

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:13 PM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
December 2008

Frozen Aggregated Data
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		11	11	11	10	10
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	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						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 3,692,742	\$ 3,398,494	\$ 3,385,664	\$ 5,030,294	\$ 3,600,176
Cash and Non-Interest-Earning Deposits	SC110	\$ 702,968	\$ 482,186	\$ 641,164	\$ 571,821	\$ 349,313
Interest-Earning Deposits in FHLBs	SC112	\$ 1,421	\$ 7,798	\$ 1,719	\$ 1,904	\$ 1,168
Other Interest-Earning Deposits	SC118	\$ 863,942	\$ 93,545	\$ 90,990	\$ 131,584	\$ 269,910
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 237,864	\$ 1,125,347	\$ 885,704	\$ 2,500,056	\$ 2,127,257
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,109,492	\$ 970,995	\$ 1,013,615	\$ 1,099,609	\$ 158,943
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 84,735	\$ 86,594	\$ 82,803	\$ 72,288	\$ 68,042
State and Municipal Obligations	SC180	\$ 65,433	\$ 71,212	\$ 90,668	\$ 117,657	\$ 122,697
Securities Backed by Nonmortgage Loans	SC182	\$ 220,316	\$ 232,976	\$ 197,782	\$ 201,733	\$ 214,079
Other Investment Securities	SC185	\$ 397,976	\$ 319,933	\$ 370,438	\$ 320,323	\$ 276,403
Accrued Interest Receivable	SC191	\$ 8,595	\$ 7,908	\$ 10,781	\$ 13,319	\$ 12,364
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,571,620	\$ 1,099,097	\$ 1,041,598	\$ 1,015,775	\$ 955,668
Mortgage-Backed Securities - Total	SC22	\$ 1,571,620	\$ 1,099,097	\$ 1,041,598	\$ 1,015,775	\$ 955,668
Pass-Through - Total	SUB0073	\$ 1,354,350	\$ 871,407	\$ 796,900	\$ 816,315	\$ 738,840
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,338,526	\$ 852,925	\$ 777,297	\$ 767,899	\$ 738,088
Other Pass-Through	SC215	\$ 15,824	\$ 18,482	\$ 19,603	\$ 48,416	\$ 752
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 210,607	\$ 222,993	\$ 240,302	\$ 195,171	\$ 212,742
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 75,696	\$ 71,456	\$ 69,703	\$ 58,994	\$ 57,810
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 29,907	\$ 28,047	\$ 29,814	\$ 22,963	\$ 19,201
Other	SC222	\$ 105,004	\$ 123,490	\$ 140,785	\$ 113,214	\$ 135,731
Accrued Interest Receivable	SC228	\$ 6,663	\$ 4,697	\$ 4,396	\$ 4,289	\$ 4,086

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 12,117,516	\$ 11,997,750	\$ 12,073,440	\$ 12,166,069	\$ 8,046,150
Mortgage Loans - Total	SC26	\$ 12,015,446	\$ 11,902,539	\$ 11,982,424	\$ 12,120,580	\$ 8,006,235
Construction Loans - Total	SUB0100	\$ 1,092,150	\$ 1,104,504	\$ 1,156,732	\$ 1,132,114	\$ 787,267
Residential - Total	SUB0110	\$ 178,256	\$ 204,424	\$ 226,023	\$ 235,717	\$ 172,130
1-4 Dwelling Units	SC230	\$ 161,136	\$ 185,881	\$ 208,096	\$ 218,143	\$ 149,173
Multifamily (5 or more) Dwelling Units	SC235	\$ 17,120	\$ 18,543	\$ 17,927	\$ 17,574	\$ 22,957
Nonresidential Property	SC240	\$ 913,894	\$ 900,080	\$ 930,709	\$ 896,397	\$ 615,137
Permanent Loans - Total	SUB0121	\$ 10,995,218	\$ 10,862,382	\$ 10,885,385	\$ 11,001,477	\$ 7,230,510
Residential - Total	SUB0131	\$ 6,706,156	\$ 6,670,564	\$ 6,744,512	\$ 6,939,595	\$ 5,631,948
1-4 Dwelling Units - Total	SUB0141	\$ 6,269,932	\$ 6,242,397	\$ 6,332,956	\$ 6,529,237	\$ 5,484,771
Revolving Open-End Loans	SC251	\$ 1,706,510	\$ 1,582,275	\$ 1,476,927	\$ 1,404,304	\$ 1,015,365
All Other - First Liens	SC254	\$ 4,125,193	\$ 4,206,373	\$ 4,394,528	\$ 4,642,376	\$ 4,069,602
All Other - Junior Liens	SC255	\$ 438,229	\$ 453,749	\$ 461,501	\$ 482,557	\$ 399,804
Multifamily (5 or more) Dwelling Units	SC256	\$ 436,224	\$ 428,167	\$ 411,556	\$ 410,358	\$ 147,177
Nonresidential Property (Except Land)	SC260	\$ 4,080,468	\$ 3,966,901	\$ 3,917,655	\$ 3,850,724	\$ 1,491,576
Land	SC265	\$ 208,594	\$ 224,917	\$ 223,218	\$ 211,158	\$ 106,986
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 120,482	\$ - 75,231	\$ - 91,474	\$ 4,115,814	\$ - 45,450
Accrued Interest Receivable	SC272	\$ 29,986	\$ 30,724	\$ 31,250	\$ 32,405	\$ 28,301
Advances for Taxes and Insurance	SC275	\$ 162	\$ 140	\$ 73	\$ 73	\$ 72
Allowance for Loan and Lease Losses	SC283	\$ 102,070	\$ 95,211	\$ 91,016	\$ 45,489	\$ 39,915
Nonmortgage Loans - Gross	SUB0162	\$ 4,559,589	\$ 4,397,958	\$ 4,299,662	\$ 4,278,553	\$ 2,790,753
Nonmortgage Loans - Total	SC31	\$ 4,491,336	\$ 4,325,120	\$ 4,227,648	\$ 4,160,451	\$ 2,745,684
Commercial Loans - Total	SC32	\$ 4,108,557	\$ 3,935,826	\$ 3,856,476	\$ 3,839,507	\$ 2,624,475
Secured	SC300	\$ 129,043	\$ 117,071	\$ 111,473	\$ 104,524	\$ 108,616
Unsecured	SC303	\$ 3,720,802	\$ 3,581,035	\$ 3,534,376	\$ 3,540,440	\$ 2,332,400
Lease Receivables	SC306	\$ 258,712	\$ 237,720	\$ 210,627	\$ 194,543	\$ 183,459
Consumer Loans - Total	SC35	\$ 419,200	\$ 428,715	\$ 409,604	\$ 401,301	\$ 145,510
Loans on Deposits	SC310	\$ 3,916	\$ 3,901	\$ 4,178	\$ 4,015	\$ 3,881
Home Improvement Loans (Not secured by real estate)	SC316	\$ 399	\$ 399	\$ 365	\$ 324	\$ 286
Education Loans	SC320	\$ 295	\$ 279	\$ 280	\$ 255	\$ 237
Auto Loans	SC323	\$ 172,347	\$ 170,376	\$ 167,306	\$ 2,032	\$ 2,208
Mobile Home Loans	SC326	\$ 5,818	\$ 5,771	\$ 5,746	\$ 3,439	\$ 3,411
Credit Cards	SC328	\$ 0	\$ 0	\$ 0	\$ 11,491	\$ 0

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 236,425	\$ 247,989	\$ 231,729	\$ 379,745	\$ 135,487
Accrued Interest Receivable	SC348	\$ 31,832	\$ 33,417	\$ 33,582	\$ 37,745	\$ 20,768
Allowance for Loan and Lease Losses	SC357	\$ 68,253	\$ 72,838	\$ 72,014	\$ 118,102	\$ 45,069
Repossessed Assets - Gross	SUB0201	\$ 14,487	\$ 10,106	\$ 7,048	\$ 9,384	\$ 10,392
Repossessed Assets - Total	SC40	\$ 14,487	\$ 10,106	\$ 7,048	\$ 9,384	\$ 10,392
Real Estate - Total	SUB0210	\$ 14,448	\$ 7,675	\$ 5,910	\$ 6,718	\$ 7,872
Construction	SC405	\$ 240	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 3,313	\$ 3,901	\$ 2,136	\$ 1,186	\$ 190
1-4 Dwelling Units	SC415	\$ 3,313	\$ 3,901	\$ 2,136	\$ 1,186	\$ 190
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 7,670	\$ 3,774	\$ 3,774	\$ 5,532	\$ 7,682
Land	SC428	\$ 786	\$ 0	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 2,439	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 39	\$ 2,431	\$ 1,138	\$ 2,666	\$ 2,520
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 75,417	\$ 74,303	\$ 67,932	\$ 66,358	\$ 51,986
Federal Home Loan Bank Stock	SC510	\$ 71,211	\$ 70,261	\$ 63,890	\$ 62,276	\$ 47,841
Other	SC540	\$ 4,206	\$ 4,042	\$ 4,042	\$ 4,082	\$ 4,145
Office Premises and Equipment	SC55	\$ 302,782	\$ 306,446	\$ 307,527	\$ 307,043	\$ 193,255
Other Assets - Gross	SUB0262	\$ 1,979,715	\$ 2,058,318	\$ 2,048,083	\$ 2,050,898	\$ 661,206
Other Assets - Total	SC59	\$ 1,979,629	\$ 2,058,218	\$ 2,047,994	\$ 2,050,809	\$ 661,121
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 253,266	\$ 251,467	\$ 249,114	\$ 251,178	\$ 243,786
Other	SC625	\$ 30,564	\$ 30,457	\$ 30,068	\$ 30,569	\$ 24,149
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 1,561	\$ 13,809	\$ 15,409	\$ 15,554	\$ 754
Nonmortgage Loans	SC644	\$ 112	\$ 117	\$ 121	\$ 125	\$ 130
Goodwill & Other Intangible Assets	SC660	\$ 1,377,739	\$ 1,382,141	\$ 1,385,857	\$ 1,390,852	\$ 119,200
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 316,473	\$ 380,327	\$ 367,514	\$ 362,620	\$ 273,187
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 86	\$ 100	\$ 89	\$ 89	\$ 85
General Valuation Allowances - Total	SUB2092	\$ 170,409	\$ 168,149	\$ 163,119	\$ 163,680	\$ 85,069
Total Assets - Gross	SUB0283	\$ 24,313,868	\$ 23,342,472	\$ 23,230,954	\$ 24,924,374	\$ 16,309,586
Total Assets	SC60	\$ 24,143,459	\$ 23,174,323	\$ 23,067,835	\$ 24,760,694	\$ 16,224,517
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 19,274,595	\$ 17,989,065	\$ 17,843,751	\$ 18,385,911	\$ 12,060,612
Deposits	SC710	\$ 19,223,169	\$ 17,935,345	\$ 17,764,759	\$ 18,332,983	\$ 12,014,227
Escrows	SC712	\$ 51,431	\$ 54,698	\$ 80,944	\$ 55,846	\$ 46,392
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 5	\$- 978	\$- 1,952	\$- 2,918	\$- 7
Borrowings - Total	SC72	\$ 968,357	\$ 928,969	\$ 805,390	\$ 789,878	\$ 583,068
Advances from FHLBank	SC720	\$ 679,940	\$ 673,880	\$ 561,669	\$ 549,676	\$ 469,429
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 195,411	\$ 158,642	\$ 147,576	\$ 142,786	\$ 36,189
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 65,497	\$ 65,468	\$ 65,440	\$ 65,411	\$ 65,383
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 27,509	\$ 30,979	\$ 30,705	\$ 32,005	\$ 12,067
Other Liabilities - Total	SC75	\$ 403,603	\$ 358,926	\$ 347,862	\$ 381,659	\$ 218,057
Accrued Interest Payable - Deposits	SC763	\$ 4,934	\$ 5,385	\$ 6,167	\$ 8,623	\$ 2,438
Accrued Interest Payable - Other	SC766	\$ 3,771	\$ 2,283	\$ 3,850	\$ 2,292	\$ 3,655
Accrued Taxes	SC776	\$ 7,159	\$ 22,483	\$ 11,671	\$ 29,915	\$ 20,362
Accounts Payable	SC780	\$ 185,729	\$ 149,294	\$ 136,767	\$ 155,950	\$ 111,667
Deferred Income Taxes	SC790	\$ 88,490	\$ 112,218	\$ 112,255	\$ 112,311	\$ 839
Other Liabilities and Deferred Income	SC796	\$ 113,520	\$ 67,263	\$ 77,152	\$ 72,568	\$ 79,096
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 20,646,555	\$ 19,276,960	\$ 18,997,003	\$ 19,557,448	\$ 12,861,737
Minority Interest	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 4,066,346	\$ 4,058,413	\$ 4,046,946	\$ 3,997,953	\$ 2,200,431
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 11,271	\$ 11,272	\$ 11,272	\$ 11,227	\$ 11,227
Paid in Excess of Par	SC830	\$ 4,055,075	\$ 4,047,141	\$ 4,035,674	\$ 3,986,726	\$ 2,189,204
Accumulated Other Comprehensive Income - Total	SC86	\$- 102,166	\$- 44,074	\$- 28,703	\$- 1,115	\$- 16,912
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 22,977	\$- 28,173	\$- 11,292	\$ 4,892	\$ 1,784
Gains (Losses) on Cash Flow Hedges	SC865	\$ 26,803	\$ 11,601	\$ 10,362	\$ 22,022	\$ 8,593
Other	SC870	\$- 105,992	\$- 27,502	\$- 27,773	\$- 28,029	\$- 27,289
Retained Earnings	SC880	\$- 462,316	\$- 111,958	\$ 57,722	\$ 1,212,891	\$ 1,185,564
Other Components of Equity Capital	SC891	\$- 4,960	\$- 5,018	\$- 5,133	\$- 6,483	\$- 6,303
Total Equity Capital	SC80	\$ 3,496,904	\$ 3,897,363	\$ 4,070,832	\$ 5,203,246	\$ 3,362,780
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 24,143,459	\$ 23,174,323	\$ 23,067,835	\$ 24,760,694	\$ 16,224,517

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	1	\$ 36,624
4	Net deferred tax assets	10	\$ 30,531
6	Prepaid deposit insurance premiums	1	\$ 61
7	Prepaid expenses	8	\$ 2,125
8	Deposits for utilities and other services	1	\$ 60
9	Advances for loans serviced for others	1	\$ 7
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 345
14	Other noninterest-bearing short-term accounts recv	2	\$ 29,962
19	Receivables fr a broker for unsettled transactions	1	\$ 689
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 223
99	Other	6	\$ 26,456

Other Liability Codes

Code	Description	Count	Amount
10	Amounts due brokers for unsettled transactions	2	\$ 30,069
11	The liability recorded for post-retirement benefit	6	\$ 7,513
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 2,945
99	Other	15	\$ 53,866

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 261,448	\$ 270,120	\$ 276,809	\$ 306,968	\$ 222,974
Deposits and Investment Securities	SO115	\$ 16,593	\$ 20,185	\$ 25,637	\$ 39,249	\$ 41,064
Mortgage-Backed Securities	SO125	\$ 14,915	\$ 13,334	\$ 12,507	\$ 11,953	\$ 11,084
Mortgage Loans	SO141	\$ 166,656	\$ 171,796	\$ 174,023	\$ 186,028	\$ 120,538
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 573	\$ 623	\$ 92	\$ 178	\$ 1,836
Nonmortgage Loans - Total	SUB0950	\$ 62,487	\$ 64,065	\$ 64,114	\$ 68,335	\$ 47,200
Commercial Loans and Leases	SO160	\$ 56,565	\$ 58,163	\$ 58,414	\$ 62,456	\$ 46,111
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 48	\$ 28	\$ 412	\$ 1,213	\$ 1,241
Consumer Loans and Leases	SO171	\$ 5,922	\$ 5,902	\$ 5,700	\$ 5,879	\$ 1,089
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 176	\$ 89	\$ 24	\$ 12	\$ 11
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 435	\$ 511	\$ 575	\$ 872	\$ 718
Federal Home Loan Bank Stock	SO181	\$ 435	\$ 511	\$ 575	\$ 872	\$ 718
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 79,584	\$ 82,980	\$ 90,326	\$ 110,340	\$ 79,694
Deposits	SO215	\$ 70,667	\$ 73,583	\$ 81,338	\$ 101,253	\$ 72,043
Escrows	SO225	\$ 315	\$ 309	\$ 354	\$ 272	\$ 305
Advances from FHLBank	SO230	\$ 6,038	\$ 6,407	\$ 5,974	\$ 5,959	\$ 5,279
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 1,658	\$ 1,658	\$ 1,658	\$ 1,658	\$ 1,658
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 906	\$ 1,023	\$ 1,002	\$ 1,198	\$ 409
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 182,299	\$ 187,651	\$ 187,058	\$ 197,500	\$ 143,998
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 11,139	\$ 33,520	\$ 2,848	\$ 8,887	\$ 3,551
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 171,160	\$ 154,131	\$ 184,210	\$ 188,613	\$ 140,447
Noninterest Income - Total	SO42	\$ 80,959	\$ 82,186	\$ 80,762	\$ 89,948	\$ 51,188
Mortgage Loan Servicing Fees	SO410	\$ 1,081	\$ 995	\$ 431	\$ 46	\$ 229
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 78	\$ 0	\$ - 13	\$ 7	\$ - 28

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 56,815	\$ 61,943	\$ 60,126	\$ 58,603	\$ 38,331
Net Income (Loss) from Other - Total	SUB0451	\$ 785	\$ 1,356	\$ 2,627	\$ 12,883	\$ 361
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 1,306	\$ 1,735	\$ 3,050	\$ 11,435	\$ 817
Operations & Sale of Repossessed Assets	SO461	\$- 597	\$- 296	\$- 356	\$- 1,438	\$- 658
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 1	\$- 6	\$ 1	\$ 1
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	\$ 0	\$ 162	\$ 0	\$ 2,664	\$- 2
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 76	\$- 246	\$- 61	\$ 221	\$ 203
Other Noninterest Income	SO488	\$ 22,200	\$ 17,892	\$ 17,591	\$ 18,409	\$ 12,295
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	\$ 186,074	\$ 182,042	\$ 188,434	\$ 238,571	\$ 121,169
All Personnel Compensation and Expense	SO510	\$ 97,374	\$ 100,094	\$ 101,343	\$ 102,529	\$ 68,989
Legal Expense	SO520	\$ 2,159	\$ 1,815	\$ 1,477	\$ 932	\$ 782
Office Occupancy and Equipment Expense	SO530	\$ 31,384	\$ 31,149	\$ 30,941	\$ 36,090	\$ 21,531
Marketing and Other Professional Services	SO540	\$ 7,635	\$ 7,279	\$ 7,165	\$ 6,920	\$ 6,121
Loan Servicing Fees	SO550	\$ 599	\$ 602	\$ 617	\$ 633	\$ 604
Goodwill and Other Intangibles Expense	SO560	\$ 5,825	\$ 5,528	\$ 5,538	\$ 5,428	\$ 472
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 33	\$ 44	\$ 14	\$ 44	\$ 57
Other Noninterest Expense	SO580	\$ 41,065	\$ 35,531	\$ 41,339	\$ 85,995	\$ 22,613
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	\$ 66,045	\$ 54,275	\$ 76,538	\$ 39,990	\$ 70,466
Income Taxes - Total	SO71	\$ 16,285	\$ 23,955	\$ 27,685	\$ 12,143	\$ 23,330

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 14,630	\$ 21,792	\$ 25,704	\$ 10,444	\$ 23,972
State, Local & Other	SO720	\$ 1,655	\$ 2,163	\$ 1,981	\$ 1,699	\$ - 642
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 49,760	\$ 30,320	\$ 48,853	\$ 27,847	\$ 47,136
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 300
Net Income (Loss)	SO91	\$ 49,760	\$ 30,320	\$ 48,853	\$ 27,847	\$ 47,436

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	2	\$ 30
7	Net income(loss) from leased property	1	\$ 3,109
15	Income from corporate-owned life insurance	5	\$ 477
99	Other	7	\$ 12,817

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 408
2	OTS assessments	4	\$ 186
6	Supervisory examination fees	2	\$ 39
7	Office supplies, printing, and postage	7	\$ 464
8	Telephone, including data lines	2	\$ 36
10	ATM expense	1	\$ 217
17	Charitable contributions	1	\$ 6
99	Other	9	\$ 14,024

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,115,345	\$ 853,897	\$ 583,777	\$ 306,968	\$ 869,329
YTD - Deposits and Investment Securities	Y_SO115	\$ 101,664	\$ 85,071	\$ 64,886	\$ 39,249	\$ 142,623
YTD - Mortgage-Backed Securities	Y_SO125	\$ 52,709	\$ 37,794	\$ 24,460	\$ 11,953	\$ 35,201
YTD - Mortgage Loans	Y_SO141	\$ 698,503	\$ 531,847	\$ 360,051	\$ 186,028	\$ 495,269
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 1,466	\$ 893	\$ 270	\$ 178	\$ 7,049
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 235,598	\$ 179,033	\$ 120,870	\$ 62,456	\$ 182,821
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 1,701	\$ 1,653	\$ 1,625	\$ 1,213	\$ 1,755
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 23,403	\$ 17,481	\$ 11,579	\$ 5,879	\$ 4,562
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 301	\$ 125	\$ 36	\$ 12	\$ 49
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,393	\$ 1,958	\$ 1,447	\$ 872	\$ 2,853
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,393	\$ 1,958	\$ 1,447	\$ 872	\$ 2,853
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Interest Expense - Total	Y_SO21	\$ 363,230	\$ 283,646	\$ 200,666	\$ 110,340	\$ 307,804
YTD - Deposits	Y_SO215	\$ 326,841	\$ 256,174	\$ 182,591	\$ 101,253	\$ 278,500
YTD - Escrows	Y_SO225	\$ 1,250	\$ 935	\$ 626	\$ 272	\$ 1,231
YTD - Advances from FHLBank	Y_SO230	\$ 24,378	\$ 18,340	\$ 11,933	\$ 5,959	\$ 19,562
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 6,632	\$ 4,974	\$ 3,316	\$ 1,658	\$ 6,632
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 4,129	\$ 3,223	\$ 2,200	\$ 1,198	\$ 1,879
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	\$ 754,508	\$ 572,209	\$ 384,558	\$ 197,500	\$ 564,378
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 56,394	\$ 45,255	\$ 11,735	\$ 8,887	\$ 9,628
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 698,114	\$ 526,954	\$ 372,823	\$ 188,613	\$ 554,750
YTD - Noninterest Income - Total	Y_SO42	\$ 333,855	\$ 252,896	\$ 170,710	\$ 89,948	\$ 208,326
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,553	\$ 1,472	\$ 477	\$ 46	\$ 633
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 72	\$ - 6	\$ - 6	\$ 7	\$ - 122

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 237,487	\$ 180,672	\$ 118,729	\$ 58,603	\$ 151,884
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 17,651	\$ 16,866	\$ 15,510	\$ 12,883	\$ 9,253
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 17,526	\$ 16,220	\$ 14,485	\$ 11,435	\$ 8,798
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 2,687	\$- 2,090	\$- 1,794	\$- 1,438	\$- 961
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 4	\$- 4	\$- 5	\$ 1	\$ 4
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	\$ 3
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 2,826	\$ 2,826	\$ 2,664	\$ 2,664	\$ 90
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 10	\$- 86	\$ 160	\$ 221	\$ 1,319
YTD - Other Noninterest Income	Y_SO488	\$ 76,092	\$ 53,892	\$ 36,000	\$ 18,409	\$ 46,678
YTD - Noninterest Expense - Total	Y_SO51	\$ 795,121	\$ 609,047	\$ 427,005	\$ 238,571	\$ 466,839
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 401,340	\$ 303,966	\$ 203,872	\$ 102,529	\$ 266,862
YTD - Legal Expense	Y_SO520	\$ 6,383	\$ 4,224	\$ 2,409	\$ 932	\$ 2,726
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 129,564	\$ 98,180	\$ 67,031	\$ 36,090	\$ 84,441
YTD - Marketing and Other Professional Services	Y_SO540	\$ 28,999	\$ 21,364	\$ 14,085	\$ 6,920	\$ 22,989
YTD - Loan Servicing Fees	Y_SO550	\$ 2,451	\$ 1,852	\$ 1,250	\$ 633	\$ 1,367
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 22,319	\$ 16,494	\$ 10,966	\$ 5,428	\$ 1,887
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 135	\$ 102	\$ 58	\$ 44	\$ 96
YTD - Other Noninterest Expense	Y_SO580	\$ 203,930	\$ 162,865	\$ 127,334	\$ 85,995	\$ 86,471
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 236,848	\$ 170,803	\$ 116,528	\$ 39,990	\$ 296,237
YTD - Income Taxes - Total	Y_SO71	\$ 80,068	\$ 63,783	\$ 39,828	\$ 12,143	\$ 100,840
YTD - Federal	Y_SO710	\$ 72,570	\$ 57,940	\$ 36,148	\$ 10,444	\$ 98,807
YTD - State, Local, and Other	Y_SO720	\$ 7,498	\$ 5,843	\$ 3,680	\$ 1,699	\$ 2,033
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 156,780	\$ 107,020	\$ 76,700	\$ 27,847	\$ 195,397
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,554
YTD - Net Income (Loss)	Y_SO91	\$ 156,780	\$ 107,020	\$ 76,700	\$ 27,847	\$ 196,951

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 168,146	\$ 163,119	\$ 163,679	\$ 85,070	\$ 84,082
Net Provision for Loss	VA115	\$ 8,980	\$ 29,190	\$ 1,784	\$ 7,965	\$ 5,459
Transfers	VA125	\$- 118	\$ 65	\$ 49	\$ 0	\$- 633
Recoveries	VA135	\$ 1,180	\$ 939	\$ 1,315	\$ 489	\$ 415
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 72,916	\$ 0
Charge-offs	VA155	\$ 7,780	\$ 25,167	\$ 3,708	\$ 2,761	\$ 4,253
General Valuation Allowances - Ending Balance	VA165	\$ 170,408	\$ 168,146	\$ 163,119	\$ 163,679	\$ 85,070
Specific Valuation Allowances - Beginning Balance	VA108	\$ 9,214	\$ 4,905	\$ 3,876	\$ 2,936	\$ 4,154
Net Provision for Loss	VA118	\$ 2,192	\$ 4,374	\$ 1,078	\$ 966	\$- 1,851
Transfers	VA128	\$ 118	\$- 65	\$- 49	\$ 0	\$ 633
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 41	\$ 0	\$ 0	\$ 26	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 11,483	\$ 9,214	\$ 4,905	\$ 3,876	\$ 2,936
Total Valuation Allowances - Beginning Balance	VA110	\$ 177,360	\$ 168,024	\$ 167,555	\$ 88,006	\$ 88,236
Net Provision for Loss	VA120	\$ 11,172	\$ 33,564	\$ 2,862	\$ 8,931	\$ 3,608
Recoveries	VA140	\$ 1,180	\$ 939	\$ 1,315	\$ 489	\$ 415
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 72,916	\$ 0
Charge-offs	VA160	\$ 7,821	\$ 25,167	\$ 3,708	\$ 2,787	\$ 4,253
Total Valuation Allowances - Ending Balance	VA170	\$ 181,891	\$ 177,360	\$ 168,024	\$ 167,555	\$ 88,006
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 7,780	\$ 25,167	\$ 3,708	\$ 2,761	\$ 4,253
Mortgage-Backed Securities	VA370	\$ 0	\$ 2,729	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 3,238	\$ 1,485	\$ 1,192	\$ 534	\$ 14
Construction - Total	SUB2030	\$ 692	\$ 0	\$ 27	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 692	\$ 0	\$ 27	\$ 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	\$ 2,546	\$ 1,485	\$ 1,165	\$ 534	\$ 14
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 134	\$ 80	\$ 468	\$ 275	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 893	\$ 0	\$ 0	\$ 150	\$ 14
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 176	\$ 77	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 88	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 943	\$ 1,328	\$ 697	\$ 21	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 400	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 4,190	\$ 3,893	\$ 2,492	\$ 2,172	\$ 4,189
Commercial Loans	VA520	\$ 2,218	\$ 1,748	\$ 1,204	\$ 1,494	\$ 3,251
Consumer Loans - Total	SUB2061	\$ 1,972	\$ 2,145	\$ 1,288	\$ 678	\$ 938
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 2	\$ 58	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 966	\$ 1,030	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA550	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 125	\$ 0
Other	VA560	\$ 1,004	\$ 1,049	\$ 1,288	\$ 553	\$ 938
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 9
Other Assets	VA930	\$ 352	\$ 17,060	\$ 24	\$ 55	\$ 41
GVA Recoveries - Assets - Total	SUB2126	\$ 1,180	\$ 939	\$ 1,315	\$ 489	\$ 415
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 162	\$ 132	\$ 316	\$ 41	\$ 112
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 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	\$ 162	\$ 132	\$ 314	\$ 41	\$ 112
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 16	\$ 1	\$ 25	\$ 22	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 84	\$ 1	\$ 39	\$ 7	\$ 51
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 76	\$ 1	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 1	\$ 0	\$ 11	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 61	\$ 53	\$ 249	\$ 0	\$ 51
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10
Nonmortgage Loans - Total	VA57	\$ 1,011	\$ 796	\$ 990	\$ 433	\$ 290

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 607	\$ 274	\$ 377	\$ 118	\$ 80
Consumer Loans - Total	SUB2161	\$ 404	\$ 522	\$ 613	\$ 315	\$ 210
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 127	\$ 254	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
Other	VA561	\$ 277	\$ 268	\$ 613	\$ 282	\$ 210
Other Assets	VA931	\$ 7	\$ 11	\$ 9	\$ 15	\$ 13
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,310	\$ 4,309	\$ 1,029	\$ 966	\$- 1,218
Deposits and Investment Securities	VA38	\$ 1,889	\$- 1,106	\$ 1,078	\$ 966	\$- 1,851
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 17	\$ 0	\$ 0	\$ 0	\$ 551
Construction - Total	SUB2230	\$- 88	\$ 0	\$ 0	\$ 0	\$ 551
1-4 Dwelling Units	VA422	\$- 88	\$ 0	\$ 0	\$ 0	\$ 530
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21
Permanent - Total	SUB2241	\$ 105	\$ 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	\$ 82	\$ 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	\$ 23	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 101	\$- 65	\$- 49	\$ 0	\$ 82
Commercial Loans	VA522	\$ 100	\$- 59	\$- 49	\$ 0	\$ 77
Consumer Loans - Total	SUB2261	\$ 1	\$- 6	\$ 0	\$ 0	\$ 5
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 1	\$- 6	\$ 0	\$ 0	\$ 5
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	\$ 303	\$ 5,480	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 8,910	\$ 28,537	\$ 3,422	\$ 3,238	\$ 2,620
Deposits and Investment Securities	VA39	\$ 1,889	\$- 1,106	\$ 1,078	\$ 966	\$- 1,851
Mortgage-Backed Securities	VA375	\$ 0	\$ 2,729	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 3,093	\$ 1,353	\$ 876	\$ 493	\$ 453
Construction - Total	SUB2330	\$ 604	\$ 0	\$ 25	\$ 0	\$ 551
1-4 Dwelling Units	VA425	\$ 604	\$ 0	\$ 25	\$ 0	\$ 530
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 21
Permanent - Total	SUB2341	\$ 2,489	\$ 1,353	\$ 851	\$ 493	\$- 98
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 118	\$ 79	\$ 443	\$ 253	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 891	\$- 1	\$- 39	\$ 143	\$- 37
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 175	\$ 1	\$- 1	\$- 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 1	\$ 0	\$ 77	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 905	\$ 1,275	\$ 448	\$ 21	\$- 51
Land	VA495	\$ 400	\$ 0	\$ 0	\$ 0	\$- 10
Nonmortgage Loans - Total	VA59	\$ 3,280	\$ 3,032	\$ 1,453	\$ 1,739	\$ 3,981
Commercial Loans	VA525	\$ 1,711	\$ 1,415	\$ 778	\$ 1,376	\$ 3,248
Consumer Loans - Total	SUB2361	\$ 1,569	\$ 1,617	\$ 675	\$ 363	\$ 733
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 2	\$ 58	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 839	\$ 776	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA555	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 92	\$ 0
Other	VA565	\$ 728	\$ 775	\$ 675	\$ 271	\$ 733
Reposessed Assets - Total	VA65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9
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	\$ 648	\$ 22,529	\$ 15	\$ 40	\$ 28
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 3,890	\$ 3,623	\$ 651	\$ 2,350	\$ 215
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 2,254	\$ 13,165	\$ 9,549	\$ 4,347	\$ 2,284
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 3,752	\$ 2,138	\$ 1,125	\$ 0	\$ 63
Construction	VA951	\$ 0	\$ 838	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,186	\$ 1,176	\$ 196	\$ 0	\$ 63
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 2,566	\$ 124	\$ 929	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 412,375	\$ 351,566	\$ 253,054	\$ 237,856	\$ 118,044
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 372,362	\$ 321,538	\$ 258,192	\$ 199,311	\$ 110,750
Substandard	VA965	\$ 369,315	\$ 317,052	\$ 253,317	\$ 193,547	\$ 110,346
Doubtful	VA970	\$ 3,036	\$ 4,481	\$ 4,703	\$ 5,527	\$ 404
Loss	VA975	\$ 11	\$ 5	\$ 172	\$ 237	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 1,197	\$ 3,800	\$ 5,677	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 597	\$ 3,033	\$ 4,910	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 264	\$ 421	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 309,525	\$ 233,077	\$ 233,070	\$ 200,724	\$ 109,027
Mortgages - Total	SUB2421	\$ 262,440	\$ 191,385	\$ 184,718	\$ 170,778	\$ 91,368
Construction and Land Loans	SUB2430	\$ 37,314	\$ 42,436	\$ 36,418	\$ 37,298	\$ 20,847
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 138,672	\$ 95,747	\$ 91,360	\$ 78,501	\$ 61,807
Permanent Loans Secured by All Other Property	SUB2450	\$ 95,892	\$ 66,966	\$ 67,992	\$ 63,039	\$ 10,392
Nonmortgages - Total	SUB2461	\$ 47,085	\$ 41,692	\$ 48,352	\$ 29,946	\$ 17,659
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 195,344	\$ 118,656	\$ 124,408	\$ 119,190	\$ 73,467
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 184,492	\$ 110,040	\$ 118,051	\$ 113,778	\$ 72,865
Mortgage Loans - Total	SUB2481	\$ 159,201	\$ 92,166	\$ 91,906	\$ 98,593	\$ 61,005
Construction	PD115	\$ 6,476	\$ 5,599	\$ 6,118	\$ 10,551	\$ 4,738
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 13,059	\$ 7,655	\$ 6,790	\$ 6,911	\$ 7,552
Secured by First Liens	PD123	\$ 76,659	\$ 48,996	\$ 51,643	\$ 45,051	\$ 37,558
Secured by Junior Liens	PD124	\$ 7,168	\$ 5,402	\$ 4,219	\$ 3,811	\$ 2,140
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,680	\$ 3,920	\$ 2,487	\$ 4,346	\$ 105
Nonresidential Property (Except Land)	PD135	\$ 51,063	\$ 18,029	\$ 18,558	\$ 22,584	\$ 7,591
Land	PD138	\$ 2,096	\$ 2,565	\$ 2,091	\$ 5,339	\$ 1,321
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 17,427	\$ 11,949	\$ 21,163	\$ 11,410	\$ 10,815
Consumer Loans - Total	SUB2511	\$ 7,864	\$ 5,925	\$ 4,982	\$ 3,775	\$ 1,045
Loans on Deposits	PD161	\$ 35	\$ 0	\$ 0	\$ 19	\$ 0
Home Improvement Loans	PD163	\$ 10	\$ 13	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 4,765	\$ 3,809	\$ 3,085	\$ 9	\$ 30
Mobile Home Loans	PD169	\$ 63	\$ 80	\$ 92	\$ 0	\$ 23
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 2,980	\$ 2,023	\$ 1,805	\$ 3,747	\$ 992
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 500	\$ 535	\$ 535	\$ 0	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 7,491	\$ 2,055	\$ 2,569	\$ 992	\$ 6,941
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 6,589	\$ 808	\$ 1,802	\$ 135	\$ 135
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 10,852	\$ 8,616	\$ 6,357	\$ 5,412	\$ 602
Mortgage Loans - Total	SUB2491	\$ 9,860	\$ 7,605	\$ 5,501	\$ 4,524	\$ 577
Construction	PD215	\$ 448	\$ 625	\$ 610	\$ 474	\$ 376
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,584	\$ 801	\$ 672	\$ 370	\$ 0
Secured by First Liens	PD223	\$ 4,897	\$ 3,678	\$ 2,176	\$ 1,755	\$ 91
Secured by Junior Liens	PD224	\$ 521	\$ 358	\$ 93	\$ 70	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,816	\$ 0	\$ 0	\$ 1,104	\$ 0
Land	PD238	\$ 594	\$ 2,143	\$ 1,950	\$ 751	\$ 110
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 204	\$ 342	\$ 308	\$ 583	\$ 25
Consumer Loans - Total	SUB2521	\$ 788	\$ 669	\$ 548	\$ 305	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 2	\$ 0	\$ 0	\$ 5	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 543	\$ 451	\$ 389	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 7	\$ 28	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 243	\$ 211	\$ 131	\$ 300	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 1,332	\$ 92	\$ 92	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 1,332	\$ 92	\$ 92	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 114,181	\$ 114,421	\$ 108,662	\$ 81,534	\$ 35,560
Mortgage Loans - Total	SUB2501	\$ 93,379	\$ 91,614	\$ 87,311	\$ 67,661	\$ 29,786

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 20,952	\$ 22,448	\$ 18,638	\$ 18,213	\$ 14,055
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 2,036	\$ 2,537	\$ 2,324	\$ 3,344	\$ 2,985
Secured by First Liens	PD323	\$ 29,683	\$ 24,001	\$ 21,416	\$ 15,553	\$ 10,806
Secured by Junior Liens	PD324	\$ 3,065	\$ 2,319	\$ 2,027	\$ 1,636	\$ 675
Multifamily (5 or more) Dwelling Units	PD325	\$ 2,662	\$ 2,259	\$ 2,181	\$ 2,528	\$ 35
Nonresidential Property (Except Land)	PD335	\$ 28,233	\$ 28,994	\$ 33,714	\$ 24,417	\$ 983
Land	PD338	\$ 6,748	\$ 9,056	\$ 7,011	\$ 1,970	\$ 247
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 20,222	\$ 22,268	\$ 20,923	\$ 13,564	\$ 5,506
Consumer Loans - Total	SUB2531	\$ 580	\$ 539	\$ 428	\$ 309	\$ 268
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 102	\$ 155	\$ 80	\$ 12	\$ 6
Mobile Home Loans	PD369	\$ 33	\$ 36	\$ 22	\$ 23	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 445	\$ 348	\$ 326	\$ 274	\$ 262
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,746	\$ 1,731	\$ 1,596	\$ 1,542	\$ 1,685
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 8,764	\$ 7,987	\$ 7,163	\$ 837	\$ 934
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 6,585	\$ 6,131	\$ 5,647	\$ 585	\$ 585
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 35,575	\$ 37,504	\$ 40,866	\$ 39,776	\$ 16,987
90% up to 100% LTV	LD110	\$ 31,005	\$ 30,049	\$ 34,698	\$ 33,604	\$ 16,643
100% and greater LTV	LD120	\$ 4,570	\$ 7,455	\$ 6,168	\$ 6,172	\$ 344
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,768	\$ 1,562	\$ 1,161	\$ 1,161	\$ 355
Past Due and Still Accruing - Total	SUB5240	\$ 887	\$ 695	\$ 636	\$ 636	\$ 355

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 887	\$ 507	\$ 468	\$ 468	\$ 355
90% up to 100% LTV	LD210	\$ 872	\$ 491	\$ 468	\$ 468	\$ 355
100% and greater LTV	LD220	\$ 15	\$ 16	\$ 0	\$ 0	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 188	\$ 168	\$ 168	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 188	\$ 168	\$ 168	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 881	\$ 867	\$ 525	\$ 525	\$ 0
90% up to 100% LTV	LD250	\$ 881	\$ 660	\$ 417	\$ 417	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 207	\$ 108	\$ 108	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 5	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 5	\$ 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	\$ 17,389	\$ 14,768	\$ 11,990	\$ 12,353	\$ 7,862
90% up to 100% LTV	LD430	\$ 17,389	\$ 13,688	\$ 10,460	\$ 9,951	\$ 6,419
100% and greater LTV	LD440	\$ 0	\$ 1,080	\$ 1,530	\$ 2,402	\$ 1,443
Sales - Total	SUB5340	\$ 13,734	\$ 8,596	\$ 7,618	\$ 7,618	\$ 4,146
90% up to 100% LTV	LD450	\$ 13,734	\$ 8,596	\$ 6,643	\$ 6,643	\$ 3,896
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 975	\$ 975	\$ 250
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 56,575	\$ 49,143	\$ 129,181	\$ 129,599	\$ 48,835
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 53,709	\$ 58,591	\$ 103,534	\$ 105,907	\$ 41,119
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,717,984	\$ 1,699,847	\$ 1,740,657	\$ 1,740,159	\$ 269,266
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 1,250	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 619,270	\$ 695,147	\$ 760,598	\$ 888,572	\$ 644,063
Mortgage Construction Loans	CC105	\$ 466,772	\$ 535,893	\$ 616,293	\$ 710,075	\$ 604,443
Other Mortgage Loans	CC115	\$ 152,498	\$ 159,254	\$ 144,305	\$ 178,497	\$ 39,620
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 45,225	\$ 45,871	\$ 6,238	\$ 68,197	\$ 58,224
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 424,041	\$ 435,272	\$ 482,737	\$ 351,986	\$ 278,014
1-4 Dwelling Units	CC280	\$ 276,166	\$ 236,481	\$ 245,527	\$ 231,061	\$ 117,385
Multifamily (5 or more) Dwelling Units	CC290	\$ 7,985	\$ 5,288	\$ 450	\$ 300	\$ 400
All Other Real Estate	CC300	\$ 139,890	\$ 193,503	\$ 236,760	\$ 120,625	\$ 160,229
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 80,373	\$ 89,794	\$ 101,152	\$ 183,234	\$ 144,036
Commitments Outstanding to Purchase Loans	CC320	\$ 2,331	\$ 0	\$ 3,000	\$ 371	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 57,689	\$ 32,477	\$ 42,598	\$ 51,205	\$ 58,588
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 1,115	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 847	\$ 2,847	\$ 847	\$ 847	\$ 1,041
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 4,394,117	\$ 4,344,142	\$ 4,246,627	\$ 4,092,723	\$ 2,798,910
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 2,653,629	\$ 2,588,281	\$ 2,495,553	\$ 2,319,336	\$ 1,690,638
Commercial Lines	CC420	\$ 1,652,567	\$ 1,667,746	\$ 1,661,273	\$ 1,648,332	\$ 1,035,129
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 35,723	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 87,921	\$ 88,115	\$ 89,801	\$ 89,332	\$ 73,143
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 154,631	\$ 174,551	\$ 91,895	\$ 177,108	\$ 84,972
Commercial	CC430	\$ 140,138	\$ 155,327	\$ 75,285	\$ 161,970	\$ 73,567
Standby, Not Included on CC465 or CC468	CC435	\$ 14,493	\$ 19,224	\$ 16,610	\$ 15,138	\$ 11,405
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 33,547	\$ 34,297	\$ 35,275	\$ 36,913	\$ 35,681
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 583	\$ 583	\$ 583	\$ 583	\$ 586
Other Contingent Liabilities	CC480	\$ 300	\$ 334	\$ 370	\$ 270	\$ 140
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 500,712	\$ 103,093	\$ 120,269	\$ 95,321	\$ 60,572
Sales	CF145	\$ 7,992	\$ 2,901	\$ 8,491	\$ 2,510	\$ 10,011
Other Balance Changes	CF148	\$- 11,354	\$- 27,457	\$- 130,215	\$- 13,394	\$- 17,003
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 14,538	\$ 8,809	\$ 26,035	\$ 12,702	\$ 22,830
Sales	CF155	\$ 1,000	\$ 0	\$ 7,053	\$ 0	\$ 981
Other Balance Changes	CF158	\$- 24,395	\$- 25,829	\$ 31,562	\$- 30,872	\$- 7,232
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 515,250	\$ 111,902	\$ 146,304	\$ 108,023	\$ 83,402
Sales - Total	SUB3821	\$ 8,992	\$ 2,901	\$ 15,544	\$ 2,510	\$ 10,992
Net Purchases - Total	SUB3826	\$ 506,258	\$ 109,001	\$ 130,760	\$ 105,513	\$ 72,410
Mortgage Loans Disbursed - Total	SUB3831	\$ 975,957	\$ 767,849	\$ 930,719	\$ 357,771	\$ 476,052
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 37,035	\$ 28,283	\$ 48,244	\$ 39,052	\$ 21,212
Multifamily (5 or more) Dwelling Units	CF200	\$ 10,594	\$ 18,315	\$ 9,409	\$ 8,964	\$ 12,876
Nonresidential	CF210	\$ 16,702	\$ 63,334	\$ 54,902	\$ 98,373	\$ 167,178
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 566,011	\$ 433,327	\$ 538,464	\$ 133,676	\$ 123,739
Home Equity and Junior Liens	CF226	\$ 415,010	\$ 279,620	\$ 316,917	\$ 160,066	\$ 147,466
Multifamily (5 or more) Dwelling Units	CF245	\$ 26,573	\$ 21,709	\$ 13,632	\$ 1,650	\$ 977
Nonresidential (Except Land)	CF260	\$ 315,375	\$ 198,197	\$ 244,790	\$ 70,540	\$ 149,030
Land	CF270	\$ 3,667	\$ 4,684	\$ 21,278	\$ 5,516	\$ 1,040
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 5,557	\$ 1,880	\$ 948	\$ 0	\$ 2,700
1-4 Dwelling Units	CF280	\$ 798	\$ 592	\$ 0	\$ 0	\$ 0
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	\$ 948	\$ 0	\$ 0
Nonresidential	CF300	\$ 4,759	\$ 1,288	\$ 0	\$ 0	\$ 2,700
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 80,907	\$ 155,826	\$ 77,742	\$ 150,825	\$ 71,071
1-4 Dwelling Units	CF310	\$ 80,593	\$ 116,292	\$ 69,467	\$ 115,494	\$ 71,071
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 314	\$ 39,534	\$ 8,275	\$ 35,331	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 75,350	\$- 153,946	\$- 76,794	\$- 150,825	\$- 68,371
Memo - Refinancing Loans	CF361	\$ 179,395	\$ 142,509	\$ 237,626	\$ 86,060	\$ 44,377
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 504,152	\$ 538,651	\$ 498,152	\$ 328,086	\$ 329,243
Sales	CF395	\$ 1,806	\$ 6,720	\$ 33,038	\$ 12,594	\$ 1,042
Consumer:						
Closed or Purchased	CF400	\$ 31,930	\$ 42,230	\$ 51,761	\$ 4,450	\$ 5,779
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 536,082	\$ 580,881	\$ 549,913	\$ 332,536	\$ 335,022
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,806	\$ 6,720	\$ 33,038	\$ 12,594	\$ 1,042
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 534,276	\$ 574,161	\$ 516,875	\$ 319,942	\$ 333,980
Deposits:						
Interest Credited to Deposits	CF430	\$ 71,480	\$ 74,614	\$ 84,058	\$ 95,428	\$ 70,451

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 72,034	\$ 54,058	\$ 52,544	\$ 58,862	\$ 10,695
Fully Insured	DI100	\$ 71,762	\$ 53,988	\$ 52,276	\$ 58,699	\$ 10,534
Other	DI110	\$ 272	\$ 70	\$ 268	\$ 163	\$ 161
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 6,923,860	\$ 9,496,939	\$ 9,156,629	\$ 9,644,906	\$ 6,976,006
Greater than \$100,000	DI130	\$ 5,497,385	\$ 7,002,421	\$ 7,196,938	\$ 7,244,926	\$ 3,811,546
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	1,188,156	1,540,274	1,579,613	1,598,079	1,227,485
Greater than \$100,000	DI160	15,549	22,711	23,877	24,254	15,202
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 1,304,702	\$ 1,422,151	\$ 1,419,208	\$ 1,428,014	\$ 1,212,514
Greater than \$250,000	DI175	\$ 70,846	\$ 73,911	\$ 72,927	\$ 70,978	\$ 60,553
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	146,420	157,529	155,736	148,810	135,530
Greater than \$250,000	DI185	208	204	200	205	170

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	1,350,333	1,720,718	1,759,426	1,771,348	1,378,387
IRA/Keogh Accounts	DI200	\$ 1,576,818	\$ 1,493,863	\$ 1,492,072	\$ 1,497,721	\$ 1,273,008
Uninsured Deposits	DI210	\$ 3,078,248	\$ 2,943,198	\$ 6,812,157	\$ 6,953,166	\$ 4,508,191
Preferred Deposits	DI220	\$ 73,818	\$ 593,357	\$ 68,131	\$ 66,882	\$ 63,067
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 2,310,728	\$ 2,271,599	\$ 2,417,285	\$ 482,711	\$ 1,353,549
Money Market Deposit Accounts	DI320	\$ 2,332,499	\$ 2,073,198	\$ 2,043,201	\$ 2,267,751	\$ 1,271,027
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 8,363,807	\$ 7,485,369	\$ 7,076,366	\$ 8,938,659	\$ 4,487,577
Time Deposits	DI340	\$ 6,267,569	\$ 6,159,876	\$ 6,308,851	\$ 6,699,710	\$ 4,948,467
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,959,714	\$ 1,905,588	\$ 1,980,844	\$ 2,180,335	\$ 1,398,994
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 157,563	\$ 134,797	\$ 224,227	\$ 224,428	\$ 182,559
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,085,381	\$ 2,060,945	\$ 2,179,196	\$ 2,066,930	\$ 1,359,228
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 13,796,791	\$ 12,386,313	\$ 12,193,331	\$ 12,334,633	\$ 561,665
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,322
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	\$ 11,407,732	\$ 10,886,555	\$ 10,733,640	\$ 10,738,161	\$ 486,262
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 740,990	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 974	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,920	5,259	5,344	5,478	3,382
Financial Assets Held for Trading Purposes	SI375	\$ 44,574	\$ 57,754	\$ 44,360	\$ 39,640	\$ 33,607
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 2,907,136	\$ 2,320,747	\$ 2,763,279	\$ 2,789,691	\$ 1,748,978
Assets Held for Sale	SI387	\$ 35,459	\$ 28,887	\$ 15,085	\$ 19,468	\$ 26,133
Loans Serviced for Others	SI390	\$ 388,113	\$ 1,681,512	\$ 1,663,871	\$ 2,292,641	\$ 221,587
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	82.94%	82.11%	84.16%	84.23%	84.73%
Second month of Qtr	SI582	83.11%	82.78%	83.74%	83.19%	83.97%
Third month of Qtr	SI583	81.96%	81.73%	81.69%	83.13%	83.96%
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	\$ 229,048	\$ 229,129	\$ 205,048	\$ 205,048	\$ 205,111
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 85,819	\$ 73,110	\$ 83,326	\$ 84,922	\$ 12,315
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	31	31	35	38	8
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 3,897,365	\$ 4,070,835	\$ 5,203,247	\$ 3,362,782	\$ 3,432,930
Net Income (Loss) (SO91)	SI610	\$ 49,760	\$ 30,320	\$ 48,853	\$ 27,847	\$ 47,436
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 399,999	\$ 200,000	\$ 1,203,994	\$ 0	\$ 152,250
Stock Issued	SI640	\$ 0	\$ 0	\$ 45,050	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 7,933	\$ 11,467	\$ 3,943	\$ 1,797,280	\$ 4,606

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 58,091	\$- 15,372	\$- 27,587	\$ 15,797	\$ 29,826
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 26	\$ 0	\$- 83
Other Adjustments	SI671	\$- 60	\$ 115	\$ 1,349	\$- 459	\$ 317
Ending Equity Capital (SC80)	SI680	\$ 3,496,908	\$ 3,897,365	\$ 4,070,835	\$ 5,203,247	\$ 3,362,782
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 22	\$ 82	\$ 190	\$ 1,627	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 5,711	\$ 7,449	\$ 6,219	\$ 7,613	\$ 796
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [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	\$ 7,536	\$ 14,824	\$ 12,463	\$ 6,354	\$ 7,105
Average Balance Sheet Data						
Total Assets	SI870	\$ 23,397,613	\$ 23,073,587	\$ 23,429,412	\$ 24,435,454	\$ 16,149,456
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 2,897,491	\$ 2,852,424	\$ 3,243,270	\$ 4,345,102	\$ 3,302,776
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 13,156,925	\$ 13,016,188	\$ 13,060,412	\$ 14,410,052	\$ 8,924,110
Nonmortgage Loans	SI885	\$ 4,323,623	\$ 4,233,463	\$ 4,183,938	\$ 4,132,693	\$ 2,645,399
Deposits and Excrows	SI890	\$ 18,309,511	\$ 17,813,622	\$ 17,756,735	\$ 18,078,659	\$ 11,850,979
Total Borrowings	SI895	\$ 925,541	\$ 927,554	\$ 797,106	\$ 777,868	\$ 555,420

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	0	0	0	0
Does Association Have Subchapter S in effect this year?	SQ320	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
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	9	9	9	8	8

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 57,905,193	\$ 64,750,853	\$ 68,073,009	\$ 68,005,711	\$ 53,671,232
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 3,551,067	\$ 3,844,404	\$ 4,071,966	\$ 4,207,735	\$ 1,776,011
Personal Trust and Agency Accounts	FS210	\$ 1,116,926	\$ 1,256,709	\$ 1,339,332	\$ 1,380,669	\$ 488,165
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 818,616	\$ 916,748	\$ 981,034	\$ 1,005,207	\$ 614,443
Employee Benefit - Defined Contribution	FS220	\$ 169,365	\$ 192,483	\$ 221,311	\$ 225,856	\$ 157,584
Employee Benefit - Defined Benefit	FS230	\$ 360,463	\$ 399,690	\$ 412,392	\$ 438,269	\$ 328,515
Other Retirement Accounts	FS240	\$ 288,788	\$ 324,575	\$ 347,331	\$ 341,082	\$ 128,344
Corporate Trust and Agency Accounts	FS250	\$ 101,053	\$ 77,720	\$ 78,539	\$ 79,811	\$ 1
Investment Management Agency Accounts	FS260	\$ 1,514,371	\$ 1,587,950	\$ 1,668,707	\$ 1,737,723	\$ 673,227
Other Fiduciary Accounts	FS270	\$ 101	\$ 5,277	\$ 4,354	\$ 4,325	\$ 175
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 44,836,717	\$ 50,846,626	\$ 54,158,512	\$ 54,292,398	\$ 42,558,297
Personal Trust and Agency Accounts	FS211	\$ 75,497	\$ 88,978	\$ 93,772	\$ 98,099	\$ 8,443
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 38,717,971	\$ 44,689,803	\$ 48,717,357	\$ 48,821,909	\$ 42,549,854
Employee Benefit - Defined Contribution	FS221	\$ 30,098,049	\$ 34,522,551	\$ 37,695,362	\$ 37,384,106	\$ 30,750,118
Employee Benefit - Defined Benefit	FS231	\$ 8,354,247	\$ 9,866,239	\$ 10,704,541	\$ 11,110,011	\$ 11,576,059
Other Retirement Accounts	FS241	\$ 265,675	\$ 301,013	\$ 317,454	\$ 327,792	\$ 223,677
Corporate Trust and Agency Accounts	FS251	\$ 6,033,172	\$ 6,058,110	\$ 5,337,672	\$ 5,353,654	\$ 0
Other Fiduciary Accounts	FS271	\$ 10,077	\$ 9,735	\$ 9,711	\$ 18,736	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 9,517,409	\$ 10,059,823	\$ 9,842,531	\$ 9,505,578	\$ 9,336,924
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	6,310	6,367	6,379	6,355	1,785
Personal Trust and Agency Accounts	FS212	2,316	2,352	2,357	2,355	781
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,588	1,587	1,595	1,550	356
Employee Benefit - Defined Contribution	FS222	188	198	201	208	47

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	20	21	24	24	5
Other Retirement Accounts	FS242	1,380	1,368	1,370	1,318	304
Corporate Trust and Agency Accounts	FS252	32	28	30	28	2
Investment Management Agency Accounts	FS262	2,372	2,397	2,394	2,420	644
Other Fiduciary Accounts	FS272	2	3	3	2	2
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	4,092	4,061	4,131	4,067	1,490
Personal Trust and Agency Accounts	FS213	228	231	232	227	102
Retirement-related Trust and Agency Accounts - Total	SUB6130	2,180	2,180	2,198	2,210	1,388
Employee Benefit - Defined Contribution	FS223	1,656	1,661	1,674	1,702	1,067
Employee Benefit - Defined Benefit	FS233	229	227	231	222	212
Other Retirement Accounts	FS243	295	292	293	286	109
Corporate Trust and Agency Accounts	FS253	1,637	1,619	1,660	1,601	0
Other Fiduciary Accounts	FS273	47	31	41	29	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	32,617	32,062	31,193	30,223	29,444
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 41,644	\$ 32,037	\$ 21,680	\$ 10,390	\$ 17,062
Personal Trust and Agency Accounts	FS310	\$ 12,896	\$ 9,443	\$ 6,521	\$ 2,997	\$ 4,185
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 9,332	\$ 7,201	\$ 4,882	\$ 2,381	\$ 5,796
Employee Benefit - Defined Contribution	FS320	\$ 4,621	\$ 3,665	\$ 2,494	\$ 1,214	\$ 3,221
Employee Benefit - Defined Benefit	FS330	\$ 1,765	\$ 1,256	\$ 863	\$ 422	\$ 1,455
Other Retirement Accounts	FS340	\$ 2,946	\$ 2,280	\$ 1,525	\$ 745	\$ 1,120
Corporate Trust and Agency Accounts	FS350	\$ 3,451	\$ 2,507	\$ 1,585	\$ 745	\$ 1
Investment Management Agency Accounts	FS360	\$ 11,727	\$ 9,598	\$ 6,449	\$ 3,107	\$ 3,589
Other Fiduciary Accounts	FS370	\$ 0	\$ 1	\$ 0	\$ 0	\$ 1
Custody and Safekeeping Accounts	FS380	\$ 1,343	\$ 1,125	\$ 786	\$ 494	\$ 845
Other Fiduciary and Related Services	FS390	\$ 2,895	\$ 2,162	\$ 1,457	\$ 666	\$ 2,645
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 16,301	\$ 3,875	\$ 2,516	\$ 1,078	\$ 14,566
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 746	\$ 0	\$ 0	\$ 0	\$ 819
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 26,089	\$ 28,162	\$ 19,164	\$ 9,312	\$ 3,302
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,116,926	\$ 1,134,368	\$ 61,948	\$ 63,510	\$ 488,165

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 655	\$ 436	\$ 4	\$ 116	\$ 614
Interest-Bearing Deposits	FS415	\$ 10,819	\$ 8,194	\$ 12,186	\$ 14,037	\$ 6,681
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 160,936	\$ 157,335	\$ 6,251	\$ 6,489	\$ 20,125
State, County and Municipal Obligations	FS425	\$ 122,765	\$ 127,946	\$ 1,851	\$ 1,754	\$ 22,747
Money Market Mutual Funds	FS430	\$ 156,330	\$ 135,346	\$ 1,276	\$ 1,737	\$ 56,407
Other Short-term Obligations	FS435	\$ 216	\$ 466	\$ 0	\$ 0	\$ 216
Other Notes and Bonds	FS440	\$ 21,405	\$ 20,851	\$ 986	\$ 1,057	\$ 18,804
Common and Preferred Stock	FS445	\$ 580,216	\$ 630,457	\$ 31,294	\$ 31,743	\$ 321,059
Real Estate Mortgages	FS450	\$ 4,605	\$ 4,677	\$ 1,611	\$ 603	\$ 1,330
Real Estate	FS455	\$ 42,807	\$ 41,364	\$ 6,485	\$ 5,970	\$ 26,585
Miscellaneous Assets	FS460	\$ 16,172	\$ 7,296	\$ 4	\$ 4	\$ 13,597
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	720	0	0	0	0
Corporate and Municipal Trusteeships	FS510	360	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	360	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,382,315	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	1	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	1	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	\$ 44,102	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 44,102	\$ 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)						

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 13
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 3,496,904	\$ 3,897,363	\$ 4,070,832	\$ 5,203,246	\$ 3,362,780
Equity Capital Deductions - Total	SUB1631	\$ 1,378,069	\$ 1,383,937	\$ 1,391,971	\$ 1,390,734	\$ 119,104
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,376,940	\$ 1,382,017	\$ 1,385,710	\$ 1,390,675	\$ 118,997
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,129	\$ 1,920	\$ 6,261	\$ 59	\$ 107
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 102,816	\$ 48,891	\$ 28,423	\$ 1,041	\$ 16,800
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 3,176	\$ 16,211	\$ 650	\$- 26,998	\$- 10,489
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 105,992	\$ 32,680	\$ 27,773	\$ 28,039	\$ 27,289
Tier 1 (Core) Capital	CCR20	\$ 2,221,651	\$ 2,562,317	\$ 2,707,284	\$ 3,813,553	\$ 3,260,476

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TFR Industry Aggregate Report
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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 24,143,459	\$ 23,174,323	\$ 23,067,835	\$ 24,760,694	\$ 16,224,517
Asset Deductions - Total	SUB1651	\$ 1,378,069	\$ 1,383,937	\$ 1,391,971	\$ 1,558,981	\$ 146,727
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,376,940	\$ 1,382,017	\$ 1,385,710	\$ 1,390,675	\$ 118,997
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,129	\$ 1,920	\$ 6,261	\$ 59	\$ 107
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 168,247	\$ 27,623
Asset Additions - Total	SUB1661	\$ 140,315	\$ 174,853	\$ 142,957	\$- 28,867	\$ 67,713
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 7,965	\$ 30,039	\$ 6,830	\$- 28,867	\$- 11,959
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 132,350	\$ 144,814	\$ 136,127	\$ 0	\$ 79,672
Adjusted Total Assets	CCR25	\$ 22,905,705	\$ 21,965,239	\$ 21,818,821	\$ 23,172,846	\$ 16,145,503
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 907,605	\$ 875,386	\$ 863,945	\$ 918,918	\$ 638,272
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 2,221,651	\$ 2,562,317	\$ 2,707,284	\$ 3,813,553	\$ 3,260,476
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 268	\$ 178	\$ 105	\$ 48	\$ 146
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 12,924	\$ 26,039	\$ 26,010	\$ 25,982	\$ 25,953
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 170,448	\$ 168,189	\$ 163,333	\$ 163,591	\$ 84,984
Tier 2 Capital - Other	CCR355	\$ 300	\$ 300	\$ 330	\$ 230	\$ 100
Tier 2 (Supplementary) Capital	CCR33	\$ 183,940	\$ 194,706	\$ 189,778	\$ 189,851	\$ 111,183
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 183,940	\$ 194,706	\$ 189,778	\$ 189,851	\$ 111,183
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 583	\$ 583	\$ 583	\$ 583	\$ 586
Total Risk-Based Capital	CCR39	\$ 2,405,008	\$ 2,756,440	\$ 2,896,479	\$ 4,002,821	\$ 3,371,073
0% R/W Category - Cash	CCR400	\$ 1,005,606	\$ 328,687	\$ 372,611	\$ 339,480	\$ 247,361
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 36,798	\$ 26,298	\$ 25,696	\$ 25,965	\$ 19,482
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 100	\$ 100	\$ 100	\$ 100
0% R/W Category - Other	CCR415	\$ 316,580	\$ 21,623	\$ 21,420	\$ 20,496	\$ 20,206
0% R/W Category - Assets Total	CCR420	\$ 1,359,084	\$ 376,708	\$ 419,827	\$ 386,041	\$ 287,149
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 1,395,490	\$ 1,316,267	\$ 1,185,969	\$ 1,148,456	\$ 1,137,904
20% R/W Category - Claims on FHLBs	CCR435	\$ 242,199	\$ 515,804	\$ 37,038	\$ 36,478	\$ 70,490
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 251,416	\$ 267,520	\$ 213,626	\$ 263,614	\$ 114,768
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 262,749	\$ 265,127	\$ 394,691	\$ 384,760	\$ 364,899
20% R/W Category - Other	CCR450	\$ 1,494,827	\$ 1,906,431	\$ 2,108,363	\$ 3,839,990	\$ 2,542,071
20% R/W Category - Assets Total	CCR455	\$ 3,646,681	\$ 4,271,149	\$ 3,939,687	\$ 5,673,298	\$ 4,230,132
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 729,336	\$ 854,229	\$ 787,937	\$ 1,134,660	\$ 846,027
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 4,095,310	\$ 4,184,400	\$ 4,378,142	\$ 4,628,828	\$ 4,054,074
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 38,009	\$ 47,518	\$ 8,025	\$ 48,435	\$ 42,103
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 36,515	\$ 36,044	\$ 53,649	\$ 50,240	\$ 17,501
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,287	\$ 6,688	\$ 6,987	\$ 6,131	\$ 7,854
50% R/W Category - Other	CCR480	\$ 63,676	\$ 38,071	\$ 42,349	\$ 60,739	\$ 40,751
50% R/W Category - Assets Total	CCR485	\$ 4,239,797	\$ 4,312,721	\$ 4,489,152	\$ 4,794,373	\$ 4,162,283
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 2,119,902	\$ 2,156,363	\$ 2,244,579	\$ 2,397,189	\$ 2,081,143
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 460,539	\$ 79,368	\$ 148,604	\$ 88,250	\$ 78,445
100% R/W Category - All Other Assets	CCR506	\$ 13,879,797	\$ 13,676,662	\$ 13,080,611	\$ 13,346,083	\$ 8,068,951
100% R/W Category - Assets Total	CCR510	\$ 14,340,336	\$ 13,756,030	\$ 13,229,215	\$ 13,434,333	\$ 8,147,396
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 14,340,336	\$ 13,756,030	\$ 13,229,215	\$ 13,434,333	\$ 8,147,396
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	\$ 23,585,898	\$ 22,716,608	\$ 22,077,881	\$ 24,288,045	\$ 16,826,960
Subtotal Risk-Weighted Assets	CCR75	\$ 17,189,571	\$ 16,766,620	\$ 16,261,729	\$ 16,966,180	\$ 11,074,564
Excess Allowances for Loan and Lease Losses	CCR530	\$ 207	\$ 172	\$ 0	\$ 0	\$ 0
Total Risk-Weighted Assets	CCR78	\$ 17,189,364	\$ 16,766,448	\$ 16,261,729	\$ 16,966,180	\$ 11,074,564
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 1,375,150	\$ 1,341,317	\$ 1,300,937	\$ 1,357,295	\$ 885,965
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.70%	11.67%	12.41%	16.46%	20.19%
Total Risk-Based Capital Ratio	CCR820	13.99%	16.44%	17.81%	23.59%	30.44%
Tier 1 Risk-Based Capital Ratio	CCR830	12.92%	15.28%	16.64%	22.47%	29.44%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	9.70%	11.66%	12.41%	16.46%	20.19%

*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.