

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 4:46 PM

TFR Industry Aggregate Report
93024 - OTS-Regulated: Maryland
March 2007

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Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		44	45	46
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	1	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,399,832	\$ 1,359,264	\$ 1,339,868
Cash and Non-Interest-Earning Deposits	SC110	\$ 105,638	\$ 104,037	\$ 112,753
Interest-Earning Deposits in FHLBs	SC112	\$ 408,968	\$ 290,390	\$ 270,201
Other Interest-Earning Deposits	SC118	\$ 45,580	\$ 38,034	\$ 39,770
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 187,394	\$ 110,800	\$ 99,274
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 525,590	\$ 645,543	\$ 649,504
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 54,319	\$ 89,591	\$ 91,147
State and Municipal Obligations	SC180	\$ 18,841	\$ 20,797	\$ 20,759
Securities Backed by Nonmortgage Loans	SC182	\$ 19,682	\$ 20,227	\$ 18,643
Other Investment Securities	SC185	\$ 27,146	\$ 32,646	\$ 29,955
Accrued Interest Receivable	SC191	\$ 6,674	\$ 7,199	\$ 7,862
Mortgage-Backed Securities - Gross	SUB0072	\$ 653,103	\$ 704,423	\$ 711,209
Mortgage-Backed Securities - Total	SC22	\$ 653,103	\$ 704,423	\$ 711,209
Pass-Through - Total	SUB0073	\$ 532,279	\$ 580,182	\$ 625,407
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 509,801	\$ 556,784	\$ 570,653
Other Pass-Through	SC215	\$ 22,478	\$ 23,398	\$ 54,754
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 117,907	\$ 121,215	\$ 82,887
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 49,874	\$ 51,515	\$ 37,752
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 32,837	\$ 32,928	\$ 32,164
Other	SC222	\$ 35,196	\$ 36,772	\$ 12,971
Accrued Interest Receivable	SC228	\$ 2,917	\$ 3,026	\$ 2,915

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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	\$ 6,920,705	\$ 6,955,965	\$ 6,960,429
Mortgage Loans - Total	SC26	\$ 6,877,390	\$ 6,914,342	\$ 6,919,749
Construction Loans - Total	SUB0100	\$ 745,827	\$ 733,695	\$ 764,185
Residential - Total	SUB0110	\$ 631,355	\$ 629,455	\$ 650,082
1-4 Dwelling Units	SC230	\$ 592,039	\$ 598,495	\$ 616,161
Multifamily (5 or more) Dwelling Units	SC235	\$ 39,316	\$ 30,960	\$ 33,921
Nonresidential Property	SC240	\$ 114,472	\$ 104,240	\$ 114,103
Permanent Loans - Total	SUB0121	\$ 6,133,356	\$ 6,178,910	\$ 6,154,132
Residential - Total	SUB0131	\$ 4,612,717	\$ 4,670,760	\$ 4,672,008
1-4 Dwelling Units - Total	SUB0141	\$ 4,464,810	\$ 4,525,671	\$ 4,529,094
Revolving Open-End Loans	SC251	\$ 239,005	\$ 249,303	\$ 258,435
All Other - First Liens	SC254	\$ 4,012,631	\$ 4,063,455	\$ 4,063,287
All Other - Junior Liens	SC255	\$ 213,174	\$ 212,913	\$ 207,372
Multifamily (5 or more) Dwelling Units	SC256	\$ 147,907	\$ 145,089	\$ 142,914
Nonresidential Property (Except Land)	SC260	\$ 976,315	\$ 982,304	\$ 963,463
Land	SC265	\$ 544,324	\$ 525,846	\$ 518,661
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 4,840	\$ 44,774	\$ 39,431
Accrued Interest Receivable	SC272	\$ 37,081	\$ 38,713	\$ 37,733
Advances for Taxes and Insurance	SC275	\$ 4,441	\$ 4,647	\$ 4,379
Allowance for Loan and Lease Losses	SC283	\$ 43,315	\$ 41,623	\$ 40,680
Nonmortgage Loans - Gross	SUB0162	\$ 564,022	\$ 532,447	\$ 507,075
Nonmortgage Loans - Total	SC31	\$ 553,872	\$ 522,913	\$ 497,043
Commercial Loans - Total	SC32	\$ 306,885	\$ 273,659	\$ 248,958
Secured	SC300	\$ 261,471	\$ 226,609	\$ 208,399
Unsecured	SC303	\$ 12,073	\$ 13,172	\$ 7,037
Lease Receivables	SC306	\$ 33,341	\$ 33,878	\$ 33,522
Consumer Loans - Total	SC35	\$ 254,522	\$ 256,135	\$ 255,492
Loans on Deposits	SC310	\$ 12,781	\$ 11,303	\$ 11,260
Home Improvement Loans (Not secured by real estate)	SC316	\$ 8,678	\$ 5,791	\$ 5,028
Education Loans	SC320	\$ 687	\$ 786	\$ 862
Auto Loans	SC323	\$ 99,710	\$ 98,685	\$ 97,863
Mobile Home Loans	SC326	\$ 37,024	\$ 36,411	\$ 34,830
Credit Cards	SC328	\$ 565	\$ 688	\$ 106

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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	\$ 95,077	\$ 102,471	\$ 105,543
Accrued Interest Receivable	SC348	\$ 2,615	\$ 2,653	\$ 2,625
Allowance for Loan and Lease Losses	SC357	\$ 10,150	\$ 9,534	\$ 10,032
Repossessed Assets - Gross	SUB0201	\$ 33,074	\$ 34,748	\$ 32,428
Repossessed Assets - Total	SC40	\$ 33,070	\$ 34,746	\$ 32,426
Real Estate - Total	SUB0210	\$ 32,710	\$ 34,391	\$ 32,058
Construction	SC405	\$ 703	\$ 1,321	\$ 1,362
Residential - Total	SUB0225	\$ 26,273	\$ 28,396	\$ 24,762
1-4 Dwelling Units	SC415	\$ 26,243	\$ 28,304	\$ 24,620
Multifamily (5 or more) Dwelling Units	SC425	\$ 30	\$ 92	\$ 142
Nonresidential (Except Land)	SC426	\$ 1,767	\$ 675	\$ 1,877
Land	SC428	\$ 3,967	\$ 3,999	\$ 4,057
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 364	\$ 357	\$ 370
General Valuation Allowances	SC441	\$ 4	\$ 2	\$ 2
Real Estate Held for Investment	SC45	\$ 2,702	\$ 2,842	\$ 2,033
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 48,724	\$ 56,466	\$ 53,940
Federal Home Loan Bank Stock	SC510	\$ 48,597	\$ 56,333	\$ 53,807
Other	SC540	\$ 127	\$ 133	\$ 133
Office Premises and Equipment	SC55	\$ 130,748	\$ 128,387	\$ 127,664
Other Assets - Gross	SUB0262	\$ 169,885	\$ 121,183	\$ 116,903
Other Assets - Total	SC59	\$ 169,745	\$ 121,043	\$ 116,763
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 18,232	\$ 22,051	\$ 18,657
Other	SC625	\$ 31,486	\$ 27,097	\$ 16,876
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 283	\$ 301	\$ 338
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 17,253	\$ 11,716	\$ 10,550
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 102,631	\$ 60,018	\$ 70,482
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 140	\$ 140	\$ 140
General Valuation Allowances - Total	SUB2092	\$ 53,609	\$ 51,299	\$ 50,854
Total Assets - Gross	SUB0283	\$ 9,922,795	\$ 9,895,725	\$ 9,851,549
Total Assets	SC60	\$ 9,869,186	\$ 9,844,426	\$ 9,800,695
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 7,839,898	\$ 7,634,192	\$ 7,627,426
Deposits	SC710	\$ 7,811,143	\$ 7,619,012	\$ 7,609,127
Escrows	SC712	\$ 31,605	\$ 18,468	\$ 21,723
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 2,850	\$- 3,288	\$- 3,424
Borrowings - Total	SC72	\$ 856,964	\$ 1,057,673	\$ 1,019,714
Advances from FHLBank	SC720	\$ 673,704	\$ 823,147	\$ 758,776
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 145,931	\$ 203,418	\$ 225,771
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 37,329	\$ 31,108	\$ 35,167
Other Liabilities - Total	SC75	\$ 78,105	\$ 61,950	\$ 69,827
Accrued Interest Payable - Deposits	SC763	\$ 7,037	\$ 6,464	\$ 6,643
Accrued Interest Payable - Other	SC766	\$ 7,006	\$ 6,828	\$ 5,609
Accrued Taxes	SC776	\$ 3,013	\$ 800	\$ 4,431
Accounts Payable	SC780	\$ 16,508	\$ 21,535	\$ 18,591
Deferred Income Taxes	SC790	\$ 3,099	\$ 4,096	\$ 4,098
Other Liabilities and Deferred Income	SC796	\$ 41,442	\$ 22,227	\$ 30,455
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 8,774,967	\$ 8,753,815	\$ 8,716,967
Minority Interest	SC800	\$ 107	\$ 136	\$ 76
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 194,962	\$ 191,794	\$ 204,537
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 13,085	\$ 13,095	\$ 13,055
Paid in Excess of Par	SC830	\$ 181,877	\$ 178,699	\$ 191,482
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,869	\$- 833	\$- 2,288
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 3,472	\$- 660	\$- 2,073
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 603	\$- 173	\$- 215
Retained Earnings	SC880	\$ 897,467	\$ 900,816	\$ 882,901
Other Components of Equity Capital	SC891	\$- 1,186	\$- 1,299	\$- 1,497
Total Equity Capital	SC80	\$ 1,094,112	\$ 1,090,478	\$ 1,083,653
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 9,869,186	\$ 9,844,429	\$ 9,800,696

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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
14	Other noninterest-bearing short-term accounts recv
19	Receivables fr a broker for unsettled transactions
20	F/V of all derivative instru. reportable as assets
22	Unapplied loan disbursements
99	Other

Other Liability Codes

Code	Description
1	Dividends payable on stock
4	Nonrefundable loan fees received prior to closing
10	Amounts due brokers for unsettled transactions
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.
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	\$ 164,605	\$ 166,516	\$ 167,900
Deposits and Investment Securities	SO115	\$ 15,282	\$ 15,314	\$ 14,346
Mortgage-Backed Securities	SO125	\$ 8,262	\$ 8,020	\$ 8,349
Mortgage Loans	SO141	\$ 126,529	\$ 132,517	\$ 134,657
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 2,999	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 11,322	\$ 10,665	\$ 10,548
Commercial Loans and Leases	SO160	\$ 7,066	\$ 6,393	\$ 6,205
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 85	N/A	N/A
Consumer Loans and Leases	SO171	\$ 4,256	\$ 4,272	\$ 4,343
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 126	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 806	\$ 852	\$ 810
Federal Home Loan Bank Stock	SO181	\$ 802	\$ 852	\$ 810
Other	SO185	\$ 4	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 85,171	\$ 84,861	\$ 79,751
Deposits	SO215	\$ 73,548	\$ 71,665	\$ 67,420
Escrows	SO225	\$ 9	\$ 10	\$ 18
Advances from FHLBank	SO230	\$ 8,816	\$ 9,405	\$ 8,848
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 2,798	\$ 3,781	\$ 3,465
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 80,240	\$ 82,507	\$ 88,959
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,923	\$ 2,925	\$ 757
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 77,317	\$ 79,582	\$ 88,202
Noninterest Income - Total	SO42	\$ 14,918	\$ 24,957	\$ 21,794
Mortgage Loan Servicing Fees	SO410	\$ 109	\$ 120	\$ 138
Servicing Amortization and Valuation Adjustments	SO411	\$ 438	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	\$ 13,989	\$ 14,860	\$ 13,819
Net Income (Loss) from Other - Total	SUB0451	\$- 1,184	\$ 5,168	\$ 6,729
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 793	\$ 5,797	\$ 4,762
Operations & Sale of Repossessed Assets	SO461	\$ 364	\$ 457	\$ 328
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,357	\$- 369	\$ 284
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 630	\$- 722	\$ 445
Sale of Other Assets Held for Investment	SO477	\$- 28	\$ 5	\$ 910
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 1,566	\$ 4,809	\$ 1,108
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	\$ 74,338	\$ 72,948	\$ 70,106
All Personnel Compensation and Expense	SO510	\$ 48,202	\$ 41,433	\$ 42,778
Legal Expense	SO520	\$ 662	\$ 1,017	\$ 835
Office Occupancy and Equipment Expense	SO530	\$ 13,802	\$ 14,033	\$ 12,924
Marketing and Other Professional Services	SO540	\$ 4,239	\$ 3,316	\$ 3,260
Loan Servicing Fees	SO550	\$ 211	\$ 156	\$ 239
Goodwill and Other Intangibles Expense	SO560	\$ 134	\$ 103	\$ 96
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 9	\$ 769	\$ 518
Other Noninterest Expense	SO580	\$ 7,079	\$ 12,121	\$ 9,456
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	\$ 17,897	\$ 31,591	\$ 39,890
Income Taxes - Total	SO71	\$ 2,829	\$ 6,843	\$ 9,499
Federal	SO710	\$ 1,687	\$ 5,745	\$ 7,743

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 1,142	\$ 1,098	\$ 1,756
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 15,068	\$ 24,748	\$ 30,391
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$- 1,980	\$ 0
Net Income (Loss)	SO91	\$ 15,068	\$ 22,768	\$ 30,391

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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
7	Net income(loss) from leased property
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
14	Losses from fraud
15	Foreclosure expenses
17	Charitable contributions
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 164,605	\$ 651,018	\$ 488,754
YTD - Deposits and Investment Securities	Y_SO115	\$ 15,282	\$ 56,908	\$ 42,189
YTD - Mortgage-Backed Securities	Y_SO125	\$ 8,262	\$ 32,437	\$ 24,678
YTD - Mortgage Loans	Y_SO141	\$ 126,529	\$ 521,465	\$ 391,705
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,999	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 7,066	\$ 23,242	\$ 17,360
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 85	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,256	\$ 16,966	\$ 12,822
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 126	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 806	\$ 3,131	\$ 2,279
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 802	\$ 3,131	\$ 2,279
YTD - Other	Y_SO185	\$ 4	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 85,171	\$ 304,828	\$ 221,821
YTD - Deposits	Y_SO215	\$ 73,548	\$ 258,357	\$ 188,455
YTD - Escrows	Y_SO225	\$ 9	\$ 56	\$ 46
YTD - Advances from FHLBank	Y_SO230	\$ 8,816	\$ 34,449	\$ 25,135
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 14	\$ 14
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,798	\$ 11,952	\$ 8,171
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 80,240	\$ 349,321	\$ 269,212
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,923	\$ 7,665	\$ 4,777
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 77,317	\$ 341,656	\$ 264,435
YTD - Noninterest Income - Total	Y_SO42	\$ 14,918	\$ 96,446	\$ 71,711
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 109	\$ 522	\$ 405
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 438	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 13,989	\$ 61,083	\$ 46,426
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 1,184	\$ 27,026	\$ 21,858
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 793	\$ 25,048	\$ 19,251
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 364	\$ 1,026	\$ 569
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,357	\$- 223	\$ 146
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 630	\$ 114	\$ 836
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 28	\$ 1,061	\$ 1,056
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 1,566	\$ 7,815	\$ 3,022
YTD - Noninterest Expense - Total	Y_SO51	\$ 74,338	\$ 299,418	\$ 227,866
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 48,202	\$ 172,916	\$ 132,306
YTD - Legal Expense	Y_SO520	\$ 662	\$ 3,082	\$ 2,071
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 13,802	\$ 52,850	\$ 39,132
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,239	\$ 13,892	\$ 10,647
YTD - Loan Servicing Fees	Y_SO550	\$ 211	\$ 563	\$ 407
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 134	\$ 397	\$ 294
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 9	\$ 1,815	\$ 1,046
YTD - Other Noninterest Expense	Y_SO580	\$ 7,079	\$ 53,903	\$ 41,963
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 17,897	\$ 138,684	\$ 108,280
YTD - Income Taxes - Total	Y_SO71	\$ 2,829	\$ 30,390	\$ 23,949
YTD - Federal	Y_SO710	\$ 1,687	\$ 24,699	\$ 19,356
YTD - State, Local, and Other	Y_SO720	\$ 1,142	\$ 5,691	\$ 4,593
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 15,068	\$ 108,294	\$ 84,331
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$- 1,980	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 15,068	\$ 106,314	\$ 84,331

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	\$ 51,030	\$ 50,325	\$ 51,736
Net Provision for Loss	VA115	\$ 2,922	\$ 3,434	\$ 1,276

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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	\$- 269	\$- 677	\$- 1,136
Recoveries	VA135	\$ 501	\$ 536	\$ 590
Adjustments	VA145	\$ 272	\$ 0	\$- 1
Charge-offs	VA155	\$ 843	\$ 2,316	\$ 1,609
General Valuation Allowances - Ending Balance	VA165	\$ 53,613	\$ 51,302	\$ 50,856
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,642	\$ 3,955	\$ 2,879
Net Provision for Loss	VA118	\$ 10	\$ 260	\$- 1
Transfers	VA128	\$ 269	\$ 677	\$ 1,136
Adjustments	VA148	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 48	\$ 250	\$ 58
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,873	\$ 4,642	\$ 3,955
Total Valuation Allowances - Beginning Balance	VA110	\$ 55,672	\$ 54,280	\$ 54,614
Net Provision for Loss	VA120	\$ 2,932	\$ 3,694	\$ 1,275
Recoveries	VA140	\$ 501	\$ 536	\$ 590
Adjustments	VA150	\$ 272	\$ 0	\$- 1
Charge-offs	VA160	\$ 891	\$ 2,566	\$ 1,667
Total Valuation Allowances - Ending Balance	VA170	\$ 58,486	\$ 55,944	\$ 54,811
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 843	\$ 2,316	\$ 1,609
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 72	\$ 257	\$ 743
Construction - Total	SUB2030	\$ 0	\$ 74	\$ 330
1-4 Dwelling Units	VA420	\$ 0	\$ 74	\$ 330
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 72	\$ 183	\$ 413
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3	\$ 47	\$ 202
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 68	\$ 24	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1	\$ 1	\$ 158
Land	VA490	\$ 0	\$ 110	\$ 53
Nonmortgage Loans - Total	VA56	\$ 740	\$ 1,355	\$ 348
Commercial Loans	VA520	\$ 166	\$ 129	\$ 10

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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	\$ 574	\$ 1,226	\$ 338
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 8
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 10
Education Loans	VA530	\$ 29	\$ 17	\$ 14
Auto Loans	VA540	\$ 466	\$ 1,136	\$ 234
Mobile Home Loans	VA550	\$ 0	\$ 6	\$ 19
Credit Cards	VA556	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 79	\$ 67	\$ 53
Repossessed Assets - Total	VA60	\$ 31	\$ 704	\$ 518
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 4	\$ 659	\$ 450
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 65
Real Estate - Nonresidential (Except Land)	VA625	\$ 27	\$ 45	\$ 3
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 501	\$ 536	\$ 590
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 230	\$ 143	\$ 205
Construction - Total	SUB2130	\$ 15	\$ 1	\$ 32
1-4 Dwelling Units	VA421	\$ 15	\$ 1	\$ 32
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 215	\$ 142	\$ 173
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 140	\$ 93	\$ 59
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 36	\$ 26	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 15
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 22	\$ 27
Land	VA491	\$ 39	\$ 1	\$ 71
Nonmortgage Loans - Total	VA57	\$ 271	\$ 393	\$ 385
Commercial Loans	VA521	\$ 1	\$ 39	\$ 5
Consumer Loans - Total	SUB2161	\$ 270	\$ 354	\$ 380
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 1

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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	\$ 18	\$ 27	\$ 11
Education Loans	VA531	\$ 5	\$ 9	\$ 15
Auto Loans	VA541	\$ 191	\$ 272	\$ 145
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 56	\$ 46	\$ 208
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 276	\$ 939	\$ 1,134
Deposits and Investment Securities	VA38	\$ 0	\$ 110	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 493	\$ 744	\$ 1,141
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 1,382
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 1,382
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 493	\$ 744	\$- 241
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 13	\$ 221	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 15	\$ 100	\$- 84
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 15	\$ 42	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 3	\$ 26	\$- 2
Nonresidential Property (Except Land)	VA482	\$- 388	\$ 355	\$- 155
Land	VA492	\$- 65	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 274	\$- 96	\$- 27
Commercial Loans	VA522	\$ 280	\$- 34	\$ 33
Consumer Loans - Total	SUB2261	\$- 6	\$- 62	\$- 60
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 5	\$- 39
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$- 6	\$- 67	\$- 21
Repossessed Assets - Total	VA62	\$ 513	\$ 116	\$ 20
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	\$ 28	\$ 116	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 485	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 20
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	\$ - 18	\$ 65	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 618	\$ 2,719	\$ 2,153
Deposits and Investment Securities	VA39	\$ 0	\$ 110	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ - 651	\$ 858	\$ 1,679
Construction - Total	SUB2330	\$ - 15	\$ 73	\$ 1,680
1-4 Dwelling Units	VA425	\$ - 15	\$ 73	\$ 1,680
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ - 636	\$ 785	\$ - 1
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ - 13	\$ 222	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ - 152	\$ 54	\$ 59
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 17	\$ 40	\$ - 1
Multifamily (5 or more) Dwelling Units	VA475	\$ 3	\$ 26	\$ - 17
Nonresidential Property (Except Land)	VA485	\$ - 387	\$ 334	\$ - 24
Land	VA495	\$ - 104	\$ 109	\$ - 18
Nonmortgage Loans - Total	VA59	\$ 743	\$ 866	\$ - 64
Commercial Loans	VA525	\$ 445	\$ 56	\$ 38
Consumer Loans - Total	SUB2361	\$ 298	\$ 810	\$ - 102
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 7
Home Improvement Loans	VA519	\$ - 18	\$ - 27	\$ - 1
Education Loans	VA535	\$ 24	\$ 8	\$ - 1
Auto Loans	VA545	\$ 275	\$ 869	\$ 50
Mobile Home Loans	VA555	\$ 0	\$ 6	\$ 19
Credit Cards	VA559	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 17	\$ - 46	\$ - 176
Reposessed Assets - Total	VA65	\$ 544	\$ 820	\$ 538

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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	\$ 32	\$ 775	\$ 450
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 65
Real Estate - Nonresidential (Except Land)	VA627	\$ 512	\$ 45	\$ 3
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 20
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	\$ - 18	\$ 65	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 14,607	\$ 7,476	\$ 5,945
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 30,128	\$ 32,291	\$ 29,574
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 17,048	\$ 8,905	\$ 8,141
Construction	VA951	\$ 560	\$ 917	\$ 875
Permanent - 1-4 Dwelling Units	VA952	\$ 14,882	\$ 7,849	\$ 6,723
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 1,570	\$ 0	\$ 314
Permanent - Land	VA955	\$ 36	\$ 139	\$ 229
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 144,262	\$ 164,076	\$ 149,203
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 271,591	\$ 217,208	\$ 196,570
Substandard	VA965	\$ 265,560	\$ 212,468	\$ 191,894
Doubtful	VA970	\$ 6,031	\$ 4,740	\$ 4,676
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 7,537	\$ 8,070	\$ 9,403
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 6,976	\$ 7,314	\$ 8,548
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 160	\$ 162	\$ 189
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	\$ 385,640	\$ 388,897	\$ 321,572

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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	\$ 369,739	\$ 373,485	\$ 303,554
Construction and Land Loans	SUB2430	\$ 70,447	\$ 71,352	\$ 45,895
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 260,459	\$ 258,483	\$ 224,109
Permanent Loans Secured by All Other Property	SUB2450	\$ 66,765	\$ 70,375	\$ 56,271
Nonmortgages - Total	SUB2461	\$ 15,901	\$ 15,412	\$ 18,018
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 149,472	\$ 188,465	\$ 136,363
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 143,144	\$ 183,950	\$ 129,468
Mortgage Loans - Total	SUB2481	\$ 134,656	\$ 172,698	\$ 117,624
Construction	PD115	\$ 31,292	\$ 32,303	\$ 9,667
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 560	\$ 1,566	\$ 1,007
Secured by First Liens	PD123	\$ 82,230	\$ 108,457	\$ 88,287
Secured by Junior Liens	PD124	\$ 3,832	\$ 3,834	\$ 568
Multifamily (5 or more) Dwelling Units	PD125	\$ 3,467	\$ 3,133	\$ 1,264
Nonresidential Property (Except Land)	PD135	\$ 9,640	\$ 14,367	\$ 11,039
Land	PD138	\$ 3,635	\$ 9,038	\$ 5,792
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 5,131	\$ 7,791	\$ 6,628
Consumer Loans - Total	SUB2511	\$ 3,357	\$ 3,461	\$ 5,216
Loans on Deposits	PD161	\$ 284	\$ 268	\$ 1,092
Home Improvement Loans	PD163	\$ 10	\$ 0	\$ 11
Education Loans	PD165	\$ 36	\$ 48	\$ 59
Auto Loans	PD167	\$ 1,220	\$ 1,585	\$ 1,829
Mobile Home Loans	PD169	\$ 833	\$ 963	\$ 1,268
Credit Cards	PD171	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 974	\$ 597	\$ 957
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 0	\$ 40
Held for Sale Included in PD115:PD180	PD192	\$ 658	\$ 202	\$ 535
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 400	\$ 169	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 214	\$ 0	\$ 0

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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	\$ 6,328	\$ 4,515	\$ 6,895
Mortgage Loans - Total	SUB2491	\$ 2,638	\$ 4,151	\$ 4,601
Construction	PD215	\$ 0	\$ 1,191	\$ 2,988
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 0	\$ 58	\$ 0
Secured by First Liens	PD223	\$ 266	\$ 1,075	\$ 1,613
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 1,648	\$ 0
Land	PD238	\$ 2,372	\$ 179	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 3,602	\$ 0	\$ 1,555
Consumer Loans - Total	SUB2521	\$ 88	\$ 364	\$ 739
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 8	\$ 34	\$ 25
Auto Loans	PD267	\$ 53	\$ 55	\$ 175
Mobile Home Loans	PD269	\$ 0	\$ 1	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 27	\$ 274	\$ 539
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 304
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 236,168	\$ 200,432	\$ 185,209
Mortgage Loans - Total	SUB2501	\$ 232,445	\$ 196,636	\$ 181,329
Construction	PD315	\$ 11,223	\$ 11,133	\$ 10,519
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	\$ 160	\$ 217	\$ 153
Secured by First Liens	PD323	\$ 170,401	\$ 139,939	\$ 127,469
Secured by Junior Liens	PD324	\$ 3,010	\$ 3,337	\$ 5,012
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,450	\$ 4,345	\$ 4,040
Nonresidential Property (Except Land)	PD335	\$ 23,276	\$ 20,157	\$ 17,207
Land	PD338	\$ 21,925	\$ 17,508	\$ 16,929
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 3,374	\$ 3,361	\$ 3,344
Consumer Loans - Total	SUB2531	\$ 349	\$ 435	\$ 536
Loans on Deposits	PD361	\$ 22	\$ 32	\$ 65
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 34	\$ 122	\$ 200
Mobile Home Loans	PD369	\$ 0	\$ 42	\$ 44
Credit Cards	PD371	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 293	\$ 239	\$ 227
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,014	\$ 865	\$ 1,245
Held for Sale Included in PD315:PD380	PD392	\$ 780	\$ 995	\$ 522
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 60	\$ 60	\$ 130
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 19	\$ 60	\$ 60
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 61,645	\$ 59,999	\$ 66,349
90% up to 100% LTV	LD110	\$ 52,517	\$ 53,594	\$ 55,701
100% and greater LTV	LD120	\$ 9,128	\$ 6,405	\$ 10,648
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 5,405	\$ 4,676	\$ 2,843
Past Due and Still Accruing - Total	SUB5240	\$ 2,910	\$ 2,944	\$ 1,496
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,910	\$ 2,578	\$ 1,496
90% up to 100% LTV	LD210	\$ 2,480	\$ 2,276	\$ 1,238
100% and greater LTV	LD220	\$ 430	\$ 302	\$ 258
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 366	\$ 0

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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	\$ 0	\$ 366	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 2,495	\$ 1,732	\$ 1,347
90% up to 100% LTV	LD250	\$ 1,526	\$ 1,180	\$ 841
100% and greater LTV	LD260	\$ 969	\$ 552	\$ 506
Net Charge-offs - Total	SUB5300	\$ 0	\$ 107	\$ 12
90% up to 100% LTV	LD310	\$ 0	\$ 68	\$ 12
100% and greater LTV	LD320	\$ 0	\$ 39	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 50,192	\$ 29,658	\$ 27,480
90% up to 100% LTV	LD430	\$ 41,892	\$ 28,822	\$ 26,626
100% and greater LTV	LD440	\$ 8,300	\$ 836	\$ 854
Sales - Total	SUB5340	\$ 57,144	\$ 24,156	\$ 26,452
90% up to 100% LTV	LD450	\$ 49,912	\$ 23,047	\$ 26,111
100% and greater LTV	LD460	\$ 7,232	\$ 1,109	\$ 341
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 205,425	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 6,388	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 186,316	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 144,931	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 1,718	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 65	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	\$ 441,794	\$ 434,074	\$ 486,426
Mortgage Construction Loans	CC105	\$ 346,049	\$ 354,841	\$ 399,695
Other Mortgage Loans	CC115	\$ 95,745	\$ 79,233	\$ 86,731
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 67,451	\$ 56,547	\$ 42,495
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 185,264	\$ 145,242	\$ 159,908
1-4 Dwelling Units	CC280	\$ 147,688	\$ 100,750	\$ 107,388

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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	\$ 3,954	\$ 9,325	\$ 6,848
All Other Real Estate	CC300	\$ 33,622	\$ 35,167	\$ 45,672
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,390	\$ 17,266	\$ 5,614
Commitments Outstanding to Purchase Loans	CC320	\$ 2,472	\$ 2,631	\$ 2,860
Commitments Outstanding to Sell Loans	CC330	\$ 164,456	\$ 140,132	\$ 169,301
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 22,114	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 41,981	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 12,500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 442,030	\$ 444,931	\$ 454,826
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 345,561	\$ 342,964	\$ 350,554
Commercial Lines	CC420	\$ 86,109	\$ 93,204	\$ 94,749
Open-End Consumer Lines - Credit Cards	CC423	\$ 134	\$ 131	\$ 116
Open-End Consumer Lines - Other	CC425	\$ 10,226	\$ 8,632	\$ 9,407
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 38,039	\$ 40,895	\$ 39,688
Commercial	CC430	\$ 16,477	\$ 5,167	\$ 3,448
Standby, Not Included on CC465 or CC468	CC435	\$ 21,562	\$ 35,728	\$ 36,240
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 41,614	\$ 39,196	\$ 48,339
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 164	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 41,450	\$ 39,196	\$ 46,201
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0
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	\$ 33,338	\$ 21,690	\$ 22,404
Sales	CF145	\$ 37,654	\$ 2,440	\$ 343
Other Balance Changes	CF148	\$- 43,281	\$- 23,068	\$- 26,679
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 0	\$ 9,391	\$ 4,452

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 0	\$ 78	\$ 0
Other Balance Changes	CF158	\$- 4,307	\$- 1,510	\$- 4,188
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 33,338	\$ 31,081	\$ 26,856
Sales - Total	SUB3821	\$ 37,654	\$ 2,518	\$ 343
Net Purchases - Total	SUB3826	\$- 4,316	\$ 28,563	\$ 26,513
Mortgage Loans Disbursed - Total	SUB3831	\$ 956,512	\$ 1,030,651	\$ 1,004,915
Construction Loans - Total	SUB3840	\$ 159,571	\$ 175,358	\$ 164,138
1-4 Dwelling Units	CF190	\$ 102,771	\$ 123,115	\$ 125,585
Multifamily (5 or more) Dwelling Units	CF200	\$ 11,953	\$ 4,018	\$ 1,582
Nonresidential	CF210	\$ 44,847	\$ 48,225	\$ 36,971
Permanent Loans - Total	SUB3851	\$ 796,941	\$ 855,293	\$ 840,777
1-4 Dwelling Units	CF225	\$ 685,484	\$ 736,887	\$ 701,399
Home Equity and Junior Liens	CF226	\$ 27,687	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 10,476	\$ 12,365	\$ 14,443
Nonresidential (Except Land)	CF260	\$ 52,808	\$ 64,626	\$ 59,025
Land	CF270	\$ 48,173	\$ 41,415	\$ 65,910
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 13,019	\$ 14,976	\$ 11,118
1-4 Dwelling Units	CF280	\$ 9,266	\$ 11,897	\$ 5,443
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 0	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 142	\$ 317	\$ 92
Nonresidential	CF300	\$ 3,611	\$ 2,762	\$ 5,583
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 540,185	\$ 464,403	\$ 414,531
1-4 Dwelling Units	CF310	\$ 518,158	\$ 437,288	\$ 392,924
Home Equity and Junior Liens	CF311	\$ 7,631	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 880	\$ 279	\$ 250
Nonresidential	CF330	\$ 21,147	\$ 26,836	\$ 21,357
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 527,166	\$- 449,427	\$- 403,413
Memo - Refinancing Loans	CF361	\$ 140,898	\$ 147,657	\$ 100,359
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 92,414	\$ 56,323	\$ 35,691

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 11,571	\$ 12,621	\$ 12,150
Consumer:				
Closed or Purchased	CF400	\$ 45,472	\$ 54,280	\$ 50,027
Sales	CF405	\$ 167	\$ 110	\$ 52
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 137,886	\$ 110,603	\$ 85,718
Nonmortgage Loans - Sales - Total	SUB3915	\$ 11,738	\$ 12,731	\$ 12,202
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 126,148	\$ 97,872	\$ 73,516
Deposits:				
Interest Credited to Deposits	CF430	\$ 68,190	\$ 64,651	\$ 63,813
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 598,527	\$ 599,238	\$ 591,519
Fully Insured	DI100	\$ 461,847	\$ 487,104	\$ 482,656
Other	DI110	\$ 136,680	\$ 112,134	\$ 108,863
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 5,025,394	\$ 4,932,607	\$ 5,391,498
Greater than \$100,000	DI130	\$ 1,957,747	\$ 1,902,914	\$ 2,239,348
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	370,912	372,072	395,794
Greater than \$100,000	DI160	10,594	10,863	12,346
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 819,933	\$ 760,690	N/A
Greater than \$250,000	DI175	\$ 39,672	\$ 41,269	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	41,227	36,397	N/A
Greater than \$250,000	DI185	4,818	6,099	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 864,086	\$ 849,583	\$ 846,816
Uninsured Deposits	DI210	\$ 678,208	\$ 636,034	\$ 720,246
Preferred Deposits	DI220	\$ 1,577	\$ 1,660	\$ 1,911
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 640,005	\$ 632,395	\$ 651,166
Money Market Deposit Accounts	DI320	\$ 957,385	\$ 944,275	\$ 977,438

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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	\$ 1,129,403	\$ 994,537	\$ 987,175
Time Deposits	DI340	\$ 5,115,957	\$ 5,066,268	\$ 5,015,068
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,138,694	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 209,873	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 244,326	\$ 259,884	\$ 258,771
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 910,066	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 31	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	\$ 487,924	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	\$ 4,675	\$ 5,159	\$ 5,404
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 15,230	\$ 15,499	\$ 15,815
Time and Savings Deposits	DI650	\$ 1,473	\$ 1,467	\$ 774
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 275	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 1,988	\$ 1,557	\$ 1,937

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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	2,241	2,220	2,188
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 1,741	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	\$ 769,237	\$ 946,754	\$ 931,387
Assets Held for Sale	SI387	\$ 173,356	\$ 167,020	\$ 111,248
Loans Serviced for Others	SI390	\$ 223,546	\$ 217,714	\$ 235,305
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	83.70%	84.70%	85.84%
Second month of Qtr	SI582	83.22%	84.23%	85.90%
Third month of Qtr	SI583	83.30%	84.89%	84.75%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	80.20%	91.79%	82.70%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	0 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 1,612	\$ 1,688	\$ 1,696
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 30,829	\$ 28,230	\$ 36,362
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	46	45	51
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 1,085,220	\$ 1,075,886	\$ 1,058,577
Net Income (Loss) (SO91)	SI610	\$ 15,068	\$ 22,768	\$ 30,391
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 14,288	\$ 14,583	\$ 14,837
Stock Issued	SI640	\$ 3,203	\$ 56	\$ 9
Stock Retired	SI650	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,005	\$ 2,514	\$ 20

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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	\$ 1,500	\$ 0
Other Comprehensive Income	SI662	\$ 3,701	\$ 1,054	\$ 9,116
Prior Period Adjustments	SI668	\$ 87	\$ 985	\$ 149
Other Adjustments	SI671	\$ 118	\$ 295	\$ 227
Ending Equity Capital (SC80)	SI680	\$ 1,094,114	\$ 1,090,475	\$ 1,083,652
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 5	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 166	\$ 100	\$ 271
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 92	\$ 77	\$ 125
Average Balance Sheet Data				
Total Assets	SI870	\$ 9,855,152	\$ 9,796,324	\$ 9,730,141
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,267,232	\$ 1,277,632	\$ 1,229,410
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,592,631	\$ 7,569,986	\$ 7,550,760
Nonmortgage Loans	SI885	\$ 512,453	\$ 505,237	\$ 495,102
Deposits and Excrows	SI890	\$ 7,704,139	\$ 7,550,860	\$ 7,571,421
Total Borrowings	SI895	\$ 963,876	\$ 1,068,869	\$ 1,019,264
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	3	1	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3
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	20	19	19

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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	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 8,372,005	\$ 8,210,101	\$ 8,074,280
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 6,183,919	\$ 6,091,927	\$ 6,013,854
Personal Trust and Agency Accounts	FS210	\$ 1,586,987	\$ 1,556,332	\$ 1,570,257
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 321,158	\$ 324,418	\$ 301,355
Employee Benefit - Defined Contribution	FS220	\$ 10,242	\$ 9,912	\$ 9,403
Employee Benefit - Defined Benefit	FS230	\$ 19,826	\$ 19,350	\$ 18,074
Other Retirement Accounts	FS240	\$ 291,090	\$ 295,156	\$ 273,878
Corporate Trust and Agency Accounts	FS250	\$ 47,089	\$ 46,085	\$ 48,391
Investment Management Agency Accounts	FS260	\$ 4,228,685	\$ 4,165,092	\$ 4,093,851
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 311,892	\$ 249,641	\$ 249,165
Personal Trust and Agency Accounts	FS211	\$ 188,407	\$ 196,794	\$ 195,709
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 56,588	\$ 52,682	\$ 53,398
Employee Benefit - Defined Contribution	FS221	\$ 625	\$ 527	\$ 527
Employee Benefit - Defined Benefit	FS231	\$ 1,792	\$ 1,623	\$ 979
Other Retirement Accounts	FS241	\$ 54,171	\$ 50,532	\$ 51,892
Corporate Trust and Agency Accounts	FS251	\$ 66,897	\$ 165	\$ 58
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 1,876,194	\$ 1,868,533	\$ 1,811,261
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,597	4,790	4,812
Personal Trust and Agency Accounts	FS212	1,016	1,053	1,032
Retirement-related Trust and Agency Accounts - Total	SUB6120	673	692	701
Employee Benefit - Defined Contribution	FS222	15	18	18

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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	13	13	13
Other Retirement Accounts	FS242	645	661	670
Corporate Trust and Agency Accounts	FS252	1	1	1
Investment Management Agency Accounts	FS262	2,907	3,044	3,078
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	213	207	208
Personal Trust and Agency Accounts	FS213	93	92	86
Retirement-related Trust and Agency Accounts - Total	SUB6130	72	67	73
Employee Benefit - Defined Contribution	FS223	2	1	1
Employee Benefit - Defined Benefit	FS233	2	2	2
Other Retirement Accounts	FS243	68	64	70
Corporate Trust and Agency Accounts	FS253	48	48	49
Other Fiduciary Accounts	FS273	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	536	532	441
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 8,360	\$ 34,562	\$ 25,988
Personal Trust and Agency Accounts	FS310	\$ 2,350	\$ 10,558	\$ 7,944
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 468	\$ 2,056	\$ 1,590
Employee Benefit - Defined Contribution	FS320	\$ 6	\$ 24	\$ 18
Employee Benefit - Defined Benefit	FS330	\$ 25	\$ 108	\$ 79
Other Retirement Accounts	FS340	\$ 437	\$ 1,924	\$ 1,493
Corporate Trust and Agency Accounts	FS350	\$ 1	\$ 20	\$ 14
Investment Management Agency Accounts	FS360	\$ 4,938	\$ 19,035	\$ 14,060
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 258	\$ 1,064	\$ 817
Other Fiduciary and Related Services	FS390	\$ 345	\$ 1,829	\$ 1,563
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 0	\$ 36,024	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 32	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 4,378	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 8,360	\$ 2,884	\$ 25,988
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 1,556,332	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 975	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 50	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 20,947	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 184,917	\$ 0
Money Market Mutual Funds	FS430	\$ 0	\$ 107,703	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 10,650	\$ 0
Other Notes and Bonds	FS440	\$ 0	\$ 16,594	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 1,193,102	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 1,719	\$ 0
Real Estate	FS455	\$ 0	\$ 15,602	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 4,073	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	22	0
Corporate and Municipal Trusteeships	FS510	0	13	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	9	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 1,425,771	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0
Domestic Equity	FS610	0	0	0
International/Global Equity	FS620	0	0	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	0	0	0
Municipal Bond	FS650	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

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Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 21	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 11	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 10	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 15	\$ 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	\$ 15	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 4	\$ 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	\$ 4	\$ 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	\$ 1,094,112	\$ 1,090,478	\$ 1,083,653
Equity Capital Deductions - Total	SUB1631	\$ 33,571	\$ 27,464	\$ 25,311
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 13,588	\$ 13,580	\$ 2,355
Goodwill and Certain Other Intangible Assets	CCR115	\$ 16,923	\$ 11,372	\$ 10,251
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,035	\$ 2,481	\$ 12,674
Other	CCR134	\$ 25	\$ 31	\$ 31
Equity Capital Additions -Total	SUB1641	\$- 3,295	\$- 249	\$ 1,140
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 4,005	\$- 343	\$ 1,064
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 107	\$ 136	\$ 76
Other	CCR195	\$ 603	\$- 42	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,057,246	\$ 1,062,765	\$ 1,059,482

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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	\$ 9,869,186	\$ 9,844,426	\$ 9,800,695
Asset Deductions - Total	SUB1651	\$ 32,558	\$ 26,271	\$ 24,435
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 12,575	\$ 12,387	\$ 1,479
Goodwill and Certain Other Intangible Assets	CCR265	\$ 16,923	\$ 11,372	\$ 10,251
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,035	\$ 2,481	\$ 12,674
Other	CCR275	\$ 25	\$ 31	\$ 31
Asset Additions - Total	SUB1661	\$- 6,693	\$- 727	\$ 1,298
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 6,693	\$- 727	\$ 1,298
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 9,829,935	\$ 9,817,428	\$ 9,777,558
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 386,192	\$ 385,642	\$ 384,154
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 1,057,246	\$ 1,062,765	\$ 1,059,482
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,195	\$ 4,767	\$ 4,613
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 50,834	\$ 48,956	\$ 48,302
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 55,029	\$ 53,723	\$ 52,915
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 55,029	\$ 53,723	\$ 52,915
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,777	\$ 3,313	\$ 3,302
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 3	\$ 1	\$ 1
Total Risk-Based Capital	CCR39	\$ 1,108,495	\$ 1,113,174	\$ 1,109,094
0% R/W Category - Cash	CCR400	\$ 54,314	\$ 48,784	\$ 52,989
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 79,861	\$ 85,031	\$ 87,864
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 848	\$ 0
0% R/W Category - Other	CCR415	\$ 22,837	\$ 24,492	\$ 30,012
0% R/W Category - Assets Total	CCR420	\$ 157,012	\$ 159,155	\$ 170,865
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	\$ 578,039	\$ 629,922	\$ 636,832
20% R/W Category - Claims on FHLBs	CCR435	\$ 785,301	\$ 757,573	\$ 709,705
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 18,424	\$ 20,599	\$ 20,702
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 245,606	\$ 163,635	\$ 168,186
20% R/W Category - Other	CCR450	\$ 296,337	\$ 359,087	\$ 374,142
20% R/W Category - Assets Total	CCR455	\$ 1,923,707	\$ 1,930,816	\$ 1,909,567
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 384,742	\$ 386,161	\$ 381,910
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,137,291	\$ 4,160,692	\$ 4,145,277
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 46,161	\$ 45,780	\$ 46,119
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 19,285	\$ 11,418	\$ 11,632
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,215	\$ 428	\$ 427
50% R/W Category - Other	CCR480	\$ 44,871	\$ 42,480	\$ 46,520
50% R/W Category - Assets Total	CCR485	\$ 4,248,823	\$ 4,260,798	\$ 4,249,975
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,124,422	\$ 2,130,410	\$ 2,125,001
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 353,850	\$ 289,246	\$ 499,211
100% R/W Category - All Other Assets	CCR506	\$ 3,383,841	\$ 3,391,048	\$ 3,178,434
100% R/W Category - Assets Total	CCR510	\$ 3,737,691	\$ 3,680,294	\$ 3,677,645
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 3,737,691	\$ 3,680,294	\$ 3,677,645
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	\$ 10,067,233	\$ 10,031,063	\$ 10,008,052
Subtotal Risk-Weighted Assets	CCR75	\$ 6,246,843	\$ 6,196,856	\$ 6,184,546
Excess Allowances for Loan and Lease Losses	CCR530	\$ 2,631	\$ 2,201	\$ 2,408
Total Risk-Weighted Assets	CCR78	\$ 6,244,212	\$ 6,194,655	\$ 6,182,138
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 549,090	\$ 544,438	\$ 542,482
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	10.76%	10.83%	10.84%
Total Risk-Based Capital Ratio	CCR820	17.75%	17.97%	17.94%
Tier 1 Risk-Based Capital Ratio	CCR830	16.93%	17.16%	17.14%

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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	10.76%	10.83%	10.84%

*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.