

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:39 AM

Industry Aggregate Report
93046 - OTS-Regulated: South Dakota
March 2009

Frozen Aggregated Data
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***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	4	4	4	4	4

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	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		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 122,987	\$ 119,891	\$ 127,794	\$ 131,883	\$ 141,374
Cash and Non-Interest-Earning Deposits	SC110	\$ 26,272	\$ 35,697	\$ 28,978	\$ 32,798	\$ 28,966
Interest-Earning Deposits in FHLBs	SC112	\$ 6,226	\$ 5,973	\$ 8,526	\$ 10,786	\$ 24,125
Other Interest-Earning Deposits	SC118	\$ 14,329	\$ 9,938	\$ 15,980	\$ 15,455	\$ 9,457
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 19,231	\$ 6,070	\$ 7,200	\$ 1,000	\$ 13,000
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 7,819	\$ 13,532	\$ 16,732	\$ 20,818	\$ 22,258
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 10	\$ 11	\$ 11	\$ 26	\$ 30
State and Municipal Obligations	SC180	\$ 42,017	\$ 41,038	\$ 39,938	\$ 39,955	\$ 31,422
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 6,290	\$ 6,977	\$ 9,517	\$ 10,310	\$ 11,335
Accrued Interest Receivable	SC191	\$ 793	\$ 655	\$ 912	\$ 735	\$ 781
Mortgage-Backed Securities - Gross	SUB0072	\$ 282,373	\$ 283,910	\$ 246,843	\$ 245,861	\$ 226,229
Mortgage-Backed Securities - Total	SC22	\$ 282,373	\$ 283,910	\$ 246,843	\$ 245,861	\$ 226,229
Pass-Through - Total	SUB0073	\$ 255,646	\$ 256,147	\$ 222,514	\$ 220,522	\$ 170,604
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 255,606	\$ 256,107	\$ 222,474	\$ 220,481	\$ 170,563
Other Pass-Through	SC215	\$ 40	\$ 40	\$ 40	\$ 41	\$ 41
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 25,344	\$ 26,355	\$ 23,116	\$ 24,170	\$ 54,547
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 14,985	\$ 15,711	\$ 11,926	\$ 12,514	\$ 42,350
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 8,726	\$ 9,079	\$ 9,273	\$ 9,687	\$ 10,231
Other	SC222	\$ 1,633	\$ 1,565	\$ 1,917	\$ 1,969	\$ 1,966
Accrued Interest Receivable	SC228	\$ 1,383	\$ 1,408	\$ 1,213	\$ 1,169	\$ 1,078

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 846,894	\$ 842,909	\$ 809,088	\$ 791,755	\$ 793,214
Mortgage Loans - Total	SC26	\$ 841,542	\$ 837,560	\$ 804,419	\$ 786,924	\$ 788,215
Construction Loans - Total	SUB0100	\$ 32,096	\$ 36,081	\$ 34,543	\$ 37,621	\$ 43,065
Residential - Total	SUB0110	\$ 23,828	\$ 24,062	\$ 25,977	\$ 23,905	\$ 25,878
1-4 Dwelling Units	SC230	\$ 23,608	\$ 23,917	\$ 25,759	\$ 22,292	\$ 24,237
Multifamily (5 or more) Dwelling Units	SC235	\$ 220	\$ 145	\$ 218	\$ 1,613	\$ 1,641
Nonresidential Property	SC240	\$ 8,268	\$ 12,019	\$ 8,566	\$ 13,716	\$ 17,187
Permanent Loans - Total	SUB0121	\$ 809,788	\$ 801,107	\$ 768,883	\$ 749,166	\$ 745,059
Residential - Total	SUB0131	\$ 318,737	\$ 324,261	\$ 320,418	\$ 315,830	\$ 310,137
1-4 Dwelling Units - Total	SUB0141	\$ 233,958	\$ 240,176	\$ 238,637	\$ 232,505	\$ 228,216
Revolving Open-End Loans	SC251	\$ 50,038	\$ 47,568	\$ 43,851	\$ 41,710	\$ 38,713
All Other - First Liens	SC254	\$ 149,899	\$ 157,643	\$ 159,130	\$ 156,540	\$ 155,843
All Other - Junior Liens	SC255	\$ 34,021	\$ 34,965	\$ 35,656	\$ 34,255	\$ 33,660
Multifamily (5 or more) Dwelling Units	SC256	\$ 84,779	\$ 84,085	\$ 81,781	\$ 83,325	\$ 81,921
Nonresidential Property (Except Land)	SC260	\$ 426,037	\$ 413,670	\$ 384,856	\$ 369,762	\$ 367,064
Land	SC265	\$ 65,014	\$ 63,176	\$ 63,609	\$ 63,574	\$ 67,858
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 4,696	\$ 33,762	\$ 16,639	\$- 1,337	\$- 13,488
Accrued Interest Receivable	SC272	\$ 4,902	\$ 5,597	\$ 5,555	\$ 4,857	\$ 4,958
Advances for Taxes and Insurance	SC275	\$ 108	\$ 124	\$ 107	\$ 111	\$ 132
Allowance for Loan and Lease Losses	SC283	\$ 5,352	\$ 5,349	\$ 4,669	\$ 4,831	\$ 4,999
Nonmortgage Loans - Gross	SUB0162	\$ 372,950	\$ 372,886	\$ 393,938	\$ 384,556	\$ 368,187
Nonmortgage Loans - Total	SC31	\$ 356,544	\$ 355,598	\$ 378,136	\$ 369,076	\$ 353,761
Commercial Loans - Total	SC32	\$ 278,018	\$ 269,644	\$ 284,333	\$ 272,241	\$ 244,878
Secured	SC300	\$ 249,057	\$ 238,427	\$ 251,523	\$ 240,025	\$ 212,652
Unsecured	SC303	\$ 7,017	\$ 7,412	\$ 8,244	\$ 7,850	\$ 6,167
Lease Receivables	SC306	\$ 21,944	\$ 23,805	\$ 24,566	\$ 24,366	\$ 26,059
Consumer Loans - Total	SC35	\$ 91,294	\$ 99,131	\$ 104,760	\$ 108,354	\$ 118,636
Loans on Deposits	SC310	\$ 2,605	\$ 2,618	\$ 3,098	\$ 3,277	\$ 3,233
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,047	\$ 1,082	\$ 1,039	\$ 1,034	\$ 1,092
Education Loans	SC320	\$ 6,283	\$ 3,951	\$ 3,470	\$ 1,185	\$ 3,282
Auto Loans	SC323	\$ 45,790	\$ 51,172	\$ 57,059	\$ 63,364	\$ 71,270
Mobile Home Loans	SC326	\$ 697	\$ 721	\$ 714	\$ 699	\$ 728
Credit Cards	SC328	\$ 23,373	\$ 26,982	\$ 26,444	\$ 25,792	\$ 25,951

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other, Including Lease Receivables	SC330	\$ 11,499	\$ 12,605	\$ 12,936	\$ 13,003	\$ 13,080
Accrued Interest Receivable	SC348	\$ 3,638	\$ 4,111	\$ 4,845	\$ 3,961	\$ 4,673
Allowance for Loan and Lease Losses	SC357	\$ 16,406	\$ 17,288	\$ 15,802	\$ 15,480	\$ 14,426
Repossessed Assets - Gross	SUB0201	\$ 7,122	\$ 6,660	\$ 4,913	\$ 3,476	\$ 775
Repossessed Assets - Total	SC40	\$ 7,122	\$ 6,660	\$ 4,913	\$ 3,476	\$ 775
Real Estate - Total	SUB0210	\$ 6,963	\$ 6,556	\$ 4,645	\$ 2,909	\$ 567
Construction	SC405	\$ 1,103	\$ 1,270	\$ 1,288	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 3,394	\$ 2,905	\$ 2,977	\$ 2,576	\$ 234
1-4 Dwelling Units	SC415	\$ 685	\$ 280	\$ 477	\$ 76	\$ 234
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,709	\$ 2,625	\$ 2,500	\$ 2,500	\$ 0
Nonresidential (Except Land)	SC426	\$ 381	\$ 381	\$ 380	\$ 333	\$ 333
Land	SC428	\$ 2,085	\$ 2,000	\$ 0	\$ 0	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 159	\$ 104	\$ 268	\$ 567	\$ 208
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 73	\$ 73	\$ 73	\$ 73	\$ 73
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 14,611	\$ 14,562	\$ 14,213	\$ 13,266	\$ 12,682
Federal Home Loan Bank Stock	SC510	\$ 14,193	\$ 14,152	\$ 13,791	\$ 12,844	\$ 12,253
Other	SC540	\$ 418	\$ 410	\$ 422	\$ 422	\$ 429
Office Premises and Equipment	SC55	\$ 29,754	\$ 28,705	\$ 27,819	\$ 27,339	\$ 26,821
Other Assets - Gross	SUB0262	\$ 45,729	\$ 45,873	\$ 44,970	\$ 44,568	\$ 42,720
Other Assets - Total	SC59	\$ 45,729	\$ 45,873	\$ 44,970	\$ 44,568	\$ 42,720
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 2,298	\$ 2,274	\$ 2,250	\$ 2,226	\$ 2,203
Other	SC625	\$ 14,457	\$ 14,323	\$ 14,188	\$ 14,050	\$ 13,916
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 11,374	\$ 11,412	\$ 11,426	\$ 11,189	\$ 11,249
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 5,571	\$ 5,576	\$ 5,581	\$ 5,586	\$ 5,592
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 12,029	\$ 12,288	\$ 11,525	\$ 11,517	\$ 9,760
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 21,758	\$ 22,637	\$ 20,471	\$ 20,311	\$ 19,425
Total Assets - Gross	SUB0283	\$ 1,722,493	\$ 1,715,469	\$ 1,669,651	\$ 1,642,777	\$ 1,612,075
Total Assets	SC60	\$ 1,700,735	\$ 1,692,832	\$ 1,649,180	\$ 1,622,466	\$ 1,592,650
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 1,278,277	\$ 1,232,676	\$ 1,209,830	\$ 1,230,164	\$ 1,196,975
Deposits	SC710	\$ 1,247,846	\$ 1,209,947	\$ 1,180,084	\$ 1,210,639	\$ 1,180,733
Escrows	SC712	\$ 30,408	\$ 22,705	\$ 29,717	\$ 19,489	\$ 16,203
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 23	\$ 24	\$ 29	\$ 36	\$ 39
Borrowings - Total	SC72	\$ 233,135	\$ 275,361	\$ 260,302	\$ 213,040	\$ 216,088
Advances from FHLBank	SC720	\$ 232,925	\$ 275,155	\$ 259,715	\$ 212,061	\$ 215,908
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 0	\$ 0	\$ 400	\$ 800	\$ 0
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	\$ 210	\$ 206	\$ 187	\$ 179	\$ 180
Other Liabilities - Total	SC75	\$ 21,487	\$ 20,740	\$ 21,593	\$ 23,973	\$ 23,059
Accrued Interest Payable - Deposits	SC763	\$ 4,964	\$ 5,064	\$ 5,568	\$ 6,532	\$ 6,554
Accrued Interest Payable - Other	SC766	\$ 0	\$ 5	\$ 45	\$ 21	\$ 0
Accrued Taxes	SC776	\$ 1,816	\$ 1,480	\$ 1,889	\$ 1,329	\$ 3,097
Accounts Payable	SC780	\$ 5,504	\$ 4,586	\$ 4,109	\$ 5,308	\$ 5,038
Deferred Income Taxes	SC790	\$ 1,277	\$ 1,400	\$ 1,580	\$ 1,429	\$ 124
Other Liabilities and Deferred Income	SC796	\$ 7,926	\$ 8,205	\$ 8,402	\$ 9,354	\$ 8,246
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 1,532,899	\$ 1,528,777	\$ 1,491,725	\$ 1,467,177	\$ 1,436,122
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 59,248	\$ 59,091	\$ 55,168	\$ 55,008	\$ 55,051
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845	\$ 5,845
Paid in Excess of Par	SC830	\$ 53,403	\$ 53,246	\$ 49,323	\$ 49,163	\$ 49,206
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,401	\$- 2,530	\$- 2,843	\$- 2,781	\$ 818
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 548	\$- 1,677	\$- 1,990	\$- 1,928	\$ 916
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 853	\$- 853	\$- 853	\$- 853	\$- 98
Retained Earnings	SC880	\$ 109,989	\$ 107,494	\$ 105,130	\$ 103,063	\$ 100,659
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital	SC80	\$ 167,836	\$ 164,055	\$ 157,455	\$ 155,290	\$ 156,528
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC84	\$ 167,836	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 1,700,735	\$ 1,692,832	\$ 1,649,180	\$ 1,622,467	\$ 1,592,650

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Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 2
3	Federal, State, or other taxes receivable	3	\$ 2,948
4	Net deferred tax assets	1	\$ 2,715
7	Prepaid expenses	2	\$ 177
14	Other noninterest-bearing short-term accounts recv	1	\$ 121
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 447
99	Other	2	\$ 1,804

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	1	\$ 694
21	Liabilities for credit losses on OBS credit exposures	1	\$ 529
99	Other	5	\$ 5,431

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 25,160	\$ 26,551	\$ 27,307	\$ 26,946	\$ 27,714
Deposits and Investment Securities	SO115	\$ 821	\$ 884	\$ 944	\$ 1,052	\$ 1,174
Mortgage-Backed Securities	SO125	\$ 3,203	\$ 3,096	\$ 2,946	\$ 2,825	\$ 2,192
Mortgage Loans	SO141	\$ 12,880	\$ 13,305	\$ 13,453	\$ 13,337	\$ 14,056
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 264	\$ 295	\$ 347	\$ 370	\$ 467
Nonmortgage Loans - Total	SUB0950	\$ 7,881	\$ 8,810	\$ 9,358	\$ 9,155	\$ 9,700
Commercial Loans and Leases	SO160	\$ 3,574	\$ 3,959	\$ 4,366	\$ 4,111	\$ 4,199
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 64	\$ 61	\$ 195	\$ 119	\$ 57
Consumer Loans and Leases	SO171	\$ 4,307	\$ 4,851	\$ 4,992	\$ 5,044	\$ 5,501
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 47	\$ 100	\$ 64	\$ 88	\$ 68
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 32	\$ 50	\$ 138	\$ 126	\$ 121
Federal Home Loan Bank Stock	SO181	\$ 31	\$ 50	\$ 138	\$ 126	\$ 119
Other	SO185	\$ 1	\$ 0	\$ 0	\$ 0	\$ 2
Interest Expense - Total	SO21	\$ 7,775	\$ 8,601	\$ 9,280	\$ 9,321	\$ 10,473
Deposits	SO215	\$ 5,637	\$ 6,404	\$ 6,973	\$ 7,136	\$ 8,609
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 2,138	\$ 2,196	\$ 2,306	\$ 2,184	\$ 1,859
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	\$ 0	\$ 1	\$ 1	\$ 1	\$ 5
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 17,417	\$ 18,000	\$ 18,165	\$ 17,751	\$ 17,362
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 5,179	\$ 5,900	\$ 5,598	\$ 6,347	\$ 6,196
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 12,238	\$ 12,100	\$ 12,567	\$ 11,404	\$ 11,166
Noninterest Income - Total	SO42	\$ 6,905	\$ 7,455	\$ 7,599	\$ 9,948	\$ 10,023
Mortgage Loan Servicing Fees	SO410	\$ 631	\$ 548	\$ 576	\$ 593	\$ 605
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1

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Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Other Fees and Charges	SO420	\$ 5,424	\$ 6,413	\$ 6,777	\$ 7,319	\$ 6,961
Net Income (Loss) from Other - Total	SUB0451	\$ 693	\$ 146	\$- 131	\$ 1,648	\$ 1,136
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 930	\$ 330	\$ 331	\$ 245	\$ 257
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 361	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 236	\$- 182	\$- 458	\$ 1,403	\$ 736
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 1	\$- 2	\$- 4	\$- 3	\$ 141
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 3	\$ 2
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 518	\$ 348	\$ 377	\$ 388	\$ 1,320
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	\$ 14,300	\$ 14,995	\$ 14,611	\$ 14,658	\$ 14,255
All Personnel Compensation and Expense	SO510	\$ 7,718	\$ 8,144	\$ 7,637	\$ 7,916	\$ 7,527
Legal Expense	SO520	\$ 150	\$ 132	\$ 174	\$ 149	\$ 133
Office Occupancy and Equipment Expense	SO530	\$ 2,565	\$ 2,412	\$ 2,344	\$ 2,274	\$ 2,278
Marketing and Other Professional Services	SO540	\$ 573	\$ 908	\$ 1,184	\$ 1,151	\$ 1,021
Loan Servicing Fees	SO550	\$ 61	\$ 53	\$ 73	\$ 49	\$ 44
Goodwill and Other Intangibles Expense	SO560	\$ 5	\$ 5	\$ 5	\$ 6	\$ 5
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 3,228	\$ 3,341	\$ 3,194	\$ 3,113	\$ 3,247
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Income (Loss) Before Income Taxes	SO60	\$ 4,843	\$ 4,560	\$ 5,555	\$ 6,694	\$ 6,934
Income Taxes - Total	SO71	\$ 1,618	\$ 1,484	\$ 1,897	\$ 1,977	\$ 2,297
Federal	SO710	\$ 1,433	\$ 1,279	\$ 1,643	\$ 1,733	\$ 1,961
State, Local & Other	SO720	\$ 185	\$ 205	\$ 254	\$ 244	\$ 336
Income (Loss) Before Extraordinary Items	SO81	\$ 3,225	\$ 3,076	\$ 3,658	\$ 4,717	\$ 4,637
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 3,225	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 3,225	\$ 3,076	\$ 3,658	\$ 4,717	\$ 4,637

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Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 26
6	Net income(loss)-equity invest in uncons sub org	1	\$ 1
15	Income from corporate-owned life insurance	1	\$ 144
99	Other	5	\$ 131

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	1	\$ 5
6	Supervisory examination fees	1	\$ 62
7	Office supplies, printing, and postage	4	\$ 380
8	Telephone, including data lines	2	\$ 204
9	Loan origination expense	1	\$ 1
99	Other	3	\$ 1,614

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 25,160	\$ 108,518	\$ 81,967	\$ 54,660	\$ 27,714
YTD - Deposits and Investment Securities	Y_SO115	\$ 821	\$ 4,054	\$ 3,170	\$ 2,226	\$ 1,174
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,203	\$ 11,059	\$ 7,963	\$ 5,017	\$ 2,192
YTD - Mortgage Loans	Y_SO141	\$ 12,880	\$ 54,151	\$ 40,846	\$ 27,393	\$ 14,056
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 264	\$ 1,479	\$ 1,184	\$ 837	\$ 467
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 3,574	\$ 16,635	\$ 12,676	\$ 8,310	\$ 4,199
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 64	\$ 432	\$ 371	\$ 176	\$ 57
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 4,307	\$ 20,388	\$ 15,537	\$ 10,545	\$ 5,501
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 47	\$ 320	\$ 220	\$ 156	\$ 68
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 32	\$ 435	\$ 385	\$ 247	\$ 121
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 31	\$ 433	\$ 383	\$ 245	\$ 119
YTD - Other	Y_SO185	\$ 1	\$ 2	\$ 2	\$ 2	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 7,775	\$ 37,675	\$ 29,074	\$ 19,794	\$ 10,473
YTD - Deposits	Y_SO215	\$ 5,637	\$ 29,122	\$ 22,718	\$ 15,745	\$ 8,609
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 2,138	\$ 8,545	\$ 6,349	\$ 4,043	\$ 1,859
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	\$ 0	\$ 8	\$ 7	\$ 6	\$ 5
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	\$ 17,417	\$ 71,278	\$ 53,278	\$ 35,113	\$ 17,362
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 5,179	\$ 24,041	\$ 18,141	\$ 12,543	\$ 6,196
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 12,238	\$ 47,237	\$ 35,137	\$ 22,570	\$ 11,166
YTD - Noninterest Income - Total	Y_SO42	\$ 6,905	\$ 35,025	\$ 27,570	\$ 19,971	\$ 10,023
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 631	\$ 2,322	\$ 1,774	\$ 1,198	\$ 605
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 5,424	\$ 27,470	\$ 21,057	\$ 14,280	\$ 6,961
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 693	\$ 2,799	\$ 2,653	\$ 2,784	\$ 1,136
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 930	\$ 1,163	\$ 833	\$ 502	\$ 257
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 361	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 236	\$ 1,499	\$ 1,681	\$ 2,139	\$ 736
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 1	\$ 132	\$ 134	\$ 138	\$ 141
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 5	\$ 5	\$ 5	\$ 2
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 518	\$ 2,433	\$ 2,085	\$ 1,708	\$ 1,320
YTD - Noninterest Expense - Total	Y_SO51	\$ 14,300	\$ 58,519	\$ 43,524	\$ 28,913	\$ 14,255
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 7,718	\$ 31,224	\$ 23,080	\$ 15,443	\$ 7,527
YTD - Legal Expense	Y_SO520	\$ 150	\$ 588	\$ 456	\$ 282	\$ 133
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,565	\$ 9,308	\$ 6,896	\$ 4,552	\$ 2,278
YTD - Marketing and Other Professional Services	Y_SO540	\$ 573	\$ 4,264	\$ 3,356	\$ 2,172	\$ 1,021
YTD - Loan Servicing Fees	Y_SO550	\$ 61	\$ 219	\$ 166	\$ 93	\$ 44
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 5	\$ 21	\$ 16	\$ 11	\$ 5
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 3,228	\$ 12,895	\$ 9,554	\$ 6,360	\$ 3,247
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,843	\$ 23,743	\$ 19,183	\$ 13,628	\$ 6,934
YTD - Income Taxes - Total	Y_SO71	\$ 1,618	\$ 7,655	\$ 6,171	\$ 4,274	\$ 2,297
YTD - Federal	Y_SO710	\$ 1,433	\$ 6,616	\$ 5,337	\$ 3,694	\$ 1,961
YTD - State, Local, and Other	Y_SO720	\$ 185	\$ 1,039	\$ 834	\$ 580	\$ 336
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 3,225	\$ 16,088	\$ 13,012	\$ 9,354	\$ 4,637
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 3,225	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 361	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 3,225	\$ 16,088	\$ 13,012	\$ 9,354	\$ 4,637

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 22,637	\$ 20,470	\$ 20,311	\$ 19,425	\$ 18,672
Net Provision for Loss	VA115	\$ 5,178	\$ 5,750	\$ 5,598	\$ 6,346	\$ 6,196
Transfers	VA125	\$- 366	\$ 439	\$ 184	\$- 253	\$ 227
Recoveries	VA135	\$ 432	\$ 2,560	\$ 353	\$ 417	\$ 499
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 6,124	\$ 6,581	\$ 5,976	\$ 5,624	\$ 6,169
General Valuation Allowances - Ending Balance	VA165	\$ 21,757	\$ 22,638	\$ 20,470	\$ 20,311	\$ 19,425
Specific Valuation Allowances - Beginning Balance	VA108	\$ 560	\$ 854	\$ 1,038	\$ 784	\$ 1,011
Net Provision for Loss	VA118	\$ 1	\$ 150	\$ 0	\$ 1	\$ 0
Transfers	VA128	\$ 366	\$- 439	\$- 184	\$ 253	\$- 227
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 71	\$ 5	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 856	\$ 560	\$ 854	\$ 1,038	\$ 784
Total Valuation Allowances - Beginning Balance	VA110	\$ 23,197	\$ 21,324	\$ 21,349	\$ 20,209	\$ 19,683
Net Provision for Loss	VA120	\$ 5,179	\$ 5,900	\$ 5,598	\$ 6,347	\$ 6,196
Recoveries	VA140	\$ 432	\$ 2,560	\$ 353	\$ 417	\$ 499
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 6,195	\$ 6,586	\$ 5,976	\$ 5,624	\$ 6,169
Total Valuation Allowances - Ending Balance	VA170	\$ 22,613	\$ 23,198	\$ 21,324	\$ 21,349	\$ 20,209
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 6,124	\$ 6,581	\$ 5,976	\$ 5,624	\$ 6,169
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 466	\$ 1,296	\$ 1,096	\$ 84	\$ 4
Construction - Total	SUB2030	\$ 35	\$ 0	\$ 899	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 899	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 431	\$ 1,296	\$ 197	\$ 84	\$ 4
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 74	\$ 0	\$ 1	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 31	\$ 94	\$ 96	\$ 71	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 96	\$ 9	\$ 100	\$ 13	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 195	\$ 1,193	\$ 0	\$ 0	\$ 4
Nonmortgage Loans - Total	VA56	\$ 5,636	\$ 5,285	\$ 4,880	\$ 5,540	\$ 6,165
Commercial Loans	VA520	\$ 398	\$ 69	\$ 56	\$ 343	\$ 398
Consumer Loans - Total	SUB2061	\$ 5,238	\$ 5,216	\$ 4,824	\$ 5,197	\$ 5,767
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 81	\$ 83	\$ 63	\$ 87	\$ 105
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Credit Cards	VA556	\$ 5,036	\$ 5,048	\$ 4,719	\$ 5,012	\$ 5,525
Other	VA560	\$ 121	\$ 85	\$ 42	\$ 84	\$ 137
Repossessed Assets - Total	VA60	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 22	\$ 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	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 432	\$ 2,560	\$ 353	\$ 417	\$ 499
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 3	\$ 10	\$ 6	\$ 5	\$ 7
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	\$ 3	\$ 10	\$ 6	\$ 5	\$ 7
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 0	\$ 2	\$ 0	\$ 3
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1	\$ 2	\$ 2	\$ 4	\$ 1
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 8	\$ 2	\$ 1	\$ 3
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 429	\$ 2,550	\$ 347	\$ 412	\$ 492

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 10	\$ 2,266	\$ 4	\$ 16	\$ 20
Consumer Loans - Total	SUB2161	\$ 419	\$ 284	\$ 343	\$ 396	\$ 472
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	\$ 31	\$ 29	\$ 33	\$ 48	\$ 29
Mobile Home Loans	VA551	\$ 0	\$ 1	\$ 0	\$ 14	\$ 1
Credit Cards	VA557	\$ 354	\$ 232	\$ 284	\$ 305	\$ 406
Other	VA561	\$ 34	\$ 22	\$ 26	\$ 29	\$ 36
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 366	\$- 289	\$- 184	\$ 254	\$- 227
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 356	\$- 346	\$- 244	\$ 477	\$- 460
Construction - Total	SUB2230	\$ 0	\$ 0	\$- 398	\$- 23	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$- 398	\$- 23	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 356	\$- 346	\$ 154	\$ 500	\$- 460
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 10	\$ 50	\$ 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	\$- 460
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 356	\$- 356	\$ 104	\$ 500	\$ 0
Nonmortgage Loans - Total	VA58	\$ 10	\$ 57	\$ 60	\$- 223	\$ 233
Commercial Loans	VA522	\$ 0	\$ 57	\$ 60	\$- 223	\$ 233
Consumer Loans - Total	SUB2261	\$ 10	\$ 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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 10	\$ 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	\$ 6,058	\$ 3,732	\$ 5,439	\$ 5,461	\$ 5,443
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 819	\$ 940	\$ 846	\$ 556	\$- 463
Construction - Total	SUB2330	\$ 35	\$ 0	\$ 501	\$- 23	\$ 0
1-4 Dwelling Units	VA425	\$ 35	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$- 398	\$- 23	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 899	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 784	\$ 940	\$ 345	\$ 579	\$- 463
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 72	\$ 10	\$ 49	\$ 0	\$- 3
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 30	\$ 92	\$ 94	\$ 67	\$- 1
Multifamily (5 or more) Dwelling Units	VA475	\$ 35	\$ 0	\$ 0	\$ 0	\$- 460
Nonresidential Property (Except Land)	VA485	\$ 96	\$ 1	\$ 98	\$ 12	\$- 3
Land	VA495	\$ 551	\$ 837	\$ 104	\$ 500	\$ 4
Nonmortgage Loans - Total	VA59	\$ 5,217	\$ 2,792	\$ 4,593	\$ 4,905	\$ 5,906
Commercial Loans	VA525	\$ 388	\$- 2,140	\$ 112	\$ 104	\$ 611
Consumer Loans - Total	SUB2361	\$ 4,829	\$ 4,932	\$ 4,481	\$ 4,801	\$ 5,295
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 50	\$ 54	\$ 30	\$ 39	\$ 76
Mobile Home Loans	VA555	\$ 0	\$- 1	\$ 0	\$ 0	\$- 1

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 4,682	\$ 4,816	\$ 4,435	\$ 4,707	\$ 5,119
Other	VA565	\$ 97	\$ 63	\$ 16	\$ 55	\$ 101
Repossessed Assets - Total	VA65	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 22	\$ 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	\$ 0
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	\$ 864	\$ 2,235	\$ 2,183	\$ 3,292	\$ 551
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 7,154	\$ 6,826	\$ 5,290	\$ 3,894	\$ 919
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 314	\$ 2,176	\$ 1,673	\$ 2,500	\$ 394
Construction	VA951	\$ 0	\$ 0	\$ 1,288	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 229	\$ 176	\$ 385	\$ 0	\$ 61
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 2,500	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 333
Permanent - Land	VA955	\$ 85	\$ 2,000	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 25,601	\$ 37,206	\$ 35,601	\$ 28,219	\$ 22,974
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 65,899	\$ 45,870	\$ 36,623	\$ 35,463	\$ 26,367
Substandard	VA965	\$ 41,810	\$ 27,204	\$ 18,644	\$ 16,398	\$ 11,002
Doubtful	VA970	\$ 24,089	\$ 18,626	\$ 17,979	\$ 19,065	\$ 15,365
Loss	VA975	\$ 0	\$ 40	\$ 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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 41,542	\$ 29,773	\$ 35,069	\$ 25,728	\$ 32,327
Mortgages - Total	SUB2421	\$ 25,031	\$ 19,274	\$ 22,506	\$ 15,204	\$ 20,558
Construction and Land Loans	SUB2430	\$ 8,453	\$ 8,639	\$ 10,969	\$ 6,743	\$ 8,879
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,346	\$ 3,922	\$ 3,973	\$ 3,078	\$ 2,557
Permanent Loans Secured by All Other Property	SUB2450	\$ 22,316	\$ 14,586	\$ 17,784	\$ 8,921	\$ 14,847
Nonmortgages - Total	SUB2461	\$ 16,511	\$ 10,499	\$ 12,563	\$ 10,524	\$ 11,769
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 24,402	\$ 20,828	\$ 24,544	\$ 14,729	\$ 23,626
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 18,938	\$ 14,167	\$ 23,340	\$ 11,977	\$ 18,735
Mortgage Loans - Total	SUB2481	\$ 7,511	\$ 7,917	\$ 15,295	\$ 5,515	\$ 12,420
Construction	PD115	\$ 0	\$ 179	\$ 444	\$ 1,619	\$ 1,488
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 205	\$ 164	\$ 855	\$ 71	\$ 184
Secured by First Liens	PD123	\$ 748	\$ 1,976	\$ 1,781	\$ 969	\$ 708
Secured by Junior Liens	PD124	\$ 137	\$ 102	\$ 106	\$ 69	\$ 16
Multifamily (5 or more) Dwelling Units	PD125	\$ 946	\$ 2,147	\$ 11	\$ 185	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 4,267	\$ 1,445	\$ 4,760	\$ 2,368	\$ 4,304
Land	PD138	\$ 1,208	\$ 1,904	\$ 7,338	\$ 234	\$ 5,720
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 8,206	\$ 1,491	\$ 3,128	\$ 1,725	\$ 1,414
Consumer Loans - Total	SUB2511	\$ 3,221	\$ 4,759	\$ 4,917	\$ 4,737	\$ 4,901
Loans on Deposits	PD161	\$ 43	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD165	\$ 0	\$ 0	\$ 19	\$ 8	\$ 0
Auto Loans	PD167	\$ 426	\$ 580	\$ 514	\$ 586	\$ 614
Mobile Home Loans	PD169	\$ 6	\$ 7	\$ 15	\$ 17	\$ 8
Credit Cards	PD171	\$ 2,689	\$ 4,120	\$ 4,091	\$ 3,849	\$ 3,983
Other	PD180	\$ 57	\$ 52	\$ 278	\$ 277	\$ 296
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 0	\$ 288	\$ 0	\$ 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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 29	\$ 239	\$ 100	\$ 378	\$ 36
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	\$ 5,464	\$ 6,661	\$ 1,204	\$ 2,752	\$ 4,891
Mortgage Loans - Total	SUB2491	\$ 3,442	\$ 5,758	\$ 340	\$ 632	\$ 1,413
Construction	PD215	\$ 0	\$ 281	\$ 85	\$ 0	\$ 43
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 35	\$ 29	\$ 24	\$ 72	\$ 0
Secured by First Liens	PD223	\$ 181	\$ 517	\$ 85	\$ 391	\$ 617
Secured by Junior Liens	PD224	\$ 30	\$ 83	\$ 83	\$ 53	\$ 53
Multifamily (5 or more) Dwelling Units	PD225	\$ 188	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 1,221	\$ 664	\$ 63	\$ 116	\$ 700
Land	PD238	\$ 1,787	\$ 4,184	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,994	\$ 779	\$ 739	\$ 276	\$ 1,388
Consumer Loans - Total	SUB2521	\$ 28	\$ 124	\$ 125	\$ 1,844	\$ 2,090
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	\$ 20	\$ 18	\$ 7	\$ 0	\$ 18
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 1,657	\$ 1,937
Other	PD280	\$ 8	\$ 106	\$ 118	\$ 187	\$ 135
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 13	\$ 0	\$ 0	\$ 5	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 106	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 17,140	\$ 8,945	\$ 10,525	\$ 10,999	\$ 8,701
Mortgage Loans - Total	SUB2501	\$ 14,078	\$ 5,599	\$ 6,871	\$ 9,057	\$ 6,725

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Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Construction	PD315	\$ 369	\$ 306	\$ 220	\$ 1,586	\$ 1,623
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 286	\$ 215	\$ 74	\$ 139	\$ 127
Secured by First Liens	PD323	\$ 623	\$ 651	\$ 831	\$ 1,063	\$ 597
Secured by Junior Liens	PD324	\$ 101	\$ 185	\$ 134	\$ 251	\$ 255
Multifamily (5 or more) Dwelling Units	PD325	\$ 1,500	\$ 0	\$ 186	\$ 0	\$ 2,500
Nonresidential Property (Except Land)	PD335	\$ 6,110	\$ 2,457	\$ 2,544	\$ 2,714	\$ 1,618
Land	PD338	\$ 5,089	\$ 1,785	\$ 2,882	\$ 3,304	\$ 5
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,151	\$ 1,294	\$ 1,711	\$ 1,810	\$ 1,793
Consumer Loans - Total	SUB2531	\$ 1,911	\$ 2,052	\$ 1,943	\$ 132	\$ 183
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	\$ 171	\$ 197	\$ 216	\$ 132	\$ 182
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 1,731	\$ 1,799	\$ 1,726	\$ 0	\$ 0
Other	PD380	\$ 9	\$ 56	\$ 1	\$ 0	\$ 1
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 850	\$ 746	\$ 810	\$ 276	\$ 276
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 570	\$ 571	\$ 626	\$ 224	\$ 224
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 12,782	\$ 13,034	\$ 16,069	\$ 15,607	\$ 24,220
90% up to 100% LTV	LD110	\$ 10,218	\$ 9,264	\$ 10,270	\$ 9,589	\$ 18,084
100% and greater LTV	LD120	\$ 2,564	\$ 3,770	\$ 5,799	\$ 6,018	\$ 6,136
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 426	\$ 784	\$ 376	\$ 516
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 141	\$ 497	\$ 376	\$ 516

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Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 141	\$ 497	\$ 376	\$ 473
90% up to 100% LTV	LD210	\$ 0	\$ 141	\$ 399	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 98	\$ 376	\$ 473
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Nonaccrual - Total	SUB5230	\$ 0	\$ 285	\$ 287	\$ 0	\$ 0
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD260	\$ 0	\$ 285	\$ 287	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 1,758	\$ 4,520	\$ 6,537	\$ 7,974	\$ 5,900
90% up to 100% LTV	LD430	\$ 153	\$ 2,348	\$ 4,083	\$ 5,926	\$ 4,823
100% and greater LTV	LD440	\$ 1,605	\$ 2,172	\$ 2,454	\$ 2,048	\$ 1,077
Sales - Total	SUB5340	\$ 64	\$ 1,652	\$ 2,842	\$ 2,646	\$ 2,119
90% up to 100% LTV	LD450	\$ 64	\$ 849	\$ 1,664	\$ 1,404	\$ 1,287
100% and greater LTV	LD460	\$ 0	\$ 803	\$ 1,178	\$ 1,242	\$ 832
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 11,734	\$ 11,259	\$ 12,521	\$ 10,285	\$ 10,838
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 451	\$ 451	\$ 190	\$ 193	\$ 196
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 133,205	\$ 128,008	\$ 114,388	\$ 119,776	\$ 121,106
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 20,077	\$ 21,811	\$ 17,086	\$ 22,838	\$ 21,948
Mortgage Construction Loans	CC105	\$ 7,145	\$ 8,869	\$ 10,789	\$ 10,311	\$ 9,936
Other Mortgage Loans	CC115	\$ 12,932	\$ 12,942	\$ 6,297	\$ 12,527	\$ 12,012
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,711	\$ 6,735	\$ 5,795	\$ 6,689	\$ 1,610
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 31,612	\$ 25,174	\$ 24,067	\$ 30,293	\$ 22,915
1-4 Dwelling Units	CC280	\$ 16,801	\$ 11,403	\$ 14,997	\$ 17,526	\$ 17,080
Multifamily (5 or more) Dwelling Units	CC290	\$ 4,100	\$ 0	\$ 0	\$ 800	\$ 0
All Other Real Estate	CC300	\$ 10,711	\$ 13,771	\$ 9,070	\$ 11,967	\$ 5,835
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 5,839	\$ 4,039	\$ 1,649	\$ 10,495	\$ 15,761
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 100	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 32,870	\$ 20,328	\$ 19,940	\$ 11,901	\$ 16,416
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10,631
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 195
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 167,302	\$ 161,836	\$ 115,536	\$ 112,238	\$ 101,454
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 54,039	\$ 52,118	\$ 34,067	\$ 34,960	\$ 30,782
Commercial Lines	CC420	\$ 95,336	\$ 92,589	\$ 63,940	\$ 59,460	\$ 52,153
Open-End Consumer Lines - Credit Cards	CC423	\$ 5,624	\$ 5,233	\$ 5,757	\$ 6,011	\$ 6,739
Open-End Consumer Lines - Other	CC425	\$ 12,303	\$ 11,896	\$ 11,772	\$ 11,807	\$ 11,780
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,652	\$ 2,986	\$ 3,749	\$ 3,723	\$ 6,744
Commercial	CC430	\$ 8	\$ 8	\$ 26	\$ 26	\$ 3,181
Standby, Not Included on CC465 or CC468	CC435	\$ 2,644	\$ 2,978	\$ 3,723	\$ 3,697	\$ 3,563
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 24,387	\$ 50,654	\$ 23,999	\$ 35,277	\$ 74,781
Sales	CF145	\$ 13,429	\$ 11,580	\$ 7,474	\$ 1,974	\$ 3,516
Other Balance Changes	CF148	\$- 11,498	\$- 5,441	\$- 14,533	\$- 20,076	\$- 14,412
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 2,064	\$ 0	\$ 3,996	\$ 7,213
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 1,011	\$ 1,175	\$- 1,054	\$- 1,630	\$- 2,577
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 24,387	\$ 52,718	\$ 23,999	\$ 39,273	\$ 81,994
Sales - Total	SUB3821	\$ 13,429	\$ 11,580	\$ 7,474	\$ 1,974	\$ 3,516
Net Purchases - Total	SUB3826	\$ 10,958	\$ 41,138	\$ 16,525	\$ 37,299	\$ 78,478
Mortgage Loans Disbursed - Total	SUB3831	\$ 98,913	\$ 104,389	\$ 94,927	\$ 107,019	\$ 80,750
Construction Loans - Total	SUB3840	\$ 6,848	\$ 13,859	\$ 14,653	\$ 10,940	\$ 14,847
1-4 Dwelling Units	CF190	\$ 6,350	\$ 11,510	\$ 12,310	\$ 7,933	\$ 7,175
Multifamily (5 or more) Dwelling Units	CF200	\$ 197	\$ 148	\$ 197	\$ 51	\$ 134
Nonresidential	CF210	\$ 301	\$ 2,201	\$ 2,146	\$ 2,956	\$ 7,538
Permanent Loans - Total	SUB3851	\$ 92,065	\$ 90,530	\$ 80,274	\$ 96,079	\$ 65,903
1-4 Dwelling Units	CF225	\$ 60,294	\$ 41,986	\$ 49,655	\$ 51,204	\$ 36,136
Home Equity and Junior Liens	CF226	\$ 5,440	\$ 7,375	\$ 9,433	\$ 8,181	\$ 3,956
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,965	\$ 2,390	\$ 1,097	\$ 4,820	\$ 2,802
Nonresidential (Except Land)	CF260	\$ 24,110	\$ 40,538	\$ 26,612	\$ 37,459	\$ 22,127
Land	CF270	\$ 3,696	\$ 5,616	\$ 2,910	\$ 2,596	\$ 4,838
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 3,487	\$ 0	\$ 2,605	\$ 1,899
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 176
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	\$ 350	\$ 0	\$ 1,885	\$ 0
Nonresidential	CF300	\$ 0	\$ 3,137	\$ 0	\$ 720	\$ 1,723
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 70,574	\$ 22,571	\$ 25,666	\$ 35,829	\$ 29,539
1-4 Dwelling Units	CF310	\$ 70,574	\$ 22,571	\$ 24,213	\$ 35,012	\$ 21,869
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 1,453	\$ 817	\$ 7,670
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 70,574	\$- 19,084	\$- 25,666	\$- 33,224	\$- 27,640
Memo - Refinancing Loans	CF361	\$ 45,750	\$ 27,380	\$ 17,689	\$ 30,734	\$ 22,222
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 55,702	\$ 51,562	\$ 55,627	\$ 70,052	\$ 56,713
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 9,938	\$ 13,570	\$ 6,652	\$ 6,741	\$ 4,372
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 384
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 65,640	\$ 65,132	\$ 62,279	\$ 76,793	\$ 61,085
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 384
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 65,640	\$ 65,132	\$ 62,279	\$ 76,793	\$ 60,701
Deposits:						
Interest Credited to Deposits	CF430	\$ 5,441	\$ 6,176	\$ 6,731	\$ 7,047	\$ 8,262

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 37,083	\$ 27,946	\$ 16,364	\$ 10,169	\$ 11,590
Fully Insured	DI100	\$ 32,331	\$ 27,546	\$ 14,858	\$ 9,769	\$ 11,190
Other	DI110	\$ 4,752	\$ 400	\$ 1,506	\$ 400	\$ 400
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 568,680	\$ 578,289	\$ 577,486	\$ 575,387	\$ 588,969
Greater than \$100,000	DI130	\$ 626,552	\$ 570,535	\$ 551,021	\$ 569,965	\$ 523,335
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	79,946	79,972	80,496	80,990	82,012
Greater than \$100,000	DI160	1,762	1,673	1,610	1,620	1,597
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 83,066	\$ 82,580	\$ 83,225	\$ 82,235	\$ 81,068
Greater than \$250,000	DI175	\$ 1,282	\$ 1,558	\$ 1,951	\$ 2,546	\$ 3,563
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	7,089	7,060	7,054	7,106	7,094
Greater than \$250,000	DI185	4	5	6	8	11

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Deposit Accounts - Total	SUB4062	88,801	88,710	89,166	89,724	90,714
IRA/Keogh Accounts	DI200	\$ 84,310	\$ 84,093	\$ 84,614	\$ 85,251	\$ 85,491
Uninsured Deposits	DI210	\$ 447,848	\$ 399,645	\$ 381,471	\$ 403,768	\$ 360,724
Preferred Deposits	DI220	\$ 184,510	\$ 162,788	\$ 148,342	\$ 176,546	\$ 152,071
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 140,770	\$ 138,170	\$ 117,726	\$ 109,749	\$ 99,355
Money Market Deposit Accounts	DI320	\$ 415,882	\$ 433,099	\$ 423,074	\$ 483,077	\$ 472,744
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 100,983	\$ 99,913	\$ 99,574	\$ 99,132	\$ 103,246
Time Deposits	DI340	\$ 620,621	\$ 561,471	\$ 569,427	\$ 538,172	\$ 521,591
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 282,300	\$ 227,875	\$ 240,632	\$ 218,569	\$ 193,218
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 10,554	\$ 11,037	\$ 10,795	\$ 11,168	\$ 9,304
Non-Interest-Bearing Demand Deposits	DI610	\$ 155,346	\$ 160,344	\$ 152,879	\$ 159,661	\$ 151,980
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 1,283,289	\$ 1,238,284	\$ 1,215,783	\$ 1,236,606	\$ 1,203,481
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,710	\$ 5,322	\$ 2,101	\$ 2,728	\$ 1,562
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	\$ 873,965	\$ 857,094	\$ 826,217	\$ 824,768	\$ 807,954
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 1,544	\$ 2,086	\$ 1,667	\$ 2,010	\$ 1,566
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	\$ 73,273	\$ 82,543	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 83	\$ 98	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	487	495	488	493	487
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 296,716	\$ 302,067	\$ 274,815	\$ 276,336	\$ 263,680
Assets Held for Sale	SI387	\$ 21,193	\$ 14,027	\$ 13,371	\$ 8,796	\$ 9,927
Loans Serviced for Others	SI390	\$ 1,091,436	\$ 1,097,903	\$ 1,089,081	\$ 1,064,017	\$ 1,067,631
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	77.76%	77.74%	79.15%	78.21%	80.41%
Second month of Qtr	SI582	77.74%	77.93%	80.91%	79.62%	80.22%
Third month of Qtr	SI583	78.17%	77.96%	79.14%	79.14%	80.16%
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	\$ 17,036	\$ 18,727	\$ 19,360	\$ 18,625	\$ 19,479
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 13,180	\$ 13,175	\$ 12,941	\$ 11,982	\$ 9,988
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	7	7	8	7	3
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 164,055	\$ 157,455	\$ 155,291	\$ 156,529	\$ 153,698
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 3,225	\$ 3,076	\$ 3,658	\$ 4,717	\$ 4,637
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 731	\$ 712	\$ 1,592	\$ 2,313	\$ 2,676
Stock Issued	SI640	\$ 0	\$ 181	\$ 111	\$ 61	\$ 0
Stock Retired	SI650	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 162	\$ 3,742	\$ 49	\$- 104	\$ 108
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 1,128	\$ 313	\$- 62	\$- 3,599	\$ 761
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 167,835	\$ 164,054	\$ 157,455	\$ 155,291	\$ 156,528
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 251	\$ 429	\$ 49	\$ 125	\$ 202
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 5,569	\$ 5,257	\$ 9,330	\$ 6,006	\$ 4,939
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 34	\$ 51	\$ 93	\$ 88	\$ 95
Average Balance Sheet Data						
Total Assets	SI870	\$ 1,694,588	\$ 1,657,952	\$ 1,635,407	\$ 1,619,658	\$ 1,543,928
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 95,438	\$ 87,334	\$ 90,848	\$ 103,927	\$ 107,546
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 1,122,207	\$ 1,076,949	\$ 1,050,180	\$ 1,031,215	\$ 970,998
Nonmortgage Loans	SI885	\$ 367,408	\$ 377,309	\$ 381,807	\$ 373,045	\$ 364,284
Deposits and Excrows	SI890	\$ 1,185,836	\$ 1,169,272	\$ 1,153,807	\$ 1,146,937	\$ 1,135,112
Total Borrowings	SI895	\$ 264,265	\$ 255,639	\$ 249,580	\$ 235,888	\$ 176,764

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	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	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	3	3	3	3	3

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	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]
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	\$ 71,770	\$ 77,135	\$ 83,470	\$ 95,440	\$ 108,500
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 42,302	\$ 45,126	\$ 48,756	\$ 55,461	\$ 68,041
Personal Trust and Agency Accounts	FS210	\$ 10,794	\$ 12,278	\$ 11,441	\$ 15,129	\$ 20,687
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 8,499	\$ 9,056	\$ 10,672	\$ 12,061	\$ 15,675
Employee Benefit - Defined Contribution	FS220	\$ 932	\$ 941	\$ 1,045	\$ 1,395	\$ 1,380
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 7,567	\$ 8,115	\$ 9,627	\$ 10,666	\$ 14,295
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 23,009	\$ 23,792	\$ 26,643	\$ 28,271	\$ 31,679
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	\$ 28,510	\$ 30,947	\$ 33,451	\$ 38,117	\$ 38,719
Personal Trust and Agency Accounts	FS211	\$ 1,476	\$ 1,586	\$ 1,920	\$ 2,447	\$ 2,746
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 26,654	\$ 27,594	\$ 28,664	\$ 31,764	\$ 31,635
Employee Benefit - Defined Contribution	FS221	\$ 16,929	\$ 17,554	\$ 20,488	\$ 22,779	\$ 22,409
Employee Benefit - Defined Benefit	FS231	\$ 6,443	\$ 6,950	\$ 5,056	\$ 5,573	\$ 5,658
Other Retirement Accounts	FS241	\$ 3,282	\$ 3,090	\$ 3,120	\$ 3,412	\$ 3,568
Corporate Trust and Agency Accounts	FS251	\$ 380	\$ 1,767	\$ 2,867	\$ 3,906	\$ 4,338
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 958	\$ 1,062	\$ 1,263	\$ 1,862	\$ 1,740
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	292	303	324	354	372
Personal Trust and Agency Accounts	FS212	57	64	63	66	70
Retirement-related Trust and Agency Accounts - Total	SUB6120	113	115	132	152	162
Employee Benefit - Defined Contribution	FS222	7	7	6	7	7
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	106	108	126	145	155
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	122	124	129	136	140
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	56	57	61	70	72
Personal Trust and Agency Accounts	FS213	15	16	18	20	23
Retirement-related Trust and Agency Accounts - Total	SUB6130	36	36	38	45	44
Employee Benefit - Defined Contribution	FS223	17	17	18	18	18
Employee Benefit - Defined Benefit	FS233	3	3	3	3	3
Other Retirement Accounts	FS243	16	16	17	24	23
Corporate Trust and Agency Accounts	FS253	5	5	5	5	5
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	57	60	71	81	83
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 158	\$ 843	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS310	\$ 29	\$ 151	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 71	\$ 407	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 34	\$ 187	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 5	\$ 18	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 32	\$ 202	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 57	\$ 241	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 1	\$ 25	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 266	\$ 1,006	\$ 0	\$ 0	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$- 108	\$- 163	\$ 0	\$ 0	\$ 0
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 10,794	\$ 12,278	\$ 0	\$ 0	\$ 0
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 2,296	\$ 2,932	\$ 0	\$ 0	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 469	\$ 482	\$ 0	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 700	\$ 711	\$ 0	\$ 0	\$ 0
Money Market Mutual Funds	FS430	\$ 1,408	\$ 1,888	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 320	\$ 377	\$ 0	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 3,645	\$ 3,465	\$ 0	\$ 0	\$ 0
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,361	\$ 1,792	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 595	\$ 625	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 167,836	\$ 164,055	\$ 157,455	\$ 155,290	\$ 156,528
Equity Capital Deductions - Total	SUB1631	\$ 5,517	\$ 5,524	\$ 5,691	\$ 5,696	\$ 5,702
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 110	\$ 110	\$ 110	\$ 110	\$ 110
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,407	\$ 5,414	\$ 5,581	\$ 5,586	\$ 5,592
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 1,401	\$ 2,531	\$ 2,843	\$ 2,781	\$- 818
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 548	\$ 1,678	\$ 1,990	\$ 1,928	\$- 916

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 853	\$ 853	\$ 853	\$ 853	\$ 98
Tier 1 (Core) Capital	CCR20	\$ 163,720	\$ 161,062	\$ 154,607	\$ 152,375	\$ 150,008
Total Assets (SC60)	CCR205	\$ 1,700,735	\$ 1,692,832	\$ 1,649,180	\$ 1,622,466	\$ 1,592,650
Asset Deductions - Total	SUB1651	\$ 5,407	\$ 5,414	\$ 5,581	\$ 5,586	\$ 5,592
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,407	\$ 5,414	\$ 5,581	\$ 5,586	\$ 5,592
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 992	\$ 2,803	\$ 3,257	\$ 3,125	\$- 1,399
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 992	\$ 2,803	\$ 3,257	\$ 3,125	\$- 1,399
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 1,696,320	\$ 1,690,221	\$ 1,646,856	\$ 1,620,005	\$ 1,585,659
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 67,853	\$ 67,606	\$ 65,873	\$ 64,796	\$ 63,426
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 163,720	\$ 161,062	\$ 154,607	\$ 152,375	\$ 150,008
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 12,468	\$ 12,632	\$ 10,599	\$ 10,441	\$ 10,067
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 12,468	\$ 12,632	\$ 10,599	\$ 10,441	\$ 10,067
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 12,468	\$ 12,632	\$ 10,599	\$ 10,441	\$ 10,067
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 176,188	\$ 173,694	\$ 165,206	\$ 162,816	\$ 160,075
0% R/W Category - Cash	CCR400	\$ 8,118	\$ 8,137	\$ 7,591	\$ 7,815	\$ 8,184
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 70,987	\$ 49,238	\$ 51,107	\$ 49,623	\$ 50,757
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
0% R/W Category - Other	CCR415	\$ 8,166	\$ 1,460	\$ 829	\$ 780	\$ 723
0% R/W Category - Assets Total	CCR420	\$ 87,271	\$ 58,835	\$ 59,527	\$ 58,218	\$ 59,664
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	\$ 210,119	\$ 235,493	\$ 199,870	\$ 203,134	\$ 179,852
20% R/W Category - Claims on FHLBs	CCR435	\$ 21,809	\$ 23,932	\$ 28,732	\$ 30,059	\$ 43,913
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 36,608	\$ 37,809	\$ 36,980	\$ 38,249	\$ 27,524
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 43,910	\$ 42,077	\$ 43,787	\$ 40,676	\$ 30,737
20% R/W Category - Other	CCR450	\$ 25,675	\$ 26,696	\$ 29,651	\$ 27,110	\$ 26,427
20% R/W Category - Assets Total	CCR455	\$ 338,121	\$ 366,007	\$ 339,020	\$ 339,228	\$ 308,453
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 67,625	\$ 73,202	\$ 67,803	\$ 67,845	\$ 61,690
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 132,490	\$ 130,824	\$ 138,108	\$ 135,033	\$ 132,031
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 35,523	\$ 34,420	\$ 32,024	\$ 37,160	\$ 39,152
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 2,134	\$ 2,159	\$ 2,182	\$ 2,207	\$ 2,189
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 5,132	\$ 4,188	\$ 4,182	\$ 3,772	\$ 3,588
50% R/W Category - Other	CCR480	\$ 0	\$ 2,048	\$ 8,411	\$ 12,453	\$ 12,479
50% R/W Category - Assets Total	CCR485	\$ 175,279	\$ 173,639	\$ 184,907	\$ 190,625	\$ 189,439
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 87,641	\$ 86,820	\$ 92,455	\$ 95,313	\$ 94,720
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 48,269	\$ 5,699	\$ 0	\$ 0	\$ 0
100% R/W Category - All Other Assets	CCR506	\$ 1,139,224	\$ 1,128,513	\$ 1,109,131	\$ 1,081,578	\$ 1,082,392
100% R/W Category - Assets Total	CCR510	\$ 1,187,493	\$ 1,134,212	\$ 1,109,131	\$ 1,081,578	\$ 1,082,392
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 1,187,493	\$ 1,134,212	\$ 1,109,131	\$ 1,081,578	\$ 1,082,392
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	\$ 1,788,164	\$ 1,732,693	\$ 1,692,585	\$ 1,669,649	\$ 1,639,948
Subtotal Risk-Weighted Assets	CCR75	\$ 1,342,756	\$ 1,294,234	\$ 1,269,389	\$ 1,244,736	\$ 1,238,802
Excess Allowances for Loan and Lease Losses	CCR530	\$ 9,290	\$ 10,005	\$ 9,872	\$ 9,870	\$ 9,358
Total Risk-Weighted Assets	CCR78	\$ 1,333,466	\$ 1,284,229	\$ 1,259,517	\$ 1,234,866	\$ 1,229,444
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 106,678	\$ 102,739	\$ 100,761	\$ 98,790	\$ 98,356
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	9.65%	9.53%	9.39%	9.41%	9.46%
Total Risk-Based Capital Ratio	CCR820	13.21%	13.53%	13.12%	13.18%	13.02%
Tier 1 Risk-Based Capital Ratio	CCR830	12.28%	12.54%	12.28%	12.34%	12.20%
Tangible Equity Ratio	CCR840	9.65%	9.53%	9.39%	9.41%	9.46%

*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.