

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:09 AM

Industry Aggregate Report
93051 - OTS-Regulated: Virginia
March 2009

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***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	15	14	15	15	16

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	1	0	3	2	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		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	\$ 8,347,831	\$ 16,195,286	\$ 8,041,942	\$ 10,139,125	\$ 11,063,106
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,836,631	\$ 2,030,088	\$ 2,439,830	\$ 3,483,993	\$ 3,576,461
Interest-Earning Deposits in FHLBs	SC112	\$ 117,883	\$ 136,113	\$ 130,098	\$ 73,637	\$ 1,531,134
Other Interest-Earning Deposits	SC118	\$ 5,350,015	\$ 4,289,729	\$ 973,211	\$ 129,414	\$ 236,686
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 388,101	\$ 9,095,575	\$ 3,787,456	\$ 5,393,041	\$ 4,576,898
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 348,197	\$ 366,622	\$ 409,565	\$ 326,590	\$ 349,252
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,324	\$ 9,655	\$ 9,021	\$ 388,767	\$ 484,136
State and Municipal Obligations	SC180	\$ 99,956	\$ 98,534	\$ 151,612	\$ 165,231	\$ 158,198
Securities Backed by Nonmortgage Loans	SC182	\$ 1,930	\$ 1,835	\$ 2,473	\$ 2,831	\$ 2,762
Other Investment Securities	SC185	\$ 179,468	\$ 152,831	\$ 122,753	\$ 142,216	\$ 117,773
Accrued Interest Receivable	SC191	\$ 16,326	\$ 14,304	\$ 15,923	\$ 33,405	\$ 29,806
Mortgage-Backed Securities - Gross	SUB0072	\$ 13,598,694	\$ 24,983,220	\$ 24,684,702	\$ 23,924,110	\$ 25,132,785
Mortgage-Backed Securities - Total	SC22	\$ 13,598,694	\$ 24,983,220	\$ 24,684,702	\$ 23,924,110	\$ 25,132,785
Pass-Through - Total	SUB0073	\$ 12,334,710	\$ 13,383,068	\$ 12,498,191	\$ 9,462,377	\$ 9,560,009
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 12,323,426	\$ 13,370,920	\$ 12,482,695	\$ 9,447,224	\$ 9,551,198
Other Pass-Through	SC215	\$ 11,284	\$ 12,148	\$ 15,496	\$ 15,153	\$ 8,811
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 1,193,550	\$ 11,458,434	\$ 12,050,964	\$ 14,340,341	\$ 15,451,530
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 185,209	\$ 168,952	\$ 154,616	\$ 561,616	\$ 102,735
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,045	\$ 5,234	\$ 5,326	\$ 5,487	\$ 5,649
Other	SC222	\$ 1,003,296	\$ 11,284,248	\$ 11,891,022	\$ 13,773,238	\$ 15,343,146
Accrued Interest Receivable	SC228	\$ 70,434	\$ 141,718	\$ 135,547	\$ 121,392	\$ 121,246

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 34,387,171	\$ 115,710,078	\$ 116,524,490	\$ 130,037,983	\$ 133,138,141
Mortgage Loans - Total	SC26	\$ 33,281,873	\$ 112,830,692	\$ 114,529,866	\$ 125,352,951	\$ 129,908,836
Construction Loans - Total	SUB0100	\$ 667,630	\$ 1,057,069	\$ 1,238,137	\$ 1,392,301	\$ 1,371,387
Residential - Total	SUB0110	\$ 498,292	\$ 876,185	\$ 1,085,400	\$ 1,237,923	\$ 1,242,216
1-4 Dwelling Units	SC230	\$ 319,769	\$ 704,380	\$ 872,075	\$ 1,035,097	\$ 1,047,736
Multifamily (5 or more) Dwelling Units	SC235	\$ 178,523	\$ 171,805	\$ 213,325	\$ 202,826	\$ 194,480
Nonresidential Property	SC240	\$ 169,338	\$ 180,884	\$ 152,737	\$ 154,378	\$ 129,171
Permanent Loans - Total	SUB0121	\$ 33,482,480	\$ 114,246,744	\$ 114,883,812	\$ 128,004,447	\$ 131,076,552
Residential - Total	SUB0131	\$ 32,303,227	\$ 112,909,707	\$ 113,432,363	\$ 126,802,276	\$ 129,894,000
1-4 Dwelling Units - Total	SUB0141	\$ 32,128,340	\$ 112,738,175	\$ 113,250,921	\$ 126,621,368	\$ 129,637,422
Revolving Open-End Loans	SC251	\$ 8,374,542	\$ 20,102,994	\$ 20,555,560	\$ 23,047,644	\$ 23,648,966
All Other - First Liens	SC254	\$ 20,861,136	\$ 76,142,546	\$ 75,168,783	\$ 83,835,304	\$ 85,371,637
All Other - Junior Liens	SC255	\$ 2,892,662	\$ 16,492,635	\$ 17,526,578	\$ 19,738,420	\$ 20,616,819
Multifamily (5 or more) Dwelling Units	SC256	\$ 174,887	\$ 171,532	\$ 181,442	\$ 180,908	\$ 256,578
Nonresidential Property (Except Land)	SC260	\$ 739,692	\$ 836,715	\$ 898,700	\$ 649,820	\$ 614,518
Land	SC265	\$ 439,561	\$ 500,322	\$ 552,749	\$ 552,351	\$ 568,034
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 2,808,759	\$- 586,781	\$- 13,274,799	\$- 3,051,191	\$ 4,492,935
Accrued Interest Receivable	SC272	\$ 201,350	\$ 375,820	\$ 384,206	\$ 627,879	\$ 677,566
Advances for Taxes and Insurance	SC275	\$ 35,711	\$ 30,445	\$ 18,335	\$ 13,356	\$ 12,636
Allowance for Loan and Lease Losses	SC283	\$ 1,105,298	\$ 2,879,386	\$ 1,994,624	\$ 4,685,032	\$ 3,229,305
Nonmortgage Loans - Gross	SUB0162	\$ 8,315,555	\$ 8,215,775	\$ 10,441,603	\$ 11,974,247	\$ 12,371,864
Nonmortgage Loans - Total	SC31	\$ 8,235,645	\$ 8,130,308	\$ 10,361,964	\$ 11,916,610	\$ 12,313,894
Commercial Loans - Total	SC32	\$ 3,519,153	\$ 2,862,754	\$ 2,333,150	\$ 2,441,654	\$ 3,425,713
Secured	SC300	\$ 1,154,321	\$ 2,633,264	\$ 2,142,439	\$ 2,250,414	\$ 3,214,066
Unsecured	SC303	\$ 2,363,557	\$ 228,079	\$ 190,711	\$ 191,240	\$ 211,647
Lease Receivables	SC306	\$ 1,275	\$ 1,411	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 4,782,370	\$ 5,336,090	\$ 8,089,959	\$ 9,512,884	\$ 8,925,177
Loans on Deposits	SC310	\$ 3,738	\$ 3,916	\$ 4,598	\$ 4,610	\$ 4,760
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,248	\$ 5,558	\$ 5,916	\$ 6,313	\$ 6,872
Education Loans	SC320	\$ 9	\$ 17	\$ 19	\$ 11	\$ 14
Auto Loans	SC323	\$ 464,864	\$ 496,977	\$ 518,580	\$ 486,054	\$ 445,301
Mobile Home Loans	SC326	\$ 100	\$ 58	\$ 63	\$ 68	\$ 102
Credit Cards	SC328	\$ 83,286	\$ 85,866	\$ 84,724	\$ 83,791	\$ 85,634

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Schedule SC --- Consolidated Statement of Condition						
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Other, Including Lease Receivables	SC330	\$ 4,225,125	\$ 4,743,698	\$ 7,476,059	\$ 8,932,037	\$ 8,382,494
Accrued Interest Receivable	SC348	\$ 14,032	\$ 16,931	\$ 18,494	\$ 19,709	\$ 20,974
Allowance for Loan and Lease Losses	SC357	\$ 79,910	\$ 85,467	\$ 79,639	\$ 57,637	\$ 57,970
Repossessed Assets - Gross	SUB0201	\$ 299,366	\$ 801,841	\$ 969,997	\$ 778,907	\$ 594,366
Repossessed Assets - Total	SC40	\$ 299,366	\$ 801,841	\$ 969,997	\$ 778,907	\$ 594,366
Real Estate - Total	SUB0210	\$ 284,208	\$ 786,408	\$ 955,439	\$ 765,069	\$ 577,236
Construction	SC405	\$ 768	\$ 808	\$ 1,042	\$ 956	\$ 56
Residential - Total	SUB0225	\$ 231,200	\$ 733,832	\$ 903,534	\$ 729,319	\$ 545,660
1-4 Dwelling Units	SC415	\$ 230,177	\$ 732,879	\$ 902,682	\$ 729,319	\$ 545,660
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,023	\$ 953	\$ 852	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 705	\$ 705	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 51,535	\$ 51,063	\$ 50,863	\$ 34,794	\$ 31,520
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 15,158	\$ 15,433	\$ 14,558	\$ 13,838	\$ 17,130
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 275	\$ 328	\$ 205	\$ 205	\$ 205
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 312,306	\$ 2,401,790	\$ 2,509,685	\$ 2,525,077	\$ 2,647,954
Federal Home Loan Bank Stock	SC510	\$ 272,978	\$ 2,239,431	\$ 2,342,683	\$ 2,355,146	\$ 2,482,192
Other	SC540	\$ 39,328	\$ 162,359	\$ 167,002	\$ 169,931	\$ 165,762
Office Premises and Equipment	SC55	\$ 511,292	\$ 759,504	\$ 767,765	\$ 758,122	\$ 741,751
Other Assets - Gross	SUB0262	\$ 4,659,147	\$ 17,815,587	\$ 17,360,151	\$ 7,814,187	\$ 7,475,451
Other Assets - Total	SC59	\$ 4,659,147	\$ 17,815,587	\$ 17,360,151	\$ 7,814,187	\$ 7,475,451
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 16,138	\$ 16,008	\$ 15,634	\$ 15,450	\$ 1,049
Other	SC625	\$ 316,772	\$ 523,859	\$ 522,461	\$ 516,223	\$ 524,079
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 113,520	\$ 1,844,037	\$ 2,784,740	\$ 2,194,112	\$ 1,176,776
Nonmortgage Loans	SC644	\$ 8	\$ 10	\$ 13	\$ 15	\$ 18
Goodwill & Other Intangible Assets	SC660	\$ 1,455,280	\$ 4,327,036	\$ 3,976,162	\$ 151,752	\$ 152,694
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 29,295	\$ 36,478	\$ 34,203	\$ 30,877	\$ 23,245
Other Assets	SC689	\$ 2,728,134	\$ 11,068,159	\$ 10,026,938	\$ 4,905,758	\$ 5,597,590
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	\$ 1,185,208	\$ 2,964,853	\$ 2,074,263	\$ 4,742,669	\$ 3,287,275
Total Assets - Gross	SUB0283	\$ 70,431,637	\$ 186,883,409	\$ 181,300,540	\$ 187,951,963	\$ 193,165,623
Total Assets	SC60	\$ 69,246,429	\$ 183,918,556	\$ 179,226,277	\$ 183,209,294	\$ 189,878,348
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 49,596,978	\$ 90,745,040	\$ 101,786,374	\$ 110,346,269	\$ 111,984,343
Deposits	SC710	\$ 49,467,036	\$ 90,564,613	\$ 101,579,514	\$ 110,334,376	\$ 111,950,711
Escrows	SC712	\$ 34,507	\$ 23,508	\$ 34,631	\$ 29,517	\$ 32,365
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 95,435	\$ 156,919	\$ 172,229	\$- 17,624	\$ 1,267
Borrowings - Total	SC72	\$ 12,545,106	\$ 74,610,379	\$ 59,369,687	\$ 58,309,072	\$ 61,267,813
Advances from FHLBank	SC720	\$ 4,686,362	\$ 48,726,339	\$ 51,118,770	\$ 50,425,939	\$ 53,250,339
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,176,077	\$ 25,128,191	\$ 7,242,345	\$ 7,166,599	\$ 7,312,022
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 17,500	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 665,167	\$ 563,349	\$ 816,072	\$ 524,034	\$ 512,952
Other Liabilities - Total	SC75	\$ 843,521	\$ 3,298,285	\$ 2,492,191	\$ 2,852,572	\$ 3,369,943
Accrued Interest Payable - Deposits	SC763	\$ 59,462	\$ 106,316	\$ 146,692	\$ 163,129	\$ 196,150
Accrued Interest Payable - Other	SC766	\$ 52,605	\$ 216,200	\$ 212,749	\$ 248,761	\$ 237,555
Accrued Taxes	SC776	\$ 585	\$ 813	\$ 799	\$ 1,888	\$ 2,838
Accounts Payable	SC780	\$ 101,330	\$ 840,953	\$ 565,253	\$ 607,161	\$ 643,849
Deferred Income Taxes	SC790	\$ 0	\$ 0	\$ 0	\$ 1,361	\$ 3,724
Other Liabilities and Deferred Income	SC796	\$ 629,539	\$ 2,134,003	\$ 1,566,698	\$ 1,830,272	\$ 2,285,827
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	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	\$ 62,985,605	\$ 168,653,704	\$ 163,648,252	\$ 171,507,913	\$ 176,622,099
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 7,534,650	\$ 16,014,280	\$ 15,859,052	\$ 11,467,040	\$ 11,394,990
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,000
Noncumulative	SC814	\$ 543,978	\$ 2,630,622	\$ 2,130,622	\$ 2,130,622	\$ 2,130,622
Common Stock:						
Par Value	SC820	\$ 17,464	\$ 17,652	\$ 19,152	\$ 19,152	\$ 19,152
Paid in Excess of Par	SC830	\$ 6,972,208	\$ 13,365,006	\$ 13,708,278	\$ 9,316,266	\$ 9,244,216
Accumulated Other Comprehensive Income - Total	SC86	\$- 567,828	\$- 1,596,594	\$- 1,298,035	\$- 1,552,248	\$- 1,202,046
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 191,624	\$- 1,178,232	\$- 1,135,548	\$- 1,408,397	\$- 995,665
Gains (Losses) on Cash Flow Hedges	SC865	\$- 374,827	\$- 416,985	\$- 161,110	\$- 144,005	\$- 206,904
Other	SC870	\$- 1,377	\$- 1,377	\$- 1,377	\$ 154	\$ 523
Retained Earnings	SC880	\$- 705,998	\$ 671,651	\$ 841,490	\$ 1,611,074	\$ 2,887,805
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital	SC80	\$ 6,260,824	\$ 15,089,337	\$ 15,402,507	\$ 11,525,866	\$ 13,080,749
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 175,515	\$ 175,518	\$ 175,515	\$ 175,500
Total Equity Capital	SC84	\$ 6,260,824	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 69,246,429	\$ 183,918,556	\$ 179,226,277	\$ 183,209,294	\$ 189,878,348

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Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 8,932
4	Net deferred tax assets	9	\$ 1,923,607
6	Prepaid deposit insurance premiums	1	\$ 2,113
7	Prepaid expenses	9	\$ 42,894
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 255
14	Other noninterest-bearing short-term accounts recv	5	\$ 134,094
20	F/V of all derivative instru. reportable as assets	2	\$ 108,193
99	Other	7	\$ 118,397

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 566
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 3,422
11	The liability recorded for post-retirement benefit	3	\$ 2,947
13	Amounts payable under interest-rate-swap agreement	1	\$ 325
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 1,466
20	F/V of all derivative instru. reportable as liab.	3	\$ 326,714
99	Other	14	\$ 194,199

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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	\$ 631,110	\$ 2,397,815	\$ 2,491,938	\$ 2,502,010	\$ 2,723,801
Deposits and Investment Securities	SO115	\$ 5,158	\$ 20,019	\$ 57,408	\$ 64,573	\$ 98,967
Mortgage-Backed Securities	SO125	\$ 143,185	\$ 428,436	\$ 468,486	\$ 382,277	\$ 386,002
Mortgage Loans	SO141	\$ 424,628	\$ 1,866,699	\$ 1,866,833	\$ 1,939,535	\$ 2,106,988
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 1,351	\$ 7,569	\$ 6,770	\$ 15,377	\$ 20,203
Nonmortgage Loans - Total	SUB0950	\$ 56,329	\$ 74,520	\$ 91,924	\$ 99,730	\$ 111,185
Commercial Loans and Leases	SO160	\$ 13,845	\$ 26,380	\$ 28,615	\$ 31,947	\$ 32,571
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 73	\$ 219	\$ 155	\$ 179	\$ 64
Consumer Loans and Leases	SO171	\$ 42,484	\$ 48,140	\$ 63,309	\$ 67,783	\$ 78,614
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 386	\$ 353	\$ 362	\$ 339	\$ 392
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$- 235	\$ 280	\$ 17,261	\$ 34,857	\$ 38,774
Federal Home Loan Bank Stock	SO181	\$- 235	\$ 280	\$ 17,230	\$ 34,835	\$ 38,752
Other	SO185	\$ 0	\$ 0	\$ 31	\$ 22	\$ 22
Interest Expense - Total	SO21	\$ 295,946	\$ 1,150,560	\$ 1,335,792	\$ 1,557,834	\$ 1,759,974
Deposits	SO215	\$ 179,273	\$ 582,614	\$ 760,217	\$ 870,186	\$ 994,352
Escrows	SO225	\$ 3	\$ 4	\$ 4	\$ 4	\$ 6
Advances from FHLBank	SO230	\$ 51,938	\$ 485,611	\$ 504,081	\$ 618,948	\$ 667,164
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,165	\$ 3,377	\$ 3,291	\$ 3,290	\$ 3,355
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 61,668	\$ 79,052	\$ 68,289	\$ 65,518	\$ 95,224
Capitalized Interest	SO271	\$ 101	\$ 98	\$ 90	\$ 112	\$ 127
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 334,929	\$ 1,247,535	\$ 1,173,407	\$ 979,033	\$ 1,002,601
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 567,880	\$ 1,446,351	\$ 615,225	\$ 2,735,187	\$ 1,361,199
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 232,951	\$- 198,816	\$ 558,182	\$- 1,756,154	\$- 358,598
Noninterest Income - Total	SO42	\$ 91,644	\$ 939,888	\$ 779,643	\$ 1,030,292	\$ 1,102,415
Mortgage Loan Servicing Fees	SO410	\$ 7,582	\$ 150,365	\$ 137,698	\$ 57,838	\$ 29,304
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 15,151	\$- 17,749	\$- 107,885	\$ 223,327	\$- 86,119

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Other Fees and Charges	SO420	\$ 94,302	\$ 209,407	\$ 206,706	\$ 250,781	\$ 299,872
Net Income (Loss) from Other - Total	SUB0451	\$ 31,332	\$ 531,031	\$ 310,378	\$ 428,292	\$ 842,057
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 41,084	\$- 95,122	\$ 144,095	\$ 39,450	\$- 37,242
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 20,418	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 7,136	\$ 20,958	\$- 44,960	\$- 17,621	\$- 10,382
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1	\$ 2,847	\$ 9,091	\$- 20,970	\$- 195,009
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$- 194	\$- 187	\$ 147	\$- 79	\$ 123
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 2,423	\$ 602,535	\$ 202,005	\$ 427,512	\$ 1,084,567
Other Noninterest Income	SO488	\$- 6,003	\$ 66,834	\$ 232,746	\$ 70,054	\$ 17,301
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	\$ 265,067	\$ 989,171	\$ 943,701	\$ 1,354,325	\$ 1,400,982
All Personnel Compensation and Expense	SO510	\$ 91,885	\$ 448,070	\$ 528,327	\$ 681,474	\$ 751,179
Legal Expense	SO520	\$ 1,990	\$ 9,755	\$ 4,693	\$ 3,120	\$ 3,485
Office Occupancy and Equipment Expense	SO530	\$ 55,505	\$ 134,780	\$ 124,143	\$ 133,382	\$ 132,448
Marketing and Other Professional Services	SO540	\$ 8,267	\$ 57,722	\$ 43,109	\$ 69,028	\$ 75,572
Loan Servicing Fees	SO550	\$ 21,737	\$ 47,776	\$ 34,212	\$ 45,257	\$ 43,129
Goodwill and Other Intangibles Expense	SO560	\$ 2,227	\$ 8,348	\$ 9,984	\$ 6,576	\$ 5,943
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 67	\$ 111,867	\$ 10,006	\$ 26,943	\$ 25,309
Other Noninterest Expense	SO580	\$ 83,389	\$ 170,853	\$ 189,227	\$ 388,545	\$ 363,917
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

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Income (Loss) Before Income Taxes	SO60	\$- 406,374	\$- 248,099	\$ 394,124	\$- 2,080,187	\$- 657,165
Income Taxes - Total	SO71	\$- 154,367	\$- 120,064	\$ 165,140	\$- 808,133	\$- 271,322
Federal	SO710	\$- 131,479	\$- 160,311	\$ 127,680	\$- 685,872	\$- 212,878
State, Local & Other	SO720	\$- 22,888	\$ 40,247	\$ 37,460	\$- 122,261	\$- 58,444
Income (Loss) Before Extraordinary Items	SO81	\$- 252,007	\$- 128,035	\$ 228,984	\$- 1,272,054	\$- 385,843
Extraordinary Items	SO811	\$ 0	\$ 0	\$- 393	\$- 1,993	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 252,007	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 2,685	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$- 254,692	\$- 128,035	\$ 228,591	\$- 1,274,047	\$- 385,843

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Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 3,556
5	Net income(loss) from real estate held for invest	1	\$- 262
6	Net income(loss)-equity invest in uncons sub org	1	\$- 769
11	Adjustments to prior periods	1	\$- 5
14	Interest Income from CNFIs reported on SC655	1	\$- 9,775
15	Income from corporate-owned life insurance	3	\$ 3,538
99	Other	5	\$- 2,602

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	9	\$ 21,065
2	OTS assessments	1	\$ 6
6	Supervisory examination fees	2	\$ 110
7	Office supplies, printing, and postage	9	\$ 1,951
8	Telephone, including data lines	3	\$ 70
9	Loan origination expense	1	\$ 359
10	ATM expense	1	\$ 25
13	Misc taxes other than income & real estate	1	\$ 3
99	Other	13	\$ 41,425

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 631,110	\$ 10,107,495	\$ 7,717,749	\$ 5,225,811	\$ 2,723,801
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,158	\$ 239,811	\$ 220,948	\$ 163,540	\$ 98,967
YTD - Mortgage-Backed Securities	Y_SO125	\$ 143,185	\$ 1,671,192	\$ 1,236,765	\$ 768,279	\$ 386,002
YTD - Mortgage Loans	Y_SO141	\$ 424,628	\$ 7,768,133	\$ 5,913,356	\$ 4,046,523	\$ 2,106,988
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,351	\$ 49,811	\$ 42,350	\$ 35,580	\$ 20,203
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,845	\$ 119,187	\$ 93,133	\$ 64,518	\$ 32,571
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 73	\$ 617	\$ 398	\$ 243	\$ 64
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 42,484	\$ 257,316	\$ 209,706	\$ 146,397	\$ 78,614
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 386	\$ 1,428	\$ 1,093	\$ 731	\$ 392
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$- 235	\$ 91,072	\$ 90,892	\$ 73,631	\$ 38,774
YTD - Federal Home Loan Bank Stock	Y_SO181	\$- 235	\$ 91,063	\$ 90,817	\$ 73,587	\$ 38,752
YTD - Other	Y_SO185	\$ 0	\$ 9	\$ 75	\$ 44	\$ 22
YTD - Interest Expense - Total	Y_SO21	\$ 295,946	\$ 5,797,769	\$ 4,653,600	\$ 3,317,808	\$ 1,759,974
YTD - Deposits	Y_SO215	\$ 179,273	\$ 3,201,247	\$ 2,624,755	\$ 1,864,538	\$ 994,352
YTD - Escrows	Y_SO225	\$ 3	\$ 18	\$ 14	\$ 10	\$ 6
YTD - Advances from FHLBank	Y_SO230	\$ 51,938	\$ 2,275,428	\$ 1,790,193	\$ 1,286,112	\$ 667,164
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 3,165	\$ 13,313	\$ 9,936	\$ 6,645	\$ 3,355
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 61,668	\$ 308,190	\$ 229,031	\$ 160,742	\$ 95,224
YTD - Capitalized Interest	Y_SO271	\$ 101	\$ 427	\$ 329	\$ 239	\$ 127
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 334,929	\$ 4,400,798	\$ 3,155,041	\$ 1,981,634	\$ 1,002,601
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 567,880	\$ 6,174,207	\$ 4,711,611	\$ 4,096,386	\$ 1,361,199
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 232,951	\$- 1,773,409	\$- 1,556,570	\$- 2,114,752	\$- 358,598
YTD - Noninterest Income - Total	Y_SO42	\$ 91,644	\$ 3,853,215	\$ 2,912,350	\$ 2,132,707	\$ 1,102,415
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 7,582	\$ 375,163	\$ 224,840	\$ 87,142	\$ 29,304
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 15,151	\$ 11,629	\$ 29,323	\$ 137,208	\$- 86,119

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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	\$ 94,302	\$ 965,955	\$ 757,359	\$ 550,653	\$ 299,872
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 31,332	\$ 2,113,068	\$ 1,580,727	\$ 1,270,349	\$ 842,057
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 41,084	\$ 52,526	\$ 146,303	\$ 2,208	\$ - 37,242
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 20,418	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 7,136	\$- 52,005	\$- 72,963	\$- 28,003	\$- 10,382
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 1	\$- 204,041	\$- 206,888	\$- 215,979	\$- 195,009
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 194	\$- 31	\$ 191	\$ 44	\$ 123
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 2,423	\$ 2,316,619	\$ 1,714,084	\$ 1,512,079	\$ 1,084,567
YTD - Other Noninterest Income	Y_SO488	\$- 6,003	\$ 387,400	\$ 320,101	\$ 87,355	\$ 17,301
YTD - Noninterest Expense - Total	Y_SO51	\$ 265,067	\$ 4,684,686	\$ 3,699,008	\$ 2,755,307	\$ 1,400,982
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 91,885	\$ 2,405,915	\$ 1,960,980	\$ 1,432,653	\$ 751,179
YTD - Legal Expense	Y_SO520	\$ 1,990	\$ 21,015	\$ 11,298	\$ 6,605	\$ 3,485
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 55,505	\$ 523,486	\$ 389,973	\$ 265,830	\$ 132,448
YTD - Marketing and Other Professional Services	Y_SO540	\$ 8,267	\$ 246,577	\$ 187,709	\$ 144,600	\$ 75,572
YTD - Loan Servicing Fees	Y_SO550	\$ 21,737	\$ 170,374	\$ 122,598	\$ 88,386	\$ 43,129
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 2,227	\$ 30,851	\$ 22,503	\$ 12,519	\$ 5,943
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 67	\$ 174,125	\$ 62,258	\$ 52,252	\$ 25,309
YTD - Other Noninterest Expense	Y_SO580	\$ 83,389	\$ 1,112,343	\$ 941,689	\$ 752,462	\$ 363,917
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 406,374	\$- 2,604,880	\$- 2,343,228	\$- 2,737,352	\$- 657,165
YTD - Income Taxes - Total	Y_SO71	\$- 154,367	\$- 1,039,509	\$- 914,315	\$- 1,079,455	\$- 271,322
YTD - Federal	Y_SO710	\$- 131,479	\$- 935,861	\$- 771,070	\$- 898,750	\$- 212,878
YTD - State, Local, and Other	Y_SO720	\$- 22,888	\$- 103,648	\$- 143,245	\$- 180,705	\$- 58,444
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 252,007	\$- 1,565,371	\$- 1,428,913	\$- 1,657,897	\$- 385,843
YTD - Extraordinary Items	Y_SO811	\$ 0	\$- 2,386	\$- 2,386	\$- 1,993	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 252,007	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 20,418	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 254,692	\$- 1,567,757	\$- 1,431,299	\$- 1,659,890	\$- 385,843

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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	\$ 1,366,585	\$ 2,071,375	\$ 4,742,668	\$ 3,287,276	\$ 1,971,673
Net Provision for Loss	VA115	\$ 488,116	\$ 1,403,611	\$ 681,840	\$ 2,620,530	\$ 1,360,077
Transfers	VA125	\$- 765	\$ 5,641	\$ 32	\$- 1,826	\$- 12,948
Recoveries	VA135	\$ 10,443	\$ 17,600	\$ 16,076	\$ 21,406	\$ 14,033
Adjustments	VA145	\$- 249,895	\$- 108,000	\$- 2,970,860	\$ 283,395	\$ 612,530
Charge-offs	VA155	\$ 429,273	\$ 425,369	\$ 395,492	\$ 1,468,113	\$ 658,089
General Valuation Allowances - Ending Balance	VA165	\$ 1,185,211	\$ 2,964,858	\$ 2,074,264	\$ 4,742,668	\$ 3,287,276
Specific Valuation Allowances - Beginning Balance	VA108	\$ 110,592	\$ 108,148	\$ 187,266	\$ 58,313	\$ 29,101
Net Provision for Loss	VA118	\$ 79,831	\$ 154,607	\$- 56,609	\$ 141,600	\$ 26,431
Transfers	VA128	\$ 765	\$- 5,641	\$- 32	\$ 1,826	\$ 12,948
Adjustments	VA148	\$- 123,584	\$ 0	\$ 0	\$ 0	\$ 4
Charge-offs	VA158	\$ 1,713	\$ 70,747	\$ 21,633	\$ 14,473	\$ 10,171
Specific Valuation Allowances - Ending Balance	VA168	\$ 65,891	\$ 186,367	\$ 108,992	\$ 187,266	\$ 58,313
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,477,177	\$ 2,179,523	\$ 4,929,934	\$ 3,345,589	\$ 2,000,774
Net Provision for Loss	VA120	\$ 567,947	\$ 1,558,218	\$ 625,231	\$ 2,762,130	\$ 1,386,508
Recoveries	VA140	\$ 10,443	\$ 17,600	\$ 16,076	\$ 21,406	\$ 14,033
Adjustments	VA150	\$- 373,479	\$- 108,000	\$- 2,970,860	\$ 283,395	\$ 612,534
Charge-offs	VA160	\$ 430,986	\$ 496,116	\$ 417,125	\$ 1,482,586	\$ 668,260
Total Valuation Allowances - Ending Balance	VA170	\$ 1,251,102	\$ 3,151,225	\$ 2,183,256	\$ 4,929,934	\$ 3,345,589
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 429,273	\$ 425,369	\$ 395,492	\$ 1,468,113	\$ 658,089
Mortgage-Backed Securities	VA370	\$ 0	\$ 35,543	\$ 51,520	\$ 479,600	\$ 17,130
Mortgage Loans - Total	VA46	\$ 396,572	\$ 357,388	\$ 299,735	\$ 966,815	\$ 620,334
Construction - Total	SUB2030	\$ 4,145	\$ 2,476	\$ 670	\$ 1,268	\$ 742
1-4 Dwelling Units	VA420	\$ 4,145	\$ 2,364	\$ 670	\$ 1,268	\$ 742
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 112	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 392,427	\$ 354,912	\$ 299,065	\$ 965,547	\$ 619,592
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 164,987	\$ 147,421	\$ 154,996	\$ 398,485	\$ 287,001
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 136,525	\$ 110,630	\$ 54,923	\$ 348,650	\$ 179,410
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 89,908	\$ 91,655	\$ 85,359	\$ 218,412	\$ 152,605
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 453	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 7	\$ 0	\$ 220	\$ 0	\$ 1

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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	\$ 1,000	\$ 5,206	\$ 3,114	\$ 0	\$ 575
Nonmortgage Loans - Total	VA56	\$ 32,701	\$ 31,956	\$ 23,367	\$ 21,405	\$ 20,625
Commercial Loans	VA520	\$ 1,519	\$ 2,113	\$ 1,623	\$ 210	\$ 2,226
Consumer Loans - Total	SUB2061	\$ 31,182	\$ 29,843	\$ 21,744	\$ 21,195	\$ 18,399
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 1	\$ 0	\$ 1
Home Improvement Loans	VA516	\$ 58	\$ 54	\$ 18	\$ 79	\$ 50
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 2,249	\$ 1,373	\$ 1,248	\$ 730	\$ 813
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 3,092	\$ 2,687	\$ 2,586	\$ 3,081	\$ 2,511
Other	VA560	\$ 25,783	\$ 25,729	\$ 17,891	\$ 17,305	\$ 15,024
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 33	\$ 293	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 14	\$ 293	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 19	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 482	\$ 20,837	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 10,443	\$ 17,600	\$ 16,076	\$ 21,406	\$ 14,033
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2,670	\$ 11,125	\$ 9,728	\$ 13,811	\$ 7,874
Construction - Total	SUB2130	\$ 2	\$ 2	\$ 2	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 2	\$ 2	\$ 2	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2,668	\$ 11,123	\$ 9,726	\$ 13,811	\$ 7,874
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1,680	\$ 6,341	\$ 4,074	\$ 5,882	\$ 3,167
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 3,855	\$ 4,358	\$ 4,261	\$ 3,626
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 988	\$ 927	\$ 1,294	\$ 3,668	\$ 1,081
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 7,773	\$ 6,475	\$ 6,348	\$ 7,595	\$ 6,159

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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	\$ 326	\$ 25	\$ 80	\$ 18	\$ 23
Consumer Loans - Total	SUB2161	\$ 7,447	\$ 6,450	\$ 6,268	\$ 7,577	\$ 6,136
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 83	\$ 54	\$ 82	\$ 135	\$ 119
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 711	\$ 688	\$ 812	\$ 1,079	\$ 1,118
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 121	\$ 115	\$ 176	\$ 298	\$ 198
Other	VA561	\$ 6,532	\$ 5,593	\$ 5,198	\$ 6,065	\$ 4,701
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 80,595	\$ 148,966	\$- 56,641	\$ 143,426	\$ 39,381
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 79,109	\$ 36,582	\$- 66,511	\$ 116,203	\$ 13,966
Construction - Total	SUB2230	\$ 3,232	\$ 1,263	\$ 1,807	\$ 3,377	\$ 968
1-4 Dwelling Units	VA422	\$ 3,032	\$ 1,263	\$ 1,807	\$ 2,660	\$ 968
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 717	\$ 0
Nonresidential Property	VA442	\$ 200	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 75,877	\$ 35,319	\$- 68,318	\$ 112,826	\$ 12,998
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 24,454	\$ 332	\$ 192	\$ 1,619	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 22,189	\$ 34,987	\$- 68,413	\$ 110,342	\$ 12,998
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 27,609	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$- 140	\$ 140	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 571	\$ 0	\$ 43	\$ 0	\$ 0
Land	VA492	\$ 1,054	\$ 0	\$ 0	\$ 725	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,152	\$ 292	\$ 120	\$ 254	\$ 100
Commercial Loans	VA522	\$ 1,132	\$ 208	\$- 131	\$ 170	\$- 36
Consumer Loans - Total	SUB2261	\$ 20	\$ 84	\$ 251	\$ 84	\$ 136
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	\$ 4	\$ 70	\$ 240	\$ 73	\$ 142
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 16	\$ 14	\$ 11	\$ 11	\$ - 6
Repossessed Assets - Total	VA62	\$ 334	\$ 112,092	\$ 9,750	\$ 26,969	\$ 25,315
Real Estate - Construction	VA606	\$ 45	\$ 104	\$ 20	\$ 10	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 73	\$ 111,726	\$ 9,411	\$ 26,958	\$ 25,309
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 103	\$ 262	\$ 307	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 113	\$ 0	\$ 12	\$ 1	\$ 6
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	\$ 499,425	\$ 556,735	\$ 322,775	\$ 1,590,133	\$ 683,437
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 35,543	\$ 51,520	\$ 479,600	\$ 17,130
Mortgage Loans - Total	VA49	\$ 473,011	\$ 382,845	\$ 223,496	\$ 1,069,207	\$ 626,426
Construction - Total	SUB2330	\$ 7,375	\$ 3,737	\$ 2,475	\$ 4,645	\$ 1,710
1-4 Dwelling Units	VA425	\$ 7,175	\$ 3,625	\$ 2,475	\$ 3,928	\$ 1,710
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 717	\$ 0
Nonresidential Property	VA445	\$ 200	\$ 112	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 465,636	\$ 379,108	\$ 221,021	\$ 1,064,562	\$ 624,716
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 187,761	\$ 141,412	\$ 151,114	\$ 394,222	\$ 283,834
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 158,714	\$ 141,762	\$ - 17,848	\$ 454,731	\$ 188,782
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 116,529	\$ 90,728	\$ 84,065	\$ 214,744	\$ 151,524
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 313	\$ 140	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 578	\$ 0	\$ 263	\$ 0	\$ 1
Land	VA495	\$ 2,054	\$ 5,206	\$ 3,114	\$ 725	\$ 575
Nonmortgage Loans - Total	VA59	\$ 26,080	\$ 25,773	\$ 17,139	\$ 14,064	\$ 14,566
Commercial Loans	VA525	\$ 2,325	\$ 2,296	\$ 1,412	\$ 362	\$ 2,167
Consumer Loans - Total	SUB2361	\$ 23,755	\$ 23,477	\$ 15,727	\$ 13,702	\$ 12,399
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 1	\$ 0	\$ 1
Home Improvement Loans	VA519	\$ - 25	\$ 0	\$ - 64	\$ - 56	\$ - 69
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 1,542	\$ 755	\$ 676	\$ - 276	\$ - 163
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 2,971	\$ 2,572	\$ 2,410	\$ 2,783	\$ 2,313
Other	VA565	\$ 19,267	\$ 20,150	\$ 12,704	\$ 11,251	\$ 10,317
Repossessed Assets - Total	VA65	\$ 334	\$ 112,092	\$ 9,783	\$ 27,262	\$ 25,315
Real Estate - Construction	VA607	\$ 45	\$ 104	\$ 34	\$ 303	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 73	\$ 111,726	\$ 9,411	\$ 26,958	\$ 25,309
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 103	\$ 262	\$ 307	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 113	\$ 0	\$ 31	\$ 1	\$ 6
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	\$ 0	\$ 482	\$ 20,837	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 278,629	\$ 1,222,834	\$ 1,250,597	\$ 1,001,100	\$ 421,263
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,021,904	\$ 1,423,928	\$ 1,974,058	\$ 1,799,142	\$ 956,992
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 67,326	\$ 227,753	\$ 646,613	\$ 392,298	\$ 284,705
Construction	VA951	\$ 6,230	\$ 981	\$ 17,311	\$ 1,023	\$ 697
Permanent - 1-4 Dwelling Units	VA952	\$ 61,096	\$ 225,573	\$ 626,177	\$ 388,570	\$ 283,698
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 1,700	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 809	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 390	\$ 1,425	\$ 2,705	\$ 310
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,108,822	\$ 2,645,264	\$ 1,592,574	\$ 3,070,821	\$ 1,257,884
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 3,156,305	\$ 15,701,782	\$ 10,288,738	\$ 9,644,856	\$ 5,432,170
Substandard	VA965	\$ 2,984,255	\$ 13,965,238	\$ 8,417,043	\$ 9,321,406	\$ 5,334,240
Doubtful	VA970	\$ 172,050	\$ 1,736,544	\$ 1,871,695	\$ 323,450	\$ 97,930
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 47,750,037	\$ 62,666,949	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 37,329,737	\$ 34,208,881	\$ 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						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 3,744,163	\$ 10,546,532	\$ 8,004,401	\$ 9,891,866	\$ 6,856,307
Mortgages - Total	SUB2421	\$ 3,664,917	\$ 10,476,965	\$ 7,944,427	\$ 9,843,131	\$ 6,813,756
Construction and Land Loans	SUB2430	\$ 150,631	\$ 213,671	\$ 176,491	\$ 76,207	\$ 59,576
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,486,688	\$ 10,252,315	\$ 7,761,687	\$ 9,760,321	\$ 6,748,855
Permanent Loans Secured by All Other Property	SUB2450	\$ 76,248	\$ 86,638	\$ 23,868	\$ 9,304	\$ 13,809
Nonmortgages - Total	SUB2461	\$ 79,246	\$ 69,567	\$ 59,974	\$ 48,735	\$ 42,551
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,322,252	\$ 4,716,763	\$ 3,242,199	\$ 3,392,603	\$ 3,075,643
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,321,134	\$ 4,716,588	\$ 3,240,712	\$ 3,391,157	\$ 3,074,994
Mortgage Loans - Total	SUB2481	\$ 1,266,744	\$ 4,659,889	\$ 3,195,324	\$ 3,355,286	\$ 3,044,030
Construction	PD115	\$ 31,995	\$ 26,777	\$ 35,281	\$ 23,642	\$ 23,890
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 198,184	\$ 741,016	\$ 529,329	\$ 499,160	\$ 566,028
Secured by First Liens	PD123	\$ 917,138	\$ 3,314,025	\$ 2,246,510	\$ 2,477,620	\$ 2,134,223
Secured by Junior Liens	PD124	\$ 106,327	\$ 551,048	\$ 380,890	\$ 349,792	\$ 310,981
Multifamily (5 or more) Dwelling Units	PD125	\$ 827	\$ 1,965	\$ 299	\$ 1,358	\$ 968
Nonresidential Property (Except Land)	PD135	\$ 7,919	\$ 4,677	\$ 2,053	\$ 2,170	\$ 2,297
Land	PD138	\$ 4,354	\$ 20,381	\$ 962	\$ 1,544	\$ 5,643
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 13,625	\$ 11,927	\$ 7,857	\$ 6,307	\$ 2,120
Consumer Loans - Total	SUB2511	\$ 40,765	\$ 44,772	\$ 37,531	\$ 29,564	\$ 28,844
Loans on Deposits	PD161	\$ 0	\$ 5	\$ 28	\$ 39	\$ 3
Home Improvement Loans	PD163	\$ 420	\$ 552	\$ 441	\$ 374	\$ 400
Education Loans	PD165	\$ 0	\$ 0	\$ 3	\$ 0	\$ 4
Auto Loans	PD167	\$ 7,724	\$ 9,990	\$ 6,711	\$ 5,680	\$ 4,875
Mobile Home Loans	PD169	\$ 2	\$ 8	\$ 10	\$ 0	\$ 0
Credit Cards	PD171	\$ 3,417	\$ 3,188	\$ 2,842	\$ 2,367	\$ 2,462
Other	PD180	\$ 29,202	\$ 31,029	\$ 27,496	\$ 21,104	\$ 21,100
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 34,514	\$ 23,054	\$ 47,458	\$ 23,658	\$ 11,395
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 15,876	\$ 9,332	\$ 12,708	\$ 18,382

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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	\$ 100	\$ 17,612	\$ 20,823	\$ 18,250	\$ 12,405
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 17,130	\$ 16,536	\$ 14,115	\$ 11,956
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 1,118	\$ 175	\$ 1,487	\$ 1,446	\$ 649
Mortgage Loans - Total	SUB2491	\$ 1,049	\$ 146	\$ 1,375	\$ 1,278	\$ 606
Construction	PD215	\$ 0	\$ 0	\$ 113	\$ 278	\$ 126
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 31	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 974	\$ 70	\$ 134	\$ 90	\$ 56
Secured by Junior Liens	PD224	\$ 39	\$ 40	\$ 252	\$ 42	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 36	\$ 36	\$ 845	\$ 868	\$ 424
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 0	\$ 0	\$ 34	\$ 130	\$ 0
Consumer Loans - Total	SUB2521	\$ 69	\$ 29	\$ 78	\$ 38	\$ 43
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 2	\$ 3	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 36	\$ 11	\$ 1	\$ 0	\$ 2
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 31	\$ 15	\$ 77	\$ 38	\$ 41
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 61	\$ 24	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 2,421,911	\$ 5,829,769	\$ 4,762,202	\$ 6,499,263	\$ 3,780,664
Mortgage Loans - Total	SUB2501	\$ 2,397,124	\$ 5,816,930	\$ 4,747,728	\$ 6,486,567	\$ 3,769,120

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Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Construction	PD315	\$ 69,986	\$ 111,235	\$ 123,478	\$ 49,586	\$ 27,076
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 304,123	\$ 223,536	\$ 327,474	\$ 1,285,783	\$ 567,693
Secured by First Liens	PD323	\$ 1,812,922	\$ 5,154,239	\$ 3,984,964	\$ 4,487,842	\$ 2,870,624
Secured by Junior Liens	PD324	\$ 146,981	\$ 268,341	\$ 292,103	\$ 659,992	\$ 299,250
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,660	\$ 0	\$ 0	\$ 480	\$ 621
Nonresidential Property (Except Land)	PD335	\$ 17,192	\$ 4,337	\$ 3,897	\$ 2,595	\$ 1,439
Land	PD338	\$ 44,260	\$ 55,242	\$ 15,812	\$ 289	\$ 2,417
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 12,930	\$ 3,477	\$ 4,182	\$ 3,985	\$ 3,447
Consumer Loans - Total	SUB2531	\$ 11,857	\$ 9,362	\$ 10,292	\$ 8,711	\$ 8,097
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 12	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 31	\$ 10	\$ 31	\$ 23	\$ 50
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 2,398	\$ 1,264	\$ 792	\$ 777	\$ 1,103
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 4,861	\$ 4,146	\$ 3,553	\$ 3,410	\$ 4,084
Other	PD380	\$ 4,567	\$ 3,942	\$ 5,904	\$ 4,501	\$ 2,860
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 116,205	\$ 20,009	\$ 41,028	\$ 25,176	\$ 21,364
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 8,864	\$ 7,769	\$ 13,015	\$ 11,807
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 489	\$ 19,153	\$ 14,624	\$ 16,364	\$ 14,144
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 17,720	\$ 13,838	\$ 15,490	\$ 13,429
Rebooked GNMA's Incl in PD395	PD397	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 2,260,565	\$ 10,845,092	\$ 14,509,700	\$ 18,798,160	\$ 19,826,415
90% up to 100% LTV	LD110	\$ 1,906,742	\$ 10,177,476	\$ 13,033,874	\$ 16,753,814	\$ 17,186,263
100% and greater LTV	LD120	\$ 353,823	\$ 667,616	\$ 1,475,826	\$ 2,044,346	\$ 2,640,152
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 294,995	\$ 830,627	\$ 619,607	\$ 1,929,467	\$ 2,325,079
Past Due and Still Accruing - Total	SUB5240	\$ 118,264	\$ 575,977	\$ 446,477	\$ 682,323	\$ 803,273

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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	\$ 118,264	\$ 575,977	\$ 446,477	\$ 682,323	\$ 803,273
90% up to 100% LTV	LD210	\$ 98,989	\$ 538,481	\$ 385,894	\$ 586,012	\$ 671,118
100% and greater LTV	LD220	\$ 19,275	\$ 37,496	\$ 60,583	\$ 96,311	\$ 132,155
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	\$ 176,731	\$ 254,650	\$ 173,130	\$ 1,247,144	\$ 1,521,806
90% up to 100% LTV	LD250	\$ 148,064	\$ 226,383	\$ 121,820	\$ 1,042,557	\$ 991,276
100% and greater LTV	LD260	\$ 28,667	\$ 28,267	\$ 51,310	\$ 204,587	\$ 530,530
Net Charge-offs - Total	SUB5300	\$ 96,344	\$ 102,320	\$ 569,057	\$ 541,514	\$ 453,121
90% up to 100% LTV	LD310	\$ 82,650	\$ 88,431	\$ 481,329	\$ 435,469	\$ 121,370
100% and greater LTV	LD320	\$ 13,694	\$ 13,889	\$ 87,728	\$ 106,045	\$ 331,751
Purchases - Total	SUB5320	\$ 0	\$ 101,305	\$ 131,134	\$ 68,867	\$ 642,370
90% up to 100% LTV	LD410	\$ 0	\$ 54,206	\$ 65,186	\$ 36,281	\$ 574,835
100% and greater LTV	LD420	\$ 0	\$ 47,099	\$ 65,948	\$ 32,586	\$ 67,535
Originations - Total	SUB5330	\$ 23,356	\$ 141,357	\$ 255,636	\$ 125,297	\$ 568,450
90% up to 100% LTV	LD430	\$ 17,519	\$ 76,221	\$ 146,337	\$ 71,411	\$ 484,789
100% and greater LTV	LD440	\$ 5,837	\$ 65,136	\$ 109,299	\$ 53,886	\$ 83,661
Sales - Total	SUB5340	\$ 0	\$ 265	\$ 1,855	\$ 222,128	\$ 3,128,623
90% up to 100% LTV	LD450	\$ 0	\$ 265	\$ 1,681	\$ 196,568	\$ 2,602,171
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 174	\$ 25,560	\$ 526,452
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 271,039	\$ 492,951	\$ 609,060	\$ 731,471	\$ 747,581
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 2,657	\$ 2,004	\$ 24,306
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 292,614	\$ 416,191	\$ 84,883	\$ 207,941	\$ 205,301
1-4 Dwelling Units Option ARM Loans	LD610	\$ 3,989,365	\$ 26,060,558	\$ 28,652,599	\$ 26,469,686	\$ 30,635,689
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 3,957,572	\$ 24,079,241	\$ 26,546,515	\$ 24,422,919	\$ 28,362,962
Total Capitalized Negative Amortization	LD650	\$ 156,960	\$ 1,417,527	\$ 1,554,090	\$ 1,339,966	\$ 1,458,367

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 511,794	\$ 737,748	\$ 811,616	\$ 937,898	\$ 1,182,521
Mortgage Construction Loans	CC105	\$ 439,670	\$ 654,986	\$ 719,261	\$ 852,665	\$ 1,095,728
Other Mortgage Loans	CC115	\$ 72,124	\$ 82,762	\$ 92,355	\$ 85,233	\$ 86,793
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 284,526	\$ 331,225	\$ 894,329	\$ 464,570	\$ 474,972
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 308,696	\$ 18,927,367	\$ 10,830,321	\$ 11,110,257	\$ 20,949,124
1-4 Dwelling Units	CC280	\$ 256,830	\$ 18,899,619	\$ 10,776,025	\$ 11,049,706	\$ 20,867,546
Multifamily (5 or more) Dwelling Units	CC290	\$ 3,075	\$ 8,343	\$ 7,304	\$ 6,737	\$ 8,713
All Other Real Estate	CC300	\$ 48,791	\$ 19,405	\$ 46,992	\$ 53,814	\$ 72,865
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 23	\$ 0	\$ 0	\$ 55	\$ 34
Commitments Outstanding to Purchase Loans	CC320	\$ 1,428	\$ 15,126,620	\$ 12,847,762	\$ 12,231,096	\$ 44,923,643
Commitments Outstanding to Sell Loans	CC330	\$ 60,161	\$ 719,739	\$ 107,700	\$ 81,285	\$ 53,173,375
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,210,195	\$ 6,782,141	\$ 7,372,359	\$ 27,689,729	\$ 202,255
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,364,864	\$ 35,841,574	\$ 29,813,066	\$ 40,181,464	\$ 1,026,896
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 4,678,872	\$ 10,749,510	\$ 11,347,123	\$ 13,355,075	\$ 16,754,079
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 3,416,939	\$ 8,447,385	\$ 9,458,277	\$ 10,358,747	\$ 13,560,286
Commercial Lines	CC420	\$ 718,640	\$ 1,750,731	\$ 1,324,776	\$ 2,419,631	\$ 2,608,986
Open-End Consumer Lines - Credit Cards	CC423	\$ 361,456	\$ 370,399	\$ 381,525	\$ 391,875	\$ 398,926
Open-End Consumer Lines - Other	CC425	\$ 181,837	\$ 180,995	\$ 182,545	\$ 184,822	\$ 185,881
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 49,989	\$ 62,389	\$ 61,771	\$ 78,457	\$ 82,693
Commercial	CC430	\$ 100	\$ 9,231	\$ 118	\$ 138	\$ 255
Standby, Not Included on CC465 or CC468	CC435	\$ 49,889	\$ 53,158	\$ 61,653	\$ 78,319	\$ 82,438
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 139,141	\$ 1,975,753	\$ 2,038,971	\$ 2,103,100	\$ 2,217,681
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 107,360	\$ 294,224	\$ 302,563	\$ 283,349	\$ 290,918
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 31,781	\$ 25,240	\$ 17,606	\$ 21,292	\$ 21,282
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 5,952,746	\$ 12,826,252	\$ 39,761,746	\$ 50,032,206	\$ 44,682,184
Sales	CF145	\$ 4,475,854	\$ 10,670,041	\$ 36,501,926	\$ 49,746,238	\$ 46,610,688
Other Balance Changes	CF148	\$- 483,315	\$- 1,421,965	\$- 102,496	\$- 382,217	\$- 120,729
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 21,253	\$ 24,299	\$ 42,796	\$ 786,704	\$ 329,985
Sales	CF155	\$ 0	\$ 4,312	\$ 727,856	\$ 481,488	\$ 1,576,304
Other Balance Changes	CF158	\$- 221,904	\$- 663,861	\$- 1,602,519	\$- 1,415,648	\$- 1,557,256
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 5,973,999	\$ 12,850,551	\$ 39,804,542	\$ 50,818,910	\$ 45,012,169
Sales - Total	SUB3821	\$ 4,475,854	\$ 10,674,353	\$ 37,229,782	\$ 50,227,726	\$ 48,186,992
Net Purchases - Total	SUB3826	\$ 1,498,145	\$ 2,176,198	\$ 2,574,760	\$ 591,184	\$- 3,174,823
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,109,968	\$ 17,402,101	\$ 22,541,911	\$ 33,966,321	\$ 42,838,253
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 60,543	\$ 143,184	\$ 159,884	\$ 139,371	\$ 158,688
Multifamily (5 or more) Dwelling Units	CF200	\$ 3,879	\$ 2,467	\$ 12,774	\$ 5,666	\$ 8,863
Nonresidential	CF210	\$ 38,929	\$ 27,322	\$ 47,518	\$ 42,932	\$ 22,385
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 952,145	\$ 17,147,242	\$ 22,164,800	\$ 33,673,729	\$ 42,536,853
Home Equity and Junior Liens	CF226	\$ 352,919	\$ 1,087,859	\$ 985,646	\$ 1,718,328	\$ 2,394,166
Multifamily (5 or more) Dwelling Units	CF245	\$ 4,161	\$ 6,452	\$ 15,652	\$ 15,118	\$ 17,491
Nonresidential (Except Land)	CF260	\$ 35,499	\$ 47,467	\$ 66,197	\$ 49,313	\$ 53,060
Land	CF270	\$ 14,812	\$ 27,967	\$ 75,086	\$ 40,192	\$ 40,913
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 2,297	\$ 17,390,008	\$ 24,074,577	\$ 27,496,306	\$ 30,872,798
1-4 Dwelling Units	CF280	\$ 2,256	\$ 17,389,844	\$ 24,071,408	\$ 27,485,675	\$ 30,861,373
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 13,381,944	\$ 19,013,790	\$ 20,022,070	\$ 23,132,878
Home Equity and Junior Liens	CF282	\$ 0	\$ 17,597	\$ 9,930	\$ 23,711	\$ 54,840
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8,888
Nonresidential	CF300	\$ 41	\$ 164	\$ 3,169	\$ 10,631	\$ 2,537
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 486,193	\$ 32,697,502	\$ 39,412,707	\$ 57,410,334	\$ 61,002,626
1-4 Dwelling Units	CF310	\$ 482,741	\$ 32,695,699	\$ 39,399,148	\$ 57,403,468	\$ 60,995,390
Home Equity and Junior Liens	CF311	\$ 31,212	\$ 133,423	\$ 1,223,860	\$ 164,965	\$ 182,351

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 1,900	\$ 545	\$ 6,300	\$ 376	\$ 1,664
Nonresidential	CF330	\$ 1,552	\$ 1,258	\$ 7,259	\$ 6,490	\$ 5,572
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 483,896	\$- 15,307,494	\$- 15,338,130	\$- 29,914,028	\$- 30,129,828
Memo - Refinancing Loans	CF361	\$ 844,391	\$ 15,427,681	\$ 14,650,481	\$ 19,146,853	\$ 29,888,178
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 326,463	\$ 6,735,361	\$ 7,019,469	\$ 7,672,695	\$ 9,092,895
Sales	CF395	\$ 0	\$ 300	\$ 0	\$ 1,000	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 124,375	\$ 103,688	\$ 150,985	\$ 159,216	\$ 139,680
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 450,838	\$ 6,839,049	\$ 7,170,454	\$ 7,831,911	\$ 9,232,575
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 300	\$ 0	\$ 1,000	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 450,838	\$ 6,838,749	\$ 7,170,454	\$ 7,830,911	\$ 9,232,575
Deposits:						
Interest Credited to Deposits	CF430	\$ 179,765	\$ 559,704	\$ 701,715	\$ 788,757	\$ 846,523

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 2,791,171	\$ 7,062,868	\$ 10,391,162	\$ 11,255,668	\$ 10,434,045
Fully Insured	DI100	\$ 2,594,673	\$ 6,888,388	\$ 10,327,838	\$ 11,142,781	\$ 10,127,672
Other	DI110	\$ 196,498	\$ 174,480	\$ 63,324	\$ 112,887	\$ 306,373
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 25,787,646	\$ 43,451,738	\$ 52,914,018	\$ 58,280,801	\$ 47,592,815
Greater than \$100,000	DI130	\$ 14,233,930	\$ 37,020,480	\$ 36,989,003	\$ 44,750,564	\$ 57,200,452
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	4,294,419	4,955,415	5,018,778	5,616,221	5,539,328
Greater than \$100,000	DI160	77,014	149,488	154,307	181,309	177,012
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 4,506,600	\$ 5,974,775	\$ 6,542,756	\$ 6,716,381	\$ 6,545,537
Greater than \$250,000	DI175	\$ 304,504	\$ 355,006	\$ 267,034	\$ 616,146	\$ 644,271
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	703,920	731,593	746,535	830,579	800,028
Greater than \$250,000	DI185	987	1,165	693	1,549	1,617

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Deposit Accounts - Total	SUB4062	5,076,340	5,837,661	5,920,313	6,629,658	6,517,985
IRA/Keogh Accounts	DI200	\$ 1,315,771	\$ 3,103,209	\$ 3,355,969	\$ 3,556,040	\$ 3,352,740
Uninsured Deposits	DI210	\$ 6,361,809	\$ 12,968,757	\$ 14,714,957	\$ 18,432,501	\$ 20,409,806
Preferred Deposits	DI220	\$ 0	\$ 4,886	\$ 1,527	\$ 948	\$ 1,622
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 2,845,112	\$ 4,936,042	\$ 5,811,151	\$ 6,165,142	\$ 6,694,500
Money Market Deposit Accounts	DI320	\$ 33,784,393	\$ 47,403,838	\$ 51,920,306	\$ 51,873,231	\$ 52,758,752
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,946,766	\$ 2,131,387	\$ 2,117,216	\$ 2,387,083	\$ 2,462,772
Time Deposits	DI340	\$ 10,925,270	\$ 36,116,852	\$ 41,765,473	\$ 49,938,438	\$ 50,067,051
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 2,849,413	\$ 11,649,318	\$ 13,638,167	\$ 16,715,711	\$ 25,028,641
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 205,320	\$ 945,015	\$ 1,080,573	\$ 1,184,046	\$ 1,143,158
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,437,918	\$ 3,622,730	\$ 3,670,801	\$ 3,758,101	\$ 4,438,298
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 48,998,650	\$ 90,464,783	\$ 101,211,190	\$ 110,467,421	\$ 111,970,793
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4,165,970	\$ 3,662,783	\$ 4,498,364	\$ 4,889,589	\$ 4,908,435
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	\$ 46,115,796	\$ 95,343,103	\$ 105,633,265	\$ 112,467,779	\$ 113,164,278
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,798,643	\$ 3,920,630	\$ 4,900,767	\$ 5,132,266	\$ 5,437,336
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	\$ 83,341	\$ 1,425,603	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 116	\$ 156	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,740	21,833	24,017	29,853	30,946
Financial Assets Held for Trading Purposes	SI375	\$ 316,240	\$ 1,678,918	\$ 1,826,567	\$ 1,325,566	\$ 1,108,522
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 51,041	\$ 12,060,333	\$ 9,694,020	\$ 8,794,493	\$ 10,782,776
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 270	\$ 957,485	\$ 232,850	\$ 200,381	\$ 579,613
Available-for-Sale Securities	SI385	\$ 13,682,697	\$ 23,467,574	\$ 21,749,772	\$ 22,266,547	\$ 23,754,103
Assets Held for Sale	SI387	\$ 249,446	\$ 12,613,682	\$ 10,060,999	\$ 9,902,541	\$ 12,342,131
Loans Serviced for Others	SI390	\$ 12,018,881	\$ 12,282,795	\$ 12,468,252	\$ 12,643,573	\$ 12,720,454
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 194,369	\$ 198,838	\$ 202,934	\$ 211,290
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	80.18%	83.07%	84.39%	85.44%	84.61%
Second month of Qtr	SI582	79.06%	81.68%	84.62%	84.99%	78.97%
Third month of Qtr	SI583	78.31%	80.13%	83.18%	84.30%	83.69%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	83.79%	74.25%	72.67%	72.60%	74.33%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,033	\$ 50,902	\$ 48,380	\$ 46,849	\$ 45,411
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 17,148	\$ 18,863	\$ 19,695	\$ 22,205	\$ 21,206
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	11	15	15	18	16
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 4,085,516	\$ 15,380,900	\$ 11,525,866	\$ 13,080,750	\$ 13,873,516
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 254,692	\$- 128,035	\$ 228,591	\$- 1,274,047	\$- 385,843
Dividends Declared						
Preferred Stock	SI620	\$ 3,302	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 39	\$ 38	\$ 275	\$ 78	\$ 1,396
Stock Issued	SI640	\$ 33,978	\$ 500,000	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 125,000	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,730,774	\$ 41,294	\$ 6,944,518	\$ 72,051	\$ 177,339
New Basis Accounting Adjustments	SI660	\$- 297,715	\$- 414,055	\$- 3,547,609	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 91,304	\$- 287,971	\$ 254,212	\$- 350,201	\$- 493,513
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 138	\$- 86,609
Other Adjustments	SI671	\$ 0	\$- 15	\$- 52	\$- 4	\$ 0
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 6,260,824	\$ 15,089,336	\$ 15,402,507	\$ 11,525,865	\$ 13,080,750
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,883	\$ 6,555	\$ 82,614	\$ 236,467	\$ 101,589
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 246,892	\$ 6,627,873	\$ 8,562,803	\$ 1,543,512	\$ 5,722,046
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 2,461	\$ 2,653	\$ 3,779	\$ 6,567	\$ 6,295
Average Balance Sheet Data						
Total Assets	SI870	\$ 66,567,739	\$ 175,989,638	\$ 185,713,008	\$ 191,487,378	\$ 192,998,709
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,651,425	\$ 6,840,724	\$ 9,975,105	\$ 9,781,471	\$ 10,541,277
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 48,971,488	\$ 139,036,357	\$ 144,547,914	\$ 158,869,388	\$ 160,803,191
Nonmortgage Loans	SI885	\$ 7,365,218	\$ 8,155,266	\$ 11,237,714	\$ 12,019,338	\$ 11,865,932
Deposits and Excrows	SI890	\$ 46,830,989	\$ 93,261,974	\$ 103,150,403	\$ 109,369,507	\$ 107,506,562
Total Borrowings	SI895	\$ 12,972,482	\$ 61,685,083	\$ 59,901,474	\$ 60,255,582	\$ 60,598,454

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	1	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	1	1	2	2
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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

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Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 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	8	10	10	10	10

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 967,140	\$ 11,803,355	\$ 13,488,677	\$ 14,267,549	\$ 14,598,426
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 853,561	\$ 3,182,425	\$ 3,381,365	\$ 3,491,395	\$ 3,490,823
Personal Trust and Agency Accounts	FS210	\$ 443,731	\$ 645,178	\$ 684,296	\$ 728,246	\$ 722,551
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 80,305	\$ 385,792	\$ 431,671	\$ 465,145	\$ 463,412
Employee Benefit - Defined Contribution	FS220	\$ 1,264	\$ 41,643	\$ 47,544	\$ 54,663	\$ 54,369
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 3,436	\$ 3,254	\$ 3,487	\$ 3,393
Other Retirement Accounts	FS240	\$ 79,041	\$ 340,713	\$ 380,873	\$ 406,995	\$ 405,650
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 329,525	\$ 2,146,787	\$ 2,260,060	\$ 2,292,726	\$ 2,299,600
Other Fiduciary Accounts	FS270	\$ 0	\$ 4,668	\$ 5,338	\$ 5,278	\$ 5,260
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 6,210	\$ 4,531,332	\$ 5,497,026	\$ 5,937,257	\$ 6,096,740
Personal Trust and Agency Accounts	FS211	\$ 5,029	\$ 53,221	\$ 64,816	\$ 56,831	\$ 65,444
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 4,440,103	\$ 5,391,464	\$ 5,837,182	\$ 5,986,873
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 146	\$ 162	\$ 168	\$ 171
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 4,159,396	\$ 5,073,461	\$ 5,498,482	\$ 5,640,880
Other Retirement Accounts	FS241	\$ 0	\$ 280,561	\$ 317,841	\$ 338,532	\$ 345,822
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 434	\$ 2,314	\$ 2,316	\$ 2,299
Other Fiduciary Accounts	FS271	\$ 1,181	\$ 37,574	\$ 38,432	\$ 40,928	\$ 42,124
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 107,369	\$ 4,089,598	\$ 4,610,286	\$ 4,838,897	\$ 5,010,863
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	1,631	3,403	3,387	3,325	3,282
Personal Trust and Agency Accounts	FS212	684	796	803	788	777
Retirement-related Trust and Agency Accounts - Total	SUB6120	337	831	824	806	802
Employee Benefit - Defined Contribution	FS222	4	38	40	40	41
Employee Benefit - Defined Benefit	FS232	0	2	1	1	2
Other Retirement Accounts	FS242	333	791	783	765	759
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	610	1,770	1,754	1,726	1,698
Other Fiduciary Accounts	FS272	0	6	6	5	5
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	12	542	535	597	583
Personal Trust and Agency Accounts	FS213	10	36	33	32	34
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	493	488	493	482
Employee Benefit - Defined Contribution	FS223	0	1	1	1	1
Employee Benefit - Defined Benefit	FS233	0	101	99	106	102
Other Retirement Accounts	FS243	0	391	388	386	379
Corporate Trust and Agency Accounts	FS253	0	3	3	4	3
Other Fiduciary Accounts	FS273	2	10	11	68	64
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	42	1,413	1,476	1,407	1,425
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 1,788	\$ 139,180	\$ 101,656	\$ 42,553	\$ 23,179
Personal Trust and Agency Accounts	FS310	\$ 981	\$ 6,178	\$ 4,479	\$ 3,031	\$ 1,450
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 135	\$ 5,536	\$ 4,285	\$ 2,883	\$ 1,451
Employee Benefit - Defined Contribution	FS320	\$ 14	\$ 598	\$ 474	\$ 321	\$ 166
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 1,525	\$ 1,165	\$ 786	\$ 384
Other Retirement Accounts	FS340	\$ 121	\$ 3,413	\$ 2,646	\$ 1,776	\$ 901
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 9	\$ 7	\$ 5	\$ 3
Investment Management Agency Accounts	FS360	\$ 639	\$ 15,175	\$ 11,586	\$ 7,707	\$ 3,819
Other Fiduciary Accounts	FS370	\$ 0	\$ 79	\$ 61	\$ 41	\$ 20
Custody and Safekeeping Accounts	FS380	\$ 19	\$ 1,678	\$ 1,300	\$ 884	\$ 460
Other Fiduciary and Related Services	FS390	\$ 14	\$ 110,525	\$ 79,938	\$ 28,002	\$ 15,976
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,689	\$ 80,131	\$ 38,450	\$ 14,572	\$ 6,512
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 34	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 99	\$ 59,015	\$ 63,206	\$ 27,981	\$ 16,667
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 443,431	\$ 645,178	\$ 76,694	\$ 76,869	\$ 72,597
Non-Interest-Bearing Deposits	FS410	\$ 38,457	\$ 40,079	\$ - 7	\$ 54	\$ 23
Interest-Bearing Deposits	FS415	\$ 376	\$ 1,352	\$ 0	\$ 1	\$ 1
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 24,401	\$ 39,199	\$ 884	\$ 551	\$ 630
State, County and Municipal Obligations	FS425	\$ 66,662	\$ 80,796	\$ 12,339	\$ 8,988	\$ 9,007
Money Market Mutual Funds	FS430	\$ 6,146	\$ 42,269	\$ 7,044	\$ 6,605	\$ 3,490
Other Short-term Obligations	FS435	\$ 275	\$ 200	\$ 450	\$ 100	\$ 201
Other Notes and Bonds	FS440	\$ 22,756	\$ 31,472	\$ 394	\$ 479	\$ 474
Common and Preferred Stock	FS445	\$ 224,246	\$ 338,175	\$ 43,225	\$ 47,728	\$ 46,444
Real Estate Mortgages	FS450	\$ 176	\$ 178	\$ 0	\$ 1	\$ 0
Real Estate	FS455	\$ 21,116	\$ 18,796	\$ 1,215	\$ 1,238	\$ 1,228
Miscellaneous Assets	FS460	\$ 38,820	\$ 52,662	\$ 11,150	\$ 11,124	\$ 11,099
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	3	0	58	54
Domestic Equity	FS610	0	1	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	1	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	1	0	58	54
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 5,420,277	\$ 0	\$ 1,257	\$ 1,766
Domestic Equity	FS615	\$ 0	\$ 3,765,683	\$ 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	\$ 96,029	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 1,558,565	\$ 0	\$ 1,257	\$ 1,766
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 32	\$ 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	\$ 32	\$ 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	\$ 2	\$ 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	\$ 2	\$ 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						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 6,260,824	\$ 15,089,337	\$ 15,402,507	\$ 11,525,866	\$ 13,080,749
Equity Capital Deductions - Total	SUB1631	\$ 2,823,964	\$ 5,110,814	\$ 4,719,497	\$ 648,356	\$ 480,802
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 0	\$ 0	\$ 3,423	\$ 3,423	\$ 2,965
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,375,875	\$ 4,281,279	\$ 3,926,903	\$ 101,850	\$ 102,395
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 1,447,062	\$ 828,508	\$ 788,144	\$ 542,056	\$ 374,415
Other	CCR134	\$ 1,027	\$ 1,027	\$ 1,027	\$ 1,027	\$ 1,027
Equity Capital Additions -Total	SUB1641	\$ 565,578	\$ 1,738,710	\$ 1,696,713	\$ 1,692,678	\$ 1,343,122
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 563,451	\$ 1,592,583	\$ 1,294,663	\$ 1,548,752	\$ 1,199,276

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 80	\$ 0
Other	CCR195	\$ 2,127	\$ 2,127	\$ 258,050	\$ - 154	\$ - 154
Tier 1 (Core) Capital	CCR20	\$ 4,002,438	\$ 11,717,233	\$ 12,379,723	\$ 12,570,188	\$ 13,943,069
Total Assets (SC60)	CCR205	\$ 69,246,429	\$ 183,918,556	\$ 179,226,277	\$ 183,209,294	\$ 189,878,348
Asset Deductions - Total	SUB1651	\$ 2,822,964	\$ 5,109,814	\$ 4,716,070	\$ 644,929	\$ 477,858
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 996	\$ 996	\$ 1,021
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,375,875	\$ 4,281,279	\$ 3,926,903	\$ 101,850	\$ 102,395
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,447,062	\$ 828,508	\$ 788,144	\$ 542,056	\$ 374,415
Other	CCR275	\$ 27	\$ 27	\$ 27	\$ 27	\$ 27
Asset Additions - Total	SUB1661	\$ 569,121	\$ 1,599,617	\$ 1,306,331	\$ 1,554,390	\$ 1,201,919
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 568,525	\$ 1,599,021	\$ 1,299,812	\$ 1,553,714	\$ 1,201,309
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 80	\$ 0
Other	CCR290	\$ 596	\$ 596	\$ 6,519	\$ 596	\$ 610
Adjusted Total Assets	CCR25	\$ 66,992,586	\$ 180,408,359	\$ 175,816,538	\$ 184,118,755	\$ 190,602,409
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,679,703	\$ 7,216,334	\$ 7,032,663	\$ 7,355,043	\$ 7,614,225
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,002,438	\$ 11,717,233	\$ 12,379,723	\$ 12,570,188	\$ 13,943,069
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 54	\$ 0	\$ 0	\$ 0	\$ 8
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 18,500	\$ 193,500	\$ 193,500	\$ 193,500	\$ 193,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 353,686	\$ 1,540,077	\$ 1,435,957	\$ 1,466,753	\$ 1,454,482
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 372,240	\$ 1,733,577	\$ 1,629,457	\$ 1,660,253	\$ 1,647,990
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 372,240	\$ 1,733,577	\$ 1,629,457	\$ 1,660,253	\$ 1,647,990
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 275	\$ 3,064	\$ 2,565	\$ 3,354	\$ 3,724
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,570	\$ 2,676	\$ 2,782	\$ 2,815	\$ 2,880
Total Risk-Based Capital	CCR39	\$ 4,371,833	\$ 13,445,070	\$ 14,003,833	\$ 14,224,272	\$ 15,584,455
0% R/W Category - Cash	CCR400	\$ 3,738,228	\$ 3,164,038	\$ 1,686,863	\$ 3,044,834	\$ 3,187,613
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,998,917	\$ 2,660,881	\$ 3,545,323	\$ 1,858,343	\$ 1,914,091
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 1,260,333	\$ 949,267	\$ 236,085	\$ 228,297	\$ 220,021
0% R/W Category - Assets Total	CCR420	\$ 6,997,478	\$ 6,774,186	\$ 5,468,271	\$ 5,131,474	\$ 5,321,725
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	\$ 11,570,065	\$ 16,040,317	\$ 21,322,284	\$ 23,477,977	\$ 24,250,753
20% R/W Category - Claims on FHLBs	CCR435	\$ 400,712	\$ 2,448,790	\$ 2,576,884	\$ 2,545,302	\$ 4,147,130
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 68,285	\$ 77,263	\$ 57,137	\$ 64,159	\$ 59,606
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 2,103,905	\$ 1,811,067	\$ 4,239,399	\$ 4,112,745	\$ 943,857
20% R/W Category - Other	CCR450	\$ 6,075,092	\$ 12,015,386	\$ 10,104,715	\$ 9,377,763	\$ 10,813,694
20% R/W Category - Assets Total	CCR455	\$ 20,218,059	\$ 32,392,823	\$ 38,300,419	\$ 39,577,946	\$ 40,215,040
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 4,043,613	\$ 6,478,565	\$ 7,660,082	\$ 7,915,589	\$ 8,043,009
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 17,948,853	\$ 64,359,973	\$ 61,016,444	\$ 71,866,329	\$ 75,316,750
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,449	\$ 7,077	\$ 8,554	\$ 8,311	\$ 7,080
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 32,316	\$ 1,641,831	\$ 907,531	\$ 23,016	\$ 23,868
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 46,401	\$ 45,435	\$ 108,946	\$ 109,465	\$ 109,271
50% R/W Category - Other	CCR480	\$ 780,646	\$ 1,602,506	\$ 989,855	\$ 1,529,912	\$ 1,122,779
50% R/W Category - Assets Total	CCR485	\$ 18,817,665	\$ 67,656,822	\$ 63,031,330	\$ 73,537,033	\$ 76,579,748
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 9,408,836	\$ 33,828,415	\$ 31,515,668	\$ 36,768,520	\$ 38,289,877
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,354,289	\$ 11,583,644	\$ 1,842,369	\$ 1,267,134	\$ 1,438,246
100% R/W Category - All Other Assets	CCR506	\$ 22,468,241	\$ 71,952,739	\$ 74,673,641	\$ 72,402,571	\$ 74,217,370
100% R/W Category - Assets Total	CCR510	\$ 24,822,530	\$ 83,536,383	\$ 76,516,010	\$ 73,669,705	\$ 75,655,616
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 24,822,530	\$ 83,536,383	\$ 76,516,010	\$ 73,669,705	\$ 75,655,616
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	\$ 70,855,732	\$ 190,360,214	\$ 183,316,030	\$ 191,916,158	\$ 197,772,129
Subtotal Risk-Weighted Assets	CCR75	\$ 38,274,975	\$ 123,843,360	\$ 115,691,760	\$ 118,353,811	\$ 121,988,498
Excess Allowances for Loan and Lease Losses	CCR530	\$ 831,522	\$ 1,307,136	\$ 556,885	\$ 3,251,728	\$ 1,832,793
Total Risk-Weighted Assets	CCR78	\$ 37,443,453	\$ 122,536,224	\$ 115,134,875	\$ 115,102,083	\$ 120,155,705
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,995,476	\$ 9,802,899	\$ 9,210,790	\$ 9,208,168	\$ 9,612,311
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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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	5.97%	6.49%	7.04%	6.83%	7.32%
Total Risk-Based Capital Ratio	CCR820	11.68%	10.97%	12.16%	12.36%	12.97%
Tier 1 Risk-Based Capital Ratio	CCR830	10.68%	9.56%	10.75%	10.92%	11.60%
Tangible Equity Ratio	CCR840	5.98%	6.50%	7.04%	6.83%	7.32%

*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.