

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 2:57 PM

TFR Industry Aggregate Report
93049 - OTS-Regulated: Utah
September 2008

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions	6	7	7	7	7

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

Schedule SC --- Consolidated Statement of Condition		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,097,100	\$ 12,801,758	\$ 14,102,229	\$ 16,136,437	\$ 14,415,535
Cash and Non-Interest-Earning Deposits	SC110	\$ 266,010	\$ 386,147	\$ 551,558	\$ 666,600	\$ 266,591
Interest-Earning Deposits in FHLBs	SC112	\$ 34,720	\$ 9,793	\$ 20,133	\$ 11,372	\$ 13,047
Other Interest-Earning Deposits	SC118	\$ 3,603,426	\$ 4,126,099	\$ 3,092,448	\$ 2,076,436	\$ 868,187
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 9,497	\$ 7,053	\$ 617	\$ 1,742	\$ 576
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,038,513	\$ 4,405,307	\$ 7,131,140	\$ 9,889,588	\$ 9,826,114
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,863	\$ 6,390	\$ 8,061	\$ 10,147	\$ 27,008
State and Municipal Obligations	SC180	\$ 91,675	\$ 1,511,811	\$ 1,243,215	\$ 1,468,170	\$ 1,657,503
Securities Backed by Nonmortgage Loans	SC182	\$ 29,419	\$ 1,088,887	\$ 29,550	\$ 29,905	\$ 29,189
Other Investment Securities	SC185	\$ 9,593	\$ 1,206,790	\$ 1,959,500	\$ 1,880,023	\$ 1,630,058
Accrued Interest Receivable	SC191	\$ 10,384	\$ 53,481	\$ 66,007	\$ 102,454	\$ 97,262
Mortgage-Backed Securities - Gross	SUB0072	\$ 326,128	\$ 17,219,536	\$ 16,945,870	\$ 17,836,584	\$ 19,088,476
Mortgage-Backed Securities - Total	SC22	\$ 326,128	\$ 17,219,536	\$ 16,945,870	\$ 17,836,584	\$ 19,088,476
Pass-Through - Total	SUB0073	\$ 194,757	\$ 5,329,111	\$ 5,474,355	\$ 5,556,742	\$ 12,300,994
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 194,757	\$ 5,327,783	\$ 5,472,928	\$ 5,554,526	\$ 6,187,325
Other Pass-Through	SC215	\$ 0	\$ 1,328	\$ 1,427	\$ 2,216	\$ 6,113,669
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 130,445	\$ 11,810,531	\$ 11,392,717	\$ 12,195,938	\$ 6,699,818
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 130,445	\$ 2,685,508	\$ 1,506,022	\$ 480,138	\$ 85,613
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 9,466	\$ 10,341
Other	SC222	\$ 0	\$ 9,125,023	\$ 9,886,695	\$ 11,706,334	\$ 6,603,864
Accrued Interest Receivable	SC228	\$ 926	\$ 79,894	\$ 78,798	\$ 83,904	\$ 87,664

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 370,814	\$ 9,084,408	\$ 9,975,698	\$ 10,553,807	\$ 813,946
Mortgage Loans - Total	SC26	\$ 367,965	\$ 9,017,866	\$ 9,893,393	\$ 10,507,657	\$ 809,113
Construction Loans - Total	SUB0100	\$ 36,672	\$ 42,367	\$ 44,126	\$ 47,916	\$ 48,914
Residential - Total	SUB0110	\$ 25,610	\$ 33,254	\$ 36,677	\$ 41,520	\$ 41,850
1-4 Dwelling Units	SC230	\$ 25,482	\$ 33,204	\$ 36,627	\$ 41,511	\$ 41,850
Multifamily (5 or more) Dwelling Units	SC235	\$ 128	\$ 50	\$ 50	\$ 9	\$ 0
Nonresidential Property	SC240	\$ 11,062	\$ 9,113	\$ 7,449	\$ 6,396	\$ 7,064
Permanent Loans - Total	SUB0121	\$ 332,170	\$ 8,999,216	\$ 9,882,808	\$ 10,453,243	\$ 759,830
Residential - Total	SUB0131	\$ 228,032	\$ 8,885,581	\$ 9,772,817	\$ 10,338,355	\$ 644,580
1-4 Dwelling Units - Total	SUB0141	\$ 216,681	\$ 593,052	\$ 606,286	\$ 617,963	\$ 632,778
Revolving Open-End Loans	SC251	\$ 33,585	\$ 319,148	\$ 326,833	\$ 317,697	\$ 315,619
All Other - First Liens	SC254	\$ 121,816	\$ 204,024	\$ 200,761	\$ 220,899	\$ 235,971
All Other - Junior Liens	SC255	\$ 61,280	\$ 69,880	\$ 78,692	\$ 79,367	\$ 81,188
Multifamily (5 or more) Dwelling Units	SC256	\$ 11,351	\$ 8,292,529	\$ 9,166,531	\$ 9,720,392	\$ 11,802
Nonresidential Property (Except Land)	SC260	\$ 52,728	\$ 52,536	\$ 48,212	\$ 51,445	\$ 51,481
Land	SC265	\$ 51,410	\$ 61,099	\$ 61,779	\$ 63,443	\$ 63,769
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 5,519	\$- 885,351	\$- 574,225	\$ 9,692,415	\$ 23,875
Accrued Interest Receivable	SC272	\$ 1,972	\$ 42,825	\$ 48,764	\$ 52,648	\$ 5,202
Advances for Taxes and Insurance	SC275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 2,849	\$ 66,542	\$ 82,305	\$ 46,150	\$ 4,833
Nonmortgage Loans - Gross	SUB0162	\$ 34,390,706	\$ 46,644,838	\$ 42,744,409	\$ 37,563,768	\$ 40,916,525
Nonmortgage Loans - Total	SC31	\$ 32,492,097	\$ 44,871,077	\$ 41,359,169	\$ 36,146,335	\$ 39,918,592
Commercial Loans - Total	SC32	\$ 11,066,081	\$ 22,946,429	\$ 18,822,694	\$ 11,719,871	\$ 20,697,078
Secured	SC300	\$ 12,213	\$ 10,083	\$ 9,806	\$ 9,835	\$ 9,214
Unsecured	SC303	\$ 11,053,868	\$ 22,936,346	\$ 18,812,888	\$ 11,710,036	\$ 20,687,864
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 23,111,385	\$ 23,469,229	\$ 23,716,120	\$ 25,593,941	\$ 20,025,093
Loans on Deposits	SC310	\$ 335	\$ 434	\$ 412	\$ 524	\$ 446
Home Improvement Loans (Not secured by real estate)	SC316	\$ 7,711	\$ 715,231	\$ 673,975	\$ 550,677	\$ 37,961
Education Loans	SC320	\$ 118	\$ 123	\$ 134	\$ 157	\$ 175
Auto Loans	SC323	\$ 80,571	\$ 60,902	\$ 15,079	\$ 2,545	\$ 2,952
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 20,237,463	\$ 19,684,568	\$ 19,944,692	\$ 22,034,540	\$ 17,260,290

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Schedule SC --- Consolidated Statement of Condition						
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Other, Including Lease Receivables	SC330	\$ 2,785,187	\$ 3,007,971	\$ 3,081,828	\$ 3,005,498	\$ 2,723,269
Accrued Interest Receivable	SC348	\$ 213,240	\$ 229,180	\$ 205,595	\$ 249,956	\$ 194,354
Allowance for Loan and Lease Losses	SC357	\$ 1,898,609	\$ 1,773,761	\$ 1,385,240	\$ 1,417,433	\$ 997,933
Repossessed Assets - Gross	SUB0201	\$ 47,218	\$ 41,704	\$ 44,868	\$ 35,522	\$ 29,033
Repossessed Assets - Total	SC40	\$ 23,884	\$ 20,315	\$ 19,808	\$ 15,915	\$ 12,920
Real Estate - Total	SUB0210	\$ 3,397	\$ 2,261	\$ 2,250	\$ 1,193	\$ 209
Construction	SC405	\$ 2,807	\$ 1,300	\$ 1,467	\$ 865	\$ 0
Residential - Total	SUB0225	\$ 135	\$ 297	\$ 328	\$ 328	\$ 209
1-4 Dwelling Units	SC415	\$ 135	\$ 297	\$ 328	\$ 328	\$ 209
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 209	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 455	\$ 455	\$ 455	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 43,821	\$ 39,443	\$ 42,618	\$ 34,329	\$ 28,824
General Valuation Allowances	SC441	\$ 23,334	\$ 21,389	\$ 25,060	\$ 19,607	\$ 16,113
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 46,160	\$ 724,238	\$ 774,052	\$ 650,594	\$ 632,227
Federal Home Loan Bank Stock	SC510	\$ 32,756	\$ 709,257	\$ 759,032	\$ 636,435	\$ 618,852
Other	SC540	\$ 13,404	\$ 14,981	\$ 15,020	\$ 14,159	\$ 13,375
Office Premises and Equipment	SC55	\$ 54,891	\$ 63,344	\$ 76,711	\$ 77,187	\$ 77,859
Other Assets - Gross	SUB0262	\$ 1,818,032	\$ 2,616,251	\$ 2,510,744	\$ 1,962,371	\$ 1,355,385
Other Assets - Total	SC59	\$ 1,818,032	\$ 2,616,251	\$ 2,510,744	\$ 1,962,371	\$ 1,355,385
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 17,631	\$ 17,432	\$ 17,224	\$ 17,021	\$ 16,814
Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 103	\$ 140	\$ 192	\$ 219	\$ 245
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 692,202	\$ 709,904	\$ 725,825	\$ 720,056	\$ 601,630
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 6,374	\$ 31,058	\$ 47,758	\$ 44,917	\$ 53,541
Other Assets	SC689	\$ 1,101,722	\$ 1,857,717	\$ 1,719,745	\$ 1,180,158	\$ 683,155
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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	\$ 1,924,792	\$ 1,861,692	\$ 1,492,605	\$ 1,483,190	\$ 1,018,879
Total Assets - Gross	SUB0283	\$ 42,151,049	\$ 89,196,077	\$ 87,174,581	\$ 84,816,270	\$ 77,328,986
Total Assets	SC60	\$ 40,226,257	\$ 87,334,385	\$ 85,681,976	\$ 83,333,080	\$ 76,310,107
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 15,229,891	\$ 17,996,110	\$ 13,254,718	\$ 10,488,052	\$ 7,813,424
Deposits	SC710	\$ 15,229,743	\$ 17,996,240	\$ 13,251,025	\$ 10,486,166	\$ 7,810,196
Escrows	SC712	\$ 548	\$ 7,523	\$ 5,121	\$ 1,911	\$ 3,263
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 400	\$- 7,653	\$- 1,428	\$- 25	\$- 35
Borrowings - Total	SC72	\$ 15,156,353	\$ 29,017,828	\$ 24,569,971	\$ 28,320,344	\$ 22,087,371
Advances from FHLBank	SC720	\$ 228,000	\$ 10,947,246	\$ 12,220,159	\$ 9,475,211	\$ 8,962,095
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 1,413,961	\$ 1,207,711	\$ 561,139	\$ 1,161,566	\$ 371,745
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	\$ 13,514,392	\$ 16,862,871	\$ 11,788,673	\$ 17,683,567	\$ 12,753,531
Other Liabilities - Total	SC75	\$ 3,155,719	\$ 4,493,014	\$ 9,126,156	\$ 7,352,924	\$ 8,610,868
Accrued Interest Payable - Deposits	SC763	\$ 154,472	\$ 167,482	\$ 130,055	\$ 105,801	\$ 80,527
Accrued Interest Payable - Other	SC766	\$ 74,547	\$ 130,453	\$ 101,843	\$ 113,616	\$ 86,394
Accrued Taxes	SC776	\$ 45,715	\$ 80,790	\$ 631,998	\$ 343,359	\$ 344,081
Accounts Payable	SC780	\$ 972,939	\$ 831,535	\$ 915,453	\$ 1,018,934	\$ 862,184
Deferred Income Taxes	SC790	\$ 0	\$ 0	\$ 0	\$ 19	\$ 16,138
Other Liabilities and Deferred Income	SC796	\$ 1,908,046	\$ 3,282,754	\$ 7,346,807	\$ 5,771,195	\$ 7,221,544
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	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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	\$ 33,541,963	\$ 51,506,952	\$ 46,950,845	\$ 46,161,320	\$ 38,511,663
Minority Interest	SC800	\$ 1,581	\$ 1,561	\$ 1,555	\$ 1,564	\$ 1,593
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 5,034,510	\$ 34,425,819	\$ 37,127,842	\$ 37,471,627	\$ 35,631,705
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Common Stock:						
Par Value	SC820	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341
Paid in Excess of Par	SC830	\$ 5,018,669	\$ 34,409,978	\$ 37,112,001	\$ 37,455,786	\$ 35,615,864
Accumulated Other Comprehensive Income - Total	SC86	\$ 2,236	\$- 788,975	\$- 729,121	\$- 140,557	\$- 176,975
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 9,636	\$- 770,505	\$- 691,470	\$- 126,477	\$- 177,261
Gains (Losses) on Cash Flow Hedges	SC865	\$- 7,400	\$- 18,470	\$- 37,651	\$- 14,080	\$ 286
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,657,208	\$ 2,199,987	\$ 2,341,428	\$- 150,277	\$ 2,351,742
Other Components of Equity Capital	SC891	\$- 11,241	\$- 10,957	\$- 10,573	\$- 10,597	\$- 9,621
Total Equity Capital	SC80	\$ 6,682,713	\$ 35,825,874	\$ 38,729,576	\$ 37,170,196	\$ 37,796,851
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 40,226,257	\$ 87,334,387	\$ 85,681,976	\$ 83,333,080	\$ 76,310,107

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Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	4	\$ 264,479
7	Prepaid expenses	3	\$ 483
12	Amounts receivable under interest rate swap agreem	1	\$ 65,653
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 154,309
14	Other noninterest-bearing short-term accounts recv	2	\$ 798
99	Other	4	\$ 497,791

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 9
11	The liability recorded for post-retirement benefit	1	\$ 95
13	Amounts payable under interest-rate-swap agreement	1	\$ 117,494
15	Liability on loan servicing contracts	1	\$ 2,630
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 1,012,213
99	Other	7	\$ 726,864

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,246,199	\$ 1,747,432	\$ 1,786,929	\$ 1,704,816	\$ 1,590,541
Deposits and Investment Securities	SO115	\$ 36,914	\$ 114,259	\$ 113,534	\$ 145,106	\$ 152,134
Mortgage-Backed Securities	SO125	\$ 3,539	\$ 249,637	\$ 250,890	\$ 251,051	\$ 266,397
Mortgage Loans	SO141	\$ 6,775	\$ 145,565	\$ 165,235	\$ 122,402	\$ 27,108
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 48	\$ 2,088	\$ 2,530	\$ 393	\$ 137
Nonmortgage Loans - Total	SUB0950	\$ 1,016,429	\$ 1,096,439	\$ 1,141,603	\$ 1,084,390	\$ 1,055,754
Commercial Loans and Leases	SO160	\$ 324,245	\$ 367,207	\$ 398,501	\$ 440,813	\$ 477,058
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 21,457	\$ 16,815	\$ 17,094	\$ 16,408	\$ 15,175
Consumer Loans and Leases	SO171	\$ 692,184	\$ 729,232	\$ 743,102	\$ 643,577	\$ 578,696
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 161,037	\$ 122,629	\$ 96,043	\$ 85,066	\$ 73,836
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 114	\$ 2,538	\$ 1,576	\$ 1,242	\$ 926
Federal Home Loan Bank Stock	SO181	\$ 114	\$ 2,538	\$ 1,576	\$ 1,242	\$ 926
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 347,516	\$ 331,638	\$ 373,030	\$ 457,880	\$ 453,290
Deposits	SO215	\$ 111,898	\$ 120,592	\$ 106,205	\$ 104,026	\$ 117,082
Escrows	SO225	\$ 0	\$ 1	\$ 1	\$ 49	\$ 0
Advances from FHLBank	SO230	\$ 1,672	\$ 84,351	\$ 104,194	\$ 119,393	\$ 99,197
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	\$ 233,946	\$ 126,694	\$ 162,630	\$ 234,412	\$ 237,011
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 898,797	\$ 1,418,332	\$ 1,415,475	\$ 1,248,178	\$ 1,138,177
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 796,787	\$ 1,003,259	\$ 697,090	\$ 658,197	\$ 495,022
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 102,010	\$ 415,073	\$ 718,385	\$ 589,981	\$ 643,155
Noninterest Income - Total	SO42	\$ 1,320,408	\$ 1,158,839	\$ 1,558,343	\$ 1,313,818	\$ 1,480,716
Mortgage Loan Servicing Fees	SO410	\$ 31	\$ 29	\$ 27	\$ 27	\$ 129
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 60	\$- 74	\$- 49	\$- 53	\$- 54

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Other Fees and Charges	SO420	\$ 1,299,355	\$ 1,416,199	\$ 1,410,397	\$ 1,473,056	\$ 1,399,079
Net Income (Loss) from Other - Total	SUB0451	\$ 46,175	\$- 238,733	\$ 148,442	\$- 148,789	\$ 80,862
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 45,030	\$- 239,403	\$ 150,268	\$- 60,597	\$ 77,595
Operations & Sale of Repossessed Assets	SO461	\$- 23	\$ 23	\$- 16	\$- 64	\$- 24
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 895	\$ 9	\$- 541	\$ 23,041	\$- 1,482
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 273	\$ 611	\$ 633	\$- 111,639	\$ 6,828
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 318
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 27	\$- 1,902	\$ 470	\$- 2,373
Other Noninterest Income	SO488	\$- 25,093	\$- 18,582	\$- 474	\$- 10,423	\$ 700
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	\$ 1,275,309	\$ 1,403,402	\$ 1,328,456	\$ 1,393,424	\$ 1,268,835
All Personnel Compensation and Expense	SO510	\$ 76,833	\$ 92,306	\$ 84,617	\$ 87,875	\$ 93,916
Legal Expense	SO520	\$ 2,435	\$ 2,716	\$ 2,682	\$ 3,161	\$ 3,425
Office Occupancy and Equipment Expense	SO530	\$ 39,486	\$ 36,341	\$ 22,036	\$ 22,569	\$ 19,056
Marketing and Other Professional Services	SO540	\$ 432,284	\$ 417,596	\$ 383,889	\$ 436,558	\$ 386,967
Loan Servicing Fees	SO550	\$ 40,624	\$ 169,755	\$ 182,793	\$ 168,542	\$ 141,929
Goodwill and Other Intangibles Expense	SO560	\$ 16,859	\$ 17,061	\$ 15,907	\$ 13,830	\$ 12,369
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 666,788	\$ 667,627	\$ 636,532	\$ 660,889	\$ 611,173
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	\$ 147,109	\$ 170,510	\$ 948,272	\$ 510,375	\$ 855,036
Income Taxes - Total	SO71	\$ 71,031	\$ 58,991	\$ 361,750	\$ 179,915	\$ 309,320

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 65,646	\$ 60,219	\$ 311,940	\$ 170,066	\$ 280,388
State, Local & Other	SO720	\$ 5,385	\$- 1,228	\$ 49,810	\$ 9,849	\$ 28,932
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 76,078	\$ 111,519	\$ 586,522	\$ 330,460	\$ 545,716
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 76,078	\$ 111,519	\$ 586,522	\$ 330,460	\$ 545,716

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Other Codes As of Sep 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 2
14	Interest Income from CNFIs reported on SC655	1	\$- 25,339
15	Income from corporate-owned life insurance	1	\$ 199
99	Other	2	\$ 45

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 7
2	OTS assessments	2	\$ 45
7	Office supplies, printing, and postage	4	\$ 190
8	Telephone, including data lines	2	\$ 103
14	Losses from fraud	1	\$ 63
99	Other	6	\$ 664,261

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 3,697,290	\$ 3,534,361	\$ 1,786,929	\$ 7,284,561	\$ 5,579,745
YTD - Deposits and Investment Securities	Y_SO115	\$ 107,505	\$ 227,793	\$ 113,534	\$ 1,424,648	\$ 1,279,542
YTD - Mortgage-Backed Securities	Y_SO125	\$ 10,297	\$ 500,527	\$ 250,890	\$ 969,760	\$ 718,709
YTD - Mortgage Loans	Y_SO141	\$ 20,925	\$ 310,800	\$ 165,235	\$ 189,287	\$ 66,885
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,026	\$ 4,618	\$ 2,530	\$ 730	\$ 337
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,007,308	\$ 765,708	\$ 398,501	\$ 1,809,320	\$ 1,368,507
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 55,364	\$ 33,909	\$ 17,094	\$ 57,819	\$ 41,411
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,117,078	\$ 1,472,334	\$ 743,102	\$ 2,484,765	\$ 1,841,188
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 376,787	\$ 218,672	\$ 96,043	\$ 348,232	\$ 263,166
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 283	\$ 4,114	\$ 1,576	\$ 9,579	\$ 8,337
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 283	\$ 4,114	\$ 1,576	\$ 3,710	\$ 2,468
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 5,869	\$ 5,869
YTD - Interest Expense - Total	Y_SO21	\$ 827,855	\$ 704,668	\$ 373,030	\$ 2,421,488	\$ 1,963,608
YTD - Deposits	Y_SO215	\$ 307,659	\$ 226,797	\$ 106,205	\$ 476,611	\$ 372,585
YTD - Escrows	Y_SO225	\$ 0	\$ 2	\$ 1	\$ 49	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 4,504	\$ 188,545	\$ 104,194	\$ 331,169	\$ 211,776
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	\$ 515,692	\$ 289,324	\$ 162,630	\$ 1,613,659	\$ 1,379,247
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,869,718	\$ 2,833,807	\$ 1,415,475	\$ 4,872,652	\$ 3,624,474
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,468,495	\$ 1,700,349	\$ 697,090	\$ 1,926,098	\$ 1,267,901
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 401,223	\$ 1,133,458	\$ 718,385	\$ 2,946,554	\$ 2,356,573
YTD - Noninterest Income - Total	Y_SO42	\$ 4,291,916	\$ 2,717,182	\$ 1,558,343	\$ 5,832,445	\$ 4,518,627
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 87	\$ 56	\$ 27	\$ 188	\$ 161
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 183	\$- 123	\$- 49	\$- 221	\$- 168

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YTD - Other Fees and Charges	Y_SO420	\$ 4,081,475	\$ 2,826,596	\$ 1,410,397	\$ 5,401,465	\$ 3,928,409
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 254,861	\$ - 90,291	\$ 148,442	\$ 432,386	\$ 581,175
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 253,014	\$ - 89,135	\$ 150,268	\$ 418,580	\$ 479,177
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 33	\$ 7	\$ - 16	\$ - 76	\$ - 12
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 363	\$ - 532	\$ - 541	\$ 13,348	\$ - 9,693
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 1,517	\$ 1,244	\$ 633	\$ 1,666	\$ 113,305
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 318	\$ 318
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ - 1,875	\$ - 1,902	\$ - 1,450	\$ - 1,920
YTD - Other Noninterest Income	Y_SO488	\$ - 44,324	\$ - 19,056	\$ - 474	\$ - 1,373	\$ 9,050
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,945,007	\$ 2,731,858	\$ 1,328,456	\$ 5,012,905	\$ 3,619,481
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 247,759	\$ 176,923	\$ 84,617	\$ 437,594	\$ 349,719
YTD - Legal Expense	Y_SO520	\$ 7,805	\$ 5,398	\$ 2,682	\$ 7,662	\$ 4,501
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 95,691	\$ 58,377	\$ 22,036	\$ 112,008	\$ 89,439
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,199,645	\$ 801,485	\$ 383,889	\$ 1,545,854	\$ 1,109,296
YTD - Loan Servicing Fees	Y_SO550	\$ 393,172	\$ 352,548	\$ 182,793	\$ 476,584	\$ 308,042
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 49,827	\$ 32,968	\$ 15,907	\$ 47,835	\$ 34,005
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 1,951,108	\$ 1,304,159	\$ 636,532	\$ 2,385,368	\$ 1,724,479
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 748,132	\$ 1,118,782	\$ 948,272	\$ 3,766,094	\$ 3,255,719
YTD - Income Taxes - Total	Y_SO71	\$ 305,971	\$ 420,741	\$ 361,750	\$ 1,376,016	\$ 1,196,101
YTD - Federal	Y_SO710	\$ 273,777	\$ 372,159	\$ 311,940	\$ 1,272,123	\$ 1,102,057
YTD - State, Local, and Other	Y_SO720	\$ 32,194	\$ 48,582	\$ 49,810	\$ 103,893	\$ 94,044
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 442,161	\$ 698,041	\$ 586,522	\$ 2,390,078	\$ 2,059,618
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 442,161	\$ 698,041	\$ 586,522	\$ 2,390,078	\$ 2,059,618

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,796,901	\$ 1,492,604	\$ 1,483,189	\$ 1,018,879	\$ 950,353
Net Provision for Loss	VA115	\$ 796,787	\$ 1,003,217	\$ 697,090	\$ 658,196	\$ 495,022
Transfers	VA125	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 75,638	\$ 56,540	\$ 40,873	\$ 193,660	\$ 42,899
Adjustments	VA145	\$ 39,646	\$ - 28,835	\$ - 60,853	\$ 121,576	\$ - 41,425
Charge-offs	VA155	\$ 784,182	\$ 661,834	\$ 667,695	\$ 509,121	\$ 427,970
General Valuation Allowances - Ending Balance	VA165	\$ 1,924,790	\$ 1,861,692	\$ 1,492,604	\$ 1,483,190	\$ 1,018,879
Specific Valuation Allowances - Beginning Balance	VA108	\$ 45	\$ 3	\$ 3	\$ 2	\$ 2
Net Provision for Loss	VA118	\$ 0	\$ 42	\$ 0	\$ 1	\$ 0
Transfers	VA128	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 42	\$ 0	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 3	\$ 45	\$ 3	\$ 3	\$ 2
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,796,946	\$ 1,492,607	\$ 1,483,192	\$ 1,018,881	\$ 950,355
Net Provision for Loss	VA120	\$ 796,787	\$ 1,003,259	\$ 697,090	\$ 658,197	\$ 495,022
Recoveries	VA140	\$ 75,638	\$ 56,540	\$ 40,873	\$ 193,660	\$ 42,899
Adjustments	VA150	\$ 39,646	\$ - 28,835	\$ - 60,853	\$ 121,576	\$ - 41,425
Charge-offs	VA160	\$ 784,224	\$ 661,834	\$ 667,695	\$ 509,121	\$ 427,970
Total Valuation Allowances - Ending Balance	VA170	\$ 1,924,793	\$ 1,861,737	\$ 1,492,607	\$ 1,483,193	\$ 1,018,881
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 784,182	\$ 661,834	\$ 667,695	\$ 509,121	\$ 427,970
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 796	\$ 2,047	\$ 1,867	\$ 4,147	\$ 1,079
Construction - Total	SUB2030	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 33	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 763	\$ 2,047	\$ 1,867	\$ 4,147	\$ 1,079
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 2,047	\$ 1,113	\$ 811	\$ 608
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0	\$ 476	\$ 56
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 763	\$ 0	\$ 754	\$ 2,860	\$ 415
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 778,886	\$ 656,733	\$ 663,578	\$ 503,536	\$ 420,701
Commercial Loans	VA520	\$ 267,603	\$ 216,319	\$ 172,957	\$ 133,508	\$ 115,727
Consumer Loans - Total	SUB2061	\$ 511,283	\$ 440,414	\$ 490,621	\$ 370,028	\$ 304,974
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 85	\$ 10,357	\$ 5,859	\$ 2,152	\$ 394
Education Loans	VA530	\$ 0	\$ 0	\$ 7	\$ 8	\$ 0
Auto Loans	VA540	\$ 346	\$ 28	\$ 41	\$ 2	\$ 3
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 414,903	\$ 336,357	\$ 409,261	\$ 307,661	\$ 261,338
Other	VA560	\$ 95,949	\$ 93,672	\$ 75,453	\$ 60,205	\$ 43,239
Repossessed Assets - Total	VA60	\$ 4,500	\$ 3,054	\$ 2,250	\$ 1,438	\$ 6,190
Real Estate - Construction	VA605	\$ 368	\$ 33	\$ 0	\$ 153	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 75	\$ 14	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 26	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 4,057	\$ 2,984	\$ 2,224	\$ 1,285	\$ 6,190
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 75,638	\$ 56,540	\$ 40,873	\$ 193,660	\$ 42,899
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 8	\$ 10	\$ 9	\$ 65	\$ 60
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 8	\$ 10	\$ 9	\$ 65	\$ 60
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 10	\$ 2	\$ 4	\$ 53
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 8	\$ 0	\$ 7	\$ 61	\$ 7
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	\$ 75,630	\$ 56,530	\$ 40,864	\$ 193,595	\$ 42,839

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 15,423	\$ 13,928	\$ 12,277	\$ 11,828	\$ 13,149
Consumer Loans - Total	SUB2161	\$ 60,207	\$ 42,602	\$ 28,587	\$ 181,767	\$ 29,690
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 2,399	\$ 973	\$ 443	\$ 95
Education Loans	VA531	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
Auto Loans	VA541	\$ 15	\$ 5	\$ 3	\$ 11	\$ 7
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 50,393	\$ 32,908	\$ 21,878	\$ 173,714	\$ 25,324
Other	VA561	\$ 9,799	\$ 7,289	\$ 5,733	\$ 7,599	\$ 4,263
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$ 42	\$ 0	\$ 1	\$ 0
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 0	\$ 42	\$ 0	\$ 1	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 42	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 42	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 708,544	\$ 605,336	\$ 626,822	\$ 315,462	\$ 385,071
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 788	\$ 2,079	\$ 1,858	\$ 4,083	\$ 1,019
Construction - Total	SUB2330	\$ 33	\$ 42	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA425	\$ 33	\$ 42	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 755	\$ 2,037	\$ 1,858	\$ 4,082	\$ 1,019
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 2,037	\$ 1,111	\$ 807	\$ 555
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 0	\$ 0	\$ 476	\$ 56
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 755	\$ 0	\$ 747	\$ 2,799	\$ 408
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 703,256	\$ 600,203	\$ 622,714	\$ 309,941	\$ 377,862
Commercial Loans	VA525	\$ 252,180	\$ 202,391	\$ 160,680	\$ 121,680	\$ 102,578
Consumer Loans - Total	SUB2361	\$ 451,076	\$ 397,812	\$ 462,034	\$ 188,261	\$ 275,284
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 85	\$ 7,958	\$ 4,886	\$ 1,709	\$ 299
Education Loans	VA535	\$ 0	\$- 1	\$ 7	\$ 8	\$- 1
Auto Loans	VA545	\$ 331	\$ 23	\$ 38	\$- 9	\$- 4
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 364,510	\$ 303,449	\$ 387,383	\$ 133,947	\$ 236,014
Other	VA565	\$ 86,150	\$ 86,383	\$ 69,720	\$ 52,606	\$ 38,976
Repossessed Assets - Total	VA65	\$ 4,500	\$ 3,054	\$ 2,250	\$ 1,438	\$ 6,190
Real Estate - Construction	VA607	\$ 368	\$ 33	\$ 0	\$ 153	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 75	\$ 14	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 23	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 26	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 4,057	\$ 2,984	\$ 2,224	\$ 1,285	\$ 6,190
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	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 136,934	\$ 38,752	\$ 3,661	\$ 2,925	\$ 4,668
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 238,972	\$ 153,266	\$ 131,163	\$ 21,838	\$ 11,192
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,217	\$ 649	\$ 1,057	\$ 1,032	\$ 72
Construction	VA951	\$ 2,006	\$ 245	\$ 602	\$ 865	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 211	\$ 193	\$ 0	\$ 167	\$ 72
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 211	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 455	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,556	\$ 39,287	\$ 43,705	\$ 53,094	\$ 3,131
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 799,949	\$ 1,000,524	\$ 802,198	\$ 678,841	\$ 543,120
Substandard	VA965	\$ 799,736	\$ 948,186	\$ 788,836	\$ 678,669	\$ 543,000
Doubtful	VA970	\$ 213	\$ 52,338	\$ 13,362	\$ 172	\$ 120
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		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,677,502	\$ 1,607,750	\$ 1,427,962	\$ 1,323,993	\$ 1,148,966
Mortgages - Total	SUB2421	\$ 7,687	\$ 26,642	\$ 26,472	\$ 16,334	\$ 9,883
Construction and Land Loans	SUB2430	\$ 2,573	\$ 3,610	\$ 3,824	\$ 2,763	\$ 1,952
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 5,114	\$ 9,202	\$ 9,848	\$ 9,832	\$ 7,931
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,780	\$ 14,568	\$ 13,652	\$ 5,074	\$ 1,034
Nonmortgages - Total	SUB2461	\$ 1,669,815	\$ 1,581,108	\$ 1,401,490	\$ 1,307,659	\$ 1,139,083
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,269,502	\$ 1,225,153	\$ 1,096,035	\$ 1,045,484	\$ 901,577
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 901,760	\$ 833,574	\$ 791,032	\$ 736,891	\$ 629,723
Mortgage Loans - Total	SUB2481	\$ 3,021	\$ 13,463	\$ 18,729	\$ 9,956	\$ 5,256
Construction	PD115	\$ 214	\$ 0	\$ 1,870	\$ 287	\$ 546
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 433	\$ 970	\$ 2,573	\$ 3,477	\$ 2,036
Secured by First Liens	PD123	\$ 1,459	\$ 1,127	\$ 1,851	\$ 1,731	\$ 1,504
Secured by Junior Liens	PD124	\$ 697	\$ 924	\$ 764	\$ 447	\$ 518
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 10,125	\$ 9,674	\$ 3,739	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 317	\$ 1,724	\$ 0	\$ 0
Land	PD138	\$ 218	\$ 0	\$ 273	\$ 275	\$ 652
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 246,812	\$ 230,259	\$ 241,679	\$ 210,374	\$ 175,183
Consumer Loans - Total	SUB2511	\$ 651,927	\$ 589,852	\$ 530,624	\$ 516,561	\$ 449,284
Loans on Deposits	PD161	\$ 110	\$ 0	\$ 0	\$ 9	\$ 0
Home Improvement Loans	PD163	\$ 154	\$ 18,462	\$ 18,622	\$ 817	\$ 551
Education Loans	PD165	\$ 15	\$ 0	\$ 11	\$ 14	\$ 10
Auto Loans	PD167	\$ 707	\$ 433	\$ 39	\$ 90	\$ 57
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 554,718	\$ 486,192	\$ 393,845	\$ 397,728	\$ 365,173
Other	PD180	\$ 96,223	\$ 84,765	\$ 118,107	\$ 117,903	\$ 83,493
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 59,229	\$ 30,041	\$ 15,940	\$ 58	\$ 71
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 2	\$ 0	\$ 12	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 367,742	\$ 391,579	\$ 305,003	\$ 308,593	\$ 271,854
Mortgage Loans - Total	SUB2491	\$ 0	\$ 130	\$ 0	\$ 74	\$ 716
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 214
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 39	\$ 0	\$ 0	\$ 352
Secured by First Liens	PD223	\$ 0	\$ 91	\$ 0	\$ 74	\$ 74
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 76
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 225,690	\$ 233,137	\$ 197,353	\$ 157,366	\$ 116,716
Consumer Loans - Total	SUB2521	\$ 142,052	\$ 158,312	\$ 107,650	\$ 151,153	\$ 154,422
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 141,852	\$ 158,040	\$ 107,497	\$ 150,973	\$ 154,355
Other	PD280	\$ 200	\$ 272	\$ 153	\$ 180	\$ 67
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 7,793	\$ 761	\$ 1	\$ 2	\$ 3
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	\$ 74	\$ 74
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	\$ 408,000	\$ 382,597	\$ 331,927	\$ 278,509	\$ 247,389
Mortgage Loans - Total	SUB2501	\$ 4,666	\$ 13,049	\$ 7,743	\$ 6,304	\$ 3,911

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 579	\$ 2,872	\$ 1,102	\$ 1,141	\$ 158
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 233	\$ 4,076	\$ 3,971	\$ 3,390	\$ 2,931
Secured by First Liens	PD323	\$ 2,013	\$ 1,765	\$ 428	\$ 674	\$ 425
Secured by Junior Liens	PD324	\$ 279	\$ 210	\$ 261	\$ 39	\$ 91
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 2,058	\$ 1,402	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 1,330	\$ 0	\$ 0	\$ 0
Land	PD338	\$ 1,562	\$ 738	\$ 579	\$ 1,060	\$ 306
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 23,277	\$ 15,902	\$ 9,397	\$ 10,792	\$ 17,025
Consumer Loans - Total	SUB2531	\$ 380,057	\$ 353,646	\$ 314,787	\$ 261,413	\$ 226,453
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 36	\$ 15,006	\$ 15,374	\$ 266	\$ 148
Education Loans	PD365	\$ 8	\$ 0	\$ 0	\$ 13	\$ 8
Auto Loans	PD367	\$ 109	\$ 0	\$ 0	\$ 31	\$ 26
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 299,294	\$ 262,026	\$ 206,150	\$ 188,396	\$ 174,681
Other	PD380	\$ 80,610	\$ 76,614	\$ 93,263	\$ 72,707	\$ 51,590
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 5,995	\$ 7,513	\$ 8,207	\$ 109	\$ 228
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 46	\$ 0	\$ 8	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,405	\$ 24,868	\$ 24,161	\$ 24,723	\$ 24,381
90% up to 100% LTV	LD110	\$ 1,405	\$ 10,111	\$ 8,987	\$ 9,750	\$ 10,907
100% and greater LTV	LD120	\$ 0	\$ 14,757	\$ 15,174	\$ 14,973	\$ 13,474
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 27	\$ 1,023	\$ 678	\$ 449	\$ 418
Past Due and Still Accruing - Total	SUB5240	\$ 27	\$ 90	\$ 486	\$ 364	\$ 340

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 27	\$ 90	\$ 486	\$ 364	\$ 340
90% up to 100% LTV	LD210	\$ 27	\$ 90	\$ 334	\$ 364	\$ 295
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 152	\$ 0	\$ 45
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	\$ 0	\$ 933	\$ 192	\$ 85	\$ 78
90% up to 100% LTV	LD250	\$ 0	\$ 376	\$ 192	\$ 85	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 557	\$ 0	\$ 0	\$ 78
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 29	\$ 213	\$ 84	\$ 141
90% up to 100% LTV	LD430	\$ 0	\$ 29	\$ 213	\$ 84	\$ 141
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 213	\$ 0	\$ 141
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 213	\$ 0	\$ 141
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 4,848	\$ 6,671	\$ 5,529	\$ 5,305	\$ 5,025
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 18,958	\$ 19,440	\$ 19,670	\$ 22,049	\$ 21,517
1-4 Dwelling Units Option ARM Loans	LD610	\$ 8,419	\$ 39,117	\$ 37,836	\$ 43,576	\$ 47,542
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 3,075	\$ 4,569	\$ 5,914	\$ 6,183
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 137	\$ 153	\$ 179	\$ 158

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 15,327	\$ 22,124	\$ 24,960	\$ 34,786	\$ 41,624
Mortgage Construction Loans	CC105	\$ 11,321	\$ 15,017	\$ 17,596	\$ 26,917	\$ 32,416
Other Mortgage Loans	CC115	\$ 4,006	\$ 7,107	\$ 7,364	\$ 7,869	\$ 9,208
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,060	\$ 596	\$ 286	\$ 273	\$ 453
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,912	\$ 4,971	\$ 3,079	\$ 3,841	\$ 264,990
1-4 Dwelling Units	CC280	\$ 1,912	\$ 2,252	\$ 3,079	\$ 3,841	\$ 264,990
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 0	\$ 2,719	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 194	\$ 217	\$ 217	\$ 217
Commitments Outstanding to Purchase Loans	CC320	\$ 610	\$ 619	\$ 610	\$ 561	\$ 550
Commitments Outstanding to Sell Loans	CC330	\$ 234,864	\$ 250,780	\$ 244,346	\$ 202,184	\$ 1,766,165
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 478,954,454	\$ 560,796,729	\$ 554,967,779	\$ 572,913,738	\$ 585,280,053
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 31,553	\$ 229,102	\$ 256,532	\$ 271,438	\$ 273,244
Commercial Lines	CC420	\$ 34,049,056	\$ 36,344,603	\$ 39,986,211	\$ 51,923,815	\$ 38,171,038
Open-End Consumer Lines - Credit Cards	CC423	\$ 443,823,283	\$ 521,780,159	\$ 512,378,917	\$ 518,455,945	\$ 544,658,651
Open-End Consumer Lines - Other	CC425	\$ 1,050,562	\$ 2,442,865	\$ 2,346,119	\$ 2,262,540	\$ 2,177,120
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 0	\$ 5,138	\$ 5,138	\$ 5,138	\$ 5,138
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 5,138	\$ 5,138	\$ 5,138	\$ 5,138
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 10,482,208	\$ 14,620,378	\$ 13,404,213	\$ 12,827,001	\$ 12,325,932
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 226,253	\$ 256,606	\$ 248,651	\$ 110,025	\$ 39,228
Other Contingent Liabilities	CC480	\$ 690	\$ 691	\$ 0	\$ 1,991	\$ 6,000
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 0	\$ 235,316	\$ 299,314	\$ 48,883	\$ 24,776
Sales	CF145	\$ 0	\$ 92,655	\$ 245,573	\$ 396,134	\$ 809,638
Other Balance Changes	CF148	\$- 9,482	\$- 286,352	\$- 136,129	\$- 6,372,179	\$- 68,210
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 1,651,535	\$ 1,558,628	\$ 213,959	\$ 1,820,219
Sales	CF155	\$ 0	\$ 753,062	\$ 1,241,030	\$ 491,512	\$ 338,361
Other Balance Changes	CF158	\$- 7,141	\$- 480,658	\$- 1,120,818	\$ 5,749,333	\$- 335,362
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 0	\$ 1,886,851	\$ 1,857,942	\$ 262,842	\$ 1,844,995
Sales - Total	SUB3821	\$ 0	\$ 845,717	\$ 1,486,603	\$ 887,646	\$ 1,147,999
Net Purchases - Total	SUB3826	\$ 0	\$ 1,041,134	\$ 371,339	\$- 624,804	\$ 696,996
Mortgage Loans Disbursed - Total	SUB3831	\$ 54,777	\$ 80,462	\$ 58,837	\$ 70,258	\$ 102,061
Construction Loans - Total	SUB3840	\$ 19,522	\$ 27,292	\$ 19,781	\$ 30,574	\$ 40,889
1-4 Dwelling Units	CF190	\$ 13,054	\$ 15,116	\$ 18,521	\$ 27,313	\$ 33,553
Multifamily (5 or more) Dwelling Units	CF200	\$ 78	\$ 3,670	\$ 0	\$ 0	\$ 0
Nonresidential	CF210	\$ 6,390	\$ 8,506	\$ 1,260	\$ 3,261	\$ 7,336
Permanent Loans - Total	SUB3851	\$ 35,255	\$ 53,170	\$ 39,056	\$ 39,684	\$ 61,172
1-4 Dwelling Units	CF225	\$ 27,770	\$ 34,138	\$ 31,329	\$ 30,395	\$ 47,334
Home Equity and Junior Liens	CF226	\$ 765	\$ 2,428	\$ 4,465	\$ 12,010	\$ 5,642
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,083	\$ 1,237	\$ 317	\$ 0	\$ 475
Nonresidential (Except Land)	CF260	\$ 4,000	\$ 14,377	\$ 2,613	\$ 3,871	\$ 6,382
Land	CF270	\$ 2,402	\$ 3,418	\$ 4,797	\$ 5,418	\$ 6,981
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 3	\$ 4	\$ 9,714,728	\$ 3
1-4 Dwelling Units	CF280	\$ 0	\$ 3	\$ 4	\$ 1	\$ 3
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 9,714,727	\$ 0
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 19,538	\$ 35,102	\$ 14,847	\$ 22,717	\$ 10,539
1-4 Dwelling Units	CF310	\$ 15,609	\$ 27,069	\$ 14,847	\$ 22,717	\$ 10,539
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 3,670	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 3,929	\$ 4,363	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 19,538	\$- 35,099	\$- 14,843	\$ 9,692,011	\$- 10,536
Memo - Refinancing Loans	CF361	\$ 4,395	\$ 4,143	\$ 5,893	\$ 2,153	\$ 4,031
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 32,940,212	\$ 37,662,634	\$ 37,159,455	\$ 31,498,845	\$ 29,550,663
Sales	CF395	\$ 22,364,531	\$ 17,557,903	\$ 20,687,947	\$ 25,589,051	\$ 24,627,066
Consumer:						
Closed or Purchased	CF400	\$ 26,749,997	\$ 27,404,461	\$ 26,012,800	\$ 27,827,333	\$ 21,902,234
Sales	CF405	\$ 1,559,363	\$ 1,011,668	\$ 2,757,125	\$ 1,038,416	\$ 3,054,734
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 59,690,209	\$ 65,067,095	\$ 63,172,255	\$ 59,326,178	\$ 51,452,897
Nonmortgage Loans - Sales - Total	SUB3915	\$ 23,923,894	\$ 18,569,571	\$ 23,445,072	\$ 26,627,467	\$ 27,681,800
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 35,766,315	\$ 46,497,524	\$ 39,727,183	\$ 32,698,711	\$ 23,771,097
Deposits:						
Interest Credited to Deposits	CF430	\$ 36,190	\$ 49,040	\$ 62,527	\$ 62,383	\$ 87,464

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 14,037,069	\$ 16,196,213	\$ 11,368,596	\$ 8,665,210	\$ 5,828,557
Fully Insured	DI100	\$ 10,009,560	\$ 10,532,693	\$ 5,209,638	\$ 2,745,241	\$ 2,090,666
Other	DI110	\$ 4,027,509	\$ 5,663,520	\$ 6,158,958	\$ 5,919,969	\$ 3,737,891
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 10,246,156	\$ 11,160,009	\$ 5,967,638	\$ 3,485,201	\$ 2,915,098
Greater than \$100,000	DI130	\$ 4,990,652	\$ 6,812,584	\$ 7,256,353	\$ 6,970,955	\$ 4,865,630
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	4,576,847	7,512,165	4,085,263	3,107,511	1,736,901
Greater than \$100,000	DI160	5,255	5,832	4,616	1,966	2,061
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 6,586	\$ 29,994	\$ 30,988	\$ 31,089	\$ 31,905
Greater than \$250,000	DI175	\$ 403	\$ 1,176	\$ 1,166	\$ 832	\$ 825
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	173	1,448	1,464	1,481	1,510
Greater than \$250,000	DI185	1	4	4	3	3

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	4,582,276	7,519,449	4,091,347	3,110,961	1,740,475
IRA/Keogh Accounts	DI200	\$ 6,989	\$ 31,170	\$ 32,154	\$ 31,921	\$ 32,729
Uninsured Deposits	DI210	\$ 4,702,744	\$ 6,434,461	\$ 7,001,683	\$ 6,868,221	\$ 4,744,242
Preferred Deposits	DI220	\$ 1,500	\$ 25,386	\$ 10,471	\$ 11,451	\$ 31,435
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 283,447	\$ 308,548	\$ 323,900	\$ 335,643	\$ 281,938
Money Market Deposit Accounts	DI320	\$ 3,935,907	\$ 2,663,740	\$ 2,729,712	\$ 2,303,246	\$ 2,350,717
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 124,893	\$ 223,612	\$ 241,279	\$ 232,482	\$ 248,350
Time Deposits	DI340	\$ 10,886,044	\$ 14,807,863	\$ 9,961,253	\$ 7,616,706	\$ 4,932,452
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 3,945,282	\$ 5,750,698	\$ 9,039,777	\$ 7,427,200	\$ 4,732,282
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 3,332	\$ 9,020	\$ 9,429	\$ 8,933	\$ 9,436
Non-Interest-Bearing Demand Deposits	DI610	\$ 133,005	\$ 159,253	\$ 161,183	\$ 175,495	\$ 138,006
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 15,384,763	\$ 18,172,097	\$ 13,385,564	\$ 8,071,904	\$ 54,463
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 13,670,898	\$ 14,841,423	\$ 11,156,780	\$ 6,386,378	\$ 421
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,685	4,926	5,185	5,742	6,337
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 12,577	\$ 12,577	\$ 14,512	\$ 14,512
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 12,577	\$ 12,577	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 1,491,341	\$ 23,339,417	\$ 22,289,742	\$ 26,016,481	\$ 27,065,455
Assets Held for Sale	SI387	\$ 301,485	\$ 255,751	\$ 251,093	\$ 208,055	\$ 1,783,673
Loans Serviced for Others	SI390	\$ 17,210,026	\$ 16,585,384	\$ 35,318,035	\$ 38,616,523	\$ 38,437,157
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 6,374	\$ 31,058	\$ 47,758	\$ 44,917	\$ 53,541
Other Residual Interests	SI404	\$ 219,879	\$ 224,016	\$ 199,305	\$ 63,227	\$- 21,466
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	88.49%	86.37%	88.11%	82.38%	80.87%
Second month of Qtr	SI582	87.82%	84.81%	86.88%	84.21%	82.64%
Third month of Qtr	SI583	87.82%	85.08%	85.81%	88.66%	82.73%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 276	\$ 385	\$ 437	\$ 10,006,982	\$ 515
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 7,513	\$ 7,080	\$ 6,679	\$ 8,059	\$ 7,677
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	4	4
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 6,595,885	\$ 38,729,575	\$ 37,170,197	\$ 37,796,849	\$ 39,739,125
Net Income (Loss) (SO91)	SI610	\$ 76,078	\$ 111,519	\$ 586,522	\$ 330,460	\$ 545,716
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 850	\$ 3,000,754	\$ 151,296	\$ 2,833,456	\$ 3,001,346
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 1,469	\$ 45,386	\$ 1,712,716	\$ 1,839,923	\$ 357,167
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 10,127	\$- 59,854	\$- 588,564	\$ 36,418	\$ 156,188
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 2	\$- 2
Ending Equity Capital (SC80)	SI680	\$ 6,682,709	\$ 35,825,872	\$ 38,729,575	\$ 37,170,196	\$ 37,796,848
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 21,968	\$ 25,576	\$ 25,367	\$ 24,197	\$ 20,217
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,176	\$ 39	\$ 39	\$ 7,172	\$ 7,731
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 40,958,633	\$ 86,880,222	\$ 82,438,133	\$ 79,504,845	\$ 75,055,472
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,278,717	\$ 14,807,349	\$ 12,195,676	\$ 15,012,517	\$ 11,932,970
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 706,163	\$ 26,382,717	\$ 27,127,828	\$ 23,717,421	\$ 18,942,160
Nonmortgage Loans	SI885	\$ 34,568,038	\$ 43,440,863	\$ 41,355,356	\$ 40,115,095	\$ 42,320,632
Deposits and Excrows	SI890	\$ 14,565,351	\$ 15,717,305	\$ 11,365,235	\$ 8,743,838	\$ 8,778,611
Total Borrowings	SI895	\$ 16,655,250	\$ 27,775,955	\$ 24,229,632	\$ 26,697,949	\$ 19,469,445

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	2
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	4	5	5	5	6

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 23,809,458	\$ 27,088,191	\$ 27,720,380	\$ 30,319,745	\$ 33,043,137
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 12,941	\$ 13,083	\$ 10,012	\$ 11,360	\$ 9,711
Personal Trust and Agency Accounts	FS210	\$ 12,941	\$ 13,083	\$ 10,012	\$ 11,360	\$ 9,711
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 1,233,670	\$ 1,629,084	\$ 1,673,144	\$ 1,820,653	\$ 3,974,878
Personal Trust and Agency Accounts	FS211	\$ 80,791	\$ 72,185	\$ 58,783	\$ 60,548	\$ 58,471
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 1,152,878	\$ 1,395,278	\$ 1,444,645	\$ 1,599,783	\$ 3,741,277
Employee Benefit - Defined Contribution	FS221	\$ 359,159	\$ 565,416	\$ 590,317	\$ 625,632	\$ 2,672,649
Employee Benefit - Defined Benefit	FS231	\$ 122,617	\$ 149,017	\$ 146,486	\$ 155,018	\$ 157,315
Other Retirement Accounts	FS241	\$ 671,102	\$ 680,845	\$ 707,842	\$ 819,133	\$ 911,313
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1	\$ 161,621	\$ 169,716	\$ 160,322	\$ 175,130
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 22,562,847	\$ 25,446,024	\$ 26,037,224	\$ 28,487,732	\$ 29,058,548
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	28	22	17	16	12
Personal Trust and Agency Accounts	FS212	28	22	17	16	12
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	5,012	5,355	5,421	5,508	5,691
Personal Trust and Agency Accounts	FS213	180	140	117	111	101
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,831	5,213	5,302	5,395	5,588
Employee Benefit - Defined Contribution	FS223	4,811	5,193	5,282	5,380	5,568
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	19	19	19	14	19
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	1	2	2	2	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	894,953	901,443	899,772	896,875	893,402
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 2,880	\$ 1,914	\$ 958	\$ 4,664	\$ 3,428
Personal Trust and Agency Accounts	FS310	\$ 230	\$ 129	\$ 56	\$ 231	\$ 163
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 53	\$ 18	\$- 20	\$ 715	\$ 558
Employee Benefit - Defined Contribution	FS320	\$ 0	\$- 14	\$- 36	\$ 637	\$ 503
Employee Benefit - Defined Benefit	FS330	\$ 50	\$ 29	\$ 14	\$ 65	\$ 44
Other Retirement Accounts	FS340	\$ 3	\$ 3	\$ 2	\$ 13	\$ 11
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 58	\$ 49	\$ 25	\$ 103	\$ 79
Custody and Safekeeping Accounts	FS380	\$ 2,539	\$ 1,718	\$ 897	\$ 3,615	\$ 2,628
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 767	\$ 528	\$ 226	\$ 1,248	\$ 979
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4	\$ 0	\$ 0	\$ 1	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 2,109	\$ 1,386	\$ 732	\$ 3,415	\$ 2,448
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 12,941	\$ 13,083	\$ 10,012	\$ 11,360	\$ 9,711
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 2	\$ 1	\$ 1
Interest-Bearing Deposits	FS415	\$ 1,111	\$ 587	\$ 398	\$ 176	\$ 173
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 0	\$ 151	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 278	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 387	\$ 552	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 11,091	\$ 11,763	\$ 9,612	\$ 11,183	\$ 9,537
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 74	\$ 30	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	1	1	1
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	1	1	1
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 24	\$ 23	\$ 23
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 24	\$ 23	\$ 23
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 6,682,713	\$ 35,825,874	\$ 38,729,576	\$ 37,170,196	\$ 37,796,851
Equity Capital Deductions - Total	SUB1631	\$ 694,342	\$ 712,023	\$ 728,075	\$ 720,078	\$ 601,613
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 692,202	\$ 709,826	\$ 725,825	\$ 720,056	\$ 601,589
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,140	\$ 2,197	\$ 2,250	\$ 22	\$ 24
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 20,648	\$ 812,347	\$ 756,178	\$ 137,074	\$ 178,711
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 2,237	\$ 788,961	\$ 729,120	\$ 135,510	\$ 177,118
Intangible Assets	CCR185	\$ 21,304	\$ 21,825	\$ 25,503	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 1,581	\$ 1,561	\$ 1,555	\$ 1,564	\$ 1,593
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 6,009,019	\$ 35,926,198	\$ 38,757,679	\$ 36,587,192	\$ 37,373,949
Total Assets (SC60)	CCR205	\$ 40,226,257	\$ 87,334,385	\$ 85,681,976	\$ 83,333,080	\$ 76,310,107
Asset Deductions - Total	SUB1651	\$ 694,342	\$ 712,023	\$ 728,075	\$ 720,078	\$ 601,654
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 692,202	\$ 709,826	\$ 725,825	\$ 720,056	\$ 601,630

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,140	\$ 2,197	\$ 2,250	\$ 22	\$ 24
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 19,767	\$ 1,283,510	\$ 1,188,713	\$ 221,762	\$ 292,056
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 1,537	\$ 1,261,685	\$ 1,163,210	\$ 221,762	\$ 292,056
Intangible Assets	CCR285	\$ 21,304	\$ 21,825	\$ 25,503	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 39,551,682	\$ 87,905,872	\$ 86,142,614	\$ 82,834,764	\$ 76,000,509
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 1,586,697	\$ 3,516,234	\$ 3,445,704	\$ 3,310,441	\$ 3,037,106
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 6,009,019	\$ 35,926,198	\$ 38,757,679	\$ 36,587,192	\$ 37,373,949
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 908	\$ 1,584	\$ 2,440	\$ 5,798
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 535,797	\$ 571,964	\$ 595,392	\$ 676,157	\$ 547,205
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 535,797	\$ 572,872	\$ 596,976	\$ 678,597	\$ 553,003
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 535,797	\$ 572,872	\$ 596,976	\$ 678,597	\$ 553,003
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 226,253	\$ 260,416	\$ 252,534	\$ 240,097	\$ 42,995
Total Risk-Based Capital	CCR39	\$ 6,318,563	\$ 36,238,654	\$ 39,102,121	\$ 37,025,692	\$ 37,883,957
0% R/W Category - Cash	CCR400	\$ 2,007	\$ 8,171	\$ 8,085	\$ 8,180	\$ 7,203
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,082,527	\$ 1,386,724	\$ 1,385,290	\$ 1,827,635	\$ 1,072,328
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 6,965	\$ 4,897	\$ 6,557	\$ 5,588	\$ 145,122
0% R/W Category - Assets Total	CCR420	\$ 1,091,499	\$ 1,399,792	\$ 1,399,932	\$ 1,841,403	\$ 1,224,653
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	\$ 303,406	\$ 18,220,816	\$ 15,242,573	\$ 17,641,175	\$ 18,400,814
20% R/W Category - Claims on FHLBs	CCR435	\$ 67,478	\$ 2,166,697	\$ 3,063,090	\$ 647,808	\$ 631,899
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 8,919	\$ 693,647	\$ 690,052	\$ 890,278	\$ 1,046,856

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,913,197	\$ 18,020,621	\$ 14,745,230	\$ 10,363,367	\$ 9,362,654
20% R/W Category - Other	CCR450	\$ 713,808	\$ 2,513,277	\$ 6,613,513	\$ 9,022,411	\$ 13,027,476
20% R/W Category - Assets Total	CCR455	\$ 5,006,808	\$ 41,615,058	\$ 40,354,458	\$ 38,565,039	\$ 42,469,699
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 1,001,361	\$ 8,323,012	\$ 8,070,891	\$ 7,713,007	\$ 8,493,940
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 122,275	\$ 326,287	\$ 332,543	\$ 364,113	\$ 373,033
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,685	\$ 2,283,934	\$ 2,140,580	\$ 2,245,795	\$ 9,006
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 148,711	\$ 184,584	\$ 182,385	\$ 300,314
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 44,816	\$ 797,606	\$ 513,442	\$ 539,913	\$ 602,941
50% R/W Category - Other	CCR480	\$ 0	\$ 43,399	\$ 62,850	\$ 64,981	\$ 66,811
50% R/W Category - Assets Total	CCR485	\$ 176,776	\$ 3,599,937	\$ 3,233,999	\$ 3,397,187	\$ 1,352,105
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 88,389	\$ 1,799,970	\$ 1,617,001	\$ 1,698,595	\$ 676,054
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 966	\$ 197,758	\$ 179,112	\$ 175,904	\$ 285,623
100% R/W Category - All Other Assets	CCR506	\$ 41,869,062	\$ 48,472,710	\$ 50,358,329	\$ 51,190,978	\$ 37,402,177
100% R/W Category - Assets Total	CCR510	\$ 41,870,028	\$ 48,670,468	\$ 50,537,441	\$ 51,366,882	\$ 37,687,800
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 41,870,028	\$ 48,670,468	\$ 50,537,441	\$ 51,366,882	\$ 37,687,800
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	\$ 48,145,111	\$ 95,285,255	\$ 95,525,830	\$ 95,170,511	\$ 82,734,257
Subtotal Risk-Weighted Assets	CCR75	\$ 42,959,777	\$ 58,793,450	\$ 60,225,333	\$ 60,778,484	\$ 46,857,792
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,365,661	\$ 1,268,580	\$ 872,270	\$ 787,552	\$ 455,675
Total Risk-Weighted Assets	CCR78	\$ 41,594,116	\$ 57,524,870	\$ 59,353,063	\$ 59,990,932	\$ 46,402,117
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,327,530	\$ 4,601,990	\$ 4,748,246	\$ 4,799,275	\$ 3,712,166
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	15.19%	40.87%	44.99%	44.17%	49.18%
Total Risk-Based Capital Ratio	CCR820	15.19%	63.00%	65.88%	61.72%	81.64%
Tier 1 Risk-Based Capital Ratio	CCR830	13.90%	62.00%	64.87%	60.59%	80.45%
Tangible Equity Ratio	CCR840	15.15%	40.85%	44.98%	44.17%	49.18%

*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.