

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 18, 2008, 3:10 PM

TFR Industry Aggregate Report  
93045 - OTS-Regulated: South Carolina  
September 2008

Frozen Aggregated Data  
(\$Thousands)

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Description		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Number of Regulated Institutions</b>		21	22	23	23	23
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 503,060</b>	<b>\$ 519,240</b>	<b>\$ 594,246</b>	<b>\$ 555,475</b>	<b>\$ 615,951</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 128,951	\$ 131,169	\$ 134,370	\$ 116,879	\$ 121,130
Interest-Earning Deposits in FHLBs	SC112	\$ 118,450	\$ 144,474	\$ 240,930	\$ 153,233	\$ 156,336
Other Interest-Earning Deposits	SC118	\$ 19,380	\$ 32,396	\$ 7,021	\$ 10,437	\$ 9,728
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 93,842	\$ 51,303	\$ 20,657	\$ 13,071	\$ 25,786
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 117,394	\$ 124,965	\$ 150,402	\$ 219,761	\$ 258,423
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,834	\$ 10,999	\$ 12,701	\$ 12,120	\$ 15,412
State and Municipal Obligations	SC180	\$ 6,108	\$ 6,108	\$ 6,780	\$ 7,418	\$ 7,661
Securities Backed by Nonmortgage Loans	SC182	\$ 5,266	\$ 8,683	\$ 12,151	\$ 12,245	\$ 11,290
Other Investment Securities	SC185	\$ 6,148	\$ 7,251	\$ 6,997	\$ 7,011	\$ 6,742
Accrued Interest Receivable	SC191	\$ 1,687	\$ 1,892	\$ 2,237	\$ 3,300	\$ 3,443
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 703,265</b>	<b>\$ 704,194</b>	<b>\$ 718,320</b>	<b>\$ 651,753</b>	<b>\$ 581,793</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 703,265</b>	<b>\$ 704,194</b>	<b>\$ 718,320</b>	<b>\$ 651,753</b>	<b>\$ 581,793</b>
Pass-Through - Total	SUB0073	\$ 485,331	\$ 506,176	\$ 543,134	\$ 498,847	\$ 471,973
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 402,516	\$ 412,932	\$ 444,728	\$ 389,688	\$ 377,852
Other Pass-Through	SC215	\$ 82,815	\$ 93,244	\$ 98,406	\$ 109,159	\$ 94,121
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 214,911	\$ 195,113	\$ 172,769	\$ 150,399	\$ 107,587
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 18,799	\$ 18,883	\$ 33,989	\$ 34,859	\$ 36,138
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 27,562	\$ 22,387	\$ 14,200	\$ 3,787	\$ 2,254
Other	SC222	\$ 168,550	\$ 153,843	\$ 124,580	\$ 111,753	\$ 69,195
Accrued Interest Receivable	SC228	\$ 3,023	\$ 2,905	\$ 2,417	\$ 2,507	\$ 2,233

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 5,234,834</b>	<b>\$ 5,038,955</b>	<b>\$ 5,104,379</b>	<b>\$ 4,973,614</b>	<b>\$ 4,776,560</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 5,196,318</b>	<b>\$ 5,002,432</b>	<b>\$ 5,068,313</b>	<b>\$ 4,939,579</b>	<b>\$ 4,745,934</b>
Construction Loans - Total	SUB0100	\$ 449,972	\$ 440,149	\$ 441,845	\$ 446,767	\$ 436,998
Residential - Total	SUB0110	\$ 327,017	\$ 324,160	\$ 320,780	\$ 333,234	\$ 337,656
1-4 Dwelling Units	SC230	\$ 310,215	\$ 308,763	\$ 300,783	\$ 314,151	\$ 319,743
Multifamily (5 or more) Dwelling Units	SC235	\$ 16,802	\$ 15,397	\$ 19,997	\$ 19,083	\$ 17,913
Nonresidential Property	SC240	\$ 122,955	\$ 115,989	\$ 121,065	\$ 113,533	\$ 99,342
Permanent Loans - Total	SUB0121	\$ 4,767,024	\$ 4,580,894	\$ 4,644,102	\$ 4,507,201	\$ 4,320,408
Residential - Total	SUB0131	\$ 2,829,732	\$ 2,758,634	\$ 2,822,520	\$ 2,785,265	\$ 2,712,728
1-4 Dwelling Units - Total	SUB0141	\$ 2,754,132	\$ 2,684,098	\$ 2,743,628	\$ 2,717,552	\$ 2,650,827
Revolving Open-End Loans	SC251	\$ 519,834	\$ 479,918	\$ 458,930	\$ 438,059	\$ 423,504
All Other - First Liens	SC254	\$ 2,180,008	\$ 2,151,719	\$ 2,230,640	\$ 2,227,545	\$ 2,178,374
All Other - Junior Liens	SC255	\$ 54,290	\$ 52,461	\$ 54,058	\$ 51,948	\$ 48,949
Multifamily (5 or more) Dwelling Units	SC256	\$ 75,600	\$ 74,536	\$ 78,892	\$ 67,713	\$ 61,901
Nonresidential Property (Except Land)	SC260	\$ 1,173,017	\$ 1,068,766	\$ 1,066,321	\$ 1,027,794	\$ 977,236
Land	SC265	\$ 764,275	\$ 753,494	\$ 755,261	\$ 694,142	\$ 630,444
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 414,553	\$ 106,521	\$ 131,979	\$ 196,562	\$ 160,499
Accrued Interest Receivable	SC272	\$ 17,800	\$ 17,856	\$ 18,373	\$ 19,552	\$ 19,113
Advances for Taxes and Insurance	SC275	\$ 38	\$ 56	\$ 59	\$ 94	\$ 41
Allowance for Loan and Lease Losses	SC283	\$ 38,516	\$ 36,523	\$ 36,066	\$ 34,035	\$ 30,626
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 716,336</b>	<b>\$ 709,030</b>	<b>\$ 700,932</b>	<b>\$ 682,277</b>	<b>\$ 663,370</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 692,645</b>	<b>\$ 685,486</b>	<b>\$ 677,727</b>	<b>\$ 659,752</b>	<b>\$ 641,785</b>
Commercial Loans - Total	SC32	\$ 234,598	\$ 231,185	\$ 230,593	\$ 216,167	\$ 204,231
Secured	SC300	\$ 180,452	\$ 174,654	\$ 177,278	\$ 164,213	\$ 156,366
Unsecured	SC303	\$ 54,146	\$ 56,531	\$ 53,299	\$ 51,954	\$ 47,865
Lease Receivables	SC306	\$ 0	\$ 0	\$ 16	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 472,543	\$ 468,236	\$ 460,411	\$ 455,347	\$ 448,513
Loans on Deposits	SC310	\$ 19,701	\$ 19,262	\$ 20,499	\$ 21,139	\$ 20,503
Home Improvement Loans (Not secured by real estate)	SC316	\$ 100	\$ 112	\$ 113	\$ 117	\$ 150
Education Loans	SC320	\$ 0	\$ 3	\$ 3	\$ 3	\$ 0
Auto Loans	SC323	\$ 45,839	\$ 45,610	\$ 48,814	\$ 49,277	\$ 49,198
Mobile Home Loans	SC326	\$ 226,562	\$ 220,797	\$ 215,162	\$ 210,948	\$ 204,245
Credit Cards	SC328	\$ 16,893	\$ 16,546	\$ 16,778	\$ 17,592	\$ 16,079

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other, Including Lease Receivables	SC330	\$ 163,448	\$ 165,906	\$ 159,042	\$ 156,271	\$ 158,338
Accrued Interest Receivable	SC348	\$ 9,195	\$ 9,609	\$ 9,928	\$ 10,763	\$ 10,626
Allowance for Loan and Lease Losses	SC357	\$ 23,691	\$ 23,544	\$ 23,205	\$ 22,525	\$ 21,585
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 17,370</b>	<b>\$ 16,089</b>	<b>\$ 9,124</b>	<b>\$ 6,341</b>	<b>\$ 3,752</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 17,316</b>	<b>\$ 16,071</b>	<b>\$ 9,104</b>	<b>\$ 6,319</b>	<b>\$ 3,752</b>
Real Estate - Total	SUB0210	\$ 16,263	\$ 14,723	\$ 7,976	\$ 5,300	\$ 2,939
Construction	SC405	\$ 1,912	\$ 1,405	\$ 1,725	\$ 461	\$ 389
Residential - Total	SUB0225	\$ 10,754	\$ 10,150	\$ 4,409	\$ 3,154	\$ 1,986
1-4 Dwelling Units	SC415	\$ 10,754	\$ 10,150	\$ 4,409	\$ 3,154	\$ 1,986
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 657	\$ 262	\$ 197	\$ 169	\$ 89
Land	SC428	\$ 2,940	\$ 2,906	\$ 1,645	\$ 1,516	\$ 475
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,107	\$ 1,366	\$ 1,148	\$ 1,041	\$ 813
General Valuation Allowances	SC441	\$ 54	\$ 18	\$ 20	\$ 22	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 5,527</b>	<b>\$ 5,416</b>	<b>\$ 6,235</b>	<b>\$ 6,090</b>	<b>\$ 6,463</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 76,174</b>	<b>\$ 70,416</b>	<b>\$ 70,042</b>	<b>\$ 68,121</b>	<b>\$ 59,304</b>
Federal Home Loan Bank Stock	SC510	\$ 76,174	\$ 70,416	\$ 69,940	\$ 68,101	\$ 59,284
Other	SC540	\$ 0	\$ 0	\$ 102	\$ 20	\$ 20
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 155,545</b>	<b>\$ 154,796</b>	<b>\$ 155,659</b>	<b>\$ 153,370</b>	<b>\$ 149,042</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 83,024</b>	<b>\$ 81,297</b>	<b>\$ 81,524</b>	<b>\$ 75,849</b>	<b>\$ 78,800</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 82,959</b>	<b>\$ 81,212</b>	<b>\$ 81,385</b>	<b>\$ 75,672</b>	<b>\$ 78,565</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 9,646	\$ 9,060	\$ 8,982	\$ 8,907	\$ 8,728
Other	SC625	\$ 16,009	\$ 15,333	\$ 15,168	\$ 15,043	\$ 14,906
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 14,440	\$ 14,767	\$ 12,813	\$ 14,175	\$ 15,151
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 7,738	\$ 7,952	\$ 8,300	\$ 8,645	\$ 8,151
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 35,191	\$ 34,185	\$ 36,261	\$ 29,079	\$ 31,864
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 65	\$ 85	\$ 139	\$ 177	\$ 235
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 62,326</b>	<b>\$ 60,170</b>	<b>\$ 59,430</b>	<b>\$ 56,759</b>	<b>\$ 52,446</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 7,495,135</b>	<b>\$ 7,299,433</b>	<b>\$ 7,440,461</b>	<b>\$ 7,172,890</b>	<b>\$ 6,935,035</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 7,432,809</b>	<b>\$ 7,239,263</b>	<b>\$ 7,381,031</b>	<b>\$ 7,116,131</b>	<b>\$ 6,882,589</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 5,240,388</b>	<b>\$ 5,147,584</b>	<b>\$ 5,279,195</b>	<b>\$ 5,044,087</b>	<b>\$ 5,024,013</b>
Deposits	SC710	\$ 5,215,622	\$ 5,124,798	\$ 5,255,148	\$ 5,023,543	\$ 4,998,516
Escrows	SC712	\$ 24,882	\$ 22,857	\$ 24,213	\$ 20,676	\$ 25,637
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 116	\$- 71	\$- 166	\$- 132	\$- 140
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 1,421,712</b>	<b>\$ 1,317,604</b>	<b>\$ 1,291,190</b>	<b>\$ 1,266,587</b>	<b>\$ 1,075,898</b>
Advances from FHLBank	SC720	\$ 1,408,551	\$ 1,283,198	\$ 1,261,084	\$ 1,246,001	\$ 1,053,151
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 12,307	\$ 33,594	\$ 29,294	\$ 19,774	\$ 21,935
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 854	\$ 812	\$ 812	\$ 812	\$ 812
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 50,279</b>	<b>\$ 54,932</b>	<b>\$ 62,316</b>	<b>\$ 71,556</b>	<b>\$ 67,130</b>
Accrued Interest Payable - Deposits	SC763	\$ 15,378	\$ 16,892	\$ 19,080	\$ 19,921	\$ 20,342
Accrued Interest Payable - Other	SC766	\$ 4,392	\$ 4,033	\$ 3,634	\$ 4,326	\$ 3,568
Accrued Taxes	SC776	\$ 1,544	\$ 2,511	\$ 4,491	\$ 9,917	\$ 9,019
Accounts Payable	SC780	\$ 11,595	\$ 11,965	\$ 11,355	\$ 10,860	\$ 11,113
Deferred Income Taxes	SC790	\$ 1,009	\$ 4,051	\$ 5,852	\$ 10,208	\$ 9,975
Other Liabilities and Deferred Income	SC796	\$ 16,361	\$ 15,480	\$ 17,904	\$ 16,324	\$ 13,113
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 6,712,379</b>	<b>\$ 6,520,120</b>	<b>\$ 6,632,701</b>	<b>\$ 6,382,230</b>	<b>\$ 6,167,041</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 55</b>	<b>\$ 55</b>	<b>\$ 58</b>	<b>\$ 57</b>	<b>\$ 57</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 215,755	\$ 205,802	\$ 210,659	\$ 201,785	\$ 184,740
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 13,814	\$ 13,814	\$ 13,566	\$ 13,566	\$ 13,566
Paid in Excess of Par	SC830	\$ 201,941	\$ 191,988	\$ 197,093	\$ 188,219	\$ 171,174
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 17,161</b>	<b>\$- 9,039</b>	<b>\$- 1,187</b>	<b>\$ 2,520</b>	<b>\$ 1,402</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 16,661	\$- 8,596	\$- 744	\$ 2,963	\$ 1,845
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 500	\$- 443	\$- 443	\$- 443	\$- 443
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 521,783</b>	<b>\$ 522,329</b>	<b>\$ 536,105</b>	<b>\$ 527,576</b>	<b>\$ 527,436</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2,694</b>	<b>\$ 1,962</b>	<b>\$ 1,913</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 720,377</b>	<b>\$ 719,092</b>	<b>\$ 748,271</b>	<b>\$ 733,843</b>	<b>\$ 715,491</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 7,432,811</b>	<b>\$ 7,239,267</b>	<b>\$ 7,381,030</b>	<b>\$ 7,116,130</b>	<b>\$ 6,882,589</b>

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## Other Codes As of Sep 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	5	\$ 15
3	Federal, State, or other taxes receivable	7	\$ 2,200
4	Net deferred tax assets	11	\$ 14,132
6	Prepaid deposit insurance premiums	4	\$ 78
7	Prepaid expenses	19	\$ 5,586
8	Deposits for utilities and other services	1	\$ 67
14	Other noninterest-bearing short-term accounts recv	1	\$ 612
19	Receivables fr a broker for unsettled transactions	1	\$ 498
22	Unapplied loan disbursements	1	\$ 2,549
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 1,098
99	Other	9	\$ 2,129

### Other Liability Codes

Code	Description	Count	Amount
5	Deferred gains from sale/leaseback	1	\$ 1,856
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 95
9	Fees received for standby contracts and other	1	\$ 34
11	The liability recorded for post-retirement benefit	7	\$ 3,975
14	Unapplied loan payments received	1	\$ 7
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 686
18	Litigation reserves	1	\$ 5
99	Other	22	\$ 7,875

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 106,224</b>	<b>\$ 106,019</b>	<b>\$ 112,016</b>	<b>\$ 113,673</b>	<b>\$ 110,160</b>
Deposits and Investment Securities	SO115	\$ 2,923	\$ 3,707	\$ 4,831	\$ 5,868	\$ 6,313
Mortgage-Backed Securities	SO125	\$ 8,855	\$ 8,428	\$ 7,724	\$ 6,927	\$ 6,066
Mortgage Loans	SO141	\$ 78,655	\$ 78,196	\$ 84,120	\$ 84,372	\$ 81,194
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 714	\$ 912	\$ 708	\$ 702	\$ 466
Nonmortgage Loans - Total	SUB0950	\$ 14,864	\$ 14,536	\$ 14,389	\$ 15,545	\$ 15,924
Commercial Loans and Leases	SO160	\$ 4,603	\$ 4,557	\$ 4,232	\$ 4,806	\$ 5,407
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 92	\$ 116	\$ 112	\$ 114	\$ 65
Consumer Loans and Leases	SO171	\$ 10,261	\$ 9,979	\$ 10,157	\$ 10,739	\$ 10,517
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 121	\$ 124	\$ 132	\$ 145	\$ 132
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 632</b>	<b>\$ 994</b>	<b>\$ 1,011</b>	<b>\$ 942</b>	<b>\$ 830</b>
Federal Home Loan Bank Stock	SO181	\$ 632	\$ 994	\$ 1,011	\$ 942	\$ 830
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 49,509</b>	<b>\$ 50,851</b>	<b>\$ 57,967</b>	<b>\$ 60,779</b>	<b>\$ 58,335</b>
Deposits	SO215	\$ 36,602	\$ 38,674	\$ 44,203	\$ 46,377	\$ 45,318
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 12,855	\$ 12,003	\$ 13,647	\$ 14,049	\$ 12,230
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 77	\$ 201	\$ 239	\$ 361	\$ 788
Capitalized Interest	SO271	\$ 25	\$ 27	\$ 122	\$ 8	\$ 1
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 57,347</b>	<b>\$ 56,162</b>	<b>\$ 55,060</b>	<b>\$ 53,836</b>	<b>\$ 52,655</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 11,073	\$ 6,778	\$ 6,074	\$ 6,733	\$ 3,622
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 46,274</b>	<b>\$ 49,384</b>	<b>\$ 48,986</b>	<b>\$ 47,103</b>	<b>\$ 49,033</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 12,064</b>	<b>\$ 13,919</b>	<b>\$ 16,186</b>	<b>\$ 13,584</b>	<b>\$ 13,888</b>
Mortgage Loan Servicing Fees	SO410	\$ 1,002	\$ 996	\$ 988	\$ 1,229	\$ 1,056
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 679	\$ 1,231	\$- 2,030	\$- 1,500	\$- 1,622

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other Fees and Charges	SO420	\$ 11,013	\$ 10,951	\$ 10,857	\$ 10,797	\$ 11,083
Net Income (Loss) from Other - Total	SUB0451	\$- 904	\$ 725	\$ 2,489	\$ 667	\$ 1,399
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 23	\$ 1,407	\$ 2,774	\$ 1,327	\$ 1,055
Operations & Sale of Repossessed Assets	SO461	\$- 396	\$- 272	\$- 167	\$- 100	\$- 150
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 37	\$- 52	\$- 10	\$ 8	\$ 67
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 2	\$- 1	\$- 18	\$ 383	\$ 365
Sale of Other Assets Held for Investment	SO477	\$ 17	\$ 0	\$ 260	\$- 1	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 587	\$- 357	\$- 350	\$- 950	\$ 62
Other Noninterest Income	SO488	\$ 1,632	\$ 16	\$ 3,882	\$ 2,391	\$ 1,972
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 47,258</b>	<b>\$ 46,839</b>	<b>\$ 50,331</b>	<b>\$ 49,877</b>	<b>\$ 44,796</b>
All Personnel Compensation and Expense	SO510	\$ 27,828	\$ 28,152	\$ 31,438	\$ 31,235	\$ 26,754
Legal Expense	SO520	\$ 253	\$ 327	\$ 252	\$ 227	\$ 321
Office Occupancy and Equipment Expense	SO530	\$ 9,166	\$ 8,585	\$ 9,085	\$ 8,604	\$ 8,318
Marketing and Other Professional Services	SO540	\$ 2,076	\$ 2,538	\$ 2,159	\$ 2,513	\$ 2,236
Loan Servicing Fees	SO550	\$ 11	\$ 13	\$ 17	\$ 24	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 336	\$ 343	\$ 383	\$ 371	\$ 383
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 45	\$ 45	\$ 28	\$ 47	\$ 91
Other Noninterest Expense	SO580	\$ 7,543	\$ 6,836	\$ 6,969	\$ 6,856	\$ 6,693
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 11,080</b>	<b>\$ 16,464</b>	<b>\$ 14,841</b>	<b>\$ 10,810</b>	<b>\$ 18,125</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 5,185</b>	<b>\$ 7,084</b>	<b>\$ 6,654</b>	<b>\$ 5,649</b>	<b>\$ 8,408</b>



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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 4,989	\$ 6,437	\$ 6,061	\$ 5,121	\$ 6,627
State, Local & Other	SO720	\$ 196	\$ 647	\$ 593	\$ 528	\$ 1,781
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 5,895</b>	<b>\$ 9,380</b>	<b>\$ 8,187</b>	<b>\$ 5,161</b>	<b>\$ 9,717</b>
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 5,895</b>	<b>\$ 9,380</b>	<b>\$ 8,187</b>	<b>\$ 5,161</b>	<b>\$ 9,717</b>

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### Other Codes As of Sep 2008

#### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 31
5	Net income(loss) from real estate held for invest	1	\$ 17
7	Net income(loss) from leased property	1	\$ 6
11	Adjustments to prior periods	1	\$ 52
15	Income from corporate-owned life insurance	4	\$ 134
99	Other	13	\$ 926

#### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	10	\$ 529
2	OTS assessments	5	\$ 33
6	Supervisory examination fees	5	\$ 63
7	Office supplies, printing, and postage	16	\$ 1,315
8	Telephone, including data lines	8	\$ 465
10	ATM expense	4	\$ 625
15	Foreclosure expenses	2	\$ 52
99	Other	13	\$ 827

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 312,734</b>	<b>\$ 214,506</b>	<b>\$ 112,016</b>	<b>\$ 430,209</b>	<b>\$ 316,536</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 11,142	\$ 8,498	\$ 4,831	\$ 24,621	\$ 18,753
YTD - Mortgage-Backed Securities	Y_SO125	\$ 24,418	\$ 16,033	\$ 7,724	\$ 24,836	\$ 17,909
YTD - Mortgage Loans	Y_SO141	\$ 231,503	\$ 159,362	\$ 84,120	\$ 318,149	\$ 233,777
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,279	\$ 1,574	\$ 708	\$ 2,055	\$ 1,353
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 12,529	\$ 8,589	\$ 4,232	\$ 19,208	\$ 14,402
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 299	\$ 228	\$ 112	\$ 399	\$ 285
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 30,192	\$ 19,966	\$ 10,157	\$ 40,437	\$ 29,698
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 372	\$ 256	\$ 132	\$ 504	\$ 359
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 2,557</b>	<b>\$ 1,975</b>	<b>\$ 1,011</b>	<b>\$ 3,376</b>	<b>\$ 2,434</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,557	\$ 1,975	\$ 1,011	\$ 3,376	\$ 2,434
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 151,365</b>	<b>\$ 106,830</b>	<b>\$ 57,967</b>	<b>\$ 226,219</b>	<b>\$ 165,440</b>
YTD - Deposits	Y_SO215	\$ 113,532	\$ 81,298	\$ 44,203	\$ 174,492	\$ 128,115
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 37,522	\$ 25,273	\$ 13,647	\$ 49,163	\$ 35,114
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 485	\$ 408	\$ 239	\$ 2,696	\$ 2,335
YTD - Capitalized Interest	Y_SO271	\$ 174	\$ 149	\$ 122	\$ 132	\$ 124
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 163,926</b>	<b>\$ 109,651</b>	<b>\$ 55,060</b>	<b>\$ 207,366</b>	<b>\$ 153,530</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 23,448	\$ 12,502	\$ 6,074	\$ 15,219	\$ 8,486
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 140,478</b>	<b>\$ 97,149</b>	<b>\$ 48,986</b>	<b>\$ 192,147</b>	<b>\$ 145,044</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 41,028</b>	<b>\$ 29,893</b>	<b>\$ 16,186</b>	<b>\$ 55,691</b>	<b>\$ 42,107</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,936	\$ 1,984	\$ 988	\$ 4,381	\$ 3,152
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,422	\$- 799	\$- 2,030	\$- 3,512	\$- 2,012

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YTD - Other Fees and Charges	Y_SO420	\$ 32,387	\$ 21,663	\$ 10,857	\$ 42,829	\$ 32,032
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,682	\$ 3,232	\$ 2,489	\$ 5,655	\$ 4,988
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,558	\$ 4,181	\$ 2,774	\$ 5,342	\$ 4,015
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 835	\$- 439	\$- 167	\$- 595	\$- 495
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 25	\$- 62	\$- 10	\$ 4	\$- 4
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 829	\$ 829
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1	\$- 1	\$- 18	\$ 952	\$ 569
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 277	\$ 260	\$ 260	\$ 11	\$ 12
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 1,294	\$- 707	\$- 350	\$- 888	\$ 62
YTD - Other Noninterest Income	Y_SO488	\$ 5,445	\$ 3,813	\$ 3,882	\$ 6,338	\$ 3,947
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 136,788</b>	<b>\$ 93,802</b>	<b>\$ 50,331</b>	<b>\$ 181,614</b>	<b>\$ 131,737</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 82,485	\$ 57,429	\$ 31,438	\$ 110,659	\$ 79,424
YTD - Legal Expense	Y_SO520	\$ 813	\$ 579	\$ 252	\$ 1,589	\$ 1,362
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 25,189	\$ 16,861	\$ 9,085	\$ 31,905	\$ 23,301
YTD - Marketing and Other Professional Services	Y_SO540	\$ 6,584	\$ 4,658	\$ 2,159	\$ 9,074	\$ 6,561
YTD - Loan Servicing Fees	Y_SO550	\$ 41	\$ 30	\$ 17	\$ 28	\$ 4
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,015	\$ 679	\$ 383	\$ 1,362	\$ 991
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 118	\$ 73	\$ 28	\$ 217	\$ 170
YTD - Other Noninterest Expense	Y_SO580	\$ 20,543	\$ 13,493	\$ 6,969	\$ 26,780	\$ 19,924
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 44,718</b>	<b>\$ 33,240</b>	<b>\$ 14,841</b>	<b>\$ 66,224</b>	<b>\$ 55,414</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 19,805</b>	<b>\$ 14,479</b>	<b>\$ 6,654</b>	<b>\$ 29,125</b>	<b>\$ 23,476</b>
YTD - Federal	Y_SO710	\$ 18,311	\$ 13,210	\$ 6,061	\$ 26,290	\$ 21,169
YTD - State, Local, and Other	Y_SO720	\$ 1,494	\$ 1,269	\$ 593	\$ 2,835	\$ 2,307
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 24,913</b>	<b>\$ 18,761</b>	<b>\$ 8,187</b>	<b>\$ 37,099</b>	<b>\$ 31,938</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 24,913</b>	<b>\$ 18,761</b>	<b>\$ 8,187</b>	<b>\$ 37,099</b>	<b>\$ 31,938</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 60,169</b>	<b>\$ 57,078</b>	<b>\$ 56,757</b>	<b>\$ 52,445</b>	<b>\$ 50,863</b>
Net Provision for Loss	VA115	\$ 11,089	\$ 6,815	\$ 6,110	\$ 6,685	\$ 3,711
Transfers	VA125	\$- 2,495	\$- 1,076	\$- 137	\$- 468	\$- 525
Recoveries	VA135	\$ 581	\$ 224	\$ 356	\$ 189	\$ 274
Adjustments	VA145	\$- 15	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 7,005	\$ 2,872	\$ 3,655	\$ 2,094	\$ 1,878
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 62,324</b>	<b>\$ 60,169</b>	<b>\$ 59,431</b>	<b>\$ 56,757</b>	<b>\$ 52,445</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 2,301</b>	<b>\$ 2,071</b>	<b>\$ 2,021</b>	<b>\$ 2,020</b>	<b>\$ 1,535</b>
Net Provision for Loss	VA118	\$ 29	\$ 8	\$- 8	\$ 95	\$ 2
Transfers	VA128	\$ 2,495	\$ 1,076	\$ 137	\$ 468	\$ 525
Adjustments	VA148	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 173	\$ 854	\$ 79	\$ 562	\$ 42
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 4,667</b>	<b>\$ 2,301</b>	<b>\$ 2,071</b>	<b>\$ 2,021</b>	<b>\$ 2,020</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 62,470</b>	<b>\$ 59,149</b>	<b>\$ 58,778</b>	<b>\$ 54,465</b>	<b>\$ 52,398</b>
Net Provision for Loss	VA120	\$ 11,118	\$ 6,823	\$ 6,102	\$ 6,780	\$ 3,713
Recoveries	VA140	\$ 581	\$ 224	\$ 356	\$ 189	\$ 274
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 7,178	\$ 3,726	\$ 3,734	\$ 2,656	\$ 1,920
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 66,991</b>	<b>\$ 62,470</b>	<b>\$ 61,502</b>	<b>\$ 58,778</b>	<b>\$ 54,465</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 7,005</b>	<b>\$ 2,872</b>	<b>\$ 3,655</b>	<b>\$ 2,094</b>	<b>\$ 1,878</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 2,204</b>	<b>\$ 1,203</b>	<b>\$ 1,647</b>	<b>\$ 221</b>	<b>\$ 305</b>
Construction - Total	SUB2030	\$ 421	\$ 0	\$ 206	\$ 84	\$ 12
1-4 Dwelling Units	VA420	\$ 421	\$ 0	\$ 206	\$ 84	\$ 12
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,783	\$ 1,203	\$ 1,441	\$ 137	\$ 293
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 264	\$ 719	\$ 668	\$ 0	\$ 79
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 1,284	\$ 305	\$ 302	\$ 83	\$ 158
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 133	\$ 7	\$ 74	\$ 26	\$ 54
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 36	\$ 0	\$ 17	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 66	\$ 172	\$ 380	\$ 28	\$ 2
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 1,930</b>	<b>\$ 1,667</b>	<b>\$ 2,006</b>	<b>\$ 1,789</b>	<b>\$ 1,522</b>
Commercial Loans	VA520	\$ 152	\$ 195	\$ 285	\$ 116	\$ 22
Consumer Loans - Total	SUB2061	\$ 1,778	\$ 1,472	\$ 1,721	\$ 1,673	\$ 1,500
Loans on Deposits	VA510	\$ 0	\$ 2	\$ 1	\$ 4	\$ 8
Home Improvement Loans	VA516	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 37	\$ 44	\$ 61	\$ 17	\$ 122
Mobile Home Loans	VA550	\$ 743	\$ 479	\$ 508	\$ 374	\$ 625
Credit Cards	VA556	\$ 251	\$ 226	\$ 138	\$ 169	\$ 170
Other	VA560	\$ 742	\$ 721	\$ 1,013	\$ 1,109	\$ 575
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 528</b>	<b>\$ 2</b>	<b>\$ 2</b>	<b>\$ 84</b>	<b>\$ 51</b>
Real Estate - Construction	VA605	\$ 20	\$ 0	\$ 0	\$ 34	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 274	\$ 2	\$ 2	\$ 50	\$ 31
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 83	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 100	\$ 0	\$ 0	\$ 0	\$ 20
Other Repossessed Assets	VA630	\$ 51	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 2,343</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 581</b>	<b>\$ 224</b>	<b>\$ 356</b>	<b>\$ 189</b>	<b>\$ 274</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 272</b>	<b>\$ 1</b>	<b>\$ 14</b>	<b>\$ 11</b>	<b>\$ 34</b>
Construction - Total	SUB2130	\$ 16	\$ 0	\$ 0	\$ 8	\$ 0
1-4 Dwelling Units	VA421	\$ 16	\$ 0	\$ 0	\$ 8	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 256	\$ 1	\$ 14	\$ 3	\$ 34
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 14	\$ 1	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 69	\$ 0	\$ 14	\$ 1	\$ 6
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 72	\$ 0	\$ 0	\$ 0	\$ 26
Land	VA491	\$ 101	\$ 0	\$ 0	\$ 2	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 309</b>	<b>\$ 223</b>	<b>\$ 342</b>	<b>\$ 178</b>	<b>\$ 240</b>

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 22	\$ 24	\$ 46	\$ 16	\$ 56
Consumer Loans - Total	SUB2161	\$ 287	\$ 199	\$ 296	\$ 162	\$ 184
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 12	\$ 5	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 23	\$ 27	\$ 46	\$ 27	\$ 38
Mobile Home Loans	VA551	\$ 74	\$ 13	\$ 11	\$ 9	\$ 41
Credit Cards	VA557	\$ 13	\$ 8	\$ 14	\$ 5	\$ 41
Other	VA561	\$ 176	\$ 151	\$ 213	\$ 116	\$ 64
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 2,524</b>	<b>\$ 1,084</b>	<b>\$ 128</b>	<b>\$ 563</b>	<b>\$ 525</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 2,406</b>	<b>\$ 1,032</b>	<b>\$ 197</b>	<b>\$ 527</b>	<b>\$ 507</b>
Construction - Total	SUB2230	\$- 100	\$ 1,216	\$ 0	\$ 10	\$ 37
1-4 Dwelling Units	VA422	\$- 100	\$ 1,216	\$ 0	\$ 10	\$ 37
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 2,506	\$- 184	\$ 197	\$ 517	\$ 470
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 294	\$ 406	\$ 197	\$ 217	\$ 1
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$- 25
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 612	\$- 190	\$ 0	\$ 0	\$ 70
Land	VA492	\$ 1,600	\$- 400	\$ 0	\$ 300	\$ 424
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 109</b>	<b>\$ 52</b>	<b>\$- 59</b>	<b>\$- 48</b>	<b>\$ 18</b>
Commercial Loans	VA522	\$ 105	\$ 35	\$ 0	\$- 50	\$ 0
Consumer Loans - Total	SUB2261	\$ 4	\$ 17	\$- 59	\$ 2	\$ 18
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 2	\$ 14	\$ 9	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 6	\$ 3	\$- 68	\$ 2	\$ 18
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 9</b>	<b>\$- 10</b>	<b>\$- 10</b>	<b>\$ 84</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 9	\$- 10	\$- 10	\$ 84	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 10</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 8,948</b>	<b>\$ 3,732</b>	<b>\$ 3,427</b>	<b>\$ 2,468</b>	<b>\$ 2,129</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 4,338</b>	<b>\$ 2,234</b>	<b>\$ 1,830</b>	<b>\$ 737</b>	<b>\$ 778</b>
Construction - Total	SUB2330	\$ 305	\$ 1,216	\$ 206	\$ 86	\$ 49
1-4 Dwelling Units	VA425	\$ 305	\$ 1,216	\$ 206	\$ 86	\$ 49
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 4,033	\$ 1,018	\$ 1,624	\$ 651	\$ 729
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 250	\$ 718	\$ 668	\$ 0	\$ 79
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 1,509	\$ 711	\$ 485	\$ 299	\$ 153
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 133	\$ 7	\$ 74	\$ 26	\$ 27
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 576	\$- 190	\$ 17	\$ 0	\$ 44
Land	VA495	\$ 1,565	\$- 228	\$ 380	\$ 326	\$ 426
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 1,730</b>	<b>\$ 1,496</b>	<b>\$ 1,605</b>	<b>\$ 1,563</b>	<b>\$ 1,300</b>
Commercial Loans	VA525	\$ 235	\$ 206	\$ 239	\$ 50	\$- 34
Consumer Loans - Total	SUB2361	\$ 1,495	\$ 1,290	\$ 1,366	\$ 1,513	\$ 1,334
Loans on Deposits	VA515	\$ 0	\$ 2	\$- 11	\$- 1	\$ 8
Home Improvement Loans	VA519	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$- 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 12	\$ 31	\$ 24	\$- 10	\$ 84
Mobile Home Loans	VA555	\$ 669	\$ 466	\$ 497	\$ 365	\$ 584



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 238	\$ 218	\$ 124	\$ 164	\$ 129
Other	VA565	\$ 572	\$ 573	\$ 732	\$ 995	\$ 529
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 537</b>	<b>\$- 8</b>	<b>\$- 8</b>	<b>\$ 168</b>	<b>\$ 51</b>
Real Estate - Construction	VA607	\$ 20	\$ 0	\$ 0	\$ 34	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 283	\$- 8	\$- 8	\$ 134	\$ 31
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 83	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 100	\$ 0	\$ 0	\$ 0	\$ 20
Other Repossessed Assets	VA633	\$ 51	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 10</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 2,343</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 10,884</b>	<b>\$ 14,303</b>	<b>\$ 6,234</b>	<b>\$ 5,813</b>	<b>\$ 3,163</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 21,835</b>	<b>\$ 22,036</b>	<b>\$ 14,157</b>	<b>\$ 10,483</b>	<b>\$ 7,353</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 7,648</b>	<b>\$ 9,649</b>	<b>\$ 3,363</b>	<b>\$ 4,058</b>	<b>\$ 1,483</b>
Construction	VA951	\$ 1,524	\$ 735	\$ 1,450	\$ 73	\$ 388
Permanent - 1-4 Dwelling Units	VA952	\$ 4,467	\$ 7,561	\$ 1,641	\$ 2,133	\$ 935
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 314	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 533	\$ 65	\$ 44	\$ 64	\$ 0
Permanent - Land	VA955	\$ 810	\$ 1,288	\$ 228	\$ 1,788	\$ 160
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 85,474</b>	<b>\$ 60,935</b>	<b>\$ 54,296</b>	<b>\$ 46,729</b>	<b>\$ 40,543</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 141,903</b>	<b>\$ 124,650</b>	<b>\$ 102,269</b>	<b>\$ 81,062</b>	<b>\$ 67,646</b>
Substandard	VA965	\$ 136,240	\$ 122,031	\$ 96,749	\$ 77,841	\$ 66,364
Doubtful	VA970	\$ 5,663	\$ 2,619	\$ 5,520	\$ 3,221	\$ 1,282
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 167,211</b>	<b>\$ 141,850</b>	<b>\$ 136,747</b>	<b>\$ 119,906</b>	<b>\$ 96,005</b>
Mortgages - Total	SUB2421	\$ 150,758	\$ 127,555	\$ 124,250	\$ 100,163	\$ 81,723
Construction and Land Loans	SUB2430	\$ 49,361	\$ 46,112	\$ 26,103	\$ 24,090	\$ 16,457
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 70,384	\$ 56,827	\$ 73,035	\$ 58,718	\$ 47,433
Permanent Loans Secured by All Other Property	SUB2450	\$ 58,421	\$ 51,304	\$ 42,305	\$ 28,861	\$ 28,189
Nonmortgages - Total	SUB2461	\$ 16,453	\$ 14,295	\$ 12,497	\$ 19,743	\$ 14,282
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 102,764</b>	<b>\$ 90,685</b>	<b>\$ 84,278</b>	<b>\$ 81,263</b>	<b>\$ 72,371</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 101,522</b>	<b>\$ 89,629</b>	<b>\$ 81,987</b>	<b>\$ 79,783</b>	<b>\$ 70,357</b>
Mortgage Loans - Total	SUB2481	\$ 88,378	\$ 78,696	\$ 72,834	\$ 64,789	\$ 59,195
Construction	PD115	\$ 9,894	\$ 13,487	\$ 4,609	\$ 8,327	\$ 4,971
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 6,070	\$ 3,984	\$ 4,662	\$ 5,046	\$ 4,814
Secured by First Liens	PD123	\$ 34,344	\$ 26,803	\$ 38,333	\$ 35,444	\$ 29,451
Secured by Junior Liens	PD124	\$ 471	\$ 580	\$ 1,114	\$ 229	\$ 63
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 2,509	\$ 1,264	\$ 93	\$ 966
Nonresidential Property (Except Land)	PD135	\$ 20,276	\$ 13,387	\$ 12,562	\$ 9,238	\$ 11,749
Land	PD138	\$ 17,323	\$ 17,946	\$ 10,290	\$ 6,412	\$ 7,181
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 4,609	\$ 5,071	\$ 4,647	\$ 7,370	\$ 5,186
Consumer Loans - Total	SUB2511	\$ 8,535	\$ 5,862	\$ 4,506	\$ 7,624	\$ 5,976
Loans on Deposits	PD161	\$ 72	\$ 87	\$ 76	\$ 690	\$ 40
Home Improvement Loans	PD163	\$ 2	\$ 6	\$ 2	\$ 3	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,098	\$ 1,076	\$ 1,022	\$ 1,331	\$ 1,233
Mobile Home Loans	PD169	\$ 4,147	\$ 2,756	\$ 1,589	\$ 3,299	\$ 2,582
Credit Cards	PD171	\$ 306	\$ 272	\$ 253	\$ 256	\$ 240
Other	PD180	\$ 2,910	\$ 1,665	\$ 1,564	\$ 2,045	\$ 1,881
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 410	\$ 2,476	\$ 611	\$ 799	\$ 288
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 165	\$ 298	\$ 120	\$ 491	\$ 32
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 165	\$ 298	\$ 120	\$ 93	\$ 32
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 1,242</b>	<b>\$ 1,056</b>	<b>\$ 2,291</b>	<b>\$ 1,480</b>	<b>\$ 2,014</b>
Mortgage Loans - Total	SUB2491	\$ 1,162	\$ 962	\$ 2,186	\$ 1,412	\$ 1,931
Construction	PD215	\$ 0	\$ 0	\$ 780	\$ 459	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 56	\$ 31	\$ 10	\$ 14	\$ 69
Secured by First Liens	PD223	\$ 1,098	\$ 911	\$ 1,184	\$ 718	\$ 1,490
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 18	\$ 211	\$ 220	\$ 0
Land	PD238	\$ 8	\$ 2	\$ 1	\$ 1	\$ 372
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 23
Consumer Loans - Total	SUB2521	\$ 80	\$ 94	\$ 105	\$ 68	\$ 60
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 5	\$ 0	\$ 0	\$ 4
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 80	\$ 86	\$ 105	\$ 68	\$ 49
Other	PD280	\$ 0	\$ 3	\$ 0	\$ 0	\$ 7
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 64,447</b>	<b>\$ 51,165</b>	<b>\$ 52,469</b>	<b>\$ 38,643</b>	<b>\$ 23,634</b>
Mortgage Loans - Total	SUB2501	\$ 61,218	\$ 47,897	\$ 49,230	\$ 33,962	\$ 20,597

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 12,059	\$ 5,937	\$ 3,521	\$ 3,798	\$ 1,130
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 3,112	\$ 2,000	\$ 3,785	\$ 2,663	\$ 1,009
Secured by First Liens	PD323	\$ 25,046	\$ 22,428	\$ 23,874	\$ 14,432	\$ 10,324
Secured by Junior Liens	PD324	\$ 187	\$ 90	\$ 73	\$ 172	\$ 213
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,507	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 8,230	\$ 8,702	\$ 11,075	\$ 7,804	\$ 5,118
Land	PD338	\$ 10,077	\$ 8,740	\$ 6,902	\$ 5,093	\$ 2,803
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,550	\$ 1,450	\$ 1,216	\$ 2,076	\$ 1,626
Consumer Loans - Total	SUB2531	\$ 1,679	\$ 1,818	\$ 2,023	\$ 2,605	\$ 1,411
Loans on Deposits	PD361	\$ 10	\$ 0	\$ 1	\$ 10	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 179	\$ 96	\$ 121	\$ 109	\$ 47
Mobile Home Loans	PD369	\$ 1,276	\$ 1,562	\$ 1,481	\$ 1,724	\$ 968
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 4	\$ 1
Other	PD380	\$ 214	\$ 160	\$ 420	\$ 758	\$ 395
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 2,676	\$ 841	\$ 654	\$ 566	\$ 297
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 0	\$ 48	\$ 48
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 48	\$ 48
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 61,170</b>	<b>\$ 59,566</b>	<b>\$ 67,971</b>	<b>\$ 69,978</b>	<b>\$ 64,308</b>
90% up to 100% LTV	LD110	\$ 50,842	\$ 50,373	\$ 58,351	\$ 57,995	\$ 53,617
100% and greater LTV	LD120	\$ 10,328	\$ 9,193	\$ 9,620	\$ 11,983	\$ 10,691
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 2,267</b>	<b>\$ 1,835</b>	<b>\$ 3,917</b>	<b>\$ 3,414</b>	<b>\$ 940</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 838</b>	<b>\$ 151</b>	<b>\$ 1,033</b>	<b>\$ 1,228</b>	<b>\$ 861</b>

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 838	\$ 151	\$ 1,033	\$ 1,228	\$ 798
90% up to 100% LTV	LD210	\$ 444	\$ 82	\$ 1,019	\$ 929	\$ 489
100% and greater LTV	LD220	\$ 394	\$ 69	\$ 14	\$ 299	\$ 309
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 63
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 63
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 1,429</b>	<b>\$ 1,684</b>	<b>\$ 2,884</b>	<b>\$ 2,186</b>	<b>\$ 79</b>
90% up to 100% LTV	LD250	\$ 1,170	\$ 1,338	\$ 1,425	\$ 802	\$ 79
100% and greater LTV	LD260	\$ 259	\$ 346	\$ 1,459	\$ 1,384	\$ 0
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 22</b>	<b>\$ 27</b>	<b>\$ 25</b>	<b>\$ 27</b>	<b>\$ 35</b>
90% up to 100% LTV	LD310	\$ 22	\$ 27	\$ 25	\$ 27	\$ 35
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 672</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 672	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 8,232</b>	<b>\$ 5,546</b>	<b>\$ 9,282</b>	<b>\$ 9,706</b>	<b>\$ 10,056</b>
90% up to 100% LTV	LD430	\$ 4,017	\$ 4,919	\$ 8,168	\$ 7,860	\$ 7,022
100% and greater LTV	LD440	\$ 4,215	\$ 627	\$ 1,114	\$ 1,846	\$ 3,034
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 3,009</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD450	\$ 2,429	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 580	\$ 0	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 94,058	\$ 84,370	\$ 179,425	\$ 170,516	\$ 105,444
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,512	\$ 345	\$ 14,987	\$ 11,051	\$ 9,319
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 626,139	\$ 406,554	\$ 350,463	\$ 320,692	\$ 265,134
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 186,062</b>	<b>\$ 185,047</b>	<b>\$ 207,199</b>	<b>\$ 244,241</b>	<b>\$ 232,851</b>
Mortgage Construction Loans	CC105	\$ 135,889	\$ 143,593	\$ 146,956	\$ 169,778	\$ 170,451
Other Mortgage Loans	CC115	\$ 50,173	\$ 41,454	\$ 60,243	\$ 74,463	\$ 62,400
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 11,869	\$ 5,177	\$ 9,002	\$ 10,175	\$ 9,246
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 108,726</b>	<b>\$ 121,434</b>	<b>\$ 135,220</b>	<b>\$ 105,163</b>	<b>\$ 132,543</b>
1-4 Dwelling Units	CC280	\$ 32,523	\$ 38,020	\$ 45,003	\$ 37,725	\$ 51,898
Multifamily (5 or more) Dwelling Units	CC290	\$ 739	\$ 110	\$ 652	\$ 2,662	\$ 1,134
All Other Real Estate	CC300	\$ 75,464	\$ 83,304	\$ 89,565	\$ 64,776	\$ 79,511
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,605	\$ 6,554	\$ 1,468	\$ 3,129	\$ 1,866
Commitments Outstanding to Purchase Loans	CC320	\$ 2,003	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 9,093	\$ 4,070	\$ 5,121	\$ 10,523	\$ 4,754
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 2,005	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 13,000	\$ 11,000	\$ 26,000	\$ 13,000	\$ 18,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 31,500	\$ 18,000	\$ 28,000	\$ 22,000	\$ 18,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 595,806</b>	<b>\$ 616,973</b>	<b>\$ 604,064</b>	<b>\$ 611,885</b>	<b>\$ 612,824</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 438,356	\$ 432,372	\$ 427,776	\$ 426,094	\$ 425,058
Commercial Lines	CC420	\$ 106,681	\$ 90,004	\$ 81,041	\$ 92,665	\$ 93,335
Open-End Consumer Lines - Credit Cards	CC423	\$ 35,056	\$ 78,883	\$ 78,388	\$ 76,518	\$ 76,264
Open-End Consumer Lines - Other	CC425	\$ 15,713	\$ 15,714	\$ 16,859	\$ 16,608	\$ 18,167
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 16,605</b>	<b>\$ 20,191</b>	<b>\$ 20,619</b>	<b>\$ 18,338</b>	<b>\$ 14,788</b>
Commercial	CC430	\$ 2,472	\$ 2,091	\$ 3,332	\$ 2,457	\$ 1,378
Standby, Not Included on CC465 or CC468	CC435	\$ 14,133	\$ 18,100	\$ 17,287	\$ 15,881	\$ 13,410
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 773,086	\$ 734,552	\$ 761,312	\$ 740,222	\$ 724,802
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,796	\$ 1,768	\$ 1,977	\$ 1,910	\$ 2,007
Other Contingent Liabilities	CC480	\$ 4	\$ 4	\$ 4	\$ 4	\$ 4
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 9,566	\$ 31,847	\$ 85,582	\$ 53,014	\$ 69,532
Sales	CF145	\$ 2,994	\$ 0	\$ 1,268	\$ 1,963	\$ 0
Other Balance Changes	CF148	\$- 22,142	\$- 69,143	\$- 33,555	\$- 24,966	\$- 27,899
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 31,570	\$ 12,225	\$ 32,074	\$ 48,067	\$ 11,526
Sales	CF155	\$ 0	\$ 1,277	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 6,439	\$ 11,125	\$- 6,427	\$- 6,074	\$- 8,328
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 41,136</b>	<b>\$ 44,072</b>	<b>\$ 117,656</b>	<b>\$ 101,081</b>	<b>\$ 81,058</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 2,994</b>	<b>\$ 1,277</b>	<b>\$ 1,268</b>	<b>\$ 1,963</b>	<b>\$ 0</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 38,142</b>	<b>\$ 42,795</b>	<b>\$ 116,388</b>	<b>\$ 99,118</b>	<b>\$ 81,058</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 575,119</b>	<b>\$ 592,587</b>	<b>\$ 594,301</b>	<b>\$ 547,812</b>	<b>\$ 562,298</b>
Construction Loans - Total	SUB3840	\$ 139,138	\$ 140,864	\$ 117,772	\$ 145,033	\$ 150,977
1-4 Dwelling Units	CF190	\$ 95,519	\$ 85,570	\$ 84,876	\$ 101,150	\$ 119,383
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,439	\$ 1,641	\$ 1,306	\$ 4,465	\$ 4,231
Nonresidential	CF210	\$ 40,180	\$ 53,653	\$ 31,590	\$ 39,418	\$ 27,363
Permanent Loans - Total	SUB3851	\$ 435,981	\$ 451,723	\$ 476,529	\$ 402,779	\$ 411,321
1-4 Dwelling Units	CF225	\$ 187,931	\$ 216,055	\$ 213,834	\$ 188,910	\$ 193,949
Home Equity and Junior Liens	CF226	\$ 89,938	\$ 75,197	\$ 70,099	\$ 63,288	\$ 64,346
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,428	\$ 11,032	\$ 11,095	\$ 7,927	\$ 6,638
Nonresidential (Except Land)	CF260	\$ 154,824	\$ 125,362	\$ 140,443	\$ 99,318	\$ 125,769
Land	CF270	\$ 86,798	\$ 99,274	\$ 111,157	\$ 106,624	\$ 84,965
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 10,480</b>	<b>\$ 23,716</b>	<b>\$ 20,387</b>	<b>\$ 24,688</b>	<b>\$ 14,215</b>
1-4 Dwelling Units	CF280	\$ 7,036	\$ 12,264	\$ 12,687	\$ 21,966	\$ 8,266
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 599	\$ 1,526	\$ 1,954	\$ 2,047
Nonresidential	CF300	\$ 3,444	\$ 10,853	\$ 6,174	\$ 768	\$ 3,902
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 83,313</b>	<b>\$ 127,091</b>	<b>\$ 137,740</b>	<b>\$ 97,855</b>	<b>\$ 84,203</b>
1-4 Dwelling Units	CF310	\$ 79,042	\$ 113,970	\$ 122,789	\$ 82,598	\$ 77,136
Home Equity and Junior Liens	CF311	\$ 0	\$ 90	\$ 195	\$ 85	\$ 0

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<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 2,150	\$ 771	\$ 110
Nonresidential	CF330	\$ 4,271	\$ 13,121	\$ 12,801	\$ 14,486	\$ 6,957
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 72,833</b>	<b>\$- 103,375</b>	<b>\$- 117,353</b>	<b>\$- 73,167</b>	<b>\$- 69,988</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 171,848</b>	<b>\$ 189,376</b>	<b>\$ 210,270</b>	<b>\$ 159,347</b>	<b>\$ 137,783</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 40,727	\$ 46,614	\$ 51,314	\$ 58,209	\$ 53,554
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 58,898	\$ 63,936	\$ 47,127	\$ 48,000	\$ 50,110
Sales	CF405	\$ 0	\$ 466	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 99,625</b>	<b>\$ 110,550</b>	<b>\$ 98,441</b>	<b>\$ 106,209</b>	<b>\$ 103,664</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 466</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 99,625</b>	<b>\$ 110,084</b>	<b>\$ 98,441</b>	<b>\$ 106,209</b>	<b>\$ 103,664</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 35,649	\$ 38,245	\$ 42,878	\$ 44,637	\$ 40,933

<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 337,673	\$ 268,227	\$ 265,859	\$ 196,552	\$ 177,075
Fully Insured	DI100	\$ 277,273	\$ 218,202	\$ 250,445	\$ 188,539	\$ 176,776
Other	DI110	\$ 60,400	\$ 50,025	\$ 15,414	\$ 8,013	\$ 299
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,030,118	\$ 2,904,191	\$ 2,954,712	\$ 2,848,240	\$ 2,828,532
Greater than \$100,000	DI130	\$ 1,808,150	\$ 1,842,242	\$ 1,922,440	\$ 1,799,034	\$ 1,799,525
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	366,961	364,925	371,616	364,856	367,735
Greater than \$100,000	DI160	7,993	8,176	8,482	8,136	8,160
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 380,143	\$ 367,006	\$ 368,042	\$ 361,655	\$ 362,258
Greater than \$250,000	DI175	\$ 33,545	\$ 34,222	\$ 34,169	\$ 35,297	\$ 33,845
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	15,275	15,295	15,676	23,848	15,774
Greater than \$250,000	DI185	84	87	87	89	86



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<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	390,313	388,483	395,861	396,929	391,755
IRA/Keogh Accounts	DI200	\$ 409,522	\$ 401,448	\$ 402,227	\$ 396,928	\$ 388,652
Uninsured Deposits	DI210	\$ 853,523	\$ 1,045,000	\$ 1,086,717	\$ 1,003,590	\$ 976,196
Preferred Deposits	DI220	\$ 30,469	\$ 29,466	\$ 31,468	\$ 31,628	\$ 25,554
<b>Components of Deposits and Escrows</b>						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 628,685	\$ 652,491	\$ 646,292	\$ 624,948	\$ 923,952
Money Market Deposit Accounts	DI320	\$ 1,125,116	\$ 1,092,743	\$ 1,071,190	\$ 1,005,349	\$ 718,750
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 353,165	\$ 361,247	\$ 367,008	\$ 359,417	\$ 373,502
Time Deposits	DI340	\$ 3,133,538	\$ 3,041,178	\$ 3,194,868	\$ 3,054,510	\$ 3,007,948
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,219,376	\$ 1,246,644	\$ 1,336,480	\$ 1,265,040	\$ 1,246,325
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 141,980	\$ 136,172	\$ 133,007	\$ 142,460	\$ 137,295
Non-Interest-Bearing Demand Deposits	DI610	\$ 400,453	\$ 424,206	\$ 452,450	\$ 560,363	\$ 451,521
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 5,260,099	\$ 5,173,878	\$ 5,327,455	\$ 436,907	\$ 385,848
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 42	\$ 0	\$ 1,353	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,332,102	\$ 2,262,588	\$ 2,221,783	\$ 116,923	\$ 56,994
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 576	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	1,719	1,721	1,743	1,754	1,680
Financial Assets Held for Trading Purposes	SI375	\$ 69	\$ 656	\$ 1,013	\$ 1,362	\$ 1,771
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 143	\$ 0	\$ 18,493	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
<b>Description</b>	<b>Line Item</b>	<b>Sep 2008 Value</b>	<b>Jun 2008 Value</b>	<b>Mar 2008 Value</b>	<b>Dec 2007 Value</b>	<b>Sep 2007 Value</b>
Available-for-Sale Securities	SI385	\$ 722,108	\$ 736,419	\$ 741,014	\$ 707,628	\$ 650,352
Assets Held for Sale	SI387	\$ 11,795	\$ 9,830	\$ 17,896	\$ 99,245	\$ 96,628
Loans Serviced for Others	SI390	\$ 1,580,888	\$ 1,593,424	\$ 1,603,202	\$ 1,595,935	\$ 1,596,459
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.06%	83.14%	83.68%	84.13%	84.65%
Second month of Qtr	SI582	83.04%	82.62%	83.50%	83.46%	84.66%
Third month of Qtr	SI583	82.87%	82.52%	83.00%	82.99%	84.76%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	85.85%	85.88%	85.48%	85.67%	88.00%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 13,112</b>	<b>\$ 292,724</b>	<b>\$ 335,580</b>	<b>\$ 458,651</b>	<b>\$ 457,920</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 34,884	\$ 34,335	\$ 39,450	\$ 45,127	\$ 46,107
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	29	27	32	32	32
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 719,090	\$ 723,395	\$ 733,846	\$ 715,488	\$ 704,529
Net Income (Loss) (SO91)	SI610	\$ 5,895	\$ 9,380	\$ 8,187	\$ 5,161	\$ 9,717
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 5,996	\$ 6,479	\$ 69	\$ 5,126	\$ 6,568
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 9,931	\$ 528	\$ 8,853	\$ 16,993	\$ 4,685
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 122
Other Comprehensive Income	SI662	\$- 8,120	\$- 7,954	\$- 3,707	\$ 1,117	\$ 2,935
Prior Period Adjustments	SI668	\$- 441	\$ 0	\$ 411	\$ 111	\$ 0
Other Adjustments	SI671	\$ 20	\$ 219	\$ 753	\$ 102	\$ 68
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 720,379</b>	<b>\$ 719,089</b>	<b>\$ 748,274</b>	<b>\$ 733,846</b>	<b>\$ 715,488</b>
<b>Transactions With Affiliations</b>						

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,136	\$ 1,163	\$ 4,026	\$ 3,510	\$ 499
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 12,705	\$ 24,735	\$ 12,204	\$ 25,731	\$ 13,466
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 750	\$ 737	\$ 1,088	\$ 868	\$ 871
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 7,296,871	\$ 7,203,370	\$ 7,262,647	\$ 7,018,889	\$ 6,673,027
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 342,684	\$ 432,595	\$ 479,192	\$ 488,393	\$ 499,526
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,843,110	\$ 5,686,225	\$ 5,703,624	\$ 5,478,866	\$ 5,216,370
Nonmortgage Loans	SI885	\$ 695,262	\$ 677,251	\$ 674,145	\$ 656,353	\$ 644,903
Deposits and Excrows	SI890	\$ 4,913,319	\$ 4,920,129	\$ 4,924,501	\$ 4,819,009	\$ 4,670,365
Total Borrowings	SI895	\$ 1,353,291	\$ 1,266,594	\$ 1,291,159	\$ 1,167,483	\$ 983,037

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0	1	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	13	12	12	12	12

<b>Schedule FS --- Fiduciary and Related Services</b>						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 178,308</b>	<b>\$ 179,166</b>	<b>\$ 158,915</b>	<b>\$ 164,156</b>	<b>\$ 170,710</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 138,208</b>	<b>\$ 141,431</b>	<b>\$ 118,133</b>	<b>\$ 122,087</b>	<b>\$ 133,959</b>
Personal Trust and Agency Accounts	FS210	\$ 68,473	\$ 68,771	\$ 71,324	\$ 73,216	\$ 83,771
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 30,522	\$ 31,577	\$ 5,442	\$ 5,009	\$ 5,081
Employee Benefit - Defined Contribution	FS220	\$ 25,105	\$ 26,234	\$ 278	\$ 288	\$ 292
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 5,417	\$ 5,343	\$ 5,164	\$ 4,721	\$ 4,789
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 39,213	\$ 41,083	\$ 41,367	\$ 43,862	\$ 45,107
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 7,994</b>	<b>\$ 9,812</b>	<b>\$ 6,895</b>	<b>\$ 6,591</b>	<b>\$ 5,541</b>
Personal Trust and Agency Accounts	FS211	\$ 5,180	\$ 6,954	\$ 6,784	\$ 6,591	\$ 5,541
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,814	\$ 2,858	\$ 111	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 2,814	\$ 2,858	\$ 111	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 32,106</b>	<b>\$ 27,923</b>	<b>\$ 33,887</b>	<b>\$ 35,478</b>	<b>\$ 31,210</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>325</b>	<b>327</b>	<b>311</b>	<b>307</b>	<b>310</b>
Personal Trust and Agency Accounts	FS212	230	237	235	232	227
Retirement-related Trust and Agency Accounts - Total	SUB6120	38	37	25	23	22
Employee Benefit - Defined Contribution	FS222	12	11	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	26	26	24	22	21
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	57	53	51	52	61

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>24</b>	<b>24</b>	<b>17</b>	<b>15</b>	<b>15</b>
Personal Trust and Agency Accounts	FS213	18	18	16	15	15
Retirement-related Trust and Agency Accounts - Total	SUB6130	6	6	1	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	6	6	1	0	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>21</b>	<b>20</b>	<b>21</b>	<b>23</b>	<b>22</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 17,032</b>	<b>\$ 68,861</b>	<b>\$ 71,324</b>	<b>\$ 73,216</b>	<b>\$ 16,473</b>
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 168	\$ 204	\$ 114	\$ 0
Interest-Bearing Deposits	FS415	\$ 3,951	\$ 15,597	\$ 16,436	\$ 14,283	\$ 4,163
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 21	\$ 1,283	\$ 2,113	\$ 6,255	\$ 25
State, County and Municipal Obligations	FS425	\$ 1,459	\$ 2,411	\$ 2,442	\$ 2,552	\$ 1,578

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 332	\$ 5,667	\$ 4,664	\$ 2,536	\$ 541
Common and Preferred Stock	FS445	\$ 7,717	\$ 32,113	\$ 33,221	\$ 34,967	\$ 9,073
Real Estate Mortgages	FS450	\$ 1	\$ 410	\$ 414	\$ 417	\$ 1
Real Estate	FS455	\$ 3,303	\$ 8,091	\$ 8,272	\$ 8,733	\$ 1,064
Miscellaneous Assets	FS460	\$ 248	\$ 3,121	\$ 3,558	\$ 3,359	\$ 28
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 720,377	\$ 719,092	\$ 748,271	\$ 733,843	\$ 715,491
Equity Capital Deductions - Total	SUB1631	\$ 9,430	\$ 8,127	\$ 8,815	\$ 9,132	\$ 8,703
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 2,213	\$ 2,120	\$ 2,413	\$ 2,602	\$ 2,604
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,872	\$ 5,916	\$ 6,317	\$ 6,445	\$ 5,728
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,327	\$ 73	\$ 71	\$ 71	\$ 193
Other	CCR134	\$ 18	\$ 18	\$ 14	\$ 14	\$ 178
Equity Capital Additions -Total	SUB1641	\$ 17,219	\$ 8,998	\$ 1,237	\$- 2,530	\$- 1,090
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 16,664	\$ 8,555	\$ 794	\$- 2,973	\$- 1,533
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 55	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 500	\$ 443	\$ 443	\$ 443	\$ 443
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 728,166</b>	<b>\$ 719,963</b>	<b>\$ 740,693</b>	<b>\$ 722,181</b>	<b>\$ 705,698</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 7,432,809</b>	<b>\$ 7,239,263</b>	<b>\$ 7,381,031</b>	<b>\$ 7,116,131</b>	<b>\$ 6,882,589</b>
Asset Deductions - Total	SUB1651	\$ 9,386	\$ 8,083	\$ 8,771	\$ 8,722	\$ 8,625
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 2,169	\$ 2,076	\$ 2,369	\$ 2,192	\$ 2,525
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,872	\$ 5,916	\$ 6,317	\$ 6,445	\$ 5,729

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,327	\$ 73	\$ 71	\$ 71	\$ 193
Other	CCR275	\$ 18	\$ 18	\$ 14	\$ 14	\$ 178
Asset Additions - Total	SUB1661	\$ 26,784	\$ 12,967	\$ 1,444	\$- 4,770	\$- 2,869
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 26,784	\$ 12,967	\$ 1,444	\$- 4,770	\$- 2,869
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 7,450,207</b>	<b>\$ 7,244,147</b>	<b>\$ 7,373,704</b>	<b>\$ 7,102,639</b>	<b>\$ 6,871,095</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 297,310</b>	<b>\$ 287,950</b>	<b>\$ 292,801</b>	<b>\$ 283,183</b>	<b>\$ 274,802</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 728,166</b>	<b>\$ 719,963</b>	<b>\$ 740,693</b>	<b>\$ 722,181</b>	<b>\$ 705,698</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 129	\$ 142	\$ 146	\$ 156	\$ 196
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 54,621	\$ 51,865	\$ 50,668	\$ 47,784	\$ 45,159
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 54,750</b>	<b>\$ 52,007</b>	<b>\$ 50,814</b>	<b>\$ 47,940</b>	<b>\$ 45,355</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 54,750</b>	<b>\$ 52,007</b>	<b>\$ 50,814</b>	<b>\$ 47,940</b>	<b>\$ 45,355</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,796	\$ 1,768	\$ 1,977	\$ 1,910	\$ 2,007
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 781,120</b>	<b>\$ 770,202</b>	<b>\$ 789,530</b>	<b>\$ 768,211</b>	<b>\$ 749,046</b>
0% R/W Category - Cash	CCR400	\$ 64,117	\$ 60,528	\$ 63,574	\$ 65,198	\$ 51,077
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 191,384	\$ 190,276	\$ 180,671	\$ 180,521	\$ 181,845
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 23,535	\$ 19,959	\$ 22,948	\$ 12,739	\$ 9,398
0% R/W Category - Assets Total	CCR420	\$ 279,036	\$ 270,763	\$ 267,193	\$ 258,458	\$ 242,320
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 527,895	\$ 531,887	\$ 542,028	\$ 474,691	\$ 412,766
20% R/W Category - Claims on FHLBs	CCR435	\$ 273,657	\$ 286,665	\$ 404,732	\$ 385,367	\$ 403,795
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,462	\$ 2,493	\$ 2,802	\$ 2,872	\$ 3,120



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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 153,621	\$ 118,468	\$ 69,395	\$ 60,511	\$ 89,420
20% R/W Category - Other	CCR450	\$ 57,349	\$ 66,269	\$ 65,970	\$ 79,629	\$ 82,761
20% R/W Category - Assets Total	CCR455	\$ 1,014,984	\$ 1,005,782	\$ 1,084,927	\$ 1,003,070	\$ 991,862
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 202,995</b>	<b>\$ 201,158</b>	<b>\$ 216,984</b>	<b>\$ 200,614</b>	<b>\$ 198,369</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,406,916	\$ 2,393,589	\$ 2,422,814	\$ 2,374,942	\$ 2,356,630
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 21,353	\$ 23,183	\$ 26,930	\$ 22,159	\$ 21,095
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,196	\$ 232	\$ 13,225	\$ 13,656	\$ 15,944
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,642	\$ 4,648	\$ 4,645	\$ 3,648	\$ 3,642
50% R/W Category - Other	CCR480	\$ 5,926	\$ 7,520	\$ 13,305	\$ 15,028	\$ 28,662
50% R/W Category - Assets Total	CCR485	\$ 2,439,033	\$ 2,429,172	\$ 2,480,919	\$ 2,429,433	\$ 2,425,973
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 1,219,521</b>	<b>\$ 1,214,590</b>	<b>\$ 1,240,466</b>	<b>\$ 1,214,721</b>	<b>\$ 1,212,991</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,927	\$ 6,990	\$ 4,138	\$ 2,564	\$ 2,849
100% R/W Category - All Other Assets	CCR506	\$ 4,026,654	\$ 3,865,457	\$ 3,875,159	\$ 3,770,333	\$ 3,558,147
100% R/W Category - Assets Total	CCR510	\$ 4,029,581	\$ 3,872,447	\$ 3,879,297	\$ 3,772,897	\$ 3,560,996
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 4,029,581</b>	<b>\$ 3,872,447</b>	<b>\$ 3,879,297</b>	<b>\$ 3,772,897</b>	<b>\$ 3,560,996</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 7,762,634</b>	<b>\$ 7,578,164</b>	<b>\$ 7,712,336</b>	<b>\$ 7,463,858</b>	<b>\$ 7,221,151</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 5,452,095</b>	<b>\$ 5,288,193</b>	<b>\$ 5,336,743</b>	<b>\$ 5,188,229</b>	<b>\$ 4,972,355</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 7,354	\$ 8,025	\$ 8,213	\$ 8,370	\$ 6,920
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 5,444,741</b>	<b>\$ 5,280,168</b>	<b>\$ 5,328,530</b>	<b>\$ 5,179,859</b>	<b>\$ 4,965,435</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 435,581</b>	<b>\$ 422,413</b>	<b>\$ 426,279</b>	<b>\$ 414,389</b>	<b>\$ 397,233</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>9.77%</b>	<b>9.94%</b>	<b>10.05%</b>	<b>10.17%</b>	<b>10.27%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.35%</b>	<b>14.59%</b>	<b>14.82%</b>	<b>14.83%</b>	<b>15.09%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.34%</b>	<b>13.60%</b>	<b>13.86%</b>	<b>13.91%</b>	<b>14.17%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>9.77%</b>	<b>9.94%</b>	<b>10.05%</b>	<b>10.17%</b>	<b>10.27%</b>

## \*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.