

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:44 PM

TFR Industry Aggregate Report
93019 - OTS-Regulated: Iowa
December 2008

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		18	18	19	19	19
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	1	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 869,871	\$ 650,777	\$ 708,752	\$ 927,158	\$ 695,703
Cash and Non-Interest-Earning Deposits	SC110	\$ 209,595	\$ 103,155	\$ 117,834	\$ 118,209	\$ 120,743
Interest-Earning Deposits in FHLBs	SC112	\$ 98,248	\$ 136,004	\$ 147,551	\$ 315,402	\$ 69,901
Other Interest-Earning Deposits	SC118	\$ 229,256	\$ 17,412	\$ 21,386	\$ 17,639	\$ 9,181
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 23,306	\$ 77,929	\$ 71,486	\$ 108,033	\$ 85,586
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 146,021	\$ 146,134	\$ 163,499	\$ 169,208	\$ 209,833
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,132	\$ 2,982	\$ 14,743	\$ 15,925	\$ 9,510
State and Municipal Obligations	SC180	\$ 97,205	\$ 91,109	\$ 87,624	\$ 89,427	\$ 84,528
Securities Backed by Nonmortgage Loans	SC182	\$ 200	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 60,620	\$ 72,432	\$ 81,249	\$ 89,338	\$ 102,323
Accrued Interest Receivable	SC191	\$ 3,288	\$ 3,620	\$ 3,380	\$ 3,977	\$ 4,098
Mortgage-Backed Securities - Gross	SUB0072	\$ 573,372	\$ 485,274	\$ 480,549	\$ 333,270	\$ 286,236
Mortgage-Backed Securities - Total	SC22	\$ 573,372	\$ 485,274	\$ 480,549	\$ 333,270	\$ 286,236
Pass-Through - Total	SUB0073	\$ 276,481	\$ 264,392	\$ 294,393	\$ 304,220	\$ 260,249
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 276,419	\$ 264,329	\$ 294,329	\$ 304,155	\$ 260,183
Other Pass-Through	SC215	\$ 62	\$ 63	\$ 64	\$ 65	\$ 66
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 293,980	\$ 218,344	\$ 184,191	\$ 27,678	\$ 24,777
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 279,314	\$ 201,737	\$ 166,860	\$ 9,197	\$ 5,330
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC222	\$ 14,666	\$ 16,607	\$ 17,331	\$ 18,481	\$ 19,447
Accrued Interest Receivable	SC228	\$ 2,911	\$ 2,538	\$ 1,965	\$ 1,372	\$ 1,210

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 4,646,693	\$ 4,694,946	\$ 4,656,070	\$ 4,691,951	\$ 4,696,326
Mortgage Loans - Total	SC26	\$ 4,613,136	\$ 4,663,918	\$ 4,623,999	\$ 4,657,962	\$ 4,663,724
Construction Loans - Total	SUB0100	\$ 279,533	\$ 284,828	\$ 283,095	\$ 319,383	\$ 332,482
Residential - Total	SUB0110	\$ 161,695	\$ 167,579	\$ 175,292	\$ 202,152	\$ 208,161
1-4 Dwelling Units	SC230	\$ 131,711	\$ 137,594	\$ 147,998	\$ 178,299	\$ 186,078
Multifamily (5 or more) Dwelling Units	SC235	\$ 29,984	\$ 29,985	\$ 27,294	\$ 23,853	\$ 22,083
Nonresidential Property	SC240	\$ 117,838	\$ 117,249	\$ 107,803	\$ 117,231	\$ 124,321
Permanent Loans - Total	SUB0121	\$ 4,345,217	\$ 4,386,773	\$ 4,351,144	\$ 4,349,423	\$ 4,339,151
Residential - Total	SUB0131	\$ 2,777,027	\$ 2,832,888	\$ 2,798,186	\$ 2,789,451	\$ 2,789,461
1-4 Dwelling Units - Total	SUB0141	\$ 2,482,106	\$ 2,539,438	\$ 2,516,569	\$ 2,527,941	\$ 2,541,112
Revolving Open-End Loans	SC251	\$ 726,085	\$ 728,900	\$ 684,360	\$ 628,069	\$ 598,172
All Other - First Liens	SC254	\$ 1,145,030	\$ 1,187,840	\$ 1,226,102	\$ 1,304,251	\$ 1,382,376
All Other - Junior Liens	SC255	\$ 610,991	\$ 622,698	\$ 606,107	\$ 595,621	\$ 560,564
Multifamily (5 or more) Dwelling Units	SC256	\$ 294,921	\$ 293,450	\$ 281,617	\$ 261,510	\$ 248,349
Nonresidential Property (Except Land)	SC260	\$ 1,423,373	\$ 1,411,836	\$ 1,388,487	\$ 1,397,466	\$ 1,392,904
Land	SC265	\$ 144,817	\$ 142,049	\$ 164,471	\$ 162,506	\$ 156,786
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 46,851	\$ 37,362	\$- 34,567	\$- 2,827	\$ 158,138
Accrued Interest Receivable	SC272	\$ 21,893	\$ 23,214	\$ 21,733	\$ 23,021	\$ 24,633
Advances for Taxes and Insurance	SC275	\$ 50	\$ 131	\$ 98	\$ 124	\$ 60
Allowance for Loan and Lease Losses	SC283	\$ 33,557	\$ 31,028	\$ 32,071	\$ 33,989	\$ 32,602
Nonmortgage Loans - Gross	SUB0162	\$ 903,943	\$ 905,441	\$ 918,393	\$ 944,516	\$ 933,494
Nonmortgage Loans - Total	SC31	\$ 891,101	\$ 894,750	\$ 906,944	\$ 932,399	\$ 920,880
Commercial Loans - Total	SC32	\$ 678,131	\$ 693,242	\$ 726,623	\$ 733,500	\$ 715,148
Secured	SC300	\$ 626,771	\$ 647,776	\$ 675,386	\$ 681,503	\$ 669,461
Unsecured	SC303	\$ 48,294	\$ 41,541	\$ 46,801	\$ 47,022	\$ 45,406
Lease Receivables	SC306	\$ 3,066	\$ 3,925	\$ 4,436	\$ 4,975	\$ 281
Consumer Loans - Total	SC35	\$ 217,701	\$ 203,171	\$ 183,713	\$ 202,663	\$ 207,578
Loans on Deposits	SC310	\$ 6,635	\$ 6,425	\$ 6,359	\$ 7,054	\$ 6,925
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,246	\$ 415	\$ 404	\$ 407	\$ 377
Education Loans	SC320	\$ 5,654	\$ 5,169	\$ 1,668	\$ 15,393	\$ 25,865
Auto Loans	SC323	\$ 65,579	\$ 67,494	\$ 66,817	\$ 68,471	\$ 70,524
Mobile Home Loans	SC326	\$ 5,741	\$ 5,868	\$ 6,112	\$ 7,267	\$ 7,600
Credit Cards	SC328	\$ 4,264	\$ 6,213	\$ 6,561	\$ 30,681	\$ 19,749

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 128,582	\$ 111,587	\$ 95,792	\$ 73,390	\$ 76,538
Accrued Interest Receivable	SC348	\$ 8,111	\$ 9,028	\$ 8,057	\$ 8,353	\$ 10,768
Allowance for Loan and Lease Losses	SC357	\$ 12,842	\$ 10,691	\$ 11,449	\$ 12,117	\$ 12,614
Repossessed Assets - Gross	SUB0201	\$ 37,242	\$ 35,566	\$ 21,893	\$ 17,655	\$ 14,456
Repossessed Assets - Total	SC40	\$ 37,234	\$ 35,466	\$ 21,828	\$ 17,495	\$ 14,336
Real Estate - Total	SUB0210	\$ 35,933	\$ 34,396	\$ 21,513	\$ 16,509	\$ 14,106
Construction	SC405	\$ 3,502	\$ 4,055	\$ 913	\$ 1,684	\$ 2,295
Residential - Total	SUB0225	\$ 14,367	\$ 11,106	\$ 8,752	\$ 9,850	\$ 7,777
1-4 Dwelling Units	SC415	\$ 13,705	\$ 10,183	\$ 7,937	\$ 8,100	\$ 6,027
Multifamily (5 or more) Dwelling Units	SC425	\$ 662	\$ 923	\$ 815	\$ 1,750	\$ 1,750
Nonresidential (Except Land)	SC426	\$ 9,210	\$ 9,635	\$ 10,673	\$ 3,553	\$ 2,847
Land	SC428	\$ 8,854	\$ 9,600	\$ 1,175	\$ 1,422	\$ 1,187
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 1,309	\$ 1,170	\$ 380	\$ 1,146	\$ 350
General Valuation Allowances	SC441	\$ 8	\$ 100	\$ 65	\$ 160	\$ 120
Real Estate Held for Investment	SC45	\$ 2,359	\$ 2,438	\$ 2,462	\$ 2,489	\$ 2,519
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 34,261	\$ 40,745	\$ 42,092	\$ 41,600	\$ 36,571
Federal Home Loan Bank Stock	SC510	\$ 33,837	\$ 40,023	\$ 41,371	\$ 40,870	\$ 35,988
Other	SC540	\$ 424	\$ 722	\$ 721	\$ 730	\$ 583
Office Premises and Equipment	SC55	\$ 120,998	\$ 122,281	\$ 119,469	\$ 123,159	\$ 122,239
Other Assets - Gross	SUB0262	\$ 151,432	\$ 195,702	\$ 176,660	\$ 181,983	\$ 170,508
Other Assets - Total	SC59	\$ 151,330	\$ 195,610	\$ 176,593	\$ 181,934	\$ 169,261
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 2,658	\$ 2,709	\$ 2,071	\$ 2,070	\$ 2,096
Other	SC625	\$ 47,030	\$ 46,628	\$ 46,888	\$ 46,436	\$ 45,899
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,332	\$ 1,426	\$ 1,452	\$ 1,214	\$ 1,109
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 37,618	\$ 41,886	\$ 41,907	\$ 60,410	\$ 60,189
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 62,794	\$ 103,053	\$ 84,342	\$ 71,853	\$ 61,215
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 102	\$ 92	\$ 67	\$ 49	\$ 1,247
General Valuation Allowances - Total	SUB2092	\$ 46,509	\$ 41,911	\$ 43,652	\$ 46,315	\$ 46,583
Total Assets - Gross	SUB0283	\$ 7,340,171	\$ 7,133,170	\$ 7,126,340	\$ 7,263,781	\$ 6,958,052
Total Assets	SC60	\$ 7,293,662	\$ 7,091,259	\$ 7,082,688	\$ 7,217,466	\$ 6,911,469
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 6,054,164	\$ 5,759,308	\$ 5,704,451	\$ 5,857,848	\$ 5,609,882
Deposits	SC710	\$ 6,046,543	\$ 5,754,628	\$ 5,696,624	\$ 5,852,113	\$ 5,601,482
Escrows	SC712	\$ 7,640	\$ 4,713	\$ 7,833	\$ 5,741	\$ 8,405
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 19	\$- 33	\$- 6	\$- 6	\$- 5
Borrowings - Total	SC72	\$ 589,674	\$ 683,762	\$ 724,564	\$ 670,979	\$ 638,417
Advances from FHLBank	SC720	\$ 515,181	\$ 566,527	\$ 591,236	\$ 528,130	\$ 562,598
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 73,886	\$ 115,984	\$ 130,139	\$ 139,600	\$ 56,962
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 607	\$ 1,251	\$ 3,189	\$ 3,249	\$ 17,857
Other Liabilities - Total	SC75	\$ 61,576	\$ 65,797	\$ 62,506	\$ 68,359	\$ 57,513
Accrued Interest Payable - Deposits	SC763	\$ 15,409	\$ 15,470	\$ 16,339	\$ 20,137	\$ 20,100
Accrued Interest Payable - Other	SC766	\$ 154	\$ 220	\$ 383	\$ 353	\$ 340
Accrued Taxes	SC776	\$ 7,479	\$ 6,964	\$ 7,534	\$ 8,535	\$ 6,368
Accounts Payable	SC780	\$ 17,772	\$ 22,123	\$ 22,091	\$ 18,620	\$ 15,112
Deferred Income Taxes	SC790	\$ 1,280	\$ 1,267	\$ 833	\$ 1,253	\$ 955
Other Liabilities and Deferred Income	SC796	\$ 19,482	\$ 19,753	\$ 15,326	\$ 19,461	\$ 14,638
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 6,705,414	\$ 6,508,867	\$ 6,491,521	\$ 6,597,186	\$ 6,305,812
Minority Interest	SC800	\$ 10	\$ 10	\$ 11	\$ 8	\$ 7
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 395,154	\$ 394,362	\$ 396,768	\$ 392,630	\$ 384,323
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 29,885	\$ 29,885	\$ 29,888	\$ 29,888	\$ 29,888
Paid in Excess of Par	SC830	\$ 365,269	\$ 364,477	\$ 366,880	\$ 362,742	\$ 354,435
Accumulated Other Comprehensive Income - Total	SC86	\$- 16,971	\$- 19,150	\$- 14,703	\$- 5,163	\$- 5,932
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 16,971	\$- 19,150	\$- 14,703	\$- 5,163	\$- 5,932
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 208,957	\$ 206,074	\$ 208,091	\$ 231,878	\$ 226,435
Other Components of Equity Capital	SC891	\$ 1,099	\$ 1,095	\$ 1,000	\$ 925	\$ 824
Total Equity Capital	SC80	\$ 588,239	\$ 582,381	\$ 591,156	\$ 620,270	\$ 605,650
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 7,293,663	\$ 7,091,258	\$ 7,082,688	\$ 7,217,464	\$ 6,911,469

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	6	\$ 971
4	Net deferred tax assets	10	\$ 27,128
6	Prepaid deposit insurance premiums	2	\$ 181
7	Prepaid expenses	12	\$ 2,017
9	Advances for loans serviced for others	1	\$ 73
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 1,252
14	Other noninterest-bearing short-term accounts recv	3	\$ 11,926
20	F/V of all derivative instru. reportable as assets	1	\$ 102
22	Unapplied loan disbursements	1	\$ 1,275
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 118
99	Other	10	\$ 8,601

Other Liability Codes

Code	Description	Count	Amount
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 878
11	The liability recorded for post-retirement benefit	4	\$ 2,818
14	Unapplied loan payments received	2	\$ 3,308
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 53
18	Litigation reserves	1	\$ 5,388
20	F/V of all derivative instru. reportable as liab.	1	\$ 7
99	Other	15	\$ 4,807

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 93,468	\$ 97,097	\$ 94,602	\$ 101,346	\$ 107,684
Deposits and Investment Securities	SO115	\$ 4,512	\$ 5,176	\$ 6,161	\$ 7,184	\$ 11,568
Mortgage-Backed Securities	SO125	\$ 6,405	\$ 6,133	\$ 4,313	\$ 3,896	\$ 2,989
Mortgage Loans	SO141	\$ 68,666	\$ 69,985	\$ 68,533	\$ 73,035	\$ 75,021
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 260	\$ 304	\$ 269	\$ 459	\$ 479
Nonmortgage Loans - Total	SUB0950	\$ 13,496	\$ 15,294	\$ 15,089	\$ 16,558	\$ 17,466
Commercial Loans and Leases	SO160	\$ 9,413	\$ 11,285	\$ 11,267	\$ 12,124	\$ 12,779
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 68	\$ 147	\$ 177	\$ 151	\$ 107
Consumer Loans and Leases	SO171	\$ 4,083	\$ 4,009	\$ 3,822	\$ 4,434	\$ 4,687
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 61	\$ 58	\$ 60	\$ 63	\$ 54
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 249	\$ 423	\$ 383	\$ 423	\$ 429
Federal Home Loan Bank Stock	SO181	\$ 246	\$ 415	\$ 377	\$ 416	\$ 422
Other	SO185	\$ 3	\$ 8	\$ 6	\$ 7	\$ 7
Interest Expense - Total	SO21	\$ 41,870	\$ 44,150	\$ 46,130	\$ 51,865	\$ 57,864
Deposits	SO215	\$ 36,433	\$ 37,632	\$ 39,512	\$ 44,500	\$ 50,583
Escrows	SO225	\$ 1	\$ 2	\$ 0	\$ 0	\$ 1
Advances from FHLBank	SO230	\$ 5,057	\$ 5,638	\$ 5,873	\$ 6,449	\$ 6,597
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 6	\$ 19
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 379	\$ 878	\$ 745	\$ 910	\$ 664
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 51,847	\$ 53,370	\$ 48,855	\$ 49,904	\$ 50,249
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 14,893	\$ 19,139	\$ 14,832	\$ 6,254	\$ 4,306
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 36,954	\$ 34,231	\$ 34,023	\$ 43,650	\$ 45,943
Noninterest Income - Total	SO42	\$ 34,683	\$ 24,067	\$ 22,381	\$ 30,477	\$ 20,704
Mortgage Loan Servicing Fees	SO410	\$ 296	\$ 296	\$ 324	\$ 308	\$ 286
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 685	\$ 603	\$ 25	\$- 134	\$- 116

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 21,880	\$ 19,920	\$ 19,961	\$ 24,137	\$ 18,317
Net Income (Loss) from Other - Total	SUB0451	\$ 6,163	\$ - 890	\$ - 916	\$ 466	\$ 615
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,407	\$ - 106	\$ 1,166	\$ 1,142	\$ 837
Operations & Sale of Repossessed Assets	SO461	\$ - 472	\$ - 346	\$ - 150	\$ - 702	\$ - 269
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ - 1,960	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ - 29	\$ - 440	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 5	\$ 3	\$ 23	\$ 26	\$ 12
Sale of Other Assets Held for Investment	SO477	\$ 5,252	\$ - 1	\$ 5	\$ 0	\$ 35
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 5,659	\$ 4,138	\$ 2,987	\$ 5,700	\$ 1,602
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 57,246	\$ 56,138	\$ 75,548	\$ 58,617	\$ 54,615
All Personnel Compensation and Expense	SO510	\$ 29,283	\$ 30,048	\$ 30,755	\$ 30,988	\$ 30,149
Legal Expense	SO520	\$ 759	\$ 1,030	\$ 805	\$ 594	\$ 923
Office Occupancy and Equipment Expense	SO530	\$ 10,242	\$ 9,177	\$ 9,954	\$ 10,119	\$ 8,969
Marketing and Other Professional Services	SO540	\$ 2,684	\$ 2,795	\$ 3,223	\$ 3,606	\$ 3,027
Loan Servicing Fees	SO550	\$ 141	\$ 156	\$ 149	\$ 136	\$ 144
Goodwill and Other Intangibles Expense	SO560	\$ 185	\$ 186	\$ 18,615	\$ 205	\$ 188
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10	\$ 54	\$ 79	\$ 97	\$ 28
Other Noninterest Expense	SO580	\$ 13,942	\$ 12,692	\$ 11,968	\$ 12,872	\$ 11,187
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 14,391	\$ 2,160	\$ - 19,144	\$ 15,510	\$ 12,032
Income Taxes - Total	SO71	\$ 2,626	\$ 2,858	\$ 319	\$ 4,125	\$ 3,265

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 1,890	\$ 2,353	\$ 229	\$ 3,465	\$ 2,807
State, Local & Other	SO720	\$ 736	\$ 505	\$ 90	\$ 660	\$ 458
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 11,765	\$- 698	\$- 19,463	\$ 11,385	\$ 8,767
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 11,765	\$- 698	\$- 19,463	\$ 11,385	\$ 8,767

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 102
7	Net income(loss) from leased property	1	\$ 56
9	Net income from data processing lease/services	1	\$ 43
15	Income from corporate-owned life insurance	8	\$ 587
99	Other	10	\$ 4,725

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	11	\$ 1,034
2	OTS assessments	3	\$ 112
6	Supervisory examination fees	3	\$ 28
7	Office supplies, printing, and postage	12	\$ 839
8	Telephone, including data lines	2	\$ 58
9	Loan origination expense	6	\$ 503
10	ATM expense	1	\$ 121
15	Foreclosure expenses	1	\$ 33
16	Web site expenses	1	\$ 27
17	Charitable contributions	1	\$ 2
99	Other	13	\$ 6,293

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 384,708	\$ 291,240	\$ 195,948	\$ 101,346	\$ 398,835
YTD - Deposits and Investment Securities	Y_SO115	\$ 22,954	\$ 18,442	\$ 13,345	\$ 7,184	\$ 38,255
YTD - Mortgage-Backed Securities	Y_SO125	\$ 20,736	\$ 14,331	\$ 8,209	\$ 3,896	\$ 10,940
YTD - Mortgage Loans	Y_SO141	\$ 278,828	\$ 210,162	\$ 141,568	\$ 73,035	\$ 281,010
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,285	\$ 1,025	\$ 728	\$ 459	\$ 1,386
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 43,867	\$ 34,454	\$ 23,391	\$ 12,124	\$ 49,837
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 540	\$ 472	\$ 328	\$ 151	\$ 410
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,259	\$ 12,176	\$ 8,256	\$ 4,434	\$ 16,798
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 239	\$ 178	\$ 123	\$ 63	\$ 199
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,468	\$ 1,219	\$ 806	\$ 423	\$ 1,652
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,447	\$ 1,201	\$ 793	\$ 416	\$ 1,627
YTD - Other	Y_SO185	\$ 21	\$ 18	\$ 13	\$ 7	\$ 25
YTD - Interest Expense - Total	Y_SO21	\$ 182,961	\$ 141,091	\$ 97,995	\$ 51,865	\$ 213,631
YTD - Deposits	Y_SO215	\$ 157,130	\$ 120,697	\$ 84,012	\$ 44,500	\$ 185,814
YTD - Escrows	Y_SO225	\$ 3	\$ 2	\$ 0	\$ 0	\$ 4
YTD - Advances from FHLBank	Y_SO230	\$ 22,910	\$ 17,853	\$ 12,322	\$ 6,449	\$ 25,093
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6	\$ 6	\$ 6	\$ 6	\$ 75
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 2,912	\$ 2,533	\$ 1,655	\$ 910	\$ 2,646
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 203,215	\$ 151,368	\$ 98,759	\$ 49,904	\$ 186,856
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 54,977	\$ 40,084	\$ 21,086	\$ 6,254	\$ 15,334
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 148,238	\$ 111,284	\$ 77,673	\$ 43,650	\$ 171,522
YTD - Noninterest Income - Total	Y_SO42	\$ 111,467	\$ 76,784	\$ 52,858	\$ 30,477	\$ 80,259
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 1,224	\$ 928	\$ 632	\$ 308	\$ 1,052
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 1,179	\$ 494	\$ - 109	\$ - 134	\$ 572

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 85,657	\$ 63,777	\$ 44,098	\$ 24,137	\$ 65,331
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,923	\$- 1,240	\$- 450	\$ 466	\$ 6,764
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,601	\$ 2,194	\$ 2,308	\$ 1,142	\$ 3,280
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,562	\$- 1,090	\$- 852	\$- 702	\$- 721
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,960	\$- 1,960	\$- 1,960	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 469	\$- 440	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 57	\$ 52	\$ 49	\$ 26	\$ 44
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 5,256	\$ 4	\$ 5	\$ 0	\$ 4,161
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 18,484	\$ 12,825	\$ 8,687	\$ 5,700	\$ 6,540
YTD - Noninterest Expense - Total	Y_SO51	\$ 245,632	\$ 188,386	\$ 134,165	\$ 58,617	\$ 195,383
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 120,536	\$ 91,253	\$ 61,743	\$ 30,988	\$ 111,755
YTD - Legal Expense	Y_SO520	\$ 2,876	\$ 2,117	\$ 1,399	\$ 594	\$ 2,523
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 39,116	\$ 28,874	\$ 20,073	\$ 10,119	\$ 33,611
YTD - Marketing and Other Professional Services	Y_SO540	\$ 12,058	\$ 9,374	\$ 6,829	\$ 3,606	\$ 11,674
YTD - Loan Servicing Fees	Y_SO550	\$ 582	\$ 441	\$ 285	\$ 136	\$ 585
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 19,191	\$ 19,006	\$ 18,820	\$ 205	\$ 625
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 170	\$ 160	\$ 176	\$ 97	\$ 297
YTD - Other Noninterest Expense	Y_SO580	\$ 51,103	\$ 37,161	\$ 24,840	\$ 12,872	\$ 34,313
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 14,073	\$- 318	\$- 3,634	\$ 15,510	\$ 56,398
YTD - Income Taxes - Total	Y_SO71	\$ 9,928	\$ 7,302	\$ 4,444	\$ 4,125	\$ 16,140
YTD - Federal	Y_SO710	\$ 7,937	\$ 6,047	\$ 3,694	\$ 3,465	\$ 13,565
YTD - State, Local, and Other	Y_SO720	\$ 1,991	\$ 1,255	\$ 750	\$ 660	\$ 2,575
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,145	\$- 7,620	\$- 8,078	\$ 11,385	\$ 40,258
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 4,145	\$- 7,620	\$- 8,078	\$ 11,385	\$ 40,258

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 41,917	\$ 43,655	\$ 46,317	\$ 46,584	\$ 46,550
Net Provision for Loss	VA115	\$ 12,615	\$ 16,635	\$ 8,646	\$ 5,302	\$ 3,746
Transfers	VA125	\$- 878	\$- 4,203	\$- 909	\$- 2,543	\$- 1,692
Recoveries	VA135	\$ 1,462	\$ 975	\$ 728	\$ 106	\$ 170
Adjustments	VA145	\$ 90	\$- 22	\$- 4,530	\$ 36	\$ 447
Charge-offs	VA155	\$ 8,694	\$ 15,123	\$ 6,597	\$ 3,168	\$ 2,637
General Valuation Allowances - Ending Balance	VA165	\$ 46,512	\$ 41,917	\$ 43,655	\$ 46,317	\$ 46,584
Specific Valuation Allowances - Beginning Balance	VA108	\$ 15,024	\$ 10,431	\$ 5,386	\$ 2,632	\$ 657
Net Provision for Loss	VA118	\$ 2,288	\$ 2,558	\$ 6,265	\$ 1,049	\$ 588
Transfers	VA128	\$ 878	\$ 4,203	\$ 909	\$ 2,543	\$ 1,692
Adjustments	VA148	\$ 0	\$ 0	\$- 64	\$- 36	\$- 38
Charge-offs	VA158	\$ 330	\$ 2,168	\$ 2,065	\$ 802	\$ 267
Specific Valuation Allowances - Ending Balance	VA168	\$ 17,860	\$ 15,024	\$ 10,431	\$ 5,386	\$ 2,632
Total Valuation Allowances - Beginning Balance	VA110	\$ 56,941	\$ 54,086	\$ 51,703	\$ 49,216	\$ 47,207
Net Provision for Loss	VA120	\$ 14,903	\$ 19,193	\$ 14,911	\$ 6,351	\$ 4,334
Recoveries	VA140	\$ 1,462	\$ 975	\$ 728	\$ 106	\$ 170
Adjustments	VA150	\$ 90	\$- 22	\$- 4,594	\$ 0	\$ 409
Charge-offs	VA160	\$ 9,024	\$ 17,291	\$ 8,662	\$ 3,970	\$ 2,904
Total Valuation Allowances - Ending Balance	VA170	\$ 64,372	\$ 56,941	\$ 54,086	\$ 51,703	\$ 49,216
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 8,694	\$ 15,123	\$ 6,597	\$ 3,168	\$ 2,637
Mortgage-Backed Securities	VA370	\$ 815	\$ 6,678	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 4,711	\$ 1,629	\$ 2,750	\$ 2,189	\$ 1,589
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 765	\$ 0	\$ 396
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 765	\$ 0	\$ 396
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 4,711	\$ 1,629	\$ 1,985	\$ 2,189	\$ 1,193
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,871	\$ 1,057	\$ 471	\$ 488	\$ 184
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,204	\$ 243	\$ 488	\$ 225	\$ 244
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 527	\$ 78	\$ 200	\$ 742	\$ 100
Multifamily (5 or more) Dwelling Units	VA470	\$ 7	\$ 0	\$ 0	\$ 218	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 102	\$ 251	\$ 808	\$ 513	\$ 35

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 18	\$ 3	\$ 630
Nonmortgage Loans - Total	VA56	\$ 2,093	\$ 2,880	\$ 3,812	\$ 883	\$ 959
Commercial Loans	VA520	\$ 1,268	\$ 2,134	\$ 3,453	\$ 439	\$ 553
Consumer Loans - Total	SUB2061	\$ 825	\$ 746	\$ 359	\$ 444	\$ 406
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 94	\$ 175	\$ 65	\$ 131	\$ 104
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Credit Cards	VA556	\$ 178	\$ 70	\$ 50	\$ 56	\$ 81
Other	VA560	\$ 548	\$ 501	\$ 244	\$ 257	\$ 220
Repossessed Assets - Total	VA60	\$ 694	\$ 48	\$ 1	\$ 19	\$ 60
Real Estate - Construction	VA605	\$ 45	\$ 24	\$ 0	\$ 0	\$ 9
Real Estate - 1-4 Dwelling Units	VA613	\$ 401	\$ 24	\$ 1	\$ 19	\$ 51
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 200	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 48	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 381	\$ 3,888	\$ 34	\$ 77	\$ 29
GVA Recoveries - Assets - Total	SUB2126	\$ 1,462	\$ 975	\$ 728	\$ 106	\$ 170
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,309	\$ 750	\$ 512	\$ 12	\$ 9
Construction - Total	SUB2130	\$ 0	\$ 12	\$ 361	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 12	\$ 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 360	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,309	\$ 738	\$ 151	\$ 12	\$ 9
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,157	\$ 688	\$ 5	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 27	\$ 0	\$ 132	\$ 2	\$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 125	\$ 49	\$ 13	\$ 1	\$ 7
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 1	\$ 1	\$ 9	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 142	\$ 212	\$ 201	\$ 80	\$ 149

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 67	\$ 39	\$ 130	\$ 17	\$ 37
Consumer Loans - Total	SUB2161	\$ 75	\$ 173	\$ 71	\$ 63	\$ 112
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 5	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 11	\$ 23	\$ 30	\$ 21	\$ 57
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Credit Cards	VA557	\$ 7	\$ 13	\$ 1	\$ 1	\$ 2
Other	VA561	\$ 57	\$ 137	\$ 34	\$ 41	\$ 53
Other Assets	VA931	\$ 11	\$ 13	\$ 15	\$ 14	\$ 12
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,166	\$ 6,761	\$ 7,174	\$ 3,588	\$ 2,280
Deposits and Investment Securities	VA38	\$ 0	\$ 1,845	\$ 5,394	\$ 490	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,243	\$ 5,389	\$ 277	\$ 1,096	\$ 1,988
Construction - Total	SUB2230	\$ 0	\$ 4,500	\$ 250	\$ 360	\$ 165
1-4 Dwelling Units	VA422	\$ 0	\$ 4,500	\$ 0	\$ 0	\$ 165
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 250	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 360	\$ 0
Permanent - Total	SUB2241	\$ 2,243	\$ 889	\$ 27	\$ 736	\$ 1,823
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 86	\$ 137	\$- 342	\$ 133	\$ 1,619
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 91	\$ 10	\$ 34	\$ 73	\$ 37
Multifamily (5 or more) Dwelling Units	VA472	\$ 730	\$ 75	\$ 0	\$ 0	\$ 150
Nonresidential Property (Except Land)	VA482	\$ 561	\$- 27	\$- 24	\$ 509	\$ 0
Land	VA492	\$ 775	\$ 691	\$ 359	\$ 21	\$ 17
Nonmortgage Loans - Total	VA58	\$ 977	\$- 533	\$ 1,421	\$ 1,943	\$ 262
Commercial Loans	VA522	\$ 858	\$- 528	\$ 1,366	\$ 1,930	\$ 194
Consumer Loans - Total	SUB2261	\$ 119	\$- 5	\$ 55	\$ 13	\$ 68
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	\$- 6	\$- 14	\$ 6	\$ 16	\$ 8
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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 125	\$ 9	\$ 49	\$- 3	\$ 60
Reposessed Assets - Total	VA62	\$- 54	\$ 60	\$ 73	\$ 59	\$ 30
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 36	\$ 42	\$ 73	\$ 49	\$ 30
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 10	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$- 18	\$ 18	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 9	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 10,398	\$ 20,909	\$ 13,043	\$ 6,650	\$ 4,747
Deposits and Investment Securities	VA39	\$ 0	\$ 1,845	\$ 5,394	\$ 490	\$ 0
Mortgage-Backed Securities	VA375	\$ 815	\$ 6,678	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 5,645	\$ 6,268	\$ 2,515	\$ 3,273	\$ 3,568
Construction - Total	SUB2330	\$ 0	\$ 4,488	\$ 654	\$ 360	\$ 561
1-4 Dwelling Units	VA425	\$ 0	\$ 4,488	\$ 764	\$ 0	\$ 561
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 250	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$- 360	\$ 360	\$ 0
Permanent - Total	SUB2341	\$ 5,645	\$ 1,780	\$ 1,861	\$ 2,913	\$ 3,007
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 714	\$ 372	\$ 466	\$ 488	\$ 184
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,263	\$ 380	\$ 14	\$ 356	\$ 1,861
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 493	\$ 39	\$ 221	\$ 814	\$ 130
Multifamily (5 or more) Dwelling Units	VA475	\$ 737	\$ 75	\$ 0	\$ 218	\$ 150
Nonresidential Property (Except Land)	VA485	\$ 663	\$ 223	\$ 783	\$ 1,013	\$ 35
Land	VA495	\$ 775	\$ 691	\$ 377	\$ 24	\$ 647
Nonmortgage Loans - Total	VA59	\$ 2,928	\$ 2,135	\$ 5,032	\$ 2,746	\$ 1,072
Commercial Loans	VA525	\$ 2,059	\$ 1,567	\$ 4,689	\$ 2,352	\$ 710
Consumer Loans - Total	SUB2361	\$ 869	\$ 568	\$ 343	\$ 394	\$ 362
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$- 5	\$ 0	\$ 0
Education Loans	VA535	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 77	\$ 138	\$ 41	\$ 126	\$ 55
Mobile Home Loans	VA555	\$ 0	\$ 0	\$- 1	\$ 0	\$ 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 171	\$ 57	\$ 49	\$ 55	\$ 79
Other	VA565	\$ 616	\$ 373	\$ 259	\$ 213	\$ 227
Reposessed Assets - Total	VA65	\$ 640	\$ 108	\$ 74	\$ 78	\$ 90
Real Estate - Construction	VA607	\$ 45	\$ 24	\$ 0	\$ 0	\$ 9
Real Estate - 1-4 Dwelling Units	VA615	\$ 365	\$ 66	\$ 74	\$ 68	\$ 81
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 200	\$ 0	\$ 0	\$ 10	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 30	\$ 18	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 370	\$ 3,875	\$ 28	\$ 63	\$ 17
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 15,115	\$ 23,384	\$ 9,525	\$ 8,417	\$ 10,910
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 41,298	\$ 38,680	\$ 22,470	\$ 23,917	\$ 21,006
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 4,804	\$ 18,374	\$ 5,257	\$ 3,748	\$ 5,610
Construction	VA951	\$ 0	\$ 3,960	\$ 1,863	\$ 0	\$ 2,703
Permanent - 1-4 Dwelling Units	VA952	\$ 4,709	\$ 4,067	\$ 1,441	\$ 2,045	\$ 1,085
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 95	\$ 823	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 129	\$ 1,004	\$ 1,303	\$ 552
Permanent - Land	VA955	\$ 0	\$ 9,395	\$ 949	\$ 400	\$ 1,270
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 103,409	\$ 102,445	\$ 100,246	\$ 93,110	\$ 87,296
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 192,623	\$ 176,835	\$ 156,627	\$ 135,359	\$ 119,294
Substandard	VA965	\$ 175,709	\$ 175,117	\$ 153,879	\$ 128,398	\$ 109,543
Doubtful	VA970	\$ 16,914	\$ 1,718	\$ 2,748	\$ 6,961	\$ 9,751
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 176,928	\$ 160,242	\$ 142,507	\$ 156,253	\$ 143,671
Mortgages - Total	SUB2421	\$ 150,166	\$ 133,982	\$ 119,765	\$ 128,418	\$ 116,231
Construction and Land Loans	SUB2430	\$ 33,974	\$ 30,018	\$ 49,743	\$ 36,996	\$ 17,781
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 73,201	\$ 64,988	\$ 55,211	\$ 55,176	\$ 74,052
Permanent Loans Secured by All Other Property	SUB2450	\$ 55,895	\$ 46,701	\$ 36,214	\$ 46,541	\$ 35,478
Nonmortgages - Total	SUB2461	\$ 26,762	\$ 26,260	\$ 22,742	\$ 27,835	\$ 27,440
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 73,584	\$ 80,937	\$ 54,573	\$ 67,371	\$ 68,681
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 59,555	\$ 65,319	\$ 43,932	\$ 57,676	\$ 62,714
Mortgage Loans - Total	SUB2481	\$ 52,259	\$ 54,249	\$ 36,451	\$ 46,298	\$ 54,674
Construction	PD115	\$ 3,581	\$ 1,163	\$ 3,011	\$ 2,605	\$ 1,524
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 7,637	\$ 8,046	\$ 6,787	\$ 6,909	\$ 8,964
Secured by First Liens	PD123	\$ 16,632	\$ 17,256	\$ 13,614	\$ 14,877	\$ 20,952
Secured by Junior Liens	PD124	\$ 6,416	\$ 4,129	\$ 3,858	\$ 3,596	\$ 4,913
Multifamily (5 or more) Dwelling Units	PD125	\$ 6,509	\$ 4,415	\$ 51	\$ 3,012	\$ 1,717
Nonresidential Property (Except Land)	PD135	\$ 10,206	\$ 18,805	\$ 2,341	\$ 14,299	\$ 13,552
Land	PD138	\$ 1,278	\$ 435	\$ 6,789	\$ 1,000	\$ 3,052
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 5,509	\$ 8,945	\$ 5,090	\$ 7,891	\$ 4,770
Consumer Loans - Total	SUB2511	\$ 1,787	\$ 2,125	\$ 2,391	\$ 3,487	\$ 3,270
Loans on Deposits	PD161	\$ 74	\$ 32	\$ 22	\$ 29	\$ 25
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 649	\$ 706	\$ 903	\$ 698	\$ 1,668
Mobile Home Loans	PD169	\$ 85	\$ 108	\$ 37	\$ 214	\$ 141
Credit Cards	PD171	\$ 138	\$ 246	\$ 332	\$ 151	\$ 192
Other	PD180	\$ 841	\$ 1,033	\$ 1,097	\$ 2,395	\$ 1,244
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 391	\$ 164	\$ 229	\$ 641	\$ 723
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 209	\$ 38	\$ 53	\$ 82	\$ 5
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 14,029	\$ 15,618	\$ 10,641	\$ 9,695	\$ 5,967
Mortgage Loans - Total	SUB2491	\$ 12,848	\$ 9,723	\$ 7,106	\$ 7,432	\$ 4,931
Construction	PD215	\$ 0	\$ 308	\$ 395	\$ 919	\$ 418
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 784	\$ 1,303	\$ 748	\$ 1,006	\$ 42
Secured by First Liens	PD223	\$ 2,178	\$ 2,746	\$ 1,432	\$ 2,779	\$ 3,755
Secured by Junior Liens	PD224	\$ 1,079	\$ 1,109	\$ 667	\$ 514	\$ 302
Multifamily (5 or more) Dwelling Units	PD225	\$ 945	\$ 51	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 5,510	\$ 2,689	\$ 3,864	\$ 2,214	\$ 364
Land	PD238	\$ 2,352	\$ 1,517	\$ 0	\$ 0	\$ 50
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 991	\$ 5,741	\$ 3,022	\$ 1,420	\$ 524
Consumer Loans - Total	SUB2521	\$ 190	\$ 154	\$ 513	\$ 843	\$ 512
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 75	\$ 87	\$ 110	\$ 110	\$ 264
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 56	\$ 20	\$ 42
Credit Cards	PD271	\$ 16	\$ 55	\$ 80	\$ 61	\$ 50
Other	PD280	\$ 99	\$ 12	\$ 267	\$ 652	\$ 142
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 13	\$ 0	\$ 0	\$ 130
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 103,344	\$ 79,305	\$ 87,934	\$ 88,882	\$ 74,990
Mortgage Loans - Total	SUB2501	\$ 85,059	\$ 70,010	\$ 76,208	\$ 74,688	\$ 56,626

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 17,489	\$ 20,822	\$ 24,934	\$ 23,177	\$ 4,759
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 13,465	\$ 9,161	\$ 6,729	\$ 6,011	\$ 3,248
Secured by First Liens	PD323	\$ 19,013	\$ 17,409	\$ 18,901	\$ 16,846	\$ 28,989
Secured by Junior Liens	PD324	\$ 5,997	\$ 3,829	\$ 2,475	\$ 2,638	\$ 2,887
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,040	\$ 2,493	\$ 821	\$ 1,163	\$ 343
Nonresidential Property (Except Land)	PD335	\$ 17,781	\$ 10,523	\$ 7,734	\$ 15,558	\$ 8,422
Land	PD338	\$ 9,274	\$ 5,773	\$ 14,614	\$ 9,295	\$ 7,978
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 18,021	\$ 8,987	\$ 11,033	\$ 12,759	\$ 17,401
Consumer Loans - Total	SUB2531	\$ 264	\$ 308	\$ 693	\$ 1,435	\$ 963
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 123	\$ 77	\$ 82	\$ 640	\$ 320
Mobile Home Loans	PD369	\$ 51	\$ 36	\$ 35	\$ 74	\$ 86
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 90	\$ 195	\$ 576	\$ 721	\$ 557
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 870	\$ 1,240	\$ 1,484	\$ 3,534	\$ 3,458
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 377	\$ 322	\$ 551	\$ 271	\$ 269
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 120	\$ 120	\$ 360	\$ 131	\$ 131
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 128,936	\$ 134,614	\$ 137,338	\$ 109,489	\$ 137,035
90% up to 100% LTV	LD110	\$ 93,376	\$ 117,730	\$ 118,313	\$ 88,998	\$ 111,750
100% and greater LTV	LD120	\$ 35,560	\$ 16,884	\$ 19,025	\$ 20,491	\$ 25,285
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 8,022	\$ 5,089	\$ 3,740	\$ 5,871	\$ 5,924
Past Due and Still Accruing - Total	SUB5240	\$ 1,791	\$ 2,132	\$ 1,310	\$ 2,322	\$ 2,601

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,250	\$ 1,825	\$ 1,015	\$ 2,013	\$ 2,137
90% up to 100% LTV	LD210	\$ 736	\$ 1,421	\$ 803	\$ 1,329	\$ 1,608
100% and greater LTV	LD220	\$ 514	\$ 404	\$ 212	\$ 684	\$ 529
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 541	\$ 307	\$ 295	\$ 309	\$ 464
90% up to 100% LTV	LD230	\$ 445	\$ 294	\$ 212	\$ 71	\$ 246
100% and greater LTV	LD240	\$ 96	\$ 13	\$ 83	\$ 238	\$ 218
Nonaccrual - Total	SUB5230	\$ 6,231	\$ 2,957	\$ 2,430	\$ 3,549	\$ 3,323
90% up to 100% LTV	LD250	\$ 4,160	\$ 2,319	\$ 1,933	\$ 2,180	\$ 1,493
100% and greater LTV	LD260	\$ 2,071	\$ 638	\$ 497	\$ 1,369	\$ 1,830
Net Charge-offs - Total	SUB5300	\$ 0	\$ 38	\$ 10	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 38	\$ 10	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 258	\$ 670	\$ 31,351	\$ 16,068	\$ 39,999
90% up to 100% LTV	LD410	\$ 58	\$ 322	\$ 27,854	\$ 13,945	\$ 33,539
100% and greater LTV	LD420	\$ 200	\$ 348	\$ 3,497	\$ 2,123	\$ 6,460
Originations - Total	SUB5330	\$ 3,812	\$ 6,074	\$ 10,065	\$ 6,021	\$ 6,406
90% up to 100% LTV	LD430	\$ 3,382	\$ 4,261	\$ 7,924	\$ 3,850	\$ 5,253
100% and greater LTV	LD440	\$ 430	\$ 1,813	\$ 2,141	\$ 2,171	\$ 1,153
Sales - Total	SUB5340	\$ 1,816	\$ 3,143	\$ 2,161	\$ 3,181	\$ 1,105
90% up to 100% LTV	LD450	\$ 1,727	\$ 2,891	\$ 1,907	\$ 1,422	\$ 553
100% and greater LTV	LD460	\$ 89	\$ 252	\$ 254	\$ 1,759	\$ 552
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 15,960	\$ 15,079	\$ 15,349	\$ 23,121	\$ 25,286
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 487	\$ 497	\$ 498	\$ 86	\$ 99
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 583,856	\$ 569,199	\$ 563,597	\$ 560,679	\$ 547,757
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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 121,850	\$ 137,587	\$ 155,023	\$ 145,351	\$ 176,917
Mortgage Construction Loans	CC105	\$ 59,294	\$ 75,430	\$ 91,652	\$ 98,023	\$ 119,546
Other Mortgage Loans	CC115	\$ 62,556	\$ 62,157	\$ 63,371	\$ 47,328	\$ 57,371
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 23,874	\$ 20,769	\$ 28,165	\$ 29,129	\$ 36,835
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 59,790	\$ 67,277	\$ 79,996	\$ 54,632	\$ 40,224
1-4 Dwelling Units	CC280	\$ 27,679	\$ 19,662	\$ 24,211	\$ 15,771	\$ 13,888
Multifamily (5 or more) Dwelling Units	CC290	\$ 12,186	\$ 14,566	\$ 18,342	\$ 16,034	\$ 1,884
All Other Real Estate	CC300	\$ 19,925	\$ 33,049	\$ 37,443	\$ 22,827	\$ 24,452
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 10,192	\$ 21,725	\$ 24,365	\$ 20,793	\$ 16,495
Commitments Outstanding to Purchase Loans	CC320	\$ 2,755	\$ 7,940	\$ 61,096	\$ 52,867	\$ 59,641
Commitments Outstanding to Sell Loans	CC330	\$ 88,162	\$ 19,873	\$ 14,465	\$ 44,361	\$ 15,409
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,476	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 312	\$ 1,000	\$ 0	\$ 485	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 628,685	\$ 614,273	\$ 756,844	\$ 686,938	\$ 724,971
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 274,008	\$ 319,347	\$ 475,998	\$ 383,768	\$ 400,037
Commercial Lines	CC420	\$ 329,212	\$ 271,691	\$ 256,998	\$ 277,375	\$ 303,041
Open-End Consumer Lines - Credit Cards	CC423	\$ 6,991	\$ 4,791	\$ 4,762	\$ 4,845	\$ 5,821
Open-End Consumer Lines - Other	CC425	\$ 18,474	\$ 18,444	\$ 19,086	\$ 20,950	\$ 16,072
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 14,556	\$ 16,969	\$ 14,549	\$ 13,533	\$ 13,719
Commercial	CC430	\$ 29	\$ 29	\$ 29	\$ 28	\$ 30
Standby, Not Included on CC465 or CC468	CC435	\$ 14,527	\$ 16,940	\$ 14,520	\$ 13,505	\$ 13,689
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 36,988	\$ 29,320	\$ 26,062	\$ 36,831	\$ 33,176
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 3,567	\$ 3,672	\$ 5,763	\$ 18,401	\$ 15,873
Other Contingent Liabilities	CC480	\$ 4,305	\$ 4,307	\$ 5,421	\$ 5,421	\$ 14
Contingent Assets	CC490	\$ 6,577	\$ 8,498	\$ 4,143	\$ 4,193	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 29,687	\$ 2,918	\$ 13,871	\$ 57,575	\$ 66,743
Sales	CF145	\$ 10,702	\$ 20,128	\$ 0	\$ 5,375	\$ 0
Other Balance Changes	CF148	\$- 6,561	\$- 12,303	\$- 22,596	\$- 9,077	\$- 5,636
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 78,126	\$ 39,190	\$ 158,661	\$ 4,511	\$ 500
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$ 5,972	\$- 925	\$- 2,147	\$- 1,691	\$- 1,124
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 107,813	\$ 42,108	\$ 172,532	\$ 62,086	\$ 67,243
Sales - Total	SUB3821	\$ 10,702	\$ 20,128	\$ 0	\$ 5,375	\$ 0
Net Purchases - Total	SUB3826	\$ 97,111	\$ 21,980	\$ 172,532	\$ 56,711	\$ 67,243
Mortgage Loans Disbursed - Total	SUB3831	\$ 257,478	\$ 513,663	\$ 544,331	\$ 455,786	\$ 498,754
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 35,005	\$ 40,259	\$ 34,595	\$ 34,177	\$ 49,481
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,353	\$ 5,599	\$ 16,401	\$ 5,706	\$ 8,494
Nonresidential	CF210	\$ 8,538	\$ 18,226	\$ 10,714	\$ 6,406	\$ 16,372
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 125,130	\$ 326,031	\$ 340,702	\$ 310,297	\$ 308,153
Home Equity and Junior Liens	CF226	\$ 51,777	\$ 268,655	\$ 233,887	\$ 223,567	\$ 241,300
Multifamily (5 or more) Dwelling Units	CF245	\$ 6,023	\$ 14,798	\$ 6,540	\$ 11,669	\$ 8,679
Nonresidential (Except Land)	CF260	\$ 64,160	\$ 95,709	\$ 116,555	\$ 71,615	\$ 88,137
Land	CF270	\$ 12,269	\$ 13,041	\$ 18,824	\$ 15,916	\$ 19,438
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 23,082	\$ 98,435	\$ 127,602	\$ 107,835	\$ 146,101
1-4 Dwelling Units	CF280	\$ 8,623	\$ 81,808	\$ 100,522	\$ 81,540	\$ 121,241
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 8,114	\$ 80,995	\$ 100,455	\$ 81,496	\$ 121,211
Multifamily (5 or more) Dwelling Units	CF290	\$ 4,390	\$ 2,879	\$ 3,209	\$ 13,359	\$ 2,554
Nonresidential	CF300	\$ 10,069	\$ 13,748	\$ 23,871	\$ 12,936	\$ 22,306
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 92,284	\$ 79,337	\$ 110,511	\$ 104,208	\$ 100,355
1-4 Dwelling Units	CF310	\$ 69,621	\$ 54,288	\$ 86,568	\$ 81,256	\$ 72,351
Home Equity and Junior Liens	CF311	\$ 4,004	\$ 0	\$ 71	\$ 0	\$ 12

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 3,519	\$ 1,698	\$ 2,614	\$ 2,102	\$ 1,648
Nonresidential	CF330	\$ 19,144	\$ 23,351	\$ 21,329	\$ 20,850	\$ 26,356
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 69,202	\$ 19,098	\$ 17,091	\$ 3,627	\$ 45,746
Memo - Refinancing Loans	CF361	\$ 39,314	\$ 34,207	\$ 54,607	\$ 56,973	\$ 52,590
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 246,778	\$ 276,702	\$ 280,886	\$ 281,752	\$ 306,290
Sales	CF395	\$ 10,434	\$ 12,719	\$ 13,151	\$ 10,042	\$ 14,914
Consumer:						
Closed or Purchased	CF400	\$ 77,576	\$ 51,657	\$ 38,325	\$ 79,057	\$ 42,150
Sales	CF405	\$ 25,948	\$ 0	\$ 14,134	\$ 40,466	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 324,354	\$ 328,359	\$ 319,211	\$ 360,809	\$ 348,440
Nonmortgage Loans - Sales - Total	SUB3915	\$ 36,382	\$ 12,719	\$ 27,285	\$ 50,508	\$ 14,914
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 287,972	\$ 315,640	\$ 291,926	\$ 310,301	\$ 333,526
Deposits:						
Interest Credited to Deposits	CF430	\$ 35,611	\$ 35,860	\$ 39,629	\$ 43,238	\$ 49,152

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 65,048	\$ 105,261	\$ 76,754	\$ 89,982	\$ 101,372
Fully Insured	DI100	\$ 65,048	\$ 105,208	\$ 76,701	\$ 89,982	\$ 100,932
Other	DI110	\$ 0	\$ 53	\$ 53	\$ 0	\$ 440
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,461,299	\$ 2,511,253	\$ 2,703,390	\$ 2,876,039	\$ 2,849,476
Greater than \$100,000	DI130	\$ 1,888,808	\$ 1,649,163	\$ 1,461,812	\$ 1,500,953	\$ 1,381,161
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	334,426	327,367	326,026	337,531	335,217
Greater than \$100,000	DI160	5,592	5,349	5,461	5,887	5,391
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 1,610,372	\$ 1,500,139	\$ 1,427,710	\$ 1,363,527	\$ 1,285,225
Greater than \$250,000	DI175	\$ 110,435	\$ 114,878	\$ 111,542	\$ 117,332	\$ 94,023
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	153,520	152,003	148,096	138,125	131,081
Greater than \$250,000	DI185	313	314	307	319	260

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	493,851	485,033	479,890	481,862	471,949
IRA/Keogh Accounts	DI200	\$ 1,718,223	\$ 1,612,132	\$ 1,539,444	\$ 1,482,026	\$ 1,379,562
Uninsured Deposits	DI210	\$ 616,306	\$ 590,548	\$ 790,400	\$ 823,825	\$ 757,665
Preferred Deposits	DI220	\$ 62,924	\$ 39,248	\$ 41,405	\$ 48,227	\$ 43,300
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 918,317	\$ 759,580	\$ 761,383	\$ 867,078	\$ 865,964
Money Market Deposit Accounts	DI320	\$ 1,002,388	\$ 1,000,766	\$ 1,030,677	\$ 1,148,680	\$ 1,059,987
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 976,277	\$ 934,137	\$ 905,237	\$ 739,729	\$ 703,197
Time Deposits	DI340	\$ 3,157,201	\$ 3,064,856	\$ 3,007,157	\$ 3,102,362	\$ 2,980,734
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,061,805	\$ 969,102	\$ 952,269	\$ 956,094	\$ 883,725
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 444,643	\$ 420,326	\$ 401,280	\$ 369,663	\$ 340,757
Non-Interest-Bearing Demand Deposits	DI610	\$ 714,746	\$ 569,238	\$ 550,911	\$ 589,349	\$ 617,839
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,070,913	\$ 5,775,434	\$ 5,723,039	\$ 5,879,666	\$ 2,436,082
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 54	\$ 400	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 4,095,426	\$ 3,972,966	\$ 3,896,676	\$ 4,174,437	\$ 2,747,586
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 460	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 145,284	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 144	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,832	1,875	1,853	1,860	1,824
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 813,204	\$ 732,702	\$ 754,036	\$ 622,081	\$ 623,429
Assets Held for Sale	SI387	\$ 12,937	\$ 8,879	\$ 13,666	\$ 9,984	\$ 10,666
Loans Serviced for Others	SI390	\$ 505,670	\$ 501,140	\$ 486,309	\$ 483,074	\$ 483,400
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	80.28%	79.92%	79.79%	78.96%	79.10%
Second month of Qtr	SI582	80.52%	80.63%	79.67%	78.63%	79.29%
Third month of Qtr	SI583	80.55%	80.78%	80.76%	78.76%	80.01%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	81.00%	81.00%	84.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 578	\$ 571	\$ 570	\$ 583	\$ 583
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 74,248	\$ 73,370	\$ 69,215	\$ 77,720	\$ 73,833
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	36	30	30	28	32
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 582,376	\$ 589,271	\$ 620,266	\$ 605,650	\$ 583,582
Net Income (Loss) (SO91)	SI610	\$ 11,765	\$ - 698	\$ - 19,463	\$ 11,385	\$ 8,767
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 6,418	\$ 2,096	\$ 3,143	\$ 3,814	\$ 21,938
Stock Issued	SI640	\$ 281	\$ 1,032	\$ 23	\$ 42	\$ 54
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 511	\$ 52	\$ 4,115	\$ 8,265	\$ 28,045

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$- 710	\$ 0	\$ 0	\$ 7,973
Other Comprehensive Income	SI662	\$ 2,181	\$- 4,447	\$- 9,552	\$ 768	\$- 1,335
Prior Period Adjustments	SI668	\$- 7	\$- 115	\$ 0	\$- 2,140	\$ 330
Other Adjustments	SI671	\$- 2,450	\$ 88	\$- 1,094	\$ 110	\$ 172
Ending Equity Capital (SC80)	SI680	\$ 588,239	\$ 582,377	\$ 591,152	\$ 620,266	\$ 605,650
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 38,730	\$ 37,677	\$ 46,196	\$ 94,062	\$ 169,881
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	7 [Yes]	8 [Yes]	8 [Yes]	8 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 93,787	\$ 100,204	\$ 107,140	\$ 109,308	\$ 115,344
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 342	\$ 326	\$ 433	\$ 446	\$ 430
Average Balance Sheet Data						
Total Assets	SI870	\$ 7,211,289	\$ 7,117,957	\$ 7,165,530	\$ 7,068,845	\$ 7,086,852
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 676,254	\$ 607,405	\$ 812,308	\$ 748,028	\$ 1,001,226
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 5,138,151	\$ 5,118,409	\$ 4,896,449	\$ 4,908,923	\$ 4,743,150
Nonmortgage Loans	SI885	\$ 902,286	\$ 912,617	\$ 1,012,670	\$ 1,006,322	\$ 953,900
Deposits and Excrows	SI890	\$ 5,900,944	\$ 5,719,222	\$ 5,751,491	\$ 5,671,494	\$ 5,778,962
Total Borrowings	SI895	\$ 627,436	\$ 697,589	\$ 690,374	\$ 682,898	\$ 603,183

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	0	2	2
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	1	2
Does Association Have Subchapter S in effect this year?	SQ320	5	5	5	5	5
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	15	15	16	16	16

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 937,681	\$ 974,689	\$ 999,338	\$ 984,376	\$ 1,032,278
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 323,876	\$ 347,400	\$ 371,369	\$ 366,226	\$ 380,953
Personal Trust and Agency Accounts	FS210	\$ 126,635	\$ 132,230	\$ 136,959	\$ 130,505	\$ 134,491
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 87,173	\$ 98,435	\$ 108,456	\$ 111,620	\$ 118,613
Employee Benefit - Defined Contribution	FS220	\$ 17,777	\$ 20,771	\$ 26,813	\$ 27,622	\$ 31,178
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 69,396	\$ 77,664	\$ 81,643	\$ 83,998	\$ 87,435
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 110,068	\$ 116,735	\$ 125,954	\$ 124,101	\$ 127,849
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 52,220	\$ 60,763	\$ 62,789	\$ 63,863	\$ 63,897
Personal Trust and Agency Accounts	FS211	\$ 7,709	\$ 8,780	\$ 9,644	\$ 10,450	\$ 11,175
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 40,946	\$ 45,997	\$ 48,445	\$ 47,808	\$ 46,869
Employee Benefit - Defined Contribution	FS221	\$ 31,697	\$ 36,158	\$ 38,186	\$ 38,492	\$ 37,704
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 9,249	\$ 9,839	\$ 10,259	\$ 9,316	\$ 9,165
Corporate Trust and Agency Accounts	FS251	\$ 3,565	\$ 5,986	\$ 4,700	\$ 5,605	\$ 5,853
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 561,585	\$ 566,526	\$ 565,180	\$ 554,287	\$ 587,428
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	1,224	1,193	1,365	1,184	1,180
Personal Trust and Agency Accounts	FS212	387	386	394	391	394
Retirement-related Trust and Agency Accounts - Total	SUB6120	564	534	707	537	530
Employee Benefit - Defined Contribution	FS222	47	50	226	62	63

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	517	484	481	475	467
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	273	273	264	256	256
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	147	151	151	152	151
Personal Trust and Agency Accounts	FS213	34	35	37	38	37
Retirement-related Trust and Agency Accounts - Total	SUB6130	101	104	102	101	98
Employee Benefit - Defined Contribution	FS223	50	54	52	53	53
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	51	50	50	48	45
Corporate Trust and Agency Accounts	FS253	12	12	12	13	16
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	62	64	63	67	68
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,669	\$ 2,078	\$ 1,389	\$ 386	\$ 2,743
Personal Trust and Agency Accounts	FS310	\$ 952	\$ 747	\$ 494	\$ 91	\$ 972
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 923	\$ 729	\$ 488	\$ 180	\$ 976
Employee Benefit - Defined Contribution	FS320	\$ 387	\$ 314	\$ 213	\$ 83	\$ 429
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 536	\$ 415	\$ 275	\$ 97	\$ 547
Corporate Trust and Agency Accounts	FS350	\$ 3	\$ 2	\$ 1	\$ 1	\$ 3
Investment Management Agency Accounts	FS360	\$ 641	\$ 482	\$ 347	\$ 96	\$ 672
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 112	\$ 85	\$ 35	\$ 10	\$ 50
Other Fiduciary and Related Services	FS390	\$ 38	\$ 33	\$ 24	\$ 8	\$ 70
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,546	\$ 1,158	\$ 0	\$ 0	\$ 2,422
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 46	\$ 0	\$ 0	\$ 0	\$ 32
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 169	\$ 920	\$ 1,389	\$ 386	\$ 353
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 126,635	\$ 9,410	\$ 75,700	\$ 6,608	\$ 134,491

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 553	\$ 0	\$ 73	\$ 0	\$ 169
Interest-Bearing Deposits	FS415	\$ 7,771	\$ 755	\$ 1,256	\$ 660	\$ 1,088
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 11,313	\$ 192	\$ 9,027	\$ 0	\$ 13,225
State, County and Municipal Obligations	FS425	\$ 12,165	\$ 108	\$ 4,627	\$ 0	\$ 13,565
Money Market Mutual Funds	FS430	\$ 5,705	\$ 0	\$ 5,520	\$ 0	\$ 9,928
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 19,439	\$ 369	\$ 11,094	\$ 265	\$ 22,932
Common and Preferred Stock	FS445	\$ 43,487	\$ 3,306	\$ 31,481	\$ 3,029	\$ 53,871
Real Estate Mortgages	FS450	\$ 191	\$ 0	\$ 0	\$ 0	\$ 199
Real Estate	FS455	\$ 7,973	\$ 4,484	\$ 6,767	\$ 2,402	\$ 5,977
Miscellaneous Assets	FS460	\$ 18,038	\$ 196	\$ 5,855	\$ 252	\$ 13,537
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	5	0	0	0	7
Corporate and Municipal Trusteeships	FS510	0	0	0	0	1
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	5	0	0	0	6
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 588,239	\$ 582,381	\$ 591,156	\$ 620,270	\$ 605,650
Equity Capital Deductions - Total	SUB1631	\$ 37,922	\$ 42,760	\$ 42,806	\$ 60,645	\$ 60,407
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 37,024	\$ 41,878	\$ 41,894	\$ 60,392	\$ 60,168
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 308	\$ 292	\$ 287	\$ 253	\$ 239
Other	CCR134	\$ 590	\$ 590	\$ 625	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 16,986	\$ 21,169	\$ 14,712	\$ 3,814	\$ 4,502
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 16,976	\$ 19,053	\$ 14,701	\$ 3,806	\$ 4,495
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 10	\$ 10	\$ 11	\$ 8	\$ 7
Other	CCR195	\$ 0	\$ 2,106	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 567,303	\$ 560,790	\$ 563,062	\$ 563,439	\$ 549,745

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 7,293,662	\$ 7,091,259	\$ 7,082,688	\$ 7,217,466	\$ 6,911,469
Asset Deductions - Total	SUB1651	\$ 37,922	\$ 42,760	\$ 42,806	\$ 60,645	\$ 60,407
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 37,024	\$ 41,878	\$ 41,894	\$ 60,392	\$ 60,168
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 308	\$ 292	\$ 287	\$ 253	\$ 239
Other	CCR275	\$ 590	\$ 590	\$ 625	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 15,677	\$ 21,654	\$ 14,661	\$ 8,038	\$ 7,097
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 15,677	\$ 19,548	\$ 14,661	\$ 8,038	\$ 7,097
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 2,106	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 7,271,417	\$ 7,070,153	\$ 7,054,543	\$ 7,164,859	\$ 6,858,159
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 290,849	\$ 282,805	\$ 282,201	\$ 286,631	\$ 274,352
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 567,303	\$ 560,790	\$ 563,062	\$ 563,439	\$ 549,745
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 45,770	\$ 41,179	\$ 42,942	\$ 41,526	\$ 39,345
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 45,770	\$ 41,179	\$ 42,942	\$ 41,526	\$ 40,345
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 45,770	\$ 41,179	\$ 42,942	\$ 41,526	\$ 40,345
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 693	\$ 551	\$ 477	\$ 449	\$ 396
Total Risk-Based Capital	CCR39	\$ 612,380	\$ 601,418	\$ 605,527	\$ 604,516	\$ 589,694
0% R/W Category - Cash	CCR400	\$ 36,242	\$ 28,663	\$ 32,421	\$ 31,074	\$ 34,362
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 12,575	\$ 11,395	\$ 11,491	\$ 12,755	\$ 19,422
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 270,384	\$ 10,492	\$ 7,678	\$ 6,336	\$ 17,807
0% R/W Category - Assets Total	CCR420	\$ 319,201	\$ 50,550	\$ 51,590	\$ 50,165	\$ 71,591
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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93019 - OTS-Regulated: Iowa
December 2008

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 556,078	\$ 481,684	\$ 476,158	\$ 323,998	\$ 277,059
20% R/W Category - Claims on FHLBs	CCR435	\$ 163,503	\$ 255,466	\$ 285,222	\$ 455,220	\$ 206,593
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 80,439	\$ 75,830	\$ 71,427	\$ 70,656	\$ 65,791
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 141,002	\$ 142,759	\$ 150,588	\$ 184,006	\$ 156,726
20% R/W Category - Other	CCR450	\$ 99,687	\$ 97,690	\$ 108,938	\$ 107,957	\$ 135,228
20% R/W Category - Assets Total	CCR455	\$ 1,040,709	\$ 1,053,429	\$ 1,092,333	\$ 1,141,837	\$ 841,397
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 208,139	\$ 210,687	\$ 218,465	\$ 228,366	\$ 168,279
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,176,449	\$ 1,221,918	\$ 1,241,973	\$ 1,352,322	\$ 1,474,570
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 233,901	\$ 229,869	\$ 205,877	\$ 184,486	\$ 162,172
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 18,083	\$ 15,401	\$ 15,314	\$ 42,448	\$ 42,517
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 19,739	\$ 16,120	\$ 16,437	\$ 18,154	\$ 19,086
50% R/W Category - Other	CCR480	\$ 19,501	\$ 27,771	\$ 26,752	\$ 27,923	\$ 47,238
50% R/W Category - Assets Total	CCR485	\$ 1,467,673	\$ 1,511,079	\$ 1,506,353	\$ 1,625,333	\$ 1,745,583
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 733,839	\$ 755,545	\$ 753,181	\$ 812,672	\$ 872,797
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 114,239	\$ 112,188	\$ 115,132	\$ 81,218	\$ 191,147
100% R/W Category - All Other Assets	CCR506	\$ 4,440,134	\$ 4,435,205	\$ 4,383,865	\$ 4,379,364	\$ 4,135,402
100% R/W Category - Assets Total	CCR510	\$ 4,554,373	\$ 4,547,393	\$ 4,498,997	\$ 4,460,582	\$ 4,326,549
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,554,373	\$ 4,547,393	\$ 4,498,997	\$ 4,460,582	\$ 4,326,549
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 124	\$ 51	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 1,550	\$ 638	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 7,382,080	\$ 7,162,502	\$ 7,149,273	\$ 7,277,917	\$ 6,985,120
Subtotal Risk-Weighted Assets	CCR75	\$ 5,497,900	\$ 5,514,258	\$ 5,470,639	\$ 5,501,617	\$ 5,367,622
Excess Allowances for Loan and Lease Losses	CCR530	\$ 38	\$ 117	\$ 36	\$ 4,384	\$ 4,381
Total Risk-Weighted Assets	CCR78	\$ 5,497,862	\$ 5,514,141	\$ 5,470,603	\$ 5,497,233	\$ 5,363,241
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 439,827	\$ 441,131	\$ 437,649	\$ 439,778	\$ 429,056
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.80%	7.93%	7.98%	7.86%	8.02%
Total Risk-Based Capital Ratio	CCR820	11.14%	10.91%	11.07%	11.00%	11.00%
Tier 1 Risk-Based Capital Ratio	CCR830	10.31%	10.16%	10.28%	10.24%	10.24%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	7.80%	7.93%	7.98%	7.86%	8.02%

*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.