

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	21	22	22	22	22

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 508,063	\$ 449,313	\$ 475,017	\$ 444,076	\$ 482,566
Cash and Non-Interest-Earning Deposits	SC110	\$ 80,133	\$ 80,182	\$ 75,477	\$ 82,201	\$ 70,548
Interest-Earning Deposits in FHLBs	SC112	\$ 91,412	\$ 69,082	\$ 159,435	\$ 109,238	\$ 109,019
Other Interest-Earning Deposits	SC118	\$ 102,853	\$ 75,068	\$ 36,863	\$ 43,255	\$ 48,716
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 39,071	\$ 36,905	\$ 13,135	\$ 26,239	\$ 10,503
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 139,820	\$ 129,697	\$ 127,385	\$ 112,180	\$ 153,090
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 46,098	\$ 48,029	\$ 53,930	\$ 61,455	\$ 81,376
State and Municipal Obligations	SC180	\$ 7,239	\$ 8,567	\$ 7,373	\$ 7,507	\$ 7,408
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 240	\$ 247	\$ 253	\$ 461	\$ 485
Accrued Interest Receivable	SC191	\$ 1,197	\$ 1,536	\$ 1,166	\$ 1,540	\$ 1,421
Mortgage-Backed Securities - Gross	SUB0072	\$ 738,914	\$ 757,747	\$ 692,955	\$ 673,629	\$ 620,289
Mortgage-Backed Securities - Total	SC22	\$ 738,914	\$ 757,747	\$ 692,547	\$ 673,629	\$ 620,289
Pass-Through - Total	SUB0073	\$ 699,679	\$ 716,552	\$ 645,650	\$ 624,823	\$ 579,441
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 654,883	\$ 672,419	\$ 596,026	\$ 587,911	\$ 570,882
Other Pass-Through	SC215	\$ 44,796	\$ 44,133	\$ 49,624	\$ 36,912	\$ 8,559
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 36,097	\$ 37,947	\$ 44,327	\$ 45,898	\$ 38,104
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,550	\$ 5,122	\$ 5,501	\$ 5,974	\$ 6,763
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 16,985	\$ 17,575	\$ 22,519	\$ 23,297	\$ 21,662
Other	SC222	\$ 14,562	\$ 15,250	\$ 16,307	\$ 16,627	\$ 9,679
Accrued Interest Receivable	SC228	\$ 3,138	\$ 3,248	\$ 2,978	\$ 2,908	\$ 2,744

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 408	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 2,886,837	\$ 2,886,441	\$ 2,824,312	\$ 2,786,349	\$ 2,760,521
Mortgage Loans - Total	SC26	\$ 2,865,391	\$ 2,865,672	\$ 2,804,022	\$ 2,766,217	\$ 2,740,596
Construction Loans - Total	SUB0100	\$ 121,882	\$ 124,720	\$ 135,344	\$ 140,280	\$ 135,777
Residential - Total	SUB0110	\$ 95,510	\$ 92,781	\$ 98,218	\$ 104,049	\$ 108,157
1-4 Dwelling Units	SC230	\$ 87,097	\$ 86,922	\$ 92,502	\$ 99,638	\$ 105,465
Multifamily (5 or more) Dwelling Units	SC235	\$ 8,413	\$ 5,859	\$ 5,716	\$ 4,411	\$ 2,692
Nonresidential Property	SC240	\$ 26,372	\$ 31,939	\$ 37,126	\$ 36,231	\$ 27,620
Permanent Loans - Total	SUB0121	\$ 2,749,968	\$ 2,746,391	\$ 2,673,119	\$ 2,630,578	\$ 2,608,813
Residential - Total	SUB0131	\$ 2,034,709	\$ 2,051,132	\$ 2,017,784	\$ 1,981,617	\$ 1,978,779
1-4 Dwelling Units - Total	SUB0141	\$ 1,938,803	\$ 1,957,821	\$ 1,936,066	\$ 1,901,559	\$ 1,897,322
Revolving Open-End Loans	SC251	\$ 58,499	\$ 52,863	\$ 47,710	\$ 45,654	\$ 41,259
All Other - First Liens	SC254	\$ 1,829,393	\$ 1,851,991	\$ 1,833,920	\$ 1,802,221	\$ 1,803,988
All Other - Junior Liens	SC255	\$ 50,911	\$ 52,967	\$ 54,436	\$ 53,684	\$ 52,075
Multifamily (5 or more) Dwelling Units	SC256	\$ 95,906	\$ 93,311	\$ 81,718	\$ 80,058	\$ 81,457
Nonresidential Property (Except Land)	SC260	\$ 558,767	\$ 535,333	\$ 504,790	\$ 502,349	\$ 489,909
Land	SC265	\$ 156,492	\$ 159,926	\$ 150,545	\$ 146,612	\$ 140,125
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 25,346	\$ 62,648	\$ 37,605	\$ 26,268	\$ 46,880
Accrued Interest Receivable	SC272	\$ 14,446	\$ 14,612	\$ 15,481	\$ 15,047	\$ 15,387
Advances for Taxes and Insurance	SC275	\$ 541	\$ 718	\$ 368	\$ 444	\$ 544
Allowance for Loan and Lease Losses	SC283	\$ 21,446	\$ 20,769	\$ 20,290	\$ 20,132	\$ 19,925
Nonmortgage Loans - Gross	SUB0162	\$ 307,107	\$ 303,071	\$ 301,802	\$ 289,989	\$ 274,031
Nonmortgage Loans - Total	SC31	\$ 301,015	\$ 297,062	\$ 296,067	\$ 284,372	\$ 268,568
Commercial Loans - Total	SC32	\$ 131,908	\$ 126,190	\$ 130,204	\$ 126,505	\$ 117,494
Secured	SC300	\$ 115,249	\$ 115,397	\$ 118,041	\$ 115,431	\$ 106,434
Unsecured	SC303	\$ 16,659	\$ 10,793	\$ 12,163	\$ 11,074	\$ 11,060
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 173,388	\$ 174,921	\$ 169,652	\$ 161,578	\$ 154,676
Loans on Deposits	SC310	\$ 40,902	\$ 42,531	\$ 41,408	\$ 34,458	\$ 30,761
Home Improvement Loans (Not secured by real estate)	SC316	\$ 115	\$ 151	\$ 183	\$ 155	\$ 65
Education Loans	SC320	\$ 754	\$ 1,398	\$ 1,730	\$ 1,974	\$ 2,184
Auto Loans	SC323	\$ 38,176	\$ 38,942	\$ 38,339	\$ 38,704	\$ 40,074
Mobile Home Loans	SC326	\$ 52,045	\$ 50,285	\$ 48,322	\$ 46,047	\$ 43,620
Credit Cards	SC328	\$ 3,477	\$ 3,761	\$ 3,636	\$ 3,560	\$ 3,441

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 37,919	\$ 37,853	\$ 36,034	\$ 36,680	\$ 34,531
Accrued Interest Receivable	SC348	\$ 1,811	\$ 1,960	\$ 1,946	\$ 1,906	\$ 1,861
Allowance for Loan and Lease Losses	SC357	\$ 6,092	\$ 6,009	\$ 5,735	\$ 5,617	\$ 5,463
Repossessed Assets - Gross	SUB0201	\$ 7,984	\$ 5,191	\$ 3,174	\$ 3,292	\$ 2,641
Repossessed Assets - Total	SC40	\$ 7,624	\$ 5,031	\$ 3,121	\$ 3,250	\$ 2,608
Real Estate - Total	SUB0210	\$ 7,836	\$ 5,072	\$ 3,096	\$ 3,172	\$ 2,570
Construction	SC405	\$ 3,104	\$ 825	\$ 148	\$ 148	\$ 0
Residential - Total	SUB0225	\$ 2,268	\$ 1,817	\$ 1,807	\$ 1,953	\$ 1,764
1-4 Dwelling Units	SC415	\$ 2,268	\$ 1,817	\$ 1,472	\$ 1,386	\$ 1,180
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 335	\$ 567	\$ 584
Nonresidential (Except Land)	SC426	\$ 429	\$ 515	\$ 573	\$ 897	\$ 632
Land	SC428	\$ 2,035	\$ 1,915	\$ 535	\$ 141	\$ 141
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 33	\$ 33	\$ 33
Other Repossessed Assets	SC430	\$ 148	\$ 119	\$ 78	\$ 120	\$ 71
General Valuation Allowances	SC441	\$ 360	\$ 160	\$ 53	\$ 42	\$ 33
Real Estate Held for Investment	SC45	\$ 3,141	\$ 3,078	\$ 3,086	\$ 3,087	\$ 3,135
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 31,965	\$ 32,212	\$ 31,418	\$ 30,846	\$ 31,041
Federal Home Loan Bank Stock	SC510	\$ 31,134	\$ 31,380	\$ 30,405	\$ 29,818	\$ 30,000
Other	SC540	\$ 831	\$ 832	\$ 1,013	\$ 1,028	\$ 1,041
Office Premises and Equipment	SC55	\$ 119,643	\$ 118,592	\$ 116,103	\$ 112,882	\$ 109,254
Other Assets - Gross	SUB0262	\$ 79,126	\$ 75,215	\$ 72,299	\$ 68,726	\$ 61,139
Other Assets - Total	SC59	\$ 79,126	\$ 75,215	\$ 72,299	\$ 68,726	\$ 61,139
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 4,135	\$ 4,089	\$ 4,061	\$ 4,015	\$ 3,968
Other	SC625	\$ 41,903	\$ 41,475	\$ 41,018	\$ 34,126	\$ 33,814
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 956	\$ 798	\$ 858	\$ 869	\$ 496
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 7,508	\$ 7,554	\$ 7,599	\$ 7,567	\$ 7,539
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 24,624	\$ 21,299	\$ 18,763	\$ 22,149	\$ 15,322
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 27,898	\$ 26,938	\$ 26,486	\$ 25,791	\$ 25,421
Total Assets - Gross	SUB0283	\$ 4,682,780	\$ 4,630,860	\$ 4,520,166	\$ 4,412,876	\$ 4,344,617
Total Assets	SC60	\$ 4,654,882	\$ 4,603,922	\$ 4,493,680	\$ 4,387,085	\$ 4,319,196
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 3,414,137	\$ 3,304,407	\$ 3,225,044	\$ 3,197,151	\$ 3,128,580
Deposits	SC710	\$ 3,398,882	\$ 3,286,421	\$ 3,204,878	\$ 3,175,969	\$ 3,113,641
Escrows	SC712	\$ 15,255	\$ 17,986	\$ 20,166	\$ 21,182	\$ 14,938
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Borrowings - Total	SC72	\$ 591,722	\$ 654,479	\$ 599,091	\$ 609,065	\$ 595,733
Advances from FHLBank	SC720	\$ 560,410	\$ 623,427	\$ 567,996	\$ 577,942	\$ 570,583
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 26,000	\$ 26,000	\$ 26,000	\$ 26,000	\$ 20,000
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	\$ 5,312	\$ 5,052	\$ 5,095	\$ 5,123	\$ 5,150
Other Liabilities - Total	SC75	\$ 39,870	\$ 37,790	\$ 112,480	\$ 32,444	\$ 34,316
Accrued Interest Payable - Deposits	SC763	\$ 3,315	\$ 3,539	\$ 4,363	\$ 4,491	\$ 4,817
Accrued Interest Payable - Other	SC766	\$ 3,153	\$ 3,295	\$ 3,838	\$ 3,176	\$ 2,918
Accrued Taxes	SC776	\$ 5,216	\$ 2,884	\$ 4,910	\$ 2,954	\$ 3,245
Accounts Payable	SC780	\$ 7,449	\$ 7,112	\$ 7,824	\$ 6,398	\$ 6,292
Deferred Income Taxes	SC790	\$ 5,861	\$ 7,774	\$ 2,925	\$ 2,134	\$ 5,385
Other Liabilities and Deferred Income	SC796	\$ 14,876	\$ 13,186	\$ 88,620	\$ 13,291	\$ 11,659
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 4,045,729	\$ 3,996,676	\$ 3,936,615	\$ 3,838,660	\$ 3,758,629
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 161,860	\$ 163,213	\$ 119,061	\$ 118,895	\$ 117,890
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 1,644	\$ 1,644	\$ 1,644	\$ 1,644	\$ 1,644
Common Stock:						
Par Value	SC820	\$ 22,209	\$ 22,209	\$ 22,209	\$ 22,209	\$ 22,209
Paid in Excess of Par	SC830	\$ 138,007	\$ 139,360	\$ 95,208	\$ 95,042	\$ 94,037
Accumulated Other Comprehensive Income - Total	SC86	\$- 10,965	\$- 7,820	\$- 11,609	\$- 11,134	\$ 2,876
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 9,592	\$- 6,411	\$- 10,133	\$- 11,133	\$ 2,876
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$- 1	\$ 0
Other	SC870	\$- 1,373	\$- 1,409	\$- 1,476	\$ 0	\$ 0
Retained Earnings	SC880	\$ 464,753	\$ 458,035	\$ 456,065	\$ 447,132	\$ 446,269
Other Components of Equity Capital	SC891	\$- 6,495	\$- 6,182	\$- 6,452	\$- 6,468	\$- 6,468
Total Savings Association Equity Capital	SC80	\$ 609,153	\$ 607,246	\$ 557,065	\$ 548,425	\$ 560,567
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 609,153	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 4,654,882	\$ 4,603,922	\$ 4,493,680	\$ 4,387,085	\$ 4,319,196

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 735
3	Federal, State, or other taxes receivable	6	\$ 1,243
4	Net deferred tax assets	7	\$ 6,042
6	Prepaid deposit insurance premiums	6	\$ 82
7	Prepaid expenses	19	\$ 4,859
8	Deposits for utilities and other services	1	\$ 5
9	Advances for loans serviced for others	2	\$ 3,870
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 269
14	Other noninterest-bearing short-term accounts recv	5	\$ 1,178
22	Unapplied loan disbursements	2	\$ 914
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 77
99	Other	9	\$ 2,609

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 12
7	Deferred gains from the sale of real estate	1	\$ 8
11	The liability recorded for post-retirement benefit	14	\$ 8,522
14	Unapplied loan payments received	3	\$ 37
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 491
18	Litigation reserves	1	\$ 254
21	Liabilities for credit losses on OBS credit exposures	1	\$ 201
99	Other	20	\$ 3,646

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 64,256	\$ 64,806	\$ 65,099	\$ 63,938	\$ 63,828
Deposits and Investment Securities	SO115	\$ 2,322	\$ 2,610	\$ 3,385	\$ 3,552	\$ 4,392
Mortgage-Backed Securities	SO125	\$ 9,392	\$ 9,152	\$ 8,618	\$ 7,938	\$ 7,249
Mortgage Loans	SO141	\$ 46,367	\$ 46,716	\$ 46,822	\$ 46,261	\$ 46,073
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 224	\$ 207	\$ 217	\$ 199	\$ 249
Nonmortgage Loans - Total	SUB0950	\$ 5,789	\$ 5,980	\$ 5,931	\$ 5,834	\$ 5,713
Commercial Loans and Leases	SO160	\$ 2,158	\$ 2,269	\$ 2,341	\$ 2,334	\$ 2,265
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 43	\$ 30	\$ 24	\$ 43	\$ 22
Consumer Loans and Leases	SO171	\$ 3,631	\$ 3,711	\$ 3,590	\$ 3,500	\$ 3,448
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 119	\$ 111	\$ 102	\$ 111	\$ 130
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 38	\$ 147	\$ 163	\$ 228	\$ 298
Federal Home Loan Bank Stock	SO181	\$ 38	\$ 147	\$ 160	\$ 228	\$ 298
Other	SO185	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 23,658	\$ 25,450	\$ 26,746	\$ 27,646	\$ 29,526
Deposits	SO215	\$ 17,497	\$ 19,166	\$ 20,412	\$ 21,451	\$ 23,215
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 5,812	\$ 5,921	\$ 5,972	\$ 5,877	\$ 6,091
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	\$ 353	\$ 363	\$ 362	\$ 318	\$ 257
Capitalized Interest	SO271	\$ 4	\$ 0	\$ 0	\$ 0	\$ 37
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 40,636	\$ 39,503	\$ 38,516	\$ 36,520	\$ 34,600
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,765	\$ 7,088	\$ 1,801	\$ 1,034	\$ 922
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 38,871	\$ 32,415	\$ 36,715	\$ 35,486	\$ 33,678
Noninterest Income - Total	SO42	\$ 9,205	\$ 8,241	\$ 8,877	\$ 5,313	\$ 8,586
Mortgage Loan Servicing Fees	SO410	\$ 109	\$ 110	\$ 110	\$ 71	\$ 69
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ - 79	\$ - 104	\$ - 33	\$ - 15	\$ - 18

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 7,725	\$ 7,483	\$ 8,200	\$ 7,589	\$ 7,243
Net Income (Loss) from Other - Total	SUB0451	\$ 754	\$ 26	\$ - 52	\$ - 3,114	\$ 437
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 424	\$ 22	\$ 76	\$ - 2,375	\$ 344
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ - 59	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$ - 49	\$ - 54	\$ - 160	\$ 40	\$ - 45
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ - 651	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 363	\$ 58	\$ 36	\$ - 79	\$ 99
Sale of Other Assets Held for Investment	SO477	\$ 16	\$ 0	\$ - 4	\$ 7	\$ 27
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ - 56	\$ 12
Other Noninterest Income	SO488	\$ 755	\$ 726	\$ 652	\$ 782	\$ 855
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	\$ 33,444	\$ 33,486	\$ 32,012	\$ 33,060	\$ 30,171
All Personnel Compensation and Expense	SO510	\$ 19,886	\$ 19,379	\$ 18,991	\$ 20,142	\$ 18,202
Legal Expense	SO520	\$ 133	\$ 227	\$ 158	\$ 166	\$ 77
Office Occupancy and Equipment Expense	SO530	\$ 5,937	\$ 6,033	\$ 6,152	\$ 5,938	\$ 5,613
Marketing and Other Professional Services	SO540	\$ 2,023	\$ 2,382	\$ 1,959	\$ 2,029	\$ 1,920
Loan Servicing Fees	SO550	\$ 46	\$ 25	\$ 21	\$ 22	\$ 20
Goodwill and Other Intangibles Expense	SO560	\$ 68	\$ 78	\$ 72	\$ 75	\$ 76
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 288	\$ 279	\$ 128	\$ 83	\$ 80
Other Noninterest Expense	SO580	\$ 5,063	\$ 5,083	\$ 4,531	\$ 4,605	\$ 4,183
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$ 14,632	\$ 7,170	\$ 13,580	\$ 7,739	\$ 12,093
Income Taxes - Total	SO71	\$ 5,013	\$ 2,173	\$ 4,519	\$ 2,113	\$ 3,975
Federal	SO710	\$ 4,857	\$ 2,044	\$ 4,361	\$ 1,943	\$ 3,800
State, Local & Other	SO720	\$ 156	\$ 129	\$ 158	\$ 170	\$ 175
Income (Loss) Before Extraordinary Items	SO81	\$ 9,619	\$ 4,997	\$ 9,061	\$ 5,626	\$ 8,118
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$- 27
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 9,619	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 9,619	\$ 4,997	\$ 9,061	\$ 5,626	\$ 8,091

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	7	\$ 58
7	Net income(loss) from leased property	1	\$ 5
15	Income from corporate-owned life insurance	8	\$ 413
99	Other	16	\$ 275

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	6	\$ 227
2	OTS assessments	4	\$ 61
6	Supervisory examination fees	8	\$ 101
7	Office supplies, printing, and postage	16	\$ 809
8	Telephone, including data lines	8	\$ 279
9	Loan origination expense	3	\$ 36
13	Misc taxes other than income & real estate	5	\$ 353
99	Other	13	\$ 1,010

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 64,256	\$ 257,671	\$ 192,865	\$ 127,766	\$ 63,828
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,322	\$ 13,939	\$ 11,329	\$ 7,944	\$ 4,392
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,392	\$ 32,957	\$ 23,805	\$ 15,187	\$ 7,249
YTD - Mortgage Loans	Y_SO141	\$ 46,367	\$ 185,872	\$ 139,156	\$ 92,334	\$ 46,073
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 224	\$ 872	\$ 665	\$ 448	\$ 249
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 2,158	\$ 9,209	\$ 6,940	\$ 4,599	\$ 2,265
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 43	\$ 119	\$ 89	\$ 65	\$ 22
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 3,631	\$ 14,249	\$ 10,538	\$ 6,948	\$ 3,448
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 119	\$ 454	\$ 343	\$ 241	\$ 130
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 38	\$ 836	\$ 689	\$ 526	\$ 298
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 38	\$ 833	\$ 686	\$ 526	\$ 298
YTD - Other	Y_SO185	\$ 0	\$ 3	\$ 3	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 23,658	\$ 109,368	\$ 83,918	\$ 57,172	\$ 29,526
YTD - Deposits	Y_SO215	\$ 17,497	\$ 84,244	\$ 65,078	\$ 44,666	\$ 23,215
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 5,812	\$ 23,861	\$ 17,940	\$ 11,968	\$ 6,091
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	\$ 353	\$ 1,300	\$ 937	\$ 575	\$ 257
YTD - Capitalized Interest	Y_SO271	\$ 4	\$ 37	\$ 37	\$ 37	\$ 37
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 40,636	\$ 149,139	\$ 109,636	\$ 71,120	\$ 34,600
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 1,765	\$ 10,845	\$ 3,757	\$ 1,956	\$ 922
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 38,871	\$ 138,294	\$ 105,879	\$ 69,164	\$ 33,678
YTD - Noninterest Income - Total	Y_SO42	\$ 9,205	\$ 31,017	\$ 22,776	\$ 13,899	\$ 8,586
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 109	\$ 360	\$ 250	\$ 140	\$ 69
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 79	\$- 170	\$- 66	\$- 33	\$- 18

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 7,725	\$ 30,515	\$ 23,032	\$ 14,832	\$ 7,243
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 754	\$- 2,703	\$- 2,729	\$- 2,677	\$ 437
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 424	\$- 1,933	\$- 1,955	\$- 2,031	\$ 344
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 59	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 49	\$- 219	\$- 165	\$- 5	\$- 45
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 651	\$- 651	\$- 651	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 363	\$ 114	\$ 56	\$ 20	\$ 99
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 16	\$ 30	\$ 30	\$ 34	\$ 27
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$- 44	\$- 44	\$- 44	\$ 12
YTD - Other Noninterest Income	Y_SO488	\$ 755	\$ 3,015	\$ 2,289	\$ 1,637	\$ 855
YTD - Noninterest Expense - Total	Y_SO51	\$ 33,444	\$ 128,729	\$ 95,243	\$ 63,231	\$ 30,171
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 19,886	\$ 76,714	\$ 57,335	\$ 38,344	\$ 18,202
YTD - Legal Expense	Y_SO520	\$ 133	\$ 628	\$ 401	\$ 243	\$ 77
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 5,937	\$ 23,736	\$ 17,703	\$ 11,551	\$ 5,613
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,023	\$ 8,290	\$ 5,908	\$ 3,949	\$ 1,920
YTD - Loan Servicing Fees	Y_SO550	\$ 46	\$ 88	\$ 63	\$ 42	\$ 20
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 68	\$ 301	\$ 223	\$ 151	\$ 76
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 288	\$ 570	\$ 291	\$ 163	\$ 80
YTD - Other Noninterest Expense	Y_SO580	\$ 5,063	\$ 18,402	\$ 13,319	\$ 8,788	\$ 4,183
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 14,632	\$ 40,582	\$ 33,412	\$ 19,832	\$ 12,093
YTD - Income Taxes - Total	Y_SO71	\$ 5,013	\$ 12,780	\$ 10,607	\$ 6,088	\$ 3,975
YTD - Federal	Y_SO710	\$ 4,857	\$ 12,148	\$ 10,104	\$ 5,743	\$ 3,800
YTD - State, Local, and Other	Y_SO720	\$ 156	\$ 632	\$ 503	\$ 345	\$ 175
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 9,619	\$ 27,802	\$ 22,805	\$ 13,744	\$ 8,118
YTD - Extraordinary Items	Y_SO811	\$ 0	\$- 27	\$- 27	\$- 27	\$- 27
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 9,619	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 59	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 9,619	\$ 27,775	\$ 22,778	\$ 13,717	\$ 8,091

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 26,863	\$ 26,489	\$ 25,792	\$ 25,420	\$ 24,543
Net Provision for Loss	VA115	\$ 2,078	\$ 6,074	\$ 1,945	\$ 1,103	\$ 1,134
Transfers	VA125	\$- 924	\$- 320	\$- 52	\$- 181	\$- 214
Recoveries	VA135	\$ 126	\$ 159	\$ 452	\$ 91	\$ 148
Adjustments	VA145	\$ 0	\$- 408	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 243	\$ 5,056	\$ 1,648	\$ 641	\$ 191
General Valuation Allowances - Ending Balance	VA165	\$ 27,900	\$ 26,938	\$ 26,489	\$ 25,792	\$ 25,420
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,671	\$ 3,196	\$ 3,786	\$ 3,879	\$ 3,963
Net Provision for Loss	VA118	\$- 25	\$ 1,293	\$- 16	\$ 14	\$- 132
Transfers	VA128	\$ 924	\$ 320	\$ 52	\$ 181	\$ 214
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,396	\$ 1,138	\$ 626	\$ 288	\$ 166
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,174	\$ 3,671	\$ 3,196	\$ 3,786	\$ 3,879
Total Valuation Allowances - Beginning Balance	VA110	\$ 30,534	\$ 29,685	\$ 29,578	\$ 29,299	\$ 28,506
Net Provision for Loss	VA120	\$ 2,053	\$ 7,367	\$ 1,929	\$ 1,117	\$ 1,002
Recoveries	VA140	\$ 126	\$ 159	\$ 452	\$ 91	\$ 148
Adjustments	VA150	\$ 0	\$- 408	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 1,639	\$ 6,194	\$ 2,274	\$ 929	\$ 357
Total Valuation Allowances - Ending Balance	VA170	\$ 31,074	\$ 30,609	\$ 29,685	\$ 29,578	\$ 29,299
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 243	\$ 5,056	\$ 1,648	\$ 641	\$ 191
Mortgage-Backed Securities	VA370	\$ 0	\$ 3,645	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 18	\$ 176	\$ 378	\$ 108	\$ 76
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 181	\$ 49	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 49	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 181	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 18	\$ 176	\$ 197	\$ 59	\$ 76
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 16	\$ 144	\$ 194	\$ 43	\$ 74
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 30	\$ 0	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 3	\$ 14	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 2	\$ 0	\$ 0	\$ 0	\$ 2
Nonmortgage Loans - Total	VA56	\$ 185	\$ 528	\$ 606	\$ 460	\$ 83
Commercial Loans	VA520	\$ 2	\$ 63	\$ 245	\$ 0	\$ 0
Consumer Loans - Total	SUB2061	\$ 183	\$ 465	\$ 361	\$ 460	\$ 83
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 1	\$ 0	\$ 2
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 21	\$ 169	\$ 175	\$ 204	\$ 39
Mobile Home Loans	VA550	\$ 80	\$ 36	\$ 11	\$ 16	\$ 0
Credit Cards	VA556	\$ 38	\$ 68	\$ 85	\$ 37	\$ 17
Other	VA560	\$ 44	\$ 192	\$ 89	\$ 203	\$ 25
Repossessed Assets - Total	VA60	\$ 0	\$ 5	\$ 4	\$ 29	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 29	\$ 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	\$ 5	\$ 4	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 40	\$ 702	\$ 660	\$ 44	\$ 32
GVA Recoveries - Assets - Total	SUB2126	\$ 126	\$ 159	\$ 452	\$ 91	\$ 148
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 3	\$ 34	\$ 173	\$ 1	\$ 19
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 19
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 3	\$ 34	\$ 173	\$ 1	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 32	\$ 144	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 28	\$ 0	\$ 0
Land	VA491	\$ 1	\$ 2	\$ 1	\$ 1	\$ 0
Nonmortgage Loans - Total	VA57	\$ 110	\$ 110	\$ 271	\$ 81	\$ 123

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 5	\$ 16	\$ 132	\$ 13	\$ 14
Consumer Loans - Total	SUB2161	\$ 105	\$ 94	\$ 139	\$ 68	\$ 109
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	\$ 26	\$ 40	\$ 80	\$ 38	\$ 40
Mobile Home Loans	VA551	\$ 2	\$ 3	\$ 3	\$ 1	\$ 1
Credit Cards	VA557	\$ 24	\$ 15	\$ 19	\$ 19	\$ 13
Other	VA561	\$ 53	\$ 36	\$ 37	\$ 10	\$ 55
Other Assets	VA931	\$ 13	\$ 15	\$ 8	\$ 9	\$ 6
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 899	\$ 1,611	\$ 35	\$ 195	\$ 82
Deposits and Investment Securities	VA38	\$ 0	\$ 867	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 767	\$ 465	\$- 26	\$ 163	\$- 40
Construction - Total	SUB2230	\$ 44	\$ 1,302	\$- 15	\$- 182	\$ 0
1-4 Dwelling Units	VA422	\$ 44	\$ 52	\$- 15	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$- 182	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 1,250	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 723	\$- 837	\$- 11	\$ 345	\$- 40
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 6	\$- 903	\$- 27	\$ 5	\$- 53
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 4	\$ 77	\$- 2	\$ 27	\$ 8
Multifamily (5 or more) Dwelling Units	VA472	\$ 948	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$- 233	\$- 11	\$ 18	\$ 313	\$- 5
Land	VA492	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 71	\$ 143	\$- 20	\$ 17	\$ 56
Commercial Loans	VA522	\$ 49	\$ 127	\$- 40	\$ 13	\$ 27
Consumer Loans - Total	SUB2261	\$ 22	\$ 16	\$ 20	\$ 4	\$ 29
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 30	\$- 3	\$ 13	\$ 11	\$ 4
Mobile Home Loans	VA552	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 8	\$ 14	\$ 7	\$- 7	\$ 15
Reposessed Assets - Total	VA62	\$ 61	\$ 136	\$ 81	\$ 15	\$ 66
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 61	\$ 121	\$ 81	\$ 15	\$ 76
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 15	\$ 0	\$ 0	\$- 5
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	\$- 5
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	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,016	\$ 6,508	\$ 1,231	\$ 745	\$ 125
Deposits and Investment Securities	VA39	\$ 0	\$ 867	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 3,645	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 782	\$ 607	\$ 179	\$ 270	\$ 17
Construction - Total	SUB2330	\$ 44	\$ 1,302	\$ 166	\$- 133	\$- 19
1-4 Dwelling Units	VA425	\$ 44	\$ 52	\$- 15	\$ 49	\$- 19
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 181	\$- 182	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,250	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 738	\$- 695	\$ 13	\$ 403	\$ 36
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 2	\$ 0	\$ 0	\$ 10
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 20	\$- 791	\$ 23	\$ 48	\$ 21
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 4	\$ 107	\$- 2	\$ 29	\$ 8
Multifamily (5 or more) Dwelling Units	VA475	\$ 948	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 233	\$- 11	\$- 7	\$ 327	\$- 5
Land	VA495	\$ 7	\$- 2	\$- 1	\$- 1	\$ 2
Nonmortgage Loans - Total	VA59	\$ 146	\$ 561	\$ 315	\$ 396	\$ 16
Commercial Loans	VA525	\$ 46	\$ 174	\$ 73	\$ 0	\$ 13
Consumer Loans - Total	SUB2361	\$ 100	\$ 387	\$ 242	\$ 396	\$ 3
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 1	\$ 0	\$ 12
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 25	\$ 126	\$ 108	\$ 177	\$ 3
Mobile Home Loans	VA555	\$ 78	\$ 38	\$ 8	\$ 15	\$- 1

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 14	\$ 53	\$ 66	\$ 18	\$ 4
Other	VA565	\$- 17	\$ 170	\$ 59	\$ 186	\$- 15
Reposessed Assets - Total	VA65	\$ 61	\$ 141	\$ 85	\$ 44	\$ 66
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 61	\$ 121	\$ 81	\$ 44	\$ 76
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 15	\$ 0	\$ 0	\$- 5
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 5	\$ 4	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$- 5
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	\$ 27	\$ 687	\$ 652	\$ 35	\$ 26
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,947	\$ 11,047	\$ 5,545	\$ 2,473	\$ 1,191
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 21,221	\$ 17,833	\$ 9,243	\$ 5,308	\$ 5,485
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,620	\$ 3,337	\$ 1,687	\$ 2,041	\$ 613
Construction	VA951	\$ 2,236	\$ 677	\$ 0	\$ 199	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,312	\$ 1,628	\$ 1,083	\$ 1,149	\$ 557
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 335	\$ 37
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 144	\$ 358	\$ 0
Permanent - Land	VA955	\$ 72	\$ 1,032	\$ 460	\$ 0	\$ 19
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 28,831	\$ 41,210	\$ 40,517	\$ 39,120	\$ 30,447
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 52,523	\$ 50,768	\$ 41,322	\$ 41,178	\$ 30,769
Substandard	VA965	\$ 50,594	\$ 48,128	\$ 38,820	\$ 38,314	\$ 29,022
Doubtful	VA970	\$ 1,929	\$ 2,640	\$ 2,502	\$ 2,864	\$ 1,747
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 69,471	\$ 83,573	\$ 64,755	\$ 61,716	\$ 63,995
Mortgages - Total	SUB2421	\$ 63,320	\$ 76,827	\$ 56,959	\$ 54,695	\$ 55,462
Construction and Land Loans	SUB2430	\$ 4,982	\$ 11,535	\$ 5,006	\$ 6,839	\$ 6,500
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 44,615	\$ 49,841	\$ 39,602	\$ 35,513	\$ 37,273
Permanent Loans Secured by All Other Property	SUB2450	\$ 14,996	\$ 20,423	\$ 16,162	\$ 16,135	\$ 14,746
Nonmortgages - Total	SUB2461	\$ 6,151	\$ 6,746	\$ 7,796	\$ 7,021	\$ 8,533
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 48,436	\$ 60,810	\$ 46,916	\$ 43,693	\$ 48,401
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 39,293	\$ 53,378	\$ 39,384	\$ 38,766	\$ 42,737
Mortgage Loans - Total	SUB2481	\$ 34,848	\$ 49,147	\$ 33,818	\$ 33,957	\$ 36,635
Construction	PD115	\$ 2,408	\$ 3,917	\$ 954	\$ 2,164	\$ 2,461
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 473	\$ 452	\$ 78	\$ 226	\$ 455
Secured by First Liens	PD123	\$ 25,890	\$ 33,353	\$ 25,484	\$ 22,853	\$ 25,240
Secured by Junior Liens	PD124	\$ 819	\$ 470	\$ 723	\$ 657	\$ 244
Multifamily (5 or more) Dwelling Units	PD125	\$ 124	\$ 3,844	\$ 1,387	\$ 625	\$ 1,126
Nonresidential Property (Except Land)	PD135	\$ 4,588	\$ 2,943	\$ 3,283	\$ 5,211	\$ 5,381
Land	PD138	\$ 546	\$ 4,168	\$ 1,909	\$ 2,221	\$ 1,728
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,247	\$ 480	\$ 2,091	\$ 1,168	\$ 2,820
Consumer Loans - Total	SUB2511	\$ 3,198	\$ 3,751	\$ 3,475	\$ 3,641	\$ 3,282
Loans on Deposits	PD161	\$ 430	\$ 582	\$ 363	\$ 473	\$ 440
Home Improvement Loans	PD163	\$ 0	\$ 1	\$ 39	\$ 27	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Auto Loans	PD167	\$ 1,243	\$ 1,194	\$ 1,123	\$ 1,180	\$ 1,347
Mobile Home Loans	PD169	\$ 790	\$ 947	\$ 964	\$ 912	\$ 641
Credit Cards	PD171	\$ 106	\$ 62	\$ 132	\$ 173	\$ 92
Other	PD180	\$ 629	\$ 965	\$ 854	\$ 876	\$ 757
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 704	\$ 589	\$ 487	\$ 372	\$ 196
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 477	\$ 38	\$ 45	\$ 64	\$ 19
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 9,143	\$ 7,432	\$ 7,532	\$ 4,927	\$ 5,664
Mortgage Loans - Total	SUB2491	\$ 8,179	\$ 6,352	\$ 6,554	\$ 3,869	\$ 4,216
Construction	PD215	\$ 149	\$ 0	\$ 43	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 5,012	\$ 4,139	\$ 3,911	\$ 3,202	\$ 3,292
Secured by Junior Liens	PD224	\$ 2	\$ 6	\$ 12	\$ 14	\$ 31
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,176	\$ 0	\$ 734	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,536	\$ 1,931	\$ 1,577	\$ 395	\$ 534
Land	PD238	\$ 304	\$ 276	\$ 277	\$ 258	\$ 359
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 188	\$ 300	\$ 304	\$ 243	\$ 339
Consumer Loans - Total	SUB2521	\$ 776	\$ 780	\$ 674	\$ 815	\$ 1,109
Loans on Deposits	PD261	\$ 123	\$ 155	\$ 36	\$ 47	\$ 80
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 484	\$ 339	\$ 362	\$ 443	\$ 721
Mobile Home Loans	PD269	\$ 42	\$ 141	\$ 108	\$ 96	\$ 100
Credit Cards	PD271	\$ 26	\$ 28	\$ 25	\$ 63	\$ 59
Other	PD280	\$ 101	\$ 117	\$ 143	\$ 166	\$ 149
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 47	\$ 137	\$ 42	\$ 42	\$ 42
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 480	\$ 10	\$ 10	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 21,035	\$ 22,763	\$ 17,839	\$ 18,023	\$ 15,594
Mortgage Loans - Total	SUB2501	\$ 20,293	\$ 21,328	\$ 16,587	\$ 16,869	\$ 14,611

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 1,152	\$ 2,646	\$ 198	\$ 883	\$ 982
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 291	\$ 85	\$ 211	\$ 68	\$ 126
Secured by First Liens	PD323	\$ 11,835	\$ 11,011	\$ 8,827	\$ 8,216	\$ 7,703
Secured by Junior Liens	PD324	\$ 293	\$ 325	\$ 356	\$ 277	\$ 182
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,259	\$ 1,267	\$ 1,421	\$ 1,421	\$ 1,749
Nonresidential Property (Except Land)	PD335	\$ 5,040	\$ 5,466	\$ 3,949	\$ 4,691	\$ 2,899
Land	PD338	\$ 423	\$ 528	\$ 1,625	\$ 1,313	\$ 970
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 224	\$ 652	\$ 464	\$ 334	\$ 376
Consumer Loans - Total	SUB2531	\$ 518	\$ 783	\$ 788	\$ 820	\$ 607
Loans on Deposits	PD361	\$ 25	\$ 122	\$ 64	\$ 47	\$ 0
Home Improvement Loans	PD363	\$ 2	\$ 3	\$ 13	\$ 14	\$ 5
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 220	\$ 153	\$ 223	\$ 241	\$ 155
Mobile Home Loans	PD369	\$ 199	\$ 458	\$ 355	\$ 298	\$ 230
Credit Cards	PD371	\$ 0	\$ 0	\$ 11	\$ 0	\$ 0
Other	PD380	\$ 72	\$ 47	\$ 122	\$ 220	\$ 217
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 300	\$ 339	\$ 433	\$ 371	\$ 338
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 1,946	\$ 1,969	\$ 1,834	\$ 1,724	\$ 1,670
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,012	\$ 1,012	\$ 1,046	\$ 1,022	\$ 1,007
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 58,163	\$ 55,273	\$ 58,434	\$ 59,808	\$ 65,097
90% up to 100% LTV	LD110	\$ 51,901	\$ 47,768	\$ 51,614	\$ 53,628	\$ 58,834
100% and greater LTV	LD120	\$ 6,262	\$ 7,505	\$ 6,820	\$ 6,180	\$ 6,263
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 2,898	\$ 3,116	\$ 4,145	\$ 3,254	\$ 3,273
Past Due and Still Accruing - Total	SUB5240	\$ 1,641	\$ 1,259	\$ 2,459	\$ 1,619	\$ 2,071

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,641	\$ 1,259	\$ 2,459	\$ 1,619	\$ 2,071
90% up to 100% LTV	LD210	\$ 1,428	\$ 1,188	\$ 1,712	\$ 1,374	\$ 1,448
100% and greater LTV	LD220	\$ 213	\$ 71	\$ 747	\$ 245	\$ 623
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
Nonaccrual - Total	SUB5230	\$ 1,257	\$ 1,857	\$ 1,686	\$ 1,635	\$ 1,202
90% up to 100% LTV	LD250	\$ 1,169	\$ 1,657	\$ 1,441	\$ 1,538	\$ 1,202
100% and greater LTV	LD260	\$ 88	\$ 200	\$ 245	\$ 97	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 3,930	\$ 4,354	\$ 4,895	\$ 7,775	\$ 5,153
90% up to 100% LTV	LD430	\$ 3,303	\$ 2,919	\$ 3,893	\$ 5,911	\$ 4,145
100% and greater LTV	LD440	\$ 627	\$ 1,435	\$ 1,002	\$ 1,864	\$ 1,008
Sales - Total	SUB5340	\$ 1,130	\$ 0	\$ 1,747	\$ 396	\$ 2,366
90% up to 100% LTV	LD450	\$ 637	\$ 0	\$ 1,633	\$ 298	\$ 2,366
100% and greater LTV	LD460	\$ 493	\$ 0	\$ 114	\$ 98	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 41,757	\$ 42,970	\$ 51,977	\$ 55,343	\$ 66,640
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,051	\$ 3,121	\$ 2,982	\$ 2,646	\$ 14,668
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 348,645	\$ 338,600	\$ 337,472	\$ 331,780	\$ 319,108
1-4 Dwelling Units Option ARM Loans	LD610	\$ 1,854	\$ 1,927	\$ 1,842	\$ 1,918	\$ 1,976
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 65,648	\$ 69,464	\$ 75,185	\$ 78,468	\$ 85,008
Mortgage Construction Loans	CC105	\$ 53,508	\$ 55,583	\$ 57,945	\$ 64,087	\$ 63,851
Other Mortgage Loans	CC115	\$ 12,140	\$ 13,881	\$ 17,240	\$ 14,381	\$ 21,157
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 4,406	\$ 1,731	\$ 2,069	\$ 3,415	\$ 3,994
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 131,562	\$ 108,878	\$ 133,538	\$ 140,355	\$ 135,027
1-4 Dwelling Units	CC280	\$ 87,656	\$ 61,075	\$ 59,939	\$ 73,582	\$ 79,284
Multifamily (5 or more) Dwelling Units	CC290	\$ 3,113	\$ 1,568	\$ 2,730	\$ 2,568	\$ 1,523
All Other Real Estate	CC300	\$ 40,793	\$ 46,235	\$ 70,869	\$ 64,205	\$ 54,220
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 7,611	\$ 7,437	\$ 14,669	\$ 8,475	\$ 5,187
Commitments Outstanding to Purchase Loans	CC320	\$ 2,421	\$ 3,165	\$ 3,378	\$ 3,046	\$ 3,223
Commitments Outstanding to Sell Loans	CC330	\$ 26,744	\$ 13,469	\$ 11,205	\$ 8,250	\$ 12,309
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 9,012	\$ 7,426	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 2,993	\$ 0	\$ 3,000	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 123,250	\$ 126,374	\$ 125,147	\$ 113,767	\$ 114,891
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 65,138	\$ 64,124	\$ 62,794	\$ 58,449	\$ 59,233
Commercial Lines	CC420	\$ 42,956	\$ 45,318	\$ 46,061	\$ 39,999	\$ 40,328
Open-End Consumer Lines - Credit Cards	CC423	\$ 11,839	\$ 12,581	\$ 12,410	\$ 12,370	\$ 11,795
Open-End Consumer Lines - Other	CC425	\$ 3,317	\$ 4,351	\$ 3,882	\$ 2,949	\$ 3,535
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,585	\$ 5,076	\$ 5,657	\$ 5,571	\$ 4,509
Commercial	CC430	\$ 166	\$ 167	\$ 128	\$ 116	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 5,419	\$ 4,909	\$ 5,529	\$ 5,455	\$ 4,509
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 36,331	\$ 29,659	\$ 32,809	\$ 32,518	\$ 27,061
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 408	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 23,081	\$ 16,147	\$ 19,019	\$ 19,061	\$ 13,727
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 23,965	\$ 90,765	\$ 47,860	\$ 85,871	\$ 84,329
Sales	CF145	\$ 4,548	\$ 8,622	\$ 7,019	\$ 0	\$ 33,356
Other Balance Changes	CF148	\$- 36,677	\$- 10,188	\$- 20,185	\$- 43,299	\$- 20,252
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 699	\$ 9,618	\$ 4,678
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 1,955	\$- 6,029	\$- 2,412	\$- 8,179	\$- 1,033
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 23,965	\$ 90,765	\$ 48,559	\$ 95,489	\$ 89,007
Sales - Total	SUB3821	\$ 4,548	\$ 8,622	\$ 7,019	\$ 0	\$ 33,356
Net Purchases - Total	SUB3826	\$ 19,417	\$ 82,143	\$ 41,540	\$ 95,489	\$ 55,651
Mortgage Loans Disbursed - Total	SUB3831	\$ 276,517	\$ 244,869	\$ 249,277	\$ 276,066	\$ 245,123
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 36,867	\$ 32,619	\$ 38,804	\$ 40,618	\$ 34,978
Multifamily (5 or more) Dwelling Units	CF200	\$ 255	\$ 924	\$ 1,223	\$ 337	\$ 2,896
Nonresidential	CF210	\$ 6,676	\$ 8,860	\$ 12,372	\$ 20,295	\$ 11,168
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 147,750	\$ 97,364	\$ 116,384	\$ 135,554	\$ 108,590
Home Equity and Junior Liens	CF226	\$ 12,828	\$ 12,292	\$ 11,827	\$ 15,311	\$ 12,140
Multifamily (5 or more) Dwelling Units	CF245	\$ 7,433	\$ 16,752	\$ 3,667	\$ 7,091	\$ 4,501
Nonresidential (Except Land)	CF260	\$ 60,901	\$ 66,952	\$ 51,404	\$ 51,554	\$ 64,349
Land	CF270	\$ 16,635	\$ 21,398	\$ 25,423	\$ 20,617	\$ 18,641
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 12,887	\$ 7,628	\$ 6,933	\$ 11,055	\$ 14,726
1-4 Dwelling Units	CF280	\$ 6,985	\$ 3,586	\$ 4,361	\$ 6,291	\$ 8,675
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 5,902	\$ 4,042	\$ 2,572	\$ 4,764	\$ 6,051
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 76,414	\$ 25,559	\$ 30,482	\$ 74,674	\$ 44,539
1-4 Dwelling Units	CF310	\$ 72,590	\$ 24,165	\$ 29,133	\$ 71,959	\$ 38,732
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 3,824	\$ 1,394	\$ 1,349	\$ 2,715	\$ 5,807
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 63,527	\$- 17,931	\$- 23,549	\$- 63,619	\$- 29,813
Memo - Refinancing Loans	CF361	\$ 76,786	\$ 50,376	\$ 39,035	\$ 57,062	\$ 48,031
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 43,419	\$ 45,692	\$ 48,583	\$ 54,569	\$ 45,512
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 24,454	\$ 28,106	\$ 33,114	\$ 30,284	\$ 26,536
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 67,873	\$ 73,798	\$ 81,697	\$ 84,853	\$ 72,048
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 67,873	\$ 73,798	\$ 81,697	\$ 84,853	\$ 72,048
Deposits:						
Interest Credited to Deposits	CF430	\$ 15,068	\$ 15,994	\$ 17,405	\$ 18,602	\$ 20,284

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 23,594	\$ 25,304	\$ 26,847	\$ 19,794	\$ 19,170
Fully Insured	DI100	\$ 23,594	\$ 25,304	\$ 26,847	\$ 19,794	\$ 19,170
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,017,415	\$ 1,996,459	\$ 2,018,279	\$ 1,998,494	\$ 1,994,413
Greater than \$100,000	DI130	\$ 1,128,667	\$ 1,046,299	\$ 946,683	\$ 939,383	\$ 878,848
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	224,386	220,502	223,193	228,123	228,598
Greater than \$100,000	DI160	5,479	5,139	4,902	4,863	4,617
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 253,382	\$ 247,510	\$ 246,952	\$ 241,466	\$ 237,801
Greater than \$250,000	DI175	\$ 18,098	\$ 17,717	\$ 17,492	\$ 17,809	\$ 17,513
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	12,992	12,960	13,060	11,842	13,014
Greater than \$250,000	DI185	27	26	27	27	25

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	242,884	238,627	241,182	244,855	246,254
IRA/Keogh Accounts	DI200	\$ 264,581	\$ 257,216	\$ 258,085	\$ 253,249	\$ 249,924
Uninsured Deposits	DI210	\$ 288,135	\$ 262,338	\$ 260,542	\$ 275,159	\$ 269,525
Preferred Deposits	DI220	\$ 103,776	\$ 97,415	\$ 80,320	\$ 75,024	\$ 81,604
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 646,606	\$ 612,971	\$ 552,632	\$ 543,952	\$ 529,925
Money Market Deposit Accounts	DI320	\$ 377,851	\$ 370,353	\$ 371,516	\$ 368,385	\$ 355,611
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 469,159	\$ 450,814	\$ 430,468	\$ 433,518	\$ 422,500
Time Deposits	DI340	\$ 1,920,528	\$ 1,870,269	\$ 1,870,431	\$ 1,851,295	\$ 1,820,538
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 678,712	\$ 628,024	\$ 600,031	\$ 593,656	\$ 576,747
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 74,776	\$ 70,618	\$ 70,056	\$ 67,766	\$ 58,546
Non-Interest-Bearing Demand Deposits	DI610	\$ 265,137	\$ 259,846	\$ 233,612	\$ 237,451	\$ 219,902
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 3,417,563	\$ 3,307,984	\$ 3,229,512	\$ 3,202,319	\$ 3,134,020
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 7	\$ 2	\$ 50	\$ 53	\$ 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	\$ 1,204,729	\$ 1,153,586	\$ 1,127,730	\$ 1,115,251	\$ 1,115,865
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	\$ 48,843	\$ 49,632	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 92	\$ 87	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,269	1,268	1,232	1,253	1,214
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27,470
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 1,741	\$ 4,430	\$ 0	\$ 0	\$ 4,993
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 105	\$ 0
Available-for-Sale Securities	SI385	\$ 673,673	\$ 679,752	\$ 639,094	\$ 623,613	\$ 624,096
Assets Held for Sale	SI387	\$ 12,334	\$ 8,425	\$ 4,985	\$ 4,965	\$ 8,914
Loans Serviced for Others	SI390	\$ 165,273	\$ 150,560	\$ 159,400	\$ 160,016	\$ 122,224
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.19%	87.50%	86.52%	86.46%	85.40%
Second month of Qtr	SI582	85.98%	87.40%	85.69%	86.53%	84.93%
Third month of Qtr	SI583	85.92%	86.55%	86.72%	86.16%	85.40%
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	\$ 1,627	\$ 1,627	\$ 1,778	\$ 2,079	\$ 2,059
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 20,229	\$ 22,733	\$ 22,456	\$ 22,525	\$ 22,708
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	35	35	37	37	39
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 601,769	\$ 557,064	\$ 548,425	\$ 560,566	\$ 550,003
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 9,619	\$ 4,997	\$ 9,061	\$ 5,626	\$ 8,091
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 1,350	\$ 3,025	\$ 128	\$ 5,776	\$ 1,150
Stock Issued	SI640	\$ 14	\$ 44,033	\$ 22	\$ 22	\$ 22
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 76	\$ 66	\$ 144	\$ 1,069	\$ 94
New Basis Accounting Adjustments	SI660	\$ 2,600	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 3,148	\$ 3,789	\$- 476	\$- 14,009	\$ 3,766
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$- 259
Other Adjustments	SI671	\$- 427	\$ 323	\$ 16	\$ 930	\$ 0
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 609,153	\$ 607,247	\$ 557,064	\$ 548,428	\$ 560,567
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 17	\$ 102	\$ 67	\$ 118	\$ 18
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 65	\$ 51	\$ 103	\$ 41	\$ 9
Average Balance Sheet Data						
Total Assets	SI870	\$ 4,597,454	\$ 4,518,616	\$ 4,434,962	\$ 4,339,375	\$ 4,239,481
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 397,886	\$ 356,923	\$ 363,749	\$ 386,122	\$ 413,711
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,591,739	\$ 3,542,973	\$ 3,439,531	\$ 3,391,904	\$ 3,269,951
Nonmortgage Loans	SI885	\$ 302,960	\$ 299,610	\$ 298,007	\$ 282,479	\$ 267,004
Deposits and Excrows	SI890	\$ 3,140,601	\$ 3,069,979	\$ 3,058,345	\$ 2,997,530	\$ 2,949,368
Total Borrowings	SI895	\$ 628,390	\$ 623,767	\$ 620,592	\$ 607,119	\$ 566,439

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	13	13	13	13	13

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Do you have any activity to report on this schedule?	FS130	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 326,285	\$ 324,757	\$ 302,815	\$ 292,528	\$ 287,263
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 326,285	\$ 324,757	\$ 302,815	\$ 292,528	\$ 287,263
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
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
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	0	0	0	0	0
Personal Trust and Agency Accounts	FS213	0	0	0	0	0
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	0	0	0	0
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	0	0	0	0
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	310	355	381	387	415
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 114	\$ 456	\$ 342	\$ 228	\$ 114
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 114	\$ 456	\$ 342	\$ 228	\$ 114
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 67	\$ 250	\$ 192	\$ 130	\$ 63
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 47	\$ 206	\$ 150	\$ 98	\$ 51
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
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)						
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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 609,153	\$ 607,246	\$ 557,065	\$ 548,425	\$ 560,567
Equity Capital Deductions - Total	SUB1631	\$ 8,986	\$ 8,984	\$ 9,174	\$ 9,427	\$ 8,202
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 1,287	\$ 1,276	\$ 1,430	\$ 1,727	\$ 886
Goodwill and Certain Other Intangible Assets	CCR115	\$ 7,283	\$ 7,316	\$ 7,358	\$ 7,299	\$ 7,240
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 416	\$ 392	\$ 386	\$ 401	\$ 76
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 959	\$ -1,386	\$ 5,393	\$ 7,975	\$ -3,725
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ -414	\$ -2,795	\$ 3,917	\$ 7,975	\$ -3,725

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 1,373	\$ 1,409	\$ 1,476	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 601,126	\$ 596,876	\$ 553,284	\$ 546,973	\$ 548,640
Total Assets (SC60)	CCR205	\$ 4,654,882	\$ 4,603,922	\$ 4,493,680	\$ 4,387,085	\$ 4,319,196
Asset Deductions - Total	SUB1651	\$ 8,900	\$ 8,911	\$ 9,101	\$ 9,051	\$ 9,000
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,201	\$ 1,199	\$ 1,354	\$ 1,349	\$ 1,684
Goodwill and Certain Other Intangible Assets	CCR265	\$ 7,283	\$ 7,316	\$ 7,358	\$ 7,299	\$ 7,240
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 416	\$ 392	\$ 386	\$ 401	\$ 76
Other	CCR275	\$ 0	\$ 4	\$ 3	\$ 2	\$ 0
Asset Additions - Total	SUB1661	\$- 1,621	\$- 5,395	\$ 4,738	\$ 8,749	\$- 5,569
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,621	\$- 5,395	\$ 4,738	\$ 8,749	\$- 5,570
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Adjusted Total Assets	CCR25	\$ 4,644,361	\$ 4,589,616	\$ 4,489,317	\$ 4,386,783	\$ 4,304,627
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 168,635	\$ 168,623	\$ 165,218	\$ 159,113	\$ 158,046
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 601,126	\$ 596,876	\$ 553,284	\$ 546,973	\$ 548,640
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 197	\$ 302
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	\$ 23,950	\$ 23,589	\$ 22,956	\$ 22,450	\$ 21,646
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 23,950	\$ 23,589	\$ 22,956	\$ 22,647	\$ 21,948
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 23,950	\$ 23,589	\$ 22,956	\$ 22,647	\$ 21,948
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 236	\$ 245	\$ 243	\$ 366	\$ 367
Total Risk-Based Capital	CCR39	\$ 624,840	\$ 620,220	\$ 575,997	\$ 569,254	\$ 570,221
0% R/W Category - Cash	CCR400	\$ 62,421	\$ 62,437	\$ 59,367	\$ 64,803	\$ 54,830
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 153,882	\$ 122,800	\$ 106,588	\$ 56,865	\$ 59,782
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 2,766	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
93022 - OTS-Regulated: Louisiana
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 47,792	\$ 60,611	\$ 37,318	\$ 37,288	\$ 35,124
0% R/W Category - Assets Total	CCR420	\$ 264,095	\$ 245,848	\$ 206,039	\$ 158,956	\$ 149,736
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 650,243	\$ 689,278	\$ 650,981	\$ 665,441	\$ 599,855
20% R/W Category - Claims on FHLBs	CCR435	\$ 145,580	\$ 138,155	\$ 222,373	\$ 191,384	\$ 206,656
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 5,899	\$ 6,993	\$ 6,531	\$ 6,671	\$ 6,512
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 131,111	\$ 86,165	\$ 51,418	\$ 72,134	\$ 62,002
20% R/W Category - Other	CCR450	\$ 106,547	\$ 107,330	\$ 103,840	\$ 121,044	\$ 158,928
20% R/W Category - Assets Total	CCR455	\$ 1,039,380	\$ 1,027,921	\$ 1,035,143	\$ 1,056,674	\$ 1,033,953
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 207,877	\$ 205,584	\$ 207,028	\$ 211,336	\$ 206,789
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,841,353	\$ 1,861,987	\$ 1,859,687	\$ 1,827,663	\$ 1,859,102
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 92,616	\$ 89,900	\$ 72,332	\$ 76,448	\$ 77,982
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 8,360	\$ 311	\$ 6,497	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 1,104	\$ 1,106	\$ 358	\$ 362	\$ 389
50% R/W Category - Other	CCR480	\$ 6,715	\$ 6,491	\$ 7,111	\$ 5,983	\$ 7,682
50% R/W Category - Assets Total	CCR485	\$ 1,950,148	\$ 1,959,795	\$ 1,945,985	\$ 1,910,456	\$ 1,945,155
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 975,078	\$ 979,903	\$ 972,999	\$ 955,235	\$ 972,584
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 18,882	\$ 74,692	\$ 20,171	\$ 82,191	\$ 1,699
100% R/W Category - All Other Assets	CCR506	\$ 1,450,448	\$ 1,350,558	\$ 1,364,280	\$ 1,259,525	\$ 1,243,607
100% R/W Category - Assets Total	CCR510	\$ 1,469,330	\$ 1,425,250	\$ 1,384,451	\$ 1,341,716	\$ 1,245,306
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,469,330	\$ 1,425,250	\$ 1,384,451	\$ 1,341,716	\$ 1,245,306
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 4,722,953	\$ 4,658,814	\$ 4,571,618	\$ 4,467,802	\$ 4,374,150
Subtotal Risk-Weighted Assets	CCR75	\$ 2,652,280	\$ 2,610,732	\$ 2,564,475	\$ 2,508,280	\$ 2,424,677
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,060	\$ 2,594	\$ 2,248	\$ 2,201	\$ 2,140
Total Risk-Weighted Assets	CCR78	\$ 2,649,220	\$ 2,608,138	\$ 2,562,227	\$ 2,506,079	\$ 2,422,537
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 211,935	\$ 208,648	\$ 204,976	\$ 200,484	\$ 193,804
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 11:49 AM

Industry Aggregate Report
 93022 - OTS-Regulated: Louisiana
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	12.94%	13.00%	12.32%	12.47%	12.75%
Total Risk-Based Capital Ratio	CCR820	23.59%	23.78%	22.48%	22.71%	23.54%
Tier 1 Risk-Based Capital Ratio	CCR830	22.68%	22.88%	21.58%	21.81%	22.63%
Tangible Equity Ratio	CCR840	12.94%	13.00%	12.32%	12.47%	12.75%

*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.