

Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: November 19, 2009, 1:17 PM

TFR Industry Aggregate Report  
 93045 - OTS-Regulated: South Carolina  
 September 2009

Frozen Aggregated Data  
 (\$Thousands)

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Description		Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>Number of Regulated Institutions</b>		21	22	21	21	21
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 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
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 617,909</b>	<b>\$ 584,603</b>	<b>\$ 464,111</b>	<b>\$ 436,928</b>	<b>\$ 513,617</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 113,370	\$ 140,267	\$ 110,578	\$ 139,039	\$ 128,951
Interest-Earning Deposits in FHLBs	SC112	\$ 104,736	\$ 126,330	\$ 101,610	\$ 73,435	\$ 118,450
Other Interest-Earning Deposits	SC118	\$ 182,692	\$ 143,891	\$ 107,888	\$ 59,174	\$ 19,380
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 63,959	\$ 24,534	\$ 10,588	\$ 18,333	\$ 93,842
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 101,724	\$ 101,989	\$ 109,598	\$ 122,655	\$ 127,927
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 5,353	\$ 5,088	\$ 5,177	\$ 5,485	\$ 5,858
State and Municipal Obligations	SC180	\$ 32,603	\$ 27,464	\$ 7,675	\$ 6,632	\$ 6,108
Securities Backed by Nonmortgage Loans	SC182	\$ 780	\$ 700	\$ 550	\$ 4,836	\$ 5,266
Other Investment Securities	SC185	\$ 11,255	\$ 12,806	\$ 9,090	\$ 5,719	\$ 6,148
Accrued Interest Receivable	SC191	\$ 1,437	\$ 1,534	\$ 1,357	\$ 1,620	\$ 1,687
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 892,266</b>	<b>\$ 926,486</b>	<b>\$ 931,496</b>	<b>\$ 768,005</b>	<b>\$ 692,732</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 892,266</b>	<b>\$ 926,486</b>	<b>\$ 931,496</b>	<b>\$ 768,005</b>	<b>\$ 692,732</b>
Pass-Through - Total	SUB0073	\$ 390,901	\$ 405,812	\$ 420,438	\$ 506,337	\$ 485,331
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 375,827	\$ 388,511	\$ 402,674	\$ 407,780	\$ 402,516
Other Pass-Through	SC215	\$ 15,074	\$ 17,301	\$ 17,764	\$ 98,557	\$ 82,815
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 497,689	\$ 516,776	\$ 507,112	\$ 258,090	\$ 204,378
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 44,398	\$ 41,569	\$ 26,302	\$ 17,576	\$ 18,799
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 88,625	\$ 71,970	\$ 60,202	\$ 37,933	\$ 27,562
Other	SC222	\$ 364,666	\$ 403,237	\$ 420,608	\$ 202,581	\$ 158,017
Accrued Interest Receivable	SC228	\$ 3,676	\$ 3,898	\$ 3,946	\$ 3,578	\$ 3,023

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 5,548,724</b>	<b>\$ 5,681,207</b>	<b>\$ 5,431,164</b>	<b>\$ 5,362,830</b>	<b>\$ 5,234,554</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 5,476,007</b>	<b>\$ 5,607,282</b>	<b>\$ 5,363,226</b>	<b>\$ 5,301,154</b>	<b>\$ 5,195,719</b>
Construction Loans - Total	SUB0100	\$ 311,822	\$ 354,803	\$ 406,093	\$ 441,818	\$ 449,521
Residential - Total	SUB0110	\$ 203,834	\$ 238,215	\$ 280,308	\$ 321,196	\$ 328,459
1-4 Dwelling Units	SC230	\$ 177,900	\$ 216,609	\$ 259,807	\$ 299,956	\$ 311,657
Multifamily (5 or more) Dwelling Units	SC235	\$ 25,934	\$ 21,606	\$ 20,501	\$ 21,240	\$ 16,802
Nonresidential Property	SC240	\$ 107,988	\$ 116,588	\$ 125,785	\$ 120,622	\$ 121,062
Permanent Loans - Total	SUB0121	\$ 5,218,656	\$ 5,306,989	\$ 5,007,728	\$ 4,903,220	\$ 4,767,195
Residential - Total	SUB0131	\$ 3,023,687	\$ 3,074,130	\$ 2,958,836	\$ 2,884,439	\$ 2,829,387
1-4 Dwelling Units - Total	SUB0141	\$ 2,913,411	\$ 2,966,871	\$ 2,869,082	\$ 2,798,375	\$ 2,753,759
Revolving Open-End Loans	SC251	\$ 604,540	\$ 609,687	\$ 575,240	\$ 555,168	\$ 519,834
All Other - First Liens	SC254	\$ 2,250,703	\$ 2,297,056	\$ 2,236,535	\$ 2,188,159	\$ 2,179,155
All Other - Junior Liens	SC255	\$ 58,168	\$ 60,128	\$ 57,307	\$ 55,048	\$ 54,770
Multifamily (5 or more) Dwelling Units	SC256	\$ 110,276	\$ 107,259	\$ 89,754	\$ 86,064	\$ 75,628
Nonresidential Property (Except Land)	SC260	\$ 1,400,115	\$ 1,394,210	\$ 1,252,433	\$ 1,231,833	\$ 1,173,853
Land	SC265	\$ 794,854	\$ 838,649	\$ 796,459	\$ 786,948	\$ 763,955
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 75,082	\$ 247,971	\$ 68,783	\$ 128,322	\$ 414,273
Accrued Interest Receivable	SC272	\$ 18,199	\$ 19,352	\$ 17,266	\$ 17,693	\$ 17,800
Advances for Taxes and Insurance	SC275	\$ 47	\$ 63	\$ 77	\$ 99	\$ 38
Allowance for Loan and Lease Losses	SC283	\$ 72,717	\$ 73,925	\$ 67,938	\$ 61,676	\$ 38,835
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 726,679</b>	<b>\$ 756,263</b>	<b>\$ 729,702</b>	<b>\$ 726,818</b>	<b>\$ 716,452</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 705,607</b>	<b>\$ 737,916</b>	<b>\$ 711,745</b>	<b>\$ 708,705</b>	<b>\$ 692,670</b>
Commercial Loans - Total	SC32	\$ 247,047	\$ 269,055	\$ 252,568	\$ 245,088	\$ 234,868
Secured	SC300	\$ 190,037	\$ 207,156	\$ 196,084	\$ 191,008	\$ 180,558
Unsecured	SC303	\$ 53,948	\$ 58,736	\$ 56,376	\$ 53,966	\$ 54,310
Lease Receivables	SC306	\$ 3,062	\$ 3,163	\$ 108	\$ 114	\$ 0
Consumer Loans - Total	SC35	\$ 470,676	\$ 479,033	\$ 467,790	\$ 472,117	\$ 472,389
Loans on Deposits	SC310	\$ 16,094	\$ 17,547	\$ 17,233	\$ 18,432	\$ 19,701
Home Improvement Loans (Not secured by real estate)	SC316	\$ 265	\$ 262	\$ 218	\$ 185	\$ 100
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 39,227	\$ 41,835	\$ 42,625	\$ 44,780	\$ 45,849
Mobile Home Loans	SC326	\$ 248,004	\$ 242,963	\$ 236,088	\$ 231,166	\$ 226,562
Credit Cards	SC328	\$ 18,494	\$ 17,915	\$ 16,917	\$ 17,691	\$ 16,893

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Other, Including Lease Receivables	SC330	\$ 148,592	\$ 158,511	\$ 154,709	\$ 159,863	\$ 163,284
Accrued Interest Receivable	SC348	\$ 8,956	\$ 8,175	\$ 9,344	\$ 9,613	\$ 9,195
Allowance for Loan and Lease Losses	SC357	\$ 21,072	\$ 18,347	\$ 17,957	\$ 18,113	\$ 23,782
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 55,335</b>	<b>\$ 36,063</b>	<b>\$ 28,372</b>	<b>\$ 23,615</b>	<b>\$ 17,370</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 55,296</b>	<b>\$ 35,943</b>	<b>\$ 28,330</b>	<b>\$ 23,577</b>	<b>\$ 17,316</b>
Real Estate - Total	SUB0210	\$ 53,999	\$ 34,849	\$ 26,901	\$ 23,443	\$ 16,263
Construction	SC405	\$ 7,731	\$ 6,417	\$ 5,026	\$ 3,709	\$ 1,912
Residential - Total	SUB0225	\$ 26,443	\$ 16,527	\$ 13,896	\$ 12,289	\$ 10,754
1-4 Dwelling Units	SC415	\$ 25,275	\$ 16,527	\$ 13,616	\$ 12,010	\$ 10,754
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,168	\$ 0	\$ 280	\$ 279	\$ 0
Nonresidential (Except Land)	SC426	\$ 5,833	\$ 2,325	\$ 1,690	\$ 1,350	\$ 657
Land	SC428	\$ 13,992	\$ 9,580	\$ 6,289	\$ 4,790	\$ 2,940
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 1,305	\$ 0
Other Repossessed Assets	SC430	\$ 1,336	\$ 1,214	\$ 1,471	\$ 172	\$ 1,107
General Valuation Allowances	SC441	\$ 39	\$ 120	\$ 42	\$ 38	\$ 54
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 6,747</b>	<b>\$ 6,705</b>	<b>\$ 6,261</b>	<b>\$ 6,162</b>	<b>\$ 5,527</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 81,554</b>	<b>\$ 81,682</b>	<b>\$ 72,811</b>	<b>\$ 71,607</b>	<b>\$ 76,174</b>
Federal Home Loan Bank Stock	SC510	\$ 81,343	\$ 81,474	\$ 72,604	\$ 71,607	\$ 76,174
Other	SC540	\$ 211	\$ 208	\$ 207	\$ 0	\$ 0
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 157,056</b>	<b>\$ 158,931</b>	<b>\$ 159,138</b>	<b>\$ 158,747</b>	<b>\$ 155,545</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 170,059</b>	<b>\$ 158,016</b>	<b>\$ 98,495</b>	<b>\$ 98,902</b>	<b>\$ 83,308</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 169,909</b>	<b>\$ 157,899</b>	<b>\$ 98,421</b>	<b>\$ 98,852</b>	<b>\$ 83,243</b>
<b>Bank-Owned Life Insurance:</b>						
Key Person Life Insurance	SC615	\$ 10,066	\$ 9,982	\$ 9,903	\$ 9,725	\$ 9,646
Other	SC625	\$ 16,633	\$ 16,435	\$ 16,255	\$ 16,121	\$ 16,009
<b>Intangible Assets:</b>						
<b>Servicing Assets on:</b>						
Mortgage Loans	SC642	\$ 13,966	\$ 13,490	\$ 10,640	\$ 10,067	\$ 14,440
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 9,565	\$ 7,245	\$ 7,614	\$ 7,510	\$ 7,738
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 119,829	\$ 110,864	\$ 54,083	\$ 55,479	\$ 35,475
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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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	\$ 150	\$ 117	\$ 74	\$ 50	\$ 65
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 93,978</b>	<b>\$ 92,509</b>	<b>\$ 86,011</b>	<b>\$ 79,877</b>	<b>\$ 62,736</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 8,256,329</b>	<b>\$ 8,389,956</b>	<b>\$ 7,921,550</b>	<b>\$ 7,653,614</b>	<b>\$ 7,495,279</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 8,162,351</b>	<b>\$ 8,297,447</b>	<b>\$ 7,835,539</b>	<b>\$ 7,573,737</b>	<b>\$ 7,432,543</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 6,001,855</b>	<b>\$ 6,018,490</b>	<b>\$ 5,568,903</b>	<b>\$ 5,375,898</b>	<b>\$ 5,240,388</b>
Deposits	SC710	\$ 5,973,540	\$ 5,980,351	\$ 5,536,863	\$ 5,359,824	\$ 5,215,622
Escrows	SC712	\$ 27,323	\$ 36,284	\$ 32,166	\$ 16,229	\$ 24,882
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 992	\$ 1,855	\$- 126	\$- 155	\$- 116
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 1,263,970</b>	<b>\$ 1,377,479</b>	<b>\$ 1,439,439</b>	<b>\$ 1,433,751</b>	<b>\$ 1,421,712</b>
Advances from FHLBank	SC720	\$ 947,137	\$ 946,163	\$ 1,151,252	\$ 1,308,185	\$ 1,408,551
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 11,021	\$ 13,504	\$ 12,375	\$ 14,754	\$ 12,307
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	\$ 305,812	\$ 417,812	\$ 275,812	\$ 110,812	\$ 854
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 82,086</b>	<b>\$ 87,251</b>	<b>\$ 64,390</b>	<b>\$ 50,392</b>	<b>\$ 50,018</b>
Accrued Interest Payable - Deposits	SC763	\$ 12,229	\$ 15,308	\$ 15,303	\$ 15,353	\$ 15,378
Accrued Interest Payable - Other	SC766	\$ 4,101	\$ 3,435	\$ 3,250	\$ 3,577	\$ 4,392
Accrued Taxes	SC776	\$ 1,251	\$ 841	\$ 1,001	\$ 964	\$ 1,544
Accounts Payable	SC780	\$ 11,311	\$ 13,475	\$ 11,048	\$ 12,226	\$ 11,595
Deferred Income Taxes	SC790	\$ 32,996	\$ 34,383	\$ 11,797	\$ 1,140	\$ 1,009
Other Liabilities and Deferred Income	SC796	\$ 20,198	\$ 19,809	\$ 21,991	\$ 17,132	\$ 16,100
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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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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 7,347,911</b>	<b>\$ 7,483,220</b>	<b>\$ 7,072,732</b>	<b>\$ 6,860,041</b>	<b>\$ 6,712,118</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 251,202	\$ 253,264	\$ 242,952	\$ 231,166	\$ 215,755
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Common Stock:</b>						
Par Value	SC820	\$ 14,514	\$ 15,014	\$ 13,814	\$ 13,814	\$ 13,814
Paid in Excess of Par	SC830	\$ 236,688	\$ 238,250	\$ 229,138	\$ 217,352	\$ 201,941
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$ 7,922</b>	<b>\$ 4,839</b>	<b>\$- 1,045</b>	<b>\$- 33,771</b>	<b>\$- 16,928</b>
Accumulated Gains (Losses) on Certain Securities	SC860	\$ 9,026	\$ 5,928	\$ 44	\$- 32,682	\$- 16,428
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,104	\$- 1,089	\$- 1,089	\$- 1,089	\$- 500
Retained Earnings	SC880	\$ 555,314	\$ 556,123	\$ 520,899	\$ 516,299	\$ 521,545
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Savings Association Equity Capital</b>	<b>SC80</b>	<b>\$ 814,438</b>	<b>\$ 814,226</b>	<b>\$ 762,806</b>	<b>\$ 713,694</b>	<b>\$ 720,372</b>
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 0	\$ 0	\$ 0	\$ 0	\$ 55
<b>Total Equity Capital</b>	<b>SC84</b>	<b>\$ 814,438</b>	<b>\$ 814,226</b>	<b>\$ 762,806</b>	<b>N/A</b>	<b>N/A</b>
<b>Total Liabilities and Equity Capital</b>	<b>SC90</b>	<b>\$ 8,162,349</b>	<b>\$ 8,297,446</b>	<b>\$ 7,835,538</b>	<b>\$ 7,573,735</b>	<b>\$ 7,432,545</b>

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## Other Codes As of Sep 2009

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 31
3	Federal, State, or other taxes receivable	5	\$ 23,544
4	Net deferred tax assets	7	\$ 10,583
6	Prepaid deposit insurance premiums	6	\$ 888
7	Prepaid expenses	18	\$ 5,983
8	Deposits for utilities and other services	1	\$ 51
9	Advances for loans serviced for others	1	\$ 7
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 181
14	Other noninterest-bearing short-term accounts recv	2	\$ 712
19	Receivables fr a broker for unsettled transactions	1	\$ 180
22	Unapplied loan disbursements	2	\$ 2,132
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 126
99	Other	11	\$ 64,792

### Other Liability Codes

Code	Description	Count	Amount
5	Deferred gains from sale/leaseback	1	\$ 1,727
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 73
9	Fees received for standby contracts and other	1	\$ 45
10	Amounts due brokers for unsettled transactions	1	\$ 2,086
11	The liability recorded for post-retirement benefit	7	\$ 4,303
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 515
99	Other	21	\$ 8,666

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Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 106,993</b>	<b>\$ 110,957</b>	<b>\$ 104,479</b>	<b>\$ 106,585</b>	<b>\$ 106,224</b>
Deposits and Investment Securities	SO115	\$ 1,900	\$ 2,191	\$ 1,757	\$ 2,638	\$ 2,923
Mortgage-Backed Securities	SO125	\$ 10,972	\$ 12,529	\$ 11,842	\$ 9,801	\$ 8,855
Mortgage Loans	SO141	\$ 77,574	\$ 80,377	\$ 75,870	\$ 78,870	\$ 79,233
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 761	\$ 754	\$ 783	\$ 673	\$ 714
Nonmortgage Loans - Total	SUB0950	\$ 15,528	\$ 14,819	\$ 13,706	\$ 14,285	\$ 14,286
Commercial Loans and Leases	SO160	\$ 4,997	\$ 4,593	\$ 3,823	\$ 4,039	\$ 4,025
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 130	\$ 152	\$ 327	\$ 182	\$ 92
Consumer Loans and Leases	SO171	\$ 10,531	\$ 10,226	\$ 9,883	\$ 10,246	\$ 10,261
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 128	\$ 135	\$ 194	\$ 136	\$ 121
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 2,626</b>	<b>\$ 0</b>	<b>\$ 6</b>	<b>\$ 227</b>	<b>\$ 632</b>
Federal Home Loan Bank Stock	SO181	\$ 250	\$ 0	\$ 6	\$ 227	\$ 632
Other	SO185	\$ 2,376	\$ 0	\$ 0	\$ 0	\$ 0
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 38,765</b>	<b>\$ 40,447</b>	<b>\$ 42,950</b>	<b>\$ 48,370</b>	<b>\$ 49,509</b>
Deposits	SO215	\$ 28,964	\$ 30,521	\$ 32,932	\$ 36,858	\$ 36,602
Escrows	SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Advances from FHLBank	SO230	\$ 9,553	\$ 9,711	\$ 9,847	\$ 11,410	\$ 12,855
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	\$ 248	\$ 223	\$ 176	\$ 124	\$ 77
Capitalized Interest	SO271	\$ 0	\$ 8	\$ 5	\$ 22	\$ 25
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 70,854</b>	<b>\$ 70,510</b>	<b>\$ 61,535</b>	<b>\$ 58,442</b>	<b>\$ 57,347</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 32,086	\$ 18,717	\$ 19,968	\$ 27,265	\$ 11,483
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 38,768</b>	<b>\$ 51,793</b>	<b>\$ 41,567</b>	<b>\$ 31,177</b>	<b>\$ 45,864</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 12,961</b>	<b>\$ 13,239</b>	<b>\$ 13,278</b>	<b>\$ 12,384</b>	<b>\$ 11,908</b>
Mortgage Loan Servicing Fees	SO410	\$ 1,026	\$ 1,005	\$ 944	\$ 974	\$ 1,002
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 1,703	\$ 479	\$- 1,279	\$- 4,764	\$- 679

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 11,831	\$ 11,008	\$ 10,391	\$ 10,505	\$ 11,013
Net Income (Loss) - Total	SUB0451	\$ 949	\$ 1,972	\$ 2,859	\$ 695	\$- 1,060
Sale of Available-for-Sale Securities	SO430	\$ 1,628	\$ 1,745	\$ 4,657	\$ 1,549	\$- 133
Sale of Loans and Leases Held for Sale	SO431	\$ 1,436	\$ 2,158	N/A	N/A	N/A
Sale of Other Assets Held for Sale	SO432	\$ 0	\$ 0	N/A	N/A	N/A
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 614	\$- 472	\$- 857	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 2,195	\$- 1,829	\$- 1,824	\$- 821	\$- 396
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 37
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 1	\$ 4	\$ 22	\$ 1	\$ 2
Sale of Other Assets Held for Investment	SO477	\$ 1	\$- 90	\$- 3	\$ 19	\$ 17
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 78	\$- 16	\$ 7	\$- 53	\$- 587
Other Noninterest Income	SO488	\$ 1,472	\$- 753	\$ 1,220	\$ 4,974	\$ 1,632
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 53,226</b>	<b>\$ 52,556</b>	<b>\$ 47,184</b>	<b>\$ 49,586</b>	<b>\$ 46,998</b>
All Personnel Compensation and Expense	SO510	\$ 29,561	\$ 27,872	\$ 26,204	\$ 29,522	\$ 27,568
Legal Expense	SO520	\$ 700	\$ 474	\$ 404	\$ 424	\$ 253
Office Occupancy and Equipment Expense	SO530	\$ 9,999	\$ 9,578	\$ 9,353	\$ 8,970	\$ 9,166
Marketing and Other Professional Services	SO540	\$ 2,284	\$ 2,543	\$ 2,410	\$ 2,574	\$ 2,076
Loan Servicing Fees	SO550	\$ 30	\$ 48	\$ 14	\$ 10	\$ 11
Goodwill and Other Intangibles Expense	SO560	\$ 342	\$ 359	\$ 324	\$ 321	\$ 336
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 53	\$ 107	\$ 52	\$ 35	\$ 45
Other Noninterest Expense	SO580	\$ 10,257	\$ 11,575	\$ 8,423	\$ 7,730	\$ 7,543
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



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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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 1,497</b>	<b>\$ 12,476</b>	<b>\$ 7,661</b>	<b>\$- 6,025</b>	<b>\$ 10,774</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$ 978</b>	<b>\$ 5,145</b>	<b>\$ 3,831</b>	<b>\$- 1,064</b>	<b>\$ 5,066</b>
Federal	SO710	\$ 778	\$ 4,903	\$ 3,629	\$- 1,285	\$ 4,893
State, Local & Other	SO720	\$ 200	\$ 242	\$ 202	\$ 221	\$ 173
<b>Income (Loss) Before Extraordinary Items</b>	<b>SO81</b>	<b>\$- 2,475</b>	<b>\$ 7,331</b>	<b>\$ 3,830</b>	<b>\$- 4,961</b>	<b>\$ 5,708</b>
<b>Extraordinary Items</b>	<b>SO811</b>	<b>\$ 0</b>	<b>\$ 28,857</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</b>	<b>SO88</b>	<b>\$- 2,475</b>	<b>\$ 36,188</b>	<b>\$ 3,830</b>	<b>N/A</b>	<b>N/A</b>
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 0	\$ 0	\$ 0	N/A	N/A
<b>Net Income (Loss) Attributable to Savings Association</b>	<b>SO91</b>	<b>\$- 2,475</b>	<b>\$ 36,188</b>	<b>\$ 3,830</b>	<b>\$- 4,961</b>	<b>\$ 5,708</b>
<b>INTEREST INCOME:</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 320,522</b>	<b>\$ 215,436</b>	<b>\$ 104,479</b>	<b>\$ 419,319</b>	<b>\$ 312,734</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 5,820	\$ 3,948	\$ 1,757	\$ 13,780	\$ 11,142
YTD - Mortgage-Backed Securities	Y_SO125	\$ 35,263	\$ 24,371	\$ 11,842	\$ 34,219	\$ 24,418
YTD - Mortgage Loans	Y_SO141	\$ 232,170	\$ 156,247	\$ 75,870	\$ 310,951	\$ 232,081
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,289	\$ 1,537	\$ 783	\$ 2,952	\$ 2,279
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,278	\$ 8,416	\$ 3,823	\$ 15,990	\$ 11,951
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 609	\$ 479	\$ 327	\$ 481	\$ 299
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 30,636	\$ 20,109	\$ 9,883	\$ 40,438	\$ 30,192
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 457	\$ 329	\$ 194	\$ 508	\$ 372
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 2,632</b>	<b>\$ 6</b>	<b>\$ 6</b>	<b>\$ 2,784</b>	<b>\$ 2,557</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 256	\$ 6	\$ 6	\$ 2,784	\$ 2,557
YTD - Other	Y_SO185	\$ 2,376	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 121,128</b>	<b>\$ 83,397</b>	<b>\$ 42,950</b>	<b>\$ 199,735</b>	<b>\$ 151,365</b>
YTD - Deposits	Y_SO215	\$ 91,408	\$ 63,453	\$ 32,932	\$ 150,390	\$ 113,532
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Advances from FHLBank	Y_SO230	\$ 29,087	\$ 19,558	\$ 9,847	\$ 48,932	\$ 37,522

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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	\$ 646	\$ 399	\$ 176	\$ 609	\$ 485
YTD - Capitalized Interest	Y_SO271	\$ 13	\$ 13	\$ 5	\$ 196	\$ 174
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 202,026</b>	<b>\$ 132,045</b>	<b>\$ 61,535</b>	<b>\$ 222,368</b>	<b>\$ 163,926</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 68,981	\$ 38,685	\$ 19,968	\$ 51,123	\$ 23,858
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 133,045</b>	<b>\$ 93,360</b>	<b>\$ 41,567</b>	<b>\$ 171,245</b>	<b>\$ 140,068</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 39,209</b>	<b>\$ 26,517</b>	<b>\$ 13,278</b>	<b>\$ 53,256</b>	<b>\$ 40,872</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,866	\$ 1,949	\$ 944	\$ 3,910	\$ 2,936
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 2,501	\$- 800	\$- 1,279	\$- 6,186	\$- 1,422
YTD - Other Fees and Charges	Y_SO420	\$ 33,155	\$ 21,399	\$ 10,391	\$ 42,892	\$ 32,387
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 5,693	\$ 4,831	\$ 2,859	\$ 2,221	\$ 1,526
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 7,943	\$ 6,402	\$ 4,657	\$ 4,951	\$ 3,402
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 3,594	\$ 2,158	N/A	N/A	N/A
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$ 0	\$ 0	N/A	N/A	N/A
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 1,943	\$- 1,329	\$- 857	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,848	\$- 3,653	\$- 1,824	\$- 1,656	\$- 835
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$- 25	\$- 25
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 27	\$ 26	\$ 22	\$ 2	\$ 1
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$- 92	\$- 93	\$- 3	\$ 296	\$ 277
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 69	\$- 9	\$ 7	\$- 1,347	\$- 1,294
YTD - Other Noninterest Income	Y_SO488	\$ 1,939	\$ 467	\$ 1,220	\$ 10,419	\$ 5,445
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 151,506</b>	<b>\$ 99,740</b>	<b>\$ 47,184</b>	<b>\$ 186,114</b>	<b>\$ 136,528</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 82,942	\$ 54,076	\$ 26,204	\$ 111,747	\$ 82,225
YTD - Legal Expense	Y_SO520	\$ 1,544	\$ 878	\$ 404	\$ 1,237	\$ 813
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 28,537	\$ 18,931	\$ 9,353	\$ 34,159	\$ 25,189
YTD - Marketing and Other Professional Services	Y_SO540	\$ 7,005	\$ 4,953	\$ 2,410	\$ 9,158	\$ 6,584
YTD - Loan Servicing Fees	Y_SO550	\$ 92	\$ 62	\$ 14	\$ 51	\$ 41

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YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 1,025	\$ 683	\$ 324	\$ 1,336	\$ 1,015
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 212	\$ 159	\$ 52	\$ 153	\$ 118
YTD - Other Noninterest Expense	Y_SO580	\$ 30,149	\$ 19,998	\$ 8,423	\$ 28,273	\$ 20,543
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 20,748</b>	<b>\$ 20,137</b>	<b>\$ 7,661</b>	<b>\$ 38,387</b>	<b>\$ 44,412</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 10,669</b>	<b>\$ 8,976</b>	<b>\$ 3,831</b>	<b>\$ 18,622</b>	<b>\$ 19,686</b>
YTD - Federal	Y_SO710	\$ 10,025	\$ 8,532	\$ 3,629	\$ 16,930	\$ 18,215
YTD - State, Local, and Other	Y_SO720	\$ 644	\$ 444	\$ 202	\$ 1,692	\$ 1,471
<b>YTD - Income (Loss) Before Extraordinary Items</b>	<b>Y_SO81</b>	<b>\$ 10,079</b>	<b>\$ 11,161</b>	<b>\$ 3,830</b>	<b>\$ 19,765</b>	<b>\$ 24,726</b>
<b>YTD - Extraordinary Items</b>	<b>Y_SO811</b>	<b>\$ 28,857</b>	<b>\$ 28,857</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss) Attrib to Savings Assoc &amp; Noncontrolling Interests</b>	<b>Y_SO88</b>	<b>\$ 38,936</b>	<b>\$ 40,018</b>	<b>\$ 3,830</b>	<b>N/A</b>	<b>N/A</b>
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 1,943	\$- 1,329	\$- 857	N/A	N/A
<b>YTD - Net Income (Loss) Attributable to Savings Association</b>	<b>Y_SO91</b>	<b>\$ 38,936</b>	<b>\$ 40,018</b>	<b>\$ 3,830</b>	<b>\$ 19,765</b>	<b>\$ 24,726</b>

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 90,082</b>	<b>\$ 86,001</b>	<b>\$ 79,868</b>	<b>\$ 62,734</b>	<b>\$ 60,169</b>
Net Provision for Loss	VA115	\$ 29,897	\$ 18,004	\$ 18,748	\$ 27,052	\$ 11,499
Transfers	VA125	\$- 13,908	\$- 1,724	\$- 2,962	\$- 3,558	\$- 2,495
Recoveries	VA135	\$ 932	\$ 347	\$ 260	\$ 305	\$ 581
Adjustments	VA145	\$ 0	\$ 4,132	\$ 0	\$ 2	\$- 15
Charge-offs	VA155	\$ 13,023	\$ 14,253	\$ 9,913	\$ 6,667	\$ 7,005
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 93,980</b>	<b>\$ 92,507</b>	<b>\$ 86,001</b>	<b>\$ 79,868</b>	<b>\$ 62,734</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 13,104</b>	<b>\$ 11,299</b>	<b>\$ 7,016</b>	<b>\$ 4,666</b>	<b>\$ 2,300</b>
Net Provision for Loss	VA118	\$ 2,242	\$ 819	\$ 1,272	\$ 248	\$ 29
Transfers	VA128	\$ 13,908	\$ 1,724	\$ 2,962	\$ 3,558	\$ 2,495
Adjustments	VA148	\$ 55	\$ 0	\$ 63	\$ 0	\$ 15
Charge-offs	VA158	\$ 360	\$ 738	\$ 14	\$ 1,456	\$ 173
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 28,949</b>	<b>\$ 13,104</b>	<b>\$ 11,299</b>	<b>\$ 7,016</b>	<b>\$ 4,666</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 103,186</b>	<b>\$ 97,300</b>	<b>\$ 86,884</b>	<b>\$ 67,400</b>	<b>\$ 62,469</b>
Net Provision for Loss	VA120	\$ 32,139	\$ 18,824	\$ 20,020	\$ 27,300	\$ 11,528

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Recoveries	VA140	\$ 932	\$ 347	\$ 260	\$ 305	\$ 581
Adjustments	VA150	\$ 55	\$ 4,132	\$ 63	\$ 2	\$ 0
Charge-offs	VA160	\$ 13,383	\$ 14,991	\$ 9,927	\$ 8,123	\$ 7,178
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 122,929</b>	<b>\$ 105,611</b>	<b>\$ 97,300</b>	<b>\$ 86,884</b>	<b>\$ 67,400</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 13,023</b>	<b>\$ 14,253</b>	<b>\$ 9,913</b>	<b>\$ 6,667</b>	<b>\$ 7,005</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 9,112</b>	<b>\$ 11,216</b>	<b>\$ 4,888</b>	<b>\$ 1,687</b>	<b>\$ 2,204</b>
Construction - Total	SUB2030	\$ 1,250	\$ 2,765	\$ 1,465	\$ 209	\$ 421
1-4 Dwelling Units	VA420	\$ 1,250	\$ 2,225	\$ 1,424	\$ 209	\$ 421
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 249	\$ 32	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 291	\$ 9	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 7,862	\$ 8,451	\$ 3,423	\$ 1,478	\$ 1,783
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,209	\$ 2,240	\$ 1,585	\$ 239	\$ 264
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 2,187	\$ 1,942	\$ 365	\$ 412	\$ 1,284
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 91	\$ 138	\$ 48	\$ 144	\$ 133
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 387	\$ 79	\$ 231	\$ 0	\$ 36
Land	VA490	\$ 2,988	\$ 4,052	\$ 1,194	\$ 683	\$ 66
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 3,805</b>	<b>\$ 2,990</b>	<b>\$ 4,902</b>	<b>\$ 2,809</b>	<b>\$ 1,930</b>
Commercial Loans	VA520	\$ 1,249	\$ 1,229	\$ 2,080	\$ 691	\$ 152
Consumer Loans - Total	SUB2061	\$ 2,556	\$ 1,761	\$ 2,822	\$ 2,118	\$ 1,778
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 26	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 122	\$ 75	\$ 158	\$ 100	\$ 37
Mobile Home Loans	VA550	\$ 1,004	\$ 639	\$ 690	\$ 494	\$ 743
Credit Cards	VA556	\$ 261	\$ 231	\$ 197	\$ 256	\$ 251
Other	VA560	\$ 1,169	\$ 816	\$ 1,777	\$ 1,242	\$ 742
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 105</b>	<b>\$ 46</b>	<b>\$ 114</b>	<b>\$ 27</b>	<b>\$ 528</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate - 1-4 Dwelling Units	VA613	\$ 58	\$ 29	\$ 41	\$ 26	\$ 274
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 83

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 73	\$ 0	\$ 100
Other Repossessed Assets	VA630	\$ 47	\$ 17	\$ 0	\$ 1	\$ 51
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 9</b>	<b>\$ 2,144</b>	<b>\$ 2,343</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 932</b>	<b>\$ 347</b>	<b>\$ 260</b>	<b>\$ 305</b>	<b>\$ 581</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 342</b>	<b>\$ 167</b>	<b>\$ 16</b>	<b>\$ 120</b>	<b>\$ 272</b>
Construction - Total	SUB2130	\$ 0	\$ 23	\$ 0	\$ 1	\$ 16
1-4 Dwelling Units	VA421	\$ 0	\$ 23	\$ 0	\$ 1	\$ 16
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 342	\$ 144	\$ 16	\$ 119	\$ 256
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4	\$ 1	\$ 0	\$ 0	\$ 14
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 209	\$ 142	\$ 15	\$ 16	\$ 69
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 0	\$ 1	\$ 3	\$ 72
Land	VA491	\$ 128	\$ 1	\$ 0	\$ 100	\$ 101
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 590</b>	<b>\$ 180</b>	<b>\$ 244</b>	<b>\$ 181</b>	<b>\$ 309</b>
Commercial Loans	VA521	\$ 308	\$ 35	\$ 42	\$ 26	\$ 22
Consumer Loans - Total	SUB2161	\$ 282	\$ 145	\$ 202	\$ 155	\$ 287
Loans on Deposits	VA511	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA541	\$ 37	\$ 12	\$ 34	\$ 17	\$ 23
Mobile Home Loans	VA551	\$ 138	\$ 30	\$ 36	\$ 46	\$ 74
Credit Cards	VA557	\$ 16	\$ 4	\$ 9	\$ 23	\$ 13
Other	VA561	\$ 91	\$ 98	\$ 123	\$ 69	\$ 176
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 4</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 16,150</b>	<b>\$ 2,541</b>	<b>\$ 4,235</b>	<b>\$ 3,804</b>	<b>\$ 2,524</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 0</b>	<b>\$ 470</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 15,438</b>	<b>\$ 1,819</b>	<b>\$ 3,872</b>	<b>\$ 3,475</b>	<b>\$ 2,406</b>
Construction - Total	SUB2230	\$- 32	\$ 451	\$ 1,523	\$ 1,845	\$- 100
1-4 Dwelling Units	VA422	\$- 189	\$ 956	\$ 941	\$ 1,438	\$- 100

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 249	\$ 249	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 157	\$- 256	\$ 333	\$ 407	\$ 0
Permanent - Total	SUB2241	\$ 15,470	\$ 1,368	\$ 2,349	\$ 1,630	\$ 2,506
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 58	\$ 0	\$ 196	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 981	\$- 40	\$- 31	\$ 49	\$ 294
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 238	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 221	\$ 283	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 1,967	\$ 1,518	\$ 457	\$ 351	\$ 612
Land	VA492	\$ 12,243	\$- 631	\$ 1,727	\$ 1,230	\$ 1,600
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 560</b>	<b>\$ 242</b>	<b>\$ 353</b>	<b>\$ 294</b>	<b>\$ 109</b>
Commercial Loans	VA522	\$ 92	\$ 225	\$ 179	\$ 285	\$ 105
Consumer Loans - Total	SUB2261	\$ 468	\$ 17	\$ 174	\$ 9	\$ 4
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$- 2	\$- 1	\$ 55	\$ 4	\$- 2
Mobile Home Loans	VA552	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 447	\$ 18	\$ 118	\$ 5	\$ 6
<b>Repossessed Assets - Total</b>	<b>VA62</b>	<b>\$ 152</b>	<b>\$ 10</b>	<b>\$ 10</b>	<b>\$ 35</b>	<b>\$ 9</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 152	\$ 30	\$ 10	\$ 20	\$ 9
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 Repossessed Assets	VA632	\$ 0	\$- 20	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 28,241</b>	<b>\$ 16,447</b>	<b>\$ 13,888</b>	<b>\$ 10,166</b>	<b>\$ 8,948</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 0</b>	<b>\$ 470</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 24,208</b>	<b>\$ 12,868</b>	<b>\$ 8,744</b>	<b>\$ 5,042</b>	<b>\$ 4,338</b>
Construction - Total	SUB2330	\$ 1,218	\$ 3,193	\$ 2,988	\$ 2,053	\$ 305

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units	VA425	\$ 1,061	\$ 3,158	\$ 2,365	\$ 1,646	\$ 305
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 281	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 157	\$ 35	\$ 342	\$ 407	\$ 0
<b>Permanent - Total</b>	<b>SUB2341</b>	<b>\$ 22,990</b>	<b>\$ 9,675</b>	<b>\$ 5,756</b>	<b>\$ 2,989</b>	<b>\$ 4,033</b>
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,263	\$ 2,239	\$ 1,781	\$ 239	\$ 250
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 2,959	\$ 1,760	\$ 319	\$ 445	\$ 1,509
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 91	\$ 376	\$ 48	\$ 144	\$ 133
Multifamily (5 or more) Dwelling Units	VA475	\$ 221	\$ 283	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 2,353	\$ 1,597	\$ 687	\$ 348	\$ 576
Land	VA495	\$ 15,103	\$ 3,420	\$ 2,921	\$ 1,813	\$ 1,565
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 3,775</b>	<b>\$ 3,052</b>	<b>\$ 5,011</b>	<b>\$ 2,922</b>	<b>\$ 1,730</b>
Commercial Loans	VA525	\$ 1,033	\$ 1,419	\$ 2,217	\$ 950	\$ 235
<b>Consumer Loans - Total</b>	<b>SUB2361</b>	<b>\$ 2,742</b>	<b>\$ 1,633</b>	<b>\$ 2,794</b>	<b>\$ 1,972</b>	<b>\$ 1,495</b>
Loans on Deposits	VA515	\$ 0	\$ - 1	\$ 1	\$ 26	\$ 0
Home Improvement Loans	VA519	\$ 12	\$ 0	\$ 0	\$ 0	\$ 5
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ - 1
Auto Loans	VA545	\$ 83	\$ 62	\$ 179	\$ 87	\$ 12
Mobile Home Loans	VA555	\$ 877	\$ 609	\$ 654	\$ 448	\$ 669
Credit Cards	VA559	\$ 245	\$ 227	\$ 188	\$ 233	\$ 238
Other	VA565	\$ 1,525	\$ 736	\$ 1,772	\$ 1,178	\$ 572
<b>Repossessed Assets - Total</b>	<b>VA65</b>	<b>\$ 257</b>	<b>\$ 56</b>	<b>\$ 124</b>	<b>\$ 62</b>	<b>\$ 537</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 15	\$ 20
Real Estate - 1-4 Dwelling Units	VA615	\$ 210	\$ 59	\$ 51	\$ 46	\$ 283
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 83
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 73	\$ 0	\$ 100
Other Repossessed Assets	VA633	\$ 47	\$ - 3	\$ 0	\$ 1	\$ 51
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 1</b>	<b>\$ 1</b>	<b>\$ 9</b>	<b>\$ 2,140</b>	<b>\$ 2,343</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 30,748</b>	<b>\$ 27,779</b>	<b>\$ 22,464</b>	<b>\$ 12,720</b>	<b>\$ 10,884</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 71,772</b>	<b>\$ 49,444</b>	<b>\$ 37,702</b>	<b>\$ 27,060</b>	<b>\$ 21,835</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 22,002</b>	<b>\$ 9,042</b>	<b>\$ 8,573</b>	<b>\$ 8,483</b>	<b>\$ 7,648</b>
Construction	VA951	\$ 2,446	\$ 1,142	\$ 2,688	\$ 891	\$ 1,524
Permanent - 1-4 Dwelling Units	VA952	\$ 12,819	\$ 4,072	\$ 3,804	\$ 4,673	\$ 4,467
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 314
Permanent - Nonresidential (Except Land)	VA954	\$ 1,216	\$ 855	\$ 557	\$ 656	\$ 533
Permanent - Land	VA955	\$ 5,521	\$ 2,973	\$ 1,524	\$ 2,263	\$ 810
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 210,065</b>	<b>\$ 197,795</b>	<b>\$ 165,625</b>	<b>\$ 139,290</b>	<b>\$ 90,794</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 502,016</b>	<b>\$ 426,227</b>	<b>\$ 350,974</b>	<b>\$ 242,647</b>	<b>\$ 142,440</b>
Substandard	VA965	\$ 477,869	\$ 397,160	\$ 331,414	\$ 233,321	\$ 136,777
Doubtful	VA970	\$ 24,136	\$ 29,067	\$ 19,560	\$ 9,326	\$ 5,663
Loss	VA975	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
<b>Credit Card Charge-Offs Related to Accrued Interest</b>	<b>VA979</b>	<b>\$ 7</b>	<b>\$ 6</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 158,512	\$ 162,904	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 58,253	\$ 70,429	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 376,866</b>	<b>\$ 354,373</b>	<b>\$ 291,209</b>	<b>\$ 240,365</b>	<b>\$ 167,229</b>
Mortgages - Total	SUB2421	\$ 354,092	\$ 331,352	\$ 270,455	\$ 216,961	\$ 150,776
Construction and Land Loans	SUB2430	\$ 152,518	\$ 146,318	\$ 99,895	\$ 81,985	\$ 49,361
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 143,288	\$ 137,334	\$ 125,976	\$ 99,848	\$ 70,402
Permanent Loans Secured by All Other Property	SUB2450	\$ 178,290	\$ 147,645	\$ 110,011	\$ 79,879	\$ 58,421
Nonmortgages - Total	SUB2461	\$ 22,774	\$ 23,021	\$ 20,754	\$ 23,404	\$ 16,453
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 154,852</b>	<b>\$ 161,513</b>	<b>\$ 136,523</b>	<b>\$ 141,319</b>	<b>\$ 102,764</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 153,002</b>	<b>\$ 159,456</b>	<b>\$ 135,931</b>	<b>\$ 139,286</b>	<b>\$ 101,522</b>
Mortgage Loans - Total	SUB2481	\$ 137,507	\$ 144,557	\$ 123,563	\$ 122,739	\$ 88,378
Construction	PD115	\$ 7,963	\$ 17,202	\$ 10,926	\$ 17,005	\$ 9,894
Permanent:						
Residential:						
1-4 Dwelling Units:						



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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD121	\$ 6,225	\$ 8,194	\$ 5,961	\$ 8,865	\$ 6,070
Secured by First Liens	PD123	\$ 58,246	\$ 50,291	\$ 56,587	\$ 50,367	\$ 34,344
Secured by Junior Liens	PD124	\$ 1,876	\$ 384	\$ 1,368	\$ 989	\$ 471
Multifamily (5 or more) Dwelling Units	PD125	\$ 2,325	\$ 1,403	\$ 1,223	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD135	\$ 20,752	\$ 20,678	\$ 19,126	\$ 18,456	\$ 20,276
Land	PD138	\$ 40,120	\$ 46,405	\$ 28,372	\$ 27,057	\$ 17,323
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 8,130	\$ 7,469	\$ 4,576	\$ 7,043	\$ 4,609
Consumer Loans - Total	SUB2511	\$ 7,365	\$ 7,430	\$ 7,792	\$ 9,504	\$ 8,535
Loans on Deposits	PD161	\$ 99	\$ 64	\$ 110	\$ 58	\$ 72
Home Improvement Loans	PD163	\$ 12	\$ 0	\$ 0	\$ 0	\$ 2
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 1,219	\$ 1,434	\$ 1,369	\$ 1,464	\$ 1,098
Mobile Home Loans	PD169	\$ 3,691	\$ 3,338	\$ 2,660	\$ 3,831	\$ 4,147
Credit Cards	PD171	\$ 160	\$ 281	\$ 329	\$ 377	\$ 306
Other	PD180	\$ 2,184	\$ 2,313	\$ 3,324	\$ 3,774	\$ 2,910
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 3,504	\$ 861	\$ 3,746	\$ 905	\$ 410
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 209	\$ 75	\$ 230	\$ 330	\$ 165
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 209	\$ 75	\$ 230	\$ 330	\$ 165
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 1,850</b>	<b>\$ 2,057</b>	<b>\$ 592</b>	<b>\$ 2,033</b>	<b>\$ 1,242</b>
Mortgage Loans - Total	SUB2491	\$ 1,729	\$ 1,890	\$ 501	\$ 1,917	\$ 1,162
Construction	PD215	\$ 238	\$ 105	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 74	\$ 194	\$ 0	\$ 101	\$ 56
Secured by First Liens	PD223	\$ 628	\$ 1,106	\$ 248	\$ 461	\$ 1,098
Secured by Junior Liens	PD224	\$ 0	\$ 41	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 750	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 329	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 460	\$ 444	\$ 253	\$ 605	\$ 8
Nonmortgage Loans:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	PD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2521	\$ 121	\$ 167	\$ 91	\$ 116	\$ 80
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 121	\$ 155	\$ 91	\$ 116	\$ 80
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 222,014</b>	<b>\$ 192,860</b>	<b>\$ 154,686</b>	<b>\$ 99,046</b>	<b>\$ 64,465</b>
Mortgage Loans - Total	SUB2501	\$ 214,856	\$ 184,905	\$ 146,391	\$ 92,305	\$ 61,236
Construction	PD315	\$ 24,313	\$ 29,066	\$ 23,542	\$ 20,229	\$ 12,059
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 7,895	\$ 8,938	\$ 7,409	\$ 5,575	\$ 3,130
Secured by First Liens	PD323	\$ 67,316	\$ 67,175	\$ 53,940	\$ 33,292	\$ 25,046
Secured by Junior Liens	PD324	\$ 1,028	\$ 1,011	\$ 463	\$ 198	\$ 187
Multifamily (5 or more) Dwelling Units	PD325	\$ 5,030	\$ 4,529	\$ 4,185	\$ 3,156	\$ 2,507
Nonresidential Property (Except Land)	PD335	\$ 29,850	\$ 21,090	\$ 20,050	\$ 12,766	\$ 8,230
Land	PD338	\$ 79,424	\$ 53,096	\$ 36,802	\$ 17,089	\$ 10,077
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 4,085	\$ 4,258	\$ 5,265	\$ 3,446	\$ 1,550
Consumer Loans - Total	SUB2531	\$ 3,073	\$ 3,697	\$ 3,030	\$ 3,295	\$ 1,679
Loans on Deposits	PD361	\$ 9	\$ 9	\$ 14	\$ 10	\$ 10
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Auto Loans	PD367	\$ 322	\$ 223	\$ 80	\$ 271	\$ 179
Mobile Home Loans	PD369	\$ 2,320	\$ 2,300	\$ 1,895	\$ 2,054	\$ 1,276
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 422	\$ 1,165	\$ 1,041	\$ 960	\$ 214
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 5,636	\$ 5,619	\$ 4,949	\$ 3,255	\$ 2,676
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 181	\$ 0	\$ 0	\$ 441	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 181	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>LOANS IN PROCESS OF FORECLOSURE</b>						
<b>Loans in Process of Foreclosure - Total</b>	<b>PD40</b>	<b>\$ 137,395</b>	<b>\$ 135,985</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Construction Loans	PD415	\$ 15,429	\$ 21,668	N/A	N/A	N/A
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 5,255	\$ 6,643	N/A	N/A	N/A
Secured by First Liens	PD423	\$ 43,758	\$ 49,600	N/A	N/A	N/A
Secured by Junior Liens	PD424	\$ 343	\$ 587	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	PD425	\$ 3,071	\$ 3,947	N/A	N/A	N/A
Nonresidential Property (Except Land)	PD435	\$ 18,827	\$ 12,137	N/A	N/A	N/A
Land Loans	PD438	\$ 50,712	\$ 41,403	N/A	N/A	N/A

<b>Schedule LD --- Loan Data</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>HIGH LTV LOANS SECURED BY 1-4 &amp; MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 83,373</b>	<b>\$ 95,586</b>	<b>\$ 66,466</b>	<b>\$ 62,610</b>	<b>\$ 61,170</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 62,915	\$ 64,214	\$ 51,816	\$ 53,758	\$ 50,842
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 1,153	\$ 1,158	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 19,305	\$ 30,214	\$ 14,650	\$ 8,852	\$ 10,328
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 0	\$ 0	N/A	N/A	N/A
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 6,350</b>	<b>\$ 6,084</b>	<b>\$ 4,106</b>	<b>\$ 3,926</b>	<b>\$ 2,267</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 2,238</b>	<b>\$ 2,755</b>	<b>\$ 1,379</b>	<b>\$ 2,273</b>	<b>\$ 838</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,238	\$ 2,755	\$ 1,379	\$ 2,273	\$ 838
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 1,875	\$ 2,459	\$ 1,359	\$ 2,270	\$ 444

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Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 363	\$ 296	\$ 20	\$ 3	\$ 394
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	N/A	N/A	N/A
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 4,112</b>	<b>\$ 3,329</b>	<b>\$ 2,727</b>	<b>\$ 1,653</b>	<b>\$ 1,429</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 1,822	\$ 2,105	\$ 2,452	\$ 1,393	\$ 1,170
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 1,732	\$ 1,224	\$ 275	\$ 260	\$ 259
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 558	\$ 0	N/A	N/A	N/A
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 262</b>	<b>\$ 437</b>	<b>\$ 1,047</b>	<b>\$ 119</b>	<b>\$ 22</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 262	\$ 137	\$ 1,047	\$ 111	\$ 22
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 0	\$ 300	\$ 0	\$ 8	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 0	\$ 0	N/A	N/A	N/A
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 672</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 672
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	N/A	N/A	N/A
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 16,482</b>	<b>\$ 19,121</b>	<b>\$ 10,368</b>	<b>\$ 5,052</b>	<b>\$ 8,232</b>

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Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 11,388	\$ 7,682	\$ 5,251	\$ 3,754	\$ 4,017
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 5,094	\$ 11,439	\$ 5,117	\$ 1,298	\$ 4,215
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	N/A	N/A	N/A
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3,009</b>
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,429
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 580
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	N/A	N/A	N/A
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 81,039	\$ 86,046	\$ 97,923	\$ 96,018	\$ 94,058
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 323	\$ 323	\$ 315	\$ 321	\$ 1,512
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 595,363	\$ 625,987	\$ 635,932	\$ 620,199	\$ 623,018
1-4 Dwelling Units Option ARM Loans	LD610	\$ 3,490	\$ 664	\$ 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
<b>Construction Loans with Capitalized Interest</b>						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 792	\$ 1,062	N/A	N/A	N/A
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 7	\$ 13	N/A	N/A	N/A
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 0	\$ 0	N/A	N/A	N/A
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 0	\$ 0	N/A	N/A	N/A
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 3,086	\$ 2,432	N/A	N/A	N/A
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 31	\$ 37	N/A	N/A	N/A
<b>Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities</b>						

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<b>Schedule LD --- Loan Data</b>		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Collateralized Debt Obligations: Carrying Value	LD750	\$ 9,187	\$ 11,722	N/A	N/A	N/A
Collateralized Debt Obligations: Market Value	LD755	\$ 5,627	\$ 7,512	N/A	N/A	N/A
Collateralized Loan Obligations: Carrying Value	LD760	\$ 0	\$ 0	N/A	N/A	N/A
Collateralized Loan Obligations: Market Value	LD765	\$ 0	\$ 0	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 16,875	\$ 9,819	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 17,640	\$ 9,829	N/A	N/A	N/A

<b>Schedule CC --- Consolidated Commitments and Contingencies</b>		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 107,490</b>	<b>\$ 135,237</b>	<b>\$ 148,152</b>	<b>\$ 170,597</b>	<b>\$ 182,360</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 107,490</b>	<b>\$ 135,237</b>	<b>\$ 148,152</b>	<b>\$ 170,597</b>	<b>\$ 182,360</b>
Mortgage Construction Loans	CC105	\$ 72,148	\$ 95,812	\$ 107,888	\$ 124,469	\$ 134,543
Other Mortgage Loans	CC115	\$ 35,342	\$ 39,425	\$ 40,264	\$ 46,128	\$ 47,817
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 5,068	\$ 9,108	\$ 6,938	\$ 8,492	\$ 11,869
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 83,076</b>	<b>\$ 93,998</b>	<b>\$ 105,298</b>	<b>\$ 112,493</b>	<b>\$ 108,726</b>
1-4 Dwelling Units	CC280	\$ 49,247	\$ 61,162	\$ 68,254	\$ 50,017	\$ 32,523
Multifamily (5 or more) Dwelling Units	CC290	\$ 498	\$ 623	\$ 4,624	\$ 5,319	\$ 739
All Other Real Estate	CC300	\$ 33,331	\$ 32,213	\$ 32,420	\$ 57,157	\$ 75,464
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 115	\$ 388	\$ 865	\$ 3,346	\$ 2,605
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,003
Commitments Outstanding to Sell Loans	CC330	\$ 23,103	\$ 57,710	\$ 853	\$ 9,832	\$ 9,093
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,086	\$ 2,921	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 62,000	\$ 125,000	\$ 132,000	\$ 55,000	\$ 13,000
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 30,500	\$ 23,000	\$ 20,000	\$ 27,600	\$ 31,500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 636,557</b>	<b>\$ 635,079</b>	<b>\$ 621,121</b>	<b>\$ 626,965</b>	<b>\$ 595,970</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 459,162	\$ 458,535	\$ 441,047	\$ 443,741	\$ 438,544
Commercial Lines	CC420	\$ 75,847	\$ 75,952	\$ 84,684	\$ 90,410	\$ 106,657
Open-End Consumer Lines - Credit Cards	CC423	\$ 82,125	\$ 81,907	\$ 79,647	\$ 77,269	\$ 35,056
Open-End Consumer Lines - Other	CC425	\$ 19,423	\$ 18,685	\$ 15,743	\$ 15,545	\$ 15,713
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 12,851</b>	<b>\$ 10,856</b>	<b>\$ 13,747</b>	<b>\$ 14,005</b>	<b>\$ 16,605</b>

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<b>Schedule CC --- Consolidated Commitments and Contingencies</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Commercial	CC430	\$ 3,398	\$ 3,022	\$ 3,894	\$ 3,336	\$ 2,472
Standby, Not Included on CC465 or CC468	CC435	\$ 9,453	\$ 7,834	\$ 9,853	\$ 10,669	\$ 14,133
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 598,699	\$ 640,414	\$ 703,139	\$ 756,642	\$ 773,086
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 1,672	\$ 1,683	\$ 1,747	\$ 1,763	\$ 1,796
<b>Amount of Recourse Obligations on Loans in CC468 - Total</b>	<b>SUB3391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
120 Days or Less	CC469	\$ 0	\$ 0	N/A	N/A	N/A
Greater than 120 Days	CC471	\$ 0	\$ 0	N/A	N/A	N/A
Other Contingent Liabilities	CC480	\$ 3	\$ 3	\$ 4	\$ 4	\$ 4
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

<b>Schedule CF --- Consolidated Cash Flow Information</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 18,252	\$ 102,659	\$ 29,775	\$ 68,277	\$ 9,566
Sales	CF145	\$ 154,235	\$ 141,916	\$ 1,646	\$ 2,008	\$ 2,994
Other Balance Changes	CF148	\$- 18,225	\$ 24,601	\$- 122,789	\$- 44,658	\$- 22,142
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 41,127	\$ 23,574	\$ 193,330	\$ 82,869	\$ 31,570
Sales	CF155	\$ 0	\$ 0	\$ 72,288	\$ 1,074	\$ 0
Other Balance Changes	CF158	\$- 51,207	\$- 13,909	\$ 136,812	\$- 28,206	\$- 18,199
<b>Mortgage-Backed Securities</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 59,379</b>	<b>\$ 126,233</b>	<b>\$ 223,105</b>	<b>\$ 151,146</b>	<b>\$ 41,136</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 154,235</b>	<b>\$ 141,916</b>	<b>\$ 73,934</b>	<b>\$ 3,082</b>	<b>\$ 2,994</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$- 94,856</b>	<b>\$- 15,683</b>	<b>\$ 149,171</b>	<b>\$ 148,064</b>	<b>\$ 38,142</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 427,314</b>	<b>\$ 555,866</b>	<b>\$ 494,118</b>	<b>\$ 437,756</b>	<b>\$ 575,119</b>
Construction Loans - Total	SUB3840	\$ 79,512	\$ 78,469	\$ 77,092	\$ 103,845	\$ 139,138
1-4 Dwelling Units	CF190	\$ 54,714	\$ 50,858	\$ 50,683	\$ 72,786	\$ 95,519
Multifamily (5 or more) Dwelling Units	CF200	\$ 4,807	\$ 2,949	\$ 2,286	\$ 7,165	\$ 3,439
Nonresidential	CF210	\$ 19,991	\$ 24,662	\$ 24,123	\$ 23,894	\$ 40,180
Permanent Loans - Total	SUB3851	\$ 347,802	\$ 477,397	\$ 417,026	\$ 333,911	\$ 435,981
1-4 Dwelling Units	CF225	\$ 248,645	\$ 337,818	\$ 282,395	\$ 155,995	\$ 187,931
Home Equity and Junior Liens	CF226	\$ 56,882	\$ 54,368	\$ 66,674	\$ 73,942	\$ 89,938

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Schedule CF --- Consolidated Cash Flow Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF245	\$ 3,770	\$ 6,264	\$ 6,373	\$ 9,099	\$ 6,428
Nonresidential (Except Land)	CF260	\$ 60,309	\$ 94,940	\$ 81,232	\$ 99,175	\$ 154,824
Land	CF270	\$ 35,078	\$ 38,375	\$ 47,026	\$ 69,642	\$ 86,798
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 2,985</b>	<b>\$ 726</b>	<b>\$ 23,582</b>	<b>\$ 17,412</b>	<b>\$ 10,480</b>
1-4 Dwelling Units	CF280	\$ 2,985	\$ 233	\$ 22,254	\$ 10,476	\$ 7,036
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF300	\$ 0	\$ 493	\$ 1,328	\$ 6,936	\$ 3,444
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 224,118</b>	<b>\$ 290,997</b>	<b>\$ 204,646</b>	<b>\$ 67,402</b>	<b>\$ 83,313</b>
1-4 Dwelling Units	CF310	\$ 222,978	\$ 290,839	\$ 204,073	\$ 63,889	\$ 79,042
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential	CF330	\$ 1,140	\$ 158	\$ 573	\$ 3,513	\$ 4,271
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 221,133</b>	<b>\$- 290,271</b>	<b>\$- 181,064</b>	<b>\$- 49,990</b>	<b>\$- 72,833</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 358,820</b>	<b>\$ 479,005</b>	<b>\$ 427,752</b>	<b>\$ 163,717</b>	<b>\$ 171,848</b>
<b>Memo - Loans Sold with Recourse - Total</b>	<b>SUB3886</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
120 Days or Less	CF365	\$ 0	\$ 0	N/A	N/A	N/A
Greater than 120 Days	CF366	\$ 0	\$ 0	N/A	N/A	N/A
Nonmortgage Loans:						
<b>Commercial:</b>						
Closed or Purchased	CF390	\$ 23,468	\$ 35,794	\$ 34,472	\$ 46,804	\$ 40,727
Sales	CF395	\$ 730	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 47,340	\$ 54,258	\$ 46,736	\$ 47,185	\$ 58,898
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 70,808</b>	<b>\$ 90,052</b>	<b>\$ 81,208</b>	<b>\$ 93,989</b>	<b>\$ 99,625</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 730</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 70,078</b>	<b>\$ 90,052</b>	<b>\$ 81,208</b>	<b>\$ 93,989</b>	<b>\$ 99,625</b>
Deposits:						
Interest Credited to Deposits	CF430	\$ 28,544	\$ 28,265	\$ 30,549	\$ 33,478	\$ 35,649



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Schedule DI --- Consolidated Deposit Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 419,901	\$ 451,717	\$ 429,995	\$ 378,087	\$ 337,673
Fully Insured	DI100	\$ 328,797	\$ 359,462	\$ 336,344	\$ 305,999	\$ 277,273
Other	DI110	\$ 91,104	\$ 92,255	\$ 93,651	\$ 72,088	\$ 60,400
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 4,652,108	\$ 3,301,892	\$ 3,089,094	\$ 3,090,159	\$ 3,032,798
Greater than \$250,000	DI130	\$ 878,007	\$ 2,255,226	\$ 2,051,965	\$ 1,875,034	\$ 1,812,489
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	386,557	381,218	369,813	366,990	366,976
Greater than \$250,000	DI160	1,284	10,100	9,161	8,328	7,998
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 447,018	\$ 439,200	\$ 411,681	\$ 396,155	\$ 380,544
Greater than \$250,000	DI175	\$ 38,155	\$ 38,217	\$ 36,125	\$ 33,832	\$ 33,601
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	16,507	16,541	15,760	15,452	15,275
Greater than \$250,000	DI185	102	102	93	85	84
Number of Deposit Accounts - Total						
IRA/Keogh Accounts	DI200	404,450	407,961	394,827	390,855	390,333
Uninsured Deposits	DI210	\$ 482,834	\$ 476,398	\$ 445,640	\$ 428,598	\$ 409,556
Preferred Deposits	DI220	\$ 597,027	\$ 837,822	\$ 756,819	\$ 747,782	\$ 853,523
Reciprocal Brokered Deposits	DI230	\$ 18,431	\$ 25,923	\$ 16,326	\$ 16,399	\$ 30,469
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 43,313	\$ 81,964	N/A	N/A	N/A
Money Market Deposit Accounts	DI320	\$ 703,213	\$ 747,569	\$ 701,265	\$ 622,166	\$ 628,685
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,291,914	\$ 1,221,732	\$ 1,178,683	\$ 1,152,773	\$ 1,125,116
Time Deposits	DI340	\$ 376,315	\$ 363,990	\$ 350,567	\$ 330,861	\$ 353,165
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 3,629,422	\$ 3,683,334	\$ 3,338,513	\$ 3,270,251	\$ 3,133,538
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,581,673	\$ 1,571,896	\$ 1,376,197	\$ 1,266,725	\$ 1,219,376
Deposits Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 185,815	\$ 183,510	\$ 167,753	\$ 154,348	\$ 141,980
<b>Quarter-End Deposit Totals</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,015,289	\$ 6,034,562	\$ 5,588,864	\$ 5,395,179	\$ 5,259,677

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<b>Schedule DI --- Consolidated Deposit Information</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 28	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unsecured Federal Funds Purchased	DI630	\$ 0	\$ 1,879	N/A	N/A	N/A
Secured Federal Funds Purchased	DI635	\$ 0	\$ 0	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	DI641	\$ 11,021	\$ 11,625	N/A	N/A	N/A
Other Borrowings (Unsecured) with Remaining Maturity						
One Year or Less	DI645	\$ 0	\$ 0	N/A	N/A	N/A
Over One Year	DI651	\$ 812	\$ 812	N/A	N/A	N/A
Subordinated Debentures with Remaining Maturity						
One Year or Less	DI655	\$ 0	\$ 0	N/A	N/A	N/A
Over One Year	DI660	\$ 0	\$ 0	N/A	N/A	N/A
<b>Average Daily Deposit Totals</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 2,841,942	\$ 2,959,084	\$ 2,586,866	\$ 2,495,386	\$ 2,332,102
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
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDICs Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 164,799	\$ 132,914	\$ 130,007	\$ 120,601	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	86	88	87	77	N/A

<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	1,736	1,715	1,678	1,707	1,719
Financial Assets Held for Trading Purposes	SI375	\$ 72	\$ 25	\$ 31	\$ 29	\$ 69
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 48	\$ 143	\$ 143	\$ 143
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 891,583	\$ 914,988	\$ 922,792	\$ 755,978	\$ 721,952

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Assets Held for Sale	SI387	\$ 31,437	\$ 70,468	\$ 54,080	\$ 14,714	\$ 11,795
Loans Serviced for Others	SI390	\$ 1,709,183	\$ 1,678,719	\$ 1,611,425	\$ 1,582,644	\$ 1,580,888
Pledged Loans	SI394	\$ 1,880,158	\$ 1,983,429	N/A	N/A	N/A
Pledged Trading Assets	SI395	\$ 0	\$ 0	N/A	N/A	N/A
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	82.00%	82.77%	82.50%	81.24%	83.06%
Second month of Qtr	SI582	82.02%	82.28%	82.60%	81.88%	83.04%
Third month of Qtr	SI583	81.78%	82.46%	82.72%	81.69%	82.87%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	84.60%	88.92%	86.66%	86.07%	85.85%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI 588</b>	<b>\$ 6,785</b>	<b>\$ 6,788</b>	<b>\$ 9,091</b>	<b>\$ 13,862</b>	<b>\$ 13,112</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 38,258	\$ 34,966	\$ 34,316	\$ 34,784	\$ 34,884
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	27	26	27	30	29
<b>Summary of Changes in Savings Association Equity Capital</b>						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 809,242	\$ 762,806	\$ 713,694	\$ 720,371	\$ 719,090
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 2,475	\$ 36,188	\$ 3,830	\$- 4,961	\$ 5,708
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 4,421	\$ 500	\$ 71	\$ 127	\$ 5,996
Stock Issued	SI640	\$ 0	\$ 10,001	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 10,137	\$ 311	\$ 11,786	\$ 15,412	\$ 9,931
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$- 141	\$ 0
Other Comprehensive Income	SI662	\$ 3,131	\$ 5,885	\$ 32,726	\$- 16,844	\$- 7,888
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$- 304	\$ 12	\$- 441
Other Adjustments	SI671	\$- 1,175	\$- 468	\$ 1,151	\$- 21	\$- 32

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<b>Schedule SI --- Consolidated Supplemental Information</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>Total Savings Association Equity Capital, Ending Balance (SC80)</b>	<b>SI680</b>	<b>\$ 814,439</b>	<b>\$ 814,223</b>	<b>\$ 762,812</b>	<b>\$ 713,701</b>	<b>\$ 720,372</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,182	\$ 1,235	\$ 1,428	\$ 437	\$ 1,136
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 133	\$ 4,753	\$ 285	\$ 292	\$ 12,705
<b>Mutual Fund and Annuity Sales</b>						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 60	\$ 0	\$ 0	\$ 0
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 8,193,341	\$ 8,357,099	\$ 7,712,590	\$ 7,522,772	\$ 7,296,871
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 490,724	\$ 416,930	\$ 339,938	\$ 360,737	\$ 342,684
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,306,775	\$ 6,697,608	\$ 6,255,744	\$ 6,022,439	\$ 5,843,110
Nonmortgage Loans	SI885	\$ 716,969	\$ 739,276	\$ 720,178	\$ 712,289	\$ 695,262
Deposits and Excrows	SI890	\$ 5,668,234	\$ 5,640,518	\$ 5,186,326	\$ 5,078,819	\$ 4,913,319
Total Borrowings	SI895	\$ 1,285,370	\$ 1,450,784	\$ 1,343,628	\$ 1,438,178	\$ 1,353,291
<b>Brokerage Activities</b>						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	2	2	N/A	N/A	N/A
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	2	2	N/A	N/A	N/A
Engage in third party broker arrangements to sell securities prod/services?	SI911	2	1	N/A	N/A	N/A
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	1	1	N/A	N/A	N/A

<b>Schedule SQ --- Consolidated Supplemental Questions</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 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	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0

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Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
		Yes	Yes	Yes	Yes	Yes
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	13	14	13	13	13

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Do you have any activity to report on this schedule?	FS130	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 160,366</b>	<b>\$ 159,706</b>	<b>\$ 151,345</b>	<b>\$ 161,931</b>	<b>\$ 178,308</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 127,731</b>	<b>\$ 128,168</b>	<b>\$ 122,070</b>	<b>\$ 125,032</b>	<b>\$ 138,208</b>
Personal Trust and Agency Accounts	FS210	\$ 69,134	\$ 68,702	\$ 65,366	\$ 63,704	\$ 68,473
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 21,021	\$ 24,059	\$ 22,566	\$ 23,530	\$ 30,522
Employee Benefit - Defined Contribution	FS220	\$ 17,043	\$ 20,049	\$ 18,873	\$ 19,159	\$ 25,105
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 3,978	\$ 4,010	\$ 3,693	\$ 4,371	\$ 5,417
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 37,576	\$ 35,407	\$ 34,138	\$ 37,798	\$ 39,213
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 10,496</b>	<b>\$ 8,780</b>	<b>\$ 6,074</b>	<b>\$ 6,716</b>	<b>\$ 7,994</b>
Personal Trust and Agency Accounts	FS211	\$ 5,408	\$ 4,672	\$ 4,113	\$ 4,441	\$ 5,180
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,088	\$ 4,108	\$ 1,961	\$ 2,275	\$ 2,814
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 5,088	\$ 4,108	\$ 1,961	\$ 2,275	\$ 2,814
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 22,139</b>	<b>\$ 22,758</b>	<b>\$ 23,201</b>	<b>\$ 30,183</b>	<b>\$ 32,106</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>303</b>	<b>318</b>	<b>319</b>	<b>322</b>	<b>325</b>
Personal Trust and Agency Accounts	FS212	209	222	222	227	230
Retirement-related Trust and Agency Accounts - Total	SUB6120	39	41	38	37	38
Employee Benefit - Defined Contribution	FS222	15	16	12	12	12
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	24	25	26	25	26
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	55	55	59	58	57
Other Fiduciary Accounts	FS272	0	0	0	0	0
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>25</b>	<b>25</b>	<b>22</b>	<b>24</b>	<b>24</b>
Personal Trust and Agency Accounts	FS213	19	18	17	18	18
Retirement-related Trust and Agency Accounts - Total	SUB6130	6	7	5	6	6
Employee Benefit - Defined Contribution	FS223	0	0	0	0	0
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	6	7	5	6	6
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>18</b>	<b>17</b>	<b>17</b>	<b>21</b>	<b>21</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>

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Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
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
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 19,155</b>	<b>\$ 17,649</b>	<b>\$ 65,366</b>	<b>\$ 63,704</b>	<b>\$ 17,032</b>
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 20	\$ - 2	\$ 30	\$ 0
Interest-Bearing Deposits	FS415	\$ 5,554	\$ 4,479	\$ 14,498	\$ 13,494	\$ 3,951
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 183	\$ 185	\$ 1,093	\$ 1,166	\$ 21
State, County and Municipal Obligations	FS425	\$ 1,617	\$ 1,810	\$ 2,401	\$ 1,979	\$ 1,459
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 311	\$ 315	\$ 5,764	\$ 5,648	\$ 332
Common and Preferred Stock	FS445	\$ 8,112	\$ 7,493	\$ 23,937	\$ 26,135	\$ 7,717
Real Estate Mortgages	FS450	\$ 1	\$ 1	\$ 409	\$ 409	\$ 1
Real Estate	FS455	\$ 3,347	\$ 3,330	\$ 14,870	\$ 12,200	\$ 3,303
Miscellaneous Assets	FS460	\$ 29	\$ 16	\$ 2,396	\$ 2,643	\$ 248
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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

Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Total Equity Capital (SC84)	CCR100	\$ 814,438	\$ 814,226	\$ 762,806	\$ 713,694	\$ 720,372
Equity Capital Deductions - Total	SUB1631	\$ 12,914	\$ 10,525	\$ 10,110	\$ 9,638	\$ 9,430
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 3,678	\$ 3,624	\$ 3,195	\$ 2,900	\$ 2,213
Goodwill and Certain Other Intangible Assets	CCR115	\$ 8,012	\$ 5,727	\$ 6,006	\$ 5,827	\$ 5,872
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 1,224	\$ 1,174	\$ 909	\$ 893	\$ 1,327



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<b>Schedule CCR --- Consolidated Capital Requirement</b>						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 18	\$ 18
Equity Capital Additions -Total	SUB1641	\$- 7,919	\$- 4,841	\$ 1,042	\$ 33,648	\$ 16,987
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$- 9,023	\$- 5,930	\$- 47	\$ 32,559	\$ 16,432
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 1,104	\$ 1,089	\$ 1,089	\$ 1,089	\$ 500
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 793,605</b>	<b>\$ 798,860</b>	<b>\$ 753,738</b>	<b>\$ 737,704</b>	<b>\$ 727,929</b>
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 8,162,351</b>	<b>\$ 8,297,447</b>	<b>\$ 7,835,539</b>	<b>\$ 7,573,737</b>	<b>\$ 7,432,543</b>
Asset Deductions - Total	SUB1651	\$ 13,205	\$ 10,873	\$ 10,476	\$ 9,594	\$ 9,386
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,608	\$ 3,611	\$ 3,200	\$ 2,856	\$ 2,169
Goodwill and Certain Other Intangible Assets	CCR265	\$ 8,012	\$ 5,727	\$ 6,006	\$ 5,827	\$ 5,872
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,224	\$ 1,174	\$ 909	\$ 893	\$ 1,327
Other	CCR275	\$ 361	\$ 361	\$ 361	\$ 18	\$ 18
Asset Additions - Total	SUB1661	\$- 11,962	\$- 7,866	\$- 561	\$ 53,296	\$ 26,417
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$- 11,962	\$- 7,866	\$- 561	\$ 53,296	\$ 26,417
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 8,137,184</b>	<b>\$ 8,278,708</b>	<b>\$ 7,824,502</b>	<b>\$ 7,617,439</b>	<b>\$ 7,449,574</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 323,702</b>	<b>\$ 329,401</b>	<b>\$ 311,366</b>	<b>\$ 302,996</b>	<b>\$ 297,136</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 793,605</b>	<b>\$ 798,860</b>	<b>\$ 753,738</b>	<b>\$ 737,704</b>	<b>\$ 727,929</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 112	\$ 117	\$ 117	\$ 124	\$ 129
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 68,370	\$ 69,670	\$ 64,460	\$ 62,868	\$ 55,031
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 68,482</b>	<b>\$ 69,787</b>	<b>\$ 64,577</b>	<b>\$ 62,992</b>	<b>\$ 55,160</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 68,482</b>	<b>\$ 69,787</b>	<b>\$ 64,577</b>	<b>\$ 62,992</b>	<b>\$ 55,160</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 1,672	\$ 1,683	\$ 1,747	\$ 1,763	\$ 1,796

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Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 860,415</b>	<b>\$ 866,964</b>	<b>\$ 816,568</b>	<b>\$ 798,933</b>	<b>\$ 781,293</b>
0% R/W Category - Cash	CCR400	\$ 96,945	\$ 93,185	\$ 82,666	\$ 71,006	\$ 64,117
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 178,472	\$ 178,435	\$ 196,317	\$ 192,948	\$ 191,384
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 62,754	\$ 61,541	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 125,020	\$ 65,597	\$ 34,382	\$ 52,468	\$ 23,535
0% R/W Category - Assets Total	CCR420	\$ 463,191	\$ 398,758	\$ 313,365	\$ 316,422	\$ 279,036
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 597,723	\$ 654,465	\$ 723,090	\$ 595,835	\$ 527,895
20% R/W Category - Claims on FHLBs	CCR435	\$ 232,822	\$ 250,777	\$ 215,265	\$ 223,245	\$ 273,657
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 25,407	\$ 19,895	\$ 3,541	\$ 2,498	\$ 2,462
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 140,822	\$ 157,886	\$ 126,076	\$ 93,365	\$ 153,621
20% R/W Category - Other	CCR450	\$ 57,605	\$ 56,733	\$ 59,268	\$ 54,364	\$ 57,349
20% R/W Category - Assets Total	CCR455	\$ 1,054,379	\$ 1,139,756	\$ 1,127,240	\$ 969,307	\$ 1,014,984
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 210,876</b>	<b>\$ 227,952</b>	<b>\$ 225,451</b>	<b>\$ 193,860</b>	<b>\$ 202,995</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,419,220	\$ 2,487,391	\$ 2,445,732	\$ 2,427,638	\$ 2,406,916
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 42,145	\$ 39,104	\$ 31,194	\$ 28,436	\$ 21,353
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 29,125	\$ 12,960	\$ 151	\$ 175	\$ 1,196
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 4,475	\$ 3,782	\$ 4,161	\$ 4,167	\$ 3,642
50% R/W Category - Other	CCR480	\$ 8,267	\$ 8,680	\$ 6,802	\$ 5,380	\$ 5,926
50% R/W Category - Assets Total	CCR485	\$ 2,503,232	\$ 2,551,917	\$ 2,488,040	\$ 2,465,796	\$ 2,439,033
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 1,251,622</b>	<b>\$ 1,275,964</b>	<b>\$ 1,244,026</b>	<b>\$ 1,232,904</b>	<b>\$ 1,219,521</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 6,159	\$ 6,435	\$ 2,661	\$ 2,715	\$ 2,927
100% R/W Category - All Other Assets	CCR506	\$ 4,536,614	\$ 4,591,610	\$ 4,238,403	\$ 4,151,398	\$ 4,026,847
100% R/W Category - Assets Total	CCR510	\$ 4,542,773	\$ 4,598,045	\$ 4,241,064	\$ 4,154,113	\$ 4,029,774
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 4,542,773</b>	<b>\$ 4,598,045</b>	<b>\$ 4,241,064</b>	<b>\$ 4,154,113</b>	<b>\$ 4,029,774</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 8,563,575</b>	<b>\$ 8,688,476</b>	<b>\$ 8,169,709</b>	<b>\$ 7,905,638</b>	<b>\$ 7,762,827</b>

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 6,005,266</b>	<b>\$ 6,101,955</b>	<b>\$ 5,710,532</b>	<b>\$ 5,580,872</b>	<b>\$ 5,452,288</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 23,895	\$ 22,530	\$ 21,069	\$ 7,305	\$ 7,354
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 5,981,371</b>	<b>\$ 6,079,425</b>	<b>\$ 5,689,463</b>	<b>\$ 5,573,567</b>	<b>\$ 5,444,934</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 478,511</b>	<b>\$ 486,351</b>	<b>\$ 455,157</b>	<b>\$ 445,884</b>	<b>\$ 435,596</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>9.75%</b>	<b>9.65%</b>	<b>9.63%</b>	<b>9.68%</b>	<b>9.77%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>14.38%</b>	<b>14.26%</b>	<b>14.35%</b>	<b>14.33%</b>	<b>14.35%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>13.24%</b>	<b>13.11%</b>	<b>13.22%</b>	<b>13.20%</b>	<b>13.34%</b>
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>9.75%</b>	<b>9.65%</b>	<b>9.63%</b>	<b>9.68%</b>	<b>9.77%</b>

\*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.