
Tier 1 (Core) Capital	CCR20	\$ 1,327,381	\$ 1,202,268	\$ 1,182,291	\$ 1,161,727	\$ 1,146,948
Total Assets (SC60)	CCR205	\$ 9,904,381	\$ 8,162,369	\$ 8,065,434	\$ 7,899,549	\$ 7,815,694
Asset Deductions - Total	SUB1651	\$ 171,687	\$ 14,576	\$ 15,163	\$ 15,701	\$ 16,228
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 171,017	\$ 14,297	\$ 14,808	\$ 15,319	\$ 15,830

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Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 547	\$ 279	\$ 355	\$ 382	\$ 398
Other	CCR275	\$ 123	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$- 1,385	\$ 1,308	\$ 98	\$ 6,977	\$ 2,181
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,225	\$ 1,468	\$ 215	\$ 7,094	\$ 2,298
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$- 160	\$- 160	\$- 117	\$- 117	\$- 117
Adjusted Total Assets	CCR25	\$ 9,731,309	\$ 8,149,101	\$ 8,050,369	\$ 7,890,825	\$ 7,801,647
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 382,284	\$ 318,948	\$ 314,440	\$ 308,955	\$ 312,068
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,327,381	\$ 1,202,268	\$ 1,182,291	\$ 1,161,727	\$ 1,146,948
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 16	\$ 70	\$ 1,864	\$ 2,461	\$ 2,192
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 776	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 74,932	\$ 60,237	\$ 59,516	\$ 58,612	\$ 57,394
Tier 2 Capital - Other	CCR355	\$ 250	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 75,974	\$ 60,307	\$ 61,380	\$ 61,073	\$ 59,586
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 75,974	\$ 60,307	\$ 61,380	\$ 61,073	\$ 59,586
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,913	\$ 1,236	\$ 976	\$ 843	\$ 997
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 99	\$ 99	\$ 99
Total Risk-Based Capital	CCR39	\$ 1,401,343	\$ 1,261,240	\$ 1,242,596	\$ 1,221,858	\$ 1,205,438
0% R/W Category - Cash	CCR400	\$ 32,996	\$ 28,566	\$ 28,997	\$ 27,856	\$ 26,506
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 88,874	\$ 109,430	\$ 108,911	\$ 112,169	\$ 128,253
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,100	\$ 2,846	\$ 2,338	\$ 600	\$ 6,706
0% R/W Category - Other	CCR415	\$ 76,341	\$ 79,390	\$ 83,242	\$ 98,033	\$ 85,585
0% R/W Category - Assets Total	CCR420	\$ 199,311	\$ 220,232	\$ 223,488	\$ 238,658	\$ 247,050
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,127,166	\$ 911,678	\$ 812,815	\$ 739,465	\$ 708,217
20% R/W Category - Claims on FHLBs	CCR435	\$ 264,158	\$ 271,962	\$ 295,870	\$ 287,822	\$ 328,495
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 95,604	\$ 90,338	\$ 82,049	\$ 78,815	\$ 78,076

Office of Thrift Supervision
Financial Reporting System
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TFR Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
March 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2008	Dec 2007	Sep 2007	Jun 2007	Mar 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 167,999	\$ 121,668	\$ 103,508	\$ 137,049	\$ 139,878
20% R/W Category - Other	CCR450	\$ 567,564	\$ 445,965	\$ 541,147	\$ 571,849	\$ 542,880
20% R/W Category - Assets Total	CCR455	\$ 2,222,491	\$ 1,841,611	\$ 1,835,389	\$ 1,815,000	\$ 1,797,546
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 444,496	\$ 368,321	\$ 367,076	\$ 363,000	\$ 359,509
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,603,474	\$ 2,462,506	\$ 2,457,145	\$ 2,412,270	\$ 2,415,398
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 31,645	\$ 31,448	\$ 29,257	\$ 35,515	\$ 36,736
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 45,462	\$ 41,768	\$ 34,595	\$ 35,721	\$ 36,999
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 190,292	\$ 195,715	\$ 195,610	\$ 192,100	\$ 193,111
50% R/W Category - Assets Total	CCR485	\$ 2,870,873	\$ 2,731,437	\$ 2,716,607	\$ 2,675,606	\$ 2,682,244
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,435,441	\$ 1,365,724	\$ 1,358,308	\$ 1,337,808	\$ 1,341,126
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 11,726	\$ 30,589	\$ 80,820	\$ 76,604	\$ 7,125
100% R/W Category - All Other Assets	CCR506	\$ 4,859,921	\$ 3,737,000	\$ 3,616,523	\$ 3,509,382	\$ 3,486,877
100% R/W Category - Assets Total	CCR510	\$ 4,871,647	\$ 3,767,589	\$ 3,697,343	\$ 3,585,986	\$ 3,494,002
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,871,647	\$ 3,767,589	\$ 3,697,343	\$ 3,585,986	\$ 3,494,002
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	\$ 10,164,322	\$ 8,560,869	\$ 8,472,827	\$ 8,315,250	\$ 8,220,842
Subtotal Risk-Weighted Assets	CCR75	\$ 6,751,579	\$ 5,501,630	\$ 5,422,723	\$ 5,286,789	\$ 5,194,634
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,464	\$ 1,450	\$ 1,535	\$ 2,045	\$ 2,446
Total Risk-Weighted Assets	CCR78	\$ 6,750,115	\$ 5,500,180	\$ 5,421,188	\$ 5,284,744	\$ 5,192,188
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 540,008	\$ 440,013	\$ 433,695	\$ 422,778	\$ 415,374
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.64%	14.75%	14.69%	14.72%	14.70%
Total Risk-Based Capital Ratio	CCR820	20.76%	22.93%	22.92%	23.12%	23.22%
Tier 1 Risk-Based Capital Ratio	CCR830	19.66%	21.86%	21.81%	21.98%	22.09%
Tangible Equity Ratio	CCR840	13.65%	14.76%	14.70%	14.73%	14.71%

*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.