

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:45 PM

TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
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		17	17	17	17	17
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	0	0	0	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	\$ 470,172	\$ 487,903	\$ 593,099	\$ 692,581	\$ 1,147,009
Cash and Non-Interest-Earning Deposits	SC110	\$ 194,726	\$ 67,425	\$ 86,988	\$ 113,290	\$ 110,545
Interest-Earning Deposits in FHLBs	SC112	\$ 25,110	\$ 102,693	\$ 113,516	\$ 291,731	\$ 250,257
Other Interest-Earning Deposits	SC118	\$ 27,965	\$ 27,445	\$ 36,757	\$ 28,396	\$ 10,123
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 20,367	\$ 27,424	\$ 84,150	\$ 19,136	\$ 8,542
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 102,367	\$ 157,396	\$ 160,433	\$ 120,492	\$ 651,099
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 6,954	\$ 16,829	\$ 21,169	\$ 44,587	\$ 19,573
State and Municipal Obligations	SC180	\$ 75,586	\$ 69,264	\$ 69,500	\$ 58,751	\$ 78,325
Securities Backed by Nonmortgage Loans	SC182	\$ 590	\$ 678	\$ 666	\$ 669	\$ 666
Other Investment Securities	SC185	\$ 14,074	\$ 15,751	\$ 17,256	\$ 13,098	\$ 13,098
Accrued Interest Receivable	SC191	\$ 2,433	\$ 2,998	\$ 2,664	\$ 2,431	\$ 4,781
Mortgage-Backed Securities - Gross	SUB0072	\$ 3,366,099	\$ 3,452,333	\$ 3,335,757	\$ 3,364,529	\$ 2,792,339
Mortgage-Backed Securities - Total	SC22	\$ 3,366,099	\$ 3,452,333	\$ 3,335,469	\$ 3,364,439	\$ 2,792,339
Pass-Through - Total	SUB0073	\$ 2,856,518	\$ 2,919,638	\$ 2,767,806	\$ 2,783,604	\$ 2,171,462
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,779,470	\$ 2,838,872	\$ 2,678,564	\$ 2,697,917	\$ 2,132,959
Other Pass-Through	SC215	\$ 77,048	\$ 80,766	\$ 89,242	\$ 85,687	\$ 38,503
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 494,588	\$ 516,840	\$ 552,918	\$ 566,397	\$ 608,618
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 31,226	\$ 30,701	\$ 33,074	\$ 33,646	\$ 70,487
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 77,271	\$ 80,270	\$ 83,881	\$ 85,543	\$ 89,652
Other	SC222	\$ 386,091	\$ 405,869	\$ 435,963	\$ 447,208	\$ 448,479
Accrued Interest Receivable	SC228	\$ 14,993	\$ 15,855	\$ 15,033	\$ 14,528	\$ 12,259

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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	\$ 288	\$ 90	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 7,607,343	\$ 7,450,192	\$ 7,442,602	\$ 7,341,574	\$ 7,346,137
Mortgage Loans - Total	SC26	\$ 7,586,330	\$ 7,430,360	\$ 7,424,467	\$ 7,325,862	\$ 7,331,582
Construction Loans - Total	SUB0100	\$ 384,839	\$ 372,476	\$ 411,141	\$ 397,533	\$ 372,103
Residential - Total	SUB0110	\$ 220,978	\$ 225,092	\$ 235,498	\$ 231,982	\$ 236,250
1-4 Dwelling Units	SC230	\$ 214,823	\$ 218,941	\$ 227,310	\$ 223,748	\$ 217,178
Multifamily (5 or more) Dwelling Units	SC235	\$ 6,155	\$ 6,151	\$ 8,188	\$ 8,234	\$ 19,072
Nonresidential Property	SC240	\$ 163,861	\$ 147,384	\$ 175,643	\$ 165,551	\$ 135,853
Permanent Loans - Total	SUB0121	\$ 7,189,781	\$ 7,045,485	\$ 6,999,022	\$ 6,912,289	\$ 6,940,179
Residential - Total	SUB0131	\$ 6,582,246	\$ 6,461,228	\$ 6,464,922	\$ 6,407,549	\$ 6,429,922
1-4 Dwelling Units - Total	SUB0141	\$ 6,422,436	\$ 6,319,715	\$ 6,318,690	\$ 6,269,980	\$ 6,291,478
Revolving Open-End Loans	SC251	\$ 206,524	\$ 203,512	\$ 201,506	\$ 206,871	\$ 213,051
All Other - First Liens	SC254	\$ 6,014,261	\$ 5,910,839	\$ 5,914,705	\$ 5,871,726	\$ 5,890,163
All Other - Junior Liens	SC255	\$ 201,651	\$ 205,364	\$ 202,479	\$ 191,383	\$ 188,264
Multifamily (5 or more) Dwelling Units	SC256	\$ 159,810	\$ 141,513	\$ 146,232	\$ 137,569	\$ 138,444
Nonresidential Property (Except Land)	SC260	\$ 456,772	\$ 432,087	\$ 390,735	\$ 365,820	\$ 376,766
Land	SC265	\$ 150,763	\$ 152,170	\$ 143,365	\$ 138,920	\$ 133,491
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 156,659	\$ 7,798	\$ 100,341	\$ - 2,460	\$ 41,202
Accrued Interest Receivable	SC272	\$ 30,477	\$ 31,330	\$ 31,150	\$ 30,977	\$ 31,981
Advances for Taxes and Insurance	SC275	\$ 2,246	\$ 901	\$ 1,289	\$ 775	\$ 1,874
Allowance for Loan and Lease Losses	SC283	\$ 21,013	\$ 19,832	\$ 18,135	\$ 15,712	\$ 14,555
Nonmortgage Loans - Gross	SUB0162	\$ 320,934	\$ 323,538	\$ 322,182	\$ 301,541	\$ 293,109
Nonmortgage Loans - Total	SC31	\$ 314,461	\$ 316,399	\$ 317,268	\$ 296,730	\$ 288,477
Commercial Loans - Total	SC32	\$ 133,203	\$ 134,958	\$ 134,995	\$ 114,856	\$ 114,848
Secured	SC300	\$ 118,866	\$ 122,435	\$ 121,468	\$ 103,791	\$ 106,308
Unsecured	SC303	\$ 12,870	\$ 11,166	\$ 11,949	\$ 9,642	\$ 6,780
Lease Receivables	SC306	\$ 1,467	\$ 1,357	\$ 1,578	\$ 1,423	\$ 1,760
Consumer Loans - Total	SC35	\$ 185,339	\$ 186,060	\$ 184,645	\$ 184,169	\$ 175,667
Loans on Deposits	SC310	\$ 9,640	\$ 9,962	\$ 9,645	\$ 9,810	\$ 11,058
Home Improvement Loans (Not secured by real estate)	SC316	\$ 687	\$ 748	\$ 789	\$ 745	\$ 746
Education Loans	SC320	\$ 347	\$ 447	\$ 653	\$ 738	\$ 2,226
Auto Loans	SC323	\$ 78,065	\$ 83,385	\$ 90,281	\$ 98,159	\$ 89,129
Mobile Home Loans	SC326	\$ 84,491	\$ 79,039	\$ 71,262	\$ 63,006	\$ 61,042
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 12,109	\$ 12,479	\$ 12,015	\$ 11,711	\$ 11,466
Accrued Interest Receivable	SC348	\$ 2,392	\$ 2,520	\$ 2,542	\$ 2,516	\$ 2,594
Allowance for Loan and Lease Losses	SC357	\$ 6,473	\$ 7,139	\$ 4,914	\$ 4,811	\$ 4,632
Repossessed Assets - Gross	SUB0201	\$ 22,843	\$ 24,063	\$ 23,004	\$ 23,467	\$ 22,828
Repossessed Assets - Total	SC40	\$ 22,828	\$ 23,478	\$ 22,976	\$ 23,409	\$ 22,776
Real Estate - Total	SUB0210	\$ 22,748	\$ 23,968	\$ 22,901	\$ 23,397	\$ 22,743
Construction	SC405	\$ 2,267	\$ 2,559	\$ 2,826	\$ 3,783	\$ 3,074
Residential - Total	SUB0225	\$ 9,387	\$ 10,187	\$ 6,695	\$ 5,100	\$ 4,693
1-4 Dwelling Units	SC415	\$ 9,387	\$ 10,176	\$ 6,683	\$ 5,100	\$ 4,693
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 11	\$ 12	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 2,624	\$ 2,497	\$ 2,123	\$ 2,959	\$ 2,959
Land	SC428	\$ 7,216	\$ 7,749	\$ 10,419	\$ 10,490	\$ 10,548
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 1,254	\$ 976	\$ 838	\$ 1,065	\$ 1,469
Other Repossessed Assets	SC430	\$ 95	\$ 95	\$ 103	\$ 70	\$ 85
General Valuation Allowances	SC441	\$ 15	\$ 585	\$ 28	\$ 58	\$ 52
Real Estate Held for Investment	SC45	\$ 5,574	\$ 5,407	\$ 5,577	\$ 5,613	\$ 5,645
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 196,685	\$ 195,355	\$ 202,201	\$ 203,423	\$ 210,531
Federal Home Loan Bank Stock	SC510	\$ 186,615	\$ 185,522	\$ 192,148	\$ 193,315	\$ 202,590
Other	SC540	\$ 10,070	\$ 9,833	\$ 10,053	\$ 10,108	\$ 7,941
Office Premises and Equipment	SC55	\$ 89,541	\$ 83,422	\$ 79,478	\$ 77,047	\$ 78,464
Other Assets - Gross	SUB0262	\$ 183,402	\$ 176,451	\$ 172,326	\$ 220,512	\$ 162,057
Other Assets - Total	SC59	\$ 182,997	\$ 176,106	\$ 172,002	\$ 220,194	\$ 161,687
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 680	\$ 674	\$ 670	\$ 658	\$ 648
Other	SC625	\$ 102,012	\$ 100,894	\$ 99,870	\$ 98,790	\$ 97,694
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 20,579	\$ 21,658	\$ 22,034	\$ 22,277	\$ 24,053
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,973	\$ 6,588	\$ 9,152	\$ 9,281	\$ 6,766
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 54,158	\$ 46,637	\$ 40,600	\$ 89,506	\$ 32,896
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	\$ 405	\$ 345	\$ 324	\$ 318	\$ 370
General Valuation Allowances - Total	SUB2092	\$ 27,906	\$ 27,901	\$ 23,689	\$ 20,989	\$ 19,609
Total Assets - Gross	SUB0283	\$ 12,262,593	\$ 12,198,664	\$ 12,176,226	\$ 12,230,287	\$ 12,058,119
Total Assets	SC60	\$ 12,234,687	\$ 12,170,763	\$ 12,152,537	\$ 12,209,298	\$ 12,038,510
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 6,673,490	\$ 6,693,402	\$ 6,803,699	\$ 6,873,935	\$ 6,740,878
Deposits	SC710	\$ 6,619,700	\$ 6,587,423	\$ 6,724,157	\$ 6,777,732	\$ 6,683,583
Escrows	SC712	\$ 54,260	\$ 106,961	\$ 80,650	\$ 96,934	\$ 58,904
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 470	\$- 982	\$- 1,108	\$- 731	\$- 1,609
Borrowings - Total	SC72	\$ 4,216,453	\$ 4,203,460	\$ 4,056,703	\$ 3,993,141	\$ 4,024,344
Advances from FHLBank	SC720	\$ 3,493,650	\$ 3,480,322	\$ 3,589,964	\$ 3,527,000	\$ 3,708,495
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 48,482	\$ 48,905	\$ 50,083	\$ 49,315	\$ 49,353
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	\$ 674,321	\$ 674,233	\$ 416,656	\$ 416,826	\$ 266,496
Other Liabilities - Total	SC75	\$ 97,389	\$ 79,782	\$ 103,421	\$ 140,503	\$ 72,403
Accrued Interest Payable - Deposits	SC763	\$ 6,569	\$ 9,473	\$ 9,196	\$ 11,465	\$ 8,784
Accrued Interest Payable - Other	SC766	\$ 15,040	\$ 14,827	\$ 13,275	\$ 13,155	\$ 14,636
Accrued Taxes	SC776	\$ 14,539	\$ 9,831	\$ 8,965	\$ 7,293	\$ 6,570
Accounts Payable	SC780	\$ 16,642	\$ 16,885	\$ 17,526	\$ 19,587	\$ 16,051
Deferred Income Taxes	SC790	\$ 18,056	\$ 5,030	\$ 2,330	\$ 6,753	\$ 2,169
Other Liabilities and Deferred Income	SC796	\$ 26,543	\$ 23,736	\$ 52,129	\$ 82,250	\$ 24,193
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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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	\$ 10,987,332	\$ 10,976,644	\$ 10,963,823	\$ 11,007,579	\$ 10,837,625
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 566,405	\$ 527,852	\$ 518,089	\$ 516,018	\$ 509,711
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 22,120	\$ 21,974	\$ 21,974	\$ 21,974	\$ 21,974
Paid in Excess of Par	SC830	\$ 544,285	\$ 505,878	\$ 496,115	\$ 494,044	\$ 487,737
Accumulated Other Comprehensive Income - Total	SC86	\$- 32,038	\$- 46,828	\$- 32,185	\$- 16,338	\$- 6,865
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 28,946	\$- 46,324	\$- 31,986	\$- 15,084	\$- 6,898
Gains (Losses) on Cash Flow Hedges	SC865	\$- 2,442	\$ 146	\$ 451	\$- 604	\$ 33
Other	SC870	\$- 650	\$- 650	\$- 650	\$- 650	\$ 0
Retained Earnings	SC880	\$ 723,109	\$ 723,815	\$ 714,133	\$ 713,963	\$ 710,369
Other Components of Equity Capital	SC891	\$- 10,121	\$- 10,722	\$- 11,324	\$- 11,925	\$- 12,330
Total Equity Capital	SC80	\$ 1,247,355	\$ 1,194,117	\$ 1,188,713	\$ 1,201,718	\$ 1,200,885
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 12,234,687	\$ 12,170,761	\$ 12,152,536	\$ 12,209,297	\$ 12,038,510

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	2	\$ 1,289
4	Net deferred tax assets	6	\$ 31,099
6	Prepaid deposit insurance premiums	4	\$ 38
7	Prepaid expenses	16	\$ 3,153
9	Advances for loans serviced for others	2	\$ 2,146
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 45
14	Other noninterest-bearing short-term accounts recv	10	\$ 4,567
99	Other	6	\$ 1,785

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	1	\$ 954
11	The liability recorded for post-retirement benefit	6	\$ 13,378
14	Unapplied loan payments received	2	\$ 451
20	F/V of all derivative instru. reportable as liab.	1	\$ 3,990
21	Liabilities for credit losses on OBS credit exposures	1	\$ 48
99	Other	17	\$ 7,303

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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	\$ 159,296	\$ 160,544	\$ 158,392	\$ 159,409	\$ 160,364
Deposits and Investment Securities	SO115	\$ 3,144	\$ 3,857	\$ 4,174	\$ 8,111	\$ 9,503
Mortgage-Backed Securities	SO125	\$ 42,368	\$ 42,597	\$ 41,530	\$ 36,590	\$ 33,449
Mortgage Loans	SO141	\$ 107,811	\$ 108,071	\$ 106,946	\$ 108,630	\$ 111,312
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 455	\$ 436	\$ 421	\$ 484	\$ 509
Nonmortgage Loans - Total	SUB0950	\$ 5,464	\$ 5,491	\$ 5,272	\$ 5,540	\$ 5,546
Commercial Loans and Leases	SO160	\$ 2,143	\$ 2,198	\$ 2,032	\$ 2,133	\$ 2,274
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 23	\$ 20	\$ 20	\$ 24	\$ 17
Consumer Loans and Leases	SO171	\$ 3,321	\$ 3,293	\$ 3,240	\$ 3,407	\$ 3,272
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 31	\$ 72	\$ 29	\$ 30	\$ 28
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 1,110	\$ 2,105	\$ 2,153	\$ 2,614	\$ 2,951
Federal Home Loan Bank Stock	SO181	\$ 1,110	\$ 2,105	\$ 2,153	\$ 2,614	\$ 2,951
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 89,827	\$ 93,734	\$ 95,911	\$ 105,097	\$ 112,641
Deposits	SO215	\$ 45,065	\$ 48,426	\$ 51,929	\$ 59,857	\$ 65,062
Escrows	SO225	\$ 2	\$ 11	\$ 7	\$ 1	\$ 19
Advances from FHLBank	SO230	\$ 37,319	\$ 38,592	\$ 39,282	\$ 41,561	\$ 45,655
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	\$ 7,441	\$ 6,705	\$ 4,693	\$ 3,678	\$ 1,905
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 70,579	\$ 68,915	\$ 64,634	\$ 56,926	\$ 50,674
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,124	\$ 9,116	\$ 7,112	\$ 2,952	\$ 852
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 65,455	\$ 59,799	\$ 57,522	\$ 53,974	\$ 49,822
Noninterest Income - Total	SO42	\$ 9,810	\$ 15,181	\$ 14,032	\$ 19,958	\$ 12,649
Mortgage Loan Servicing Fees	SO410	\$ 2,024	\$ 1,991	\$ 2,057	\$ 2,103	\$ 2,230
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 1,589	\$- 1,227	\$- 870	\$- 2,131	\$- 1,328

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 10,277	\$ 10,685	\$ 10,940	\$ 9,582	\$ 10,343
Net Income (Loss) from Other - Total	SUB0451	\$- 2,905	\$ 1,148	\$- 672	\$ 6,891	\$- 1,197
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 423	\$ 1,371	\$ 1,393	\$ 1,773	\$ 950
Operations & Sale of Repossessed Assets	SO461	\$- 535	\$ 398	\$- 489	\$- 201	\$- 306
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$- 24	\$- 51	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 216	\$- 80
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 202	\$ 69	\$ 5,174	\$ 26
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 2,793	\$- 799	\$- 1,594	\$- 71	\$- 1,787
Other Noninterest Income	SO488	\$ 2,003	\$ 2,584	\$ 2,577	\$ 3,513	\$ 2,601
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	\$ 45,264	\$ 47,946	\$ 43,985	\$ 43,758	\$ 42,421
All Personnel Compensation and Expense	SO510	\$ 24,977	\$ 25,467	\$ 25,207	\$ 23,989	\$ 24,001
Legal Expense	SO520	\$ 378	\$ 220	\$ 577	\$ 510	\$ 389
Office Occupancy and Equipment Expense	SO530	\$ 6,673	\$ 6,668	\$ 6,689	\$ 6,710	\$ 6,176
Marketing and Other Professional Services	SO540	\$ 3,676	\$ 3,729	\$ 2,931	\$ 3,241	\$ 2,963
Loan Servicing Fees	SO550	\$ 13	\$ 17	\$ 18	\$ 15	\$ 13
Goodwill and Other Intangibles Expense	SO560	\$ 763	\$ 2,833	\$ 749	\$ 665	\$ 597
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 654	\$ 1,030	\$ 191	\$ 27	\$ 174
Other Noninterest Expense	SO580	\$ 8,130	\$ 7,982	\$ 7,623	\$ 8,601	\$ 8,108
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	\$ 30,001	\$ 27,034	\$ 27,569	\$ 30,174	\$ 20,050
Income Taxes - Total	SO71	\$ 11,906	\$ 11,210	\$ 10,905	\$ 9,204	\$ 6,967

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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	\$ 10,983	\$ 10,269	\$ 10,042	\$ 8,236	\$ 6,197
State, Local & Other	SO720	\$ 923	\$ 941	\$ 863	\$ 968	\$ 770
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 18,095	\$ 15,824	\$ 16,664	\$ 20,970	\$ 13,083
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 18,095	\$ 15,824	\$ 16,664	\$ 20,970	\$ 13,083

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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	2	\$ 18
5	Net income(loss) from real estate held for invest	1	\$- 4
6	Net income(loss)-equity invest in uncons sub org	1	\$- 263
7	Net income(loss) from leased property	1	\$ 4
15	Income from corporate-owned life insurance	5	\$ 837
19	Realized/unrealized gains on derivatives	1	\$ 76
99	Other	17	\$ 1,101

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	4	\$ 218
2	OTS assessments	3	\$ 37
3	Interest expense on income taxes	1	\$ 15
6	Supervisory examination fees	4	\$ 27
7	Office supplies, printing, and postage	12	\$ 1,253
8	Telephone, including data lines	3	\$ 141
9	Loan origination expense	3	\$ 820
10	ATM expense	1	\$ 14
15	Foreclosure expenses	1	\$ 40
17	Charitable contributions	1	\$ 26
99	Other	16	\$ 2,923

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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	\$ 637,641	\$ 478,345	\$ 317,801	\$ 159,409	\$ 640,385
YTD - Deposits and Investment Securities	Y_SO115	\$ 19,286	\$ 16,142	\$ 12,285	\$ 8,111	\$ 49,717
YTD - Mortgage-Backed Securities	Y_SO125	\$ 163,085	\$ 120,717	\$ 78,120	\$ 36,590	\$ 128,716
YTD - Mortgage Loans	Y_SO141	\$ 431,458	\$ 323,647	\$ 215,576	\$ 108,630	\$ 437,448
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,796	\$ 1,341	\$ 905	\$ 484	\$ 2,138
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 8,506	\$ 6,363	\$ 4,165	\$ 2,133	\$ 10,355
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 87	\$ 64	\$ 44	\$ 24	\$ 88
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 13,261	\$ 9,940	\$ 6,647	\$ 3,407	\$ 11,815
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 162	\$ 131	\$ 59	\$ 30	\$ 108
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7,982	\$ 6,872	\$ 4,767	\$ 2,614	\$ 13,114
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,982	\$ 6,872	\$ 4,767	\$ 2,614	\$ 13,114
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 384,569	\$ 294,742	\$ 201,008	\$ 105,097	\$ 453,182
YTD - Deposits	Y_SO215	\$ 205,277	\$ 160,212	\$ 111,786	\$ 59,857	\$ 253,630
YTD - Escrows	Y_SO225	\$ 21	\$ 19	\$ 8	\$ 1	\$ 46
YTD - Advances from FHLBank	Y_SO230	\$ 156,754	\$ 119,435	\$ 80,843	\$ 41,561	\$ 195,237
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	\$ 22,517	\$ 15,076	\$ 8,371	\$ 3,678	\$ 4,269
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 261,054	\$ 190,475	\$ 121,560	\$ 56,926	\$ 200,317
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 24,304	\$ 19,180	\$ 10,064	\$ 2,952	\$ 4,436
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 236,750	\$ 171,295	\$ 111,496	\$ 53,974	\$ 195,881
YTD - Noninterest Income - Total	Y_SO42	\$ 58,981	\$ 49,171	\$ 33,990	\$ 19,958	\$ 51,747
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 8,175	\$ 6,151	\$ 4,160	\$ 2,103	\$ 9,017
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 5,817	\$- 4,228	\$- 3,001	\$- 2,131	\$- 6,037

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 41,484	\$ 31,207	\$ 20,522	\$ 9,582	\$ 38,984
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,462	\$ 7,367	\$ 6,219	\$ 6,891	\$ 1,693
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,960	\$ 4,537	\$ 3,166	\$ 1,773	\$ 3,155
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 827	\$- 292	\$- 690	\$- 201	\$ 124
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 75	\$- 75	\$- 51	\$ 0	\$- 21
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 216	\$ 216	\$ 216	\$ 216	\$- 81
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 5,445	\$ 5,445	\$ 5,243	\$ 5,174	\$ 303
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 5,257	\$- 2,464	\$- 1,665	\$- 71	\$- 1,787
YTD - Other Noninterest Income	Y_SO488	\$ 10,677	\$ 8,674	\$ 6,090	\$ 3,513	\$ 8,090
YTD - Noninterest Expense - Total	Y_SO51	\$ 180,953	\$ 135,689	\$ 87,743	\$ 43,758	\$ 170,043
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 99,640	\$ 74,663	\$ 49,196	\$ 23,989	\$ 95,655
YTD - Legal Expense	Y_SO520	\$ 1,685	\$ 1,307	\$ 1,087	\$ 510	\$ 1,719
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 26,740	\$ 20,067	\$ 13,399	\$ 6,710	\$ 25,435
YTD - Marketing and Other Professional Services	Y_SO540	\$ 13,577	\$ 9,901	\$ 6,172	\$ 3,241	\$ 14,008
YTD - Loan Servicing Fees	Y_SO550	\$ 63	\$ 50	\$ 33	\$ 15	\$ 42
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5,010	\$ 4,247	\$ 1,414	\$ 665	\$ 2,141
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,902	\$ 1,248	\$ 218	\$ 27	\$ 443
YTD - Other Noninterest Expense	Y_SO580	\$ 32,336	\$ 24,206	\$ 16,224	\$ 8,601	\$ 30,600
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 114,778	\$ 84,777	\$ 57,743	\$ 30,174	\$ 77,585
YTD - Income Taxes - Total	Y_SO71	\$ 43,225	\$ 31,319	\$ 20,109	\$ 9,204	\$ 27,901
YTD - Federal	Y_SO710	\$ 39,530	\$ 28,547	\$ 18,278	\$ 8,236	\$ 24,624
YTD - State, Local, and Other	Y_SO720	\$ 3,695	\$ 2,772	\$ 1,831	\$ 968	\$ 3,277
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 71,553	\$ 53,458	\$ 37,634	\$ 20,970	\$ 49,684
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 71,553	\$ 53,458	\$ 37,634	\$ 20,970	\$ 49,684

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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	\$ 27,901	\$ 23,690	\$ 20,993	\$ 19,609	\$ 19,648
Net Provision for Loss	VA115	\$ 4,178	\$ 9,433	\$ 6,119	\$ 2,222	\$ 947
Transfers	VA125	\$- 915	\$- 337	\$- 1,082	\$- 67	\$- 182
Recoveries	VA135	\$ 114	\$ 173	\$ 225	\$ 175	\$ 189
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 3,373	\$ 5,057	\$ 2,565	\$ 946	\$ 993
General Valuation Allowances - Ending Balance	VA165	\$ 27,905	\$ 27,902	\$ 23,690	\$ 20,993	\$ 19,609
Specific Valuation Allowances - Beginning Balance	VA108	\$ 4,114	\$ 3,122	\$ 1,010	\$ 2,834	\$ 3,260
Net Provision for Loss	VA118	\$ 1,600	\$ 713	\$ 1,184	\$ 757	\$ 79
Transfers	VA128	\$ 915	\$ 337	\$ 1,082	\$ 67	\$ 182
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,415	\$ 58	\$ 154	\$ 2,647	\$ 687
Specific Valuation Allowances - Ending Balance	VA168	\$ 5,214	\$ 4,114	\$ 3,122	\$ 1,011	\$ 2,834
Total Valuation Allowances - Beginning Balance	VA110	\$ 32,015	\$ 26,812	\$ 22,003	\$ 22,443	\$ 22,908
Net Provision for Loss	VA120	\$ 5,778	\$ 10,146	\$ 7,303	\$ 2,979	\$ 1,026
Recoveries	VA140	\$ 114	\$ 173	\$ 225	\$ 175	\$ 189
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 4,788	\$ 5,115	\$ 2,719	\$ 3,593	\$ 1,680
Total Valuation Allowances - Ending Balance	VA170	\$ 33,119	\$ 32,016	\$ 26,812	\$ 22,004	\$ 22,443
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,373	\$ 5,057	\$ 2,565	\$ 946	\$ 993
Mortgage-Backed Securities	VA370	\$ 105	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,882	\$ 1,487	\$ 355	\$ 266	\$ 583
Construction - Total	SUB2030	\$ 115	\$ 1,010	\$ 73	\$ 100	\$ 95
1-4 Dwelling Units	VA420	\$ 115	\$ 1,010	\$ 73	\$ 100	\$ 95
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,767	\$ 477	\$ 282	\$ 166	\$ 488
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 140	\$ 93	\$ 59	\$ 38	\$ 5
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 179	\$ 288	\$ 212	\$ 37	\$ 138
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 100	\$ 0	\$ 11	\$ 91	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,236	\$ 96	\$ 0	\$ 0	\$ 345

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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	\$ 112	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,257	\$ 1,778	\$ 556	\$ 641	\$ 385
Commercial Loans	VA520	\$ 882	\$ 1,023	\$ 95	\$ 235	\$ 134
Consumer Loans - Total	SUB2061	\$ 375	\$ 755	\$ 461	\$ 406	\$ 251
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 115	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 230	\$ 507	\$ 311	\$ 297	\$ 117
Mobile Home Loans	VA550	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 144	\$ 133	\$ 150	\$ 109	\$ 134
Reposessed Assets - Total	VA60	\$ 94	\$ 71	\$ 243	\$ 0	\$ 3
Real Estate - Construction	VA605	\$ 16	\$ 40	\$ 98	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 31	\$ 145	\$ 0	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 78	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 35	\$ 1,721	\$ 1,411	\$ 39	\$ 22
GVA Recoveries - Assets - Total	SUB2126	\$ 114	\$ 173	\$ 225	\$ 175	\$ 189
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4	\$ 3	\$ 74	\$ 25	\$ 43
Construction - Total	SUB2130	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2	\$ 3	\$ 74	\$ 25	\$ 43
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 0	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 3	\$ 72	\$ 25	\$ 37
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 6
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 70	\$ 102	\$ 97	\$ 88	\$ 85

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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	\$ 2	\$ 23	\$ 14	\$ 22	\$ 16
Consumer Loans - Total	SUB2161	\$ 68	\$ 79	\$ 83	\$ 66	\$ 69
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 24	\$ 25	\$ 28	\$ 15	\$ 21
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 44	\$ 53	\$ 55	\$ 51	\$ 48
Other Assets	VA931	\$ 40	\$ 68	\$ 54	\$ 62	\$ 61
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,515	\$ 1,053	\$ 2,264	\$ 824	\$ 263
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ - 47	\$ 36	\$ 0
Mortgage-Backed Securities	VA372	\$ 391	\$ 372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 487	\$ 340	\$ 1,432	\$ 86	\$ 22
Construction - Total	SUB2230	\$ 195	\$ 170	\$ 11	\$ - 12	\$ 0
1-4 Dwelling Units	VA422	\$ 195	\$ 170	\$ 11	\$ - 12	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 292	\$ 170	\$ 1,421	\$ 98	\$ 22
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 1,170	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 275	\$ 80	\$ 232	\$ 96	\$ 20
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 28	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ - 12	\$ 90	\$ 22	\$ 0	\$ 0
Land	VA492	\$ 1	\$ 0	\$ - 3	\$ 2	\$ 2
Nonmortgage Loans - Total	VA58	\$ 568	\$ 13	\$ 808	\$ 623	\$ 24
Commercial Loans	VA522	\$ 512	\$ 0	\$ 808	\$ 623	\$ 10
Consumer Loans - Total	SUB2261	\$ 56	\$ 13	\$ 0	\$ 0	\$ 14
Loans on Deposits	VA512	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 1	\$ 0	\$ 0	\$ 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		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 54	\$ 13	\$ 0	\$ 0	\$ 14
Reposessed Assets - Total	VA62	\$ 1,069	\$ 328	\$ 71	\$ 15	\$ 217
Real Estate - Construction	VA606	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 374	\$ 337	\$ 20	\$ 12	\$ 213
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 662	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$- 9	\$ 51	\$ 3	\$ 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	\$ 0	\$ 64	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 5,774	\$ 5,937	\$ 4,604	\$ 1,595	\$ 1,067
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$- 47	\$ 36	\$ 0
Mortgage-Backed Securities	VA375	\$ 496	\$ 372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 2,365	\$ 1,824	\$ 1,713	\$ 327	\$ 562
Construction - Total	SUB2330	\$ 308	\$ 1,180	\$ 84	\$ 88	\$ 95
1-4 Dwelling Units	VA425	\$ 308	\$ 1,180	\$ 84	\$ 88	\$ 95
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,057	\$ 644	\$ 1,629	\$ 239	\$ 467
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 138	\$ 93	\$ 1,228	\$ 38	\$ 5
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 454	\$ 365	\$ 372	\$ 108	\$ 121
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 128	\$ 0	\$ 10	\$ 91	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 1,224	\$ 186	\$ 22	\$ 0	\$ 339
Land	VA495	\$ 113	\$ 0	\$- 3	\$ 2	\$ 2
Nonmortgage Loans - Total	VA59	\$ 1,755	\$ 1,689	\$ 1,267	\$ 1,176	\$ 324
Commercial Loans	VA525	\$ 1,392	\$ 1,000	\$ 889	\$ 836	\$ 128
Consumer Loans - Total	SUB2361	\$ 363	\$ 689	\$ 378	\$ 340	\$ 196
Loans on Deposits	VA515	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 115	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 207	\$ 482	\$ 283	\$ 282	\$ 96
Mobile Home Loans	VA555	\$ 1	\$ 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
Credit Cards	VA559	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 154	\$ 93	\$ 95	\$ 58	\$ 100
Reposessed Assets - Total	VA65	\$ 1,163	\$ 399	\$ 314	\$ 15	\$ 220
Real Estate - Construction	VA607	\$ 49	\$ 40	\$ 98	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 374	\$ 368	\$ 165	\$ 12	\$ 216
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 78	\$ 0	\$ 0	\$ 0	\$ 4
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 662	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$- 9	\$ 51	\$ 3	\$ 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	\$- 5	\$ 1,653	\$ 1,357	\$ 41	\$- 39
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 11,482	\$ 11,393	\$ 5,890	\$ 9,811	\$ 6,512
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 51,748	\$ 44,957	\$ 43,132	\$ 43,470	\$ 32,952
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 5,023	\$ 7,200	\$ 5,631	\$ 4,577	\$ 6,763
Construction	VA951	\$ 972	\$ 277	\$ 2,307	\$ 1,283	\$ 1,694
Permanent - 1-4 Dwelling Units	VA952	\$ 3,891	\$ 6,288	\$ 3,313	\$ 3,294	\$ 2,620
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 136	\$ 11	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 160	\$ 499	\$ 0	\$ 0	\$ 2,449
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 91,804	\$ 86,782	\$ 71,460	\$ 31,086	\$ 18,939
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 121,195	\$ 107,281	\$ 80,419	\$ 66,506	\$ 68,146
Substandard	VA965	\$ 116,098	\$ 103,972	\$ 78,183	\$ 65,113	\$ 65,643
Doubtful	VA970	\$ 5,097	\$ 3,309	\$ 2,236	\$ 1,393	\$ 2,503
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	\$ 153,283	\$ 109,781	\$ 82,992	\$ 77,971	\$ 93,824
Mortgages - Total	SUB2421	\$ 140,898	\$ 103,070	\$ 77,808	\$ 73,118	\$ 89,158
Construction and Land Loans	SUB2430	\$ 34,177	\$ 18,107	\$ 12,171	\$ 11,324	\$ 16,503
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 81,211	\$ 67,970	\$ 61,907	\$ 59,717	\$ 68,289
Permanent Loans Secured by All Other Property	SUB2450	\$ 32,270	\$ 26,371	\$ 9,344	\$ 3,474	\$ 6,614
Nonmortgages - Total	SUB2461	\$ 12,385	\$ 6,711	\$ 5,184	\$ 4,853	\$ 4,666
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 88,471	\$ 76,674	\$ 56,289	\$ 53,465	\$ 67,653
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 78,690	\$ 67,851	\$ 45,808	\$ 45,009	\$ 58,550
Mortgage Loans - Total	SUB2481	\$ 72,050	\$ 65,318	\$ 41,556	\$ 41,848	\$ 56,022
Construction	PD115	\$ 18,181	\$ 4,672	\$ 1,943	\$ 3,678	\$ 8,219
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 844	\$ 1,169	\$ 792	\$ 310	\$ 928
Secured by First Liens	PD123	\$ 44,833	\$ 36,036	\$ 31,894	\$ 35,233	\$ 41,712
Secured by Junior Liens	PD124	\$ 1,308	\$ 1,173	\$ 1,028	\$ 718	\$ 883
Multifamily (5 or more) Dwelling Units	PD125	\$ 64	\$ 0	\$ 135	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 3,644	\$ 15,965	\$ 2,502	\$ 937	\$ 2,165
Land	PD138	\$ 3,176	\$ 6,303	\$ 3,262	\$ 972	\$ 2,115
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 3,264	\$ 932	\$ 2,477	\$ 809	\$ 606
Consumer Loans - Total	SUB2511	\$ 3,376	\$ 1,601	\$ 1,775	\$ 2,352	\$ 1,922
Loans on Deposits	PD161	\$ 49	\$ 95	\$ 64	\$ 113	\$ 100
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0
Education Loans	PD165	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,271	\$ 418	\$ 719	\$ 755	\$ 847
Mobile Home Loans	PD169	\$ 1,366	\$ 963	\$ 931	\$ 898	\$ 862
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 689	\$ 125	\$ 61	\$ 581	\$ 113
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 650	\$ 2,222	\$ 712	\$ 271	\$ 519
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	\$ 5,461	\$ 4,241	\$ 4,415	\$ 4,143	\$ 6,058
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 331	\$ 56	\$ 76	\$ 267	\$ 463
Rebooked GNMA's Incl in PD195	PD197	\$ 4,987	\$ 4,083	\$ 4,293	\$ 3,698	\$ 5,421
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 9,781	\$ 8,823	\$ 10,481	\$ 8,456	\$ 9,103
Mortgage Loans - Total	SUB2491	\$ 9,515	\$ 8,822	\$ 10,480	\$ 8,456	\$ 9,103
Construction	PD215	\$ 0	\$ 0	\$ 933	\$ 186	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 25	\$ 4	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 9,350	\$ 8,534	\$ 9,263	\$ 7,986	\$ 9,103
Secured by Junior Liens	PD224	\$ 31	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 109	\$ 284	\$ 284	\$ 284	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 181	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 85	\$ 1	\$ 1	\$ 0	\$ 0
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	\$ 10	\$ 1	\$ 1	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 54	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 21	\$ 0	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 464	\$ 333	\$ 0	\$ 212	\$ 47
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 6,536	\$ 6,301	\$ 6,103	\$ 6,255	\$ 6,817
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 219	\$ 328	\$ 397	\$ 172	\$ 327
Rebooked GNMA's Incl in PD295	PD297	\$ 6,310	\$ 5,966	\$ 5,706	\$ 6,083	\$ 6,490
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 64,812	\$ 33,107	\$ 26,703	\$ 24,506	\$ 26,171
Mortgage Loans - Total	SUB2501	\$ 59,333	\$ 28,930	\$ 25,772	\$ 22,814	\$ 24,033

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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	\$ 9,236	\$ 4,057	\$ 3,681	\$ 6,063	\$ 6,036
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 344	\$ 519	\$ 306	\$ 768	\$ 674
Secured by First Liens	PD323	\$ 23,786	\$ 20,045	\$ 18,200	\$ 14,358	\$ 14,625
Secured by Junior Liens	PD324	\$ 690	\$ 490	\$ 424	\$ 344	\$ 364
Multifamily (5 or more) Dwelling Units	PD325	\$ 653	\$ 195	\$ 0	\$ 168	\$ 168
Nonresidential Property (Except Land)	PD335	\$ 21,040	\$ 549	\$ 809	\$ 688	\$ 2,033
Land	PD338	\$ 3,584	\$ 3,075	\$ 2,352	\$ 425	\$ 133
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 4,723	\$ 3,727	\$ 669	\$ 1,401	\$ 1,520
Consumer Loans - Total	SUB2531	\$ 756	\$ 450	\$ 262	\$ 291	\$ 618
Loans on Deposits	PD361	\$ 56	\$ 51	\$ 32	\$ 25	\$ 34
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 116	\$ 57	\$ 112	\$ 101	\$ 129
Mobile Home Loans	PD369	\$ 513	\$ 284	\$ 108	\$ 124	\$ 420
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 71	\$ 58	\$ 10	\$ 41	\$ 35
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 2,155	\$ 2,392	\$ 171	\$ 291	\$ 165
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	\$ 0	\$ 35
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 32,178	\$ 30,845	\$ 36,040	\$ 37,086	\$ 32,781
90% up to 100% LTV	LD110	\$ 27,515	\$ 27,156	\$ 30,976	\$ 32,629	\$ 27,612
100% and greater LTV	LD120	\$ 4,663	\$ 3,689	\$ 5,064	\$ 4,457	\$ 5,169
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 754	\$ 383	\$ 133	\$ 338	\$ 368
Past Due and Still Accruing - Total	SUB5240	\$ 720	\$ 383	\$ 133	\$ 218	\$ 297

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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	\$ 720	\$ 383	\$ 133	\$ 218	\$ 56
90% up to 100% LTV	LD210	\$ 396	\$ 383	\$ 133	\$ 218	\$ 56
100% and greater LTV	LD220	\$ 324	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 241
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 241
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 34	\$ 0	\$ 0	\$ 120	\$ 71
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 120	\$ 71
100% and greater LTV	LD260	\$ 34	\$ 0	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 78	\$ 0	\$ 450	\$ 161	\$ 79
90% up to 100% LTV	LD410	\$ 78	\$ 0	\$ 135	\$ 0	\$ 43
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 315	\$ 161	\$ 36
Originations - Total	SUB5330	\$ 2,820	\$ 2,815	\$ 5,725	\$ 8,208	\$ 2,821
90% up to 100% LTV	LD430	\$ 1,797	\$ 2,016	\$ 4,393	\$ 7,187	\$ 1,990
100% and greater LTV	LD440	\$ 1,023	\$ 799	\$ 1,332	\$ 1,021	\$ 831
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 400	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 400	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 46,449	\$ 45,718	\$ 47,911	\$ 47,192	\$ 45,361
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 5,283	\$ 5,345	\$ 5,543	\$ 5,806	\$ 7,093
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 148,545	\$ 145,388	\$ 132,563	\$ 132,931	\$ 134,614
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	\$ 205,897	\$ 243,500	\$ 271,253	\$ 295,925	\$ 302,851
Mortgage Construction Loans	CC105	\$ 168,641	\$ 211,026	\$ 242,674	\$ 261,954	\$ 269,671
Other Mortgage Loans	CC115	\$ 37,256	\$ 32,474	\$ 28,579	\$ 33,971	\$ 33,180
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 9,744	\$ 11,515	\$ 14,090	\$ 14,365	\$ 10,382
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 149,270	\$ 208,400	\$ 186,775	\$ 239,957	\$ 173,251
1-4 Dwelling Units	CC280	\$ 118,776	\$ 141,030	\$ 145,950	\$ 172,882	\$ 109,313
Multifamily (5 or more) Dwelling Units	CC290	\$ 1,911	\$ 22,845	\$ 3,254	\$ 3,898	\$ 1,653
All Other Real Estate	CC300	\$ 28,583	\$ 44,525	\$ 37,571	\$ 63,177	\$ 62,285
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 4,085	\$ 5,714	\$ 4,929	\$ 8,808	\$ 15,473
Commitments Outstanding to Purchase Loans	CC320	\$ 115,332	\$ 162,007	\$ 27,048	\$ 39,141	\$ 36,215
Commitments Outstanding to Sell Loans	CC330	\$ 19,344	\$ 18,288	\$ 14,910	\$ 26,064	\$ 15,579
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,415
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 348,437	\$ 355,904	\$ 351,139	\$ 355,998	\$ 350,830
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 309,111	\$ 313,958	\$ 313,463	\$ 315,298	\$ 312,828
Commercial Lines	CC420	\$ 38,318	\$ 41,071	\$ 36,712	\$ 39,748	\$ 37,039
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 1,008	\$ 875	\$ 964	\$ 952	\$ 963
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 13,716	\$ 14,173	\$ 13,427	\$ 15,064	\$ 10,516
Commercial	CC430	\$ 6,105	\$ 6,123	\$ 5,854	\$ 6,025	\$ 275
Standby, Not Included on CC465 or CC468	CC435	\$ 7,611	\$ 8,050	\$ 7,573	\$ 9,039	\$ 10,241
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 214,801	\$ 182,496	\$ 154,077	\$ 113,077	\$ 97,997
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 10,256	\$ 10,231	\$ 10,242	\$ 55,171	\$ 10,406
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 38,778	\$ 26,410	\$ 34,874	\$ 2,253	\$ 37,200
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 23,196	\$ 313,458	\$ 278,574	\$ 769,099	\$ 319,295
Sales	CF145	\$ 2,388	\$ 0	\$ 0	\$ 10,435	\$ 1,527
Other Balance Changes	CF148	\$- 116,033	\$- 160,193	\$- 220,796	\$- 209,874	\$- 128,315
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 13,085	\$ 5,636	\$ 15,614	\$ 46,350	\$ 67,367
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 36,110	\$ 3,000
Other Balance Changes	CF158	\$- 31,941	\$- 39,018	\$- 29,385	\$- 51,837	\$- 35,392
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 36,281	\$ 319,094	\$ 294,188	\$ 815,449	\$ 386,662
Sales - Total	SUB3821	\$ 2,388	\$ 0	\$ 0	\$ 46,545	\$ 4,527
Net Purchases - Total	SUB3826	\$ 33,893	\$ 319,094	\$ 294,188	\$ 768,904	\$ 382,135
Mortgage Loans Disbursed - Total	SUB3831	\$ 369,378	\$ 415,436	\$ 550,660	\$ 434,270	\$ 413,472
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 46,590	\$ 59,909	\$ 57,892	\$ 50,169	\$ 63,310
Multifamily (5 or more) Dwelling Units	CF200	\$ 21	\$ 32	\$ 1,500	\$ 605	\$ 2,946
Nonresidential	CF210	\$ 12,882	\$ 13,077	\$ 19,075	\$ 30,873	\$ 23,927
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 254,093	\$ 306,716	\$ 424,973	\$ 332,589	\$ 295,405
Home Equity and Junior Liens	CF226	\$ 34,828	\$ 36,308	\$ 40,939	\$ 33,249	\$ 35,352
Multifamily (5 or more) Dwelling Units	CF245	\$ 22,655	\$ 2,037	\$ 3,497	\$ 1,736	\$ 1,829
Nonresidential (Except Land)	CF260	\$ 24,071	\$ 25,905	\$ 37,362	\$ 13,509	\$ 10,573
Land	CF270	\$ 9,066	\$ 7,760	\$ 6,361	\$ 4,789	\$ 15,482
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 178,556	\$ 49,328	\$ 53,136	\$ 40,976	\$ 52,514
1-4 Dwelling Units	CF280	\$ 151,564	\$ 33,551	\$ 21,303	\$ 10,437	\$ 13,967
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 5,615	\$ 0	\$ 315	\$ 231	\$ 154
Home Equity and Junior Liens	CF282	\$ 821	\$ 5,346	\$ 7,970	\$ 5,113	\$ 4,928
Multifamily (5 or more) Dwelling Units	CF290	\$ 257	\$ 0	\$ 4,471	\$ 8,143	\$ 4,685
Nonresidential	CF300	\$ 26,735	\$ 15,777	\$ 27,362	\$ 22,396	\$ 33,862
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 93,011	\$ 89,811	\$ 116,134	\$ 95,099	\$ 88,060
1-4 Dwelling Units	CF310	\$ 79,405	\$ 87,650	\$ 98,539	\$ 84,768	\$ 68,534
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,325
Nonresidential	CF330	\$ 13,606	\$ 2,161	\$ 17,595	\$ 10,331	\$ 17,201
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 85,545	\$- 40,483	\$- 62,998	\$- 54,123	\$- 35,546
Memo - Refinancing Loans	CF361	\$ 266,942	\$ 212,278	\$ 318,852	\$ 375,995	\$ 219,214
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 29,018	\$ 48,209	\$ 53,922	\$ 47,222	\$ 57,758
Sales	CF395	\$ 4,099	\$ 8,608	\$ 7,060	\$ 8,740	\$ 19,436
Consumer:						
Closed or Purchased	CF400	\$ 14,182	\$ 19,666	\$ 19,357	\$ 34,756	\$ 15,168
Sales	CF405	\$ 71	\$ 273	\$ 191	\$ 5,421	\$ 214
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 43,200	\$ 67,875	\$ 73,279	\$ 81,978	\$ 72,926
Nonmortgage Loans - Sales - Total	SUB3915	\$ 4,170	\$ 8,881	\$ 7,251	\$ 14,161	\$ 19,650
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 39,030	\$ 58,994	\$ 66,028	\$ 67,817	\$ 53,276
Deposits:						
Interest Credited to Deposits	CF430	\$ 42,702	\$ 46,677	\$ 49,425	\$ 55,660	\$ 61,623

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	\$ 410,497	\$ 340,388	\$ 338,011	\$ 352,172	\$ 430,573
Fully Insured	DI100	\$ 295,720	\$ 159,911	\$ 157,534	\$ 171,694	\$ 249,948
Other	DI110	\$ 114,777	\$ 180,477	\$ 180,477	\$ 180,478	\$ 180,625
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 4,100,820	\$ 4,155,962	\$ 4,162,459	\$ 4,180,838	\$ 4,103,174
Greater than \$100,000	DI130	\$ 1,731,088	\$ 1,703,610	\$ 1,804,985	\$ 1,853,346	\$ 1,803,934
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	457,595	453,431	465,209	470,269	468,972
Greater than \$100,000	DI160	8,256	7,605	7,589	7,477	7,286
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 824,021	\$ 818,413	\$ 812,221	\$ 815,972	\$ 809,264
Greater than \$250,000	DI175	\$ 24,765	\$ 25,979	\$ 25,142	\$ 24,506	\$ 26,115
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	48,879	49,082	49,774	50,251	49,908
Greater than \$250,000	DI185	71	73	69	66	70

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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	514,801	510,191	522,641	528,063	526,236
IRA/Keogh Accounts	DI200	\$ 848,660	\$ 844,370	\$ 840,501	\$ 840,673	\$ 835,629
Uninsured Deposits	DI210	\$ 838,580	\$ 899,682	\$ 993,408	\$ 1,060,266	\$ 1,026,395
Preferred Deposits	DI220	\$ 171,063	\$ 186,682	\$ 226,647	\$ 248,462	\$ 203,930
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 345,844	\$ 383,553	\$ 398,797	\$ 683,311	\$ 653,780
Money Market Deposit Accounts	DI320	\$ 1,531,029	\$ 1,481,504	\$ 1,569,067	\$ 1,326,019	\$ 1,296,632
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 537,760	\$ 584,329	\$ 571,841	\$ 570,332	\$ 542,115
Time Deposits	DI340	\$ 4,259,328	\$ 4,244,995	\$ 4,265,100	\$ 4,295,001	\$ 4,249,960
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,304,873	\$ 1,293,273	\$ 1,339,682	\$ 1,325,630	\$ 1,249,712
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 176,034	\$ 166,895	\$ 164,183	\$ 164,721	\$ 160,560
Non-Interest-Bearing Demand Deposits	DI610	\$ 171,473	\$ 192,365	\$ 198,920	\$ 214,233	\$ 240,427
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,680,693	\$ 6,704,079	\$ 6,814,229	\$ 6,886,244	\$ 335,731
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 113	\$ 0	\$ 0	\$ 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	\$ 5,273,669	\$ 5,277,326	\$ 5,294,044	\$ 5,299,488	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 45,999	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 83	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	1,548	1,554	1,559	1,568	1,576
Financial Assets Held for Trading Purposes	SI375	\$ 3,169	\$ 933	\$ 553	\$ 13	\$ 84
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	\$ 2,101,906	\$ 2,138,216	\$ 1,970,556	\$ 1,806,103	\$ 1,408,149
Assets Held for Sale	SI387	\$ 4,035	\$ 7,371	\$ 9,158	\$ 8,952	\$ 12,139
Loans Serviced for Others	SI390	\$ 2,984,733	\$ 3,007,112	\$ 3,051,700	\$ 3,121,942	\$ 3,206,507
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 630	\$ 599	\$ 216	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	88.40%	88.10%	88.08%	85.70%	87.41%
Second month of Qtr	SI582	88.76%	88.52%	88.99%	87.68%	87.21%
Third month of Qtr	SI583	89.24%	88.30%	88.24%	88.46%	87.46%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 2,431	\$ 1,981	\$ 1,981	\$ 1,980	\$ 2,257
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 35,982	\$ 35,607	\$ 35,566	\$ 35,354	\$ 34,383
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	20	20	20	20	20
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 1,194,115	\$ 1,188,713	\$ 1,201,717	\$ 1,200,884	\$ 1,200,195
Net Income (Loss) (SO91)	SI610	\$ 18,095	\$ 15,824	\$ 16,664	\$ 20,970	\$ 13,083
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 18,800	\$ 6,143	\$ 15,972	\$ 17,376	\$ 14,652
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 38,553	\$ 9,763	\$ 2,071	\$ 6,307	\$ 1,273

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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	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 14,791	\$- 14,643	\$- 15,847	\$- 9,474	\$ 785
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 522	\$ 0	\$ 0
Other Adjustments	SI671	\$ 601	\$ 601	\$ 602	\$ 406	\$ 202
Ending Equity Capital (SC80)	SI680	\$ 1,247,355	\$ 1,194,115	\$ 1,188,713	\$ 1,201,717	\$ 1,200,886
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,135	\$ 285	\$ 125	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 716	\$ 810	\$ 635	\$ 921	\$ 959
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [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	\$ 90	\$ 127	\$ 143	\$ 127	\$ 113
Average Balance Sheet Data						
Total Assets	SI870	\$ 12,191,018	\$ 12,155,422	\$ 12,158,573	\$ 12,009,074	\$ 11,761,660
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 342,805	\$ 425,433	\$ 495,905	\$ 737,196	\$ 882,158
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 10,902,461	\$ 10,821,498	\$ 10,711,615	\$ 10,312,259	\$ 9,957,493
Nonmortgage Loans	SI885	\$ 320,916	\$ 327,069	\$ 309,091	\$ 301,198	\$ 289,046
Deposits and Excrows	SI890	\$ 6,559,068	\$ 6,566,249	\$ 6,620,771	\$ 6,673,409	\$ 6,510,045
Total Borrowings	SI895	\$ 4,167,429	\$ 4,145,471	\$ 4,055,062	\$ 3,853,503	\$ 3,715,616

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	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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	10	10	10	10	10

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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	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 3,932,076	\$ 4,525,963	\$ 4,988,683	\$ 4,887,536	\$ 5,037,904
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS210	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 197,459	\$ 216,270	\$ 230,258	\$ 232,779	\$ 238,783
Personal Trust and Agency Accounts	FS211	\$ 110,927	\$ 119,301	\$ 126,366	\$ 126,694	\$ 126,389
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 86,532	\$ 96,969	\$ 103,892	\$ 106,085	\$ 112,394
Employee Benefit - Defined Contribution	FS221	\$ 10,524	\$ 11,867	\$ 7,452	\$ 7,866	\$ 7,986
Employee Benefit - Defined Benefit	FS231	\$ 54,315	\$ 62,203	\$ 78,823	\$ 80,929	\$ 85,892
Other Retirement Accounts	FS241	\$ 21,693	\$ 22,899	\$ 17,617	\$ 17,290	\$ 18,516
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,734,617	\$ 4,309,693	\$ 4,758,425	\$ 4,654,757	\$ 4,799,121
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	0	0	0	0	0
Personal Trust and Agency Accounts	FS212	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

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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	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	487	487	494	497	500
Personal Trust and Agency Accounts	FS213	341	341	332	322	308
Retirement-related Trust and Agency Accounts - Total	SUB6130	146	146	162	175	192
Employee Benefit - Defined Contribution	FS223	12	12	11	11	11
Employee Benefit - Defined Benefit	FS233	10	10	15	15	14
Other Retirement Accounts	FS243	124	124	136	149	167
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	11,073	11,073	11,081	11,127	10,900
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 4,096	\$ 3,054	\$ 2,079	\$ 1,061	\$ 4,023
Personal Trust and Agency Accounts	FS310	\$ 547	\$ 411	\$ 274	\$ 135	\$ 514
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 210	\$ 167	\$ 119	\$ 57	\$ 275
Employee Benefit - Defined Contribution	FS320	\$ 11	\$ 9	\$ 6	\$ 2	\$ 10
Employee Benefit - Defined Benefit	FS330	\$ 86	\$ 67	\$ 47	\$ 23	\$ 92
Other Retirement Accounts	FS340	\$ 113	\$ 91	\$ 66	\$ 32	\$ 173
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	\$ 3,339	\$ 2,476	\$ 1,686	\$ 869	\$ 3,234
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,929	\$ 2,919	\$ 1,957	\$ 956	\$ 3,734
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 167	\$ 135	\$ 122	\$ 105	\$ 289
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
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	\$ 1,247,355	\$ 1,194,117	\$ 1,188,713	\$ 1,201,718	\$ 1,200,885
Equity Capital Deductions - Total	SUB1631	\$ 12,617	\$ 14,250	\$ 19,281	\$ 19,166	\$ 16,598
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 7,036	\$ 7,060	\$ 9,534	\$ 9,369	\$ 9,248
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,815	\$ 6,584	\$ 9,145	\$ 9,274	\$ 6,757
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 766	\$ 606	\$ 602	\$ 523	\$ 593
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 31,544	\$ 46,763	\$ 32,192	\$ 16,417	\$ 6,956
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 30,753	\$ 45,948	\$ 31,407	\$ 15,640	\$ 6,819
Intangible Assets	CCR185	\$ 141	\$ 165	\$ 135	\$ 127	\$ 137
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 650	\$ 650	\$ 650	\$ 650	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 1,266,282	\$ 1,226,630	\$ 1,201,624	\$ 1,198,969	\$ 1,191,243

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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	\$ 12,234,687	\$ 12,170,763	\$ 12,152,537	\$ 12,209,298	\$ 12,038,510
Asset Deductions - Total	SUB1651	\$ 11,855	\$ 13,459	\$ 15,847	\$ 15,710	\$ 13,261
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 6,274	\$ 6,269	\$ 6,100	\$ 5,913	\$ 5,911
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,815	\$ 6,584	\$ 9,145	\$ 9,274	\$ 6,757
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 766	\$ 606	\$ 602	\$ 523	\$ 593
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 44,497	\$ 70,016	\$ 48,311	\$ 24,007	\$ 10,619
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 44,356	\$ 69,851	\$ 48,176	\$ 23,880	\$ 10,482
Intangible Assets	CCR285	\$ 141	\$ 165	\$ 135	\$ 127	\$ 137
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 12,267,329	\$ 12,227,320	\$ 12,185,001	\$ 12,217,595	\$ 12,035,868
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 489,809	\$ 488,200	\$ 486,893	\$ 487,824	\$ 481,105
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,266,282	\$ 1,226,630	\$ 1,201,624	\$ 1,198,969	\$ 1,191,243
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 8	\$ 6	\$ 3	\$ 121	\$ 229
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	\$ 26,813	\$ 26,272	\$ 23,375	\$ 20,561	\$ 19,225
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 26,821	\$ 26,278	\$ 23,378	\$ 20,682	\$ 19,454
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 26,821	\$ 26,278	\$ 23,378	\$ 20,682	\$ 19,454
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 10,067	\$ 9,830	\$ 10,049	\$ 10,105	\$ 7,941
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 4,768	\$ 3,838	\$ 2,877	\$ 1,787	\$ 1,631
Total Risk-Based Capital	CCR39	\$ 1,278,268	\$ 1,239,240	\$ 1,212,076	\$ 1,207,759	\$ 1,201,125
0% R/W Category - Cash	CCR400	\$ 58,688	\$ 44,052	\$ 50,628	\$ 40,411	\$ 30,813
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 292,808	\$ 293,773	\$ 295,683	\$ 291,865	\$ 342,402
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 128,226	\$ 9,794	\$ 9,243	\$ 37,429	\$ 29,292
0% R/W Category - Assets Total	CCR420	\$ 479,722	\$ 347,619	\$ 355,554	\$ 369,705	\$ 402,507
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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TFR Industry Aggregate Report
93020 - OTS-Regulated: Kansas
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	\$ 2,940,004	\$ 3,090,511	\$ 2,965,247	\$ 3,006,521	\$ 2,445,560
20% R/W Category - Claims on FHLBs	CCR435	\$ 268,674	\$ 350,298	\$ 374,452	\$ 531,866	\$ 712,531
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 69,767	\$ 68,450	\$ 69,189	\$ 58,357	\$ 78,282
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 51,151	\$ 62,987	\$ 144,726	\$ 75,479	\$ 61,304
20% R/W Category - Other	CCR450	\$ 184,158	\$ 240,658	\$ 247,015	\$ 233,504	\$ 436,433
20% R/W Category - Assets Total	CCR455	\$ 3,513,754	\$ 3,812,904	\$ 3,800,629	\$ 3,905,727	\$ 3,734,110
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 702,752	\$ 762,580	\$ 760,125	\$ 781,145	\$ 746,824
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 6,412,079	\$ 6,364,574	\$ 6,252,834	\$ 6,232,393	\$ 6,250,839
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 19,241	\$ 18,766	\$ 24,534	\$ 25,524	\$ 23,546
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 99,875	\$ 87,543	\$ 92,810	\$ 87,408	\$ 70,093
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,480	\$ 475	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 492	\$ 648	\$ 1,363	\$ 536	\$ 5,914
50% R/W Category - Assets Total	CCR485	\$ 6,537,167	\$ 6,472,006	\$ 6,371,541	\$ 6,345,861	\$ 6,350,392
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 3,268,588	\$ 3,236,005	\$ 3,185,774	\$ 3,172,935	\$ 3,175,201
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 83,193	\$ 55,258	\$ 38,335	\$ 12,558	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 2,007,000	\$ 1,937,413	\$ 1,895,626	\$ 1,877,461	\$ 1,825,975
100% R/W Category - Assets Total	CCR510	\$ 2,090,193	\$ 1,992,671	\$ 1,933,961	\$ 1,890,019	\$ 1,825,975
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 2,090,193	\$ 1,992,671	\$ 1,933,961	\$ 1,890,019	\$ 1,825,975
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,261	\$ 1,230	\$ 824	\$ 601	\$ 602
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 15,763	\$ 15,376	\$ 10,300	\$ 7,513	\$ 7,525
Assets to Risk-Weight	CCR64	\$ 12,622,097	\$ 12,626,430	\$ 12,462,509	\$ 12,511,913	\$ 12,313,586
Subtotal Risk-Weighted Assets	CCR75	\$ 6,077,291	\$ 6,006,630	\$ 5,890,156	\$ 5,851,608	\$ 5,755,519
Excess Allowances for Loan and Lease Losses	CCR530	\$ 721	\$ 717	\$ 0	\$ 90	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 6,076,570	\$ 6,005,913	\$ 5,890,156	\$ 5,851,518	\$ 5,755,519
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 486,127	\$ 480,472	\$ 471,213	\$ 468,122	\$ 460,440
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	10.32%	10.03%	9.86%	9.81%	9.90%
Total Risk-Based Capital Ratio	CCR820	21.04%	20.63%	20.58%	20.64%	20.87%
Tier 1 Risk-Based Capital Ratio	CCR830	20.76%	20.36%	20.35%	20.46%	20.67%

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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	10.32%	10.03%	9.86%	9.81%	9.90%

*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.