

Office of Thrift Supervision
Financial Reporting System
Run Date: November 21, 2007, 1:25 PM

TFR Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
September 2007

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Description		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Number of Regulated Institutions		202	293	297	299
Schedule NS --- Optional Narrative Statement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	2	4	7
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
ASSETS					
Cash, Deposits and Investment Securities - Total	SC11	\$ 28,145,598	\$ 22,532,050	\$ 20,899,677	\$ 18,803,779
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,731,529	\$ 3,440,911	\$ 3,126,396	\$ 3,292,959
Interest-Earning Deposits in FHLBs	SC112	\$ 2,115,063	\$ 2,367,633	\$ 2,489,901	\$ 1,896,703
Other Interest-Earning Deposits	SC118	\$ 369,477	\$ 853,242	\$ 1,430,742	\$ 799,427
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 14,344,812	\$ 5,329,602	\$ 4,282,630	\$ 2,396,171
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 3,868,493	\$ 6,078,381	\$ 5,314,795	\$ 6,039,276
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,093,286	\$ 1,329,135	\$ 1,263,348	\$ 1,477,967
State and Municipal Obligations	SC180	\$ 1,657,862	\$ 1,817,721	\$ 1,686,636	\$ 1,551,753
Securities Backed by Nonmortgage Loans	SC182	\$ 59,131	\$ 170,160	\$ 210,861	\$ 213,188
Other Investment Securities	SC185	\$ 808,765	\$ 1,017,920	\$ 988,858	\$ 1,023,830
Accrued Interest Receivable	SC191	\$ 97,180	\$ 127,345	\$ 105,510	\$ 112,505
Mortgage-Backed Securities - Gross	SUB0072	\$ 39,459,327	\$ 50,960,109	\$ 33,792,900	\$ 31,501,544
Mortgage-Backed Securities - Total	SC22	\$ 39,459,327	\$ 50,960,108	\$ 33,792,899	\$ 31,501,542
Pass-Through - Total	SUB0073	\$ 16,930,769	\$ 22,516,882	\$ 22,217,930	\$ 21,529,549
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 15,685,868	\$ 20,135,900	\$ 19,799,757	\$ 19,652,735
Other Pass-Through	SC215	\$ 1,244,901	\$ 2,380,982	\$ 2,418,173	\$ 1,876,814
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 22,358,218	\$ 28,238,259	\$ 11,449,091	\$ 9,935,858
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 1,858,917	\$ 3,441,795	\$ 2,199,584	\$ 2,436,112
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 481,299	\$ 2,650,154	\$ 2,680,499	\$ 2,666,527
Other	SC222	\$ 20,018,002	\$ 22,146,310	\$ 6,569,008	\$ 4,833,219
Accrued Interest Receivable	SC228	\$ 170,340	\$ 204,968	\$ 125,879	\$ 36,137

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
General Valuation Allowances	SC229	\$ 0	\$ 1	\$ 1	\$ 2
Mortgage Loans - Gross	SUB0092	\$ 194,996,632	\$ 223,338,690	\$ 156,645,197	\$ 140,857,762
Mortgage Loans - Total	SC26	\$ 193,243,423	\$ 222,213,696	\$ 155,996,134	\$ 140,242,346
Construction Loans - Total	SUB0100	\$ 6,533,046	\$ 8,113,040	\$ 8,194,352	\$ 8,423,173
Residential - Total	SUB0110	\$ 5,087,620	\$ 6,401,638	\$ 6,557,029	\$ 6,737,467
1-4 Dwelling Units	SC230	\$ 4,368,063	\$ 5,528,028	\$ 5,613,913	\$ 5,786,290
Multifamily (5 or more) Dwelling Units	SC235	\$ 719,557	\$ 873,610	\$ 943,116	\$ 951,177
Nonresidential Property	SC240	\$ 1,445,426	\$ 1,711,402	\$ 1,637,323	\$ 1,685,706
Permanent Loans - Total	SUB0121	\$ 187,255,680	\$ 213,948,135	\$ 147,533,777	\$ 131,585,288
Residential - Total	SUB0131	\$ 169,617,795	\$ 191,766,453	\$ 125,746,014	\$ 109,727,833
1-4 Dwelling Units - Total	SUB0141	\$ 168,159,976	\$ 188,133,717	\$ 122,148,500	\$ 106,217,467
Revolving Open-End Loans	SC251	\$ 27,265,280	\$ 30,571,099	\$ 18,421,609	\$ 17,606,602
All Other - First Liens	SC254	\$ 119,756,235	\$ 138,574,890	\$ 96,712,380	\$ 81,781,698
All Other - Junior Liens	SC255	\$ 21,138,461	\$ 18,987,728	\$ 7,014,511	\$ 6,829,167
Multifamily (5 or more) Dwelling Units	SC256	\$ 1,457,819	\$ 3,632,736	\$ 3,597,514	\$ 3,510,366
Nonresidential Property (Except Land)	SC260	\$ 11,706,227	\$ 15,341,289	\$ 14,995,801	\$ 14,835,779
Land	SC265	\$ 5,931,658	\$ 6,840,393	\$ 6,791,962	\$ 7,021,676
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 12,202,219	\$ 4,945,664	\$ 4,287,724	\$ 5,703,239
Accrued Interest Receivable	SC272	\$ 1,137,477	\$ 1,204,715	\$ 812,338	\$ 740,502
Advances for Taxes and Insurance	SC275	\$ 70,429	\$ 72,800	\$ 104,730	\$ 108,799
Allowance for Loan and Lease Losses	SC283	\$ 1,753,209	\$ 1,124,994	\$ 649,063	\$ 615,416
Nonmortgage Loans - Gross	SUB0162	\$ 16,736,537	\$ 38,556,663	\$ 40,451,945	\$ 30,493,500
Nonmortgage Loans - Total	SC31	\$ 16,582,165	\$ 37,828,136	\$ 39,653,491	\$ 29,800,729
Commercial Loans - Total	SC32	\$ 4,630,645	\$ 10,381,191	\$ 9,482,897	\$ 9,577,846
Secured	SC300	\$ 3,696,294	\$ 5,711,472	\$ 5,296,702	\$ 5,338,224
Unsecured	SC303	\$ 764,397	\$ 4,103,418	\$ 3,623,672	\$ 3,680,851
Lease Receivables	SC306	\$ 169,954	\$ 566,301	\$ 562,523	\$ 558,771
Consumer Loans - Total	SC35	\$ 12,026,703	\$ 27,949,617	\$ 30,721,717	\$ 20,702,227
Loans on Deposits	SC310	\$ 165,182	\$ 219,495	\$ 192,410	\$ 189,982
Home Improvement Loans (Not secured by real estate)	SC316	\$ 26,025	\$ 37,125	\$ 36,297	\$ 34,470
Education Loans	SC320	\$ 19,480	\$ 15,274	\$ 30,036	\$ 23,299
Auto Loans	SC323	\$ 1,135,525	\$ 4,604,590	\$ 4,439,482	\$ 4,910,105
Mobile Home Loans	SC326	\$ 327,605	\$ 337,084	\$ 324,898	\$ 336,797
Credit Cards	SC328	\$ 159,174	\$ 4,162,719	\$ 8,229,649	\$ 4,261,201

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other, Including Lease Receivables	SC330	\$ 10,193,712	\$ 18,573,330	\$ 17,468,945	\$ 10,946,373
Accrued Interest Receivable	SC348	\$ 79,189	\$ 225,855	\$ 247,331	\$ 213,427
Allowance for Loan and Lease Losses	SC357	\$ 154,372	\$ 728,527	\$ 798,454	\$ 692,771
Repossessed Assets - Gross	SUB0201	\$ 513,542	\$ 527,272	\$ 353,958	\$ 310,158
Repossessed Assets - Total	SC40	\$ 510,346	\$ 524,241	\$ 351,217	\$ 307,789
Real Estate - Total	SUB0210	\$ 500,338	\$ 509,491	\$ 336,909	\$ 293,206
Construction	SC405	\$ 15,063	\$ 17,968	\$ 15,120	\$ 11,702
Residential - Total	SUB0225	\$ 395,204	\$ 375,411	\$ 225,289	\$ 193,015
1-4 Dwelling Units	SC415	\$ 391,772	\$ 369,759	\$ 221,989	\$ 188,206
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,432	\$ 5,652	\$ 3,300	\$ 4,809
Nonresidential (Except Land)	SC426	\$ 10,947	\$ 27,277	\$ 23,153	\$ 20,545
Land	SC428	\$ 76,417	\$ 85,729	\$ 73,340	\$ 67,523
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,707	\$ 3,106	\$ 7	\$ 421
Other Repossessed Assets	SC430	\$ 13,204	\$ 17,781	\$ 17,049	\$ 16,952
General Valuation Allowances	SC441	\$ 3,196	\$ 3,031	\$ 2,741	\$ 2,369
Real Estate Held for Investment	SC45	\$ 38,228	\$ 66,682	\$ 66,825	\$ 67,242
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,911,414	\$ 3,754,579	\$ 2,592,054	\$ 2,261,203
Federal Home Loan Bank Stock	SC510	\$ 3,758,401	\$ 3,531,972	\$ 2,459,865	\$ 2,113,124
Other	SC540	\$ 153,013	\$ 222,607	\$ 132,189	\$ 148,079
Office Premises and Equipment	SC55	\$ 2,166,267	\$ 2,935,299	\$ 2,848,723	\$ 2,882,277
Other Assets - Gross	SUB0262	\$ 5,387,590	\$ 8,515,965	\$ 7,969,888	\$ 7,423,702
Other Assets - Total	SC59	\$ 5,387,163	\$ 8,515,124	\$ 7,969,155	\$ 7,422,943
Bank-Owned Life Insurance:					
Key Person Life Insurance	SC615	\$ 131,546	\$ 196,136	\$ 168,401	\$ 171,906
Other	SC625	\$ 862,697	\$ 969,767	\$ 789,784	\$ 768,699
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans	SC642	\$ 533,876	\$ 883,268	\$ 803,680	\$ 748,219
Nonmortgage Loans	SC644	\$ 25	\$ 347	\$ 427	\$ 501
Goodwill & Other Intangible Assets	SC660	\$ 1,091,580	\$ 2,261,225	\$ 2,782,616	\$ 2,750,629
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 36,427	\$ 498,269	\$ 565,645	\$ 584,105
Other Assets	SC689	\$ 2,731,439	\$ 3,706,953	\$ 2,859,335	\$ 2,399,643
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 427	\$ 841	\$ 733	\$ 759
General Valuation Allowances - Total	SUB2092	\$ 1,911,204	\$ 1,857,394	\$ 1,450,992	\$ 1,311,317
Total Assets - Gross	SUB0283	\$ 291,355,135	\$ 351,187,309	\$ 265,621,167	\$ 234,601,167
Total Assets	SC60	\$ 289,443,931	\$ 349,329,915	\$ 264,170,175	\$ 233,289,850
LIABILITIES					
Deposits and Escrows - Total	SC71	\$ 172,787,883	\$ 229,018,433	\$ 171,166,720	\$ 155,423,835
Deposits	SC710	\$ 171,901,937	\$ 227,528,075	\$ 169,829,872	\$ 154,269,527
Escrows	SC712	\$ 923,573	\$ 1,583,182	\$ 1,349,548	\$ 1,174,877
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 37,627	\$- 92,824	\$- 12,700	\$- 20,569
Borrowings - Total	SC72	\$ 90,591,881	\$ 84,320,484	\$ 64,551,239	\$ 52,374,283
Advances from FHLBank	SC720	\$ 77,604,136	\$ 62,579,159	\$ 39,464,522	\$ 34,451,445
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,011,080	\$ 20,404,901	\$ 17,362,436	\$ 16,593,633
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 241,500	\$ 263,500	\$ 438,500	\$ 241,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 735,165	\$ 1,072,924	\$ 7,285,781	\$ 1,087,705
Other Liabilities - Total	SC75	\$ 3,663,646	\$ 5,120,324	\$ 4,115,055	\$ 3,275,265
Accrued Interest Payable - Deposits	SC763	\$ 329,761	\$ 501,864	\$ 324,329	\$ 314,944
Accrued Interest Payable - Other	SC766	\$ 334,688	\$ 315,358	\$ 356,262	\$ 244,816
Accrued Taxes	SC776	\$ 72,821	\$ 557,729	\$ 651,917	\$ 320,061
Accounts Payable	SC780	\$ 659,441	\$ 1,340,012	\$ 1,009,166	\$ 1,014,103
Deferred Income Taxes	SC790	\$ 171,291	\$ 222,508	\$ 242,594	\$ 262,082
Other Liabilities and Deferred Income	SC796	\$ 2,095,644	\$ 2,182,853	\$ 1,530,787	\$ 1,119,259
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 267,043,410	\$ 318,459,241	\$ 239,833,014	\$ 211,073,383
Minority Interest	SC800	\$ 211,610	\$ 213,466	\$ 214,367	\$ 211,583
EQUITY CAPITAL					
Perpetual Preferred Stock:					
Stock - Total	SUB0311	\$ 13,092,963	\$ 17,614,505	\$ 13,646,837	\$ 12,448,654
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 1,146,869	\$ 397,869	\$ 397,869	\$ 397,869
Common Stock:					
Par Value	SC820	\$ 112,653	\$ 153,373	\$ 159,473	\$ 148,194
Paid in Excess of Par	SC830	\$ 11,832,441	\$ 17,062,263	\$ 13,088,495	\$ 11,901,591
Accumulated Other Comprehensive Income - Total	SC86	\$- 632,129	\$- 638,870	\$- 254,740	\$- 282,106
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 588,876	\$- 673,498	\$- 213,836	\$- 248,612
Gains (Losses) on Cash Flow Hedges	SC865	\$- 37,114	\$ 41,214	\$- 22,856	\$- 19,324
Other	SC870	\$- 6,139	\$- 6,586	\$- 18,048	\$- 14,170
Retained Earnings	SC880	\$ 9,738,985	\$ 13,695,049	\$ 10,743,007	\$ 9,871,690
Other Components of Equity Capital	SC891	\$- 10,907	\$- 13,473	\$- 12,309	\$- 33,347
Total Equity Capital	SC80	\$ 22,188,912	\$ 30,657,211	\$ 24,122,795	\$ 22,004,891
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 289,443,932	\$ 349,329,918	\$ 264,170,176	\$ 233,289,857

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Other Codes As of Sep 2007

Other Asset Codes

Code	Description	Count
2	Accrued Federal Home Loan Bank dividends	35
3	Federal, State, or other taxes receivable	44
4	Net deferred tax assets	86
6	Prepaid deposit insurance premiums	25
7	Prepaid expenses	163
8	Deposits for utilities and other services	10
9	Advances for loans serviced for others	7
10	Property leased to others, net of accumul. deprec.	1
11	Deferred issuance costs	1
13	Noninterest-bearing accts recv from Hold Co/Affl	10
14	Other noninterest-bearing short-term accounts recv	32
19	Receivables fr a broker for unsettled transactions	3
20	F/V of all derivative instru. reportable as assets	8
22	Unapplied loan disbursements	7
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	14
99	Other	90

Other Liability Codes

Code	Description	Count
1	Dividends payable on stock	3
4	Nonrefundable loan fees received prior to closing	12
5	Deferred gains from sale/leaseback	2
6	Balances in U.S. Treasury tax and loan accounts	4
7	Deferred gains from the sale of real estate	6
9	Fees received for standby contracts and other	1
10	Amounts due brokers for unsettled transactions	3
11	The liability recorded for post-retirement benefit	66
13	Amounts payable under interest-rate-swap agreement	2
14	Unapplied loan payments received	11
16	Recourse loan liability	3
17	Noninterest-bearing payables to Hold Co/Affiliates	9
18	Litigation reserves	3
20	F/V of all derivative instru. reportable as liab.	10
21	Liabilities for credit losses on OBS credit exposures	6
99	Other	178

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
QUARTERLY INCOME & EXPENSES					
Interest Income - Total	SO11	\$ 4,363,190	\$ 5,512,491	\$ 4,068,794	\$ 3,671,543
Deposits and Investment Securities	SO115	\$ 221,198	\$ 245,252	\$ 175,072	\$ 199,184
Mortgage-Backed Securities	SO125	\$ 553,664	\$ 636,304	\$ 415,768	\$ 416,952
Mortgage Loans	SO141	\$ 3,297,835	\$ 3,780,944	\$ 2,583,363	\$ 2,333,215
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 53,078	\$ 75,983	\$ 50,669	N/A
Nonmortgage Loans - Total	SUB0950	\$ 234,953	\$ 731,766	\$ 797,253	\$ 722,192
Commercial Loans and Leases	SO160	\$ 98,719	\$ 231,568	\$ 210,526	\$ 227,314
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 763	\$ 10,164	\$ 10,205	N/A
Consumer Loans and Leases	SO171	\$ 136,234	\$ 500,198	\$ 586,727	\$ 494,878
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 1,699	\$ 32,078	\$ 36,464	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 48,410	\$ 52,421	\$ 35,086	\$ 28,853
Federal Home Loan Bank Stock	SO181	\$ 47,920	\$ 52,094	\$ 34,832	\$ 28,380
Other	SO185	\$ 490	\$ 327	\$ 254	\$ 473
Interest Expense - Total	SO21	\$ 2,727,424	\$ 3,293,573	\$ 2,231,230	\$ 2,032,244
Deposits	SO215	\$ 1,708,705	\$ 2,273,669	\$ 1,448,508	\$ 1,367,598
Escrows	SO225	\$ 537	\$ 553	\$ 264	\$ 333
Advances from FHLBank	SO230	\$ 808,747	\$ 735,863	\$ 483,802	\$ 411,778
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,426	\$ 4,482	\$ 7,251	\$ 4,304
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 205,311	\$ 279,388	\$ 291,712	\$ 248,603
Capitalized Interest	SO271	\$ 302	\$ 382	\$ 307	\$ 372
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,684,176	\$ 2,271,339	\$ 1,872,650	\$ 1,668,152
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,232,198	\$ 495,828	\$ 270,414	\$ 211,046
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 451,978	\$ 1,775,511	\$ 1,602,236	\$ 1,457,106
Noninterest Income - Total	SO42	\$ 451,917	\$ 952,508	\$ 626,104	\$ 640,948
Mortgage Loan Servicing Fees	SO410	\$ 34,029	\$ 59,649	\$ 60,903	\$ 15,346
Servicing Amortization and Valuation Adjustments	SO411	\$- 22,507	\$- 41,720	\$- 44,516	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 275,285	\$ 596,353	\$ 454,690	\$ 474,167
Net Income (Loss) from Other - Total	SUB0451	\$ 99,722	\$ 278,144	\$ 146,379	\$ 122,286
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 352,079	\$ 240,997	\$ 139,461	\$ 112,404
Operations & Sale of Repossessed Assets	SO461	\$- 2,246	\$- 979	\$- 2,296	\$- 1,422
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 17,433	\$- 2,995	\$- 2,704	\$- 4,217
Sale of Securities Held-to-Maturity	SO467	\$- 163	\$ 146	\$ 716	\$ 10
Sale of Loans Held for Investment	SO475	\$ 505	\$ 767	\$ 31	\$- 170
Sale of Other Assets Held for Investment	SO477	\$ 3,959	\$ 6,549	\$ 9	\$ 6,540
Trading Assets (Realized and Unrealized)	SO485	\$- 236,979	\$ 33,659	\$ 11,162	\$ 9,141
Other Noninterest Income	SO488	\$ 65,388	\$ 60,082	\$ 8,648	\$ 29,149
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,363,882	\$ 1,945,531	\$ 1,617,557	\$ 1,533,394
All Personnel Compensation and Expense	SO510	\$ 497,684	\$ 715,505	\$ 663,228	\$ 642,025
Legal Expense	SO520	\$ 10,083	\$ 15,744	\$ 37,886	\$ 15,223
Office Occupancy and Equipment Expense	SO530	\$ 179,468	\$ 248,712	\$ 243,784	\$ 241,776
Marketing and Other Professional Services	SO540	\$ 80,606	\$ 315,529	\$ 338,592	\$ 342,695
Loan Servicing Fees	SO550	\$ 322,634	\$ 174,056	\$ 38,745	\$ 31,929
Goodwill and Other Intangibles Expense	SO560	\$ 11,029	\$ 120,701	\$ 21,486	\$ 27,618
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 9,202	\$ 7,407	\$ 4,329	\$ 6,292
Other Noninterest Expense	SO580	\$ 253,176	\$ 347,877	\$ 269,507	\$ 225,836
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 459,987	\$ 782,488	\$ 610,783	\$ 564,660
Income Taxes - Total	SO71	\$- 145,317	\$ 284,654	\$ 216,848	\$ 196,659
Federal	SO710	\$- 185,882	\$ 328,717	\$ 206,182	\$ 189,374

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
State, Local & Other	SO720	\$ 40,565	\$- 44,063	\$ 10,666	\$ 7,285
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 314,670	\$ 497,834	\$ 393,935	\$ 368,001
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 5	\$ 1,086	\$- 363	\$- 39,436
Net Income (Loss)	SO91	\$- 314,665	\$ 498,920	\$ 393,572	\$ 328,565

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Other Codes As of Sep 2007

Other Noninterest Income Codes

Code	Description	Count
4	Net income(loss) from leasing or subleasing space	48
5	Net income(loss) from real estate held for invest	4
6	Net income(loss)-equity invest in uncons sub org	4
7	Net income(loss) from leased property	10
9	Net income from data processing lease/services	1
11	Adjustments to prior periods	1
14	Interest Income from CNFIs reported on SC655	1
15	Income from corporate-owned life insurance	50
19	Realized/unrealized gains on derivatives	1
99	Other	124

Other Noninterest Expense Codes

Code	Description	Count
1	Deposit Insurance Premiums	40
2	OTS assessments	66
4	Interest expense on Treasury tax & loan accounts	1
6	Supervisory examination fees	25
7	Office supplies, printing, and postage	140
8	Telephone, including data lines	66
9	Loan origination expense	37
10	ATM expense	26
11	Adjustments to prior periods	1
13	Misc taxes other than income & real estate	20
14	Losses from fraud	4
15	Foreclosure expenses	6
16	Web site expenses	2
17	Charitable contributions	7
18	Minority Interest	2
19	Realized/unrealized losses on derivatives	3
99	Other	130

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
YEAR TO DATE INCOME & EXPENSES					
YTD - Interest Income - Total	Y_SO11	\$ 12,371,719	\$ 10,795,185	\$ 4,068,794	\$ 13,543,072
YTD - Deposits and Investment Securities	Y_SO115	\$ 556,605	\$ 468,151	\$ 175,072	\$ 705,963
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,431,956	\$ 1,147,921	\$ 415,768	\$ 1,593,693
YTD - Mortgage Loans	Y_SO141	\$ 9,534,743	\$ 7,522,633	\$ 2,583,363	\$ 8,549,554
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 191,753	\$ 148,049	\$ 50,669	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 294,093	\$ 444,213	\$ 210,526	\$ 817,452
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 3,919	\$ 20,305	\$ 10,205	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 353,650	\$ 975,523	\$ 586,727	\$ 1,876,410
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 5,000	\$ 68,390	\$ 36,464	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 132,121	\$ 102,041	\$ 35,086	\$ 104,892
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 129,306	\$ 99,798	\$ 34,832	\$ 104,091
YTD - Other	Y_SO185	\$ 2,815	\$ 2,243	\$ 254	\$ 801
YTD - Interest Expense - Total	Y_SO21	\$ 7,616,121	\$ 6,380,837	\$ 2,231,230	\$ 7,126,679
YTD - Deposits	Y_SO215	\$ 4,970,634	\$ 4,376,069	\$ 1,448,508	\$ 4,746,572
YTD - Escrows	Y_SO225	\$ 1,353	\$ 844	\$ 264	\$ 1,451
YTD - Advances from FHLBank	Y_SO230	\$ 2,022,412	\$ 1,475,740	\$ 483,802	\$ 1,469,386
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 12,997	\$ 8,888	\$ 7,251	\$ 16,669
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 609,702	\$ 519,985	\$ 291,712	\$ 894,335
YTD - Capitalized Interest	Y_SO271	\$ 977	\$ 689	\$ 307	\$ 1,736
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 4,887,719	\$ 4,516,389	\$ 1,872,650	\$ 6,521,285
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,677,359	\$ 787,689	\$ 270,414	\$ 593,535
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 3,210,360	\$ 3,728,700	\$ 1,602,236	\$ 5,927,750
YTD - Noninterest Income - Total	Y_SO42	\$ 1,511,790	\$ 1,832,853	\$ 626,104	\$ 2,652,145
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 111,546	\$ 122,576	\$ 60,903	\$ 49,740
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 71,501	\$- 88,137	\$- 44,516	N/A

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Schedule SO --- Consolidated Statement of Operations		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 773,232	\$ 1,072,470	\$ 454,690	\$ 1,947,171
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 618,120	\$ 654,356	\$ 146,379	\$ 552,645
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 826,818	\$ 609,960	\$ 139,461	\$ 453,268
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 2,978	\$- 2,944	\$- 2,296	\$ 1,263
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 21,352	\$- 5,699	\$- 2,704	\$- 5,975
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 665	\$ 862	\$ 716	\$- 146
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,189	\$ 798	\$ 31	\$ 2,512
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 4,855	\$ 6,558	\$ 9	\$ 100,105
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 191,077	\$ 44,821	\$ 11,162	\$ 1,618
YTD - Other Noninterest Income	Y_SO488	\$ 80,393	\$ 71,588	\$ 8,648	\$ 102,589
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,838,888	\$ 3,735,637	\$ 1,617,557	\$ 5,899,674
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,500,069	\$ 1,422,106	\$ 663,228	\$ 2,483,201
YTD - Legal Expense	Y_SO520	\$ 31,320	\$ 29,113	\$ 37,886	\$ 54,912
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 534,940	\$ 496,489	\$ 243,784	\$ 933,197
YTD - Marketing and Other Professional Services	Y_SO540	\$ 268,970	\$ 659,692	\$ 338,592	\$ 1,301,469
YTD - Loan Servicing Fees	Y_SO550	\$ 634,642	\$ 327,411	\$ 38,745	\$ 116,659
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 137,999	\$ 139,232	\$ 21,486	\$ 112,779
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 18,559	\$ 11,659	\$ 4,329	\$ 16,174
YTD - Other Noninterest Expense	Y_SO580	\$ 712,389	\$ 649,935	\$ 269,507	\$ 881,282
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 883,262	\$ 1,825,916	\$ 610,783	\$ 2,680,222
YTD - Income Taxes - Total	Y_SO71	\$ 356,038	\$ 667,765	\$ 216,848	\$ 909,524
YTD - Federal	Y_SO710	\$ 354,090	\$ 702,602	\$ 206,182	\$ 859,295
YTD - State, Local, and Other	Y_SO720	\$ 1,948	\$- 34,837	\$ 10,666	\$ 50,229
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 527,224	\$ 1,158,151	\$ 393,935	\$ 1,770,698
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 728	\$ 723	\$- 363	\$- 39,318
YTD - Net Income (Loss)	Y_SO91	\$ 527,952	\$ 1,158,874	\$ 393,572	\$ 1,731,380

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES					
General Valuation Allowances - Beginning Balance	VA105	\$ 1,073,497	\$ 1,645,253	\$ 1,380,251	\$ 1,257,419
Net Provision for Loss	VA115	\$ 1,212,651	\$ 496,975	\$ 264,084	\$ 213,638

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Transfers	VA125	\$- 14,949	\$- 5,046	\$- 1,709	\$ 853
Recoveries	VA135	\$ 18,066	\$ 73,736	\$ 79,899	\$ 61,376
Adjustments	VA145	\$ 1,856	\$- 18,145	\$ 20,020	\$ 29,157
Charge-offs	VA155	\$ 379,919	\$ 335,400	\$ 291,557	\$ 251,126
General Valuation Allowances - Ending Balance	VA165	\$ 1,911,202	\$ 1,857,373	\$ 1,450,988	\$ 1,311,317
Specific Valuation Allowances - Beginning Balance	VA108	\$ 33,641	\$ 43,712	\$ 66,212	\$ 40,029
Net Provision for Loss	VA118	\$ 28,749	\$ 6,260	\$ 10,659	\$ 3,700
Transfers	VA128	\$ 14,949	\$ 5,046	\$ 1,709	\$- 853
Adjustments	VA148	\$ 0	\$- 156	\$- 56	\$- 2,672
Charge-offs	VA158	\$ 3,635	\$ 3,927	\$ 4,308	\$ 5,119
Specific Valuation Allowances - Ending Balance	VA168	\$ 73,703	\$ 50,900	\$ 74,216	\$ 35,084
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,107,137	\$ 1,688,930	\$ 1,446,463	\$ 1,297,447
Net Provision for Loss	VA120	\$ 1,241,400	\$ 503,235	\$ 274,743	\$ 217,338
Recoveries	VA140	\$ 18,066	\$ 73,736	\$ 79,899	\$ 61,376
Adjustments	VA150	\$ 1,856	\$- 18,301	\$ 19,964	\$ 26,485
Charge-offs	VA160	\$ 383,554	\$ 339,327	\$ 295,865	\$ 256,245
Total Valuation Allowances - Ending Balance	VA170	\$ 1,984,905	\$ 1,908,273	\$ 1,525,204	\$ 1,346,401
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY					
GVA Charge-offs - Assets - Total	SUB2026	\$ 379,919	\$ 335,400	\$ 291,557	\$ 251,126
Mortgage-Backed Securities	VA370	\$ 160,500	\$ 2,713	\$ 249	\$ 126
Mortgage Loans - Total	VA46	\$ 189,912	\$ 101,655	\$ 30,080	\$ 31,961
Construction - Total	SUB2030	\$ 13,548	\$ 2,140	\$ 1,810	\$ 1,056
1-4 Dwelling Units	VA420	\$ 13,503	\$ 1,840	\$ 1,810	\$ 990
Multifamily (5 or more) Dwelling Units	VA430	\$ 1	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 44	\$ 300	\$ 0	\$ 66
Permanent - Total	SUB2041	\$ 176,364	\$ 99,515	\$ 28,270	\$ 30,905
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 106,207	\$ 60,786	\$ 12,429	\$ 11,028
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 32,940	\$ 20,241	\$ 4,521	\$ 5,553
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 35,444	\$ 14,805	\$ 9,037	\$ 2,395
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 379	\$ 86	\$ 172
Nonresidential Property (Except Land)	VA480	\$ 1,334	\$ 1,056	\$ 544	\$ 1,842
Land	VA490	\$ 439	\$ 2,248	\$ 1,653	\$ 9,915
Nonmortgage Loans - Total	VA56	\$ 23,843	\$ 221,806	\$ 255,720	\$ 211,939
Commercial Loans	VA520	\$ 4,339	\$ 50,911	\$ 41,636	\$ 45,757

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 19,504	\$ 170,895	\$ 214,084	\$ 166,182
Loans on Deposits	VA510	\$ 8	\$ 360	\$ 429	\$ 374
Home Improvement Loans	VA516	\$ 77	\$ 146	\$ 211	\$ 246
Education Loans	VA530	\$ 19	\$ 3	\$ 29	\$ 17
Auto Loans	VA540	\$ 3,039	\$ 16,259	\$ 15,815	\$ 18,494
Mobile Home Loans	VA550	\$ 822	\$ 702	\$ 683	\$ 693
Credit Cards	VA556	\$ 2,182	\$ 87,995	\$ 135,433	\$ 89,255
Other	VA560	\$ 13,357	\$ 65,430	\$ 61,484	\$ 57,103
Repossessed Assets - Total	VA60	\$ 1,372	\$ 5,590	\$ 2,270	\$ 3,395
Real Estate - Construction	VA605	\$ 0	\$ 687	\$ 242	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 785	\$ 3,893	\$ 1,281	\$ 2,644
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 23	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 33	\$ 52	\$ 27	\$ 104
Real Estate - Land	VA628	\$ 118	\$ 456	\$ 0	\$ 6
Other Repossessed Assets	VA630	\$ 436	\$ 479	\$ 720	\$ 641
Other Assets	VA930	\$ 4,292	\$ 3,636	\$ 3,238	\$ 3,705
GVA Recoveries - Assets - Total	SUB2126	\$ 18,066	\$ 73,736	\$ 79,899	\$ 61,376
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7,417	\$ 8,250	\$ 4,121	\$ 3,178
Construction - Total	SUB2130	\$ 77	\$ 176	\$ 98	\$ 10
1-4 Dwelling Units	VA421	\$ 77	\$ 176	\$ 77	\$ 9
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 21	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 1
Permanent - Total	SUB2141	\$ 7,340	\$ 8,074	\$ 4,023	\$ 3,168
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,440	\$ 3,759	\$ 901	\$ 1,132
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,899	\$ 1,586	\$ 824	\$ 554
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 735	\$ 1,181	\$ 633	\$ 528
Multifamily (5 or more) Dwelling Units	VA471	\$ 12	\$ 10	\$ 10	\$ 374
Nonresidential Property (Except Land)	VA481	\$ 922	\$ 1,463	\$ 1,566	\$ 571
Land	VA491	\$ 332	\$ 75	\$ 89	\$ 9
Nonmortgage Loans - Total	VA57	\$ 9,785	\$ 64,714	\$ 74,508	\$ 57,371
Commercial Loans	VA521	\$ 758	\$ 7,613	\$ 8,409	\$ 8,356
Consumer Loans - Total	SUB2161	\$ 9,027	\$ 57,101	\$ 66,099	\$ 49,015
Loans on Deposits	VA511	\$ 5	\$ 95	\$ 91	\$ 126

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Home Improvement Loans	VA517	\$ 201	\$ 374	\$ 225	\$ 377
Education Loans	VA531	\$ 3	\$ 6	\$ 5	\$ 9
Auto Loans	VA541	\$ 3,064	\$ 10,404	\$ 10,690	\$ 10,261
Mobile Home Loans	VA551	\$ 175	\$ 19	\$ 84	\$ 42
Credit Cards	VA557	\$ 72	\$ 33,265	\$ 43,771	\$ 28,232
Other	VA561	\$ 5,507	\$ 12,938	\$ 11,233	\$ 9,968
Other Assets	VA931	\$ 864	\$ 772	\$ 1,270	\$ 827
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 43,695	\$ 11,308	\$ 12,370	\$ 2,859
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 110
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 10	\$ 0
Mortgage Loans - Total	VA48	\$ 26,602	\$ 5,477	\$ 11,025	\$ 620
Construction - Total	SUB2230	\$ 2,761	\$ 1,072	\$ 6,662	\$ 378
1-4 Dwelling Units	VA422	\$- 2,573	\$ 1,072	\$ 6,605	\$ 13
Multifamily (5 or more) Dwelling Units	VA432	\$ 5,000	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 334	\$ 0	\$ 57	\$ 365
Permanent - Total	SUB2241	\$ 23,841	\$ 4,405	\$ 4,363	\$ 242
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 2,642	\$ 274	\$ 240	\$ 76
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,816	\$ 1,366	\$ 3,443	\$- 304
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 107	\$ 283	\$ 306	\$ 387
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 306	\$ 361	\$ 82
Nonresidential Property (Except Land)	VA482	\$- 598	\$ 1,756	\$- 93	\$ 241
Land	VA492	\$ 18,874	\$ 420	\$ 106	\$- 240
Nonmortgage Loans - Total	VA58	\$ 11,971	\$ 1,484	\$- 289	\$- 540
Commercial Loans	VA522	\$ 7,222	\$ 1,418	\$ 386	\$- 1,199
Consumer Loans - Total	SUB2261	\$ 4,749	\$ 66	\$- 675	\$ 659
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$- 21
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 190	\$ 178	\$ 289	\$ 188
Mobile Home Loans	VA552	\$ 164	\$- 93	\$- 75	\$- 19
Credit Cards	VA558	\$ 1	\$- 28	\$- 766	\$ 82
Other	VA562	\$ 4,394	\$ 9	\$- 123	\$ 429
Reposessed Assets - Total	VA62	\$ 5,130	\$ 2,985	\$ 2,045	\$ 2,036
Real Estate - Construction	VA606	\$ 0	\$ 75	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 5,131	\$ 2,790	\$ 1,544	\$ 1,870
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 485	\$ 91
Real Estate - Land	VA629	\$ 0	\$ 120	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$- 1	\$ 0	\$ 16	\$ 75
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 7	\$ 7	\$ 8
Other Assets	VA932	\$- 8	\$ 1,355	\$- 428	\$ 625
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 405,548	\$ 272,972	\$ 224,028	\$ 192,609
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 110
Mortgage-Backed Securities	VA375	\$ 160,500	\$ 2,713	\$ 259	\$ 126
Mortgage Loans - Total	VA49	\$ 209,097	\$ 98,882	\$ 36,984	\$ 29,403
Construction - Total	SUB2330	\$ 16,232	\$ 3,036	\$ 8,374	\$ 1,424
1-4 Dwelling Units	VA425	\$ 10,853	\$ 2,736	\$ 8,338	\$ 994
Multifamily (5 or more) Dwelling Units	VA435	\$ 5,001	\$ 0	\$- 21	\$ 0
Nonresidential Property	VA445	\$ 378	\$ 300	\$ 57	\$ 430
Permanent - Total	SUB2341	\$ 192,865	\$ 95,846	\$ 28,610	\$ 27,979
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 106,409	\$ 57,301	\$ 11,768	\$ 9,972
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 32,857	\$ 20,021	\$ 7,140	\$ 4,695
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 34,816	\$ 13,907	\$ 8,710	\$ 2,254
Multifamily (5 or more) Dwelling Units	VA475	\$- 12	\$ 675	\$ 437	\$- 120
Nonresidential Property (Except Land)	VA485	\$- 186	\$ 1,349	\$- 1,115	\$ 1,512
Land	VA495	\$ 18,981	\$ 2,593	\$ 1,670	\$ 9,666
Nonmortgage Loans - Total	VA59	\$ 26,029	\$ 158,576	\$ 180,923	\$ 154,028
Commercial Loans	VA525	\$ 10,803	\$ 44,716	\$ 33,613	\$ 36,202
Consumer Loans - Total	SUB2361	\$ 15,226	\$ 113,860	\$ 147,310	\$ 117,826
Loans on Deposits	VA515	\$ 3	\$ 265	\$ 338	\$ 248
Home Improvement Loans	VA519	\$- 124	\$- 228	\$- 14	\$- 152
Education Loans	VA535	\$ 16	\$- 3	\$ 24	\$ 8
Auto Loans	VA545	\$ 165	\$ 6,033	\$ 5,414	\$ 8,421
Mobile Home Loans	VA555	\$ 811	\$ 590	\$ 524	\$ 632
Credit Cards	VA559	\$ 2,111	\$ 54,702	\$ 90,896	\$ 61,105
Other	VA565	\$ 12,244	\$ 52,501	\$ 50,128	\$ 47,564
Reposessed Assets - Total	VA65	\$ 6,502	\$ 8,575	\$ 4,315	\$ 5,431

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 762	\$ 242	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 5,916	\$ 6,683	\$ 2,825	\$ 4,514
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 23	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 33	\$ 52	\$ 512	\$ 195
Real Estate - Land	VA631	\$ 118	\$ 576	\$ 0	\$ 6
Other Repossessed Assets	VA633	\$ 435	\$ 479	\$ 736	\$ 716
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 7	\$ 7	\$ 8
Other Assets	VA935	\$ 3,420	\$ 4,219	\$ 1,540	\$ 3,503
TROUBLED DEBT RESTRUCTURED					
Amount this Quarter	VA940	\$ 248,374	\$ 204,084	\$ 219,875	\$ 105,467
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 508,075	\$ 536,407	\$ 956,685	\$ 343,786
MORTGAGE LOANS FORECLOSED IN QUARTER					
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 249,829	\$ 213,234	\$ 107,815	\$ 92,284
Construction	VA951	\$ 6,540	\$ 11,807	\$ 7,897	\$ 2,136
Permanent - 1-4 Dwelling Units	VA952	\$ 232,843	\$ 180,958	\$ 95,155	\$ 63,287
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 200	\$ 4,172	\$ 373	\$ 164
Permanent - Nonresidential (Except Land)	VA954	\$ 2,624	\$ 9,791	\$ 4,031	\$ 3,813
Permanent - Land	VA955	\$ 6,122	\$ 6,506	\$ 359	\$ 22,884
CLASSIFICATION OF ASSETS					
Quarter End Balance - Special Mention	VA960	\$ 1,380,796	\$ 1,898,698	\$ 1,624,135	\$ 1,314,761
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 4,293,050	\$ 3,469,377	\$ 2,555,560	\$ 1,844,596
Substandard	VA965	\$ 4,197,208	\$ 3,292,700	\$ 2,375,583	\$ 1,731,848
Doubtful	VA970	\$ 95,790	\$ 174,414	\$ 179,820	\$ 112,608
Loss	VA975	\$ 52	\$ 2,263	\$ 157	\$ 140
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3					
Outstanding Balanced (Contractual)	VA980	\$ 424,545	\$ 407,307	\$ 408,071	\$ 424,944
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 420,200	\$ 403,661	\$ 404,241	\$ 421,270
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 483	\$ 376	\$ 382	\$ 373
Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
DELINQUENT LOANS					
Delinquent Loans - Total	SUB2410	\$ 7,089,998	\$ 6,377,717	\$ 3,615,369	\$ 3,141,297

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 6,955,984	\$ 5,836,965	\$ 2,909,833	\$ 2,518,203
Construction and Land Loans	SUB2430	\$ 488,211	\$ 453,849	\$ 369,812	\$ 273,267
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 6,291,833	\$ 5,109,079	\$ 2,287,653	\$ 2,006,030
Permanent Loans Secured by All Other Property	SUB2450	\$ 383,487	\$ 469,279	\$ 400,115	\$ 339,250
Nonmortgages - Total	SUB2461	\$ 134,014	\$ 540,752	\$ 705,536	\$ 623,094
PAST DUE & STILL ACCRUING					
Past Due & Still Accruing - Total	SUB2470	\$ 4,321,053	\$ 4,074,566	\$ 2,259,814	\$ 2,136,987
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 4,037,825	\$ 3,661,608	\$ 1,849,423	\$ 1,726,143
Mortgage Loans - Total	SUB2481	\$ 3,941,674	\$ 3,331,178	\$ 1,441,138	\$ 1,325,242
Construction	PD115	\$ 95,277	\$ 114,650	\$ 129,265	\$ 111,861
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD121	\$ 439,570	\$ 393,987	\$ 168,464	\$ 152,048
Secured by First Liens	PD123	\$ 2,870,639	\$ 2,368,799	\$ 895,630	\$ 855,925
Secured by Junior Liens	PD124	\$ 382,969	\$ 240,506	\$ 70,252	\$ 43,408
Multifamily (5 or more) Dwelling Units	PD125	\$ 7,567	\$ 19,917	\$ 16,505	\$ 24,456
Nonresidential Property (Except Land)	PD135	\$ 79,485	\$ 111,507	\$ 104,065	\$ 86,818
Land	PD138	\$ 66,167	\$ 81,812	\$ 56,957	\$ 50,726
Nonmortgage Loans:					
Commercial Loans	PD140	\$ 35,504	\$ 107,597	\$ 136,915	\$ 130,927
Consumer Loans - Total	SUB2511	\$ 60,647	\$ 222,833	\$ 271,370	\$ 269,974
Loans on Deposits	PD161	\$ 1,191	\$ 2,783	\$ 1,696	\$ 1,496
Home Improvement Loans	PD163	\$ 725	\$ 771	\$ 787	\$ 1,471
Education Loans	PD165	\$ 33	\$ 39	\$ 79	\$ 190
Auto Loans	PD167	\$ 22,898	\$ 58,533	\$ 52,091	\$ 83,191
Mobile Home Loans	PD169	\$ 4,590	\$ 4,720	\$ 3,669	\$ 5,123
Credit Cards	PD171	\$ 3,607	\$ 79,066	\$ 139,555	\$ 93,481
Other	PD180	\$ 27,603	\$ 76,921	\$ 73,493	\$ 85,022
Memoranda:					
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 5,790	\$ 6,676	\$ 49,046	\$ 4,777
Held for Sale Included in PD115:PD180	PD192	\$ 52,033	\$ 29,450	\$ 6,808	\$ 7,249
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 103,185	\$ 112,079	\$ 74,356	\$ 97,867
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 28,748	\$ 35,407	\$ 7,165	\$ 10,205

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 67,897	\$ 66,698	\$ 52,504	\$ 71,882
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 283,228	\$ 412,958	\$ 410,391	\$ 410,844
Mortgage Loans - Total	SUB2491	\$ 278,506	\$ 288,290	\$ 280,724	\$ 282,471
Construction	PD215	\$ 3,108	\$ 3,745	\$ 3,197	\$ 4,412
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD221	\$ 1,475	\$ 2,061	\$ 960	\$ 2,487
Secured by First Liens	PD223	\$ 253,331	\$ 266,762	\$ 267,289	\$ 265,993
Secured by Junior Liens	PD224	\$ 659	\$ 790	\$ 481	\$ 561
Multifamily (5 or more) Dwelling Units	PD225	\$ 247	\$ 1,019	\$ 70	\$ 699
Nonresidential Property (Except Land)	PD235	\$ 12,044	\$ 10,697	\$ 4,115	\$ 7,145
Land	PD238	\$ 7,642	\$ 3,216	\$ 4,612	\$ 1,174
Nonmortgage Loans:					
Commercial Loans	PD240	\$ 2,869	\$ 40,455	\$ 38,859	\$ 34,222
Consumer Loans - Total	SUB2521	\$ 1,853	\$ 84,213	\$ 90,808	\$ 94,151
Loans on Deposits	PD261	\$ 566	\$ 440	\$ 277	\$ 336
Home Improvement Loans	PD263	\$ 0	\$ 54	\$ 0	\$ 14
Education Loans	PD265	\$ 0	\$ 24	\$ 25	\$ 53
Auto Loans	PD267	\$ 567	\$ 1,364	\$ 2,132	\$ 1,417
Mobile Home Loans	PD269	\$ 20	\$ 120	\$ 50	\$ 27
Credit Cards	PD271	\$ 93	\$ 65,775	\$ 71,658	\$ 75,867
Other	PD280	\$ 607	\$ 16,436	\$ 16,666	\$ 16,437
Memoranda:					
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 108	\$ 1,744	\$ 1,895	\$ 2,152
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 234,490	\$ 241,281	\$ 244,057	\$ 243,251
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 310	\$ 1,059	\$ 650	\$ 667
Rebooked GNMA's Incl in PD295	PD297	\$ 234,125	\$ 237,740	\$ 241,533	\$ 240,314
NONACCRUAL					
Nonaccrual - Total	PD30	\$ 2,768,945	\$ 2,303,151	\$ 1,355,555	\$ 1,004,310
Mortgage Loans - Total	SUB2501	\$ 2,735,804	\$ 2,217,497	\$ 1,187,971	\$ 910,490
Construction	PD315	\$ 182,279	\$ 140,212	\$ 89,603	\$ 56,650
Permanent:					
Residential:					
1-4 Dwelling Units:					

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 315,000	\$ 267,298	\$ 86,156	\$ 69,333
Secured by First Liens	PD323	\$ 1,860,271	\$ 1,439,836	\$ 741,258	\$ 563,204
Secured by Junior Liens	PD324	\$ 167,919	\$ 129,040	\$ 57,163	\$ 53,071
Multifamily (5 or more) Dwelling Units	PD325	\$ 12,539	\$ 14,137	\$ 15,878	\$ 14,576
Nonresidential Property (Except Land)	PD335	\$ 64,058	\$ 116,760	\$ 111,735	\$ 105,212
Land	PD338	\$ 133,738	\$ 110,214	\$ 86,178	\$ 48,444
Nonmortgage Loans:					
Commercial Loans	PD340	\$ 16,732	\$ 64,910	\$ 85,277	\$ 64,205
Consumer Loans - Total	SUB2531	\$ 16,409	\$ 20,744	\$ 82,307	\$ 29,615
Loans on Deposits	PD361	\$ 204	\$ 350	\$ 281	\$ 385
Home Improvement Loans	PD363	\$ 34	\$ 101	\$ 237	\$ 274
Education Loans	PD365	\$ 15	\$ 54	\$ 27	\$ 40
Auto Loans	PD367	\$ 4,848	\$ 9,794	\$ 12,060	\$ 13,190
Mobile Home Loans	PD369	\$ 1,406	\$ 1,789	\$ 2,429	\$ 2,787
Credit Cards	PD371	\$ 3,979	\$ 3,264	\$ 60,733	\$ 4,693
Other	PD380	\$ 5,923	\$ 5,392	\$ 6,540	\$ 8,246
Memoranda:					
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 15,544	\$ 19,075	\$ 40,934	\$ 11,318
Held for Sale Included in PD315:PD380	PD392	\$ 5,958	\$ 5,123	\$ 2,688	\$ 1,735
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 26,803	\$ 37,102	\$ 22,915	\$ 20,093
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 19,480	\$ 29,108	\$ 16,653	\$ 13,365
Rebooked GNMA's Incl in PD395	PD397	\$ 5,763	\$ 5,598	\$ 5,008	\$ 5,337

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE					
Balances at Quarter-end - Total	SUB5100	\$ 21,580,956	\$ 19,992,285	\$ 6,389,378	\$ 5,904,614
90% up to 100% LTV	LD110	\$ 18,234,860	\$ 16,533,404	\$ 5,195,034	\$ 4,570,037
100% and greater LTV	LD120	\$ 3,346,096	\$ 3,458,881	\$ 1,194,344	\$ 1,334,577
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,369,587	\$ 1,092,099	\$ 286,048	\$ 202,683
Past Due and Still Accruing - Total	SUB5240	\$ 711,373	\$ 527,946	\$ 159,963	\$ 88,377
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 709,285	\$ 526,423	\$ 159,661	\$ 87,404
90% up to 100% LTV	LD210	\$ 560,896	\$ 393,562	\$ 82,497	\$ 63,854
100% and greater LTV	LD220	\$ 148,389	\$ 132,861	\$ 77,164	\$ 23,550
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,088	\$ 1,523	\$ 302	\$ 973

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Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 1,978	\$ 1,209	\$ 52	\$ 957
100% and greater LTV	LD240	\$ 110	\$ 314	\$ 250	\$ 16
Nonaccrual - Total	SUB5230	\$ 658,214	\$ 564,153	\$ 126,085	\$ 114,306
90% up to 100% LTV	LD250	\$ 408,903	\$ 300,499	\$ 64,106	\$ 37,684
100% and greater LTV	LD260	\$ 249,311	\$ 263,654	\$ 61,979	\$ 76,622
Net Charge-offs - Total	SUB5300	\$ 55,975	\$ 24,675	\$ 9,109	\$ 8,454
90% up to 100% LTV	LD310	\$ 37,610	\$ 12,023	\$ 3,609	\$ 6,287
100% and greater LTV	LD320	\$ 18,365	\$ 12,652	\$ 5,500	\$ 2,167
Purchases - Total	SUB5320	\$ 2,526	\$ 232,740	\$ 685,142	\$ 107,510
90% up to 100% LTV	LD410	\$ 2,064	\$ 161,867	\$ 567,590	\$ 77,250
100% and greater LTV	LD420	\$ 462	\$ 70,873	\$ 117,552	\$ 30,260
Originations - Total	SUB5330	\$ 3,463,952	\$ 3,462,554	\$ 977,588	\$ 784,903
90% up to 100% LTV	LD430	\$ 3,179,120	\$ 2,726,607	\$ 732,469	\$ 541,215
100% and greater LTV	LD440	\$ 284,832	\$ 735,947	\$ 245,119	\$ 243,688
Sales - Total	SUB5340	\$ 7,798,524	\$ 8,930,081	\$ 979,306	\$ 307,115
90% up to 100% LTV	LD450	\$ 5,947,913	\$ 6,854,912	\$ 719,110	\$ 222,279
100% and greater LTV	LD460	\$ 1,850,611	\$ 2,075,169	\$ 260,196	\$ 84,836
Supplemental Loan Data for All Loans					
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 2,121,941	\$ 2,645,786	\$ 2,608,653	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 258,776	\$ 515,651	\$ 441,388	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 3,655,858	\$ 5,700,691	\$ 4,071,472	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 40,491,534	\$ 41,611,754	\$ 13,211,390	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 35,911,947	\$ 35,873,960	\$ 10,164,468	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,443,021	\$ 1,251,759	\$ 244,456	N/A
Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 4,409,434	\$ 4,981,598	\$ 5,015,338	\$ 5,548,423
Mortgage Construction Loans	CC105	\$ 3,540,805	\$ 4,071,080	\$ 4,042,803	\$ 4,444,368
Other Mortgage Loans	CC115	\$ 868,629	\$ 910,518	\$ 972,535	\$ 1,104,055
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 732,830	\$ 1,027,828	\$ 979,813	\$ 965,801
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 14,544,750	\$ 15,565,011	\$ 8,317,142	\$ 5,919,181
1-4 Dwelling Units	CC280	\$ 12,489,938	\$ 12,451,963	\$ 6,311,608	\$ 3,928,629

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Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 176,680	\$ 158,495	\$ 177,971	\$ 180,259
All Other Real Estate	CC300	\$ 1,878,132	\$ 2,954,553	\$ 1,827,563	\$ 1,810,293
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 163,662	\$ 307,771	\$ 275,436	\$ 309,723
Commitments Outstanding to Purchase Loans	CC320	\$ 13,559,639	\$ 22,177,997	\$ 4,908,033	\$ 3,949,373
Commitments Outstanding to Sell Loans	CC330	\$ 1,139,383	\$ 5,344,279	\$ 4,696,022	\$ 4,071,937
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,314,777	\$ 1,102,779	\$ 1,576,571	\$ 3,637,958
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,942,759	\$ 913,802	\$ 1,588,567	\$ 2,972,177
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 38,157	\$ 62,082	\$ 120,188	\$ 3,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 605	\$ 2,875	\$ 33,431	\$ 12,600
Unused Lines of Credit - Total	SUB3361	\$ 23,580,882	\$ 50,442,691	\$ 74,071,033	\$ 42,226,460
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 19,567,388	\$ 22,812,424	\$ 16,060,362	\$ 15,082,798
Commercial Lines	CC420	\$ 2,575,999	\$ 13,673,158	\$ 12,734,055	\$ 13,504,903
Open-End Consumer Lines - Credit Cards	CC423	\$ 695,889	\$ 13,265,506	\$ 44,260,483	\$ 13,004,579
Open-End Consumer Lines - Other	CC425	\$ 741,606	\$ 691,603	\$ 1,016,133	\$ 634,180
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 503,331	\$ 852,027	\$ 789,089	\$ 828,033
Commercial	CC430	\$ 35,330	\$ 73,873	\$ 69,366	\$ 63,150
Standby, Not Included on CC465 or CC468	CC435	\$ 468,001	\$ 778,154	\$ 719,723	\$ 764,883
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,868,491	\$ 11,480,796	\$ 9,566,402	\$ 8,920,046
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 315,863	\$ 322,368	\$ 78,880	\$ 93,712
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 382,018	\$ 1,033,465	\$ 1,430,850	\$ 1,496,934
Other Contingent Liabilities	CC480	\$ 2,186	\$ 48,984	\$ 795,231	\$ 45,323
Contingent Assets	CC490	\$ 0	\$ 2,651	\$ 3,172	\$ 0

Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Mortgage-Backed Securities:					
Pass-Through:					
Purchases	CF143	\$ 1,106,476	\$ 2,354,343	\$ 6,325,840	\$ 7,903,372
Sales	CF145	\$ 786,689	\$ 1,433,398	\$ 4,276,918	\$ 8,762,580
Other Balance Changes	CF148	\$- 359,455	\$- 1,323,951	\$- 1,086,862	\$- 819,905
Other Mortgage-Backed Securities:					
Purchases	CF153	\$ 666,297	\$ 7,658,933	\$ 2,803,427	\$ 992,699

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF155	\$ 358,774	\$ 1,103,390	\$ 857,367	\$ 468,031
Other Balance Changes	CF158	\$- 1,063,429	\$- 1,121,879	\$- 428,487	\$- 960,261
Mortgage Loans:					
Purchases - Total	SUB3811	\$ 1,772,773	\$ 10,013,276	\$ 9,129,267	\$ 8,896,071
Sales - Total	SUB3821	\$ 1,145,463	\$ 2,536,788	\$ 5,134,285	\$ 9,230,611
Net Purchases - Total	SUB3826	\$ 627,310	\$ 7,476,488	\$ 3,994,982	\$- 334,540
Mortgage Loans Disbursed - Total	SUB3831	\$ 84,245,699	\$ 75,414,326	\$ 16,532,893	\$ 16,988,380
Construction Loans - Total	SUB3840	\$ 1,403,199	\$ 1,968,605	\$ 1,873,475	\$ 2,117,205
1-4 Dwelling Units	CF190	\$ 1,002,671	\$ 1,428,926	\$ 1,395,114	\$ 1,558,083
Multifamily (5 or more) Dwelling Units	CF200	\$ 102,176	\$ 125,831	\$ 172,053	\$ 154,136
Nonresidential	CF210	\$ 298,352	\$ 413,848	\$ 306,308	\$ 404,986
Permanent Loans - Total	SUB3851	\$ 82,842,500	\$ 73,445,721	\$ 14,659,418	\$ 14,871,175
1-4 Dwelling Units	CF225	\$ 81,347,811	\$ 71,280,898	\$ 12,768,935	\$ 12,682,327
Home Equity and Junior Liens	CF226	\$ 7,789,629	\$ 9,019,912	\$ 2,324,856	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 83,362	\$ 297,478	\$ 241,712	\$ 211,276
Nonresidential (Except Land)	CF260	\$ 812,062	\$ 1,075,429	\$ 942,692	\$ 1,106,679
Land	CF270	\$ 599,265	\$ 791,916	\$ 706,079	\$ 870,893
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 5,020,650	\$ 13,172,004	\$ 12,555,638	\$ 11,036,369
1-4 Dwelling Units	CF280	\$ 3,845,822	\$ 12,485,602	\$ 12,049,978	\$ 10,429,982
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 793,078	\$ 8,358,213	\$ 6,036,501	N/A
Home Equity and Junior Liens	CF282	\$ 1,000,022	\$ 1,291,254	\$ 2,332,223	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 77,421	\$ 92,811	\$ 108,031	\$ 33,294
Nonresidential	CF300	\$ 1,097,407	\$ 593,591	\$ 397,629	\$ 573,093
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 58,304,320	\$ 62,842,414	\$ 14,103,679	\$ 12,920,679
1-4 Dwelling Units	CF310	\$ 58,159,629	\$ 62,601,535	\$ 14,005,897	\$ 12,816,907
Home Equity and Junior Liens	CF311	\$ 44,109	\$ 1,811,370	\$ 1,193,957	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 15,318	\$ 51,805	\$ 18,789	\$ 17,986
Nonresidential	CF330	\$ 129,373	\$ 189,074	\$ 78,993	\$ 85,786
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 53,283,670	\$- 49,670,410	\$- 1,548,041	\$- 1,884,310
Memo - Refinancing Loans	CF361	\$ 41,340,377	\$ 39,519,782	\$ 5,417,320	\$ 5,201,587
Nonmortgage Loans:					
Commercial:					
Closed or Purchased	CF390	\$ 1,598,048	\$ 6,528,808	\$ 5,520,506	\$ 6,071,121

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 29,769	\$ 36,476	\$ 312,426	\$ 300,686
Consumer:					
Closed or Purchased	CF400	\$ 660,801	\$ 5,512,988	\$ 5,659,682	\$ 4,349,387
Sales	CF405	\$ 16,354	\$ 48,950	\$ 231,376	\$ 313,503
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 2,258,849	\$ 12,041,796	\$ 11,180,188	\$ 10,420,508
Nonmortgage Loans - Sales - Total	SUB3915	\$ 46,123	\$ 85,426	\$ 543,802	\$ 614,189
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 2,212,726	\$ 11,956,370	\$ 10,636,386	\$ 9,806,319
Deposits:					
Interest Credited to Deposits	CF430	\$ 1,389,654	\$ 1,763,604	\$ 1,209,153	\$ 1,245,023

Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Deposit Data					
Total Broker - Originated Deposits	SUB4061	\$ 13,368,674	\$ 19,798,824	\$ 16,199,468	\$ 11,099,805
Fully Insured	DI100	\$ 12,054,502	\$ 16,526,601	\$ 14,040,256	\$ 9,478,669
Other	DI110	\$ 1,314,172	\$ 3,272,223	\$ 2,159,212	\$ 1,621,136
Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI120	\$ 71,435,480	\$ 105,877,583	\$ 95,406,084	\$ 90,441,900
Greater than \$100,000	DI130	\$ 87,339,733	\$ 106,047,677	\$ 60,593,833	\$ 53,619,527
Number of Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI150	8,876,960	13,349,758	12,862,050	12,674,145
Greater than \$100,000	DI160	258,590	351,067	262,141	249,565
Retirement Deposits with Balances					
\$250,000 or Less	DI170	\$ 12,553,265	\$ 15,681,988	\$ 14,173,904	\$ 10,587,189
Greater than \$250,000	DI175	\$ 1,497,040	\$ 1,503,979	\$ 1,005,582	\$ 795,757
Number of Retirement Deposits with Balances					
\$250,000 or Less	DI180	1,530,759	1,730,146	1,567,297	1,065,769
Greater than \$250,000	DI185	3,523	3,708	7,186	23,740
Number of Deposit Accounts - Total					
IRA/Keogh Accounts	DI200	\$ 9,824,945	\$ 13,129,823	\$ 11,836,359	\$ 9,454,733
Uninsured Deposits	DI210	\$ 41,671,147	\$ 54,187,572	\$ 31,675,295	\$ 29,510,000
Preferred Deposits	DI220	\$ 1,114,637	\$ 1,214,675	\$ 1,010,673	\$ 2,334,753
Components of Deposits and Escrows					
Transaction Accounts (Including Demand Deposits)	DI310	\$ 11,753,394	\$ 15,760,660	\$ 13,634,320	\$ 13,168,590
Money Market Deposit Accounts	DI320	\$ 79,224,962	\$ 92,728,907	\$ 66,286,288	\$ 51,433,987

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Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 9,981,280	\$ 16,220,987	\$ 13,703,857	\$ 12,838,137
Time Deposits	DI340	\$ 71,865,868	\$ 104,400,682	\$ 77,554,954	\$ 78,003,672
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 25,766,656	\$ 36,419,607	\$ 25,237,604	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,935,630	\$ 2,789,526	\$ 1,995,586	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 8,066,000	\$ 9,791,853	\$ 7,724,035	\$ 8,621,980
Deposits Data for Deposit Insurance Premium Assessments					
Section I (Optional)					
Quarter-End Deposit Totals:					
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 111,003,902	\$ 111,852,679	\$ 47,783,916	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 6,270,847	\$ 6,088,559	\$ 6,258,699	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A
Average Daily Deposit Totals:					
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 74,205,257	\$ 73,685,023	\$ 9,982,307	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 2,018	\$ 488	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A
Section II (If Section I Completed, This Section Not Required)					
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 18,171	\$ 22,002	\$ 20,665	\$ 19,105
Deposits of Consolidated Subsidiaries:					
Demand Deposits	DI640	\$ 342,273	\$ 956,960	\$ 1,287,725	\$ 867,618
Time and Savings Deposits	DI650	\$ 61,435	\$ 535,372	\$ 497,304	\$ 838,530
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 1,619	\$ 1,311	\$ 980	\$ 681
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act					
Adjustments to Demand Deposits (including escrows)	DI720	\$ 2,354	\$ 4,560	\$ 3,522	\$ 65,102
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 5,300	\$ 5,104	\$ 9,272	\$ 6,506

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Miscellaneous					
Number of Full-time Equivalent Employees	SI370	28,328	43,526	41,060	41,089
Assets Held in Trading Accounts	SI375	\$ 345,014	\$ 631,169	\$ 568,280	\$ 371,808
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 1,472,550	\$ 3,258,602	\$ 2,220,668	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 445,833	\$ 1,005,772	\$ 10,337	N/A
Available-for-Sale Securities	SI385	\$ 42,211,999	\$ 53,991,693	\$ 36,782,762	\$ 34,436,435
Assets Held for Sale	SI387	\$ 10,398,190	\$ 16,911,204	\$ 8,399,448	\$ 7,469,646
Loans Serviced for Others	SI390	\$ 55,568,584	\$ 102,846,862	\$ 95,741,832	\$ 95,196,134
Residual Interests					
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 9,587	\$ 141,827	\$ 136,845	\$ 159,070
Other Residual Interests	SI404	\$ 237,173	\$ 649,496	\$ 467,364	\$ 451,727
Qualified Thrift Lender Test					
Actual Thrift Investment Percentage at Month-end					
First month of Qtr	SI581	85.26%	85.47%	85.21%	85.74%
Second month of Qtr	SI582	85.35%	85.79%	85.16%	85.45%
Third month of Qtr	SI583	84.81%	85.68%	85.00%	85.19%
IRS Domestic Building and Loan Test					
Percent of Assets Test	SI585	78.05%	79.67%	80.54%	79.95%
Do you meet the DBLA business operations test?	SI586	18 [Yes]	22 [Yes]	21 [Yes]	21 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 576,344	\$ 2,461,886	\$ 2,569,626	\$ 2,584,863
Credit extended to assn exec officers, prin shareholders & related interest					
Aggregate amount of all extensions of credit	SI590	\$ 360,074	\$ 459,091	\$ 420,293	\$ 402,864
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	321	445	356	350
Summary of Changes in Equity Capital					
Beginning Equity Capital	SI600	\$ 21,212,577	\$ 30,060,288	\$ 22,187,343	\$ 20,374,773
Net Income (Loss) (SO91)	SI610	\$- 314,665	\$ 498,920	\$ 393,572	\$ 328,565
Dividends Declared					
Preferred Stock	SI620	\$ 3,144	\$ 2,948	\$ 2,872	\$ 3,149
Common Stock	SI630	\$ 56,409	\$ 195,419	\$ 219,821	\$ 131,184
Stock Issued	SI640	\$ 1,027,791	\$ 22,199	\$ 41,994	\$ 255,904
Stock Retired	SI650	\$ 25	\$ 25	\$ 304	\$ 902
Capital Contributions (Where No Stock is Issued)	SI655	\$ 395,955	\$ 634,537	\$ 763,718	\$ 255,577

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 78,564	\$ 11,523	\$ 742,739	\$ 866,689
Other Comprehensive Income	SI662	\$- 117,390	\$- 356,073	\$ 27,474	\$ 49,054
Prior Period Adjustments	SI668	\$- 35,283	\$- 24,300	\$- 18,328	\$ 1,175
Other Adjustments	SI671	\$ 929	\$ 8,507	\$ 207,268	\$ 8,366
Ending Equity Capital (SC80)	SI680	\$ 22,188,900	\$ 30,657,209	\$ 24,122,783	\$ 22,004,868
Transactions With Affiliations					
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 848,171	\$ 544,357	\$ 388,728	\$ 801,988
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 57,425,249	\$ 31,009,265	\$ 2,930,658	\$ 1,680,180
Mutual Fund and Annuity Sales					
Sell private-label/third-party mutual funds/annuities?	SI805	37 [Yes]	67 [Yes]	61 [Yes]	60 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 43,017	\$ 150,800	\$ 155,758	\$ 152,666
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 7,956	\$ 11,583	\$ 8,644	\$ 8,461
Average Balance Sheet Data					
Total Assets	SI870	\$ 288,070,444	\$ 349,280,460	\$ 253,850,427	\$ 231,061,436
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 24,328,769	\$ 20,905,791	\$ 16,034,900	\$ 15,216,768
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 230,080,316	\$ 273,286,370	\$ 187,214,776	\$ 170,386,551
Nonmortgage Loans	SI885	\$ 16,712,344	\$ 37,121,965	\$ 34,247,056	\$ 30,386,451
Deposits and Excrows	SI890	\$ 176,973,110	\$ 225,239,070	\$ 158,627,384	\$ 151,736,767
Total Borrowings	SI895	\$ 69,459,741	\$ 83,314,601	\$ 66,750,689	\$ 53,640,963

Schedule SQ --- Consolidated Supplemental Questions					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	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
Independent CPA Changed During Quarter?	SQ300	1	5	6	8
Any Outstanding Futures or Options Positions?	SQ310	6	6	5	4
Does Association Have Subchapter S in effect this year?	SQ320	29	32	27	27
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	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
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	125	189	169	162

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES					
Does your institution have fiduciary powers?	FS110	22 [Yes]	49 [Yes]	43 [Yes]	42 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	18 [Yes]	36 [Yes]	32 [Yes]	32 [Yes]
Do you have any activity to report on this schedule?	FS130	17 [Yes]	33 [Yes]	30 [Yes]	30 [Yes]
FIDUCIARY AND RELATED ASSETS					
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 28,462,251	\$ 84,137,006	\$ 77,708,016	\$ 76,611,667
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 12,813,176	\$ 39,768,080	\$ 36,589,022	\$ 35,788,723
Personal Trust and Agency Accounts	FS210	\$ 4,171,776	\$ 6,456,924	\$ 4,726,178	\$ 4,593,338
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,096,527	\$ 2,858,968	\$ 2,517,020	\$ 2,414,908
Employee Benefit - Defined Contribution	FS220	\$ 255,965	\$ 888,583	\$ 825,185	\$ 792,598
Employee Benefit - Defined Benefit	FS230	\$ 37,878	\$ 140,994	\$ 97,045	\$ 94,982
Other Retirement Accounts	FS240	\$ 802,684	\$ 1,829,391	\$ 1,594,790	\$ 1,527,328
Corporate Trust and Agency Accounts	FS250	\$ 42,641	\$ 43,974	\$ 47,234	\$ 46,305
Investment Management Agency Accounts	FS260	\$ 7,433,821	\$ 26,689,061	\$ 25,698,292	\$ 25,192,800
Other Fiduciary Accounts	FS270	\$ 68,411	\$ 3,719,153	\$ 3,600,298	\$ 3,541,372
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 8,159,469	\$ 13,576,810	\$ 12,266,775	\$ 11,597,047
Personal Trust and Agency Accounts	FS211	\$ 947,185	\$ 3,341,407	\$ 2,623,824	\$ 2,251,385
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 6,936,455	\$ 9,927,789	\$ 9,348,242	\$ 9,124,464
Employee Benefit - Defined Contribution	FS221	\$ 215,250	\$ 2,213,883	\$ 2,130,504	\$ 1,982,728
Employee Benefit - Defined Benefit	FS231	\$ 6,272,879	\$ 6,566,502	\$ 6,108,141	\$ 6,133,784
Other Retirement Accounts	FS241	\$ 448,326	\$ 1,147,404	\$ 1,109,597	\$ 1,007,952
Corporate Trust and Agency Accounts	FS251	\$ 8,109	\$ 60,186	\$ 127,422	\$ 56,543
Other Fiduciary Accounts	FS271	\$ 267,720	\$ 247,428	\$ 167,287	\$ 164,655
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 7,489,606	\$ 30,792,116	\$ 28,852,219	\$ 29,225,897
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	11,654	22,483	19,098	18,072
Personal Trust and Agency Accounts	FS212	3,471	5,469	3,868	3,755
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,478	6,579	5,420	5,043
Employee Benefit - Defined Contribution	FS222	537	661	540	503

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	17	46	46	44
Other Retirement Accounts	FS242	1,924	5,872	4,834	4,496
Corporate Trust and Agency Accounts	FS252	12	16	4	4
Investment Management Agency Accounts	FS262	5,415	10,070	9,382	9,078
Other Fiduciary Accounts	FS272	278	349	424	192
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	1,466	175,136	169,877	167,232
Personal Trust and Agency Accounts	FS213	421	169,939	164,906	162,253
Retirement-related Trust and Agency Accounts - Total	SUB6130	759	4,885	4,807	4,829
Employee Benefit - Defined Contribution	FS223	91	363	327	322
Employee Benefit - Defined Benefit	FS233	110	122	119	119
Other Retirement Accounts	FS243	558	4,400	4,361	4,388
Corporate Trust and Agency Accounts	FS253	55	148	132	123
Other Fiduciary Accounts	FS273	231	164	32	27
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	2,386	4,041	3,805	3,418
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)					
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 58,286	\$ 79,153	\$ 36,593	\$ 136,892
Personal Trust and Agency Accounts	FS310	\$ 13,232	\$ 19,743	\$ 8,589	\$ 33,056
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 8,149	\$ 10,593	\$ 5,317	\$ 20,745
Employee Benefit - Defined Contribution	FS320	\$ 2,953	\$ 3,456	\$ 2,063	\$ 7,829
Employee Benefit - Defined Benefit	FS330	\$ 1,180	\$ 869	\$ 367	\$ 1,360
Other Retirement Accounts	FS340	\$ 4,016	\$ 6,268	\$ 2,887	\$ 11,556
Corporate Trust and Agency Accounts	FS350	\$ 29	\$ 391	\$ 217	\$ 719
Investment Management Agency Accounts	FS360	\$ 29,267	\$ 40,672	\$ 19,077	\$ 69,741
Other Fiduciary Accounts	FS370	\$ 185	\$ 1,388	\$ 731	\$ 1,399
Custody and Safekeeping Accounts	FS380	\$ 2,694	\$ 4,287	\$ 1,798	\$ 7,448
Other Fiduciary and Related Services	FS390	\$ 4,730	\$ 2,079	\$ 864	\$ 3,784
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 10,224	\$ 9,367	\$ 4,006	\$ 128,961
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 8	\$ 4	\$ 4	\$ 312
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,838	\$ 1,167	\$ 460	\$ 6,382
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 49,892	\$ 70,949	\$ 33,043	\$ 14,001
FIDUCIARY MEMORANDA					
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 554,877	\$ 2,406,692	\$ 2,266,183	\$ 4,593,337

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 677	\$ 208	\$ 109	\$ 1,029
Interest-Bearing Deposits	FS415	\$ 7,462	\$ 13,019	\$ 13,159	\$ 33,099
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 50,742	\$ 82,324	\$ 52,764	\$ 111,009
State, County and Municipal Obligations	FS425	\$ 47,025	\$ 310,505	\$ 321,203	\$ 540,544
Money Market Mutual Funds	FS430	\$ 52,330	\$ 220,648	\$ 192,808	\$ 349,975
Other Short-term Obligations	FS435	\$ 205	\$ 20,954	\$ 27,866	\$ 39,595
Other Notes and Bonds	FS440	\$ 23,761	\$ 113,000	\$ 105,847	\$ 150,073
Common and Preferred Stock	FS445	\$ 332,393	\$ 1,531,968	\$ 1,420,086	\$ 2,907,237
Real Estate Mortgages	FS450	\$ 212	\$ 1,774	\$ 1,655	\$ 5,563
Real Estate	FS455	\$ 23,812	\$ 59,936	\$ 65,441	\$ 352,230
Miscellaneous Assets	FS460	\$ 16,258	\$ 52,356	\$ 65,245	\$ 102,983
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	22
Corporate and Municipal Trusteeships	FS510	0	0	0	13
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	9
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 1,425,771
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	3
Domestic Equity	FS610	0	0	0	1
International/Global Equity	FS620	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0
Taxable Bond	FS640	0	0	0	1
Municipal Bond	FS650	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0
Specialty/Other	FS670	0	0	0	1
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 6,672,764
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 5,505,335
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 83,801
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 1,083,628
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)					

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 11	\$ 4	\$ 4	\$ 246
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 30
Retirement-Related Trust and Agency Accounts	FS720	\$ 7	\$ 0	\$ 0	\$ 16
Investment Management Agency Accounts	FS730	\$ 4	\$ 4	\$ 4	\$ 190
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 10
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 72
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 34
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 14
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 24
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 0	\$ 0	\$ 6
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 3	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 6

Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT					
Equity Capital (SC80)	CCR100	\$ 22,188,912	\$ 30,657,211	\$ 24,122,795	\$ 22,004,891
Equity Capital Deductions - Total	SUB1631	\$ 1,083,311	\$ 2,487,541	\$ 3,028,570	\$ 2,873,483
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 50,806	\$ 60,668	\$ 60,122	\$ 60,159
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,001,817	\$ 2,136,249	\$ 2,689,544	\$ 2,656,463
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 29,483	\$ 288,708	\$ 276,971	\$ 154,775
Other	CCR134	\$ 1,205	\$ 1,916	\$ 1,933	\$ 2,086
Equity Capital Additions -Total	SUB1641	\$ 809,776	\$ 812,817	\$ 429,358	\$ 450,149
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 621,762	\$ 624,767	\$ 231,446	\$ 263,249
Intangible Assets	CCR185	\$ 1,723	\$ 27	\$ 25	\$ 21
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 180,152	\$ 181,437	\$ 182,345	\$ 180,036
Other	CCR195	\$ 6,139	\$ 6,586	\$ 15,542	\$ 6,843
Tier 1 (Core) Capital	CCR20	\$ 21,915,377	\$ 28,982,487	\$ 21,523,583	\$ 19,581,557

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TFR Industry Aggregate Report
99112 - OTS-Regulated: Southeast Region (Geog)
September 2007

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Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Total Assets (SC60)	CCR205	\$ 289,443,931	\$ 349,329,915	\$ 264,170,175	\$ 233,289,850
Asset Deductions - Total	SUB1651	\$ 1,095,810	\$ 2,496,374	\$ 3,040,027	\$ 2,887,280
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 43,113	\$ 45,579	\$ 47,041	\$ 44,110
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,022,736	\$ 2,160,603	\$ 2,715,173	\$ 2,683,110
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 29,483	\$ 289,201	\$ 276,971	\$ 154,775
Other	CCR275	\$ 478	\$ 991	\$ 842	\$ 5,285
Asset Additions - Total	SUB1661	\$ 568,114	\$ 711,873	\$ 164,553	\$ 204,594
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 565,603	\$ 710,529	\$ 163,129	\$ 203,755
Intangible Assets	CCR285	\$ 1,723	\$ 27	\$ 25	\$ 21
Other	CCR290	\$ 788	\$ 1,317	\$ 1,399	\$ 818
Adjusted Total Assets	CCR25	\$ 288,916,235	\$ 347,545,414	\$ 261,294,701	\$ 230,607,164
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 11,538,410	\$ 13,871,342	\$ 10,416,889	\$ 9,151,253
TOTAL RISK-BASED CAPITAL REQUIREMENT					
Tier 1 (Core) Capital	CCR30	\$ 21,915,377	\$ 28,982,487	\$ 21,523,583	\$ 19,581,557
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 82,076	\$ 88,014	\$ 86,114	\$ 96,692
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 242,500	\$ 264,500	\$ 359,100	\$ 241,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 1,000	\$ 1,000
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,706,136	\$ 1,592,270	\$ 1,182,922	\$ 1,075,904
Tier 2 Capital - Other	CCR355	\$ 1,211	\$ 1,208	\$ 1,096	\$ 1,130
Tier 2 (Supplementary) Capital	CCR33	\$ 2,031,923	\$ 1,945,992	\$ 1,630,232	\$ 1,416,226
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,031,923	\$ 1,945,992	\$ 1,630,232	\$ 1,416,226
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 8,868	\$ 13,266	\$ 12,195	\$ 12,171
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 15,832	\$ 407,277	\$ 470,455	\$ 471,328
Total Risk-Based Capital	CCR39	\$ 23,922,600	\$ 30,507,936	\$ 22,671,165	\$ 20,514,284
0% R/W Category - Cash	CCR400	\$ 2,483,290	\$ 1,195,158	\$ 1,005,606	\$ 1,142,395
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,690,967	\$ 3,548,762	\$ 3,818,472	\$ 4,286,493
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 814	\$ 45,199	\$ 7,722	\$ 25,096
0% R/W Category - Other	CCR415	\$ 489,310	\$ 1,135,931	\$ 1,291,471	\$ 1,231,595
0% R/W Category - Assets Total	CCR420	\$ 5,664,381	\$ 5,925,050	\$ 6,123,271	\$ 6,685,579
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 36,917,448	\$ 47,126,054	\$ 29,364,280	\$ 27,641,542
20% R/W Category - Claims on FHLBs	CCR435	\$ 7,972,359	\$ 8,651,100	\$ 7,096,317	\$ 6,423,547
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 746,975	\$ 982,057	\$ 800,032	\$ 903,093
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 4,634,667	\$ 4,943,102	\$ 4,170,143	\$ 3,697,694
20% R/W Category - Other	CCR450	\$ 17,318,461	\$ 11,268,812	\$ 10,363,907	\$ 5,002,372
20% R/W Category - Assets Total	CCR455	\$ 67,589,910	\$ 72,971,125	\$ 51,794,679	\$ 43,668,248
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 13,517,983	\$ 14,594,230	\$ 10,358,938	\$ 8,733,644
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 113,269,099	\$ 134,307,035	\$ 96,071,413	\$ 84,670,527
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 287,136	\$ 779,355	\$ 753,305	\$ 736,871
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 924,777	\$ 1,271,618	\$ 922,019	\$ 854,533
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,023,686	\$ 1,001,494	\$ 900,289	\$ 724,909
50% R/W Category - Other	CCR480	\$ 914,595	\$ 1,229,864	\$ 1,189,340	\$ 1,015,806
50% R/W Category - Assets Total	CCR485	\$ 116,419,293	\$ 138,589,366	\$ 99,836,366	\$ 88,002,646
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 58,209,697	\$ 69,294,758	\$ 49,918,255	\$ 44,001,401
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,394,467	\$ 3,359,401	\$ 3,724,200	\$ 3,888,667
100% R/W Category - All Other Assets	CCR506	\$ 106,316,826	\$ 138,433,606	\$ 107,197,269	\$ 95,418,251
100% R/W Category - Assets Total	CCR510	\$ 108,711,293	\$ 141,793,007	\$ 110,921,469	\$ 99,306,918
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 108,711,293	\$ 141,793,007	\$ 110,921,469	\$ 99,306,918
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,865	\$ 4,605	\$ 3,004	\$ 3,000
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 23,313	\$ 57,565	\$ 37,551	\$ 37,501
Assets to Risk-Weight	CCR64	\$ 298,386,742	\$ 359,283,153	\$ 268,678,789	\$ 237,666,391
Subtotal Risk-Weighted Assets	CCR75	\$ 180,462,247	\$ 225,739,497	\$ 171,236,141	\$ 152,079,403
Excess Allowances for Loan and Lease Losses	CCR530	\$ 33,273	\$ 281,021	\$ 267,498	\$ 235,479
Total Risk-Weighted Assets	CCR78	\$ 180,428,974	\$ 225,458,476	\$ 170,968,643	\$ 151,843,924
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 14,488,848	\$ 18,035,166	\$ 13,676,907	\$ 12,195,617
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS					
Tier 1 (Core) Capital Ratio	CCR810	7.59%	8.34%	8.24%	8.49%
Total Risk-Based Capital Ratio	CCR820	13.26%	13.53%	13.26%	13.51%
Tier 1 Risk-Based Capital Ratio	CCR830	12.14%	12.67%	12.31%	12.59%

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.59%	8.34%	8.24%	8.49%

*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 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.