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Description	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions	31	31	30	31	30

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

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	**SC11**	**$ 3,925,004**	**$ 722,885**	**$ 549,587**	**$ 786,888**	**$ 656,502**
Cash and Non-Interest-Earning Deposits	SC110	$ 128,186	$ 110,985	$ 81,280	$ 134,925	$ 92,518
Interest-Earning Deposits in FHLBs	SC112	$ 447,691	$ 148,089	$ 182,298	$ 98,926	$ 76,827
Other Interest-Earning Deposits	SC118	$ 2,741,483	$ 93,128	$ 44,478	$ 42,975	$ 38,074
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	$ 54,999	$ 73,387	$ 35,593	$ 176,920	$ 77,698
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	$ 444,621	$ 227,322	$ 121,206	$ 185,792	$ 227,971
Equity Securities Subject to FASB Statement No. 115	SC140	$ 5,803	$ 5,245	$ 19,180	$ 80,136	$ 73,284
State and Municipal Obligations	SC180	$ 54,089	$ 53,193	$ 55,138	$ 58,293	$ 59,760
Securities Backed by Nonmortgage Loans	SC182	$ 0	$ 0	$ 0	$ 0	$ 0
Other Investment Securities	SC185	$ 43,713	$ 8,836	$ 8,329	$ 7,248	$ 7,580
Accrued Interest Receivable	SC191	$ 4,419	$ 2,700	$ 2,085	$ 1,673	$ 2,790
Mortgage-Backed Securities - Gross	**SUB0072**	**$ 1,171,345**	**$ 621,339**	**$ 409,141**	**$ 363,720**	**$ 304,444**
Mortgage-Backed Securities - Total	**SC22**	**$ 1,171,345**	**$ 621,339**	**$ 409,141**	**$ 363,720**	**$ 304,444**
Pass-Through - Total	SUB0073	$ 851,259	$ 422,029	$ 290,514	$ 259,569	$ 222,474
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	$ 851,259	$ 422,029	$ 290,514	$ 259,569	$ 222,474
Other Pass-Through	SC215	$ 0	$ 0	$ 0	$ 0	$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	$ 315,206	$ 196,800	$ 116,985	$ 102,739	$ 80,763
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	$ 257,812	$ 167,039	$ 96,569	$ 72,876	$ 65,255
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	$ 23,255	$ 22,255	$ 12,571	$ 13,303	$ 13,300
Other	SC222	$ 34,139	$ 7,506	$ 7,845	$ 16,560	$ 2,208
Accrued Interest Receivable	SC228	$ 4,880	$ 2,510	$ 1,642	$ 1,412	$ 1,207

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Schedule SC --- Consolidated Statement of Condition Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
General Valuation Allowances	SC229	$ 0	$ 0	$ 0	$ 0	$ 0
Mortgage Loans - Gross	**SUB0092**	**$ 5,850,891**	**$ 5,803,826**	**$ 5,899,017**	**$ 6,022,585**	**$ 6,031,327**
Mortgage Loans - Total	**SC26**	**$ 5,740,579**	**$ 5,707,253**	**$ 5,817,892**	**$ 5,963,852**	**$ 5,978,709**
Construction Loans - Total	SUB0100	$ 599,155	$ 594,075	$ 638,793	$ 663,798	$ 674,422
Residential - Total	SUB0110	$ 421,779	$ 437,316	$ 483,699	$ 512,919	$ 529,837
1-4 Dwelling Units	SC230	$ 374,907	$ 379,179	$ 410,931	$ 442,216	$ 458,551
Multifamily (5 or more) Dwelling Units	SC235	$ 46,872	$ 58,137	$ 72,768	$ 70,703	$ 71,286
Nonresidential Property	SC240	$ 177,376	$ 156,759	$ 155,094	$ 150,879	$ 144,585
Permanent Loans - Total	SUB0121	$ 5,219,750	$ 5,180,638	$ 5,230,660	$ 5,328,810	$ 5,321,838
Residential - Total	SUB0131	$ 3,762,900	$ 3,727,765	$ 3,811,000	$ 3,932,307	$ 3,985,011
1-4 Dwelling Units - Total	SUB0141	$ 3,536,692	$ 3,506,849	$ 3,610,361	$ 3,728,286	$ 3,775,081
Revolving Open-End Loans	SC251	$ 410,011	$ 393,161	$ 388,406	$ 376,344	$ 371,801
All Other - First Liens	SC254	$ 2,979,891	$ 2,962,753	$ 3,066,431	$ 3,193,070	$ 3,235,344
All Other - Junior Liens	SC255	$ 146,790	$ 150,935	$ 155,524	$ 158,872	$ 167,936
Multifamily (5 or more) Dwelling Units	SC256	$ 226,208	$ 220,916	$ 200,639	$ 204,021	$ 209,930
Nonresidential Property (Except Land)	SC260	$ 1,099,106	$ 1,082,674	$ 1,060,399	$ 1,041,429	$ 993,692
Land	SC265	$ 357,744	$ 370,199	$ 359,261	$ 355,074	$ 343,135
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	$ 44,192	$- 94,740	$- 123,155	$- 3,652	$ 166,948
Accrued Interest Receivable	SC272	$ 27,339	$ 28,904	$ 29,271	$ 29,629	$ 34,343
Advances for Taxes and Insurance	SC275	$ 4,647	$ 209	$ 293	$ 348	$ 724
Allowance for Loan and Lease Losses	SC283	$ 110,312	$ 96,573	$ 81,125	$ 58,733	$ 52,618
Nonmortgage Loans - Gross	**SUB0162**	**$ 1,372,587**	**$ 785,607**	**$ 774,183**	**$ 741,619**	**$ 1,019,333**
Nonmortgage Loans - Total	**SC31**	**$ 1,358,921**	**$ 772,159**	**$ 761,860**	**$ 730,243**	**$ 1,009,162**
Commercial Loans - Total	SC32	$ 639,383	$ 600,163	$ 589,229	$ 569,301	$ 546,471
Secured	SC300	$ 575,304	$ 534,649	$ 524,854	$ 504,741	$ 482,752
Unsecured	SC303	$ 11,885	$ 12,549	$ 11,389	$ 11,913	$ 10,512
Lease Receivables	SC306	$ 52,194	$ 52,965	$ 52,986	$ 52,647	$ 53,207
Consumer Loans - Total	SC35	$ 727,235	$ 182,699	$ 182,204	$ 169,262	$ 469,821
Loans on Deposits	SC310	$ 13,869	$ 13,283	$ 13,767	$ 14,518	$ 14,701
Home Improvement Loans (Not secured by real estate)	SC316	$ 16,186	$ 15,564	$ 14,132	$ 12,829	$ 11,696
Education Loans	SC320	$ 600	$ 435	$ 346	$ 317	$ 250
Auto Loans	SC323	$ 76,845	$ 77,131	$ 75,523	$ 69,321	$ 68,039
Mobile Home Loans	SC326	$ 7,286	$ 7,205	$ 7,180	$ 6,948	$ 6,701
Credit Cards	SC328	$ 1,263	$ 1,198	$ 1,251	$ 1,175	$ 1,186

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Schedule SC --- Consolidated Statement of Condition Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Other, Including Lease Receivables	SC330	$ 611,186	$ 67,883	$ 70,005	$ 64,154	$ 367,248
Accrued Interest Receivable	SC348	$ 5,969	$ 2,745	$ 2,750	$ 3,056	$ 3,041
Allowance for Loan and Lease Losses	SC357	$ 13,666	$ 13,448	$ 12,323	$ 11,376	$ 10,171
Repossessed Assets - Gross	**SUB0201**	**$ 109,284**	**$ 96,494**	**$ 83,249**	**$ 44,353**	**$ 30,032**
Repossessed Assets - Total	**SC40**	**$ 108,348**	**$ 95,686**	**$ 82,781**	**$ 43,882**	**$ 29,667**
Real Estate - Total	SUB0210	$ 108,852	$ 96,104	$ 82,949	$ 44,032	$ 29,764
Construction	SC405	$ 12,344	$ 10,799	$ 12,990	$ 12,572	$ 10,144
Residential - Total	SUB0225	$ 81,631	$ 75,714	$ 59,631	$ 18,379	$ 15,580
1-4 Dwelling Units	SC415	$ 77,382	$ 74,778	$ 58,880	$ 17,523	$ 14,553
Multifamily (5 or more) Dwelling Units	SC425	$ 4,249	$ 936	$ 751	$ 856	$ 1,027
Nonresidential (Except Land)	SC426	$ 4,697	$ 4,753	$ 5,953	$ 9,682	$ 2,340
Land	SC428	$ 10,180	$ 4,838	$ 4,375	$ 3,399	$ 1,700
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	$ 0	$ 0	$ 0	$ 0	$ 0
Other Repossessed Assets	SC430	$ 432	$ 390	$ 300	$ 321	$ 268
General Valuation Allowances	SC441	$ 936	$ 808	$ 468	$ 471	$ 365
Real Estate Held for Investment	**SC45**	**$ 787**	**$ 400**	**$ 783**	**$ 762**	**$ 757**
Equity Investments Not Subj to FASB Statement 115 - Total	**SC51**	**$ 78,677**	**$ 76,713**	**$ 79,165**	**$ 79,058**	**$ 73,030**
Federal Home Loan Bank Stock	SC510	$ 73,007	$ 71,158	$ 73,526	$ 72,929	$ 67,345
Other	SC540	$ 5,670	$ 5,555	$ 5,639	$ 6,129	$ 5,685
Office Premises and Equipment	**SC55**	**$ 129,574**	**$ 130,455**	**$ 131,231**	**$ 131,746**	**$ 132,540**
Other Assets - Gross	**SUB0262**	**$ 258,521**	**$ 246,099**	**$ 225,449**	**$ 205,127**	**$ 191,869**
Other Assets - Total	**SC59**	**$ 258,517**	**$ 246,096**	**$ 225,440**	**$ 205,123**	**$ 191,860**
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	$ 38,074	$ 37,752	$ 37,373	$ 36,974	$ 35,215
Other	SC625	$ 27,750	$ 27,467	$ 27,307	$ 25,649	$ 26,754
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	$ 43,851	$ 44,260	$ 40,107	$ 40,505	$ 40,472
Nonmortgage Loans	SC644	$ 0	$ 0	$ 0	$ 0	$ 0
Goodwill & Other Intangible Assets	SC660	$ 15,177	$ 12,348	$ 12,479	$ 12,696	$ 13,207
Interest-Only Strip Receivables & Certain Other Instruments	SC665	$ 0	$ 0	$ 0	$ 0	$ 0
Other Assets	SC689	$ 133,669	$ 124,272	$ 108,183	$ 89,303	$ 76,221
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	$ 4	$ 3	$ 9	$ 4	$ 9
General Valuation Allowances - Total	**SUB2092**	**$ 124,918**	**$ 110,832**	**$ 93,925**	**$ 70,584**	**$ 63,163**
Total Assets - Gross	**SUB0283**	**$ 12,896,670**	**$ 8,483,818**	**$ 8,151,805**	**$ 8,375,858**	**$ 8,439,834**
Total Assets	**SC60**	**$ 12,771,752**	**$ 8,372,986**	**$ 8,057,880**	**$ 8,305,274**	**$ 8,376,671**
LIABILITIES						
Deposits and Escrows - Total	**SC71**	**$ 9,926,695**	**$ 5,629,082**	**$ 5,565,889**	**$ 5,691,787**	**$ 6,111,122**
Deposits	SC710	$ 9,869,849	$ 5,544,417	$ 5,484,226	$ 5,616,535	$ 6,052,372
Escrows	SC712	$ 57,377	$ 85,130	$ 82,046	$ 75,079	$ 59,019
Unamortized Yield Adjustments on Deposits & Escrows	SC715	$- 531	$- 465	$- 383	$ 173	$- 269
Borrowings - Total	**SC72**	**$ 1,443,607**	**$ 1,432,618**	**$ 1,492,872**	**$ 1,392,176**	**$ 1,224,308**
Advances from FHLBank	SC720	$ 1,222,104	$ 1,291,155	$ 1,314,872	$ 1,319,627	$ 1,200,017
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	$ 45,644	$ 68,600	$ 65,644	$ 52,483	$ 9,844
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	$ 175,859	$ 72,863	$ 112,356	$ 20,066	$ 14,447
Other Liabilities - Total	**SC75**	**$ 90,401**	**$ 76,089**	**$ 128,082**	**$ 139,116**	**$ 100,347**
Accrued Interest Payable - Deposits	SC763	$ 7,626	$ 6,878	$ 8,076	$ 10,149	$ 12,109
Accrued Interest Payable - Other	SC766	$ 225	$ 210	$ 322	$ 178	$ 211
Accrued Taxes	SC776	$ 7,064	$ 28,171	$ 37,826	$ 33,816	$ 22,047
Accounts Payable	SC780	$ 20,570	$ 16,980	$ 17,957	$ 21,930	$ 20,844
Deferred Income Taxes	SC790	$ 1,286	$ 476	$ 757	$ 1,359	$ 1,267
Other Liabilities and Deferred Income	SC796	$ 53,630	$ 23,374	$ 63,144	$ 71,684	$ 43,869
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	**SC70**	**$ 11,460,703**	**$ 7,137,789**	**$ 7,186,843**	**$ 7,223,079**	**$ 7,435,777**
Minority Interest	**SC800**	**$ 57**	**$ 49**	**$ 44**	**$ 49**	**$ 49**
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	$ 983,944	$ 893,852	$ 503,241	$ 653,598	$ 537,944
Cumulative	SC812	$ 0	$ 0	$ 0	$ 0	$ 0
Noncumulative	SC814	$ 15,470	$ 15,470	$ 15,470	$ 15,470	$ 15,470
Common Stock:						
Par Value	SC820	$ 25,740	$ 25,740	$ 25,239	$ 25,241	$ 21,241
Paid in Excess of Par	SC830	$ 942,734	$ 852,642	$ 462,532	$ 612,887	$ 501,233
Accumulated Other Comprehensive Income - Total	**SC86**	**$ 4,399**	**$- 4,190**	**$- 6,641**	**$- 97**	**$- 697**
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	$ 6,970	$- 1,622	$- 4,230	$ 1,716	$ 1,112
Gains (Losses) on Cash Flow Hedges	SC865	$ 0	$ 0	$ 0	$ 0	$ 0
Other	SC870	$- 2,571	$- 2,568	$- 2,411	$- 1,813	$- 1,809
Retained Earnings	**SC880**	**$ 324,705**	**$ 347,620**	**$ 376,628**	**$ 432,793**	**$ 407,846**
Other Components of Equity Capital	**SC891**	**$- 2,053**	**$- 2,137**	**$- 2,233**	**$- 4,145**	**$- 4,249**
Total Equity Capital	**SC80**	**$ 1,310,995**	**$ 1,235,145**	**$ 870,995**	**$ 1,082,149**	**$ 940,844**
Total Liabilities, Minority Interest and Equity Capital	**SC90**	**$ 12,771,755**	**$ 8,372,983**	**$ 8,057,882**	**$ 8,305,277**	**$ 8,376,670**

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	5	$ 16,467
4	Net deferred tax assets	17	$ 52,818
6	Prepaid deposit insurance premiums	7	$ 19
7	Prepaid expenses	26	$ 6,515
9	Advances for loans serviced for others	1	$ 77
10	Property leased to others, net of accumul. deprec.	1	$ 160
12	Amounts receivable under interest rate swap agreem	1	$ 1,536
13	Noninterest-bearing accts recv from Hold Co/Affl	3	$ 3,667
14	Other noninterest-bearing short-term accounts recv	7	$ 32,981
20	F/V of all derivative instru. reportable as assets	2	$ 2,068
22	Unapplied loan disbursements	2	$ 2,628
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	3	$ 246
99	Other	11	$ 1,966

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	2	$ 133
7	Deferred gains from the sale of real estate	3	$ 54
11	The liability recorded for post-retirement benefit	6	$ 3,778
14	Unapplied loan payments received	2	$ 7,378
17	Noninterest-bearing payables to Hold Co/Affiliates	3	$ 23,842
20	F/V of all derivative instru. reportable as liab.	3	$ 3,088
21	Liabilities for credit losses on OBS credit exposures	1	$ 6
99	Other	29	$ 13,711

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Schedule SO --- Consolidated Statement of Operations Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	**SO11**	**$ 129,661**	**$ 112,721**	**$ 113,885**	**$ 162,041**	**$ 132,287**
Deposits and Investment Securities	SO115	$ 4,611	$ 4,416	$ 3,536	$ 8,657	$ 5,999
Mortgage-Backed Securities	SO125	$ 7,606	$ 5,839	$ 4,495	$ 3,522	$ 3,439
Mortgage Loans	SO141	$ 85,168	$ 86,932	$ 91,584	$ 96,968	$ 102,618
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	$ 500	$ 662	$ 721	$ 653	$ 949
Nonmortgage Loans - Total	SUB0950	$ 31,692	$ 14,642	$ 13,302	$ 52,146	$ 19,176
Commercial Loans and Leases	SO160	$ 8,875	$ 10,720	$ 9,404	$ 9,947	$ 10,104
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	$ 39	$ 47	$ 51	$ 34	$ 61
Consumer Loans and Leases	SO171	$ 22,817	$ 3,922	$ 3,898	$ 42,199	$ 9,072
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	$ 45	$ 183	$ 196	$ 61	$ 45
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	**SO18**	**$ 357**	**$ 737**	**$ 689**	**$ 747**	**$ 711**
Federal Home Loan Bank Stock	SO181	$ 357	$ 737	$ 689	$ 747	$ 708
Other	SO185	$ 0	$ 0	$ 0	$ 0	$ 3
Interest Expense - Total	**SO21**	**$ 48,695**	**$ 51,010**	**$ 53,313**	**$ 64,283**	**$ 70,715**
Deposits	SO215	$ 37,090	$ 37,466	$ 39,458	$ 50,270	$ 56,674
Escrows	SO225	$ 1	$ 1	$ 0	$ 1	$ 0
Advances from FHLBank	SO230	$ 11,292	$ 12,592	$ 13,036	$ 13,607	$ 13,502
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	$ 312	$ 951	$ 829	$ 411	$ 539
Capitalized Interest	SO271	$ 0	$ 0	$ 10	$ 6	$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	**SO312**	**$ 81,323**	**$ 62,448**	**$ 61,261**	**$ 98,505**	**$ 62,283**
Net Provision for Losses on Interest-Bearing Assets	SO321	$ 46,047	$ 43,079	$ 42,974	$ 11,443	$ 14,929
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	**SO332**	**$ 35,276**	**$ 19,369**	**$ 18,287**	**$ 87,062**	**$ 47,354**
Noninterest Income - Total	**SO42**	**$ 32,450**	**$ 20,264**	**$ 39,448**	**$ 74,952**	**$ 39,926**
Mortgage Loan Servicing Fees	SO410	$ 1,067	$ 1,111	$ 1,111	$ 1,153	$ 1,068
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	$- 1,388	$ 4,370	$- 1,011	$- 1,236	$- 1,327

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Other Fees and Charges	SO420	$ 24,145	$ 24,606	$ 26,424	$ 58,321	$ 31,100
Net Income (Loss) from Other - Total	SUB0451	$ 6,760	$- 10,601	$ 10,061	$ 14,847	$ 7,406
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	$ 11,260	$- 26	$ 12,150	$ 14,223	$ 8,412
Operations & Sale of Repossessed Assets	SO461	$- 1,628	$- 1,591	$- 864	$- 526	$- 465
LOCOM Adjustments Made to Assets Held for Sale	SO465	$- 2,868	$- 9,802	$- 1,528	$ 1,237	$- 613
Sale of Securities Held-to-Maturity	SO467	$ 0	$ 0	$ 30	$ 0	$ 0
Sale of Loans Held for Investment	SO475	$ 0	$ 0	$ 0	$ 0	$ 0
Sale of Other Assets Held for Investment	SO477	$- 3	$ 766	$ 0	$- 30	$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	$- 1	$ 52	$ 273	$- 57	$ 72
Other Noninterest Income	SO488	$ 1,866	$ 778	$ 2,863	$ 1,867	$ 1,679
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**	**$ 96,615**	**$ 81,184**	**$ 73,750**	**$ 113,227**	**$ 79,767**
All Personnel Compensation and Expense	SO510	$ 34,427	$ 34,626	$ 37,320	$ 40,892	$ 40,179
Legal Expense	SO520	$ 1,351	$ 1,073	$ 906	$ 802	$ 960
Office Occupancy and Equipment Expense	SO530	$ 14,044	$ 12,508	$ 12,266	$ 28,298	$ 13,300
Marketing and Other Professional Services	SO540	$ 9,280	$ 7,930	$ 8,564	$ 8,519	$ 8,379
Loan Servicing Fees	SO550	$ 324	$ 328	$ 242	$ 281	$ 389
Goodwill and Other Intangibles Expense	SO560	$ 484	$ 384	$ 381	$ 449	$ 1,063
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	$ 1,243	$ 7,174	$ 960	$ 541	$ 354
Other Noninterest Expense	SO580	$ 35,462	$ 17,161	$ 13,111	$ 33,445	$ 15,143
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	**SO60**	**$- 28,889**	**$- 41,551**	**$- 16,015**	**$ 48,787**	**$ 7,513**
Income Taxes - Total	**SO71**	**$- 12,600**	**$- 17,874**	**$- 8,122**	**$ 18,492**	**$ 2,349**

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	$- 10,139	$- 14,318	$- 6,831	$ 15,657	$ 1,809
State, Local & Other	SO720	$- 2,461	$- 3,556	$- 1,291	$ 2,835	$ 540
Inc/Loss Before Extraord Items/Effects of Accounting Changes	**SO81**	**$- 16,289**	**$- 23,677**	**$- 7,893**	**$ 30,295**	**$ 5,164**
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	**SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$- 535**
Net Income (Loss)	**SO91**	**$- 16,289**	**$- 23,677**	**$- 7,893**	**$ 30,295**	**$ 4,629**

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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	10	$ 49
9	Net income from data processing lease/services	1	$ 33
15	Income from corporate-owned life insurance	8	$ 666
99	Other	15	$ 1,077

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	11	$ 543
2	OTS assessments	14	$ 259
6	Supervisory examination fees	1	$ 4
7	Office supplies, printing, and postage	21	$ 992
8	Telephone, including data lines	6	$ 363
9	Loan origination expense	7	$ 24,840
10	ATM expense	2	$ 1,668
17	Charitable contributions	1	$ 8
99	Other	27	$ 2,738

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	**Y_SO11**	**$ 517,634**	**$ 387,973**	**$ 275,252**	**$ 162,041**	**$ 519,197**
YTD - Deposits and Investment Securities	Y_SO115	$ 20,546	$ 15,935	$ 11,519	$ 8,657	$ 28,013
YTD - Mortgage-Backed Securities	Y_SO125	$ 21,462	$ 13,856	$ 8,017	$ 3,522	$ 14,000
YTD - Mortgage Loans	Y_SO141	$ 360,652	$ 275,484	$ 188,552	$ 96,968	$ 415,445
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	$ 2,536	$ 2,036	$ 1,374	$ 653	$ 3,630
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	$ 38,946	$ 30,071	$ 19,351	$ 9,947	$ 40,199
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	$ 171	$ 132	$ 85	$ 34	$ 310
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	$ 72,836	$ 50,019	$ 46,097	$ 42,199	$ 17,475
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	$ 485	$ 440	$ 257	$ 61	$ 125
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	**Y_SO18**	**$ 2,530**	**$ 2,173**	**$ 1,436**	**$ 747**	**$ 2,936**
YTD - Federal Home Loan Bank Stock	Y_SO181	$ 2,530	$ 2,173	$ 1,436	$ 747	$ 2,929
YTD - Other	Y_SO185	$ 0	$ 0	$ 0	$ 0	$ 7
YTD - Interest Expense - Total	**Y_SO21**	**$ 217,294**	**$ 168,599**	**$ 117,589**	**$ 64,283**	**$ 284,751**
YTD - Deposits	Y_SO215	$ 164,277	$ 127,187	$ 89,721	$ 50,270	$ 229,604
YTD - Escrows	Y_SO225	$ 3	$ 2	$ 1	$ 1	$ 0
YTD - Advances from FHLBank	Y_SO230	$ 50,527	$ 39,235	$ 26,643	$ 13,607	$ 52,464
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	$ 2,503	$ 2,191	$ 1,240	$ 411	$ 2,729
YTD - Capitalized Interest	Y_SO271	$ 16	$ 16	$ 16	$ 6	$ 46
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	**Y_SO312**	**$ 302,870**	**$ 221,547**	**$ 159,099**	**$ 98,505**	**$ 237,382**
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	$ 143,543	$ 97,496	$ 54,417	$ 11,443	$ 33,775
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	**Y_SO332**	**$ 159,327**	**$ 124,051**	**$ 104,682**	**$ 87,062**	**$ 203,607**
YTD - Noninterest Income - Total	**Y_SO42**	**$ 157,378**	**$ 124,928**	**$ 104,664**	**$ 74,952**	**$ 173,930**
YTD - Mortgage Loan Serving Fees	Y_SO410	$ 4,442	$ 3,375	$ 2,264	$ 1,153	$ 6,495
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	$ 735	$ 2,123	$- 2,247	$- 1,236	$- 3,329

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Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	$ 123,760	$ 99,615	$ 75,009	$ 58,321	$ 132,530
YTD - Net Income (Loss) from Other - Total	YTD0451	$ 21,067	$ 14,307	$ 24,908	$ 14,847	$ 31,864
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	$ 37,607	$ 26,347	$ 26,373	$ 14,223	$ 32,564
YTD - Operations & Sale of Repossessed Assets	Y_SO461	$- 4,609	$- 2,981	$- 1,390	$- 526	$- 1,283
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	$- 12,961	$- 10,093	$- 291	$ 1,237	$ 304
YTD - Sale of Securities Held-to-Maturity	Y_SO467	$ 30	$ 30	$ 30	$ 0	$ 63
YTD - Sale of Loans Held for Investment	Y_SO475	$ 0	$ 0	$ 0	$ 0	$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	$ 733	$ 736	$- 30	$- 30	$ 92
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	$ 267	$ 268	$ 216	$- 57	$ 124
YTD - Other Noninterest Income	Y_SO488	$ 7,374	$ 5,508	$ 4,730	$ 1,867	$ 6,370
YTD - Noninterest Expense - Total	**Y_SO51**	**$ 360,478**	**$ 263,863**	**$ 182,679**	**$ 113,227**	**$ 289,644**
YTD - All Personnel Compensation & Expense	Y_SO510	$ 144,124	$ 109,697	$ 75,071	$ 40,892	$ 157,500
YTD - Legal Expense	Y_SO520	$ 4,032	$ 2,681	$ 1,608	$ 802	$ 2,845
YTD - Office Occupancy & Equipment Expense	Y_SO530	$ 66,710	$ 52,666	$ 40,158	$ 28,298	$ 48,964
YTD - Marketing and Other Professional Services	Y_SO540	$ 33,958	$ 24,678	$ 16,748	$ 8,519	$ 32,147
YTD - Loan Servicing Fees	Y_SO550	$ 1,175	$ 851	$ 523	$ 281	$ 1,566
YTD - Goodwill & Other Intangibles Expense	Y_SO560	$ 1,698	$ 1,214	$ 830	$ 449	$ 2,096
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	$ 9,918	$ 8,675	$ 1,501	$ 541	$ 739
YTD - Other Noninterest Expense	Y_SO580	$ 98,863	$ 63,401	$ 46,240	$ 33,445	$ 43,787
YTD - Income (Loss) Before Income Taxes	**Y_SO60**	**$- 43,773**	**$- 14,884**	**$ 26,667**	**$ 48,787**	**$ 87,893**
YTD - Income Taxes - Total	**Y_SO71**	**$- 22,514**	**$- 9,914**	**$ 7,960**	**$ 18,492**	**$ 31,250**
YTD - Federal	Y_SO710	$- 17,622	$- 7,483	$ 6,835	$ 15,657	$ 26,411
YTD - State, Local, and Other	Y_SO720	$- 4,892	$- 2,431	$ 1,125	$ 2,835	$ 4,839
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	**Y_SO81**	**$- 21,259**	**$- 4,970**	**$ 18,707**	**$ 30,295**	**$ 56,643**
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	**Y_SO811**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$- 535**
YTD - Net Income (Loss)	**Y_SO91**	**$- 21,259**	**$- 4,970**	**$ 18,707**	**$ 30,295**	**$ 56,108**

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	**VA105**	**$ 110,833**	**$ 93,927**	**$ 70,449**	**$ 63,166**	**$ 53,426**
Net Provision for Loss	VA115	$ 38,628	$ 38,013	$ 38,965	$ 11,515	$ 14,232
Transfers	VA125	$- 2,257	$- 890	$- 881	$- 796	$- 902
Recoveries	VA135	$ 610	$ 941	$ 489	$ 285	$ 361
Adjustments	VA145	$ 252	$ 0	$- 34	$ 0	$ 0
Charge-offs	VA155	$ 23,151	$ 21,158	$ 15,061	$ 3,585	$ 3,951
General Valuation Allowances - Ending Balance	**VA165**	**$ 124,915**	**$ 110,833**	**$ 93,927**	**$ 70,585**	**$ 63,166**
Specific Valuation Allowances - Beginning Balance	**VA108**	**$ 19,271**	**$ 7,989**	**$ 5,201**	**$ 5,765**	**$ 4,694**
Net Provision for Loss	VA118	$ 8,662	$ 12,240	$ 4,969	$ 469	$ 1,051
Transfers	VA128	$ 2,257	$ 890	$ 881	$ 796	$ 902
Adjustments	VA148	$ 0	$ 0	$ 0	$ 0	$ 0
Charge-offs	VA158	$ 2,539	$ 1,848	$ 3,062	$ 1,965	$ 882
Specific Valuation Allowances - Ending Balance	**VA168**	**$ 27,651**	**$ 19,271**	**$ 7,989**	**$ 5,065**	**$ 5,765**
Total Valuation Allowances - Beginning Balance	**VA110**	**$ 130,104**	**$ 101,916**	**$ 75,650**	**$ 68,931**	**$ 58,120**
Net Provision for Loss	VA120	$ 47,290	$ 50,253	$ 43,934	$ 11,984	$ 15,283
Recoveries	VA140	$ 610	$ 941	$ 489	$ 285	$ 361
Adjustments	VA150	$ 252	$ 0	$- 34	$ 0	$ 0
Charge-offs	VA160	$ 25,690	$ 23,006	$ 18,123	$ 5,550	$ 4,833
Total Valuation Allowances - Ending Balance	**VA170**	**$ 152,566**	**$ 130,104**	**$ 101,916**	**$ 75,650**	**$ 68,931**
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	**SUB2026**	**$ 23,151**	**$ 21,158**	**$ 15,061**	**$ 3,585**	**$ 3,951**
Mortgage-Backed Securities	**VA370**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA46**	**$ 17,747**	**$ 13,198**	**$ 12,920**	**$ 2,485**	**$ 2,422**
Construction - Total	SUB2030	$ 3,154	$ 1,043	$ 974	$ 319	$ 492
1-4 Dwelling Units	VA420	$ 1,666	$ 904	$ 974	$ 306	$ 492
Multifamily (5 or more) Dwelling Units	VA430	$ 1,488	$ 139	$ 0	$ 0	$ 0
Nonresidential Property	VA440	$ 0	$ 0	$ 0	$ 13	$ 0
Permanent - Total	SUB2041	$ 14,593	$ 12,155	$ 11,946	$ 2,166	$ 1,930
1-4 Dwelling Units - Revolving Open-End Loans	VA446	$ 1,121	$ 622	$ 244	$ 512	$ 215
1-4 Dwelling Units - Secured by First Liens	VA456	$ 4,035	$ 10,219	$ 10,642	$ 325	$ 1,308
1-4 Dwelling Units - Secured by Junior Liens	VA466	$ 1,117	$ 1,019	$ 329	$ 456	$ 152
Multifamily (5 or more) Dwelling Units	VA470	$ 1,811	$ 33	$ 116	$ 95	$ 80
Nonresidential Property (Except Land)	VA480	$ 1,550	$ 17	$ 326	$ 247	$ 61

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Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Land	VA490	$ 4,959	$ 245	$ 289	$ 531	$ 114
Nonmortgage Loans - Total	**VA56**	**$ 4,764**	**$ 1,773**	**$ 1,103**	**$ 689**	**$ 1,079**
Commercial Loans	VA520	$ 4,088	$ 1,310	$ 733	$ 264	$ 770
Consumer Loans - Total	SUB2061	$ 676	$ 463	$ 370	$ 425	$ 309
Loans on Deposits	VA510	$ 0	$ 0	$ 1	$ 4	$ 9
Home Improvement Loans	VA516	$ 95	$ 31	$ 2	$ 9	$ 18
Education Loans	VA530	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA540	$ 185	$ 146	$ 112	$ 107	$ 107
Mobile Home Loans	VA550	$ 0	$ 1	$ 8	$ 0	$ 0
Credit Cards	VA556	$ 87	$ 43	$ 16	$ 0	$ 4
Other	VA560	$ 309	$ 242	$ 231	$ 305	$ 171
Repossessed Assets - Total	**VA60**	**$ 638**	**$ 843**	**$ 1,033**	**$ 404**	**$ 449**
Real Estate - Construction	VA605	$ 190	$ 218	$ 636	$ 269	$ 149
Real Estate - 1-4 Dwelling Units	VA613	$ 382	$ 283	$ 151	$ 45	$ 98
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	$ 0	$ 24	$ 0	$ 0	$ 187
Real Estate - Nonresidential (Except Land)	VA625	$ 21	$ 118	$ 17	$ 0	$ 0
Real Estate - Land	VA628	$ 45	$ 200	$ 229	$ 0	$ 0
Other Repossessed Assets	VA630	$ 0	$ 0	$ 0	$ 90	$ 15
Other Assets	**VA930**	**$ 2**	**$ 5,344**	**$ 5**	**$ 7**	**$ 1**
GVA Recoveries - Assets - Total	**SUB2126**	**$ 610**	**$ 941**	**$ 489**	**$ 285**	**$ 361**
Mortgage-Backed Securities	**VA371**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA47**	**$ 466**	**$ 367**	**$ 293**	**$ 103**	**$ 225**
Construction - Total	SUB2130	$ 84	$ 48	$ 0	$ 36	$ 39
1-4 Dwelling Units	VA421	$ 84	$ 48	$ 0	$ 36	$ 24
Multifamily (5 or more) Dwelling Units	VA431	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA441	$ 0	$ 0	$ 0	$ 0	$ 15
Permanent - Total	SUB2141	$ 382	$ 319	$ 293	$ 67	$ 186
1-4 Dwelling Units - Revolving Open-End Loans	VA447	$ 13	$ 118	$ 0	$ 1	$ 106
1-4 Dwelling Units - Secured by First Liens	VA457	$ 293	$ 146	$ 267	$ 59	$ 69
1-4 Dwelling Units - Secured by Junior Liens	VA467	$ 1	$ 4	$ 1	$ 1	$ 1
Multifamily (5 or more) Dwelling Units	VA471	$ 0	$ 0	$ 0	$ 0	$ 10
Nonresidential Property (Except Land)	VA481	$ 75	$ 6	$ 25	$ 0	$ 0
Land	VA491	$ 0	$ 45	$ 0	$ 6	$ 0
Nonmortgage Loans - Total	**VA57**	**$ 143**	**$ 574**	**$ 196**	**$ 182**	**$ 136**

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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	$ 54	$ 478	$ 63	$ 54	$ 59
Consumer Loans - Total	SUB2161	$ 89	$ 96	$ 133	$ 128	$ 77
Loans on Deposits	VA511	$ 0	$ 0	$ 0	$ 3	$ 2
Home Improvement Loans	VA517	$ 1	$ 0	$ 0	$ 0	$ 0
Education Loans	VA531	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA541	$ 51	$ 44	$ 53	$ 37	$ 5
Mobile Home Loans	VA551	$ 0	$ 5	$ 0	$ 0	$ 0
Credit Cards	VA557	$ 0	$ 4	$ 0	$ 0	$ 0
Other	VA561	$ 37	$ 43	$ 80	$ 88	$ 70
Other Assets	**VA931**	**$ 1**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
SVA Provisions and Transfers from GVA - Assets - Total	**SUB2226**	**$ 10,919**	**$ 13,130**	**$ 5,853**	**$ 1,264**	**$ 1,955**
Deposits and Investment Securities	**VA38**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA372**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA48**	**$ 9,442**	**$ 6,546**	**$ 3,644**	**$ 934**	**$ 190**
Construction - Total	SUB2230	$- 518	$ 1,337	$- 108	$ 199	$- 115
1-4 Dwelling Units	VA422	$- 518	$ 1,337	$- 108	$ 199	$- 115
Multifamily (5 or more) Dwelling Units	VA432	$ 0	$ 0	$ 0	$ 0	$ 0
Nonresidential Property	VA442	$ 0	$ 0	$ 0	$ 0	$ 0
Permanent - Total	SUB2241	$ 9,960	$ 5,209	$ 3,752	$ 735	$ 305
1-4 Dwelling Units - Revolving Open-End Loans	VA448	$ 131	$- 37	$ 130	$ 215	$ 15
1-4 Dwelling Units - Secured by First Liens	VA458	$ 8,513	$ 4,518	$ 3,219	$ 149	$ 209
1-4 Dwelling Units - Secured by Junior Liens	VA468	$ 72	$ 13	$ 247	$ 253	$ 81
Multifamily (5 or more) Dwelling Units	VA472	$- 18	$ 7	$ 11	$ 0	$ 0
Nonresidential Property (Except Land)	VA482	$ 1,247	$ 329	$ 40	$ 18	$ 0
Land	VA492	$ 15	$ 379	$ 105	$ 100	$ 0
Nonmortgage Loans - Total	**VA58**	**$ 1,076**	**$- 503**	**$ 365**	**$ 532**	**$ 1,209**
Commercial Loans	VA522	$ 968	$- 437	$ 307	$ 521	$ 1,219
Consumer Loans - Total	SUB2261	$ 108	$- 66	$ 58	$ 11	$- 10
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	$ 99	$- 83	$ 40	$ 31	$- 55
Mobile Home Loans	VA552	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	VA558	$ 0	$ 0	$- 20	$ 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	$ 9	$ 17	$ 38	$- 20	$ 45
Repossessed Assets - Total	**VA62**	**$ 388**	**$ 7,087**	**$ 1,844**	**$- 202**	**$ 557**
Real Estate - Construction	VA606	$ 83	$ 315	$ 366	$- 227	$ 398
Real Estate - 1-4 Dwelling Units	VA614	$ 305	$ 6,739	$ 1,240	$ 23	$ 159
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate - Nonresidential (Except Land)	VA626	$ 0	$ 0	$ 200	$ 0	$ 0
Real Estate - Land	VA629	$ 0	$ 33	$ 38	$ 2	$ 0
Other Repossessed Assets	VA632	$ 0	$ 0	$ 0	$ 0	$ 0
Real Estate Held for Investment	**VA72**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Equity Investments Not Subject to FASB Statement No. 115	**VA822**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Other Assets	**VA932**	**$ 13**	**$ 0**	**$ 0**	**$ 0**	**$- 1**
Adjusted Net Charge-offs - Assets - Total	**SUB2326**	**$ 33,460**	**$ 33,347**	**$ 20,425**	**$ 4,564**	**$ 5,545**
Deposits and Investment Securities	**VA39**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage-Backed Securities	**VA375**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Mortgage Loans - Total	**VA49**	**$ 26,723**	**$ 19,377**	**$ 16,271**	**$ 3,316**	**$ 2,387**
Construction - Total	SUB2330	$ 2,552	$ 2,332	$ 866	$ 482	$ 338
1-4 Dwelling Units	VA425	$ 1,064	$ 2,193	$ 866	$ 469	$ 353
Multifamily (5 or more) Dwelling Units	VA435	$ 1,488	$ 139	$ 0	$ 0	$ 0
Nonresidential Property	VA445	$ 0	$ 0	$ 0	$ 13	$- 15
Permanent - Total	SUB2341	$ 24,171	$ 17,045	$ 15,405	$ 2,834	$ 2,049
1-4 Dwelling Units - Revolving Open-End Loans	VA449	$ 1,239	$ 467	$ 374	$ 726	$ 124
1-4 Dwelling Units - Secured by First Liens	VA459	$ 12,255	$ 14,591	$ 13,594	$ 415	$ 1,448
1-4 Dwelling Units - Secured by Junior Liens	VA469	$ 1,188	$ 1,028	$ 575	$ 708	$ 232
Multifamily (5 or more) Dwelling Units	VA475	$ 1,793	$ 40	$ 127	$ 95	$ 70
Nonresidential Property (Except Land)	VA485	$ 2,722	$ 340	$ 341	$ 265	$ 61
Land	VA495	$ 4,974	$ 579	$ 394	$ 625	$ 114
Nonmortgage Loans - Total	**VA59**	**$ 5,697**	**$ 696**	**$ 1,272**	**$ 1,039**	**$ 2,152**
Commercial Loans	VA525	$ 5,002	$ 395	$ 977	$ 731	$ 1,930
Consumer Loans - Total	SUB2361	$ 695	$ 301	$ 295	$ 308	$ 222
Loans on Deposits	VA515	$ 0	$ 0	$ 1	$ 1	$ 7
Home Improvement Loans	VA519	$ 94	$ 31	$ 2	$ 9	$ 18
Education Loans	VA535	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	VA545	$ 233	$ 19	$ 99	$ 101	$ 47
Mobile Home Loans	VA555	$ 0	$- 4	$ 8	$ 0	$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Credit Cards	VA559	$ 87	$ 39	$- 4	$ 0	$ 4
Other	VA565	$ 281	$ 216	$ 189	$ 197	$ 146
Repossessed Assets - Total	**VA65**	**$ 1,026**	**$ 7,930**	**$ 2,877**	**$ 202**	**$ 1,006**
Real Estate - Construction	VA607	$ 273	$ 533	$ 1,002	$ 42	$ 547
Real Estate - 1-4 Dwelling Units	VA615	$ 687	$ 7,022	$ 1,391	$ 68	$ 257
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	$ 0	$ 24	$ 0	$ 0	$ 187
Real Estate - Nonresidential (Except Land)	VA627	$ 21	$ 118	$ 217	$ 0	$ 0
Real Estate - Land	VA631	$ 45	$ 233	$ 267	$ 2	$ 0
Other Repossessed Assets	VA633	$ 0	$ 0	$ 0	$ 90	$ 15
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**	**$ 14**	**$ 5,344**	**$ 5**	**$ 7**	**$ 0**
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	**VA940**	**$ 112,867**	**$ 53,479**	**$ 80,202**	**$ 52,666**	**$ 8,678**
Amount in Schedule SC Complying with Modified Terms	**VA942**	**$ 188,924**	**$ 126,214**	**$ 104,206**	**$ 68,506**	**$ 19,113**
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	**VA95**	**$ 25,500**	**$ 37,330**	**$ 56,019**	**$ 21,055**	**$ 8,442**
Construction	VA951	$ 3,994	$ 3,324	$ 4,700	$ 8,118	$ 2,371
Permanent - 1-4 Dwelling Units	VA952	$ 11,686	$ 31,253	$ 50,515	$ 4,708	$ 5,505
Permanent - Multifamily (5 or more) Dwelling Units	VA953	$ 3,224	$ 414	$ 0	$ 0	$ 0
Permanent - Nonresidential (Except Land)	VA954	$ 603	$ 1,447	$ 598	$ 7,309	$ 254
Permanent - Land	VA955	$ 5,993	$ 892	$ 206	$ 920	$ 312
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	**VA960**	**$ 97,163**	**$ 77,430**	**$ 90,419**	**$ 80,249**	**$ 75,304**
Classified Assets - Quarter End Balance - Total	**SUB2811**	**$ 359,467**	**$ 316,128**	**$ 266,568**	**$ 211,552**	**$ 137,242**
Substandard	VA965	$ 351,710	$ 310,952	$ 253,219	$ 194,037	$ 123,344
Doubtful	VA970	$ 7,757	$ 5,176	$ 13,349	$ 17,515	$ 13,898
Loss	VA975	$ 0	$ 0	$ 0	$ 0	$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	$ 0	$ 0	$ 0	$ 0	$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	$ 0	$ 0	$ 0	$ 0	$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	$ 0	$ 0	$ 0	$ 0	$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	**SUB2410**	**$ 446,866**	**$ 351,413**	**$ 328,570**	**$ 288,518**	**$ 188,396**
Mortgages - Total	SUB2421	$ 423,119	$ 332,810	$ 309,944	$ 270,237	$ 174,046
Construction and Land Loans	SUB2430	$ 45,020	$ 40,252	$ 42,673	$ 24,621	$ 23,846
Permanent Loans Secured by 1-4 Property	SUB2441	$ 341,449	$ 250,362	$ 238,650	$ 217,854	$ 124,892
Permanent Loans Secured by All Other Property	SUB2450	$ 59,061	$ 68,143	$ 55,468	$ 35,254	$ 33,415
Nonmortgages - Total	SUB2461	$ 23,747	$ 18,603	$ 18,626	$ 18,281	$ 14,350
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	**SUB2470**	**$ 139,711**	**$ 127,674**	**$ 150,701**	**$ 130,471**	**$ 113,102**
Past Due & Still Accruing - 30-89 Days - Total	**PD10**	**$ 128,134**	**$ 117,459**	**$ 136,150**	**$ 118,105**	**$ 102,537**
Mortgage Loans - Total	SUB2481	$ 119,708	$ 107,257	$ 128,228	$ 108,635	$ 96,551
Construction	PD115	$ 5,225	$ 2,531	$ 6,425	$ 6,369	$ 5,508
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	$ 4,787	$ 4,408	$ 5,385	$ 4,714	$ 5,543
Secured by First Liens	PD123	$ 91,735	$ 81,960	$ 84,894	$ 81,081	$ 75,840
Secured by Junior Liens	PD124	$ 2,629	$ 2,332	$ 1,751	$ 2,003	$ 2,385
Multifamily (5 or more) Dwelling Units	PD125	$ 2,408	$ 1,709	$ 716	$ 2,944	$ 1,991
Nonresidential Property (Except Land)	PD135	$ 8,732	$ 3,591	$ 9,360	$ 9,306	$ 4,770
Land	PD138	$ 4,192	$ 10,726	$ 19,697	$ 2,218	$ 514
Nonmortgage Loans:						
Commercial Loans	PD140	$ 5,162	$ 7,268	$ 4,835	$ 7,268	$ 3,498
Consumer Loans - Total	SUB2511	$ 3,264	$ 2,934	$ 3,087	$ 2,202	$ 2,488
Loans on Deposits	PD161	$ 87	$ 37	$ 185	$ 157	$ 240
Home Improvement Loans	PD163	$ 192	$ 90	$ 155	$ 37	$ 32
Education Loans	PD165	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD167	$ 1,581	$ 1,240	$ 1,452	$ 1,302	$ 1,242
Mobile Home Loans	PD169	$ 367	$ 357	$ 207	$ 77	$ 52
Credit Cards	PD171	$ 41	$ 30	$ 71	$ 65	$ 34
Other	PD180	$ 996	$ 1,180	$ 1,017	$ 564	$ 888
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	$ 140	$ 888	$ 1,034	$ 66	$ 66
Held for Sale Included in PD115:PD180	PD192	$ 5,504	$ 2,552	$ 1,497	$ 4,638	$ 4,193

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	$ 640	$ 957	$ 1,156	$ 467	$ 297
Guaranteed Portion Incl in PD195,Excl Rebooked GNMAs	PD196	$ 634	$ 659	$ 515	$ 381	$ 283
Rebooked GNMAs Incl in PD195	PD197	$ 0	$ 0	$ 0	$ 0	$ 0
Past Due & Still Accruing - 90 Days or More - Total	**PD20**	**$ 11,577**	**$ 10,215**	**$ 14,551**	**$ 12,366**	**$ 10,565**
Mortgage Loans - Total	SUB2491	$ 8,069	$ 8,324	$ 12,620	$ 11,354	$ 9,520
Construction	PD215	$ 717	$ 411	$ 953	$ 142	$ 1,032
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	$ 436	$ 1,519	$ 1,572	$ 2,111	$ 1,524
Secured by First Liens	PD223	$ 6,239	$ 5,890	$ 8,532	$ 7,542	$ 5,029
Secured by Junior Liens	PD224	$ 0	$ 23	$ 149	$ 270	$ 294
Multifamily (5 or more) Dwelling Units	PD225	$ 634	$ 169	$ 169	$ 0	$ 0
Nonresidential Property (Except Land)	PD235	$ 43	$ 81	$ 514	$ 1,289	$ 1,486
Land	PD238	$ 0	$ 231	$ 731	$ 0	$ 155
Nonmortgage Loans:						
Commercial Loans	PD240	$ 3,382	$ 1,840	$ 1,813	$ 801	$ 655
Consumer Loans - Total	SUB2521	$ 126	$ 51	$ 118	$ 211	$ 390
Loans on Deposits	PD261	$ 0	$ 0	$ 45	$ 12	$ 0
Home Improvement Loans	PD263	$ 14	$ 14	$ 9	$ 45	$ 65
Education Loans	PD265	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD267	$ 62	$ 5	$ 39	$ 62	$ 9
Mobile Home Loans	PD269	$ 0	$ 0	$ 0	$ 0	$ 0
Credit Cards	PD271	$ 39	$ 4	$ 18	$ 33	$ 3
Other	PD280	$ 11	$ 28	$ 7	$ 59	$ 313
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	$ 0	$ 308	$ 0	$ 0	$ 0
Held for Sale Included in PD215:PD280	PD292	$ 0	$ 1,123	$ 2,083	$ 1,235	$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	$ 0	$ 134	$ 287	$ 240	$ 357
Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs	PD296	$ 0	$ 134	$ 222	$ 240	$ 357
Rebooked GNMAs Incl in PD295	PD297	$ 0	$ 0	$ 0	$ 0	$ 0
NONACCRUAL						
Nonaccrual - Total	**PD30**	**$ 307,155**	**$ 223,739**	**$ 177,869**	**$ 158,047**	**$ 75,294**
Mortgage Loans - Total	SUB2501	$ 295,342	$ 217,229	$ 169,096	$ 150,248	$ 67,975

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Schedule PD --- Consolidated Past Due and Nonaccrual Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Construction	PD315	$ 16,667	$ 11,363	$ 8,448	$ 10,618	$ 9,199
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	$ 4,697	$ 1,960	$ 922	$ 931	$ 973
Secured by First Liens	PD323	$ 227,032	$ 150,224	$ 133,592	$ 117,999	$ 32,701
Secured by Junior Liens	PD324	$ 3,894	$ 2,046	$ 1,853	$ 1,203	$ 603
Multifamily (5 or more) Dwelling Units	PD325	$ 4,245	$ 7,613	$ 10,249	$ 7,138	$ 908
Nonresidential Property (Except Land)	PD335	$ 20,588	$ 29,033	$ 7,613	$ 7,085	$ 16,153
Land	PD338	$ 18,219	$ 14,990	$ 6,419	$ 5,274	$ 7,438
Nonmortgage Loans:						
Commercial Loans	PD340	$ 10,661	$ 5,545	$ 8,071	$ 7,000	$ 6,601
Consumer Loans - Total	SUB2531	$ 1,152	$ 965	$ 702	$ 799	$ 718
Loans on Deposits	PD361	$ 28	$ 0	$ 1	$ 0	$ 29
Home Improvement Loans	PD363	$ 183	$ 90	$ 124	$ 83	$ 23
Education Loans	PD365	$ 0	$ 0	$ 0	$ 0	$ 0
Auto Loans	PD367	$ 463	$ 521	$ 272	$ 351	$ 398
Mobile Home Loans	PD369	$ 74	$ 0	$ 0	$ 61	$ 6
Credit Cards	PD371	$ 39	$ 64	$ 17	$ 5	$ 24
Other	PD380	$ 365	$ 290	$ 288	$ 299	$ 238
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	$ 148,303	$ 66,949	$ 71,376	$ 40,559	$ 3,295
Held for Sale Included in PD315:PD380	PD392	$ 6,670	$ 5,021	$ 5,161	$ 5,723	$ 44
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	$ 1,117	$ 1,061	$ 1,531	$ 1,565	$ 1,964
Guaranteed Portion Incl in PD395,Excl Rebooked GNMAs	PD396	$ 854	$ 646	$ 197	$ 87	$ 229
Rebooked GNMAs Incl in PD395	PD397	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule LD --- Loan Data Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	**SUB5100**	**$ 163,801**	**$ 174,997**	**$ 180,666**	**$ 171,876**	**$ 205,646**
90% up to 100% LTV	LD110	$ 141,193	$ 151,776	$ 160,016	$ 151,157	$ 184,588
100% and greater LTV	LD120	$ 22,608	$ 23,221	$ 20,650	$ 20,719	$ 21,058
Past Due and Nonaccrual Balances - Total	**SUB5250**	**$ 16,579**	**$ 13,025**	**$ 12,276**	**$ 15,315**	**$ 10,360**
Past Due and Still Accruing - Total	**SUB5240**	**$ 9,647**	**$ 6,061**	**$ 7,538**	**$ 8,554**	**$ 7,436**

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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	$ 8,672	$ 4,675	$ 6,056	$ 7,892	$ 6,157
90% up to 100% LTV	LD210	$ 8,105	$ 4,364	$ 5,822	$ 7,252	$ 6,044
100% and greater LTV	LD220	$ 567	$ 311	$ 234	$ 640	$ 113
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	$ 975	$ 1,386	$ 1,482	$ 662	$ 1,279
90% up to 100% LTV	LD230	$ 975	$ 1,386	$ 1,355	$ 662	$ 1,279
100% and greater LTV	LD240	$ 0	$ 0	$ 127	$ 0	$ 0
Nonaccrual - Total	**SUB5230**	**$ 6,932**	**$ 6,964**	**$ 4,738**	**$ 6,761**	**$ 2,924**
90% up to 100% LTV	LD250	$ 5,538	$ 5,895	$ 3,974	$ 5,847	$ 2,663
100% and greater LTV	LD260	$ 1,394	$ 1,069	$ 764	$ 914	$ 261
Net Charge-offs - Total	**SUB5300**	**$ 1,181**	**$ 749**	**$ 479**	**$ 353**	**$- 230**
90% up to 100% LTV	LD310	$ 1,173	$ 817	$ 595	$ 214	$- 230
100% and greater LTV	LD320	$ 8	$- 68	$- 116	$ 139	$ 0
Purchases - Total	**SUB5320**	**$ 0**	**$ 143**	**$ 0**	**$ 0**	**$ 0**
90% up to 100% LTV	LD410	$ 0	$ 0	$ 0	$ 0	$ 0
100% and greater LTV	LD420	$ 0	$ 143	$ 0	$ 0	$ 0
Originations - Total	**SUB5330**	**$ 7,451**	**$ 15,424**	**$ 16,622**	**$ 32,066**	**$ 102,882**
90% up to 100% LTV	LD430	$ 5,535	$ 12,472	$ 12,688	$ 28,085	$ 93,343
100% and greater LTV	LD440	$ 1,916	$ 2,952	$ 3,934	$ 3,981	$ 9,539
Sales - Total	**SUB5340**	**$ 0**	**$ 1,496**	**$ 5,329**	**$ 33,983**	**$ 62,643**
90% up to 100% LTV	LD450	$ 0	$ 1,496	$ 4,591	$ 29,404	$ 55,144
100% and greater LTV	LD460	$ 0	$ 0	$ 738	$ 4,579	$ 7,499
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	$ 46,552	$ 40,644	$ 37,575	$ 36,773	$ 31,860
Owner-Occupied Multifamily Permanent Loans	LD520	$ 7,327	$ 6,662	$ 6,891	$ 11,217	$ 9,886
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	$ 274,946	$ 277,202	$ 248,045	$ 264,593	$ 247,612
1-4 Dwelling Units Option ARM Loans	LD610	$ 5,617	$ 8,413	$ 17,756	$ 13,859	$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	$ 439	$ 449	$ 10,133	$ 10,067	$ 469
Total Capitalized Negative Amortization	LD650	$ 15	$ 14	$ 13	$ 11	$ 9

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	**SUB3380**	**$ 236,383**	**$ 240,545**	**$ 255,861**	**$ 277,851**	**$ 299,511**
Mortgage Construction Loans	CC105	$ 140,288	$ 181,550	$ 193,524	$ 210,135	$ 233,766
Other Mortgage Loans	CC115	$ 96,095	$ 58,995	$ 62,337	$ 67,716	$ 65,745
Undisbursed Balance of Nonmortgage Loans Closed	CC125	$ 6,237	$ 8,343	$ 11,097	$ 9,392	$ 12,508
Commitments Outstanding to Originate Mortgages - Total	**SUB3330**	**$ 225,231**	**$ 254,000**	**$ 341,594**	**$ 424,062**	**$ 272,210**
1-4 Dwelling Units	CC280	$ 167,406	$ 202,281	$ 289,033	$ 353,004	$ 200,935
Multifamily (5 or more) Dwelling Units	CC290	$ 420	$ 674	$ 12,664	$ 3,405	$ 1,222
All Other Real Estate	CC300	$ 57,405	$ 51,045	$ 39,897	$ 67,653	$ 70,053
Commitments Outstanding to Originate Nonmortgage Loans	CC310	$ 19,803	$ 25,832	$ 36,146	$ 32,961	$ 50,101
Commitments Outstanding to Purchase Loans	CC320	$ 746	$ 955	$ 450	$ 165	$ 0
Commitments Outstanding to Sell Loans	CC330	$ 260,310	$ 189,515	$ 243,652	$ 202,273	$ 182,706
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	$ 0	$ 0	$ 0	$ 0	$ 5,946
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	$ 15,223	$ 72,207	$ 133,571	$ 183,051	$ 104,346
Commitments Outstanding to Purchase Investment Securities	CC365	$ 4,017	$ 0	$ 1,000	$ 16,565	$ 17,018
Commitments Outstanding to Sell Investment Securities	CC375	$ 35	$ 20,000	$ 10,527	$ 10,939	$ 8,915
Unused Lines of Credit - Total	**SUB3361**	**$ 484,464**	**$ 503,614**	**$ 504,435**	**$ 499,759**	**$ 517,074**
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	$ 365,328	$ 381,282	$ 392,347	$ 391,627	$ 397,554
Commercial Lines	CC420	$ 110,616	$ 113,593	$ 103,723	$ 100,317	$ 110,833
Open-End Consumer Lines - Credit Cards	CC423	$ 4,520	$ 4,561	$ 4,383	$ 3,797	$ 3,392
Open-End Consumer Lines - Other	CC425	$ 4,000	$ 4,178	$ 3,982	$ 4,018	$ 5,295
Letters of Credit (Excluding Items on CC465 & CC468) - Total	**SUB3390**	**$ 27,721**	**$ 26,830**	**$ 27,255**	**$ 25,318**	**$ 24,963**
Commercial	CC430	$ 5,306	$ 5,271	$ 5,504	$ 3,773	$ 3,546
Standby, Not Included on CC465 or CC468	CC435	$ 22,415	$ 21,559	$ 21,751	$ 21,545	$ 21,417
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	$ 334,292	$ 543,581	$ 874,059	$ 928,758	$ 783,910
Amount of Direct Credit Substitutes on Assets in CC455	CC465	$ 351	$ 351	$ 351	$ 351	$ 351
Amount of Recourse Obligations on Assets in CC455	CC468	$ 320,610	$ 530,818	$ 862,353	$ 921,366	$ 780,467
Other Contingent Liabilities	CC480	$ 850	$ 1,000	$ 0	$ 0	$ 0
Contingent Assets	CC490	$ 967	$ 1,235	$ 1,426	$ 897	$ 0

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Schedule CF --- Consolidated Cash Flow Information Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	$ 811,364	$ 476,937	$ 431,309	$ 428,798	$ 415,418
Sales	CF145	$ 373,000	$ 378,892	$ 376,644	$ 377,000	$ 404,000
Other Balance Changes	CF148	$- 10,442	$ 33,409	$- 23,363	$- 14,783	$- 11,509
Other Mortgage-Backed Securities:						
Purchases	CF153	$ 122,509	$ 84,603	$ 19,021	$ 25,385	$ 5,781
Sales	CF155	$ 134	$ 152	$ 207	$ 162	$ 177
Other Balance Changes	CF158	$- 1,705	$- 3,999	$- 4,090	$- 2,630	$- 3,151
Mortgage Loans:						
Purchases - Total	**SUB3811**	**$ 933,873**	**$ 561,540**	**$ 450,330**	**$ 454,183**	**$ 421,199**
Sales - Total	**SUB3821**	**$ 373,134**	**$ 379,044**	**$ 376,851**	**$ 377,162**	**$ 404,177**
Net Purchases - Total	**SUB3826**	**$ 560,739**	**$ 182,496**	**$ 73,479**	**$ 77,021**	**$ 17,022**
Mortgage Loans Disbursed - Total	**SUB3831**	**$ 1,141,048**	**$ 1,266,782**	**$ 1,687,426**	**$ 1,758,846**	**$ 1,605,173**
Construction Loans - Total	SUB3840	$ 92,228	$ 77,270	$ 85,181	$ 65,931	$ 126,175
1-4 Dwelling Units	CF190	$ 43,273	$ 52,018	$ 60,687	$ 47,890	$ 88,383
Multifamily (5 or more) Dwelling Units	CF200	$ 2,163	$ 3,596	$ 4,352	$ 3,715	$ 5,409
Nonresidential	CF210	$ 46,792	$ 21,656	$ 20,142	$ 14,326	$ 32,383
Permanent Loans - Total	SUB3851	$ 1,048,820	$ 1,189,512	$ 1,602,245	$ 1,692,915	$ 1,478,998
1-4 Dwelling Units	CF225	$ 915,871	$ 1,059,824	$ 1,457,363	$ 1,541,570	$ 1,339,916
Home Equity and Junior Liens	CF226	$ 47,913	$ 58,440	$ 83,282	$ 71,059	$ 80,533
Multifamily (5 or more) Dwelling Units	CF245	$ 29,576	$ 31,176	$ 13,689	$ 10,690	$ 26,033
Nonresidential (Except Land)	CF260	$ 71,407	$ 74,062	$ 96,305	$ 119,178	$ 69,124
Land	CF270	$ 31,966	$ 24,450	$ 34,888	$ 21,477	$ 43,925
Loans and Participations Purchased, Secured By - Total:	**SUB3880**	**$ 14,523**	**$ 15,290**	**$ 7,625**	**$ 9,682**	**$ 25,101**
1-4 Dwelling Units	CF280	$ 2,054	$ 3,450	$ 2,713	$ 1,569	$ 1,786
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	$ 53	$ 165	$ 310	$ 3	$ 96
Home Equity and Junior Liens	CF282	$ 0	$ 0	$ 0	$ 0	$ 0
Multifamily (5 or more) Dwelling Units	CF290	$ 1,728	$ 7,623	$ 1,134	$ 1,625	$ 0
Nonresidential	CF300	$ 10,741	$ 4,217	$ 3,778	$ 6,488	$ 23,315
Loans and Participations Sold, Secured By - Total	**SUB3890**	**$ 705,387**	**$ 1,006,446**	**$ 1,341,348**	**$ 1,435,353**	**$ 1,070,176**
1-4 Dwelling Units	CF310	$ 682,985	$ 995,568	$ 1,331,088	$ 1,414,911	$ 1,066,317
Home Equity and Junior Liens	CF311	$ 305	$ 730	$ 3,484	$ 5,470	$ 4,590

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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	$ 3,868	$ 700	$ 702	$ 76
Nonresidential	CF330	$ 22,402	$ 7,010	$ 9,560	$ 19,740	$ 3,783
Net Purchases (Sales) of Loans and Participations - Total	**SUB3885**	**$- 690,864**	**$- 991,156**	**$- 1,333,723**	**$- 1,425,671**	**$- 1,045,075**
Memo - Refinancing Loans	**CF361**	**$ 398,372**	**$ 291,737**	**$ 389,612**	**$ 509,539**	**$ 331,458**
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	$ 167,342	$ 113,742	$ 154,275	$ 139,033	$ 166,928
Sales	CF395	$ 3,681	$ 1,752	$ 5,027	$ 0	$ 0
Consumer:						
Closed or Purchased	CF400	$ 571,839	$ 27,477	$ 36,965	$ 264,152	$ 349,078
Sales	CF405	$ 435	$ 3,610	$ 6	$ 60,759	$ 0
Nonmortgage Loans Closed or Purchased - Total	**SUB3910**	**$ 739,181**	**$ 141,219**	**$ 191,240**	**$ 403,185**	**$ 516,006**
Nonmortgage Loans - Sales - Total	**SUB3915**	**$ 4,116**	**$ 5,362**	**$ 5,033**	**$ 60,759**	**$ 0**
Net Purchases (Sales) of Nonmortage Loans - Total	**SUB3919**	**$ 735,065**	**$ 135,857**	**$ 186,207**	**$ 342,426**	**$ 516,006**
Deposits:						
Interest Credited to Deposits	CF430	$ 32,026	$ 31,576	$ 34,660	$ 42,829	$ 44,697

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	$ 4,905,527	$ 724,000	$ 961,883	$ 741,405	$ 1,291,127
Fully Insured	DI100	$ 3,710,065	$ 718,883	$ 916,733	$ 693,790	$ 1,195,151
Other	DI110	$ 1,195,462	$ 5,117	$ 45,150	$ 47,615	$ 95,976
Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI120	$ 4,153,673	$ 3,297,700	$ 3,298,387	$ 3,331,673	$ 3,704,837
Greater than $100,000	DI130	$ 2,886,604	$ 1,560,098	$ 1,788,567	$ 1,882,086	$ 1,965,121
Number of Deposits (Excluding Retirement Accounts) with Balances						
$100,000 or Less	DI150	2,375,567	2,086,984	3,198,146	3,809,068	1,705,370
Greater than $100,000	DI160	13,882	6,135	6,211	6,335	6,300
Retirement Deposits with Balances						
$250,000 or Less	DI170	$ 2,886,562	$ 769,302	$ 470,556	$ 468,718	$ 432,591
Greater than $250,000	DI175	$ 9,430	$ 9,635	$ 8,760	$ 9,138	$ 8,839
Number of Retirement Deposits with Balances						
$250,000 or Less	DI180	401,453	410,872	167,098	165,800	123,759
Greater than $250,000	DI185	26	26	25	26	24

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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	2,790,928	2,504,017	3,371,480	3,981,229	1,835,453
IRA/Keogh Accounts	DI200	$ 2,893,380	$ 776,922	$ 477,294	$ 481,657	$ 444,378
Uninsured Deposits	DI210	$ 1,298,200	$ 555,869	$ 760,939	$ 881,886	$ 929,543
Preferred Deposits	DI220	$ 175,253	$ 127,440	$ 131,272	$ 132,457	$ 146,964
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	$ 788,394	$ 696,537	$ 705,141	$ 761,224	$ 805,224
Money Market Deposit Accounts	DI320	$ 5,223,639	$ 1,239,452	$ 1,432,134	$ 1,176,999	$ 1,763,575
Passbook Accounts (Including Nondemand Escrows)	DI330	$ 381,249	$ 402,221	$ 445,334	$ 669,855	$ 481,319
Time Deposits	DI340	$ 3,533,940	$ 3,291,341	$ 2,983,659	$ 3,083,534	$ 3,061,272
Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits	DI350	$ 728,956	$ 664,046	$ 653,472	$ 706,788	$ 724,093
IRA/Keogh Accounts of $100,000 or Greater Included in Time Deposits	DI360	$ 79,839	$ 74,561	$ 70,810	$ 70,803	$ 67,832
Non-Interest-Bearing Demand Deposits	DI610	$ 392,894	$ 327,845	$ 329,076	$ 364,687	$ 381,291
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	$ 9,936,270	$ 5,637,816	$ 5,575,889	$ 5,704,056	$ 1,153,508
Total Allowable Exclusions (Including Foreign Deposits)	DI520	$ 0	$ 1,056	$ 862	$ 179	$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	$ 0	$ 0	$ 0	$ 0	$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	$ 4,668,836	$ 3,776,808	$ 3,746,029	$ 4,427,863	$ 1,151,572
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	$ 1	$ 590	$ 367	$ 71	$ 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	$ 78,249	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than $250,000	DI575	$ 82	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	2,168	2,280	2,315	2,440	2,518
Financial Assets Held for Trading Purposes	SI375	$ 0	$ 0	$ 0	$ 0	$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	$ 75,188	$ 63,739	$ 69,624	$ 71,940	$ 75,778
Financial Liabilites Carried at Fair Value Through Earnings	SI377	$ 312	$ 387	$ 444	$ 4	$ 279
Available-for-Sale Securities	SI385	$ 1,511,634	$ 763,820	$ 432,721	$ 541,289	$ 546,527
Assets Held for Sale	SI387	$ 252,899	$ 239,127	$ 317,705	$ 343,855	$ 346,167
Loans Serviced for Others	SI390	$ 2,666,862	$ 2,565,375	$ 2,768,130	$ 2,756,889	$ 2,726,431
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	$ 0	$ 0	$ 0	$ 0	$ 0
Other Residual Interests	SI404	$ 128	$ 95	$ 54	$ 34	$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.52%	84.26%	84.60%	83.79%	82.39%
Second month of Qtr	SI582	84.50%	84.42%	84.77%	84.26%	82.29%
Third month of Qtr	SI583	83.81%	84.75%	84.79%	84.10%	82.13%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	99.09%	99.99%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	**SI588**	**$ 4,976**	**$ 4,583**	**$ 4,823**	**$ 4,744**	**$ 9,061**
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	$ 45,832	$ 43,770	$ 50,353	$ 43,646	$ 32,380
No. of exec officers.. with credit > $500K/5% unimpaird cap	SI595	19	35	15	18	12
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	$ 1,235,147	$ 870,995	$ 1,029,322	$ 940,847	$ 933,253
Net Income (Loss) (SO91)	SI610	$- 16,289	$- 23,677	$- 7,893	$ 30,295	$ 4,629
Dividends Declared						
Preferred Stock	SI620	$ 0	$ 0	$ 0	$ 342	$ 367
Common Stock	SI630	$ 2,323	$ 4,304	$ 152,322	$ 6,806	$ 6,090
Stock Issued	SI640	$ 0	$ 300,681	$ 0	$ 8,000	$ 0
Stock Retired	SI650	$ 0	$ 0	$ 0	$ 0	$ 0
Capital Contributions (Where No Stock is Issued)	SI655	$ 89,357	$ 89,491	$ 10,528	$ 107,648	$ 11,004

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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	$ 1,386	$ 0	$ 0	$ 0	$- 2,031
Other Comprehensive Income	SI662	$ 8,588	$ 2,451	$- 5,458	$ 599	$ 327
Prior Period Adjustments	SI668	$- 52	$ 7	$- 29	$ 1,801	$ 53
Other Adjustments	SI671	$- 4,821	$- 497	$- 3,155	$ 106	$ 69
Ending Equity Capital (SC80)	**SI680**	**$ 1,310,993**	**$ 1,235,147**	**$ 870,993**	**$ 1,082,148**	**$ 940,847**
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	$ 2,759	$ 2,358	$ 981	$ 1,492	$ 2,071
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	$ 41,164	$ 16,605	$ 8,344	$ 63,025	$ 13,791
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	7 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]	7 [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	$ 297	$ 396	$ 533	$ 467	$ 428
Average Balance Sheet Data						
Total Assets	SI870	$ 9,461,277	$ 8,245,936	$ 8,060,725	$ 8,773,318	$ 7,965,700
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	$ 1,479,604	$ 596,433	$ 463,785	$ 1,006,756	$ 534,147
Mortgage Loans and Mortgage-Backed Securities	SI880	$ 6,415,087	$ 6,250,279	$ 6,287,846	$ 6,296,781	$ 6,214,836
Nonmortgage Loans	SI885	$ 928,257	$ 767,270	$ 737,133	$ 906,077	$ 732,468
Deposits and Excrows	SI890	$ 6,644,407	$ 5,501,274	$ 5,555,649	$ 6,360,844	$ 5,776,946
Total Borrowings	SI895	$ 1,369,046	$ 1,446,087	$ 1,496,116	$ 1,288,637	$ 1,143,534

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	1	2	0	3
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	1	1	1
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	22	21	21	22	20

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts	**SUB6150**	**$ 7,468,761**	**$ 8,391,865**	**$ 8,774,385**	**$ 12,116,800**	**$ 14,483,687**
Managed Assets ($) -Total Fiduciary Accounts	**FS20**	**$ 4,861,807**	**$ 5,286,651**	**$ 5,426,101**	**$ 8,180,195**	**$ 8,398,683**
Personal Trust and Agency Accounts	FS210	$ 966,675	$ 1,143,420	$ 1,197,717	$ 3,241,349	$ 3,370,918
Retirement-related Trust and Agency Accounts - Total	SUB6100	$ 1,193,391	$ 1,303,779	$ 1,330,255	$ 1,692,930	$ 1,722,278
Employee Benefit - Defined Contribution	FS220	$ 27,505	$ 33,598	$ 35,182	$ 101,505	$ 119,280
Employee Benefit - Defined Benefit	FS230	$ 48,572	$ 54,046	$ 57,896	$ 283,206	$ 289,510
Other Retirement Accounts	FS240	$ 1,117,314	$ 1,216,135	$ 1,237,177	$ 1,308,219	$ 1,313,488
Corporate Trust and Agency Accounts	FS250	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS260	$ 2,593,257	$ 2,832,694	$ 2,890,531	$ 3,238,077	$ 3,297,211
Other Fiduciary Accounts	FS270	$ 108,484	$ 6,758	$ 7,598	$ 7,839	$ 8,276
Managed Assets ($) - Assets Excl in OTS Assess Complex Comp	**FS290**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Nonmanaged Assets ($) -Total Fiduciary Accounts	**FS21**	**$ 190,364**	**$ 231,668**	**$ 257,299**	**$ 333,336**	**$ 508,257**
Personal Trust and Agency Accounts	FS211	$ 4,715	$ 4,790	$ 4,776	$ 9,435	$ 9,551
Retirement-related Trust and Agency Accounts - Total	SUB6110	$ 185,649	$ 226,878	$ 252,523	$ 323,901	$ 498,706
Employee Benefit - Defined Contribution	FS221	$ 86,113	$ 100,635	$ 107,694	$ 152,150	$ 176,513
Employee Benefit - Defined Benefit	FS231	$ 84,512	$ 110,660	$ 129,488	$ 153,054	$ 301,930
Other Retirement Accounts	FS241	$ 15,024	$ 15,583	$ 15,341	$ 18,697	$ 20,263
Corporate Trust and Agency Accounts	FS251	$ 0	$ 0	$ 0	$ 0	$ 0
Other Fiduciary Accounts	FS271	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Assets ($) - Custody and Safekeeping Accounts	**FS280**	**$ 2,416,590**	**$ 2,873,546**	**$ 3,090,985**	**$ 3,603,269**	**$ 5,576,747**
Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp	**FS291**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
Managed Assets (#) -Total Fiduciary Accounts	**FS22**	**6,874**	**6,617**	**6,360**	**11,007**	**10,796**
Personal Trust and Agency Accounts	FS212	2,642	2,546	2,491	6,867	6,795
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,488	1,442	1,373	1,456	1,403
Employee Benefit - Defined Contribution	FS222	9	10	12	31	34

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Employee Benefit - Defined Benefit	FS232	11	11	12	43	47
Other Retirement Accounts	FS242	1,468	1,421	1,349	1,382	1,322
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	2,737	2,623	2,490	2,678	2,592
Other Fiduciary Accounts	FS272	7	6	6	6	6
Nonmanaged Assets (#) -Total Fiduciary Accounts	**FS23**	**40**	**41**	**44**	**81**	**106**
Personal Trust and Agency Accounts	FS213	7	5	5	11	11
Retirement-related Trust and Agency Accounts - Total	SUB6130	33	36	39	70	95
Employee Benefit - Defined Contribution	FS223	3	3	3	25	29
Employee Benefit - Defined Benefit	FS233	16	16	17	20	21
Other Retirement Accounts	FS243	14	17	19	25	45
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**	**228,568**	**214,948**	**205,779**	**194,861**	**184,468**
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	**FS30**	**$ 39,963**	**$ 30,574**	**$ 20,705**	**$ 19,583**	**$ 73,192**
Personal Trust and Agency Accounts	FS310	$ 12,365	$ 9,509	$ 6,404	$ 10,421	$ 39,324
Retirement-related Trust and Agency Accounts - Total	SUB6200	$ 7,176	$ 5,455	$ 3,599	$ 2,755	$ 10,683
Employee Benefit - Defined Contribution	FS320	$ 176	$ 138	$ 93	$ 295	$ 1,236
Employee Benefit - Defined Benefit	FS330	$ 252	$ 197	$ 135	$ 586	$ 2,339
Other Retirement Accounts	FS340	$ 6,748	$ 5,120	$ 3,371	$ 1,874	$ 7,108
Corporate Trust and Agency Accounts	FS350	$ 0	$ 0	$ 0	$ 0	$ 0
Investment Management Agency Accounts	FS360	$ 16,072	$ 12,105	$ 7,987	$ 4,706	$ 18,218
Other Fiduciary Accounts	FS370	$ 222	$ 54	$ 37	$ 19	$ 79
Custody and Safekeeping Accounts	FS380	$ 2,030	$ 1,603	$ 1,115	$ 647	$ 2,804
Other Fiduciary and Related Services	FS390	$ 2,098	$ 1,848	$ 1,563	$ 1,035	$ 2,084
YTD - Expenses - Fiduciary and Related Services	**FS391**	**$ 14,586**	**$ 0**	**$ 0**	**$ 0**	**$ 12,671**
YTD - Net Losses from Fiduciary and Related Services	**FS392**	**$ 254**	**$ 0**	**$ 0**	**$ 0**	**$ 284**
YTD - Intracompany Inc Credits for Fiduciary/Related Service	**FS393**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**
YTD - Income - Net Fiduciary and Related Services Income	**FS35**	**$ 25,123**	**$ 30,574**	**$ 20,705**	**$ 19,583**	**$ 60,237**
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	**FS40**	**$ 966,675**	**$ 9,192**	**$ 0**	**$ 0**	**$ 3,370,917**

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Schedule FS --- Fiduciary and Related Services Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Non-Interest-Bearing Deposits	FS410	$ 1,190	$ 0	$ 0	$ 0	$ 2,561
Interest-Bearing Deposits	FS415	$ 16,821	$ 1,016	$ 0	$ 0	$ 15,980
U.S. Treasury and U.S. Government Agency Obligations	FS420	$ 36,090	$ 0	$ 0	$ 0	$ 112,968
State, County and Municipal Obligations	FS425	$ 118,587	$ 0	$ 0	$ 0	$ 348,797
Money Market Mutual Funds	FS430	$ 104,661	$ 5	$ 0	$ 0	$ 422,290
Other Short-term Obligations	FS435	$ 0	$ 0	$ 0	$ 0	$ 0
Other Notes and Bonds	FS440	$ 65,213	$ 262	$ 0	$ 0	$ 213,069
Common and Prefered Stock	FS445	$ 540,404	$ 5,834	$ 0	$ 0	$ 1,992,612
Real Estate Mortgages	FS450	$ 0	$ 0	$ 0	$ 0	$ 599
Real Estate	FS455	$ 62,347	$ 2,058	$ 0	$ 0	$ 118,474
Miscellaneous Assets	FS460	$ 21,362	$ 17	$ 0	$ 0	$ 143,567
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 Agncy	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**	**18**
Domestic Equity	FS610	0	0	0	0	11
International/Global Equity	FS620	0	0	0	0	2
Stock/Bond Blend	FS630	0	0	0	0	1
Taxable Bond	FS640	0	0	0	0	2
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	1
Specialty/Other	FS670	0	0	0	0	1
Market Value - Total Collective Investment Funds	**FS65**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 287,548**
Domestic Equity	FS615	$ 0	$ 0	$ 0	$ 0	$ 160,143
International/Global Equity	FS625	$ 0	$ 0	$ 0	$ 0	$ 25,405
Stock/Bond Blend	FS635	$ 0	$ 0	$ 0	$ 0	$ 905
Taxable Bond	FS645	$ 0	$ 0	$ 0	$ 0	$ 88,135
Municipal Bond	FS655	$ 0	$ 0	$ 0	$ 0	$ 0
Short-Term Investments/Money Market	FS665	$ 0	$ 0	$ 0	$ 0	$ 9,500
Specialty/Other	FS675	$ 0	$ 0	$ 0	$ 0	$ 3,460
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	**FS70**	**$ 116**	**$ 0**	**$ 0**	**$ 0**	**$ 358**
Personal Trust and Agency Accounts	FS710	$ 60	$ 0	$ 0	$ 0	$ 325
Retirement-Related Trust and Agency Accounts	FS720	$ 27	$ 0	$ 0	$ 0	$ 14
Investment Management Agency Accounts	FS730	$ 29	$ 0	$ 0	$ 0	$ 19
Other Fiduciary Accounts and Related Services	FS740	$ 0	$ 0	$ 0	$ 0	$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	**FS71**	**$ 154**	**$ 0**	**$ 0**	**$ 0**	**$ 6**
Personal Trust and Agency Accounts	FS711	$ 154	$ 0	$ 0	$ 0	$ 5
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	$ 1
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	**FS72**	**$ 16**	**$ 0**	**$ 0**	**$ 0**	**$ 80**
Personal Trust and Agency Accounts	FS712	$ 10	$ 0	$ 0	$ 0	$ 27
Retirement-Related Trust and Agency Accounts	FS722	$ 0	$ 0	$ 0	$ 0	$ 3
Investment Management Agency Accounts	FS732	$ 6	$ 0	$ 0	$ 0	$ 50
Other Fiduciary Accounts and Related Services	FS742	$ 0	$ 0	$ 0	$ 0	$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	$ 1,310,995	$ 1,235,145	$ 870,995	$ 1,082,149	$ 940,844
Equity Capital Deductions - Total	SUB1631	$ 41,036	$ 34,899	$ 23,923	$ 19,799	$ 20,115
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	$ 1,353	$ 1,339	$ 1,331	$ 1,326	$ 1,323
Goodwill and Certain Other Intangible Assets	CCR115	$ 12,481	$ 11,103	$ 11,811	$ 12,036	$ 12,490
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	$ 27,202	$ 22,457	$ 10,781	$ 6,437	$ 6,302
Other	CCR134	$ 0	$ 0	$ 0	$ 0	$ 0
Equity Capital Additions -Total	SUB1641	$- 4,343	$ 4,235	$ 4,467	$- 2,667	$- 402
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	$- 6,971	$ 1,618	$ 2,012	$- 4,529	$- 2,260
Intangible Assets	CCR185	$ 0	$ 0	$ 0	$ 0	$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	$ 57	$ 49	$ 44	$ 49	$ 49
Other	CCR195	$ 2,571	$ 2,568	$ 2,411	$ 1,813	$ 1,809
Tier 1 (Core) Capital	**CCR20**	**$ 1,265,616**	**$ 1,204,481**	**$ 851,539**	**$ 1,059,683**	**$ 920,327**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	**CCR205**	**$ 12,771,752**	**$ 8,372,986**	**$ 8,057,880**	**$ 8,305,274**	**$ 8,376,671**
Asset Deductions - Total	SUB1651	$ 46,645	$ 38,380	$ 28,677	$ 27,942	$ 24,662
Assets of "Nonincludable" Subsidiaries	CCR260	$ 6,956	$ 4,814	$ 6,078	$ 9,462	$ 5,862
Goodwill and Certain Other Intangible Assets	CCR265	$ 12,487	$ 11,109	$ 11,818	$ 12,043	$ 12,498
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	$ 27,202	$ 22,457	$ 10,781	$ 6,437	$ 6,302
Other	CCR275	$ 0	$ 0	$ 0	$ 0	$ 0
Asset Additions - Total	SUB1661	$- 8,638	$ 1,372	$ 1,896	$- 6,395	$- 3,670
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	$- 8,572	$ 1,441	$ 1,968	$- 6,320	$- 3,591
Intangible Assets	CCR285	$ 0	$ 0	$ 0	$ 0	$ 0
Other	CCR290	$- 66	$- 69	$- 72	$- 75	$- 79
Adjusted Total Assets	**CCR25**	**$ 12,716,469**	**$ 8,335,978**	**$ 8,031,099**	**$ 8,270,937**	**$ 8,348,339**
Tier 1 (Core) Capital Requirement (CCR25*4%)	**CCR27**	**$ 508,070**	**$ 333,085**	**$ 320,560**	**$ 330,140**	**$ 333,242**
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	**CCR30**	**$ 1,265,616**	**$ 1,204,481**	**$ 851,539**	**$ 1,059,683**	**$ 920,327**
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	$ 7,684	$ 1,203	$ 343	$ 526	$ 706
Tier 2 Capital - Qualfying 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	$ 68,758	$ 59,211	$ 56,113	$ 55,115	$ 55,307
Tier 2 Capital - Other	CCR355	$ 0	$ 0	$ 0	$ 0	$ 0
Tier 2 (Supplementary) Capital	**CCR33**	**$ 76,442**	**$ 60,414**	**$ 56,456**	**$ 55,641**	**$ 56,013**
Allowable Tier 2 (Supplementary) Capital	**CCR35**	**$ 76,033**	**$ 60,414**	**$ 56,456**	**$ 55,641**	**$ 56,013**
Equity Investments & Other Assets Required to be Deducted	CCR370	$ 82	$ 82	$ 82	$ 83	$ 84
Deduction for Low-Level Recourse and Residual Interests	CCR375	$ 128	$ 95	$ 54	$ 34	$ 31
Total Risk-Based Capital	**CCR39**	**$ 1,341,439**	**$ 1,264,718**	**$ 907,859**	**$ 1,115,207**	**$ 976,225**
0% R/W Category - Cash	CCR400	$ 37,192	$ 32,486	$ 29,667	$ 37,284	$ 39,313
0% R/W Category - Securities Backed by U.S. Government	CCR405	$ 107,513	$ 82,366	$ 78,210	$ 97,162	$ 84,230
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	$ 0	$ 0	$ 0	$ 0	$ 0
0% R/W Category - Other	CCR415	$ 2,695,257	$ 31,371	$ 10,801	$ 12,416	$ 13,667
0% R/W Category - Assets Total	CCR420	$ 2,839,962	$ 146,223	$ 118,678	$ 146,862	$ 137,210
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	**CCR40**	**$ 0**	**$ 0**	**$ 0**	**$ 0**	**$ 0**

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Schedule CCR --- Consolidated Capital Requirement Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	$ 1,045,357	$ 523,502	$ 353,339	$ 318,565	$ 273,349
20% R/W Category - Claims on FHLBs	CCR435	$ 697,413	$ 341,591	$ 297,028	$ 241,851	$ 244,150
20% R/W Category - General Obligations of State/Local Govts	CCR440	$ 43,393	$ 43,455	$ 41,831	$ 49,335	$ 50,209
20% R/W Category - Claims on Domestic Depository Inst	CCR445	$ 184,484	$ 207,486	$ 88,059	$ 143,734	$ 154,727
20% R/W Category - Other	CCR450	$ 445,033	$ 259,474	$ 206,484	$ 201,758	$ 184,945
20% R/W Category - Assets Total	CCR455	$ 2,415,680	$ 1,375,508	$ 986,741	$ 955,243	$ 907,380
20% Risk-Weight Total for R/B Capital (CCR455x20%)	**CCR45**	**$ 483,136**	**$ 275,103**	**$ 197,347**	**$ 191,050**	**$ 181,475**
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	$ 2,737,893	$ 2,705,170	$ 2,836,760	$ 3,117,319	$ 3,280,003
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	$ 72,915	$ 63,552	$ 52,951	$ 45,858	$ 46,331
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	$ 1,097	$ 1,097	$ 1,097	$ 1,596	$ 1,097
50% R/W Category - State & Local Revenue Bonds	CCR475	$ 13,870	$ 13,274	$ 11,973	$ 7,252	$ 7,711
50% R/W Category - Other	CCR480	$ 21	$ 75	$ 24	$ 152	$ 183
50% R/W Category - Assets Total	CCR485	$ 2,825,796	$ 2,783,168	$ 2,902,805	$ 3,172,177	$ 3,335,325
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	**CCR50**	**$ 1,412,907**	**$ 1,391,590**	**$ 1,451,408**	**$ 1,586,095**	**$ 1,667,668**
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	$ 208,980	$ 89,822	$ 144,970	$ 139,111	$ 86,807
100% R/W Category - All Other Assets	CCR506	$ 4,754,614	$ 4,167,027	$ 4,138,569	$ 4,107,095	$ 4,137,464
100% R/W Category - Assets Total	CCR510	$ 4,963,594	$ 4,256,849	$ 4,283,539	$ 4,246,206	$ 4,224,271
100% Risk-Weight Total for R/B Capital (CCR510x100%)	**CCR55**	**$ 4,963,594**	**$ 4,256,849**	**$ 4,283,539**	**$ 4,246,206**	**$ 4,224,271**
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**	**$ 13,045,032**	**$ 8,561,748**	**$ 8,291,763**	**$ 8,520,488**	**$ 8,604,186**
Subtotal Risk-Weighted Assets	**CCR75**	**$ 6,859,631**	**$ 5,923,535**	**$ 5,932,288**	**$ 6,023,346**	**$ 6,073,408**
Excess Allowances for Loan and Lease Losses	CCR530	$ 55,208	$ 50,800	$ 23,256	$ 14,988	$ 7,474
Total Risk-Weighted Assets	**CCR78**	**$ 6,804,423**	**$ 5,872,735**	**$ 5,909,032**	**$ 6,008,358**	**$ 6,065,934**
Total Risk-Based Capital Requirement (CCR78 x 8%)	**CCR80**	**$ 544,354**	**$ 469,820**	**$ 472,721**	**$ 480,667**	**$ 485,274**
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	**CCR810**	**9.95%**	**14.45%**	**10.60%**	**12.81%**	**11.02%**
Total Risk-Based Capital Ratio	**CCR820**	**19.71%**	**21.54%**	**15.36%**	**18.56%**	**16.09%**
Tier 1 Risk-Based Capital Ratio	**CCR830**	**18.60%**	**20.51%**	**14.41%**	**17.64%**	**15.17%**

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	**CCR840**	**9.95%**	**14.45%**	**10.60%**	**12.81%**	**11.02%**

*Note

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