

Office of Thrift Supervision
Financial Reporting System
Run Date: May 21, 2007, 3:03 PM

TFR Industry Aggregate Report
93010 - OTS-Regulated: Delaware
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		7	7	7
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	1
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	\$ 2,895,939	\$ 1,611,283	\$ 2,521,987
Cash and Non-Interest-Earning Deposits	SC110	\$ 318,362	\$ 342,556	\$ 924,097
Interest-Earning Deposits in FHLBs	SC112	\$ 11,526	\$ 15,690	\$ 34,333
Other Interest-Earning Deposits	SC118	\$ 12,418	\$ 34,411	\$ 350,028
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,728,650	\$ 589,750	\$ 563,850
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 475,642	\$ 440,550	\$ 517,915
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 182,041	\$ 142,380	\$ 79,855
State and Municipal Obligations	SC180	\$ 15,702	\$ 14,377	\$ 11,515
Securities Backed by Nonmortgage Loans	SC182	\$ 142,116	\$ 23,660	\$ 28,235
Other Investment Securities	SC185	\$ 49	\$ 49	\$ 49
Accrued Interest Receivable	SC191	\$ 9,433	\$ 7,860	\$ 12,110
Mortgage-Backed Securities - Gross	SUB0072	\$ 48,189,039	\$ 45,705,169	\$ 46,745,291
Mortgage-Backed Securities - Total	SC22	\$ 48,189,039	\$ 45,705,169	\$ 46,745,291
Pass-Through - Total	SUB0073	\$ 7,212,811	\$ 6,239,675	\$ 6,464,456
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 6,915,888	\$ 6,168,645	\$ 6,464,456
Other Pass-Through	SC215	\$ 296,923	\$ 71,030	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 40,793,280	\$ 39,288,847	\$ 40,101,267
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,892,779	\$ 6,074,670	\$ 6,267,413
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 133,211	\$ 101,638	\$ 107,889
Other	SC222	\$ 34,767,290	\$ 33,112,539	\$ 33,725,965
Accrued Interest Receivable	SC228	\$ 182,948	\$ 176,647	\$ 179,568

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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	\$ 52,005,506	\$ 50,136,973	\$ 50,966,072
Mortgage Loans - Total	SC26	\$ 51,955,739	\$ 50,098,092	\$ 50,915,528
Construction Loans - Total	SUB0100	\$ 237,825	\$ 211,729	\$ 206,831
Residential - Total	SUB0110	\$ 151,293	\$ 137,307	\$ 126,822
1-4 Dwelling Units	SC230	\$ 75,079	\$ 80,230	\$ 86,541
Multifamily (5 or more) Dwelling Units	SC235	\$ 76,214	\$ 57,077	\$ 40,281
Nonresidential Property	SC240	\$ 86,532	\$ 74,422	\$ 80,009
Permanent Loans - Total	SUB0121	\$ 51,502,720	\$ 49,669,184	\$ 50,486,652
Residential - Total	SUB0131	\$ 47,721,544	\$ 46,398,138	\$ 47,327,484
1-4 Dwelling Units - Total	SUB0141	\$ 47,530,382	\$ 46,375,879	\$ 47,305,579
Revolving Open-End Loans	SC251	\$ 564,073	\$ 591,965	\$ 621,009
All Other - First Liens	SC254	\$ 45,197,417	\$ 44,620,500	\$ 44,077,277
All Other - Junior Liens	SC255	\$ 1,768,892	\$ 1,163,414	\$ 2,607,293
Multifamily (5 or more) Dwelling Units	SC256	\$ 191,162	\$ 22,259	\$ 21,905
Nonresidential Property (Except Land)	SC260	\$ 3,584,702	\$ 3,096,123	\$ 3,003,232
Land	SC265	\$ 196,474	\$ 174,923	\$ 155,936
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,859,632	\$- 812,570	\$- 17,079,488
Accrued Interest Receivable	SC272	\$ 236,894	\$ 228,666	\$ 245,050
Advances for Taxes and Insurance	SC275	\$ 28,067	\$ 27,394	\$ 27,539
Allowance for Loan and Lease Losses	SC283	\$ 49,767	\$ 38,881	\$ 50,544
Nonmortgage Loans - Gross	SUB0162	\$ 5,629,420	\$ 5,373,480	\$ 5,172,192
Nonmortgage Loans - Total	SC31	\$ 5,509,283	\$ 5,271,680	\$ 5,090,589
Commercial Loans - Total	SC32	\$ 1,053,840	\$ 890,417	\$ 955,794
Secured	SC300	\$ 556,154	\$ 517,371	\$ 536,780
Unsecured	SC303	\$ 349,402	\$ 373,046	\$ 419,014
Lease Receivables	SC306	\$ 148,284	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 4,533,049	\$ 4,441,146	\$ 4,177,394
Loans on Deposits	SC310	\$ 443	\$ 438	\$ 347
Home Improvement Loans (Not secured by real estate)	SC316	\$ 211	\$ 218	\$ 226
Education Loans	SC320	\$ 205,062	\$ 119,372	\$ 69,428
Auto Loans	SC323	\$ 1,507	\$ 1,623	\$ 1,689
Mobile Home Loans	SC326	\$ 4,425	\$ 3,510	\$ 3,350
Credit Cards	SC328	\$ 4,134,433	\$ 4,208,150	\$ 4,038,926

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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	\$ 186,968	\$ 107,835	\$ 63,428
Accrued Interest Receivable	SC348	\$ 42,531	\$ 41,917	\$ 39,004
Allowance for Loan and Lease Losses	SC357	\$ 120,137	\$ 101,800	\$ 81,603
Repossessed Assets - Gross	SUB0201	\$ 50,244	\$ 28,801	\$ 22,006
Repossessed Assets - Total	SC40	\$ 50,244	\$ 28,801	\$ 22,006
Real Estate - Total	SUB0210	\$ 49,894	\$ 28,801	\$ 22,006
Construction	SC405	\$ 308	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 34,733	\$ 28,801	\$ 22,006
1-4 Dwelling Units	SC415	\$ 34,539	\$ 28,801	\$ 22,006
Multifamily (5 or more) Dwelling Units	SC425	\$ 194	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 14,394	\$ 0	\$ 0
Land	SC428	\$ 459	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 350	\$ 0	\$ 0
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 1,816	\$ 1,832
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 952,229	\$ 902,759	\$ 949,269
Federal Home Loan Bank Stock	SC510	\$ 941,645	\$ 893,375	\$ 939,869
Other	SC540	\$ 10,584	\$ 9,384	\$ 9,400
Office Premises and Equipment	SC55	\$ 202,137	\$ 168,248	\$ 162,752
Other Assets - Gross	SUB0262	\$ 2,063,054	\$ 2,474,827	\$ 943,651
Other Assets - Total	SC59	\$ 2,063,054	\$ 2,474,827	\$ 943,651
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 16,570	\$ 16,374	\$ 13,670
Other	SC625	\$ 560,371	\$ 55,282	\$ 57,604
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 525	\$ 444	\$ 444
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 260,023	\$ 159,210	\$ 157,418
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 1,225,565	\$ 2,243,517	\$ 714,515
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	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 169,904	\$ 140,681	\$ 132,147
Total Assets - Gross	SUB0283	\$ 111,987,568	\$ 106,403,356	\$ 107,485,052
Total Assets	SC60	\$ 111,817,664	\$ 106,262,675	\$ 107,352,905
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 72,288,043	\$ 69,336,202	\$ 67,007,154
Deposits	SC710	\$ 72,280,058	\$ 69,342,298	\$ 67,015,973
Escrows	SC712	\$ 5,961	\$ 4,309	\$ 2,065
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,024	\$ - 10,405	\$ - 10,884
Borrowings - Total	SC72	\$ 27,800,193	\$ 25,971,577	\$ 29,601,141
Advances from FHLBank	SC720	\$ 12,214,238	\$ 8,606,991	\$ 9,034,420
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,952,521	\$ 9,426,703	\$ 10,188,664
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 438,437	\$ 197,000	\$ 197,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 6,194,997	\$ 7,740,883	\$ 10,181,057
Other Liabilities - Total	SC75	\$ 2,257,454	\$ 2,289,938	\$ 2,124,408
Accrued Interest Payable - Deposits	SC763	\$ 435,381	\$ 437,918	\$ 411,651
Accrued Interest Payable - Other	SC766	\$ 272,572	\$ 290,432	\$ 321,368
Accrued Taxes	SC776	\$ 376,295	\$ 317,205	\$ 599,211
Accounts Payable	SC780	\$ 186,073	\$ 157,997	\$ 148,852
Deferred Income Taxes	SC790	\$ 67,654	\$ 69,703	\$ 76,052
Other Liabilities and Deferred Income	SC796	\$ 919,479	\$ 1,016,683	\$ 567,274
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 102,345,690	\$ 97,597,717	\$ 98,732,703
Minority Interest	SC800	\$ 34	\$ 34	\$ 38
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 6,738,101	\$ 6,052,579	\$ 6,062,288
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 7,614	\$ 7,615	\$ 7,615
Paid in Excess of Par	SC830	\$ 6,730,487	\$ 6,044,964	\$ 6,054,673
Accumulated Other Comprehensive Income - Total	SC86	\$- 190,041	\$- 253,165	\$- 275,845
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 189,480	\$- 252,604	\$- 275,845
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 561	\$- 561	\$ 0
Retained Earnings	SC880	\$ 2,921,798	\$ 2,863,933	\$ 2,832,514
Other Components of Equity Capital	SC891	\$ 2,082	\$ 1,577	\$ 1,207
Total Equity Capital	SC80	\$ 9,471,940	\$ 8,664,924	\$ 8,620,164
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 111,817,664	\$ 106,262,675	\$ 107,352,905

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Other Codes As of Mar 2007

Other Asset Codes

Code	Description
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
7	Prepaid expenses
9	Advances for loans serviced for others
13	Noninterest-bearing accts recv from Hold Co/Affl
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
99	Other

Other Liability Codes

Code	Description
10	Amounts due brokers for unsettled transactions
11	The liability recorded for post-retirement benefit
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
20	F/V of all derivative instru. reportable as liab.
21	Liabilities for credit losses on OBS credit exposures
99	Other

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Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 1,624,145	\$ 1,586,047	\$ 1,555,492
Deposits and Investment Securities	SO115	\$ 16,444	\$ 15,993	\$ 18,190
Mortgage-Backed Securities	SO125	\$ 598,005	\$ 604,726	\$ 585,119
Mortgage Loans	SO141	\$ 849,261	\$ 839,568	\$ 829,475
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 21,563	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 138,464	\$ 125,760	\$ 122,708
Commercial Loans and Leases	SO160	\$ 18,893	\$ 16,846	\$ 17,353
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 203	N/A	N/A
Consumer Loans and Leases	SO171	\$ 119,571	\$ 108,914	\$ 105,355
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 205	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 13,473	\$ 14,908	\$ 11,669
Federal Home Loan Bank Stock	SO181	\$ 13,454	\$ 14,897	\$ 11,659
Other	SO185	\$ 19	\$ 11	\$ 10
Interest Expense - Total	SO21	\$ 1,131,775	\$ 1,113,435	\$ 1,113,633
Deposits	SO215	\$ 863,924	\$ 821,853	\$ 792,397
Escrows	SO225	\$ 10	\$ 11	\$ 13
Advances from FHLBank	SO230	\$ 92,473	\$ 95,618	\$ 92,264
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 2,845	\$ 3,044	\$ 3,042
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 172,523	\$ 192,909	\$ 225,917
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 505,843	\$ 487,520	\$ 453,528
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 65,784	\$ 51,651	\$ 29,783
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 440,059	\$ 435,869	\$ 423,745
Noninterest Income - Total	SO42	\$ 263,467	\$ 257,409	\$ 310,058
Mortgage Loan Servicing Fees	SO410	\$ 40,927	\$ 33,422	\$ 40,984
Servicing Amortization and Valuation Adjustments	SO411	\$- 21	N/A	N/A

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Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 169,860	\$ 171,893	\$ 207,030
Net Income (Loss) from Other - Total	SUB0451	\$ 44,188	\$ 44,902	\$ 47,509
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 43,959	\$ 45,009	\$ 47,633
Operations & Sale of Repossessed Assets	SO461	\$- 461	\$- 107	\$- 124
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 690	\$ 0	\$ 0
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 8,513	\$ 7,192	\$ 14,535
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	\$ 357,925	\$ 328,898	\$ 313,019
All Personnel Compensation and Expense	SO510	\$ 191,177	\$ 179,341	\$ 163,099
Legal Expense	SO520	\$ 3,093	\$ 3,758	\$ 1,931
Office Occupancy and Equipment Expense	SO530	\$ 36,629	\$ 33,080	\$ 33,209
Marketing and Other Professional Services	SO540	\$ 42,907	\$ 39,196	\$ 41,914
Loan Servicing Fees	SO550	\$ 8,207	\$ 13,415	\$ 14,291
Goodwill and Other Intangibles Expense	SO560	\$ 2,242	\$ 2,343	\$ 2,368
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 900	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 72,770	\$ 57,765	\$ 56,207
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	\$ 345,601	\$ 364,380	\$ 420,784
Income Taxes - Total	SO71	\$ 128,391	\$ 108,548	\$ 159,025
Federal	SO710	\$ 113,894	\$ 153,665	\$ 138,299

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Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$ 14,497	\$ - 45,117	\$ 20,726
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 217,210	\$ 255,832	\$ 261,759
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 217,210	\$ 255,832	\$ 261,759

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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
6	Net income(loss)-equity invest in uncons sub org
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
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
99	Other

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Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 1,624,145	\$ 6,701,648	\$ 5,115,601
YTD - Deposits and Investment Securities	Y_SO115	\$ 16,444	\$ 66,867	\$ 50,874
YTD - Mortgage-Backed Securities	Y_SO125	\$ 598,005	\$ 2,263,596	\$ 1,658,870
YTD - Mortgage Loans	Y_SO141	\$ 849,261	\$ 3,899,451	\$ 3,059,883
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 21,563	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 18,893	\$ 60,877	\$ 44,031
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 203	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 119,571	\$ 410,857	\$ 301,943
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 205	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 13,473	\$ 44,823	\$ 29,915
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 13,454	\$ 44,782	\$ 29,885
YTD - Other	Y_SO185	\$ 19	\$ 41	\$ 30
YTD - Interest Expense - Total	Y_SO21	\$ 1,131,775	\$ 4,487,143	\$ 3,373,708
YTD - Deposits	Y_SO215	\$ 863,924	\$ 2,998,203	\$ 2,176,350
YTD - Escrows	Y_SO225	\$ 10	\$ 182	\$ 171
YTD - Advances from FHLBank	Y_SO230	\$ 92,473	\$ 361,798	\$ 266,180
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 2,845	\$ 11,131	\$ 8,087
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 172,523	\$ 1,115,829	\$ 922,920
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 505,843	\$ 2,259,328	\$ 1,771,808
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 65,784	\$ 110,806	\$ 59,155
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 440,059	\$ 2,148,522	\$ 1,712,653
YTD - Noninterest Income - Total	Y_SO42	\$ 263,467	\$ 1,561,086	\$ 1,303,677
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 40,927	\$ 173,333	\$ 139,911
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 21	N/A	N/A

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YTD - Other Fees and Charges	Y_SO420	\$ 169,860	\$ 756,573	\$ 584,680
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 44,188	\$ 208,441	\$ 163,539
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 43,959	\$ 211,160	\$ 166,151
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 461	\$- 630	\$- 523
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 2,089	\$- 2,089
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 690	\$ 0	\$ 0
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 8,513	\$ 422,739	\$ 415,547
YTD - Noninterest Expense - Total	Y_SO51	\$ 357,925	\$ 1,504,311	\$ 1,175,413
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 191,177	\$ 785,405	\$ 606,064
YTD - Legal Expense	Y_SO520	\$ 3,093	\$ 10,379	\$ 6,621
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 36,629	\$ 147,817	\$ 114,737
YTD - Marketing and Other Professional Services	Y_SO540	\$ 42,907	\$ 163,165	\$ 123,969
YTD - Loan Servicing Fees	Y_SO550	\$ 8,207	\$ 36,355	\$ 22,940
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,242	\$ 10,750	\$ 8,407
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 900	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 72,770	\$ 350,440	\$ 292,675
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 345,601	\$ 2,205,297	\$ 1,840,917
YTD - Income Taxes - Total	Y_SO71	\$ 128,391	\$ 809,487	\$ 700,939
YTD - Federal	Y_SO710	\$ 113,894	\$ 760,725	\$ 607,060
YTD - State, Local, and Other	Y_SO720	\$ 14,497	\$ 48,762	\$ 93,879
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 217,210	\$ 1,395,810	\$ 1,139,978
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 217,210	\$ 1,395,810	\$ 1,139,978

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	\$ 140,681	\$ 132,147	\$ 172,395
Net Provision for Loss	VA115	\$ 65,480	\$ 47,359	\$ 28,608

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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	\$ 142	\$- 1,216	\$- 2,273
Recoveries	VA135	\$ 8,523	\$ 5,092	\$ 5,026
Adjustments	VA145	\$ 3,227	\$ 0	\$- 36,458
Charge-offs	VA155	\$ 48,150	\$ 42,701	\$ 35,151
General Valuation Allowances - Ending Balance	VA165	\$ 169,903	\$ 140,681	\$ 132,147
Specific Valuation Allowances - Beginning Balance	VA108	\$ 37,817	\$ 13,974	\$ 10,941
Net Provision for Loss	VA118	\$ 1,204	\$ 4,292	\$ 1,175
Transfers	VA128	\$- 142	\$ 1,216	\$ 2,273
Adjustments	VA148	\$ 0	\$ 18,647	\$- 145
Charge-offs	VA158	\$ 44	\$ 312	\$ 270
Specific Valuation Allowances - Ending Balance	VA168	\$ 38,835	\$ 37,817	\$ 13,974
Total Valuation Allowances - Beginning Balance	VA110	\$ 178,498	\$ 146,121	\$ 183,336
Net Provision for Loss	VA120	\$ 66,684	\$ 51,651	\$ 29,783
Recoveries	VA140	\$ 8,523	\$ 5,092	\$ 5,026
Adjustments	VA150	\$ 3,227	\$ 18,647	\$- 36,603
Charge-offs	VA160	\$ 48,194	\$ 43,013	\$ 35,421
Total Valuation Allowances - Ending Balance	VA170	\$ 208,738	\$ 178,498	\$ 146,121
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 48,150	\$ 42,701	\$ 35,151
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 5,216	\$ 3,327	\$ 1,598
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 5,216	\$ 3,327	\$ 1,598
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 68	\$ 0	\$ 7
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 4,723	\$ 2,927	\$ 1,372
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 425	\$ 400	\$ 219
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 42,934	\$ 39,374	\$ 33,553
Commercial Loans	VA520	\$ 0	\$ 242	\$ 66

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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	\$ 42,934	\$ 39,132	\$ 33,487
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 42,252	\$ 38,811	\$ 33,047
Other	VA560	\$ 682	\$ 321	\$ 440
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 8,523	\$ 5,092	\$ 5,026
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 388	\$ 230	\$ 314
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 388	\$ 230	\$ 314
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 204	\$ 152	\$ 182
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 67	\$ 75	\$ 122
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 117	\$ 3	\$ 10
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 8,135	\$ 4,862	\$ 4,712
Commercial Loans	VA521	\$ 5	\$ 155	\$ 63
Consumer Loans - Total	SUB2161	\$ 8,130	\$ 4,707	\$ 4,649
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 5	\$ 7	\$ 12
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 7,948	\$ 4,533	\$ 4,427
Other	VA561	\$ 177	\$ 167	\$ 210
Other Assets	VA931	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,062	\$ 5,505	\$ 3,448
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,893	\$ 4,265	\$ 1,486
Construction - Total	SUB2230	\$ 0	\$ 339	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 342	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ - 3	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,893	\$ 3,926	\$ 1,486
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ - 252	\$ 238	\$ 25
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 2,066	\$ 1,231	\$ 1,448
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 109	\$ 21	\$ 13
Multifamily (5 or more) Dwelling Units	VA472	\$ - 28	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ - 2	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 2,436	\$ 0
Nonmortgage Loans - Total	VA58	\$ - 831	\$ 1,240	\$ 1,962
Commercial Loans	VA522	\$ - 63	\$ - 61	\$ 315
Consumer Loans - Total	SUB2261	\$ - 768	\$ 1,301	\$ 1,647
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ - 722	\$ 1,269	\$ 1,688
Other	VA562	\$ - 46	\$ 32	\$ - 41
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 40,689	\$ 43,114	\$ 33,573
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 6,721	\$ 7,362	\$ 2,770
Construction - Total	SUB2330	\$ 0	\$ 339	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 342	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ - 3	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 6,721	\$ 7,023	\$ 2,770
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ - 184	\$ 238	\$ 32
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 6,585	\$ 4,006	\$ 2,638
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 467	\$ 346	\$ 110
Multifamily (5 or more) Dwelling Units	VA475	\$ - 28	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ - 119	\$ - 3	\$ - 10
Land	VA495	\$ 0	\$ 2,436	\$ 0
Nonmortgage Loans - Total	VA59	\$ 33,968	\$ 35,752	\$ 30,803
Commercial Loans	VA525	\$ - 68	\$ 26	\$ 318
Consumer Loans - Total	SUB2361	\$ 34,036	\$ 35,726	\$ 30,485
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ - 5	\$ - 7	\$ - 12
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 33,582	\$ 35,547	\$ 30,308
Other	VA565	\$ 459	\$ 186	\$ 189
Reposessed Assets - Total	VA65	\$ 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 - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 116,921	\$ 131,464	\$ 125,144
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 610,458	\$ 566,599	\$ 541,258
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 15,874	\$ 13,999	\$ 11,344
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 15,874	\$ 13,711	\$ 11,344
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 288	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 288,655	\$ 300,248	\$ 259,688
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 903,538	\$ 728,916	\$ 608,941
Substandard	VA965	\$ 844,967	\$ 668,188	\$ 559,452
Doubtful	VA970	\$ 58,540	\$ 60,408	\$ 49,489
Loss	VA975	\$ 31	\$ 320	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 1,117,736	\$ 959,888	\$ 832,858

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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	\$ 992,054	\$ 819,652	\$ 709,646
Construction and Land Loans	SUB2430	\$ 25,079	\$ 7,944	\$ 0
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 866,251	\$ 811,197	\$ 708,676
Permanent Loans Secured by All Other Property	SUB2450	\$ 124,818	\$ 7,473	\$ 970
Nonmortgages - Total	SUB2461	\$ 125,682	\$ 140,236	\$ 123,212
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 532,443	\$ 523,510	\$ 483,540
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 490,945	\$ 485,271	\$ 453,030
Mortgage Loans - Total	SUB2481	\$ 427,003	\$ 407,755	\$ 384,763
Construction	PD115	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 1,964	\$ 3,217	\$ 520
Secured by First Liens	PD123	\$ 371,311	\$ 367,308	\$ 349,775
Secured by Junior Liens	PD124	\$ 29,416	\$ 37,230	\$ 34,341
Multifamily (5 or more) Dwelling Units	PD125	\$ 8,312	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 15,451	\$ 0	\$ 127
Land	PD138	\$ 549	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 1,949	\$ 735	\$ 424
Consumer Loans - Total	SUB2511	\$ 61,993	\$ 76,781	\$ 67,843
Loans on Deposits	PD161	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 20	\$ 34	\$ 29
Mobile Home Loans	PD169	\$ 38	\$ 14	\$ 0
Credit Cards	PD171	\$ 60,512	\$ 75,852	\$ 66,845
Other	PD180	\$ 1,423	\$ 881	\$ 969
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 41,483	\$ 54,854	\$ 54,326
Held for Sale Included in PD115:PD180	PD192	\$ 198,149	\$ 161,232	\$ 175,456
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 5,117	\$ 5,582	\$ 66,200
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 780	\$ 313	\$ 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	\$ 41,498	\$ 38,239	\$ 30,510
Mortgage Loans - Total	SUB2491	\$ 41,418	\$ 38,213	\$ 30,497
Construction	PD215	\$ 0	\$ 0	\$ 0
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 4	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 41,409	\$ 38,213	\$ 30,497
Secured by Junior Liens	PD224	\$ 5	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 40	\$ 3	\$ 0
Consumer Loans - Total	SUB2521	\$ 40	\$ 23	\$ 13
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 5	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 19	\$ 2	\$ 13
Other	PD280	\$ 21	\$ 16	\$ 0
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 230	\$ 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	\$ 585,293	\$ 436,378	\$ 349,318
Mortgage Loans - Total	SUB2501	\$ 523,633	\$ 373,684	\$ 294,386
Construction	PD315	\$ 985	\$ 982	\$ 0
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	\$ 1,773	\$ 1,034	\$ 331
Secured by First Liens	PD323	\$ 387,014	\$ 330,742	\$ 272,250
Secured by Junior Liens	PD324	\$ 33,355	\$ 33,453	\$ 20,962
Multifamily (5 or more) Dwelling Units	PD325	\$ 14,193	\$ 187	\$ 187
Nonresidential Property (Except Land)	PD335	\$ 62,768	\$ 324	\$ 656
Land	PD338	\$ 23,545	\$ 6,962	\$ 0
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 4,747	\$ 802	\$ 1,526
Consumer Loans - Total	SUB2531	\$ 56,913	\$ 61,892	\$ 53,406
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD369	\$ 85	\$ 0	\$ 0
Credit Cards	PD371	\$ 56,219	\$ 61,530	\$ 53,108
Other	PD380	\$ 609	\$ 362	\$ 298
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 27,822	\$ 27,379	\$ 25,316
Held for Sale Included in PD315:PD380	PD392	\$ 337,240	\$ 301,637	\$ 233,553
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 33,661	\$ 43,858	\$ 47,036
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 90	\$ 90	\$ 0
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	\$ 4,889,350	\$ 4,792,569	\$ 4,774,119
90% up to 100% LTV	LD110	\$ 2,175,066	\$ 2,301,999	\$ 2,150,191
100% and greater LTV	LD120	\$ 2,714,284	\$ 2,490,570	\$ 2,623,928
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 192,215	\$ 166,475	\$ 100,835
Past Due and Still Accruing - Total	SUB5240	\$ 71,197	\$ 63,517	\$ 42,259
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 71,197	\$ 63,202	\$ 42,140
90% up to 100% LTV	LD210	\$ 33,561	\$ 27,735	\$ 18,453
100% and greater LTV	LD220	\$ 37,636	\$ 35,467	\$ 23,687
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 315	\$ 119

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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	\$ 315	\$ 119
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 121,018	\$ 102,958	\$ 58,576
90% up to 100% LTV	LD250	\$ 73,008	\$ 58,636	\$ 36,179
100% and greater LTV	LD260	\$ 48,010	\$ 44,322	\$ 22,397
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 4,549,353	\$ 4,096,989	\$ 4,151,270
90% up to 100% LTV	LD410	\$ 2,008,142	\$ 1,820,008	\$ 1,789,267
100% and greater LTV	LD420	\$ 2,541,211	\$ 2,276,981	\$ 2,362,003
Originations - Total	SUB5330	\$ 1,170,939	\$ 1,523,110	\$ 1,699,624
90% up to 100% LTV	LD430	\$ 739,564	\$ 873,981	\$ 759,151
100% and greater LTV	LD440	\$ 431,375	\$ 649,129	\$ 940,473
Sales - Total	SUB5340	\$ 5,324,776	\$ 5,608,816	\$ 5,181,204
90% up to 100% LTV	LD450	\$ 2,579,765	\$ 2,551,031	\$ 2,551,214
100% and greater LTV	LD460	\$ 2,745,011	\$ 3,057,785	\$ 2,629,990
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 2,462	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 319,611	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	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	\$ 173,370	\$ 148,335	\$ 145,413
Mortgage Construction Loans	CC105	\$ 69,460	\$ 49,374	\$ 50,236
Other Mortgage Loans	CC115	\$ 103,910	\$ 98,961	\$ 95,177
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 26,365	\$ 83,696	\$ 77,033
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 7,708,891	\$ 5,408,686	\$ 5,916,528
1-4 Dwelling Units	CC280	\$ 7,412,276	\$ 5,132,823	\$ 5,632,517

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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	\$ 12,000	\$ 14,075	\$ 14,606
All Other Real Estate	CC300	\$ 284,615	\$ 261,788	\$ 269,405
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 3,530	\$ 1,573	\$ 1,607
Commitments Outstanding to Purchase Loans	CC320	\$ 10,379,374	\$ 8,389,436	\$ 7,723,036
Commitments Outstanding to Sell Loans	CC330	\$ 17,322,802	\$ 15,654,330	\$ 17,503,013
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 468,496	\$ 539,971	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 442,251	\$ 0	\$ 232,296
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 40,099,858	\$ 39,418,217	\$ 38,267,429
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 916,276	\$ 931,540	\$ 917,168
Commercial Lines	CC420	\$ 7,388,110	\$ 6,718,799	\$ 6,383,616
Open-End Consumer Lines - Credit Cards	CC423	\$ 31,367,633	\$ 31,559,964	\$ 30,846,036
Open-End Consumer Lines - Other	CC425	\$ 427,839	\$ 207,914	\$ 120,609
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 625,151	\$ 612,119	\$ 609,911
Commercial	CC430	\$ 1,756	\$ 1,756	\$ 4,304
Standby, Not Included on CC465 or CC468	CC435	\$ 623,395	\$ 610,363	\$ 605,607
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 767,693	\$ 750,000	\$ 950,000
Contingent Assets	CC490	\$ 0	\$ 2,699	\$ 2,086
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	\$ 269,669	\$ 267,043	\$ 8,031
Sales	CF145	\$ 101,819	\$ 250,472	\$ 14,725
Other Balance Changes	CF148	\$ 889,289	\$- 224,265	\$- 390,375
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 6,572,785	\$ 1,372,084	\$ 3,252,443

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Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 1,793,782	\$ 50,754	\$ 586,130
Other Balance Changes	CF158	\$- 2,144,276	\$- 2,190,715	\$- 2,187,710
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 6,842,454	\$ 1,639,127	\$ 3,260,474
Sales - Total	SUB3821	\$ 1,895,601	\$ 301,226	\$ 600,855
Net Purchases - Total	SUB3826	\$ 4,946,853	\$ 1,337,901	\$ 2,659,619
Mortgage Loans Disbursed - Total	SUB3831	\$ 19,765,247	\$ 17,677,386	\$ 16,916,321
Construction Loans - Total	SUB3840	\$ 27,865	\$ 36,830	\$ 14,660
1-4 Dwelling Units	CF190	\$ 8,170	\$ 6,430	\$ 6,348
Multifamily (5 or more) Dwelling Units	CF200	\$ 11,172	\$ 20,039	\$ 5,423
Nonresidential	CF210	\$ 8,523	\$ 10,361	\$ 2,889
Permanent Loans - Total	SUB3851	\$ 19,737,382	\$ 17,640,556	\$ 16,901,661
1-4 Dwelling Units	CF225	\$ 19,645,380	\$ 17,543,781	\$ 16,845,844
Home Equity and Junior Liens	CF226	\$ 102,048	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 19,390	\$ 18,787	\$ 1,326
Nonresidential (Except Land)	CF260	\$ 2,178	\$ 8,589	\$ 16,074
Land	CF270	\$ 70,434	\$ 69,399	\$ 38,417
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 11,801,115	\$ 9,833,789	\$ 17,935,635
1-4 Dwelling Units	CF280	\$ 9,481,957	\$ 7,211,375	\$ 16,325,127
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 1,317	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 22,376	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 171,970	\$ 0	\$ 0
Nonresidential	CF300	\$ 2,147,188	\$ 2,622,414	\$ 1,610,508
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 24,368,099	\$ 23,760,012	\$ 47,099,294
1-4 Dwelling Units	CF310	\$ 22,764,705	\$ 21,226,572	\$ 46,192,424
Home Equity and Junior Liens	CF311	\$ 579	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,603,394	\$ 2,533,440	\$ 906,870
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 12,566,984	\$- 13,926,223	\$- 29,163,659
Memo - Refinancing Loans	CF361	\$ 5,781,864	\$ 7,430,058	\$ 7,196,796
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 410,739	\$ 178,750	\$ 422,758

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Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 138,207	\$ 131,449	\$ 289,196
Consumer:				
Closed or Purchased	CF400	\$ 1,267,489	\$ 1,277,891	\$ 1,228,044
Sales	CF405	\$ 52,376	\$ 54,713	\$ 36,061
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,678,228	\$ 1,456,641	\$ 1,650,802
Nonmortgage Loans - Sales - Total	SUB3915	\$ 190,583	\$ 186,162	\$ 325,257
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,487,645	\$ 1,270,479	\$ 1,325,545
Deposits:				
Interest Credited to Deposits	CF430	\$ 704,350	\$ 611,686	\$ 548,778
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 17,546,301	\$ 17,672,746	\$ 15,733,258
Fully Insured	DI100	\$ 17,227,234	\$ 17,368,420	\$ 15,440,828
Other	DI110	\$ 319,067	\$ 304,326	\$ 292,430
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 52,819,121	\$ 50,274,431	\$ 49,131,756
Greater than \$100,000	DI130	\$ 17,681,894	\$ 17,425,823	\$ 17,886,281
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	15,389,984	15,956,525	17,046,974
Greater than \$100,000	DI160	89,187	80,345	80,438
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 1,674,728	\$ 1,558,287	N/A
Greater than \$250,000	DI175	\$ 110,274	\$ 88,067	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	164,450	178,629	N/A
Greater than \$250,000	DI185	244	212	N/A
Number of Deposit Accounts - Total				
IRA/Keogh Accounts	DI200	\$ 1,784,984	\$ 1,646,354	\$ 753,488
Uninsured Deposits	DI210	\$ 7,943,156	\$ 8,396,806	\$ 9,290,813
Preferred Deposits	DI220	\$ 70,022	\$ 81,904	\$ 68,192
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 481,066	\$ 1,730,554	\$ 548,143
Money Market Deposit Accounts	DI320	\$ 49,055,144	\$ 42,556,874	\$ 40,158,212

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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	\$ 2,383,005	\$ 3,881,420	\$ 4,303,016
Time Deposits	DI340	\$ 20,366,802	\$ 21,177,758	\$ 22,008,665
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,979,805	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 53,413	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 510,886	\$ 445,335	\$ 540,684
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 970,113	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 931,626	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	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 19,824	\$ 20,025	\$ 21,267
Time and Savings Deposits	DI650	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	7,706	7,089	6,836
Assets Held in Trading Accounts	SI375	\$ 12,364	\$ 12,364	\$ 12,279
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 17,663,325	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 9,894,782	N/A	N/A
Available-for-Sale Securities	SI385	\$ 48,144,245	\$ 45,592,194	\$ 46,612,628
Assets Held for Sale	SI387	\$ 18,638,701	\$ 17,132,300	\$ 20,185,090
Loans Serviced for Others	SI390	\$ 103,978,569	\$ 94,957,234	\$ 90,194,890
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	89.06%	87.60%	89.52%
Second month of Qtr	SI582	87.23%	87.05%	88.74%
Third month of Qtr	SI583	89.87%	88.36%	87.65%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 9,182	\$ 9,029	\$ 9,161
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 11,049	\$ 11,555	\$ 8,642
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	9	10	8
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 8,664,921	\$ 8,620,163	\$ 9,942,747
Net Income (Loss) (SO91)	SI610	\$ 217,210	\$ 255,832	\$ 261,759
Dividends Declared				
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 142,094	\$ 219,000	\$ 301,000
Stock Issued	SI640	\$ 0	\$ 286	\$ 5,000
Stock Retired	SI650	\$ 286	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 685,808	\$- 9,995	\$- 382,530

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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	\$- 9,099	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 63,124	\$ 22,680	\$ 300,355
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$- 7,644	\$- 5,045	\$- 1,206,168
Ending Equity Capital (SC80)	SI680	\$ 9,471,940	\$ 8,664,921	\$ 8,620,163
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 27,601	\$ 18,914	\$ 2,457
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 198,968	\$ 226,032	\$ 270,858
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 507,881	\$ 426,243	\$ 367,100
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 721	\$ 552	\$ 510
Average Balance Sheet Data				
Total Assets	SI870	\$ 108,086,386	\$ 105,711,019	\$ 108,947,185
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,212,474	\$ 1,221,138	\$ 1,415,176
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 97,179,497	\$ 95,620,786	\$ 100,139,847
Nonmortgage Loans	SI885	\$ 5,482,805	\$ 5,229,118	\$ 4,917,033
Deposits and Excrows	SI890	\$ 70,659,081	\$ 67,150,909	\$ 66,110,964
Total Borrowings	SI895	\$ 25,995,419	\$ 27,744,511	\$ 31,688,287
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	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	4	4	3

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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	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 24,439,653	\$ 23,950,195	\$ 27,561,659
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 52,426	\$ 78,572	\$ 3,653,650
Personal Trust and Agency Accounts	FS210	\$ 40,585	\$ 69,553	\$ 3,242,380
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,210	\$ 1,220	\$ 36,673
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 1,210	\$ 1,220	\$ 36,673
Corporate Trust and Agency Accounts	FS250	\$ 4	\$ 7,799	\$ 7,638
Investment Management Agency Accounts	FS260	\$ 10,627	\$ 0	\$ 366,959
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	\$ 2,415,694	\$ 2,359,704	\$ 2,970,292
Personal Trust and Agency Accounts	FS211	\$ 45,264	\$ 134,148	\$ 668,604
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,370,430	\$ 2,224,891	\$ 2,301,688
Employee Benefit - Defined Contribution	FS221	\$ 2,370,226	\$ 2,224,686	\$ 2,284,540
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 204	\$ 205	\$ 17,148
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 665	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 21,971,533	\$ 21,511,919	\$ 20,937,717
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	2,109	2,109	5,644
Personal Trust and Agency Accounts	FS212	2,061	2,101	5,347
Retirement-related Trust and Agency Accounts - Total	SUB6120	4	3	47
Employee Benefit - Defined Contribution	FS222	0	0	0

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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	0	0	0
Other Retirement Accounts	FS242	4	3	47
Corporate Trust and Agency Accounts	FS252	3	5	5
Investment Management Agency Accounts	FS262	41	0	245
Other Fiduciary Accounts	FS272	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	232	257	378
Personal Trust and Agency Accounts	FS213	9	10	146
Retirement-related Trust and Agency Accounts - Total	SUB6130	223	223	232
Employee Benefit - Defined Contribution	FS223	222	222	222
Employee Benefit - Defined Benefit	FS233	0	0	0
Other Retirement Accounts	FS243	1	1	10
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	0	24	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	241,164	258,810	256,337
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 408	\$ 3,518	\$ 30,658
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 1,574	\$ 26,364
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 30	\$ 104	\$ 501
Employee Benefit - Defined Contribution	FS320	\$ 28	\$ 103	\$ 77
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 2	\$ 1	\$ 424
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 2,260
Other Fiduciary Accounts	FS370	\$ 0	\$ 238	\$ 326
Custody and Safekeeping Accounts	FS380	\$ 272	\$ 1,212	\$ 1,108
Other Fiduciary and Related Services	FS390	\$ 106	\$ 390	\$ 99
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 237	\$ 4,915	\$ 19,719
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 228
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 171	\$- 1,397	\$ 10,711
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 87,329	\$ 69,554	\$ 3,198,505

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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	\$ 656	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 5,247	\$ 735	\$ 98,185
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 754	\$ 6,578	\$ 179,894
State, County and Municipal Obligations	FS425	\$ 20,007	\$ 3,000	\$ 368,731
Money Market Mutual Funds	FS430	\$ 41,427	\$ 22,883	\$ 206,004
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 143	\$ 810	\$ 127,401
Common and Preferred Stock	FS445	\$ 1,204	\$ 17,768	\$ 2,089,585
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 800
Real Estate	FS455	\$ 50	\$ 50	\$ 61,023
Miscellaneous Assets	FS460	\$ 17,841	\$ 17,730	\$ 66,882
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	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	\$ 0	\$ 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	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 228
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 228
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 9,471,940	\$ 8,664,924	\$ 8,620,164
Equity Capital Deductions - Total	SUB1631	\$ 256,908	\$ 155,376	\$ 152,680
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 256,856	\$ 155,332	\$ 152,636
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 52	\$ 44	\$ 44
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 190,075	\$ 253,199	\$ 275,883
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 189,480	\$ 252,604	\$ 275,845
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 34	\$ 34	\$ 38
Other	CCR195	\$ 561	\$ 561	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 9,405,107	\$ 8,762,747	\$ 8,743,367

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Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Total Assets (SC60)	CCR205	\$ 111,817,664	\$ 106,262,675	\$ 107,352,905
Asset Deductions - Total	SUB1651	\$ 256,908	\$ 155,376	\$ 152,680
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 256,856	\$ 155,332	\$ 152,636
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 52	\$ 44	\$ 44
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 300,290	\$ 394,301	\$ 431,508
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 300,290	\$ 394,301	\$ 431,508
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 111,861,046	\$ 106,501,600	\$ 107,631,733
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 4,444,948	\$ 4,260,123	\$ 4,305,270
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 9,405,107	\$ 8,762,747	\$ 8,743,367
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 317,600	\$ 117,600	\$ 197,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 169,904	\$ 140,681	\$ 132,147
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 487,504	\$ 258,281	\$ 329,147
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 487,504	\$ 258,281	\$ 329,147
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 1,816	\$ 1,832
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 9,892,611	\$ 9,019,212	\$ 9,070,682
0% R/W Category - Cash	CCR400	\$ 159,817	\$ 180,959	\$ 167,081
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 558,284	\$ 572,875	\$ 630,020
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 80,402	\$ 89,350	\$ 89,206
0% R/W Category - Assets Total	CCR420	\$ 798,503	\$ 843,184	\$ 886,307
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	\$ 47,516,581	\$ 43,727,535	\$ 44,940,774
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,002,070	\$ 909,127	\$ 974,217
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 6,800	\$ 6,627	\$ 6,548
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,453,181	\$ 1,863,982	\$ 1,409,634
20% R/W Category - Other	CCR450	\$ 1,390,197	\$ 756,592	\$ 900,964
20% R/W Category - Assets Total	CCR455	\$ 51,368,829	\$ 47,263,863	\$ 48,232,137
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 10,273,766	\$ 9,452,773	\$ 9,646,427
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 40,792,425	\$ 39,000,937	\$ 41,577,992
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 100,677	\$ 0	\$ 0
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 320,291	\$ 161,564	\$ 28,268
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 13,597	\$ 10,892	\$ 8,015
50% R/W Category - Other	CCR480	\$ 35,760	\$ 38,045	\$ 40,105
50% R/W Category - Assets Total	CCR485	\$ 41,262,750	\$ 39,211,438	\$ 41,654,380
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 20,631,377	\$ 19,605,720	\$ 20,827,192
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 22,521,330	\$ 22,456,392	\$ 20,030,551
100% R/W Category - Assets Total	CCR510	\$ 22,521,330	\$ 22,456,392	\$ 20,030,551
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 22,521,330	\$ 22,456,392	\$ 20,030,551
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	\$ 115,951,412	\$ 109,774,877	\$ 110,803,375
Subtotal Risk-Weighted Assets	CCR75	\$ 53,426,470	\$ 51,514,884	\$ 50,504,168
Excess Allowances for Loan and Lease Losses	CCR530	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 53,426,470	\$ 51,514,884	\$ 50,504,168
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,274,117	\$ 4,121,190	\$ 4,040,332
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	8.41%	8.23%	8.12%
Total Risk-Based Capital Ratio	CCR820	18.52%	17.51%	17.96%
Tier 1 Risk-Based Capital Ratio	CCR830	17.60%	17.01%	17.31%

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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	8.41%	8.23%	8.12%

*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.