

Office of Thrift Supervision
Financial Reporting System
Run Date: February 23, 2009, 3:26 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Number of Regulated Institutions		6	6	7	7	7
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 6,190,231	\$ 5,097,100	\$ 12,801,758	\$ 14,102,229	\$ 16,136,437
Cash and Non-Interest-Earning Deposits	SC110	\$ 744,327	\$ 266,010	\$ 386,147	\$ 551,558	\$ 666,600
Interest-Earning Deposits in FHLBs	SC112	\$ 32,214	\$ 34,720	\$ 9,793	\$ 20,133	\$ 11,372
Other Interest-Earning Deposits	SC118	\$ 4,233,608	\$ 3,603,426	\$ 4,126,099	\$ 3,092,448	\$ 2,076,436
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,722	\$ 9,497	\$ 7,053	\$ 617	\$ 1,742
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,043,773	\$ 1,038,513	\$ 4,405,307	\$ 7,131,140	\$ 9,889,588
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 3,867	\$ 3,863	\$ 6,390	\$ 8,061	\$ 10,147
State and Municipal Obligations	SC180	\$ 80,983	\$ 91,675	\$ 1,511,811	\$ 1,243,215	\$ 1,468,170
Securities Backed by Nonmortgage Loans	SC182	\$ 26,387	\$ 29,419	\$ 1,088,887	\$ 29,550	\$ 29,905
Other Investment Securities	SC185	\$ 9,736	\$ 9,593	\$ 1,206,790	\$ 1,959,500	\$ 1,880,023
Accrued Interest Receivable	SC191	\$ 13,614	\$ 10,384	\$ 53,481	\$ 66,007	\$ 102,454
Mortgage-Backed Securities - Gross	SUB0072	\$ 320,543	\$ 326,128	\$ 17,219,536	\$ 16,945,870	\$ 17,836,584
Mortgage-Backed Securities - Total	SC22	\$ 320,543	\$ 326,128	\$ 17,219,536	\$ 16,945,870	\$ 17,836,584
Pass-Through - Total	SUB0073	\$ 194,945	\$ 194,757	\$ 5,329,111	\$ 5,474,355	\$ 5,556,742
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 194,945	\$ 194,757	\$ 5,327,783	\$ 5,472,928	\$ 5,554,526
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 1,328	\$ 1,427	\$ 2,216
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 124,734	\$ 130,445	\$ 11,810,531	\$ 11,392,717	\$ 12,195,938
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 124,734	\$ 130,445	\$ 2,685,508	\$ 1,506,022	\$ 480,138
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 0	\$ 0	\$ 0	\$ 0	\$ 9,466
Other	SC222	\$ 0	\$ 0	\$ 9,125,023	\$ 9,886,695	\$ 11,706,334
Accrued Interest Receivable	SC228	\$ 864	\$ 926	\$ 79,894	\$ 78,798	\$ 83,904

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 364,576	\$ 370,814	\$ 9,084,408	\$ 9,975,698	\$ 10,553,807
Mortgage Loans - Total	SC26	\$ 360,958	\$ 367,965	\$ 9,017,866	\$ 9,893,393	\$ 10,507,657
Construction Loans - Total	SUB0100	\$ 23,888	\$ 36,672	\$ 42,367	\$ 44,126	\$ 47,916
Residential - Total	SUB0110	\$ 18,554	\$ 25,610	\$ 33,254	\$ 36,677	\$ 41,520
1-4 Dwelling Units	SC230	\$ 18,554	\$ 25,482	\$ 33,204	\$ 36,627	\$ 41,511
Multifamily (5 or more) Dwelling Units	SC235	\$ 0	\$ 128	\$ 50	\$ 50	\$ 9
Nonresidential Property	SC240	\$ 5,334	\$ 11,062	\$ 9,113	\$ 7,449	\$ 6,396
Permanent Loans - Total	SUB0121	\$ 338,754	\$ 332,170	\$ 8,999,216	\$ 9,882,808	\$ 10,453,243
Residential - Total	SUB0131	\$ 232,192	\$ 228,032	\$ 8,885,581	\$ 9,772,817	\$ 10,338,355
1-4 Dwelling Units - Total	SUB0141	\$ 220,865	\$ 216,681	\$ 593,052	\$ 606,286	\$ 617,963
Revolving Open-End Loans	SC251	\$ 34,624	\$ 33,585	\$ 319,148	\$ 326,833	\$ 317,697
All Other - First Liens	SC254	\$ 127,110	\$ 121,816	\$ 204,024	\$ 200,761	\$ 220,899
All Other - Junior Liens	SC255	\$ 59,131	\$ 61,280	\$ 69,880	\$ 78,692	\$ 79,367
Multifamily (5 or more) Dwelling Units	SC256	\$ 11,327	\$ 11,351	\$ 8,292,529	\$ 9,166,531	\$ 9,720,392
Nonresidential Property (Except Land)	SC260	\$ 57,587	\$ 52,728	\$ 52,536	\$ 48,212	\$ 51,445
Land	SC265	\$ 48,975	\$ 51,410	\$ 61,099	\$ 61,779	\$ 63,443
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 6,200	\$- 5,519	\$- 885,351	\$- 574,225	\$ 9,692,415
Accrued Interest Receivable	SC272	\$ 1,934	\$ 1,972	\$ 42,825	\$ 48,764	\$ 52,648
Advances for Taxes and Insurance	SC275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance for Loan and Lease Losses	SC283	\$ 3,618	\$ 2,849	\$ 66,542	\$ 82,305	\$ 46,150
Nonmortgage Loans - Gross	SUB0162	\$ 46,119,402	\$ 34,390,706	\$ 46,644,838	\$ 42,744,409	\$ 37,563,768
Nonmortgage Loans - Total	SC31	\$ 43,465,038	\$ 32,492,097	\$ 44,871,077	\$ 41,359,169	\$ 36,146,335
Commercial Loans - Total	SC32	\$ 16,220,564	\$ 11,066,081	\$ 22,946,429	\$ 18,822,694	\$ 11,719,871
Secured	SC300	\$ 13,884	\$ 12,213	\$ 10,083	\$ 9,806	\$ 9,835
Unsecured	SC303	\$ 16,206,680	\$ 11,053,868	\$ 22,936,346	\$ 18,812,888	\$ 11,710,036
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 29,668,874	\$ 23,111,385	\$ 23,469,229	\$ 23,716,120	\$ 25,593,941
Loans on Deposits	SC310	\$ 1,395	\$ 335	\$ 434	\$ 412	\$ 524
Home Improvement Loans (Not secured by real estate)	SC316	\$ 125,620	\$ 7,711	\$ 715,231	\$ 673,975	\$ 550,677
Education Loans	SC320	\$ 106	\$ 118	\$ 123	\$ 134	\$ 157
Auto Loans	SC323	\$ 87,125	\$ 80,571	\$ 60,902	\$ 15,079	\$ 2,545
Mobile Home Loans	SC326	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	SC328	\$ 23,315,826	\$ 20,237,463	\$ 19,684,568	\$ 19,944,692	\$ 22,034,540

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Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 6,138,802	\$ 2,785,187	\$ 3,007,971	\$ 3,081,828	\$ 3,005,498
Accrued Interest Receivable	SC348	\$ 229,964	\$ 213,240	\$ 229,180	\$ 205,595	\$ 249,956
Allowance for Loan and Lease Losses	SC357	\$ 2,654,364	\$ 1,898,609	\$ 1,773,761	\$ 1,385,240	\$ 1,417,433
Repossessed Assets - Gross	SUB0201	\$ 67,527	\$ 47,218	\$ 41,704	\$ 44,868	\$ 35,522
Repossessed Assets - Total	SC40	\$ 32,681	\$ 23,884	\$ 20,315	\$ 19,808	\$ 15,915
Real Estate - Total	SUB0210	\$ 4,068	\$ 3,397	\$ 2,261	\$ 2,250	\$ 1,193
Construction	SC405	\$ 1,624	\$ 2,807	\$ 1,300	\$ 1,467	\$ 865
Residential - Total	SUB0225	\$ 2,061	\$ 135	\$ 297	\$ 328	\$ 328
1-4 Dwelling Units	SC415	\$ 2,061	\$ 135	\$ 297	\$ 328	\$ 328
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 209	\$ 0	\$ 0
Land	SC428	\$ 383	\$ 455	\$ 455	\$ 455	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 63,459	\$ 43,821	\$ 39,443	\$ 42,618	\$ 34,329
General Valuation Allowances	SC441	\$ 34,846	\$ 23,334	\$ 21,389	\$ 25,060	\$ 19,607
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 47,566	\$ 46,160	\$ 724,238	\$ 774,052	\$ 650,594
Federal Home Loan Bank Stock	SC510	\$ 32,932	\$ 32,756	\$ 709,257	\$ 759,032	\$ 636,435
Other	SC540	\$ 14,634	\$ 13,404	\$ 14,981	\$ 15,020	\$ 14,159
Office Premises and Equipment	SC55	\$ 52,088	\$ 54,891	\$ 63,344	\$ 76,711	\$ 77,187
Other Assets - Gross	SUB0262	\$ 2,406,040	\$ 1,818,032	\$ 2,616,251	\$ 2,510,744	\$ 1,962,371
Other Assets - Total	SC59	\$ 2,406,040	\$ 1,818,032	\$ 2,616,251	\$ 2,510,744	\$ 1,962,371
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 17,828	\$ 17,631	\$ 17,432	\$ 17,224	\$ 17,021
Other	SC625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 73	\$ 103	\$ 140	\$ 192	\$ 219
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 647,985	\$ 692,202	\$ 709,904	\$ 725,825	\$ 720,056
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 2,893	\$ 6,374	\$ 31,058	\$ 47,758	\$ 44,917
Other Assets	SC689	\$ 1,737,261	\$ 1,101,722	\$ 1,857,717	\$ 1,719,745	\$ 1,180,158
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 2,692,828	\$ 1,924,792	\$ 1,861,692	\$ 1,492,605	\$ 1,483,190
Total Assets - Gross	SUB0283	\$ 55,567,973	\$ 42,151,049	\$ 89,196,077	\$ 87,174,581	\$ 84,816,270
Total Assets	SC60	\$ 52,875,145	\$ 40,226,257	\$ 87,334,385	\$ 85,681,976	\$ 83,333,080
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 24,178,083	\$ 15,229,891	\$ 17,996,110	\$ 13,254,718	\$ 10,488,052
Deposits	SC710	\$ 24,177,818	\$ 15,229,743	\$ 17,996,240	\$ 13,251,025	\$ 10,486,166
Escrows	SC712	\$ 720	\$ 548	\$ 7,523	\$ 5,121	\$ 1,911
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 455	\$- 400	\$- 7,653	\$- 1,428	\$- 25
Borrowings - Total	SC72	\$ 16,162,564	\$ 15,156,353	\$ 29,017,828	\$ 24,569,971	\$ 28,320,344
Advances from FHLBank	SC720	\$ 201,100	\$ 228,000	\$ 10,947,246	\$ 12,220,159	\$ 9,475,211
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 96,604	\$ 1,413,961	\$ 1,207,711	\$ 561,139	\$ 1,161,566
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	\$ 15,864,860	\$ 13,514,392	\$ 16,862,871	\$ 11,788,673	\$ 17,683,567
Other Liabilities - Total	SC75	\$ 3,126,633	\$ 3,155,719	\$ 4,493,014	\$ 9,126,156	\$ 7,352,924
Accrued Interest Payable - Deposits	SC763	\$ 118,617	\$ 154,472	\$ 167,482	\$ 130,055	\$ 105,801
Accrued Interest Payable - Other	SC766	\$ 60,170	\$ 74,547	\$ 130,453	\$ 101,843	\$ 113,616
Accrued Taxes	SC776	\$ 103,494	\$ 45,715	\$ 80,790	\$ 631,998	\$ 343,359
Accounts Payable	SC780	\$ 1,059,718	\$ 972,939	\$ 831,535	\$ 915,453	\$ 1,018,934
Deferred Income Taxes	SC790	\$ 574	\$ 0	\$ 0	\$ 0	\$ 19
Other Liabilities and Deferred Income	SC796	\$ 1,784,060	\$ 1,908,046	\$ 3,282,754	\$ 7,346,807	\$ 5,771,195
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 43,467,280	\$ 33,541,963	\$ 51,506,952	\$ 46,950,845	\$ 46,161,320
Minority Interest	SC800	\$ 30	\$ 1,581	\$ 1,561	\$ 1,555	\$ 1,564
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 7,853,679	\$ 5,034,510	\$ 34,425,819	\$ 37,127,842	\$ 37,471,627
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500	\$ 9,500
Common Stock:						
Par Value	SC820	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341	\$ 6,341
Paid in Excess of Par	SC830	\$ 7,837,838	\$ 5,018,669	\$ 34,409,978	\$ 37,112,001	\$ 37,455,786
Accumulated Other Comprehensive Income - Total	SC86	\$ 339	\$ 2,236	\$- 788,975	\$- 729,121	\$- 140,557
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 15,064	\$ 9,636	\$- 770,505	\$- 691,470	\$- 126,477
Gains (Losses) on Cash Flow Hedges	SC865	\$- 14,725	\$- 7,400	\$- 18,470	\$- 37,651	\$- 14,080
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 1,565,059	\$ 1,657,208	\$ 2,199,987	\$ 2,341,428	\$- 150,277
Other Components of Equity Capital	SC891	\$- 11,242	\$- 11,241	\$- 10,957	\$- 10,573	\$- 10,597
Total Equity Capital	SC80	\$ 9,407,835	\$ 6,682,713	\$ 35,825,874	\$ 38,729,576	\$ 37,170,196
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 52,875,145	\$ 40,226,257	\$ 87,334,387	\$ 85,681,976	\$ 83,333,080

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Other Codes As of Dec 2008

Other Asset Codes

Code	Description	Count	Amount
4	Net deferred tax assets	4	\$ 443,530
7	Prepaid expenses	4	\$ 234,890
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 77,232
14	Other noninterest-bearing short-term accounts recv	2	\$ 352
99	Other	4	\$ 549,316

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 144
11	The liability recorded for post-retirement benefit	1	\$ 124
13	Amounts payable under interest-rate-swap agreement	1	\$ 33,912
15	Liability on loan servicing contracts	1	\$ 2,355
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 1,047,682
99	Other	7	\$ 699,842

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,401,079	\$ 1,246,199	\$ 1,747,432	\$ 1,786,929	\$ 1,704,816
Deposits and Investment Securities	SO115	\$ 15,304	\$ 36,914	\$ 114,259	\$ 113,534	\$ 145,106
Mortgage-Backed Securities	SO125	\$ 3,742	\$ 3,539	\$ 249,637	\$ 250,890	\$ 251,051
Mortgage Loans	SO141	\$ 6,476	\$ 6,775	\$ 145,565	\$ 165,235	\$ 122,402
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 11	\$ 48	\$ 2,088	\$ 2,530	\$ 393
Nonmortgage Loans - Total	SUB0950	\$ 1,153,462	\$ 1,016,429	\$ 1,096,439	\$ 1,141,603	\$ 1,084,390
Commercial Loans and Leases	SO160	\$ 399,581	\$ 324,245	\$ 367,207	\$ 398,501	\$ 440,813
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 22,646	\$ 21,457	\$ 16,815	\$ 17,094	\$ 16,408
Consumer Loans and Leases	SO171	\$ 753,881	\$ 692,184	\$ 729,232	\$ 743,102	\$ 643,577
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 199,438	\$ 161,037	\$ 122,629	\$ 96,043	\$ 85,066
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 0	\$ 114	\$ 2,538	\$ 1,576	\$ 1,242
Federal Home Loan Bank Stock	SO181	\$ 0	\$ 114	\$ 2,538	\$ 1,576	\$ 1,242
Other	SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Interest Expense - Total	SO21	\$ 398,245	\$ 347,516	\$ 331,638	\$ 373,030	\$ 457,880
Deposits	SO215	\$ 173,896	\$ 111,898	\$ 120,592	\$ 106,205	\$ 104,026
Escrows	SO225	\$ 0	\$ 0	\$ 1	\$ 1	\$ 49
Advances from FHLBank	SO230	\$ 1,621	\$ 1,672	\$ 84,351	\$ 104,194	\$ 119,393
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	\$ 222,728	\$ 233,946	\$ 126,694	\$ 162,630	\$ 234,412
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,002,834	\$ 898,797	\$ 1,418,332	\$ 1,415,475	\$ 1,248,178
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 1,344,526	\$ 796,787	\$ 1,003,259	\$ 697,090	\$ 658,197
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$- 341,692	\$ 102,010	\$ 415,073	\$ 718,385	\$ 589,981
Noninterest Income - Total	SO42	\$ 1,405,618	\$ 1,320,408	\$ 1,158,839	\$ 1,558,343	\$ 1,313,818
Mortgage Loan Servicing Fees	SO410	\$ 40	\$ 31	\$ 29	\$ 27	\$ 27
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 45	\$- 60	\$- 74	\$- 49	\$- 53

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 1,105,152	\$ 1,299,355	\$ 1,416,199	\$ 1,410,397	\$ 1,473,056
Net Income (Loss) from Other - Total	SUB0451	\$ 302,629	\$ 46,175	\$- 238,733	\$ 148,442	\$- 148,789
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 301,885	\$ 45,030	\$- 239,403	\$ 150,268	\$- 60,597
Operations & Sale of Repossessed Assets	SO461	\$- 772	\$- 23	\$ 23	\$- 16	\$- 64
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,562	\$ 895	\$ 9	\$- 541	\$ 23,041
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 4,211	\$ 273	\$ 611	\$ 633	\$- 111,639
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 133	\$ 0	\$ 27	\$- 1,902	\$ 470
Other Noninterest Income	SO488	\$- 2,158	\$- 25,093	\$- 18,582	\$- 474	\$- 10,423
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,208,142	\$ 1,275,309	\$ 1,403,402	\$ 1,328,456	\$ 1,393,424
All Personnel Compensation and Expense	SO510	\$ 79,056	\$ 76,833	\$ 92,306	\$ 84,617	\$ 87,875
Legal Expense	SO520	\$ 2,477	\$ 2,435	\$ 2,716	\$ 2,682	\$ 3,161
Office Occupancy and Equipment Expense	SO530	\$ 38,104	\$ 39,486	\$ 36,341	\$ 22,036	\$ 22,569
Marketing and Other Professional Services	SO540	\$ 397,808	\$ 432,284	\$ 417,596	\$ 383,889	\$ 436,558
Loan Servicing Fees	SO550	\$ 50,699	\$ 40,624	\$ 169,755	\$ 182,793	\$ 168,542
Goodwill and Other Intangibles Expense	SO560	\$ 18,655	\$ 16,859	\$ 17,061	\$ 15,907	\$ 13,830
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 621,343	\$ 666,788	\$ 667,627	\$ 636,532	\$ 660,889
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 144,216	\$ 147,109	\$ 170,510	\$ 948,272	\$ 510,375
Income Taxes - Total	SO71	\$- 52,204	\$ 71,031	\$ 58,991	\$ 361,750	\$ 179,915

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 52,763	\$ 65,646	\$ 60,219	\$ 311,940	\$ 170,066
State, Local & Other	SO720	\$ 559	\$ 5,385	\$- 1,228	\$ 49,810	\$ 9,849
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 92,012	\$ 76,078	\$ 111,519	\$ 586,522	\$ 330,460
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 92,012	\$ 76,078	\$ 111,519	\$ 586,522	\$ 330,460

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Other Codes As of Dec 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 2
14	Interest Income from CNFIs reported on SC655	1	\$- 2,429
15	Income from corporate-owned life insurance	1	\$ 196
99	Other	2	\$ 73

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	2	\$ 44
7	Office supplies, printing, and postage	2	\$ 87
8	Telephone, including data lines	2	\$ 103
9	Loan origination expense	1	\$ 27
99	Other	9	\$ 613,831

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 5,098,369	\$ 3,697,290	\$ 3,534,361	\$ 1,786,929	\$ 7,284,561
YTD - Deposits and Investment Securities	Y_SO115	\$ 122,809	\$ 107,505	\$ 227,793	\$ 113,534	\$ 1,424,648
YTD - Mortgage-Backed Securities	Y_SO125	\$ 14,039	\$ 10,297	\$ 500,527	\$ 250,890	\$ 969,760
YTD - Mortgage Loans	Y_SO141	\$ 27,401	\$ 20,925	\$ 310,800	\$ 165,235	\$ 189,287
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 2,037	\$ 2,026	\$ 4,618	\$ 2,530	\$ 730
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,406,889	\$ 1,007,308	\$ 765,708	\$ 398,501	\$ 1,809,320
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 78,010	\$ 55,364	\$ 33,909	\$ 17,094	\$ 57,819
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 2,870,959	\$ 2,117,078	\$ 1,472,334	\$ 743,102	\$ 2,484,765
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 576,225	\$ 376,787	\$ 218,672	\$ 96,043	\$ 348,232
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 283	\$ 283	\$ 4,114	\$ 1,576	\$ 9,579
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 283	\$ 283	\$ 4,114	\$ 1,576	\$ 3,710
YTD - Other	Y_SO185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 5,869
YTD - Interest Expense - Total	Y_SO21	\$ 1,226,100	\$ 827,855	\$ 704,668	\$ 373,030	\$ 2,421,488
YTD - Deposits	Y_SO215	\$ 481,555	\$ 307,659	\$ 226,797	\$ 106,205	\$ 476,611
YTD - Escrows	Y_SO225	\$ 0	\$ 0	\$ 2	\$ 1	\$ 49
YTD - Advances from FHLBank	Y_SO230	\$ 6,125	\$ 4,504	\$ 188,545	\$ 104,194	\$ 331,169
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	\$ 738,420	\$ 515,692	\$ 289,324	\$ 162,630	\$ 1,613,659
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 3,872,552	\$ 2,869,718	\$ 2,833,807	\$ 1,415,475	\$ 4,872,652
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,813,021	\$ 2,468,495	\$ 1,700,349	\$ 697,090	\$ 1,926,098
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 59,531	\$ 401,223	\$ 1,133,458	\$ 718,385	\$ 2,946,554
YTD - Noninterest Income - Total	Y_SO42	\$ 5,697,534	\$ 4,291,916	\$ 2,717,182	\$ 1,558,343	\$ 5,832,445
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 127	\$ 87	\$ 56	\$ 27	\$ 188
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 228	\$- 183	\$- 123	\$- 49	\$- 221

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Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 5,186,627	\$ 4,081,475	\$ 2,826,596	\$ 1,410,397	\$ 5,401,465
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 557,490	\$ 254,861	\$ - 90,291	\$ 148,442	\$ 432,386
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 554,899	\$ 253,014	\$ - 89,135	\$ 150,268	\$ 418,580
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 805	\$ - 33	\$ 7	\$ - 16	\$ - 76
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 2,199	\$ 363	\$ - 532	\$ - 541	\$ 13,348
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 5,728	\$ 1,517	\$ 1,244	\$ 633	\$ 1,666
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 0	\$ 0	\$ 0	\$ 318
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ - 133	\$ 0	\$ - 1,875	\$ - 1,902	\$ - 1,450
YTD - Other Noninterest Income	Y_SO488	\$ - 46,482	\$ - 44,324	\$ - 19,056	\$ - 474	\$ - 1,373
YTD - Noninterest Expense - Total	Y_SO51	\$ 5,153,149	\$ 3,945,007	\$ 2,731,858	\$ 1,328,456	\$ 5,012,905
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 326,815	\$ 247,759	\$ 176,923	\$ 84,617	\$ 437,594
YTD - Legal Expense	Y_SO520	\$ 10,282	\$ 7,805	\$ 5,398	\$ 2,682	\$ 7,662
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 133,795	\$ 95,691	\$ 58,377	\$ 22,036	\$ 112,008
YTD - Marketing and Other Professional Services	Y_SO540	\$ 1,597,453	\$ 1,199,645	\$ 801,485	\$ 383,889	\$ 1,545,854
YTD - Loan Servicing Fees	Y_SO550	\$ 443,871	\$ 393,172	\$ 352,548	\$ 182,793	\$ 476,584
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 68,482	\$ 49,827	\$ 32,968	\$ 15,907	\$ 47,835
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 2,572,451	\$ 1,951,108	\$ 1,304,159	\$ 636,532	\$ 2,385,368
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 603,916	\$ 748,132	\$ 1,118,782	\$ 948,272	\$ 3,766,094
YTD - Income Taxes - Total	Y_SO71	\$ 253,767	\$ 305,971	\$ 420,741	\$ 361,750	\$ 1,376,016
YTD - Federal	Y_SO710	\$ 221,014	\$ 273,777	\$ 372,159	\$ 311,940	\$ 1,272,123
YTD - State, Local, and Other	Y_SO720	\$ 32,753	\$ 32,194	\$ 48,582	\$ 49,810	\$ 103,893
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 350,149	\$ 442,161	\$ 698,041	\$ 586,522	\$ 2,390,078
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 350,149	\$ 442,161	\$ 698,041	\$ 586,522	\$ 2,390,078

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,924,790	\$ 1,796,901	\$ 1,492,604	\$ 1,483,189	\$ 1,018,879
Net Provision for Loss	VA115	\$ 1,340,942	\$ 796,787	\$ 1,003,217	\$ 697,090	\$ 658,196
Transfers	VA125	\$- 177	\$ 0	\$ 0	\$ 0	\$ 0
Recoveries	VA135	\$ 73,854	\$ 75,638	\$ 56,540	\$ 40,873	\$ 193,660
Adjustments	VA145	\$ 333,022	\$ 30,813	\$- 28,835	\$- 60,853	\$ 121,576
Charge-offs	VA155	\$ 979,602	\$ 775,349	\$ 661,834	\$ 667,695	\$ 509,121
General Valuation Allowances - Ending Balance	VA165	\$ 2,692,829	\$ 1,924,790	\$ 1,861,692	\$ 1,492,604	\$ 1,483,190
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3	\$ 45	\$ 3	\$ 3	\$ 2
Net Provision for Loss	VA118	\$ 3,584	\$ 0	\$ 42	\$ 0	\$ 1
Transfers	VA128	\$ 177	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 42	\$ 0	\$ 0	\$ 0
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,764	\$ 3	\$ 45	\$ 3	\$ 3
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,924,793	\$ 1,796,946	\$ 1,492,607	\$ 1,483,192	\$ 1,018,881
Net Provision for Loss	VA120	\$ 1,344,526	\$ 796,787	\$ 1,003,259	\$ 697,090	\$ 658,197
Recoveries	VA140	\$ 73,854	\$ 75,638	\$ 56,540	\$ 40,873	\$ 193,660
Adjustments	VA150	\$ 333,022	\$ 30,813	\$- 28,835	\$- 60,853	\$ 121,576
Charge-offs	VA160	\$ 979,602	\$ 775,391	\$ 661,834	\$ 667,695	\$ 509,121
Total Valuation Allowances - Ending Balance	VA170	\$ 2,696,593	\$ 1,924,793	\$ 1,861,737	\$ 1,492,607	\$ 1,483,193
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 979,602	\$ 775,349	\$ 661,834	\$ 667,695	\$ 509,121
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 800	\$ 796	\$ 2,047	\$ 1,867	\$ 4,147
Construction - Total	SUB2030	\$ 0	\$ 33	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 33	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 800	\$ 763	\$ 2,047	\$ 1,867	\$ 4,147
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 2,047	\$ 1,113	\$ 811
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 0	\$ 0	\$ 0	\$ 476
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 800	\$ 763	\$ 0	\$ 754	\$ 2,860
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 967,199	\$ 770,053	\$ 656,733	\$ 663,578	\$ 503,536
Commercial Loans	VA520	\$ 415,598	\$ 262,043	\$ 216,319	\$ 172,957	\$ 133,508
Consumer Loans - Total	SUB2061	\$ 551,601	\$ 508,010	\$ 440,414	\$ 490,621	\$ 370,028
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 134	\$ 85	\$ 10,357	\$ 5,859	\$ 2,152
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 7	\$ 8
Auto Loans	VA540	\$ 504	\$ 346	\$ 28	\$ 41	\$ 2
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 448,558	\$ 411,630	\$ 336,357	\$ 409,261	\$ 307,661
Other	VA560	\$ 102,405	\$ 95,949	\$ 93,672	\$ 75,453	\$ 60,205
Repossessed Assets - Total	VA60	\$ 11,603	\$ 4,500	\$ 3,054	\$ 2,250	\$ 1,438
Real Estate - Construction	VA605	\$ 0	\$ 368	\$ 33	\$ 0	\$ 153
Real Estate - 1-4 Dwelling Units	VA613	\$ 91	\$ 75	\$ 14	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 23	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 26	\$ 0
Other Repossessed Assets	VA630	\$ 11,512	\$ 4,057	\$ 2,984	\$ 2,224	\$ 1,285
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 73,854	\$ 75,638	\$ 56,540	\$ 40,873	\$ 193,660
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 20	\$ 8	\$ 10	\$ 9	\$ 65
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 20	\$ 8	\$ 10	\$ 9	\$ 65
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 0	\$ 10	\$ 2	\$ 4
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 20	\$ 8	\$ 0	\$ 7	\$ 61
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 73,834	\$ 75,630	\$ 56,530	\$ 40,864	\$ 193,595

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 28,988	\$ 15,423	\$ 13,928	\$ 12,277	\$ 11,828
Consumer Loans - Total	SUB2161	\$ 44,846	\$ 60,207	\$ 42,602	\$ 28,587	\$ 181,767
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 2	\$ 0	\$ 2,399	\$ 973	\$ 443
Education Loans	VA531	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Auto Loans	VA541	\$ 23	\$ 15	\$ 5	\$ 3	\$ 11
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 36,326	\$ 50,393	\$ 32,908	\$ 21,878	\$ 173,714
Other	VA561	\$ 8,495	\$ 9,799	\$ 7,289	\$ 5,733	\$ 7,599
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 3,761	\$ 0	\$ 42	\$ 0	\$ 1
Deposits and Investment Securities	VA38	\$ 3,584	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 177	\$ 0	\$ 42	\$ 0	\$ 1
Construction - Total	SUB2230	\$ 70	\$ 0	\$ 42	\$ 0	\$ 1
1-4 Dwelling Units	VA422	\$ 70	\$ 0	\$ 42	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 107	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 54	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commercial Loans	VA522	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 909,509	\$ 699,711	\$ 605,336	\$ 626,822	\$ 315,462
Deposits and Investment Securities	VA39	\$ 3,584	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 957	\$ 788	\$ 2,079	\$ 1,858	\$ 4,083
Construction - Total	SUB2330	\$ 70	\$ 33	\$ 42	\$ 0	\$ 1
1-4 Dwelling Units	VA425	\$ 70	\$ 33	\$ 42	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 887	\$ 755	\$ 2,037	\$ 1,858	\$ 4,082
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ 0	\$ 2,037	\$ 1,111	\$ 807
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 54	\$ 0	\$ 0	\$ 0	\$ 476
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 780	\$ 755	\$ 0	\$ 747	\$ 2,799
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 893,365	\$ 694,423	\$ 600,203	\$ 622,714	\$ 309,941
Commercial Loans	VA525	\$ 386,610	\$ 246,620	\$ 202,391	\$ 160,680	\$ 121,680
Consumer Loans - Total	SUB2361	\$ 506,755	\$ 447,803	\$ 397,812	\$ 462,034	\$ 188,261
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 132	\$ 85	\$ 7,958	\$ 4,886	\$ 1,709
Education Loans	VA535	\$ 0	\$ 0	\$ - 1	\$ 7	\$ 8
Auto Loans	VA545	\$ 481	\$ 331	\$ 23	\$ 38	\$ - 9
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 412,232	\$ 361,237	\$ 303,449	\$ 387,383	\$ 133,947
Other	VA565	\$ 93,910	\$ 86,150	\$ 86,383	\$ 69,720	\$ 52,606
Repossessed Assets - Total	VA65	\$ 11,603	\$ 4,500	\$ 3,054	\$ 2,250	\$ 1,438
Real Estate - Construction	VA607	\$ 0	\$ 368	\$ 33	\$ 0	\$ 153
Real Estate - 1-4 Dwelling Units	VA615	\$ 91	\$ 75	\$ 14	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 23	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 26	\$ 0
Other Repossessed Assets	VA633	\$ 11,512	\$ 4,057	\$ 2,984	\$ 2,224	\$ 1,285
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 391,111	\$ 281,834	\$ 38,752	\$ 3,661	\$ 2,925
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 346,358	\$ 257,107	\$ 153,266	\$ 131,163	\$ 21,838
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,925	\$ 2,217	\$ 649	\$ 1,057	\$ 1,032
Construction	VA951	\$ 0	\$ 2,006	\$ 245	\$ 602	\$ 865
Permanent - 1-4 Dwelling Units	VA952	\$ 1,925	\$ 211	\$ 193	\$ 0	\$ 167
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 211	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 455	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 4,557	\$ 4,556	\$ 39,287	\$ 43,705	\$ 53,094
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,275,651	\$ 799,949	\$ 1,000,524	\$ 802,198	\$ 678,841
Substandard	VA965	\$ 1,275,226	\$ 799,736	\$ 948,186	\$ 788,836	\$ 678,669
Doubtful	VA970	\$ 425	\$ 213	\$ 52,338	\$ 13,362	\$ 172
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,346,342	\$ 1,677,502	\$ 1,607,750	\$ 1,427,962	\$ 1,323,993
Mortgages - Total	SUB2421	\$ 8,251	\$ 7,687	\$ 26,642	\$ 26,472	\$ 16,334
Construction and Land Loans	SUB2430	\$ 3,324	\$ 2,573	\$ 3,610	\$ 3,824	\$ 2,763
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 4,927	\$ 5,114	\$ 9,202	\$ 9,848	\$ 9,832
Permanent Loans Secured by All Other Property	SUB2450	\$ 3,162	\$ 1,780	\$ 14,568	\$ 13,652	\$ 5,074
Nonmortgages - Total	SUB2461	\$ 2,338,091	\$ 1,669,815	\$ 1,581,108	\$ 1,401,490	\$ 1,307,659
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,720,460	\$ 1,269,502	\$ 1,225,153	\$ 1,096,035	\$ 1,045,484
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,153,979	\$ 901,760	\$ 833,574	\$ 791,032	\$ 736,891
Mortgage Loans - Total	SUB2481	\$ 4,333	\$ 3,021	\$ 13,463	\$ 18,729	\$ 9,956
Construction	PD115	\$ 0	\$ 214	\$ 0	\$ 1,870	\$ 287
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 433	\$ 433	\$ 970	\$ 2,573	\$ 3,477
Secured by First Liens	PD123	\$ 1,480	\$ 1,459	\$ 1,127	\$ 1,851	\$ 1,731
Secured by Junior Liens	PD124	\$ 1,046	\$ 697	\$ 924	\$ 764	\$ 447
Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 0	\$ 10,125	\$ 9,674	\$ 3,739
Nonresidential Property (Except Land)	PD135	\$ 0	\$ 0	\$ 317	\$ 1,724	\$ 0
Land	PD138	\$ 1,374	\$ 218	\$ 0	\$ 273	\$ 275
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 418,569	\$ 246,812	\$ 230,259	\$ 241,679	\$ 210,374
Consumer Loans - Total	SUB2511	\$ 731,077	\$ 651,927	\$ 589,852	\$ 530,624	\$ 516,561
Loans on Deposits	PD161	\$ 0	\$ 110	\$ 0	\$ 0	\$ 9
Home Improvement Loans	PD163	\$ 597	\$ 154	\$ 18,462	\$ 18,622	\$ 817
Education Loans	PD165	\$ 7	\$ 15	\$ 0	\$ 11	\$ 14
Auto Loans	PD167	\$ 1,327	\$ 707	\$ 433	\$ 39	\$ 90
Mobile Home Loans	PD169	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 624,382	\$ 554,718	\$ 486,192	\$ 393,845	\$ 397,728
Other	PD180	\$ 104,764	\$ 96,223	\$ 84,765	\$ 118,107	\$ 117,903
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 146,805	\$ 92,163	\$ 30,041	\$ 15,940	\$ 58
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 0	\$ 2	\$ 0	\$ 12
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 566,481	\$ 367,742	\$ 391,579	\$ 305,003	\$ 308,593
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	\$ 130	\$ 0	\$ 74
Construction	PD215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 39	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 0	\$ 0	\$ 91	\$ 0	\$ 74
Secured by Junior Liens	PD224	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 406,862	\$ 225,690	\$ 233,137	\$ 197,353	\$ 157,366
Consumer Loans - Total	SUB2521	\$ 159,619	\$ 142,052	\$ 158,312	\$ 107,650	\$ 151,153
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 159,359	\$ 141,852	\$ 158,040	\$ 107,497	\$ 150,973
Other	PD280	\$ 260	\$ 200	\$ 272	\$ 153	\$ 180
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 69,956	\$ 53,401	\$ 761	\$ 1	\$ 2
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	\$ 74
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 625,882	\$ 408,000	\$ 382,597	\$ 331,927	\$ 278,509
Mortgage Loans - Total	SUB2501	\$ 3,918	\$ 4,666	\$ 13,049	\$ 7,743	\$ 6,304

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 162	\$ 579	\$ 2,872	\$ 1,102	\$ 1,141
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 518	\$ 233	\$ 4,076	\$ 3,971	\$ 3,390
Secured by First Liens	PD323	\$ 1,102	\$ 2,013	\$ 1,765	\$ 428	\$ 674
Secured by Junior Liens	PD324	\$ 348	\$ 279	\$ 210	\$ 261	\$ 39
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 2,058	\$ 1,402	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 0	\$ 0	\$ 1,330	\$ 0	\$ 0
Land	PD338	\$ 1,788	\$ 1,562	\$ 738	\$ 579	\$ 1,060
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 118,222	\$ 23,277	\$ 15,902	\$ 9,397	\$ 10,792
Consumer Loans - Total	SUB2531	\$ 503,742	\$ 380,057	\$ 353,646	\$ 314,787	\$ 261,413
Loans on Deposits	PD361	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 87	\$ 36	\$ 15,006	\$ 15,374	\$ 266
Education Loans	PD365	\$ 16	\$ 8	\$ 0	\$ 0	\$ 13
Auto Loans	PD367	\$ 178	\$ 109	\$ 0	\$ 0	\$ 31
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 413,751	\$ 299,294	\$ 262,026	\$ 206,150	\$ 188,396
Other	PD380	\$ 89,710	\$ 80,610	\$ 76,614	\$ 93,263	\$ 72,707
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 8,152	\$ 5,995	\$ 7,513	\$ 8,207	\$ 109
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 0	\$ 0	\$ 46	\$ 0	\$ 8
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,402	\$ 1,405	\$ 24,868	\$ 24,161	\$ 24,723
90% up to 100% LTV	LD110	\$ 1,402	\$ 1,405	\$ 10,111	\$ 8,987	\$ 9,750
100% and greater LTV	LD120	\$ 0	\$ 0	\$ 14,757	\$ 15,174	\$ 14,973
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 27	\$ 1,023	\$ 678	\$ 449
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 27	\$ 90	\$ 486	\$ 364

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Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 27	\$ 90	\$ 486	\$ 364
90% up to 100% LTV	LD210	\$ 0	\$ 27	\$ 90	\$ 334	\$ 364
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 152	\$ 0
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 0	\$ 933	\$ 192	\$ 85
90% up to 100% LTV	LD250	\$ 0	\$ 0	\$ 376	\$ 192	\$ 85
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 557	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 0	\$ 29	\$ 213	\$ 84
90% up to 100% LTV	LD430	\$ 0	\$ 0	\$ 29	\$ 213	\$ 84
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 213	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 213	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 4,497	\$ 4,848	\$ 6,671	\$ 5,529	\$ 5,305
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 20,920	\$ 18,958	\$ 19,440	\$ 19,670	\$ 22,049
1-4 Dwelling Units Option ARM Loans	LD610	\$ 8,522	\$ 8,419	\$ 39,117	\$ 37,836	\$ 43,576
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	\$ 0	\$ 3,075	\$ 4,569	\$ 5,914
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 137	\$ 153	\$ 179

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 9,310	\$ 15,327	\$ 22,124	\$ 24,960	\$ 34,786
Mortgage Construction Loans	CC105	\$ 6,799	\$ 11,321	\$ 15,017	\$ 17,596	\$ 26,917
Other Mortgage Loans	CC115	\$ 2,511	\$ 4,006	\$ 7,107	\$ 7,364	\$ 7,869
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,581	\$ 1,060	\$ 596	\$ 286	\$ 273
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 8,589	\$ 1,912	\$ 4,971	\$ 3,079	\$ 3,841
1-4 Dwelling Units	CC280	\$ 8,344	\$ 1,912	\$ 2,252	\$ 3,079	\$ 3,841
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other Real Estate	CC300	\$ 245	\$ 0	\$ 2,719	\$ 0	\$ 0
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 0	\$ 194	\$ 217	\$ 217
Commitments Outstanding to Purchase Loans	CC320	\$ 500	\$ 610	\$ 619	\$ 610	\$ 561
Commitments Outstanding to Sell Loans	CC330	\$ 303,773	\$ 234,864	\$ 250,780	\$ 244,346	\$ 202,184
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 334,772,775	\$ 478,954,454	\$ 560,796,729	\$ 554,967,779	\$ 572,913,738
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 22,024	\$ 31,553	\$ 229,102	\$ 256,532	\$ 271,438
Commercial Lines	CC420	\$ 32,025,717	\$ 34,049,056	\$ 36,344,603	\$ 39,986,211	\$ 51,923,815
Open-End Consumer Lines - Credit Cards	CC423	\$ 296,027,126	\$ 443,823,283	\$ 521,780,159	\$ 512,378,917	\$ 518,455,945
Open-End Consumer Lines - Other	CC425	\$ 6,697,908	\$ 1,050,562	\$ 2,442,865	\$ 2,346,119	\$ 2,262,540
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 0	\$ 0	\$ 5,138	\$ 5,138	\$ 5,138
Commercial	CC430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Standby, Not Included on CC465 or CC468	CC435	\$ 0	\$ 0	\$ 5,138	\$ 5,138	\$ 5,138
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 10,758,389	\$ 10,482,208	\$ 14,620,378	\$ 13,404,213	\$ 12,827,001
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 225,316	\$ 226,253	\$ 256,606	\$ 248,651	\$ 110,025
Other Contingent Liabilities	CC480	\$ 200	\$ 690	\$ 691	\$ 0	\$ 1,991
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 2,130	\$ 0	\$ 235,316	\$ 299,314	\$ 48,883
Sales	CF145	\$ 0	\$ 0	\$ 92,655	\$ 245,573	\$ 396,134
Other Balance Changes	CF148	\$- 3,248	\$- 9,482	\$- 286,352	\$- 136,129	\$- 6,372,179
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 0	\$ 0	\$ 1,651,535	\$ 1,558,628	\$ 213,959
Sales	CF155	\$ 0	\$ 0	\$ 753,062	\$ 1,241,030	\$ 491,512
Other Balance Changes	CF158	\$- 5,711	\$- 7,141	\$- 480,658	\$- 1,120,818	\$ 5,749,333
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 2,130	\$ 0	\$ 1,886,851	\$ 1,857,942	\$ 262,842
Sales - Total	SUB3821	\$ 0	\$ 0	\$ 845,717	\$ 1,486,603	\$ 887,646
Net Purchases - Total	SUB3826	\$ 2,130	\$ 0	\$ 1,041,134	\$ 371,339	\$- 624,804
Mortgage Loans Disbursed - Total	SUB3831	\$ 44,705	\$ 54,777	\$ 80,462	\$ 58,837	\$ 70,258
Construction Loans - Total	SUB3840	\$ 14,053	\$ 19,522	\$ 27,292	\$ 19,781	\$ 30,574
1-4 Dwelling Units	CF190	\$ 7,404	\$ 13,054	\$ 15,116	\$ 18,521	\$ 27,313
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 78	\$ 3,670	\$ 0	\$ 0
Nonresidential	CF210	\$ 6,649	\$ 6,390	\$ 8,506	\$ 1,260	\$ 3,261
Permanent Loans - Total	SUB3851	\$ 30,652	\$ 35,255	\$ 53,170	\$ 39,056	\$ 39,684
1-4 Dwelling Units	CF225	\$ 21,349	\$ 27,770	\$ 34,138	\$ 31,329	\$ 30,395
Home Equity and Junior Liens	CF226	\$ 3,778	\$ 765	\$ 2,428	\$ 4,465	\$ 12,010
Multifamily (5 or more) Dwelling Units	CF245	\$ 31	\$ 1,083	\$ 1,237	\$ 317	\$ 0
Nonresidential (Except Land)	CF260	\$ 8,027	\$ 4,000	\$ 14,377	\$ 2,613	\$ 3,871
Land	CF270	\$ 1,245	\$ 2,402	\$ 3,418	\$ 4,797	\$ 5,418
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 0	\$ 0	\$ 3	\$ 4	\$ 9,714,728
1-4 Dwelling Units	CF280	\$ 0	\$ 0	\$ 3	\$ 4	\$ 1
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	\$ 9,714,727
Nonresidential	CF300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 10,424	\$ 19,538	\$ 35,102	\$ 14,847	\$ 22,717
1-4 Dwelling Units	CF310	\$ 10,424	\$ 15,609	\$ 27,069	\$ 14,847	\$ 22,717
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 3,670	\$ 0	\$ 0
Nonresidential	CF330	\$ 0	\$ 3,929	\$ 4,363	\$ 0	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 10,424	\$- 19,538	\$- 35,099	\$- 14,843	\$ 9,692,011
Memo - Refinancing Loans	CF361	\$ 5,238	\$ 4,395	\$ 4,143	\$ 5,893	\$ 2,153
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 30,714,173	\$ 32,940,212	\$ 37,662,634	\$ 37,159,455	\$ 31,498,845
Sales	CF395	\$ 3,734,112	\$ 22,364,531	\$ 17,557,903	\$ 20,687,947	\$ 25,589,051
Consumer:						
Closed or Purchased	CF400	\$ 27,968,510	\$ 26,749,997	\$ 27,404,461	\$ 26,012,800	\$ 27,827,333
Sales	CF405	\$ 46,484	\$ 1,559,363	\$ 1,011,668	\$ 2,757,125	\$ 1,038,416
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 58,682,683	\$ 59,690,209	\$ 65,067,095	\$ 63,172,255	\$ 59,326,178
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,780,596	\$ 23,923,894	\$ 18,569,571	\$ 23,445,072	\$ 26,627,467
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 54,902,087	\$ 35,766,315	\$ 46,497,524	\$ 39,727,183	\$ 32,698,711
Deposits:						
Interest Credited to Deposits	CF430	\$ 14,830	\$ 36,190	\$ 49,040	\$ 62,527	\$ 62,383

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 23,350,924	\$ 14,037,069	\$ 16,196,213	\$ 11,368,596	\$ 8,665,210
Fully Insured	DI100	\$ 22,200,783	\$ 10,009,560	\$ 10,532,693	\$ 5,209,638	\$ 2,745,241
Other	DI110	\$ 1,150,141	\$ 4,027,509	\$ 5,663,520	\$ 6,158,958	\$ 5,919,969
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 22,708,180	\$ 10,286,263	\$ 11,160,009	\$ 5,967,638	\$ 3,485,201
Greater than \$100,000	DI130	\$ 1,580,799	\$ 5,091,484	\$ 6,812,584	\$ 7,256,353	\$ 6,970,955
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	6,266,593	4,576,847	7,512,165	4,085,263	3,107,511
Greater than \$100,000	DI160	5,858	5,255	5,832	4,616	1,966
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 7,542	\$ 6,603	\$ 29,994	\$ 30,988	\$ 31,089
Greater than \$250,000	DI175	\$ 634	\$ 407	\$ 1,176	\$ 1,166	\$ 832
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	186	173	1,448	1,464	1,481
Greater than \$250,000	DI185	2	1	4	4	3

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Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	6,272,639	4,582,276	7,519,449	4,091,347	3,110,961
IRA/Keogh Accounts	DI200	\$ 8,153	\$ 6,989	\$ 31,170	\$ 32,154	\$ 31,921
Uninsured Deposits	DI210	\$ 1,258,640	\$ 4,702,883	\$ 6,434,461	\$ 7,001,683	\$ 6,868,221
Preferred Deposits	DI220	\$ 1,512	\$ 1,500	\$ 25,386	\$ 10,471	\$ 11,451
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 370,490	\$ 283,447	\$ 308,548	\$ 323,900	\$ 335,643
Money Market Deposit Accounts	DI320	\$ 4,658,007	\$ 3,935,907	\$ 2,663,740	\$ 2,729,712	\$ 2,303,246
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 123,633	\$ 124,893	\$ 223,612	\$ 241,279	\$ 232,482
Time Deposits	DI340	\$ 19,026,408	\$ 10,886,044	\$ 14,807,863	\$ 9,961,253	\$ 7,616,706
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 396,250	\$ 4,045,739	\$ 5,750,698	\$ 9,039,777	\$ 7,427,200
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 4,234	\$ 3,332	\$ 9,020	\$ 9,429	\$ 8,933
Non-Interest-Bearing Demand Deposits	DI610	\$ 196,630	\$ 133,005	\$ 159,253	\$ 161,183	\$ 175,495
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 24,297,155	\$ 15,384,763	\$ 18,172,097	\$ 13,385,564	\$ 8,071,904
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 21,579,948	\$ 13,667,197	\$ 14,841,423	\$ 11,156,780	\$ 6,386,378
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 14,052	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 20	N/A	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	4,627	4,685	4,926	5,185	5,742
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 12,577	\$ 12,577	\$ 14,512
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 3,867	\$ 0	\$ 12,577	\$ 12,577	\$ 0
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,468,457	\$ 1,491,341	\$ 23,339,417	\$ 22,289,742	\$ 26,016,481
Assets Held for Sale	SI387	\$ 423,633	\$ 301,485	\$ 255,751	\$ 251,093	\$ 208,055
Loans Serviced for Others	SI390	\$ 9,973,500	\$ 17,210,026	\$ 16,585,384	\$ 35,318,035	\$ 38,616,523
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 2,893	\$ 6,374	\$ 31,058	\$ 47,758	\$ 44,917
Other Residual Interests	SI404	\$ 222,423	\$ 219,879	\$ 224,016	\$ 199,305	\$ 63,227
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	83.87%	88.49%	86.37%	88.11%	82.38%
Second month of Qtr	SI582	85.53%	87.82%	84.81%	86.88%	84.21%
Third month of Qtr	SI583	83.63%	87.82%	85.08%	85.81%	88.66%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	0.00%	0.00%	0.00%	0.00%	0.00%
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 177	\$ 276	\$ 385	\$ 437	\$ 10,006,982
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 7,070	\$ 7,513	\$ 7,080	\$ 6,679	\$ 8,059
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3	3	3	3	4
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 6,682,709	\$ 6,595,885	\$ 38,729,575	\$ 37,170,197	\$ 37,796,849
Net Income (Loss) (SO91)	SI610	\$- 92,012	\$ 76,078	\$ 111,519	\$ 586,522	\$ 330,460
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 134	\$ 850	\$ 3,000,754	\$ 151,296	\$ 2,833,456
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,819,169	\$ 1,469	\$ 45,386	\$ 1,712,716	\$ 1,839,923

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,898	\$ 10,127	\$- 59,854	\$- 588,564	\$ 36,418
Prior Period Adjustments	SI668	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Adjustments	SI671	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Ending Equity Capital (SC80)	SI680	\$ 9,407,834	\$ 6,682,709	\$ 35,825,872	\$ 38,729,575	\$ 37,170,196
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 21,688	\$ 21,968	\$ 25,576	\$ 25,367	\$ 24,197
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 3,966	\$ 4,176	\$ 39	\$ 39	\$ 7,172
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]	0 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Average Balance Sheet Data						
Total Assets	SI870	\$ 47,992,499	\$ 40,958,633	\$ 86,880,222	\$ 82,438,133	\$ 79,504,845
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,801,847	\$ 5,278,717	\$ 14,807,349	\$ 12,195,676	\$ 15,012,517
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 690,561	\$ 706,163	\$ 26,382,717	\$ 27,127,828	\$ 23,717,421
Nonmortgage Loans	SI885	\$ 41,470,741	\$ 34,568,038	\$ 43,440,863	\$ 41,355,356	\$ 40,115,095
Deposits and Excrows	SI890	\$ 21,564,094	\$ 14,565,351	\$ 15,717,305	\$ 11,365,235	\$ 8,743,838
Total Borrowings	SI895	\$ 15,014,394	\$ 16,655,250	\$ 27,775,955	\$ 24,229,632	\$ 26,697,949

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

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 19,443,821	\$ 23,809,458	\$ 27,088,191	\$ 27,720,380	\$ 30,319,745
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 8,500	\$ 12,941	\$ 13,083	\$ 10,012	\$ 11,360
Personal Trust and Agency Accounts	FS210	\$ 8,500	\$ 12,941	\$ 13,083	\$ 10,012	\$ 11,360
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 973,381	\$ 1,233,670	\$ 1,629,084	\$ 1,673,144	\$ 1,820,653
Personal Trust and Agency Accounts	FS211	\$ 84,600	\$ 80,791	\$ 72,185	\$ 58,783	\$ 60,548
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 888,780	\$ 1,152,878	\$ 1,395,278	\$ 1,444,645	\$ 1,599,783
Employee Benefit - Defined Contribution	FS221	\$ 290,049	\$ 359,159	\$ 565,416	\$ 590,317	\$ 625,632
Employee Benefit - Defined Benefit	FS231	\$ 123,899	\$ 122,617	\$ 149,017	\$ 146,486	\$ 155,018
Other Retirement Accounts	FS241	\$ 474,832	\$ 671,102	\$ 680,845	\$ 707,842	\$ 819,133
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1	\$ 1	\$ 161,621	\$ 169,716	\$ 160,322
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 18,461,940	\$ 22,562,847	\$ 25,446,024	\$ 26,037,224	\$ 28,487,732
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	16	28	22	17	16
Personal Trust and Agency Accounts	FS212	16	28	22	17	16
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	0	0	0	0
Employee Benefit - Defined Contribution	FS222	0	0	0	0	0

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	0	0	0	0
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	0	0	0	0	0
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	4,899	5,012	5,355	5,421	5,508
Personal Trust and Agency Accounts	FS213	197	180	140	117	111
Retirement-related Trust and Agency Accounts - Total	SUB6130	4,701	4,831	5,213	5,302	5,395
Employee Benefit - Defined Contribution	FS223	4,682	4,811	5,193	5,282	5,380
Employee Benefit - Defined Benefit	FS233	1	1	1	1	1
Other Retirement Accounts	FS243	18	19	19	19	14
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	1	1	2	2	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	883,948	894,953	901,443	899,772	896,875
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,825	\$ 2,880	\$ 1,914	\$ 958	\$ 4,664
Personal Trust and Agency Accounts	FS310	\$ 309	\$ 230	\$ 129	\$ 56	\$ 231
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 82	\$ 53	\$ 18	\$- 20	\$ 715
Employee Benefit - Defined Contribution	FS320	\$ 10	\$ 0	\$- 14	\$- 36	\$ 637
Employee Benefit - Defined Benefit	FS330	\$ 68	\$ 50	\$ 29	\$ 14	\$ 65
Other Retirement Accounts	FS340	\$ 4	\$ 3	\$ 3	\$ 2	\$ 13
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS370	\$ 58	\$ 58	\$ 49	\$ 25	\$ 103
Custody and Safekeeping Accounts	FS380	\$ 3,376	\$ 2,539	\$ 1,718	\$ 897	\$ 3,615
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 971	\$ 767	\$ 528	\$ 226	\$ 1,248
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 4	\$ 4	\$ 0	\$ 0	\$ 1
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 2,850	\$ 2,109	\$ 1,386	\$ 732	\$ 3,415
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 8,500	\$ 12,941	\$ 13,083	\$ 10,012	\$ 11,360

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Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 0	\$ 0	\$ 2	\$ 1
Interest-Bearing Deposits	FS415	\$ 0	\$ 1,111	\$ 587	\$ 398	\$ 176
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 6,173	\$ 0	\$ 151	\$ 0	\$ 0
State, County and Municipal Obligations	FS425	\$ 1,220	\$ 278	\$ 0	\$ 0	\$ 0
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	\$ 447	\$ 387	\$ 552	\$ 0	\$ 0
Common and Preferred Stock	FS445	\$ 660	\$ 11,091	\$ 11,763	\$ 9,612	\$ 11,183
Real Estate Mortgages	FS450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Miscellaneous Assets	FS460	\$ 0	\$ 74	\$ 30	\$ 0	\$ 0
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	1	1
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	1	1
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 24	\$ 23
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 24	\$ 23
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						

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

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 9,407,835	\$ 6,682,713	\$ 35,825,874	\$ 38,729,576	\$ 37,170,196
Equity Capital Deductions - Total	SUB1631	\$ 648,053	\$ 694,342	\$ 712,023	\$ 728,075	\$ 720,078
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 647,985	\$ 692,202	\$ 709,826	\$ 725,825	\$ 720,056
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 68	\$ 2,140	\$ 2,197	\$ 2,250	\$ 22
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 302	\$ 20,648	\$ 812,347	\$ 756,178	\$ 137,074
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 339	\$- 2,237	\$ 788,961	\$ 729,120	\$ 135,510
Intangible Assets	CCR185	\$ 611	\$ 21,304	\$ 21,825	\$ 25,503	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 30	\$ 1,581	\$ 1,561	\$ 1,555	\$ 1,564
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 8,760,084	\$ 6,009,019	\$ 35,926,198	\$ 38,757,679	\$ 36,587,192

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

Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 52,875,145	\$ 40,226,257	\$ 87,334,385	\$ 85,681,976	\$ 83,333,080
Asset Deductions - Total	SUB1651	\$ 648,053	\$ 694,342	\$ 712,023	\$ 728,075	\$ 720,078
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 647,985	\$ 692,202	\$ 709,826	\$ 725,825	\$ 720,056
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 68	\$ 2,140	\$ 2,197	\$ 2,250	\$ 22
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 1,548	\$ 19,767	\$ 1,283,510	\$ 1,188,713	\$ 221,762
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 937	\$ -1,537	\$ 1,261,685	\$ 1,163,210	\$ 221,762
Intangible Assets	CCR285	\$ 611	\$ 21,304	\$ 21,825	\$ 25,503	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 52,228,640	\$ 39,551,682	\$ 87,905,872	\$ 86,142,614	\$ 82,834,764
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,089,145	\$ 1,582,066	\$ 3,516,234	\$ 3,445,704	\$ 3,310,441
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 8,760,084	\$ 6,009,019	\$ 35,926,198	\$ 38,757,679	\$ 36,587,192
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 908	\$ 1,584	\$ 2,440
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	\$ 731,836	\$ 535,797	\$ 571,964	\$ 595,392	\$ 676,157
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 731,836	\$ 535,797	\$ 572,872	\$ 596,976	\$ 678,597
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 731,836	\$ 535,797	\$ 572,872	\$ 596,976	\$ 678,597
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 225,316	\$ 226,253	\$ 260,416	\$ 252,534	\$ 240,097
Total Risk-Based Capital	CCR39	\$ 9,266,604	\$ 6,318,563	\$ 36,238,654	\$ 39,102,121	\$ 37,025,692
0% R/W Category - Cash	CCR400	\$ 2,207	\$ 2,007	\$ 8,171	\$ 8,085	\$ 8,180
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 1,084,603	\$ 1,082,527	\$ 1,386,724	\$ 1,385,290	\$ 1,827,635
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 7,976	\$ 6,965	\$ 4,897	\$ 6,557	\$ 5,588
0% R/W Category - Assets Total	CCR420	\$ 1,094,786	\$ 1,091,499	\$ 1,399,792	\$ 1,399,932	\$ 1,841,403
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 293,789	\$ 303,406	\$ 18,220,816	\$ 15,242,573	\$ 17,641,175
20% R/W Category - Claims on FHLBs	CCR435	\$ 65,171	\$ 67,478	\$ 2,166,697	\$ 3,063,090	\$ 647,808
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 8,488	\$ 8,919	\$ 693,647	\$ 690,052	\$ 890,278
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,120,493	\$ 3,913,197	\$ 18,020,621	\$ 14,745,230	\$ 10,363,367
20% R/W Category - Other	CCR450	\$ 150,549	\$ 713,808	\$ 2,513,277	\$ 6,613,513	\$ 9,022,411
20% R/W Category - Assets Total	CCR455	\$ 3,638,490	\$ 5,006,808	\$ 41,615,058	\$ 40,354,458	\$ 38,565,039
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 727,699	\$ 1,001,361	\$ 8,323,012	\$ 8,070,891	\$ 7,713,007
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 140,810	\$ 122,275	\$ 326,287	\$ 332,543	\$ 364,113
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 9,119	\$ 9,685	\$ 2,283,934	\$ 2,140,580	\$ 2,245,795
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 148,711	\$ 184,584	\$ 182,385
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 35,293	\$ 44,816	\$ 797,606	\$ 513,442	\$ 539,913
50% R/W Category - Other	CCR480	\$ 0	\$ 0	\$ 43,399	\$ 62,850	\$ 64,981
50% R/W Category - Assets Total	CCR485	\$ 185,222	\$ 176,776	\$ 3,599,937	\$ 3,233,999	\$ 3,397,187
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 92,612	\$ 88,389	\$ 1,799,970	\$ 1,617,001	\$ 1,698,595
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 966	\$ 197,758	\$ 179,112	\$ 175,904
100% R/W Category - All Other Assets	CCR506	\$ 57,768,633	\$ 41,869,062	\$ 48,472,710	\$ 50,358,329	\$ 51,190,978
100% R/W Category - Assets Total	CCR510	\$ 57,768,633	\$ 41,870,028	\$ 48,670,468	\$ 50,537,441	\$ 51,366,882
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 57,768,633	\$ 41,870,028	\$ 48,670,468	\$ 50,537,441	\$ 51,366,882
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 62,687,131	\$ 48,145,111	\$ 95,285,255	\$ 95,525,830	\$ 95,170,511
Subtotal Risk-Weighted Assets	CCR75	\$ 58,588,943	\$ 42,959,777	\$ 58,793,450	\$ 60,225,333	\$ 60,778,484
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,694,772	\$ 1,365,661	\$ 1,268,580	\$ 872,270	\$ 787,552
Total Risk-Weighted Assets	CCR78	\$ 56,894,171	\$ 41,594,116	\$ 57,524,870	\$ 59,353,063	\$ 59,990,932
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,551,534	\$ 3,327,530	\$ 4,601,990	\$ 4,748,246	\$ 4,799,275
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	16.77%	15.19%	40.87%	44.99%	44.17%
Total Risk-Based Capital Ratio	CCR820	16.29%	15.19%	63.00%	65.88%	61.72%
Tier 1 Risk-Based Capital Ratio	CCR830	15.00%	13.90%	62.00%	64.87%	60.59%

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Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Tangible Equity Ratio	CCR840	16.77%	15.15%	40.85%	44.98%	44.17%

*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.