

Office of Thrift Supervision Financial Reporting System Run Date: November 18, 2008, 3:04 PM	TFR Industry Aggregate Report 93047 - OTS-Regulated: Tennessee September 2008	Frozen Aggregated Data (\$Thousands)
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Description	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions	17	17	17	17	17

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

Schedule SC --- Consolidated Statement of Condition		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 1,265,147	\$ 1,299,128	\$ 1,361,337	\$ 1,280,365	\$ 1,323,125
Cash and Non-Interest-Earning Deposits	SC110	\$ 76,656	\$ 92,272	\$ 89,210	\$ 80,946	\$ 88,124
Interest-Earning Deposits in FHLBs	SC112	\$ 55,903	\$ 56,666	\$ 87,248	\$ 58,698	\$ 54,381
Other Interest-Earning Deposits	SC118	\$ 20,029	\$ 20,884	\$ 13,287	\$ 9,565	\$ 10,302
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 26,981	\$ 4,982	\$ 64,834	\$ 31,569	\$ 8,493
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 979,457	\$ 994,588	\$ 979,744	\$ 979,485	\$ 1,046,534
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,046	\$ 17,633	\$ 11,339	\$ 9,291	\$ 7,966
State and Municipal Obligations	SC180	\$ 80,498	\$ 85,040	\$ 83,869	\$ 83,885	\$ 77,099
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 10,510	\$ 13,729	\$ 19,682	\$ 15,090	\$ 16,770
Accrued Interest Receivable	SC191	\$ 13,067	\$ 13,334	\$ 12,124	\$ 11,836	\$ 13,456
Mortgage-Backed Securities - Gross	SUB0072	\$ 263,782	\$ 261,649	\$ 223,052	\$ 172,337	\$ 158,522
Mortgage-Backed Securities - Total	SC22	\$ 263,782	\$ 261,649	\$ 223,052	\$ 172,337	\$ 158,522
Pass-Through - Total	SUB0073	\$ 214,869	\$ 211,138	\$ 180,914	\$ 154,783	\$ 143,842
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 214,869	\$ 211,138	\$ 180,914	\$ 154,783	\$ 143,678
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 164
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 47,936	\$ 49,538	\$ 41,299	\$ 16,858	\$ 14,036
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 356	\$ 376	\$ 407	\$ 1,437	\$ 443
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 16,920	\$ 17,710	\$ 16,729	\$ 7,625	\$ 8,386
Other	SC222	\$ 30,660	\$ 31,452	\$ 24,163	\$ 7,796	\$ 5,207
Accrued Interest Receivable	SC228	\$ 977	\$ 973	\$ 839	\$ 696	\$ 644

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 3,230,153	\$ 3,205,219	\$ 3,118,542	\$ 3,077,138	\$ 2,954,667
Mortgage Loans - Total	SC26	\$ 3,201,089	\$ 3,178,107	\$ 3,091,527	\$ 3,052,597	\$ 2,933,164
Construction Loans - Total	SUB0100	\$ 414,324	\$ 404,706	\$ 389,188	\$ 388,695	\$ 375,542
Residential - Total	SUB0110	\$ 255,788	\$ 263,703	\$ 264,904	\$ 268,910	\$ 268,441
1-4 Dwelling Units	SC230	\$ 215,797	\$ 225,575	\$ 228,358	\$ 237,231	\$ 243,771
Multifamily (5 or more) Dwelling Units	SC235	\$ 39,991	\$ 38,128	\$ 36,546	\$ 31,679	\$ 24,670
Nonresidential Property	SC240	\$ 158,536	\$ 141,003	\$ 124,284	\$ 119,785	\$ 107,101
Permanent Loans - Total	SUB0121	\$ 2,801,832	\$ 2,786,306	\$ 2,714,896	\$ 2,673,625	\$ 2,564,702
Residential - Total	SUB0131	\$ 1,802,695	\$ 1,779,862	\$ 1,727,376	\$ 1,691,775	\$ 1,637,684
1-4 Dwelling Units - Total	SUB0141	\$ 1,717,195	\$ 1,691,619	\$ 1,654,552	\$ 1,617,760	\$ 1,560,075
Revolving Open-End Loans	SC251	\$ 199,050	\$ 190,251	\$ 176,701	\$ 170,751	\$ 159,552
All Other - First Liens	SC254	\$ 1,435,858	\$ 1,419,720	\$ 1,397,602	\$ 1,366,335	\$ 1,326,398
All Other - Junior Liens	SC255	\$ 82,287	\$ 81,648	\$ 80,249	\$ 80,674	\$ 74,125
Multifamily (5 or more) Dwelling Units	SC256	\$ 85,500	\$ 88,243	\$ 72,824	\$ 74,015	\$ 77,609
Nonresidential Property (Except Land)	SC260	\$ 707,983	\$ 709,091	\$ 692,657	\$ 682,910	\$ 646,199
Land	SC265	\$ 291,154	\$ 297,353	\$ 294,863	\$ 298,940	\$ 280,819
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 25,144	\$ 86,928	\$ 41,764	\$ 122,076	\$ 29,326
Accrued Interest Receivable	SC272	\$ 13,324	\$ 13,564	\$ 13,673	\$ 13,803	\$ 13,709
Advances for Taxes and Insurance	SC275	\$ 673	\$ 643	\$ 785	\$ 1,015	\$ 714
Allowance for Loan and Lease Losses	SC283	\$ 29,064	\$ 27,112	\$ 27,015	\$ 24,541	\$ 21,503
Nonmortgage Loans - Gross	SUB0162	\$ 438,472	\$ 445,652	\$ 439,179	\$ 425,395	\$ 411,476
Nonmortgage Loans - Total	SC31	\$ 428,691	\$ 434,944	\$ 428,954	\$ 413,409	\$ 398,313
Commercial Loans - Total	SC32	\$ 277,447	\$ 277,299	\$ 268,844	\$ 252,386	\$ 237,193
Secured	SC300	\$ 205,302	\$ 210,102	\$ 202,566	\$ 195,719	\$ 180,218
Unsecured	SC303	\$ 72,136	\$ 67,186	\$ 66,265	\$ 56,652	\$ 56,958
Lease Receivables	SC306	\$ 9	\$ 11	\$ 13	\$ 15	\$ 17
Consumer Loans - Total	SC35	\$ 156,321	\$ 163,476	\$ 164,994	\$ 166,963	\$ 168,566
Loans on Deposits	SC310	\$ 22,150	\$ 24,060	\$ 24,992	\$ 25,868	\$ 25,774
Home Improvement Loans (Not secured by real estate)	SC316	\$ 440	\$ 495	\$ 416	\$ 541	\$ 637
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 74,257	\$ 75,467	\$ 76,470	\$ 78,273	\$ 78,710
Mobile Home Loans	SC326	\$ 2,738	\$ 2,767	\$ 2,559	\$ 2,644	\$ 2,607
Credit Cards	SC328	\$ 1,318	\$ 7,596	\$ 7,210	\$ 8,069	\$ 7,192

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Schedule SC --- Consolidated Statement of Condition		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 55,418	\$ 53,091	\$ 53,347	\$ 51,568	\$ 53,646
Accrued Interest Receivable	SC348	\$ 4,704	\$ 4,877	\$ 5,341	\$ 6,046	\$ 5,717
Allowance for Loan and Lease Losses	SC357	\$ 9,781	\$ 10,708	\$ 10,225	\$ 11,986	\$ 13,163
Reposessed Assets - Gross	SUB0201	\$ 13,462	\$ 6,243	\$ 4,966	\$ 5,394	\$ 6,019
Reposessed Assets - Total	SC40	\$ 13,449	\$ 6,003	\$ 4,959	\$ 5,383	\$ 6,010
Real Estate - Total	SUB0210	\$ 13,164	\$ 5,956	\$ 4,689	\$ 5,269	\$ 5,883
Construction	SC405	\$ 3,444	\$ 0	\$ 721	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 5,280	\$ 5,281	\$ 1,624	\$ 2,333	\$ 2,861
1-4 Dwelling Units	SC415	\$ 5,280	\$ 5,281	\$ 1,624	\$ 1,766	\$ 2,861
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 567	\$ 0
Nonresidential (Except Land)	SC426	\$ 3,650	\$ 532	\$ 400	\$ 924	\$ 975
Land	SC428	\$ 790	\$ 143	\$ 219	\$ 440	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 1,725	\$ 1,572	\$ 2,047
Other Reposessed Assets	SC430	\$ 298	\$ 287	\$ 277	\$ 125	\$ 136
General Valuation Allowances	SC441	\$ 13	\$ 240	\$ 7	\$ 11	\$ 9
Real Estate Held for Investment	SC45	\$ 568	\$ 568	\$ 682	\$ 939	\$ 1,442
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 45,826	\$ 45,250	\$ 43,442	\$ 42,532	\$ 44,326
Federal Home Loan Bank Stock	SC510	\$ 43,312	\$ 42,736	\$ 42,179	\$ 41,389	\$ 41,379
Other	SC540	\$ 2,514	\$ 2,514	\$ 1,263	\$ 1,143	\$ 2,947
Office Premises and Equipment	SC55	\$ 128,527	\$ 126,828	\$ 126,251	\$ 123,931	\$ 119,886
Other Assets - Gross	SUB0262	\$ 87,291	\$ 81,666	\$ 73,856	\$ 72,140	\$ 73,833
Other Assets - Total	SC59	\$ 87,291	\$ 81,666	\$ 73,856	\$ 72,107	\$ 73,799
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 11,033	\$ 10,922	\$ 10,831	\$ 10,720	\$ 10,617
Other	SC625	\$ 24,617	\$ 24,382	\$ 24,140	\$ 23,904	\$ 23,653
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 10,892	\$ 12,054	\$ 11,789	\$ 11,561	\$ 10,958
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 6,424	\$ 6,560	\$ 6,696	\$ 6,833	\$ 6,302
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 34,325	\$ 27,748	\$ 20,400	\$ 19,122	\$ 22,303
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	\$ 33	\$ 34
General Valuation Allowances - Total	SUB2092	\$ 38,858	\$ 38,060	\$ 37,247	\$ 36,571	\$ 34,709
Total Assets - Gross	SUB0283	\$ 5,473,228	\$ 5,472,203	\$ 5,391,307	\$ 5,200,172	\$ 5,093,296
Total Assets	SC60	\$ 5,434,370	\$ 5,434,143	\$ 5,354,060	\$ 5,163,601	\$ 5,058,587
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 4,144,916	\$ 4,079,645	\$ 4,100,611	\$ 3,957,573	\$ 3,926,686
Deposits	SC710	\$ 4,118,058	\$ 4,054,213	\$ 4,082,057	\$ 3,942,541	\$ 3,902,607
Escrows	SC712	\$ 26,869	\$ 25,448	\$ 18,576	\$ 15,058	\$ 24,082
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 11	\$- 16	\$- 22	\$- 27	\$- 3
Borrowings - Total	SC72	\$ 501,994	\$ 555,995	\$ 449,038	\$ 415,424	\$ 368,319
Advances from FHLBank	SC720	\$ 382,232	\$ 424,531	\$ 380,112	\$ 331,087	\$ 293,149
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 107,260	\$ 116,262	\$ 59,924	\$ 75,335	\$ 63,570
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	\$ 12,502	\$ 15,202	\$ 9,002	\$ 9,002	\$ 11,600
Other Liabilities - Total	SC75	\$ 48,439	\$ 50,447	\$ 55,243	\$ 49,202	\$ 49,325
Accrued Interest Payable - Deposits	SC763	\$ 10,457	\$ 11,921	\$ 12,817	\$ 12,071	\$ 12,895
Accrued Interest Payable - Other	SC766	\$ 1,234	\$ 1,117	\$ 855	\$ 712	\$ 754
Accrued Taxes	SC776	\$ 3,053	\$ 2,371	\$ 4,766	\$ 3,044	\$ 3,620
Accounts Payable	SC780	\$ 17,325	\$ 17,363	\$ 14,791	\$ 16,614	\$ 16,317
Deferred Income Taxes	SC790	\$ 1,800	\$ 1,913	\$ 2,870	\$ 2,401	\$ 2,685
Other Liabilities and Deferred Income	SC796	\$ 14,570	\$ 15,762	\$ 19,144	\$ 14,359	\$ 13,054
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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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 4,695,349	\$ 4,686,087	\$ 4,604,892	\$ 4,422,198	\$ 4,344,330
Minority Interest	SC800	\$ 9	\$ 9	\$ 9	\$ 9	\$ 9
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 142,899	\$ 142,227	\$ 142,015	\$ 141,744	\$ 115,535
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 9,099	\$ 9,057	\$ 9,057	\$ 9,057	\$ 9,047
Paid in Excess of Par	SC830	\$ 133,800	\$ 133,170	\$ 132,958	\$ 132,687	\$ 106,488
Accumulated Other Comprehensive Income - Total	SC86	\$- 3,898	\$- 2,301	\$ 5,489	\$ 3,274	\$ 1,008
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 3,898	\$- 2,301	\$ 5,489	\$ 3,274	\$ 1,008
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retained Earnings	SC880	\$ 613,067	\$ 618,436	\$ 611,853	\$ 606,464	\$ 603,121
Other Components of Equity Capital	SC891	\$- 13,053	\$- 10,319	\$- 10,198	\$- 10,088	\$- 5,419
Total Equity Capital	SC80	\$ 739,015	\$ 748,043	\$ 749,159	\$ 741,394	\$ 714,245
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 5,434,373	\$ 5,434,139	\$ 5,354,060	\$ 5,163,601	\$ 5,058,584

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Other Codes As of Sep 2008			
Other Asset Codes			
Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	5	\$ 2,233
4	Net deferred tax assets	10	\$ 13,288
6	Prepaid deposit insurance premiums	1	\$ 1
7	Prepaid expenses	15	\$ 4,023
8	Deposits for utilities and other services	1	\$ 157
14	Other noninterest-bearing short-term accounts recv	5	\$ 4,044
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 243
99	Other	9	\$ 3,583
Other Liability Codes			
Code	Description	Count	Amount
7	Deferred gains from the sale of real estate	1	\$ 6
11	The liability recorded for post-retirement benefit	7	\$ 7,098
14	Unapplied loan payments received	1	\$ 639
18	Litigation reserves	1	\$ 2,198
21	Liabilities for credit losses on OBS credit exposures	1	\$ 5
99	Other	19	\$ 2,828

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 75,774	\$ 75,974	\$ 77,557	\$ 80,012	\$ 78,618
Deposits and Investment Securities	SO115	\$ 13,333	\$ 13,854	\$ 14,187	\$ 14,822	\$ 14,645
Mortgage-Backed Securities	SO125	\$ 3,513	\$ 3,283	\$ 2,440	\$ 2,198	\$ 1,970
Mortgage Loans	SO141	\$ 49,852	\$ 49,854	\$ 51,337	\$ 52,970	\$ 52,135
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 317	\$ 297	\$ 301	\$ 287	\$ 313
Nonmortgage Loans - Total	SUB0950	\$ 8,580	\$ 8,508	\$ 9,100	\$ 9,531	\$ 9,385
Commercial Loans and Leases	SO160	\$ 4,608	\$ 4,608	\$ 4,771	\$ 4,936	\$ 4,746
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 21	\$ 19	\$ 18	\$ 36	\$ 20
Consumer Loans and Leases	SO171	\$ 3,972	\$ 3,900	\$ 4,329	\$ 4,595	\$ 4,639
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 158	\$ 159	\$ 174	\$ 168	\$ 150
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 567	\$ 566	\$ 550	\$ 730	\$ 696
Federal Home Loan Bank Stock	SO181	\$ 567	\$ 566	\$ 548	\$ 728	\$ 687
Other	SO185	\$ 0	\$ 0	\$ 2	\$ 2	\$ 9
Interest Expense - Total	SO21	\$ 33,213	\$ 34,963	\$ 37,833	\$ 39,373	\$ 38,597
Deposits	SO215	\$ 28,949	\$ 30,825	\$ 33,712	\$ 34,751	\$ 34,459
Escrows	SO225	\$ 22	\$ 27	\$ 26	\$ 57	\$ 59
Advances from FHLBank	SO230	\$ 3,472	\$ 3,333	\$ 3,452	\$ 3,677	\$ 3,496
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	\$ 770	\$ 778	\$ 643	\$ 888	\$ 583
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 43,128	\$ 41,577	\$ 40,274	\$ 41,369	\$ 40,717
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 20,780	\$ 2,713	\$ 2,515	\$ 3,683	\$ 451
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 22,348	\$ 38,864	\$ 37,759	\$ 37,686	\$ 40,266
Noninterest Income - Total	SO42	\$ 9,421	\$ 12,181	\$ 12,349	\$ 12,922	\$ 11,750
Mortgage Loan Servicing Fees	SO410	\$ 1,244	\$ 1,398	\$ 1,443	\$ 1,616	\$ 1,485
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 418	\$- 484	\$- 473	\$- 422	\$- 399

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 6,636	\$ 6,929	\$ 6,318	\$ 6,462	\$ 6,660
Net Income (Loss) from Other - Total	SUB0451	\$- 344	\$ 2,205	\$ 2,816	\$ 1,692	\$ 2,275
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 538	\$ 2,265	\$ 2,275	\$ 1,644	\$ 2,120
Operations & Sale of Repossessed Assets	SO461	\$ 3	\$- 40	\$- 3	\$ 47	\$ 101
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 191	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 0	\$- 20	\$ 544	\$ 1	\$ 54
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,303	\$ 2,133	\$ 2,245	\$ 3,575	\$ 1,729
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	\$ 36,089	\$ 36,864	\$ 36,064	\$ 39,033	\$ 35,286
All Personnel Compensation and Expense	SO510	\$ 21,291	\$ 22,243	\$ 21,836	\$ 24,629	\$ 21,341
Legal Expense	SO520	\$ 147	\$ 102	\$ 111	\$ 65	\$ 116
Office Occupancy and Equipment Expense	SO530	\$ 7,054	\$ 6,890	\$ 6,839	\$ 6,411	\$ 6,625
Marketing and Other Professional Services	SO540	\$ 1,933	\$ 1,913	\$ 1,863	\$ 2,340	\$ 1,916
Loan Servicing Fees	SO550	\$ 13	\$ 15	\$ 12	\$ 18	\$ 34
Goodwill and Other Intangibles Expense	SO560	\$ 136	\$ 136	\$ 137	\$ 132	\$ 118
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 54	\$ 109	\$ 30	\$ 66	\$ 40
Other Noninterest Expense	SO580	\$ 5,461	\$ 5,456	\$ 5,236	\$ 5,373	\$ 5,096
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	\$- 4,320	\$ 14,181	\$ 14,044	\$ 11,575	\$ 16,730
Income Taxes - Total	SO71	\$- 1,850	\$ 4,355	\$ 3,847	\$ 3,624	\$ 4,747

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 1,881	\$ 3,341	\$ 2,960	\$ 3,189	\$ 3,585
State, Local & Other	SO720	\$ 31	\$ 1,014	\$ 887	\$ 436	\$ 1,162
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 2,470	\$ 9,826	\$ 10,197	\$ 7,950	\$ 11,983
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 2,470	\$ 9,826	\$ 10,197	\$ 7,950	\$ 11,983

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Other Codes As of Sep 2008			
Other Noninterest Income Codes			
Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	1	\$ 134
7	Net income(loss) from leased property	4	\$ 22
15	Income from corporate-owned life insurance	9	\$ 342
99	Other	13	\$ 1,085
Other Noninterest Expense Codes			
Code	Description	Count	Amount
1	Deposit Insurance Premiums	8	\$ 379
2	OTS assessments	4	\$ 78
6	Supervisory examination fees	1	\$ 5
7	Office supplies, printing, and postage	12	\$ 941
8	Telephone, including data lines	5	\$ 203
9	Loan origination expense	1	\$ 37
10	ATM expense	4	\$ 213
13	Misc taxes other than income & real estate	1	\$ 13
15	Foreclosure expenses	1	\$ 6
17	Charitable contributions	1	\$ 38
99	Other	11	\$ 729

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 229,305	\$ 153,531	\$ 77,557	\$ 308,179	\$ 228,167
YTD - Deposits and Investment Securities	Y_SO115	\$ 41,374	\$ 28,041	\$ 14,187	\$ 58,317	\$ 43,495
YTD - Mortgage-Backed Securities	Y_SO125	\$ 9,236	\$ 5,723	\$ 2,440	\$ 7,742	\$ 5,544
YTD - Mortgage Loans	Y_SO141	\$ 151,043	\$ 101,191	\$ 51,337	\$ 203,904	\$ 150,934
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 915	\$ 598	\$ 301	\$ 1,029	\$ 742
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 13,987	\$ 9,379	\$ 4,771	\$ 18,632	\$ 13,696
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 58	\$ 37	\$ 18	\$ 159	\$ 123
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 12,201	\$ 8,229	\$ 4,329	\$ 17,876	\$ 13,281
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 491	\$ 333	\$ 174	\$ 520	\$ 352
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 1,683	\$ 1,116	\$ 550	\$ 2,757	\$ 2,027
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 1,681	\$ 1,114	\$ 548	\$ 2,735	\$ 2,007
YTD - Other	Y_SO185	\$ 2	\$ 2	\$ 2	\$ 22	\$ 20
YTD - Interest Expense - Total	Y_SO21	\$ 106,009	\$ 72,796	\$ 37,833	\$ 149,921	\$ 110,548
YTD - Deposits	Y_SO215	\$ 93,486	\$ 64,537	\$ 33,712	\$ 132,314	\$ 97,563
YTD - Escrows	Y_SO225	\$ 75	\$ 53	\$ 26	\$ 198	\$ 141
YTD - Advances from FHLBank	Y_SO230	\$ 10,257	\$ 6,785	\$ 3,452	\$ 14,652	\$ 10,975
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	\$ 2,191	\$ 1,421	\$ 643	\$ 2,757	\$ 1,869
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	\$ 124,979	\$ 81,851	\$ 40,274	\$ 161,015	\$ 119,646
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 26,008	\$ 5,228	\$ 2,515	\$ 5,129	\$ 1,446
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 98,971	\$ 76,623	\$ 37,759	\$ 155,886	\$ 118,200
YTD - Noninterest Income - Total	Y_SO42	\$ 33,951	\$ 24,530	\$ 12,349	\$ 49,106	\$ 36,184
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 4,085	\$ 2,841	\$ 1,443	\$ 6,055	\$ 4,439
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,375	\$- 957	\$- 473	\$- 1,679	\$- 1,257

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Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 19,883	\$ 13,247	\$ 6,318	\$ 27,942	\$ 21,480
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,677	\$ 5,021	\$ 2,816	\$ 7,992	\$ 6,300
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,002	\$ 4,540	\$ 2,275	\$ 7,810	\$ 6,166
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 40	\$- 43	\$- 3	\$ 64	\$ 17
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 191	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 524	\$ 524	\$ 544	\$ 118	\$ 117
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 6,681	\$ 4,378	\$ 2,245	\$ 8,797	\$ 5,222
YTD - Noninterest Expense - Total	Y_SO51	\$ 109,017	\$ 72,928	\$ 36,064	\$ 144,572	\$ 105,539
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 65,370	\$ 44,079	\$ 21,836	\$ 88,520	\$ 63,891
YTD - Legal Expense	Y_SO520	\$ 360	\$ 213	\$ 111	\$ 414	\$ 349
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 20,783	\$ 13,729	\$ 6,839	\$ 26,183	\$ 19,772
YTD - Marketing and Other Professional Services	Y_SO540	\$ 5,709	\$ 3,776	\$ 1,863	\$ 8,094	\$ 5,754
YTD - Loan Servicing Fees	Y_SO550	\$ 40	\$ 27	\$ 12	\$ 152	\$ 134
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 409	\$ 273	\$ 137	\$ 485	\$ 353
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 193	\$ 139	\$ 30	\$ 181	\$ 115
YTD - Other Noninterest Expense	Y_SO580	\$ 16,153	\$ 10,692	\$ 5,236	\$ 20,544	\$ 15,171
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 23,905	\$ 28,225	\$ 14,044	\$ 60,420	\$ 48,845
YTD - Income Taxes - Total	Y_SO71	\$ 6,352	\$ 8,202	\$ 3,847	\$ 17,044	\$ 13,420
YTD - Federal	Y_SO710	\$ 4,420	\$ 6,301	\$ 2,960	\$ 13,393	\$ 10,204
YTD - State, Local, and Other	Y_SO720	\$ 1,932	\$ 1,901	\$ 887	\$ 3,652	\$ 3,216
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 17,553	\$ 20,023	\$ 10,197	\$ 43,375	\$ 35,425
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 17,553	\$ 20,023	\$ 10,197	\$ 43,375	\$ 35,425

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 38,062	\$ 37,252	\$ 36,573	\$ 34,710	\$ 34,388
Net Provision for Loss	VA115	\$ 20,833	\$ 2,814	\$ 2,315	\$ 3,694	\$ 874
Transfers	VA125	\$- 275	\$- 35	\$ 143	\$ 121	\$ 0
Recoveries	VA135	\$ 1,040	\$ 361	\$ 292	\$ 231	\$ 166
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA155	\$ 20,798	\$ 2,330	\$ 2,071	\$ 2,184	\$ 718
General Valuation Allowances - Ending Balance	VA165	\$ 38,862	\$ 38,062	\$ 37,252	\$ 36,572	\$ 34,710
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1,399	\$ 1,403	\$ 1,378	\$ 1,632	\$ 2,170
Net Provision for Loss	VA118	\$ 1	\$ 8	\$ 230	\$ 55	\$- 383
Transfers	VA128	\$ 275	\$ 35	\$- 143	\$- 121	\$ 0
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 11	\$ 48	\$ 62	\$ 188	\$ 155
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,664	\$ 1,398	\$ 1,403	\$ 1,378	\$ 1,632
Total Valuation Allowances - Beginning Balance	VA110	\$ 39,461	\$ 38,655	\$ 37,951	\$ 36,342	\$ 36,558
Net Provision for Loss	VA120	\$ 20,834	\$ 2,822	\$ 2,545	\$ 3,749	\$ 491
Recoveries	VA140	\$ 1,040	\$ 361	\$ 292	\$ 231	\$ 166
Adjustments	VA150	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA160	\$ 20,809	\$ 2,378	\$ 2,133	\$ 2,372	\$ 873
Total Valuation Allowances - Ending Balance	VA170	\$ 40,526	\$ 39,460	\$ 38,655	\$ 37,950	\$ 36,342
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 20,798	\$ 2,330	\$ 2,071	\$ 2,184	\$ 718
Mortgage-Backed Securities	VA370	\$ 13,577	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,882	\$ 646	\$ 265	\$ 577	\$ 185
Construction - Total	SUB2030	\$ 311	\$ 59	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 311	\$ 59	\$ 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	\$ 1,571	\$ 587	\$ 265	\$ 577	\$ 185
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 154	\$ 24	\$ 1	\$ 35	\$ 12
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 113	\$ 142	\$ 206	\$ 43	\$ 67
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 61	\$ 58	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,255	\$ 18	\$ 0	\$ 494	\$ 106

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 49	\$ 342	\$ 0	\$ 5	\$ 0
Nonmortgage Loans - Total	VA56	\$ 1,106	\$ 1,540	\$ 1,548	\$ 1,422	\$ 531
Commercial Loans	VA520	\$ 237	\$ 768	\$ 704	\$ 718	\$ 113
Consumer Loans - Total	SUB2061	\$ 869	\$ 772	\$ 844	\$ 704	\$ 418
Loans on Deposits	VA510	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 505	\$ 541	\$ 642	\$ 371	\$ 177
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 77	\$ 35	\$ 20	\$ 66	\$ 52
Other	VA560	\$ 286	\$ 196	\$ 182	\$ 267	\$ 189
Reposessed Assets - Total	VA60	\$ 0	\$ 144	\$ 258	\$ 180	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 170	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 103	\$ 9	\$ 10	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 249	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 0	\$ 16	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 4,233	\$ 0	\$ 0	\$ 5	\$ 2
GVA Recoveries - Assets - Total	SUB2126	\$ 1,040	\$ 361	\$ 292	\$ 231	\$ 166
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 782	\$ 54	\$ 95	\$ 16	\$ 2
Construction - Total	SUB2130	\$ 3	\$ 0	\$ 0	\$ 1	\$ 0
1-4 Dwelling Units	VA421	\$ 3	\$ 0	\$ 0	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 779	\$ 54	\$ 95	\$ 15	\$ 2
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 1	\$ 0	\$ 1	\$ 1	\$ 1
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6	\$ 54	\$ 81	\$ 14	\$ 1
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	\$ 730	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 42	\$ 0	\$ 13	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 258	\$ 307	\$ 197	\$ 215	\$ 164

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 67	\$ 7	\$ 32	\$ 28	\$ 38
Consumer Loans - Total	SUB2161	\$ 191	\$ 300	\$ 165	\$ 187	\$ 126
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 107	\$ 191	\$ 72	\$ 65	\$ 48
Mobile Home Loans	VA551	\$ 1	\$ 2	\$ 2	\$ 2	\$ 3
Credit Cards	VA557	\$ 4	\$ 11	\$ 3	\$ 13	\$ 3
Other	VA561	\$ 79	\$ 96	\$ 88	\$ 107	\$ 72
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 274	\$ 43	\$ 89	\$- 65	\$- 382
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 137	\$ 193	\$ 137	\$ 75	\$- 269
Construction - Total	SUB2230	\$ 143	\$ 10	\$ 154	\$ 55	\$ 44
1-4 Dwelling Units	VA422	\$ 143	\$ 10	\$ 154	\$ 75	\$ 44
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$- 20	\$ 0
Permanent - Total	SUB2241	\$- 6	\$ 183	\$- 17	\$ 20	\$- 313
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 25	\$ 26	\$ 30	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 23	\$ 187	\$- 15	\$ 26	\$- 13
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	\$- 116	\$- 121	\$- 6	\$- 300
Land	VA492	\$ 42	\$ 86	\$ 89	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 134	\$- 150	\$- 51	\$- 169	\$- 113
Commercial Loans	VA522	\$ 95	\$- 96	\$- 96	\$- 165	\$ 99
Consumer Loans - Total	SUB2261	\$ 39	\$- 54	\$ 45	\$- 4	\$- 212
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	\$ 2	\$- 7	\$ 10	\$ 0	\$- 33
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 37	\$- 47	\$ 35	\$- 4	\$- 179
Reposessed Assets - Total	VA62	\$ 3	\$ 0	\$ 3	\$ 29	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 3	\$ 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	\$ 3	\$ 29	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 20,032	\$ 2,012	\$ 1,868	\$ 1,888	\$ 170
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 13,577	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,237	\$ 785	\$ 307	\$ 636	\$- 86
Construction - Total	SUB2330	\$ 451	\$ 69	\$ 154	\$ 54	\$ 44
1-4 Dwelling Units	VA425	\$ 451	\$ 69	\$ 154	\$ 74	\$ 44
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$- 20	\$ 0
Permanent - Total	SUB2341	\$ 786	\$ 716	\$ 153	\$ 582	\$- 130
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 128	\$ 50	\$ 30	\$ 34	\$ 11
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 84	\$ 275	\$ 110	\$ 55	\$ 53
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$ 61	\$ 58	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 525	\$- 98	\$- 121	\$ 488	\$- 194
Land	VA495	\$ 49	\$ 428	\$ 76	\$ 5	\$ 0
Nonmortgage Loans - Total	VA59	\$ 982	\$ 1,083	\$ 1,300	\$ 1,038	\$ 254
Commercial Loans	VA525	\$ 265	\$ 665	\$ 576	\$ 525	\$ 174
Consumer Loans - Total	SUB2361	\$ 717	\$ 418	\$ 724	\$ 513	\$ 80
Loans on Deposits	VA515	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 400	\$ 343	\$ 580	\$ 306	\$ 96
Mobile Home Loans	VA555	\$- 1	\$- 2	\$- 2	\$- 2	\$- 3

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 73	\$ 24	\$ 17	\$ 53	\$ 49
Other	VA565	\$ 244	\$ 53	\$ 129	\$ 156	\$- 62
Reposessed Assets - Total	VA65	\$ 3	\$ 144	\$ 261	\$ 209	\$ 0
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 170	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 3	\$ 103	\$ 9	\$ 10	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 252	\$ 29	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 25	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 16	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 4,233	\$ 0	\$ 0	\$ 5	\$ 2
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 17,463	\$ 8,092	\$ 1,954	\$ 2,026	\$ 3,013
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 25,885	\$ 6,520	\$ 3,778	\$ 5,905	\$ 5,166
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 9,933	\$ 2,943	\$ 2,771	\$ 1,794	\$ 1,388
Construction	VA951	\$ 347	\$ 303	\$ 431	\$ 567	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 2,896	\$ 2,617	\$ 1,785	\$ 740	\$ 1,388
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 4,295	\$ 0	\$ 371	\$ 0	\$ 0
Permanent - Land	VA955	\$ 2,395	\$ 23	\$ 184	\$ 487	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 53,978	\$ 54,921	\$ 57,730	\$ 44,630	\$ 40,047
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 69,603	\$ 64,327	\$ 49,973	\$ 49,446	\$ 41,193
Substandard	VA965	\$ 69,061	\$ 62,697	\$ 49,162	\$ 48,489	\$ 40,560
Doubtful	VA970	\$ 542	\$ 1,630	\$ 811	\$ 957	\$ 633
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 94,372	\$ 107,114	\$ 102,387	\$ 91,138	\$ 84,202
Mortgages - Total	SUB2421	\$ 85,451	\$ 95,962	\$ 92,081	\$ 78,171	\$ 74,246
Construction and Land Loans	SUB2430	\$ 17,977	\$ 24,201	\$ 22,471	\$ 10,263	\$ 12,997
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 58,099	\$ 57,303	\$ 55,247	\$ 56,840	\$ 53,152
Permanent Loans Secured by All Other Property	SUB2450	\$ 15,519	\$ 26,051	\$ 23,656	\$ 14,793	\$ 13,534
Nonmortgages - Total	SUB2461	\$ 8,921	\$ 11,152	\$ 10,306	\$ 12,967	\$ 9,956
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 72,480	\$ 87,507	\$ 85,729	\$ 82,694	\$ 75,978
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 59,167	\$ 71,824	\$ 70,275	\$ 68,728	\$ 64,130
Mortgage Loans - Total	SUB2481	\$ 53,198	\$ 62,482	\$ 61,515	\$ 58,225	\$ 55,852
Construction	PD115	\$ 3,742	\$ 5,464	\$ 8,056	\$ 4,652	\$ 5,511
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 1,258	\$ 2,231	\$ 2,203	\$ 1,975	\$ 953
Secured by First Liens	PD123	\$ 38,508	\$ 37,696	\$ 36,382	\$ 39,854	\$ 38,329
Secured by Junior Liens	PD124	\$ 614	\$ 1,119	\$ 750	\$ 984	\$ 1,011
Multifamily (5 or more) Dwelling Units	PD125	\$ 135	\$ 189	\$ 2,364	\$ 216	\$ 323
Nonresidential Property (Except Land)	PD135	\$ 5,461	\$ 9,107	\$ 7,277	\$ 7,295	\$ 5,437
Land	PD138	\$ 3,480	\$ 6,676	\$ 4,483	\$ 3,249	\$ 4,288
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 2,033	\$ 4,035	\$ 3,607	\$ 4,603	\$ 2,713
Consumer Loans - Total	SUB2511	\$ 3,936	\$ 5,307	\$ 5,153	\$ 5,900	\$ 5,565
Loans on Deposits	PD161	\$ 200	\$ 167	\$ 363	\$ 446	\$ 362
Home Improvement Loans	PD163	\$ 5	\$ 5	\$ 0	\$ 6	\$ 27
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 2,861	\$ 2,561	\$ 2,432	\$ 2,872	\$ 2,907
Mobile Home Loans	PD169	\$ 68	\$ 122	\$ 69	\$ 115	\$ 55
Credit Cards	PD171	\$ 8	\$ 21	\$ 22	\$ 38	\$ 33
Other	PD180	\$ 794	\$ 2,431	\$ 2,267	\$ 2,423	\$ 2,181
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 662	\$ 721	\$ 687	\$ 453	\$ 104
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 9,098	\$ 7,968	\$ 7,838	\$ 10,552	\$ 10,545
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 382	\$ 538	\$ 341	\$ 261	\$ 1,226
Rebooked GNMA's Incl in PD195	PD197	\$ 8,051	\$ 7,113	\$ 6,878	\$ 9,693	\$ 9,265
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 13,313	\$ 15,683	\$ 15,454	\$ 13,966	\$ 11,848
Mortgage Loans - Total	SUB2491	\$ 11,874	\$ 14,625	\$ 14,219	\$ 12,825	\$ 10,937
Construction	PD215	\$ 420	\$ 1,668	\$ 456	\$ 392	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 287	\$ 815	\$ 326	\$ 402	\$ 110
Secured by First Liens	PD223	\$ 9,497	\$ 9,915	\$ 11,109	\$ 10,735	\$ 9,968
Secured by Junior Liens	PD224	\$ 206	\$ 84	\$ 106	\$ 23	\$ 46
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 247
Nonresidential Property (Except Land)	PD235	\$ 1,353	\$ 1,816	\$ 1,884	\$ 934	\$ 199
Land	PD238	\$ 111	\$ 327	\$ 338	\$ 339	\$ 367
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 936	\$ 611	\$ 799	\$ 367	\$ 547
Consumer Loans - Total	SUB2521	\$ 503	\$ 447	\$ 436	\$ 774	\$ 364
Loans on Deposits	PD261	\$ 12	\$ 9	\$ 35	\$ 206	\$ 3
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 86	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 297	\$ 264	\$ 279	\$ 341	\$ 240
Mobile Home Loans	PD269	\$ 27	\$ 39	\$ 18	\$ 0	\$ 0
Credit Cards	PD271	\$ 1	\$ 16	\$ 16	\$ 11	\$ 22
Other	PD280	\$ 166	\$ 119	\$ 88	\$ 130	\$ 99
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 351	\$ 0	\$ 0	\$ 1	\$ 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	\$ 4,568	\$ 4,854	\$ 5,299	\$ 5,894	\$ 6,905
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 99	\$ 19	\$ 27	\$ 29	\$ 145
Rebooked GNMA's Incl in PD295	PD297	\$ 4,228	\$ 4,685	\$ 5,128	\$ 5,785	\$ 6,747
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 21,892	\$ 19,607	\$ 16,658	\$ 8,444	\$ 8,224
Mortgage Loans - Total	SUB2501	\$ 20,379	\$ 18,855	\$ 16,347	\$ 7,121	\$ 7,457

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 7,671	\$ 5,476	\$ 4,666	\$ 1,494	\$ 2,049
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 165	\$ 345	\$ 336	\$ 183	\$ 49
Secured by First Liens	PD323	\$ 7,302	\$ 4,865	\$ 3,980	\$ 2,643	\$ 2,491
Secured by Junior Liens	PD324	\$ 262	\$ 233	\$ 55	\$ 41	\$ 195
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD335	\$ 2,426	\$ 3,346	\$ 2,838	\$ 2,623	\$ 1,891
Land	PD338	\$ 2,553	\$ 4,590	\$ 4,472	\$ 137	\$ 782
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 1,053	\$ 468	\$ 138	\$ 675	\$ 486
Consumer Loans - Total	SUB2531	\$ 460	\$ 284	\$ 173	\$ 648	\$ 281
Loans on Deposits	PD361	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 324	\$ 226	\$ 106	\$ 565	\$ 197
Mobile Home Loans	PD369	\$ 0	\$ 31	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 128	\$ 27	\$ 67	\$ 83	\$ 84
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 0	\$ 505	\$ 1,399	\$ 1,225	\$ 1,188
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 75	\$ 75
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 222	\$ 191	\$ 328	\$ 464	\$ 360
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 190	\$ 191	\$ 328	\$ 464	\$ 360
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 102,027	\$ 101,389	\$ 97,065	\$ 96,453	\$ 90,377
90% up to 100% LTV	LD110	\$ 64,803	\$ 63,622	\$ 60,438	\$ 58,553	\$ 55,456
100% and greater LTV	LD120	\$ 37,224	\$ 37,767	\$ 36,627	\$ 37,900	\$ 34,921
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 3,341	\$ 2,775	\$ 1,403	\$ 1,588	\$ 621
Past Due and Still Accruing - Total	SUB5240	\$ 2,688	\$ 2,251	\$ 1,333	\$ 1,411	\$ 621

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Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 2,546	\$ 1,533	\$ 1,129	\$ 988	\$ 562
90% up to 100% LTV	LD210	\$ 1,735	\$ 1,196	\$ 792	\$ 618	\$ 493
100% and greater LTV	LD220	\$ 811	\$ 337	\$ 337	\$ 370	\$ 69
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 142	\$ 718	\$ 204	\$ 423	\$ 59
90% up to 100% LTV	LD230	\$ 142	\$ 361	\$ 135	\$ 321	\$ 59
100% and greater LTV	LD240	\$ 0	\$ 357	\$ 69	\$ 102	\$ 0
Nonaccrual - Total	SUB5230	\$ 653	\$ 524	\$ 70	\$ 177	\$ 0
90% up to 100% LTV	LD250	\$ 462	\$ 207	\$ 70	\$ 177	\$ 0
100% and greater LTV	LD260	\$ 191	\$ 317	\$ 0	\$ 0	\$ 0
Net Charge-offs - Total	SUB5300	\$ 0	\$ 365	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 207	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 158	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 142	\$ 0	\$ 0	\$ 136
90% up to 100% LTV	LD410	\$ 0	\$ 142	\$ 0	\$ 0	\$ 136
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 11,108	\$ 12,108	\$ 13,154	\$ 11,549	\$ 17,191
90% up to 100% LTV	LD430	\$ 8,617	\$ 8,927	\$ 8,896	\$ 5,939	\$ 10,012
100% and greater LTV	LD440	\$ 2,491	\$ 3,181	\$ 4,258	\$ 5,610	\$ 7,179
Sales - Total	SUB5340	\$ 1,417	\$ 10,586	\$ 4,596	\$ 4,296	\$ 5,760
90% up to 100% LTV	LD450	\$ 1,352	\$ 9,668	\$ 3,900	\$ 2,422	\$ 3,001
100% and greater LTV	LD460	\$ 65	\$ 918	\$ 696	\$ 1,874	\$ 2,759
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 69,247	\$ 74,244	\$ 56,115	\$ 64,801	\$ 70,293
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 3,490	\$ 3,296	\$ 12,210	\$ 18,555	\$ 18,282
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 347,485	\$ 356,408	\$ 340,619	\$ 347,398	\$ 353,474
1-4 Dwelling Units Option ARM Loans	LD610	\$ 1,261	\$ 1,213	\$ 1,236	\$ 1,268	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 294	\$ 306	\$ 312	\$ 315	\$ 0
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 315	\$ 0

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 223,927	\$ 257,455	\$ 275,926	\$ 289,609	\$ 298,807
Mortgage Construction Loans	CC105	\$ 166,643	\$ 193,466	\$ 207,741	\$ 211,838	\$ 222,200
Other Mortgage Loans	CC115	\$ 57,284	\$ 63,989	\$ 68,185	\$ 77,771	\$ 76,607
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 6,445	\$ 5,416	\$ 3,352	\$ 4,730	\$ 2,828
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 71,763	\$ 66,752	\$ 81,350	\$ 40,910	\$ 97,496
1-4 Dwelling Units	CC280	\$ 55,576	\$ 57,689	\$ 58,526	\$ 26,672	\$ 37,788
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 0	\$ 1,660	\$ 3,500	\$ 158
All Other Real Estate	CC300	\$ 16,187	\$ 9,063	\$ 21,164	\$ 10,738	\$ 59,550
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 18,954	\$ 10,267	\$ 5,320	\$ 3,128	\$ 6,078
Commitments Outstanding to Purchase Loans	CC320	\$ 1,021	\$ 502	\$ 857	\$ 725	\$ 440
Commitments Outstanding to Sell Loans	CC330	\$ 41,512	\$ 50,609	\$ 54,013	\$ 29,811	\$ 40,839
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	\$ 15,950	\$ 7,880	\$ 39,795	\$ 6,230	\$ 18,195
Commitments Outstanding to Sell Investment Securities	CC375	\$ 709	\$ 3,340	\$ 7,600	\$ 1,065	\$ 605
Unused Lines of Credit - Total	SUB3361	\$ 339,305	\$ 372,036	\$ 372,494	\$ 359,086	\$ 354,450
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 166,097	\$ 167,191	\$ 165,657	\$ 160,238	\$ 158,136
Commercial Lines	CC420	\$ 152,826	\$ 154,317	\$ 158,125	\$ 153,779	\$ 153,060
Open-End Consumer Lines - Credit Cards	CC423	\$ 1,635	\$ 34,083	\$ 34,320	\$ 33,531	\$ 34,369
Open-End Consumer Lines - Other	CC425	\$ 18,747	\$ 16,445	\$ 14,392	\$ 11,538	\$ 8,885
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 31,955	\$ 36,314	\$ 37,172	\$ 37,155	\$ 38,105
Commercial	CC430	\$ 5,737	\$ 7,248	\$ 6,867	\$ 5,873	\$ 5,006
Standby, Not Included on CC465 or CC468	CC435	\$ 26,218	\$ 29,066	\$ 30,305	\$ 31,282	\$ 33,099
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 12,249	\$ 15,758	\$ 16,690	\$ 15,935	\$ 26,394
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 12,249	\$ 15,758	\$ 16,690	\$ 15,935	\$ 26,394
Other Contingent Liabilities	CC480	\$ 2,067	\$ 2,493	\$ 2,769	\$ 1,924	\$ 1,918
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 8,562	\$ 44,773	\$ 32,488	\$ 12,562	\$ 12,668
Sales	CF145	\$ 26	\$ 23	\$ 20	\$ 17	\$ 19
Other Balance Changes	CF148	\$- 4,884	\$- 14,470	\$- 4,538	\$- 4,047	\$- 5,660
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 4,681	\$ 10,609	\$ 26,175	\$ 7,247	\$ 7,222
Sales	CF155	\$ 1,315	\$ 123	\$ 104	\$ 106	\$ 115
Other Balance Changes	CF158	\$- 3,785	\$- 2,191	\$- 1,465	\$- 4,268	\$- 1,619
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 13,243	\$ 55,382	\$ 58,663	\$ 19,809	\$ 19,890
Sales - Total	SUB3821	\$ 1,341	\$ 146	\$ 124	\$ 123	\$ 134
Net Purchases - Total	SUB3826	\$ 11,902	\$ 55,236	\$ 58,539	\$ 19,686	\$ 19,756
Mortgage Loans Disbursed - Total	SUB3831	\$ 368,063	\$ 455,208	\$ 402,009	\$ 378,951	\$ 393,109
Construction Loans - Total	SUB3840	\$ 81,470	\$ 78,438	\$ 80,956	\$ 93,594	\$ 107,418
1-4 Dwelling Units	CF190	\$ 49,853	\$ 47,441	\$ 50,899	\$ 62,291	\$ 77,908
Multifamily (5 or more) Dwelling Units	CF200	\$ 6,324	\$ 6,617	\$ 9,749	\$ 6,435	\$ 7,523
Nonresidential	CF210	\$ 25,293	\$ 24,380	\$ 20,308	\$ 24,868	\$ 21,987
Permanent Loans - Total	SUB3851	\$ 286,593	\$ 376,770	\$ 321,053	\$ 285,357	\$ 285,691
1-4 Dwelling Units	CF225	\$ 202,282	\$ 247,345	\$ 218,194	\$ 195,647	\$ 209,711
Home Equity and Junior Liens	CF226	\$ 31,834	\$ 41,634	\$ 30,848	\$ 35,337	\$ 38,014
Multifamily (5 or more) Dwelling Units	CF245	\$ 24,387	\$ 47,694	\$ 37,014	\$ 3,679	\$ 4,194
Nonresidential (Except Land)	CF260	\$ 43,474	\$ 59,098	\$ 43,336	\$ 53,684	\$ 43,569
Land	CF270	\$ 16,450	\$ 22,633	\$ 22,509	\$ 32,347	\$ 28,217
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 3,682	\$ 13,396	\$ 3,270	\$ 6,766	\$ 6,320
1-4 Dwelling Units	CF280	\$ 1,317	\$ 2,409	\$ 2,389	\$ 4,255	\$ 2,788
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	\$ 4,500	\$ 600	\$ 534	\$ 0
Nonresidential	CF300	\$ 2,365	\$ 6,487	\$ 281	\$ 1,977	\$ 3,532
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 137,187	\$ 157,672	\$ 149,231	\$ 157,809	\$ 189,998
1-4 Dwelling Units	CF310	\$ 127,520	\$ 137,573	\$ 139,462	\$ 123,202	\$ 175,264
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,111

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 3,450	\$ 16,225	\$ 5,267	\$ 2,155	\$ 8,159
Nonresidential	CF330	\$ 6,217	\$ 3,874	\$ 4,502	\$ 32,452	\$ 6,575
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 133,505	\$- 144,276	\$- 145,961	\$- 151,043	\$- 183,678
Memo - Refinancing Loans	CF361	\$ 51,567	\$ 74,959	\$ 70,969	\$ 48,699	\$ 40,893
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 85,047	\$ 87,388	\$ 84,636	\$ 93,089	\$ 63,485
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 32,224	\$ 34,110	\$ 29,103	\$ 34,283	\$ 39,984
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 117,271	\$ 121,498	\$ 113,739	\$ 127,372	\$ 103,469
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 117,271	\$ 121,498	\$ 113,739	\$ 127,372	\$ 103,469
Deposits:						
Interest Credited to Deposits	CF430	\$ 25,432	\$ 26,714	\$ 27,596	\$ 29,234	\$ 26,890

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 94,221	\$ 63,753	\$ 60,706	\$ 59,268	\$ 40,726
Fully Insured	DI100	\$ 93,209	\$ 62,745	\$ 59,698	\$ 59,268	\$ 40,726
Other	DI110	\$ 1,012	\$ 1,008	\$ 1,008	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 2,423,289	\$ 2,366,059	\$ 2,390,982	\$ 2,352,227	\$ 2,386,513
Greater than \$100,000	DI130	\$ 1,309,773	\$ 1,303,308	\$ 1,303,213	\$ 1,212,233	\$ 1,148,344
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	236,268	236,785	238,072	238,345	240,470
Greater than \$100,000	DI160	6,203	6,191	6,150	5,948	5,739
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 390,003	\$ 386,629	\$ 383,665	\$ 373,169	\$ 372,898
Greater than \$250,000	DI175	\$ 26,212	\$ 23,667	\$ 22,779	\$ 19,971	\$ 18,941
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	14,872	14,921	15,203	14,900	14,938
Greater than \$250,000	DI185	75	67	64	56	55

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Schedule DI --- Consolidated Deposit Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	257,418	257,964	259,489	259,249	261,202
IRA/Keogh Accounts	DI200	\$ 417,073	\$ 412,239	\$ 406,681	\$ 393,333	\$ 391,954
Uninsured Deposits	DI210	\$ 725,433	\$ 722,133	\$ 731,863	\$ 652,211	\$ 641,084
Preferred Deposits	DI220	\$ 97,460	\$ 87,023	\$ 93,782	\$ 79,879	\$ 85,161
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 520,811	\$ 527,792	\$ 516,103	\$ 486,804	\$ 479,125
Money Market Deposit Accounts	DI320	\$ 544,329	\$ 553,988	\$ 566,053	\$ 538,867	\$ 517,181
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 464,643	\$ 439,848	\$ 422,120	\$ 412,762	\$ 429,819
Time Deposits	DI340	\$ 2,615,139	\$ 2,558,030	\$ 2,596,356	\$ 2,519,163	\$ 2,500,563
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 994,504	\$ 977,551	\$ 980,660	\$ 907,645	\$ 911,334
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 133,845	\$ 128,313	\$ 123,184	\$ 113,996	\$ 114,213
Non-Interest-Bearing Demand Deposits	DI610	\$ 259,780	\$ 267,119	\$ 261,469	\$ 251,661	\$ 239,587
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 4,186,390	\$ 4,118,899	\$ 4,139,054	\$ 775,938	\$ 777,392
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 27,760	\$ 26,408	\$ 23,317	\$ 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	\$ 2,384,538	\$ 2,327,673	\$ 2,253,089	\$ 0	\$ 0
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 26,057	\$ 23,444	\$ 30,035	\$ 0	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,476	1,507	1,502	1,480	1,448
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 454,943	\$ 481,860	\$ 455,176	\$ 410,813	\$ 408,948
Assets Held for Sale	SI387	\$ 22,386	\$ 28,672	\$ 29,946	\$ 26,529	\$ 25,618
Loans Serviced for Others	SI390	\$ 1,434,176	\$ 1,510,436	\$ 1,463,139	\$ 1,409,329	\$ 1,368,529
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.59%	85.01%	84.68%	84.13%	84.41%
Second month of Qtr	SI582	85.79%	84.92%	84.42%	83.68%	84.39%
Third month of Qtr	SI583	85.19%	84.14%	84.20%	84.38%	84.50%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	74.33%	75.28%	72.73%	72.41%	75.82%
Do you meet the DBLA business operations test?	SI586	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]	1 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 11,563	\$ 11,806	\$ 11,043	\$ 10,769	\$ 12,645
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 59,077	\$ 63,268	\$ 57,934	\$ 55,299	\$ 52,885
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	95	101	106	102	105
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 748,039	\$ 749,155	\$ 741,395	\$ 714,247	\$ 703,084
Net Income (Loss) (SO91)	SI610	\$- 2,470	\$ 9,826	\$ 10,197	\$ 7,950	\$ 11,983
Dividends Declared						
Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock	SI630	\$ 3,532	\$ 3,630	\$ 4,805	\$ 2,986	\$ 3,970
Stock Issued	SI640	\$ 325	\$ 0	\$ 0	\$ 26,050	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$- 2,098	\$ 154	\$ 192	\$ 66	\$ 82
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 1,597	\$- 7,792	\$ 2,215	\$ 2,267	\$ 2,822
Prior Period Adjustments	SI668	\$ 0	\$- 2	\$- 117	\$ 0	\$ 0
Other Adjustments	SI671	\$ 347	\$ 326	\$ 78	\$- 6,199	\$ 246
Ending Equity Capital (SC80)	SI680	\$ 739,014	\$ 748,037	\$ 749,155	\$ 741,395	\$ 714,247
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 21,288	\$ 21,469	\$ 21,485	\$ 21,729	\$ 43
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	4 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 295	\$ 328	\$ 362	\$ 398	\$ 304
Average Balance Sheet Data						
Total Assets	SI870	\$ 5,410,682	\$ 5,390,071	\$ 5,257,970	\$ 5,114,060	\$ 5,018,568
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 1,202,245	\$ 1,250,718	\$ 1,249,291	\$ 1,233,167	\$ 1,247,032
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 3,415,138	\$ 3,359,342	\$ 3,249,899	\$ 3,155,256	\$ 3,070,456
Nonmortgage Loans	SI885	\$ 442,431	\$ 437,794	\$ 426,098	\$ 411,968	\$ 389,810
Deposits and Excrows	SI890	\$ 4,111,052	\$ 4,058,455	\$ 4,001,949	\$ 3,931,324	\$ 3,886,614
Total Borrowings	SI895	\$ 505,972	\$ 505,319	\$ 432,240	\$ 390,016	\$ 355,511

Schedule SQ --- Consolidated Supplemental Questions		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	1	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	3	3	3	3	3
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	14	14	14	12	12

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 1,193,898	\$ 1,237,686	\$ 1,230,389	\$ 1,218,773	\$ 1,290,417
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 866,221	\$ 898,727	\$ 894,956	\$ 826,068	\$ 864,555
Personal Trust and Agency Accounts	FS210	\$ 402,952	\$ 426,560	\$ 427,097	\$ 380,771	\$ 415,650
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 217,149	\$ 210,032	\$ 201,650	\$ 172,498	\$ 170,900
Employee Benefit - Defined Contribution	FS220	\$ 89,002	\$ 78,197	\$ 74,522	\$ 42,968	\$ 42,668
Employee Benefit - Defined Benefit	FS230	\$ 29,157	\$ 29,800	\$ 25,010	\$ 27,226	\$ 23,759
Other Retirement Accounts	FS240	\$ 98,990	\$ 102,035	\$ 102,118	\$ 102,304	\$ 104,473
Corporate Trust and Agency Accounts	FS250	\$ 2,194	\$ 2,296	\$ 2,342	\$ 2,429	\$ 2,449
Investment Management Agency Accounts	FS260	\$ 243,433	\$ 259,314	\$ 263,041	\$ 269,473	\$ 274,620
Other Fiduciary Accounts	FS270	\$ 493	\$ 525	\$ 826	\$ 897	\$ 936
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 39,709	\$ 42,106	\$ 48,509	\$ 83,854	\$ 106,170
Personal Trust and Agency Accounts	FS211	\$ 0	\$ 10	\$ 789	\$ 787	\$ 1,925
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 37,980	\$ 40,356	\$ 46,451	\$ 81,854	\$ 81,557
Employee Benefit - Defined Contribution	FS221	\$ 16,567	\$ 18,677	\$ 25,275	\$ 59,282	\$ 59,540
Employee Benefit - Defined Benefit	FS231	\$ 13,977	\$ 13,728	\$ 13,687	\$ 14,724	\$ 13,877
Other Retirement Accounts	FS241	\$ 7,436	\$ 7,951	\$ 7,489	\$ 7,848	\$ 8,140
Corporate Trust and Agency Accounts	FS251	\$ 1,377	\$ 1,330	\$ 1,269	\$ 1,213	\$ 1,153
Other Fiduciary Accounts	FS271	\$ 352	\$ 410	\$ 0	\$ 0	\$ 21,535
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 287,968	\$ 296,853	\$ 286,924	\$ 308,851	\$ 319,692
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	1,998	1,985	2,012	1,912	1,930
Personal Trust and Agency Accounts	FS212	907	908	913	826	852
Retirement-related Trust and Agency Accounts - Total	SUB6120	605	591	593	587	589
Employee Benefit - Defined Contribution	FS222	67	66	71	76	80
Employee Benefit - Defined Benefit	FS232	4	4	4	4	3
Other Retirement Accounts	FS242	534	521	518	507	506
Corporate Trust and Agency Accounts	FS252	10	11	11	11	11
Investment Management Agency Accounts	FS262	473	472	485	478	468

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	3	3	10	10	10
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	131	129	135	130	227
Personal Trust and Agency Accounts	FS213	0	1	1	1	1
Retirement-related Trust and Agency Accounts - Total	SUB6130	120	117	131	126	125
Employee Benefit - Defined Contribution	FS223	31	31	43	36	36
Employee Benefit - Defined Benefit	FS233	4	4	4	4	4
Other Retirement Accounts	FS243	85	82	84	86	85
Corporate Trust and Agency Accounts	FS253	3	3	3	3	3
Other Fiduciary Accounts	FS273	8	8	0	0	98
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	96	93	92	91	92
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,693	\$ 2,499	\$ 1,229	\$ 5,218	\$ 3,858
Personal Trust and Agency Accounts	FS310	\$ 1,457	\$ 968	\$ 463	\$ 2,175	\$ 1,693
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 773	\$ 532	\$ 256	\$ 1,005	\$ 698
Employee Benefit - Defined Contribution	FS320	\$ 314	\$ 218	\$ 109	\$ 427	\$ 307
Employee Benefit - Defined Benefit	FS330	\$ 157	\$ 108	\$ 44	\$ 209	\$ 125
Other Retirement Accounts	FS340	\$ 302	\$ 206	\$ 103	\$ 369	\$ 266
Corporate Trust and Agency Accounts	FS350	\$ 25	\$ 17	\$ 9	\$ 34	\$ 0
Investment Management Agency Accounts	FS360	\$ 776	\$ 529	\$ 273	\$ 1,053	\$ 784
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 1	\$ 1	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 662	\$ 453	\$ 227	\$ 922	\$ 662
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 28	\$ 21
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,606	\$ 1,068	\$ 499	\$ 3,819	\$ 1,593
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 1	\$ 0	\$ 0	\$ 5	\$ 4
YTD - Intracompany Inc Credits for Fiduciary /Related Service	FS393	\$ 113	\$ 75	\$ 37	\$ 132	\$ 99
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 2,199	\$ 1,506	\$ 767	\$ 1,526	\$ 2,360
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 149,154	\$ 154,701	\$ 155,531	\$ 380,771	\$ 161,872
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 0	\$ 993	\$ 2,996	\$ 334
Interest-Bearing Deposits	FS415	\$ 4,961	\$ 4,365	\$ 3,558	\$ 4,309	\$ 1,788
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 26,963	\$ 26,966	\$ 26,666	\$ 42,886	\$ 30,268
State, County and Municipal Obligations	FS425	\$ 26,166	\$ 26,290	\$ 26,475	\$ 27,744	\$ 22,961

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Money Market Mutual Funds	FS430	\$ 9,145	\$ 10,861	\$ 12,582	\$ 47,611	\$ 13,009
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 7,061	\$ 7,345	\$ 7,194	\$ 16,940	\$ 7,005
Common and Preferred Stock	FS445	\$ 60,050	\$ 64,296	\$ 64,188	\$ 210,788	\$ 72,805
Real Estate Mortgages	FS450	\$ 1,133	\$ 1,139	\$ 21	\$ 5,260	\$ 22
Real Estate	FS455	\$ 11,206	\$ 10,982	\$ 9,722	\$ 13,088	\$ 9,565
Miscellaneous Assets	FS460	\$ 2,468	\$ 2,457	\$ 4,132	\$ 9,149	\$ 4,115
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust / Agency Accts - Amt Outst - Corp / Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 1	\$ 0	\$ 0	\$ 8	\$ 7
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 0	\$ 0	\$ 8	\$ 7

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Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 3	\$ 3
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 739,015	\$ 748,043	\$ 749,159	\$ 741,394	\$ 714,245
Equity Capital Deductions - Total	SUB1631	\$ 7,576	\$ 7,705	\$ 7,637	\$ 7,828	\$ 7,579
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 400	\$ 400	\$ 400	\$ 400	\$ 601
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,423	\$ 6,570	\$ 6,696	\$ 6,833	\$ 6,302
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 753	\$ 735	\$ 541	\$ 595	\$ 676
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 4,811	\$ 1,822	\$- 5,948	\$- 3,598	\$- 1,115
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 3,901	\$ 1,822	\$- 5,948	\$- 3,598	\$- 1,115
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 910	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 736,250	\$ 742,160	\$ 735,574	\$ 729,968	\$ 705,551
Total Assets (SC60)	CCR205	\$ 5,434,370	\$ 5,434,143	\$ 5,354,060	\$ 5,163,601	\$ 5,058,587
Asset Deductions - Total	SUB1651	\$ 7,576	\$ 7,705	\$ 7,637	\$ 7,828	\$ 7,579
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 400	\$ 400	\$ 400	\$ 400	\$ 601
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,423	\$ 6,570	\$ 6,696	\$ 6,833	\$ 6,302

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Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 753	\$ 735	\$ 541	\$ 595	\$ 676
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 3,976	\$ 1,990	\$- 8,450	\$- 5,511	\$- 2,474
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 3,976	\$ 1,990	\$- 8,450	\$- 5,511	\$- 2,474
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 5,430,770	\$ 5,428,428	\$ 5,337,973	\$ 5,150,262	\$ 5,048,534
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 215,238	\$ 215,024	\$ 211,408	\$ 205,316	\$ 201,276
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 736,250	\$ 742,160	\$ 735,574	\$ 729,968	\$ 705,551
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 3,822	\$ 431	\$ 2,330	\$ 1,251	\$ 2,810
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 35,272	\$ 34,593	\$ 34,018	\$ 33,679	\$ 34,217
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 39,094	\$ 35,024	\$ 36,348	\$ 34,930	\$ 37,027
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 39,094	\$ 35,024	\$ 36,348	\$ 34,930	\$ 37,027
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 123	\$ 0	\$ 682
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Risk-Based Capital	CCR39	\$ 775,344	\$ 777,184	\$ 771,799	\$ 764,898	\$ 741,896
0% R/W Category - Cash	CCR400	\$ 29,135	\$ 28,023	\$ 29,541	\$ 31,251	\$ 27,591
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 50,892	\$ 35,476	\$ 37,400	\$ 55,119	\$ 55,483
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 534	\$ 299	\$ 396	\$ 399	\$ 406
0% R/W Category - Other	CCR415	\$ 36,785	\$ 46,065	\$ 55,350	\$ 45,248	\$ 50,319
0% R/W Category - Assets Total	CCR420	\$ 117,346	\$ 109,863	\$ 122,687	\$ 132,017	\$ 133,799
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 206,902	\$ 146,005	\$ 134,215	\$ 90,837	\$ 91,861
20% R/W Category - Claims on FHLBs	CCR435	\$ 743,318	\$ 746,421	\$ 721,958	\$ 724,250	\$ 776,329
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 80,035	\$ 193,419	\$ 160,433	\$ 151,768	\$ 132,632

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93047 - OTS-Regulated: Tennessee	(\$Thousands)
Run Date: November 18, 2008, 3:04 PM	September 2008	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 60,395	\$ 34,463	\$ 88,355	\$ 52,381	\$ 40,718
20% R/W Category - Other	CCR450	\$ 367,684	\$ 335,249	\$ 379,630	\$ 331,703	\$ 440,032
20% R/W Category - Assets Total	CCR455	\$ 1,458,334	\$ 1,455,557	\$ 1,484,591	\$ 1,350,939	\$ 1,481,572
20 % Risk-Weight Total for R/B Capital (CCR455x20 %)	CCR45	\$ 291,667	\$ 291,110	\$ 296,917	\$ 270,189	\$ 296,315
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 1,461,460	\$ 1,459,629	\$ 1,437,985	\$ 1,418,744	\$ 1,387,124
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 61,049	\$ 55,119	\$ 53,162	\$ 47,120	\$ 45,739
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,492	\$ 3,292	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 6,317	\$ 5,979	\$ 5,760	\$ 5,744	\$ 5,856
50% R/W Category - Other	CCR480	\$ 54,101	\$ 56,442	\$ 56,787	\$ 57,384	\$ 58,877
50% R/W Category - Assets Total	CCR485	\$ 1,586,419	\$ 1,580,461	\$ 1,553,694	\$ 1,528,992	\$ 1,497,596
50 % Risk-Weight Total for R/B Capital (CCR485 x 50 %)	CCR50	\$ 793,215	\$ 790,235	\$ 776,851	\$ 764,499	\$ 748,803
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 13,561	\$ 31,812	\$ 26,730	\$ 11,190	\$ 218,113
100% R/W Category - All Other Assets	CCR506	\$ 2,593,999	\$ 2,598,860	\$ 2,428,196	\$ 2,398,233	\$ 2,104,516
100% R/W Category - Assets Total	CCR510	\$ 2,607,560	\$ 2,630,672	\$ 2,454,926	\$ 2,409,423	\$ 2,322,629
100 % Risk-Weight Total for R/B Capital (CCR510x100 %)	CCR55	\$ 2,607,560	\$ 2,630,672	\$ 2,454,926	\$ 2,409,423	\$ 2,322,629
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	\$ 5,769,659	\$ 5,776,553	\$ 5,615,898	\$ 5,421,371	\$ 5,435,596
Subtotal Risk-Weighted Assets	CCR75	\$ 3,692,439	\$ 3,712,016	\$ 3,528,691	\$ 3,444,107	\$ 3,367,744
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,586	\$ 3,231	\$ 3,229	\$ 2,848	\$ 449
Total Risk-Weighted Assets	CCR78	\$ 3,688,853	\$ 3,708,785	\$ 3,525,462	\$ 3,441,259	\$ 3,367,295
Total Risk-Based Capital Requirement (CCR78 x 8 %)	CCR80	\$ 295,107	\$ 296,702	\$ 282,037	\$ 275,301	\$ 269,384
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	13.56 %	13.67 %	13.78 %	14.17 %	13.98 %
Total Risk-Based Capital Ratio	CCR820	21.02 %	20.96 %	21.89 %	22.23 %	22.03 %
Tier 1 Risk-Based Capital Ratio	CCR830	19.96 %	20.01 %	20.86 %	21.21 %	20.95 %
Tangible Equity Ratio	CCR840	13.56 %	13.67 %	13.78 %	14.17 %	13.98 %

***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.