

Office of Thrift Supervision  
Financial Reporting System  
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TFR Industry Aggregate Report  
93025 - OTS-Regulated: Massachusetts  
December 2008

Frozen Aggregated Data  
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Description	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Number of Regulated Institutions</b>	21	21	22	22	20

Schedule NS --- Optional Narrative Statement		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	1	0	1	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 907,362</b>	<b>\$ 913,288</b>	<b>\$ 1,025,727</b>	<b>\$ 1,186,550</b>	<b>\$ 1,053,518</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 131,459	\$ 127,672	\$ 142,758	\$ 134,329	\$ 97,820
Interest-Earning Deposits in FHLBs	SC112	\$ 55,132	\$ 38,946	\$ 52,522	\$ 92,482	\$ 63,741
Other Interest-Earning Deposits	SC118	\$ 21,921	\$ 15,090	\$ 31,633	\$ 31,301	\$ 11,912
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 89,253	\$ 124,389	\$ 97,093	\$ 153,662	\$ 89,652
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 349,443	\$ 357,142	\$ 411,391	\$ 488,462	\$ 481,164
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 106,472	\$ 96,558	\$ 139,793	\$ 145,049	\$ 177,402
State and Municipal Obligations	SC180	\$ 94,931	\$ 95,747	\$ 95,694	\$ 93,898	\$ 95,342
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 53,883	\$ 53,023	\$ 48,751	\$ 40,678	\$ 29,550
Accrued Interest Receivable	SC191	\$ 4,868	\$ 4,721	\$ 6,092	\$ 6,689	\$ 6,935
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 1,404,863</b>	<b>\$ 1,327,090</b>	<b>\$ 1,357,976</b>	<b>\$ 1,259,999</b>	<b>\$ 1,027,083</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 1,404,863</b>	<b>\$ 1,327,090</b>	<b>\$ 1,357,976</b>	<b>\$ 1,259,999</b>	<b>\$ 1,027,083</b>
Pass-Through - Total	SUB0073	\$ 1,223,897	\$ 1,135,165	\$ 1,154,218	\$ 1,058,024	\$ 829,397
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,223,786	\$ 1,135,051	\$ 1,154,094	\$ 1,057,898	\$ 829,269
Other Pass-Through	SC215	\$ 111	\$ 114	\$ 124	\$ 126	\$ 128
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 175,169	\$ 185,881	\$ 197,526	\$ 196,367	\$ 193,111
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 9,456	\$ 8,179	\$ 8,194	\$ 6,165	\$ 2,128
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 117,763	\$ 123,179	\$ 131,967	\$ 145,708	\$ 148,407
Other	SC222	\$ 47,950	\$ 54,523	\$ 57,365	\$ 44,494	\$ 42,576
Accrued Interest Receivable	SC228	\$ 5,797	\$ 6,044	\$ 6,232	\$ 5,608	\$ 4,575

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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
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 6,120,082</b>	<b>\$ 5,993,134</b>	<b>\$ 5,778,526</b>	<b>\$ 5,554,479</b>	<b>\$ 4,641,786</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 6,059,482</b>	<b>\$ 5,934,065</b>	<b>\$ 5,721,360</b>	<b>\$ 5,508,103</b>	<b>\$ 4,596,541</b>
Construction Loans - Total	SUB0100	\$ 338,253	\$ 352,738	\$ 346,627	\$ 339,068	\$ 291,124
Residential - Total	SUB0110	\$ 235,191	\$ 234,251	\$ 236,086	\$ 227,717	\$ 228,143
1-4 Dwelling Units	SC230	\$ 145,039	\$ 139,929	\$ 139,252	\$ 134,023	\$ 133,893
Multifamily (5 or more) Dwelling Units	SC235	\$ 90,152	\$ 94,322	\$ 96,834	\$ 93,694	\$ 94,250
Nonresidential Property	SC240	\$ 103,062	\$ 118,487	\$ 110,541	\$ 111,351	\$ 62,981
Permanent Loans - Total	SUB0121	\$ 5,763,161	\$ 5,621,676	\$ 5,414,468	\$ 5,198,276	\$ 4,333,336
Residential - Total	SUB0131	\$ 3,966,909	\$ 3,902,557	\$ 3,735,812	\$ 3,594,599	\$ 3,311,145
1-4 Dwelling Units - Total	SUB0141	\$ 3,314,300	\$ 3,276,443	\$ 3,129,097	\$ 2,987,693	\$ 2,762,024
Revolving Open-End Loans	SC251	\$ 312,934	\$ 295,718	\$ 345,167	\$ 341,225	\$ 277,496
All Other - First Liens	SC254	\$ 2,763,300	\$ 2,735,755	\$ 2,605,677	\$ 2,469,820	\$ 2,327,549
All Other - Junior Liens	SC255	\$ 238,066	\$ 244,970	\$ 178,253	\$ 176,648	\$ 156,979
Multifamily (5 or more) Dwelling Units	SC256	\$ 652,609	\$ 626,114	\$ 606,715	\$ 606,906	\$ 549,121
Nonresidential Property (Except Land)	SC260	\$ 1,739,597	\$ 1,664,439	\$ 1,619,986	\$ 1,540,742	\$ 983,291
Land	SC265	\$ 56,655	\$ 54,680	\$ 58,670	\$ 62,935	\$ 38,900
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 127,000	\$ 253,589	\$ 223,751	\$ 912,884	\$ 61,659
Accrued Interest Receivable	SC272	\$ 18,211	\$ 18,404	\$ 17,112	\$ 17,016	\$ 16,983
Advances for Taxes and Insurance	SC275	\$ 457	\$ 316	\$ 319	\$ 119	\$ 343
Allowance for Loan and Lease Losses	SC283	\$ 60,600	\$ 59,069	\$ 57,166	\$ 46,376	\$ 45,245
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 1,539,508</b>	<b>\$ 1,499,505</b>	<b>\$ 1,484,939</b>	<b>\$ 1,438,818</b>	<b>\$ 1,166,591</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 1,516,489</b>	<b>\$ 1,476,654</b>	<b>\$ 1,462,631</b>	<b>\$ 1,407,264</b>	<b>\$ 1,150,070</b>
Commercial Loans - Total	SC32	\$ 855,808	\$ 806,625	\$ 797,173	\$ 757,099	\$ 489,089
Secured	SC300	\$ 567,271	\$ 536,360	\$ 516,321	\$ 499,186	\$ 483,090
Unsecured	SC303	\$ 288,482	\$ 270,221	\$ 280,793	\$ 257,838	\$ 5,907
Lease Receivables	SC306	\$ 55	\$ 44	\$ 59	\$ 75	\$ 92
Consumer Loans - Total	SC35	\$ 674,123	\$ 683,418	\$ 678,563	\$ 672,145	\$ 670,743
Loans on Deposits	SC310	\$ 10,780	\$ 10,660	\$ 12,066	\$ 11,624	\$ 11,967
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,355	\$ 1,304	\$ 2,176	\$ 2,187	\$ 2,315
Education Loans	SC320	\$ 5	\$ 4	\$ 6	\$ 2	\$ 3
Auto Loans	SC323	\$ 638,941	\$ 649,030	\$ 643,268	\$ 637,714	\$ 643,520
Mobile Home Loans	SC326	\$ 12,959	\$ 12,383	\$ 11,244	\$ 9,773	\$ 7,273
Credit Cards	SC328	\$ 107	\$ 99	\$ 92	\$ 93	\$ 751

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Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 9,976	\$ 9,938	\$ 9,711	\$ 10,752	\$ 4,914
Accrued Interest Receivable	SC348	\$ 9,577	\$ 9,462	\$ 9,203	\$ 9,574	\$ 6,759
Allowance for Loan and Lease Losses	SC357	\$ 23,019	\$ 22,851	\$ 22,308	\$ 31,554	\$ 16,521
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 5,345</b>	<b>\$ 3,792</b>	<b>\$ 4,306</b>	<b>\$ 4,464</b>	<b>\$ 4,498</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 5,345</b>	<b>\$ 3,792</b>	<b>\$ 4,290</b>	<b>\$ 4,464</b>	<b>\$ 4,498</b>
Real Estate - Total	SUB0210	\$ 3,309	\$ 1,812	\$ 2,689	\$ 2,700	\$ 2,351
Construction	SC405	\$ 723	\$ 0	\$ 750	\$ 644	\$ 528
Residential - Total	SUB0225	\$ 1,191	\$ 1,482	\$ 1,309	\$ 1,026	\$ 943
1-4 Dwelling Units	SC415	\$ 1,191	\$ 1,482	\$ 1,309	\$ 1,026	\$ 943
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 815	\$ 180	\$ 480	\$ 1,030	\$ 880
Land	SC428	\$ 580	\$ 150	\$ 150	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 2,036	\$ 1,980	\$ 1,617	\$ 1,764	\$ 2,147
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 16	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 97,537</b>	<b>\$ 93,786</b>	<b>\$ 85,197</b>	<b>\$ 77,706</b>	<b>\$ 76,499</b>
Federal Home Loan Bank Stock	SC510	\$ 97,162	\$ 93,411	\$ 84,822	\$ 77,331	\$ 76,124
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 105,707</b>	<b>\$ 105,368</b>	<b>\$ 104,376</b>	<b>\$ 102,669</b>	<b>\$ 86,082</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 393,072</b>	<b>\$ 347,449</b>	<b>\$ 345,010</b>	<b>\$ 357,644</b>	<b>\$ 168,096</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 393,054</b>	<b>\$ 347,431</b>	<b>\$ 344,995</b>	<b>\$ 357,626</b>	<b>\$ 168,078</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 57,896	\$ 25,443	\$ 24,432	\$ 23,076	\$ 22,203
Other	SC625	\$ 68,188	\$ 65,712	\$ 64,096	\$ 61,455	\$ 60,513
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 6,474	\$ 6,842	\$ 6,977	\$ 7,002	\$ 7,110
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 168,988	\$ 169,265	\$ 170,475	\$ 171,219	\$ 14,565
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 91,526	\$ 80,187	\$ 79,030	\$ 94,892	\$ 63,705
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 18	\$ 18	\$ 15	\$ 18	\$ 18
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 83,637</b>	<b>\$ 81,938</b>	<b>\$ 79,505</b>	<b>\$ 77,948</b>	<b>\$ 61,784</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 10,573,476</b>	<b>\$ 10,283,412</b>	<b>\$ 10,186,057</b>	<b>\$ 9,982,329</b>	<b>\$ 8,224,153</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 10,489,839</b>	<b>\$ 10,201,474</b>	<b>\$ 10,106,552</b>	<b>\$ 9,904,381</b>	<b>\$ 8,162,369</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 6,662,653</b>	<b>\$ 6,558,598</b>	<b>\$ 6,659,975</b>	<b>\$ 6,757,364</b>	<b>\$ 5,532,060</b>
Deposits	SC710	\$ 6,640,643	\$ 6,533,344	\$ 6,637,614	\$ 6,734,395	\$ 5,510,201
Escrows	SC712	\$ 22,027	\$ 25,442	\$ 22,716	\$ 23,501	\$ 21,859
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 17	\$- 188	\$- 355	\$- 532	\$ 0
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 2,208,684</b>	<b>\$ 2,087,836</b>	<b>\$ 1,862,576</b>	<b>\$ 1,539,979</b>	<b>\$ 1,340,635</b>
Advances from FHLBank	SC720	\$ 1,778,732	\$ 1,747,820	\$ 1,521,620	\$ 1,279,998	\$ 1,226,870
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 398,733	\$ 250,023	\$ 250,401	\$ 170,722	\$ 70,714
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	\$ 31,219	\$ 89,993	\$ 90,555	\$ 89,259	\$ 43,051
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 124,987</b>	<b>\$ 91,816</b>	<b>\$ 90,207</b>	<b>\$ 104,773</b>	<b>\$ 71,779</b>
Accrued Interest Payable - Deposits	SC763	\$ 1,590	\$ 1,981	\$ 2,195	\$ 3,805	\$ 2,601
Accrued Interest Payable - Other	SC766	\$ 5,753	\$ 6,353	\$ 5,557	\$ 5,469	\$ 4,778
Accrued Taxes	SC776	\$ 15,630	\$ 5,563	\$ 5,905	\$ 8,785	\$ 7,053
Accounts Payable	SC780	\$ 14,427	\$ 14,227	\$ 12,322	\$ 11,956	\$ 11,094
Deferred Income Taxes	SC790	\$ 13,490	\$ 16,500	\$ 17,054	\$ 17,703	\$ 3,033
Other Liabilities and Deferred Income	SC796	\$ 74,097	\$ 47,192	\$ 47,174	\$ 57,055	\$ 43,220
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 8,996,324</b>	<b>\$ 8,738,250</b>	<b>\$ 8,612,758</b>	<b>\$ 8,402,116</b>	<b>\$ 6,944,474</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 1,304</b>	<b>\$ 1,275</b>	<b>\$ 1,212</b>	<b>\$ 1,417</b>	<b>\$ 1,371</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 798,456	\$ 794,450	\$ 797,935	\$ 691,386	\$ 422,956
Cumulative	SC812	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 1,052	\$ 1,052	\$ 1,052	\$ 1,026	\$ 1,025
Paid in Excess of Par	SC830	\$ 796,628	\$ 792,622	\$ 796,107	\$ 689,584	\$ 421,155
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 6,837</b>	<b>\$- 17,538</b>	<b>\$- 16,825</b>	<b>\$- 660</b>	<b>\$- 2,576</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 3,709	\$- 17,224	\$- 16,515	\$- 381	\$- 2,192
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 3,128	\$- 314	\$- 310	\$- 279	\$- 384
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 717,543</b>	<b>\$ 698,999</b>	<b>\$ 726,101</b>	<b>\$ 825,255</b>	<b>\$ 811,770</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 16,950</b>	<b>\$- 13,962</b>	<b>\$- 14,626</b>	<b>\$- 15,133</b>	<b>\$- 15,627</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 1,492,212</b>	<b>\$ 1,461,949</b>	<b>\$ 1,492,585</b>	<b>\$ 1,500,848</b>	<b>\$ 1,216,523</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 10,489,840</b>	<b>\$ 10,201,474</b>	<b>\$ 10,106,555</b>	<b>\$ 9,904,381</b>	<b>\$ 8,162,368</b>

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## Other Codes As of Dec 2008

### Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 2,718
4	Net deferred tax assets	14	\$ 50,477
6	Prepaid deposit insurance premiums	2	\$ 157
7	Prepaid expenses	16	\$ 7,418
8	Deposits for utilities and other services	1	\$ 578
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 5,465
14	Other noninterest-bearing short-term accounts recv	1	\$ 409
19	Receivables fr a broker for unsettled transactions	1	\$ 170
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 29
99	Other	16	\$ 10,951

### Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 128
11	The liability recorded for post-retirement benefit	12	\$ 24,724
14	Unapplied loan payments received	1	\$ 107
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 6,011
99	Other	19	\$ 37,031

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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
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 136,661</b>	<b>\$ 135,488</b>	<b>\$ 133,244</b>	<b>\$ 134,052</b>	<b>\$ 116,820</b>
Deposits and Investment Securities	SO115	\$ 6,708	\$ 7,247	\$ 9,018	\$ 11,409	\$ 12,243
Mortgage-Backed Securities	SO125	\$ 16,747	\$ 16,423	\$ 15,701	\$ 13,375	\$ 11,307
Mortgage Loans	SO141	\$ 88,322	\$ 87,297	\$ 84,294	\$ 84,379	\$ 71,647
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 314	\$ 277	\$ 362	\$ 236	\$ 234
Nonmortgage Loans - Total	SUB0950	\$ 24,366	\$ 24,015	\$ 23,592	\$ 24,340	\$ 21,131
Commercial Loans and Leases	SO160	\$ 13,161	\$ 13,018	\$ 12,834	\$ 13,573	\$ 10,038
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 103	\$ 127	\$ 162	\$ 200	\$ 193
Consumer Loans and Leases	SO171	\$ 11,205	\$ 10,997	\$ 10,758	\$ 10,767	\$ 11,093
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 101	\$ 102	\$ 115	\$ 113	\$ 65
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 557</b>	<b>\$ 630</b>	<b>\$ 807</b>	<b>\$ 1,094</b>	<b>\$ 1,159</b>
Federal Home Loan Bank Stock	SO181	\$ 555	\$ 628	\$ 805	\$ 1,092	\$ 1,157
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 56,685</b>	<b>\$ 57,909</b>	<b>\$ 59,607</b>	<b>\$ 65,503</b>	<b>\$ 61,618</b>
Deposits	SO215	\$ 37,206	\$ 38,334	\$ 42,200	\$ 48,981	\$ 45,785
Escrows	SO225	\$ 4	\$ 5	\$ 9	\$ 3	\$ 5
Advances from FHLBank	SO230	\$ 17,104	\$ 16,960	\$ 15,060	\$ 14,337	\$ 14,777
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	\$ 2,371	\$ 2,610	\$ 2,338	\$ 2,182	\$ 1,051
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 80,533</b>	<b>\$ 78,209</b>	<b>\$ 74,444</b>	<b>\$ 69,643</b>	<b>\$ 56,361</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 12,842	\$ 26,016	\$ 4,965	\$ 3,619	\$ 3,686
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 67,691</b>	<b>\$ 52,193</b>	<b>\$ 69,479</b>	<b>\$ 66,024</b>	<b>\$ 52,675</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 12,703</b>	<b>\$ 19,651</b>	<b>\$ 18,160</b>	<b>\$ 18,240</b>	<b>\$ 13,875</b>
Mortgage Loan Servicing Fees	SO410	\$ 716	\$ 709	\$ 455	\$ 713	\$ 742
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 779	\$- 353	\$- 139	\$- 275	\$- 347

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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
Other Fees and Charges	SO420	\$ 13,796	\$ 16,935	\$ 14,966	\$ 13,573	\$ 10,863
Net Income (Loss) from Other - Total	SUB0451	\$- 3,316	\$ 93	\$ 902	\$ 1,950	\$ 487
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 1,154	\$ 572	\$ 1,352	\$ 2,322	\$ 848
Operations & Sale of Repossessed Assets	SO461	\$- 544	\$- 479	\$- 519	\$- 352	\$- 364
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 19	\$- 20	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 1
Sale of Other Assets Held for Investment	SO477	\$ 1	\$ 0	\$ 50	\$ 0	\$ 4
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 1,619	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,286	\$ 2,267	\$ 1,976	\$ 2,279	\$ 2,130
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 64,097</b>	<b>\$ 64,706</b>	<b>\$ 64,323</b>	<b>\$ 63,004</b>	<b>\$ 49,536</b>
All Personnel Compensation and Expense	SO510	\$ 34,971	\$ 35,354	\$ 36,223	\$ 35,580	\$ 27,308
Legal Expense	SO520	\$ 582	\$ 944	\$ 474	\$ 370	\$ 323
Office Occupancy and Equipment Expense	SO530	\$ 11,357	\$ 11,756	\$ 11,229	\$ 11,362	\$ 9,792
Marketing and Other Professional Services	SO540	\$ 4,095	\$ 3,535	\$ 3,473	\$ 3,041	\$ 2,838
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 40	\$ 12
Goodwill and Other Intangibles Expense	SO560	\$ 1,218	\$ 1,225	\$ 1,221	\$ 1,222	\$ 561
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 3	\$ 122	\$ 92	\$ 41	\$ 56
Other Noninterest Expense	SO580	\$ 11,871	\$ 11,770	\$ 11,611	\$ 11,348	\$ 8,646
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 16,297</b>	<b>\$ 7,138</b>	<b>\$ 23,316</b>	<b>\$ 21,260</b>	<b>\$ 17,014</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 1,330</b>	<b>\$ 9,227</b>	<b>\$ 7,733</b>	<b>\$ 6,976</b>	<b>\$ 5,852</b>



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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	\$- 489	\$ 7,285	\$ 6,478	\$ 6,015	\$ 5,012
State, Local & Other	SO720	\$- 841	\$ 1,942	\$ 1,255	\$ 961	\$ 840
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 17,627</b>	<b>\$- 2,089</b>	<b>\$ 15,583</b>	<b>\$ 14,284</b>	<b>\$ 11,162</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 17,627</b>	<b>\$- 2,089</b>	<b>\$ 15,583</b>	<b>\$ 14,284</b>	<b>\$ 11,162</b>

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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	\$ 49
7	Net income(loss) from leased property	3	\$ 61
15	Income from corporate-owned life insurance	11	\$ 1,004
99	Other	17	\$ 843

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	11	\$ 611
2	OTS assessments	5	\$ 179
6	Supervisory examination fees	2	\$ 50
7	Office supplies, printing, and postage	17	\$ 1,393
8	Telephone, including data lines	5	\$ 166
9	Loan origination expense	1	\$ 44
10	ATM expense	1	\$ 36
15	Foreclosure expenses	1	\$ 50
16	Web site expenses	1	\$ 23
99	Other	18	\$ 4,439

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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
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 536,729</b>	<b>\$ 400,068</b>	<b>\$ 267,296</b>	<b>\$ 134,052</b>	<b>\$ 453,014</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 33,571	\$ 26,863	\$ 20,427	\$ 11,409	\$ 51,263
YTD - Mortgage-Backed Securities	Y_SO125	\$ 61,544	\$ 44,797	\$ 29,076	\$ 13,375	\$ 39,491
YTD - Mortgage Loans	Y_SO141	\$ 343,225	\$ 254,903	\$ 168,673	\$ 84,379	\$ 281,118
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,187	\$ 873	\$ 598	\$ 236	\$ 1,276
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 52,575	\$ 39,414	\$ 26,407	\$ 13,573	\$ 38,014
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 592	\$ 489	\$ 362	\$ 200	\$ 776
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 43,604	\$ 32,399	\$ 21,525	\$ 10,767	\$ 40,837
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 431	\$ 330	\$ 228	\$ 113	\$ 239
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 3,068</b>	<b>\$ 2,511</b>	<b>\$ 1,901</b>	<b>\$ 1,094</b>	<b>\$ 4,684</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 3,060	\$ 2,505	\$ 1,897	\$ 1,092	\$ 4,676
YTD - Other	Y_SO185	\$ 8	\$ 6	\$ 4	\$ 2	\$ 8
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 238,171</b>	<b>\$ 181,486</b>	<b>\$ 125,110</b>	<b>\$ 65,503</b>	<b>\$ 237,424</b>
YTD - Deposits	Y_SO215	\$ 165,373	\$ 128,167	\$ 91,181	\$ 48,981	\$ 178,968
YTD - Escrows	Y_SO225	\$ 21	\$ 17	\$ 12	\$ 3	\$ 23
YTD - Advances from FHLBank	Y_SO230	\$ 63,276	\$ 46,172	\$ 29,397	\$ 14,337	\$ 54,967
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	\$ 9,501	\$ 7,130	\$ 4,520	\$ 2,182	\$ 3,466
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 301,626</b>	<b>\$ 221,093</b>	<b>\$ 144,087</b>	<b>\$ 69,643</b>	<b>\$ 220,274</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 47,442	\$ 34,600	\$ 8,584	\$ 3,619	\$ 9,118
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 254,184</b>	<b>\$ 186,493</b>	<b>\$ 135,503</b>	<b>\$ 66,024</b>	<b>\$ 211,156</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 68,657</b>	<b>\$ 55,954</b>	<b>\$ 36,400</b>	<b>\$ 18,240</b>	<b>\$ 49,934</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,593	\$ 1,877	\$ 1,168	\$ 713	\$ 2,585
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,546	\$- 767	\$- 414	\$- 275	\$- 1,030

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 59,173	\$ 45,377	\$ 28,539	\$ 13,573	\$ 40,481
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 371	\$ 2,945	\$ 2,852	\$ 1,950	\$ 2,369
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,092	\$ 4,246	\$ 3,674	\$ 2,322	\$ 3,330
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,894	\$- 1,350	\$- 871	\$- 352	\$- 906
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 1	\$- 1	\$- 1	\$- 20	\$- 42
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$- 6
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 51	\$ 50	\$ 50	\$ 0	\$- 7
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 1,619	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 8,808	\$ 6,522	\$ 4,255	\$ 2,279	\$ 5,529
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 254,980</b>	<b>\$ 190,883</b>	<b>\$ 127,327</b>	<b>\$ 63,004</b>	<b>\$ 195,380</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 141,374	\$ 106,403	\$ 71,803	\$ 35,580	\$ 116,255
YTD - Legal Expense	Y_SO520	\$ 2,370	\$ 1,788	\$ 844	\$ 370	\$ 1,621
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 45,515	\$ 34,158	\$ 22,591	\$ 11,362	\$ 37,863
YTD - Marketing and Other Professional Services	Y_SO540	\$ 14,110	\$ 10,015	\$ 6,514	\$ 3,041	\$ 11,434
YTD - Loan Servicing Fees	Y_SO550	\$ 40	\$ 40	\$ 40	\$ 40	\$ 44
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 4,886	\$ 3,668	\$ 2,443	\$ 1,222	\$ 2,212
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 258	\$ 255	\$ 133	\$ 41	\$ 172
YTD - Other Noninterest Expense	Y_SO580	\$ 46,427	\$ 34,556	\$ 22,959	\$ 11,348	\$ 25,779
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 67,861</b>	<b>\$ 51,564</b>	<b>\$ 44,576</b>	<b>\$ 21,260</b>	<b>\$ 65,710</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 22,557</b>	<b>\$ 23,887</b>	<b>\$ 14,709</b>	<b>\$ 6,976</b>	<b>\$ 22,021</b>
YTD - Federal	Y_SO710	\$ 19,240	\$ 19,729	\$ 12,493	\$ 6,015	\$ 19,078
YTD - State, Local, and Other	Y_SO720	\$ 3,317	\$ 4,158	\$ 2,216	\$ 961	\$ 2,943
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 45,304</b>	<b>\$ 27,677</b>	<b>\$ 29,867</b>	<b>\$ 14,284</b>	<b>\$ 43,689</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 45,304</b>	<b>\$ 27,677</b>	<b>\$ 29,867</b>	<b>\$ 14,284</b>	<b>\$ 43,689</b>

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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
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 81,938</b>	<b>\$ 79,091</b>	<b>\$ 77,950</b>	<b>\$ 76,478</b>	<b>\$ 61,140</b>
Net Provision for Loss	VA115	\$ 12,018	\$ 11,584	\$ 4,560	\$ 3,638	\$ 3,731
Transfers	VA125	\$- 379	\$ 7	\$- 5	\$- 188	\$- 50
Recoveries	VA135	\$ 455	\$ 349	\$ 597	\$ 432	\$ 287
Adjustments	VA145	\$ 0	\$ 330	\$ 0	\$- 26	\$- 43
Charge-offs	VA155	\$ 10,393	\$ 9,423	\$ 3,598	\$ 2,384	\$ 3,284
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 83,639</b>	<b>\$ 81,938</b>	<b>\$ 79,504</b>	<b>\$ 77,950</b>	<b>\$ 61,781</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 419</b>	<b>\$ 317</b>	<b>\$ 330</b>	<b>\$ 170</b>	<b>\$ 109</b>
Net Provision for Loss	VA118	\$ 827	\$ 14,554	\$ 497	\$ 22	\$ 11
Transfers	VA128	\$ 379	\$- 7	\$ 5	\$ 188	\$ 50
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Charge-offs	VA158	\$ 172	\$ 14,445	\$ 515	\$ 50	\$ 1
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 1,453</b>	<b>\$ 419</b>	<b>\$ 317</b>	<b>\$ 330</b>	<b>\$ 170</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 82,357</b>	<b>\$ 79,408</b>	<b>\$ 78,280</b>	<b>\$ 76,648</b>	<b>\$ 61,249</b>
Net Provision for Loss	VA120	\$ 12,845	\$ 26,138	\$ 5,057	\$ 3,660	\$ 3,742
Recoveries	VA140	\$ 455	\$ 349	\$ 597	\$ 432	\$ 287
Adjustments	VA150	\$ 0	\$ 330	\$ 0	\$- 26	\$- 42
Charge-offs	VA160	\$ 10,565	\$ 23,868	\$ 4,113	\$ 2,434	\$ 3,285
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 85,092</b>	<b>\$ 82,357</b>	<b>\$ 79,821</b>	<b>\$ 78,280</b>	<b>\$ 61,951</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 10,393</b>	<b>\$ 9,423</b>	<b>\$ 3,598</b>	<b>\$ 2,384</b>	<b>\$ 3,284</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 5,248</b>	<b>\$ 4,209</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 528</b>	<b>\$ 201</b>	<b>\$ 522</b>	<b>\$ 272</b>	<b>\$ 513</b>
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 35	\$ 161	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 35	\$ 118	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Permanent - Total	SUB2041	\$ 528	\$ 201	\$ 487	\$ 111	\$ 513
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 100	\$ 0	\$ 151	\$ 0	\$ 165
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 225	\$ 67	\$ 120	\$ 111	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 12	\$ 7	\$ 26	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 68	\$ 127	\$ 190	\$ 0	\$ 348

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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	\$ 123	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 4,146</b>	<b>\$ 2,840</b>	<b>\$ 2,495</b>	<b>\$ 2,086</b>	<b>\$ 2,771</b>
Commercial Loans	VA520	\$ 1,936	\$ 754	\$ 525	\$ 433	\$ 1,040
Consumer Loans - Total	SUB2061	\$ 2,210	\$ 2,086	\$ 1,970	\$ 1,653	\$ 1,731
Loans on Deposits	VA510	\$ 0	\$ 90	\$ 68	\$ 46	\$ 53
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	VA540	\$ 2,153	\$ 1,933	\$ 1,821	\$ 1,525	\$ 1,630
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 57	\$ 63	\$ 81	\$ 81	\$ 48
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 0</b>	<b>\$ 33</b>	<b>\$ 0</b>	<b>\$ 26</b>	<b>\$ 0</b>
Real Estate - Construction	VA605	\$ 0	\$ 33	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 26	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 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 Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 471</b>	<b>\$ 2,140</b>	<b>\$ 581</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 455</b>	<b>\$ 349</b>	<b>\$ 597</b>	<b>\$ 432</b>	<b>\$ 287</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 8</b>	<b>\$ 54</b>	<b>\$ 257</b>	<b>\$ 187</b>	<b>\$ 4</b>
Construction - Total	SUB2130	\$ 0	\$ 42	\$ 252	\$ 179	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 42	\$ 252	\$ 176	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 8	\$ 12	\$ 5	\$ 8	\$ 4
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2	\$ 2	\$ 1	\$ 2	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 4	\$ 6	\$ 1	\$ 5	\$ 2
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 3	\$ 2	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2	\$ 1	\$ 1	\$ 1	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 447</b>	<b>\$ 295</b>	<b>\$ 340</b>	<b>\$ 245</b>	<b>\$ 282</b>

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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	\$ 138	\$ 73	\$ 153	\$ 57	\$ 81
Consumer Loans - Total	SUB2161	\$ 309	\$ 222	\$ 187	\$ 188	\$ 201
Loans on Deposits	VA511	\$ 0	\$ 23	\$ 16	\$ 15	\$ 12
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 289	\$ 180	\$ 151	\$ 163	\$ 176
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 20	\$ 19	\$ 20	\$ 10	\$ 13
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 1</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 1,205</b>	<b>\$ 14,544</b>	<b>\$ 501</b>	<b>\$ 208</b>	<b>\$ 59</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 646</b>	<b>\$ 14,529</b>	<b>\$ 496</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 479</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 71</b>	<b>\$ 58</b>
Construction - Total	SUB2230	\$ 123	\$ 0	\$ 0	\$ 0	\$ 8
1-4 Dwelling Units	VA422	\$ 123	\$ 0	\$ 0	\$ 0	\$ 8
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 356	\$ 0	\$ 0	\$ 71	\$ 50
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 82	\$ 0	\$ 0	\$ 71	\$ 50
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 249	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 80</b>	<b>\$ 15</b>	<b>\$ 5</b>	<b>\$ 117</b>	<b>\$ 1</b>
Commercial Loans	VA522	\$ 47	\$ 15	\$ 5	\$ 120	\$ 1
Consumer Loans - Total	SUB2261	\$ 33	\$ 0	\$ 0	\$ - 3	\$ 0
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	\$ 0	\$ 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	\$ 33	\$ 0	\$ 0	\$- 3	\$ 0
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 20</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 20	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 11,143</b>	<b>\$ 23,618</b>	<b>\$ 3,502</b>	<b>\$ 2,160</b>	<b>\$ 3,056</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 646</b>	<b>\$ 14,529</b>	<b>\$ 496</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 5,248</b>	<b>\$ 4,209</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 999</b>	<b>\$ 147</b>	<b>\$ 265</b>	<b>\$ 156</b>	<b>\$ 567</b>
Construction - Total	SUB2330	\$ 123	\$- 42	\$- 217	\$- 18	\$ 8
1-4 Dwelling Units	VA425	\$ 123	\$- 42	\$- 217	\$- 58	\$ 8
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$- 3	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Permanent - Total	SUB2341	\$ 876	\$ 189	\$ 482	\$ 174	\$ 559
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 123	\$- 2	\$ 150	\$- 2	\$ 164
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 303	\$ 61	\$ 119	\$ 177	\$ 48
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 12	\$ 4	\$ 24	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 315	\$ 126	\$ 189	\$- 1	\$ 347
Land	VA495	\$ 123	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 3,779</b>	<b>\$ 2,560</b>	<b>\$ 2,160</b>	<b>\$ 1,958</b>	<b>\$ 2,490</b>
Commercial Loans	VA525	\$ 1,845	\$ 696	\$ 377	\$ 496	\$ 960
Consumer Loans - Total	SUB2361	\$ 1,934	\$ 1,864	\$ 1,783	\$ 1,462	\$ 1,530
Loans on Deposits	VA515	\$ 0	\$ 67	\$ 52	\$ 31	\$ 41
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Auto Loans	VA545	\$ 1,864	\$ 1,753	\$ 1,670	\$ 1,362	\$ 1,454
Mobile Home Loans	VA555	\$ 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
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 70	\$ 44	\$ 61	\$ 68	\$ 35
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 0</b>	<b>\$ 33</b>	<b>\$ 0</b>	<b>\$ 46</b>	<b>\$ 0</b>
Real Estate - Construction	VA607	\$ 0	\$ 33	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 46	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 471</b>	<b>\$ 2,140</b>	<b>\$ 581</b>	<b>\$ 0</b>	<b>\$- 1</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 19,104</b>	<b>\$ 992</b>	<b>\$ 3,453</b>	<b>\$ 769</b>	<b>\$ 898</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 13,497</b>	<b>\$ 4,689</b>	<b>\$ 6,867</b>	<b>\$ 3,530</b>	<b>\$ 4,777</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 1,242</b>	<b>\$ 379</b>	<b>\$ 882</b>	<b>\$ 372</b>	<b>\$ 770</b>
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 662	\$ 379	\$ 182	\$ 222	\$ 770
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 223	\$ 0	\$ 700	\$ 150	\$ 0
Permanent - Land	VA955	\$ 357	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 116,131</b>	<b>\$ 94,917</b>	<b>\$ 97,588</b>	<b>\$ 82,805</b>	<b>\$ 46,473</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 125,073</b>	<b>\$ 101,436</b>	<b>\$ 88,512</b>	<b>\$ 86,348</b>	<b>\$ 69,727</b>
Substandard	VA965	\$ 119,661	\$ 96,410	\$ 84,856	\$ 82,669	\$ 65,691
Doubtful	VA970	\$ 5,412	\$ 5,026	\$ 3,656	\$ 3,679	\$ 4,036
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 103,796</b>	<b>\$ 91,753</b>	<b>\$ 76,514</b>	<b>\$ 82,711</b>	<b>\$ 56,037</b>
Mortgages - Total	SUB2421	\$ 72,312	\$ 66,262	\$ 54,743	\$ 62,725	\$ 38,057
Construction and Land Loans	SUB2430	\$ 8,254	\$ 10,449	\$ 9,718	\$ 13,305	\$ 8,177
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 40,216	\$ 30,874	\$ 29,333	\$ 29,301	\$ 21,323
Permanent Loans Secured by All Other Property	SUB2450	\$ 25,380	\$ 28,405	\$ 19,795	\$ 23,771	\$ 11,834
Nonmortgages - Total	SUB2461	\$ 31,484	\$ 25,491	\$ 21,771	\$ 19,986	\$ 17,980
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 65,276</b>	<b>\$ 55,296</b>	<b>\$ 40,631</b>	<b>\$ 51,835</b>	<b>\$ 37,084</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 63,121</b>	<b>\$ 53,502</b>	<b>\$ 38,934</b>	<b>\$ 49,507</b>	<b>\$ 35,256</b>
Mortgage Loans - Total	SUB2481	\$ 41,164	\$ 36,888	\$ 24,751	\$ 36,794	\$ 20,524
Construction	PD115	\$ 2,022	\$ 246	\$ 721	\$ 3,774	\$ 161
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,101	\$ 2,444	\$ 2,030	\$ 2,452	\$ 2,040
Secured by First Liens	PD123	\$ 22,016	\$ 14,738	\$ 12,064	\$ 15,713	\$ 12,266
Secured by Junior Liens	PD124	\$ 1,839	\$ 970	\$ 1,229	\$ 980	\$ 271
Multifamily (5 or more) Dwelling Units	PD125	\$ 4,790	\$ 4,694	\$ 522	\$ 459	\$ 737
Nonresidential Property (Except Land)	PD135	\$ 8,396	\$ 12,696	\$ 7,218	\$ 12,900	\$ 3,069
Land	PD138	\$ 0	\$ 1,100	\$ 967	\$ 516	\$ 1,980
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 8,869	\$ 5,426	\$ 3,755	\$ 3,641	\$ 2,991
Consumer Loans - Total	SUB2511	\$ 13,088	\$ 11,188	\$ 10,428	\$ 9,072	\$ 11,741
Loans on Deposits	PD161	\$ 90	\$ 134	\$ 299	\$ 68	\$ 157
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 17	\$ 17	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 12,767	\$ 10,556	\$ 9,989	\$ 8,854	\$ 11,448
Mobile Home Loans	PD169	\$ 35	\$ 273	\$ 23	\$ 0	\$ 49
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 196	\$ 225	\$ 100	\$ 133	\$ 87
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 81	\$ 239	\$ 220	\$ 0	\$ 221
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	\$ 723	\$ 518	\$ 1,308	\$ 0	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 93	\$ 302	\$ 923	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 2,155</b>	<b>\$ 1,794</b>	<b>\$ 1,697</b>	<b>\$ 2,328</b>	<b>\$ 1,828</b>
Mortgage Loans - Total	SUB2491	\$ 2,093	\$ 1,754	\$ 1,675	\$ 1,833	\$ 1,800
Construction	PD215	\$ 391	\$ 694	\$ 275	\$ 463	\$ 369
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 235	\$ 128	\$ 87	\$ 77	\$ 0
Secured by First Liens	PD223	\$ 1,397	\$ 821	\$ 1,297	\$ 1,277	\$ 1,431
Secured by Junior Liens	PD224	\$ 70	\$ 111	\$ 16	\$ 16	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 11	\$ 31	\$ 22	\$ 495	\$ 17
Consumer Loans - Total	SUB2521	\$ 51	\$ 9	\$ 0	\$ 0	\$ 11
Loans on Deposits	PD261	\$ 0	\$ 3	\$ 0	\$ 0	\$ 11
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 28	\$ 6	\$ 0	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 38,520</b>	<b>\$ 36,457</b>	<b>\$ 35,883</b>	<b>\$ 30,876</b>	<b>\$ 18,953</b>
Mortgage Loans - Total	SUB2501	\$ 29,055	\$ 27,620	\$ 28,317	\$ 24,098	\$ 15,733

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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	\$ 4,303	\$ 6,043	\$ 4,619	\$ 5,416	\$ 4,370
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 608	\$ 982	\$ 1,083	\$ 943	\$ 513
Secured by First Liens	PD323	\$ 11,368	\$ 10,326	\$ 11,170	\$ 7,436	\$ 4,549
Secured by Junior Liens	PD324	\$ 582	\$ 354	\$ 357	\$ 407	\$ 253
Multifamily (5 or more) Dwelling Units	PD325	\$ 208	\$ 215	\$ 372	\$ 681	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 10,448	\$ 7,334	\$ 7,580	\$ 6,079	\$ 4,751
Land	PD338	\$ 1,538	\$ 2,366	\$ 3,136	\$ 3,136	\$ 1,297
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 8,768	\$ 8,605	\$ 7,265	\$ 6,350	\$ 2,691
Consumer Loans - Total	SUB2531	\$ 697	\$ 232	\$ 301	\$ 428	\$ 529
Loans on Deposits	PD361	\$ 43	\$ 43	\$ 25	\$ 58	\$ 13
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	PD367	\$ 498	\$ 152	\$ 155	\$ 271	\$ 440
Mobile Home Loans	PD369	\$ 144	\$ 5	\$ 55	\$ 53	\$ 7
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 12	\$ 32	\$ 66	\$ 46	\$ 68
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 506	\$ 880	\$ 659	\$ 1,618	\$ 47
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 2,052	\$ 2,382	\$ 1,725	\$ 0	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,536	\$ 1,780	\$ 1,298	\$ 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
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 14,146</b>	<b>\$ 14,931</b>	<b>\$ 15,705</b>	<b>\$ 16,575</b>	<b>\$ 12,771</b>
90% up to 100% LTV	LD110	\$ 13,817	\$ 14,600	\$ 15,373	\$ 16,241	\$ 12,399
100% and greater LTV	LD120	\$ 329	\$ 331	\$ 332	\$ 334	\$ 372
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 144</b>	<b>\$ 590</b>	<b>\$ 446</b>	<b>\$ 275</b>	<b>\$ 275</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 0</b>	<b>\$ 144</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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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	\$ 0	\$ 144	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 144	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 144</b>	<b>\$ 446</b>	<b>\$ 446</b>	<b>\$ 275</b>	<b>\$ 275</b>
90% up to 100% LTV	LD250	\$ 144	\$ 446	\$ 446	\$ 275	\$ 275
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 25</b>	<b>\$ 334</b>
90% up to 100% LTV	LD430	\$ 0	\$ 0	\$ 0	\$ 25	\$ 196
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 138
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 45,087	\$ 52,504	\$ 53,007	\$ 51,192	\$ 54,515
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 36,997	\$ 33,662	\$ 38,187	\$ 37,101	\$ 26,852
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 567,009	\$ 561,727	\$ 548,485	\$ 549,479	\$ 211,516
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 2,050	\$ 1,605	\$ 1,557	\$ 1,324	\$ 1,125
Total Capitalized Negative Amortization	LD650	\$ 2,050	\$ 1,605	\$ 1,557	\$ 1,324	\$ 1,125

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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
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 219,018</b>	<b>\$ 242,703</b>	<b>\$ 233,482</b>	<b>\$ 239,103</b>	<b>\$ 190,562</b>
Mortgage Construction Loans	CC105	\$ 117,467	\$ 135,568	\$ 124,195	\$ 127,446	\$ 120,212
Other Mortgage Loans	CC115	\$ 101,551	\$ 107,135	\$ 109,287	\$ 111,657	\$ 70,350
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 60,542	\$ 56,212	\$ 61,989	\$ 53,455	\$ 48,794
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 201,554</b>	<b>\$ 169,512</b>	<b>\$ 170,442</b>	<b>\$ 167,926</b>	<b>\$ 97,219</b>
1-4 Dwelling Units	CC280	\$ 110,972	\$ 63,037	\$ 95,663	\$ 74,848	\$ 36,245
Multifamily (5 or more) Dwelling Units	CC290	\$ 21,804	\$ 25,960	\$ 9,193	\$ 16,180	\$ 12,557
All Other Real Estate	CC300	\$ 68,778	\$ 80,515	\$ 65,586	\$ 76,898	\$ 48,417
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 41,142	\$ 57,139	\$ 44,409	\$ 29,621	\$ 28,828
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,362
Commitments Outstanding to Sell Loans	CC330	\$ 71,459	\$ 18,483	\$ 13,817	\$ 26,442	\$ 19,761
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 5,068	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 1,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 1	\$ 0	\$ 1,500	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 692,890</b>	<b>\$ 710,948</b>	<b>\$ 675,514</b>	<b>\$ 686,680</b>	<b>\$ 474,889</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 391,029	\$ 400,200	\$ 394,014	\$ 388,551	\$ 330,728
Commercial Lines	CC420	\$ 280,115	\$ 289,321	\$ 261,658	\$ 278,107	\$ 129,337
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 21,746	\$ 21,427	\$ 19,842	\$ 20,022	\$ 14,824
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 24,163</b>	<b>\$ 27,805</b>	<b>\$ 28,615</b>	<b>\$ 22,560</b>	<b>\$ 21,318</b>
Commercial	CC430	\$ 1,495	\$ 1,369	\$ 1,467	\$ 1,952	\$ 1,904
Standby, Not Included on CC465 or CC468	CC435	\$ 22,668	\$ 26,436	\$ 27,148	\$ 20,608	\$ 19,414
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 4,528	\$ 4,849	\$ 5,040	\$ 5,377	\$ 5,615
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 378	\$ 384	\$ 454	\$ 484	\$ 493
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 100	\$ 100	\$ 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
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 176,526	\$ 106,569	\$ 175,143	\$ 300,084	\$ 101,133
Sales	CF145	\$ 71,932	\$ 48,515	\$ 4,521	\$ 28,744	\$ 4,639
Other Balance Changes	CF148	\$- 33,286	\$- 50,191	\$- 69,867	\$- 45,400	\$- 32,841
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 5,411	\$ 1,997	\$ 13,441	\$ 10,106	\$ 52,491
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 16,208	\$- 14,009	\$- 12,488	\$- 6,946	\$- 3,963
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 181,937</b>	<b>\$ 108,566</b>	<b>\$ 188,584</b>	<b>\$ 310,190</b>	<b>\$ 153,624</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 71,932</b>	<b>\$ 48,515</b>	<b>\$ 4,521</b>	<b>\$ 28,744</b>	<b>\$ 4,639</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 110,005</b>	<b>\$ 60,051</b>	<b>\$ 184,063</b>	<b>\$ 281,446</b>	<b>\$ 148,985</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 394,746</b>	<b>\$ 495,318</b>	<b>\$ 521,474</b>	<b>\$ 388,304</b>	<b>\$ 317,137</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 55,649	\$ 58,965	\$ 37,287	\$ 28,812	\$ 28,613
Multifamily (5 or more) Dwelling Units	CF200	\$ 15,220	\$ 23,000	\$ 26,038	\$ 17,400	\$ 26,785
Nonresidential	CF210	\$ 8,190	\$ 18,294	\$ 8,528	\$ 13,647	\$ 21,908
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 189,167	\$ 270,323	\$ 287,746	\$ 210,867	\$ 152,410
Home Equity and Junior Liens	CF226	\$ 46,689	\$ 58,656	\$ 51,545	\$ 39,798	\$ 38,983
Multifamily (5 or more) Dwelling Units	CF245	\$ 33,580	\$ 18,638	\$ 39,261	\$ 21,256	\$ 26,800
Nonresidential (Except Land)	CF260	\$ 91,446	\$ 104,180	\$ 117,894	\$ 89,042	\$ 58,175
Land	CF270	\$ 1,494	\$ 1,918	\$ 4,720	\$ 7,280	\$ 2,446
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 10,143</b>	<b>\$ 86,895</b>	<b>\$ 64,903</b>	<b>\$ 12,391</b>	<b>\$ 9,390</b>
1-4 Dwelling Units	CF280	\$ 9,093	\$ 86,868	\$ 64,845	\$ 9,562	\$ 8,612
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 1,375	\$ 4,333	\$ 30,885	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,626
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 27	\$ 52	\$ 86	\$ 778
Nonresidential	CF300	\$ 1,050	\$ 0	\$ 6	\$ 2,743	\$ 0
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 78,073</b>	<b>\$ 70,381</b>	<b>\$ 90,878</b>	<b>\$ 91,720</b>	<b>\$ 54,875</b>
1-4 Dwelling Units	CF310	\$ 78,073	\$ 52,962	\$ 88,143	\$ 91,720	\$ 54,875
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	\$ 1,235	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 17,419	\$ 1,500	\$ 0	\$ 0
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 67,930</b>	<b>\$ 16,514</b>	<b>\$- 25,975</b>	<b>\$- 79,329</b>	<b>\$- 45,485</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 141,026</b>	<b>\$ 128,319</b>	<b>\$ 219,927</b>	<b>\$ 122,926</b>	<b>\$ 98,846</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 182,080	\$ 149,995	\$ 165,239	\$ 118,906	\$ 109,656
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 63,235	\$ 88,044	\$ 89,328	\$ 80,869	\$ 68,945
Sales	CF405	\$ 0	\$ 0	\$ 60	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 245,315</b>	<b>\$ 238,039</b>	<b>\$ 254,567</b>	<b>\$ 199,775</b>	<b>\$ 178,601</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 60</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 245,315</b>	<b>\$ 238,039</b>	<b>\$ 254,507</b>	<b>\$ 199,775</b>	<b>\$ 178,601</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 37,500	\$ 38,519	\$ 40,234	\$ 47,376	\$ 45,733

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 119,763	\$ 67,956	\$ 54,563	\$ 97,700	\$ 105,552
Fully Insured	DI100	\$ 109,757	\$ 67,956	\$ 54,563	\$ 97,700	\$ 105,552
Other	DI110	\$ 10,006	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,662,193	\$ 3,608,722	\$ 3,676,516	\$ 3,740,026	\$ 3,313,121
Greater than \$100,000	DI130	\$ 2,539,411	\$ 2,500,649	\$ 2,525,767	\$ 2,560,055	\$ 1,797,785
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	431,957	430,725	441,204	444,559	391,983
Greater than \$100,000	DI160	11,018	10,534	10,047	10,554	8,619
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 438,902	\$ 425,552	\$ 433,169	\$ 431,930	\$ 398,934
Greater than \$250,000	DI175	\$ 24,056	\$ 25,840	\$ 24,882	\$ 25,887	\$ 22,223
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	29,925	29,941	30,725	30,758	28,689
Greater than \$250,000	DI185	63	65	64	68	58



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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	472,963	471,265	482,040	485,939	429,349
IRA/Keogh Accounts	DI200	\$ 470,106	\$ 456,478	\$ 462,644	\$ 462,481	\$ 425,878
Uninsured Deposits	DI210	\$ 928,992	\$ 1,267,339	\$ 1,267,987	\$ 1,337,186	\$ 776,944
Preferred Deposits	DI220	\$ 9,229	\$ 9,655	\$ 9,412	\$ 8,858	\$ 7,702
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 737,747	\$ 714,482	\$ 798,392	\$ 627,366	\$ 558,384
Money Market Deposit Accounts	DI320	\$ 1,213,454	\$ 1,229,595	\$ 1,157,261	\$ 1,207,018	\$ 949,148
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,437,868	\$ 1,440,035	\$ 1,442,094	\$ 1,533,726	\$ 960,204
Time Deposits	DI340	\$ 3,273,601	\$ 3,174,674	\$ 3,262,583	\$ 3,389,783	\$ 3,064,324
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,199,055	\$ 1,145,385	\$ 1,126,581	\$ 1,063,130	\$ 1,006,307
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 110,916	\$ 104,196	\$ 103,916	\$ 101,875	\$ 95,041
Non-Interest-Bearing Demand Deposits	DI610	\$ 418,420	\$ 414,110	\$ 453,682	\$ 415,623	\$ 297,973
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,664,874	\$ 6,561,324	\$ 6,662,770	\$ 6,762,428	\$ 1,051,668
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 315	\$ 571	\$ 1,075	\$ 768	\$ 743
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	\$ 5,197,204	\$ 5,134,807	\$ 4,727,301	\$ 4,705,507	\$ 1,025,894
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 458	\$ 475	\$ 480	\$ 478	\$ 511
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	\$ 130,546	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 261	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
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	1,678	1,632	1,694	1,717	1,436
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 3,427	\$ 0	\$ 30,977	\$ 27,805	\$ 24,624
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,445,934	\$ 1,341,798	\$ 1,464,748	\$ 1,434,245	\$ 1,217,061
Assets Held for Sale	SI387	\$ 17,584	\$ 13,519	\$ 18,439	\$ 11,255	\$ 33,510
Loans Serviced for Others	SI390	\$ 1,035,686	\$ 1,026,823	\$ 1,027,051	\$ 1,019,295	\$ 1,017,003
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.75%	85.93%	84.09%	85.14%	86.16%
Second month of Qtr	SI582	85.70%	85.98%	84.01%	85.18%	86.30%
Third month of Qtr	SI583	85.93%	85.74%	83.84%	83.53%	86.33%
<b>IRS Domestic Building and Loan Test</b>						
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]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 70,836</b>	<b>\$ 72,886</b>	<b>\$ 60,343</b>	<b>\$ 63,513</b>	<b>\$ 70,113</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 64,868	\$ 57,303	\$ 53,963	\$ 51,024	\$ 29,986
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	21	20	19	19	11
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 1,461,950	\$ 1,481,328	\$ 1,500,845	\$ 1,216,517	\$ 1,197,848
Net Income (Loss) (SO91)	SI610	\$ 17,627	\$ - 2,089	\$ 15,583	\$ 14,284	\$ 11,162
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 11	\$ 11	\$ 15	\$ 16
Common Stock	SI630	\$ 3,108	\$ 12,391	\$ 0	\$ 266	\$ 30,244
Stock Issued	SI640	\$ 0	\$ 0	\$ 4,080	\$ 0	\$ 45,104
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,006	\$ - 3,485	\$ - 12,256	\$ 268,430	\$ 418

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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	\$ - 13
Other Comprehensive Income	SI662	\$ 10,692	\$ - 1,540	\$ - 16,162	\$ 1,918	\$ - 704
Prior Period Adjustments	SI668	\$ 0	\$ - 561	\$ 0	\$ - 27	\$ 74
Other Adjustments	SI671	\$ 1,049	\$ 699	\$ 507	\$ 2	\$ - 7,112
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 1,492,216</b>	<b>\$ 1,461,950</b>	<b>\$ 1,492,586</b>	<b>\$ 1,500,843</b>	<b>\$ 1,216,517</b>
<b>Transactions With Affiliations</b>						
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	\$ 1,474	\$ 3,056	\$ 2,814	\$ 2,803	\$ 1,776
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	5 [Yes]	5 [Yes]	5 [Yes]	5 [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	\$ 310	\$ 1,173	\$ 722	\$ 437	\$ 219
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 10,336,575	\$ 10,068,504	\$ 9,959,337	\$ 9,689,532	\$ 8,089,461
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 784,351	\$ 794,550	\$ 898,457	\$ 1,042,314	\$ 1,014,092
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 7,300,603	\$ 7,124,082	\$ 6,977,198	\$ 6,588,118	\$ 5,483,275
Nonmortgage Loans	SI885	\$ 1,501,214	\$ 1,479,513	\$ 1,450,357	\$ 1,421,876	\$ 1,179,625
Deposits and Excrows	SI890	\$ 6,555,611	\$ 6,483,959	\$ 6,614,622	\$ 6,599,877	\$ 5,464,934
Total Borrowings	SI895	\$ 2,172,793	\$ 1,982,298	\$ 1,732,011	\$ 1,485,698	\$ 1,309,101

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	0	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	2	2	2	2	2
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	18	18	19	19	17

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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
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	1 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 4,217,605</b>	<b>\$ 4,997,024</b>	<b>\$ 5,151,834</b>	<b>\$ 4,517,808</b>	<b>\$ 3,784,166</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 3,133,048</b>	<b>\$ 3,619,267</b>	<b>\$ 3,737,070</b>	<b>\$ 3,385,690</b>	<b>\$ 2,794,526</b>
Personal Trust and Agency Accounts	FS210	\$ 790,639	\$ 903,220	\$ 967,834	\$ 925,852	\$ 653,991
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 27,916	\$ 29,958	\$ 31,133	\$ 31,643	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 398	\$ 459	\$ 509	\$ 512	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 27,518	\$ 29,499	\$ 30,624	\$ 31,131	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,314,493	\$ 2,686,089	\$ 2,738,103	\$ 2,428,195	\$ 2,140,535
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 1,066,338</b>	<b>\$ 1,355,034</b>	<b>\$ 1,390,964</b>	<b>\$ 1,106,764</b>	<b>\$ 989,640</b>
Personal Trust and Agency Accounts	FS211	\$ 1,063,598	\$ 1,349,937	\$ 1,385,894	\$ 1,101,845	\$ 989,640
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 2,121	\$ 2,610	\$ 2,741	\$ 2,623	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 1,886	\$ 2,239	\$ 2,387	\$ 2,236	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 235	\$ 371	\$ 354	\$ 387	\$ 0
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 619	\$ 2,487	\$ 2,329	\$ 2,296	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 18,219</b>	<b>\$ 22,723</b>	<b>\$ 23,800</b>	<b>\$ 25,354</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>5,642</b>	<b>5,441</b>	<b>4,972</b>	<b>4,385</b>	<b>3,449</b>
Personal Trust and Agency Accounts	FS212	1,169	1,146	1,115	1,044	813
Retirement-related Trust and Agency Accounts - Total	SUB6120	138	143	144	138	0
Employee Benefit - Defined Contribution	FS222	1	1	1	1	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	137	142	143	137	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	4,335	4,152	3,713	3,203	2,636
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>703</b>	<b>704</b>	<b>688</b>	<b>659</b>	<b>593</b>
Personal Trust and Agency Accounts	FS213	691	690	673	649	593
Retirement-related Trust and Agency Accounts - Total	SUB6130	10	11	10	8	0
Employee Benefit - Defined Contribution	FS223	6	6	5	4	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	4	5	5	4	0
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	2	3	5	2	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>19</b>	<b>20</b>	<b>20</b>	<b>21</b>	<b>0</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 26,890</b>	<b>\$ 21,459</b>	<b>\$ 12,830</b>	<b>\$ 5,334</b>	<b>\$ 17,977</b>
Personal Trust and Agency Accounts	FS310	\$ 5,722	\$ 4,613	\$ 2,886	\$ 1,180	\$ 4,492
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 223	\$ 186	\$ 133	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 21	\$ 18	\$ 12	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 202	\$ 168	\$ 121	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 20,911	\$ 16,629	\$ 9,784	\$ 4,154	\$ 13,485
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 34	\$ 31	\$ 27	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 19,059</b>	<b>\$ 15,394</b>	<b>\$ 9,969</b>	<b>\$ 4,903</b>	<b>\$ 15,467</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 7,831</b>	<b>\$ 6,065</b>	<b>\$ 2,861</b>	<b>\$ 431</b>	<b>\$ 2,510</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 790,639</b>	<b>\$ 903,220</b>	<b>\$ 1,177,632</b>	<b>\$ 850,572</b>	<b>\$ 653,991</b>

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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	\$ 215	\$ 426	\$ 135	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 37	\$ 267	\$ 688	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 18,916	\$ 19,144	\$ 53,157	\$ 2,264	\$ 2,816
State, County and Municipal Obligations	FS425	\$ 15,908	\$ 16,108	\$ 60,634	\$ 6,293	\$ 7,782
Money Market Mutual Funds	FS430	\$ 59,341	\$ 50,610	\$ 100,686	\$ 34,133	\$ 42,531
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 229,978	\$ 255,639	\$ 260,785	\$ 246,889	\$ 196,867
Common and Preferred Stock	FS445	\$ 459,310	\$ 554,470	\$ 693,889	\$ 556,911	\$ 402,084
Real Estate Mortgages	FS450	\$ 106	\$ 108	\$ 404	\$ 0	\$ 0
Real Estate	FS455	\$ 4,172	\$ 4,132	\$ 4,545	\$ 2,266	\$ 1,911
Miscellaneous Assets	FS460	\$ 2,656	\$ 2,316	\$ 2,709	\$ 1,816	\$ 0
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						

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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
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 1,492,212	\$ 1,461,949	\$ 1,492,585	\$ 1,500,848	\$ 1,216,523
Equity Capital Deductions - Total	SUB1631	\$ 173,963	\$ 172,448	\$ 171,638	\$ 172,309	\$ 15,352
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 168,803	\$ 169,085	\$ 170,260	\$ 170,986	\$ 14,297
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,384	\$ 2,587	\$ 602	\$ 547	\$ 279
Other	CCR134	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Equity Capital Additions -Total	SUB1641	\$ 2,238	\$ 16,666	\$ 6,620	\$ - 1,158	\$ 1,097
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ - 890	\$ 11,717	\$ 6,310	\$ - 1,437	\$ 713
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 3,128	\$ 4,949	\$ 310	\$ 279	\$ 384
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 1,320,487</b>	<b>\$ 1,306,167</b>	<b>\$ 1,327,567</b>	<b>\$ 1,327,381</b>	<b>\$ 1,202,268</b>

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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
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 10,489,839</b>	<b>\$ 10,201,474</b>	<b>\$ 10,106,552</b>	<b>\$ 9,904,381</b>	<b>\$ 8,162,369</b>
Asset Deductions - Total	SUB1651	\$ 173,187	\$ 171,672	\$ 170,862	\$ 171,687	\$ 14,576
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 168,803	\$ 169,085	\$ 170,260	\$ 171,017	\$ 14,297
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,384	\$ 2,587	\$ 602	\$ 547	\$ 279
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 123	\$ 0
Asset Additions - Total	SUB1661	\$ 2,969	\$ 29,950	\$ 13,932	\$ - 1,385	\$ 1,308
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ - 1,104	\$ 18,654	\$ 8,731	\$ - 1,225	\$ 1,468
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 4,073	\$ 11,296	\$ 5,201	\$ - 160	\$ - 160
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 10,319,621</b>	<b>\$ 10,059,752</b>	<b>\$ 9,949,622</b>	<b>\$ 9,731,309</b>	<b>\$ 8,149,101</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 404,894</b>	<b>\$ 397,682</b>	<b>\$ 390,309</b>	<b>\$ 386,426</b>	<b>\$ 318,948</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 1,320,487</b>	<b>\$ 1,306,167</b>	<b>\$ 1,327,567</b>	<b>\$ 1,327,381</b>	<b>\$ 1,202,268</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 7	\$ 16	\$ 70
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 776	\$ 776	\$ 776	\$ 776	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 79,171	\$ 77,152	\$ 75,909	\$ 74,932	\$ 60,237
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 250	\$ 250	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 79,947</b>	<b>\$ 77,928</b>	<b>\$ 76,942</b>	<b>\$ 75,974</b>	<b>\$ 60,307</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 79,947</b>	<b>\$ 77,928</b>	<b>\$ 76,942</b>	<b>\$ 75,974</b>	<b>\$ 60,307</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,452	\$ 2,436	\$ 1,691	\$ 1,913	\$ 1,236
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 99	\$ 99	\$ 99
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 1,397,883</b>	<b>\$ 1,381,560</b>	<b>\$ 1,402,719</b>	<b>\$ 1,401,343</b>	<b>\$ 1,261,240</b>
0% R/W Category - Cash	CCR400	\$ 40,109	\$ 46,685	\$ 31,556	\$ 32,996	\$ 28,566
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 103,482	\$ 83,029	\$ 94,366	\$ 88,874	\$ 109,430
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,600	\$ 3,600	\$ 3,600	\$ 1,100	\$ 2,846
0% R/W Category - Other	CCR415	\$ 72,331	\$ 59,863	\$ 84,351	\$ 76,341	\$ 79,390
0% R/W Category - Assets Total	CCR420	\$ 217,522	\$ 193,177	\$ 213,873	\$ 199,311	\$ 220,232
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



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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	\$ 1,249,964	\$ 1,209,029	\$ 1,244,073	\$ 1,127,166	\$ 911,678
20% R/W Category - Claims on FHLBs	CCR435	\$ 229,687	\$ 213,976	\$ 215,290	\$ 264,158	\$ 271,962
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 83,628	\$ 87,195	\$ 95,056	\$ 95,604	\$ 90,338
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 114,079	\$ 132,437	\$ 140,264	\$ 167,999	\$ 121,668
20% R/W Category - Other	CCR450	\$ 490,292	\$ 493,688	\$ 535,618	\$ 567,564	\$ 445,965
20% R/W Category - Assets Total	CCR455	\$ 2,167,650	\$ 2,136,325	\$ 2,230,301	\$ 2,222,491	\$ 1,841,611
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 433,531</b>	<b>\$ 427,265</b>	<b>\$ 446,058</b>	<b>\$ 444,496</b>	<b>\$ 368,321</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,892,346	\$ 2,850,839	\$ 2,725,051	\$ 2,603,474	\$ 2,462,506
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 59,170	\$ 58,415	\$ 61,603	\$ 31,645	\$ 31,448
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 45,662	\$ 46,769	\$ 48,246	\$ 45,462	\$ 41,768
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 10,798	\$ 11,376	\$ 0	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 196,792	\$ 195,036	\$ 194,686	\$ 190,292	\$ 195,715
50% R/W Category - Assets Total	CCR485	\$ 3,204,768	\$ 3,162,435	\$ 3,029,586	\$ 2,870,873	\$ 2,731,437
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 1,602,388</b>	<b>\$ 1,581,222</b>	<b>\$ 1,514,798</b>	<b>\$ 1,435,441</b>	<b>\$ 1,365,724</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 128,256	\$ 34,598	\$ 28,026	\$ 11,726	\$ 30,589
100% R/W Category - All Other Assets	CCR506	\$ 5,067,342	\$ 4,999,507	\$ 4,923,870	\$ 4,859,921	\$ 3,737,000
100% R/W Category - Assets Total	CCR510	\$ 5,195,598	\$ 5,034,105	\$ 4,951,896	\$ 4,871,647	\$ 3,767,589
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 5,195,598</b>	<b>\$ 5,034,105</b>	<b>\$ 4,951,896</b>	<b>\$ 4,871,647</b>	<b>\$ 3,767,589</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 10,785,538</b>	<b>\$ 10,526,042</b>	<b>\$ 10,425,656</b>	<b>\$ 10,164,322</b>	<b>\$ 8,560,869</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 7,231,514</b>	<b>\$ 7,042,588</b>	<b>\$ 6,912,749</b>	<b>\$ 6,751,579</b>	<b>\$ 5,501,630</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 4,507	\$ 4,768	\$ 3,545	\$ 1,464	\$ 1,450
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 7,227,007</b>	<b>\$ 7,037,820</b>	<b>\$ 6,909,204</b>	<b>\$ 6,750,115</b>	<b>\$ 5,500,180</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 578,159</b>	<b>\$ 563,026</b>	<b>\$ 552,736</b>	<b>\$ 540,009</b>	<b>\$ 440,013</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>12.80%</b>	<b>12.98%</b>	<b>13.34%</b>	<b>13.64%</b>	<b>14.75%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>19.34%</b>	<b>19.63%</b>	<b>20.30%</b>	<b>20.76%</b>	<b>22.93%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>18.27%</b>	<b>18.56%</b>	<b>19.21%</b>	<b>19.66%</b>	<b>21.86%</b>

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Schedule CCR --- Consolidated Capital Requirement	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>12.80%</b>	<b>12.99%</b>	<b>13.35%</b>	<b>13.65%</b>	<b>14.76%</b>

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