

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 11:53 AM

Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
March 2009

Frozen Aggregated Data
(\$Thousands)
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***** SENSITIVE *****

Description		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions		19	21	21	22	22
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	1	0	1
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	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 820,245	\$ 907,362	\$ 913,288	\$ 1,025,727	\$ 1,186,550
Cash and Non-Interest-Earning Deposits	SC110	\$ 117,988	\$ 126,933	\$ 127,672	\$ 142,758	\$ 134,329
Interest-Earning Deposits in FHLBs	SC112	\$ 77,863	\$ 55,132	\$ 38,946	\$ 52,522	\$ 92,482
Other Interest-Earning Deposits	SC118	\$ 32,484	\$ 26,447	\$ 15,090	\$ 31,633	\$ 31,301
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 117,500	\$ 89,253	\$ 124,389	\$ 97,093	\$ 153,662
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 212,420	\$ 349,443	\$ 357,142	\$ 411,391	\$ 488,462
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 97,452	\$ 106,472	\$ 96,558	\$ 139,793	\$ 145,049
State and Municipal Obligations	SC180	\$ 103,048	\$ 94,931	\$ 95,747	\$ 95,694	\$ 93,898
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Investment Securities	SC185	\$ 56,883	\$ 53,883	\$ 53,023	\$ 48,751	\$ 40,678
Accrued Interest Receivable	SC191	\$ 4,607	\$ 4,868	\$ 4,721	\$ 6,092	\$ 6,689
Mortgage-Backed Securities - Gross	SUB0072	\$ 1,510,029	\$ 1,404,863	\$ 1,327,090	\$ 1,357,976	\$ 1,259,999
Mortgage-Backed Securities - Total	SC22	\$ 1,510,029	\$ 1,404,863	\$ 1,327,090	\$ 1,357,976	\$ 1,259,999
Pass-Through - Total	SUB0073	\$ 1,319,861	\$ 1,223,897	\$ 1,135,165	\$ 1,154,218	\$ 1,058,024
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,319,753	\$ 1,223,786	\$ 1,135,051	\$ 1,154,094	\$ 1,057,898
Other Pass-Through	SC215	\$ 108	\$ 111	\$ 114	\$ 124	\$ 126
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 183,839	\$ 175,169	\$ 185,881	\$ 197,526	\$ 196,367
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 30,473	\$ 9,456	\$ 8,179	\$ 8,194	\$ 6,165
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 104,186	\$ 117,763	\$ 123,179	\$ 131,967	\$ 145,708
Other	SC222	\$ 49,180	\$ 47,950	\$ 54,523	\$ 57,365	\$ 44,494
Accrued Interest Receivable	SC228	\$ 6,329	\$ 5,797	\$ 6,044	\$ 6,232	\$ 5,608

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Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 5,305,395	\$ 6,120,082	\$ 5,993,134	\$ 5,778,526	\$ 5,554,479
Mortgage Loans - Total	SC26	\$ 5,253,784	\$ 6,059,482	\$ 5,934,065	\$ 5,721,360	\$ 5,508,103
Construction Loans - Total	SUB0100	\$ 293,007	\$ 338,253	\$ 352,738	\$ 346,627	\$ 339,068
Residential - Total	SUB0110	\$ 227,372	\$ 235,191	\$ 234,251	\$ 236,086	\$ 227,717
1-4 Dwelling Units	SC230	\$ 143,865	\$ 145,039	\$ 139,929	\$ 139,252	\$ 134,023
Multifamily (5 or more) Dwelling Units	SC235	\$ 83,507	\$ 90,152	\$ 94,322	\$ 96,834	\$ 93,694
Nonresidential Property	SC240	\$ 65,635	\$ 103,062	\$ 118,487	\$ 110,541	\$ 111,351
Permanent Loans - Total	SUB0121	\$ 4,995,387	\$ 5,763,161	\$ 5,621,676	\$ 5,414,468	\$ 5,198,276
Residential - Total	SUB0131	\$ 3,741,044	\$ 3,975,928	\$ 3,902,557	\$ 3,735,812	\$ 3,594,599
1-4 Dwelling Units - Total	SUB0141	\$ 3,102,742	\$ 3,328,426	\$ 3,276,443	\$ 3,129,097	\$ 2,987,693
Revolving Open-End Loans	SC251	\$ 257,881	\$ 311,917	\$ 295,718	\$ 345,167	\$ 341,225
All Other - First Liens	SC254	\$ 2,647,447	\$ 2,778,443	\$ 2,735,755	\$ 2,605,677	\$ 2,469,820
All Other - Junior Liens	SC255	\$ 197,414	\$ 238,066	\$ 244,970	\$ 178,253	\$ 176,648
Multifamily (5 or more) Dwelling Units	SC256	\$ 638,302	\$ 647,502	\$ 626,114	\$ 606,715	\$ 606,906
Nonresidential Property (Except Land)	SC260	\$ 1,220,613	\$ 1,730,578	\$ 1,664,439	\$ 1,619,986	\$ 1,540,742
Land	SC265	\$ 33,730	\$ 56,655	\$ 54,680	\$ 58,670	\$ 62,935
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 40,480	\$ 127,000	\$ 253,589	\$ 223,751	\$ 912,884
Accrued Interest Receivable	SC272	\$ 16,596	\$ 18,211	\$ 18,404	\$ 17,112	\$ 17,016
Advances for Taxes and Insurance	SC275	\$ 405	\$ 457	\$ 316	\$ 319	\$ 119
Allowance for Loan and Lease Losses	SC283	\$ 51,611	\$ 60,600	\$ 59,069	\$ 57,166	\$ 46,376
Nonmortgage Loans - Gross	SUB0162	\$ 1,257,754	\$ 1,537,360	\$ 1,499,505	\$ 1,484,939	\$ 1,438,818
Nonmortgage Loans - Total	SC31	\$ 1,238,233	\$ 1,514,576	\$ 1,476,654	\$ 1,462,631	\$ 1,407,264
Commercial Loans - Total	SC32	\$ 591,149	\$ 853,660	\$ 806,625	\$ 797,173	\$ 757,099
Secured	SC300	\$ 583,150	\$ 565,123	\$ 536,360	\$ 516,321	\$ 499,186
Unsecured	SC303	\$ 7,960	\$ 288,482	\$ 270,221	\$ 280,793	\$ 257,838
Lease Receivables	SC306	\$ 39	\$ 55	\$ 44	\$ 59	\$ 75
Consumer Loans - Total	SC35	\$ 660,236	\$ 674,123	\$ 683,418	\$ 678,563	\$ 672,145
Loans on Deposits	SC310	\$ 10,370	\$ 10,780	\$ 10,660	\$ 12,066	\$ 11,624
Home Improvement Loans (Not secured by real estate)	SC316	\$ 1,392	\$ 1,355	\$ 1,304	\$ 2,176	\$ 2,187
Education Loans	SC320	\$ 3	\$ 5	\$ 4	\$ 6	\$ 2
Auto Loans	SC323	\$ 618,519	\$ 638,941	\$ 649,030	\$ 643,268	\$ 637,714
Mobile Home Loans	SC326	\$ 12,753	\$ 12,959	\$ 12,383	\$ 11,244	\$ 9,773
Credit Cards	SC328	\$ 86	\$ 107	\$ 99	\$ 92	\$ 93

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Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 17,113	\$ 9,976	\$ 9,938	\$ 9,711	\$ 10,752
Accrued Interest Receivable	SC348	\$ 6,369	\$ 9,577	\$ 9,462	\$ 9,203	\$ 9,574
Allowance for Loan and Lease Losses	SC357	\$ 19,521	\$ 22,784	\$ 22,851	\$ 22,308	\$ 31,554
Repossessed Assets - Gross	SUB0201	\$ 5,202	\$ 5,345	\$ 3,792	\$ 4,306	\$ 4,464
Repossessed Assets - Total	SC40	\$ 5,202	\$ 5,345	\$ 3,792	\$ 4,290	\$ 4,464
Real Estate - Total	SUB0210	\$ 3,185	\$ 3,309	\$ 1,812	\$ 2,689	\$ 2,700
Construction	SC405	\$ 1,062	\$ 723	\$ 0	\$ 750	\$ 644
Residential - Total	SUB0225	\$ 589	\$ 1,191	\$ 1,482	\$ 1,309	\$ 1,026
1-4 Dwelling Units	SC415	\$ 589	\$ 1,191	\$ 1,482	\$ 1,309	\$ 1,026
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 815	\$ 180	\$ 480	\$ 1,030
Land	SC428	\$ 1,534	\$ 580	\$ 150	\$ 150	\$ 0
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 2,017	\$ 2,036	\$ 1,980	\$ 1,617	\$ 1,764
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 16	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 98,650	\$ 97,537	\$ 93,786	\$ 85,197	\$ 77,706
Federal Home Loan Bank Stock	SC510	\$ 98,275	\$ 97,162	\$ 93,411	\$ 84,822	\$ 77,331
Other	SC540	\$ 375	\$ 375	\$ 375	\$ 375	\$ 375
Office Premises and Equipment	SC55	\$ 91,625	\$ 105,707	\$ 105,368	\$ 104,376	\$ 102,669
Other Assets - Gross	SUB0262	\$ 225,782	\$ 393,166	\$ 347,449	\$ 345,010	\$ 357,644
Other Assets - Total	SC59	\$ 225,767	\$ 393,148	\$ 347,431	\$ 344,995	\$ 357,626
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 58,517	\$ 57,896	\$ 25,443	\$ 24,432	\$ 23,076
Other	SC625	\$ 68,598	\$ 68,188	\$ 65,712	\$ 64,096	\$ 61,455
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 8,178	\$ 6,474	\$ 6,842	\$ 6,977	\$ 7,002
Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 13,042	\$ 168,988	\$ 169,265	\$ 170,475	\$ 171,219
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 77,447	\$ 91,620	\$ 80,187	\$ 79,030	\$ 94,892
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	\$ 15	\$ 18	\$ 18	\$ 15	\$ 18
General Valuation Allowances - Total	SUB2092	\$ 71,147	\$ 83,402	\$ 81,938	\$ 79,505	\$ 77,948
Total Assets - Gross	SUB0283	\$ 9,314,682	\$ 10,571,422	\$ 10,283,412	\$ 10,186,057	\$ 9,982,329
Total Assets	SC60	\$ 9,243,535	\$ 10,488,020	\$ 10,201,474	\$ 10,106,552	\$ 9,904,381
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 6,113,604	\$ 6,662,653	\$ 6,558,598	\$ 6,659,975	\$ 6,757,364
Deposits	SC710	\$ 6,087,760	\$ 6,640,643	\$ 6,533,344	\$ 6,637,614	\$ 6,734,395
Escrows	SC712	\$ 25,879	\$ 22,027	\$ 25,442	\$ 22,716	\$ 23,501
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 35	\$- 17	\$- 188	\$- 355	\$- 532
Borrowings - Total	SC72	\$ 1,812,844	\$ 2,208,684	\$ 2,087,836	\$ 1,862,576	\$ 1,539,979
Advances from FHLBank	SC720	\$ 1,615,150	\$ 1,778,732	\$ 1,747,820	\$ 1,521,620	\$ 1,279,998
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 159,752	\$ 398,733	\$ 250,023	\$ 250,401	\$ 170,722
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	\$ 37,942	\$ 31,219	\$ 89,993	\$ 90,555	\$ 89,259
Other Liabilities - Total	SC75	\$ 85,170	\$ 124,275	\$ 91,816	\$ 90,207	\$ 104,773
Accrued Interest Payable - Deposits	SC763	\$ 1,807	\$ 1,590	\$ 1,981	\$ 2,195	\$ 3,805
Accrued Interest Payable - Other	SC766	\$ 5,873	\$ 5,753	\$ 6,353	\$ 5,557	\$ 5,469
Accrued Taxes	SC776	\$ 4,545	\$ 14,912	\$ 5,563	\$ 5,905	\$ 8,785
Accounts Payable	SC780	\$ 15,078	\$ 14,427	\$ 14,227	\$ 12,322	\$ 11,956
Deferred Income Taxes	SC790	\$ 2,765	\$ 13,490	\$ 16,500	\$ 17,054	\$ 17,703
Other Liabilities and Deferred Income	SC796	\$ 55,102	\$ 74,103	\$ 47,192	\$ 47,174	\$ 57,055
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	\$ 8,011,618	\$ 8,995,612	\$ 8,738,250	\$ 8,612,758	\$ 8,402,116
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 543,018	\$ 798,456	\$ 794,450	\$ 797,935	\$ 691,386
Cumulative	SC812	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock:						
Par Value	SC820	\$ 1,052	\$ 1,052	\$ 1,052	\$ 1,052	\$ 1,026
Paid in Excess of Par	SC830	\$ 541,190	\$ 796,628	\$ 792,622	\$ 796,107	\$ 689,584
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,823	\$- 6,838	\$- 17,538	\$- 16,825	\$- 660
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 432	\$- 3,710	\$- 17,224	\$- 16,515	\$- 381
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 4,391	\$- 3,128	\$- 314	\$- 310	\$- 279
Retained Earnings	SC880	\$ 708,183	\$ 715,942	\$ 698,999	\$ 726,101	\$ 825,255
Other Components of Equity Capital	SC891	\$- 16,331	\$- 16,950	\$- 13,962	\$- 14,626	\$- 15,133
Total Savings Association Equity Capital	SC80	\$ 1,230,047	\$ 1,490,610	\$ 1,461,949	\$ 1,492,585	\$ 1,500,848
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 1,870	\$ 1,798	\$ 1,275	\$ 1,212	\$ 1,417
Total Equity Capital	SC84	\$ 1,231,917	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 9,243,535	\$ 10,488,020	\$ 10,201,474	\$ 10,106,555	\$ 9,904,381

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Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
3	Federal, State, or other taxes receivable	4	\$ 6,919
4	Net deferred tax assets	14	\$ 43,174
6	Prepaid deposit insurance premiums	1	\$ 92
7	Prepaid expenses	13	\$ 4,093
8	Deposits for utilities and other services	1	\$ 61
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 6,650
14	Other noninterest-bearing short-term accounts recv	1	\$ 375
19	Receivables fr a broker for unsettled transactions	2	\$ 1,097
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 33
99	Other	13	\$ 9,056

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 187
11	The liability recorded for post-retirement benefit	11	\$ 26,965
14	Unapplied loan payments received	2	\$ 212
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 6,327
99	Other	21	\$ 17,396

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 116,672	\$ 136,661	\$ 135,488	\$ 133,244	\$ 134,052
Deposits and Investment Securities	SO115	\$ 4,779	\$ 6,708	\$ 7,247	\$ 9,018	\$ 11,409
Mortgage-Backed Securities	SO125	\$ 17,232	\$ 16,747	\$ 16,423	\$ 15,701	\$ 13,375
Mortgage Loans	SO141	\$ 73,770	\$ 88,322	\$ 87,297	\$ 84,294	\$ 84,379
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 341	\$ 314	\$ 277	\$ 362	\$ 236
Nonmortgage Loans - Total	SUB0950	\$ 20,318	\$ 24,366	\$ 24,015	\$ 23,592	\$ 24,340
Commercial Loans and Leases	SO160	\$ 9,743	\$ 13,161	\$ 13,018	\$ 12,834	\$ 13,573
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 152	\$ 103	\$ 127	\$ 162	\$ 200
Consumer Loans and Leases	SO171	\$ 10,575	\$ 11,205	\$ 10,997	\$ 10,758	\$ 10,767
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 80	\$ 101	\$ 102	\$ 115	\$ 113
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$- 21	\$ 557	\$ 630	\$ 807	\$ 1,094
Federal Home Loan Bank Stock	SO181	\$- 23	\$ 555	\$ 628	\$ 805	\$ 1,092
Other	SO185	\$ 2	\$ 2	\$ 2	\$ 2	\$ 2
Interest Expense - Total	SO21	\$ 50,165	\$ 56,685	\$ 57,909	\$ 59,607	\$ 65,503
Deposits	SO215	\$ 32,785	\$ 37,206	\$ 38,334	\$ 42,200	\$ 48,981
Escrows	SO225	\$ 2	\$ 4	\$ 5	\$ 9	\$ 3
Advances from FHLBank	SO230	\$ 16,083	\$ 17,104	\$ 16,960	\$ 15,060	\$ 14,337
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	\$ 1,295	\$ 2,371	\$ 2,610	\$ 2,338	\$ 2,182
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 66,486	\$ 80,533	\$ 78,209	\$ 74,444	\$ 69,643
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 8,417	\$ 14,755	\$ 26,016	\$ 4,965	\$ 3,619
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 58,069	\$ 65,778	\$ 52,193	\$ 69,479	\$ 66,024
Noninterest Income - Total	SO42	\$ 20,436	\$ 12,697	\$ 19,651	\$ 18,160	\$ 18,240
Mortgage Loan Servicing Fees	SO410	\$ 800	\$ 716	\$ 709	\$ 455	\$ 713
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 1,506	\$- 779	\$- 353	\$- 139	\$- 275

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 15,009	\$ 13,790	\$ 16,935	\$ 14,966	\$ 13,573
Net Income (Loss) from Other - Total	SUB0451	\$ 4,406	\$ - 3,316	\$ 93	\$ 902	\$ 1,950
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 4,290	\$ - 1,154	\$ 572	\$ 1,352	\$ 2,322
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$ - 400	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$ - 267	\$ - 544	\$ - 479	\$ - 519	\$ - 352
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 19	\$ - 20
Sale of Loans Held for Investment	SO475	\$ 376	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 7	\$ 1	\$ 0	\$ 50	\$ 0
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 0	\$ - 1,619	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 2,127	\$ 2,286	\$ 2,267	\$ 1,976	\$ 2,279
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	\$ 58,144	\$ 64,407	\$ 64,706	\$ 64,323	\$ 63,004
All Personnel Compensation and Expense	SO510	\$ 33,524	\$ 34,925	\$ 35,354	\$ 36,223	\$ 35,580
Legal Expense	SO520	\$ 513	\$ 582	\$ 944	\$ 474	\$ 370
Office Occupancy and Equipment Expense	SO530	\$ 11,430	\$ 11,357	\$ 11,756	\$ 11,229	\$ 11,362
Marketing and Other Professional Services	SO540	\$ 2,989	\$ 4,095	\$ 3,535	\$ 3,473	\$ 3,041
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 40
Goodwill and Other Intangibles Expense	SO560	\$ 407	\$ 1,218	\$ 1,225	\$ 1,221	\$ 1,222
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 33	\$ 3	\$ 122	\$ 92	\$ 41
Other Noninterest Expense	SO580	\$ 9,248	\$ 12,227	\$ 11,770	\$ 11,611	\$ 11,348
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$ 20,361	\$ 14,068	\$ 7,138	\$ 23,316	\$ 21,260
Income Taxes - Total	SO71	\$ 5,310	\$- 1,957	\$ 9,227	\$ 7,733	\$ 6,976
Federal	SO710	\$ 4,727	\$- 1,139	\$ 7,285	\$ 6,478	\$ 6,015
State, Local & Other	SO720	\$ 583	\$- 818	\$ 1,942	\$ 1,255	\$ 961
Income (Loss) Before Extraordinary Items	SO81	\$ 15,051	\$ 16,025	\$- 2,089	\$ 15,583	\$ 14,284
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 15,051	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 39	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 15,012	\$ 16,025	\$- 2,089	\$ 15,583	\$ 14,284

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Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	4	\$ 60
7	Net income(loss) from leased property	3	\$ 62
15	Income from corporate-owned life insurance	11	\$ 1,101
99	Other	13	\$ 550

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	14	\$ 2,405
2	OTS assessments	5	\$ 298
6	Supervisory examination fees	2	\$ 184
7	Office supplies, printing, and postage	17	\$ 1,179
8	Telephone, including data lines	4	\$ 155
9	Loan origination expense	1	\$ 97
10	ATM expense	1	\$ 39
16	Web site expenses	1	\$ 18
17	Charitable contributions	1	\$ 33
99	Other	10	\$ 871

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 116,672	\$ 536,729	\$ 400,068	\$ 267,296	\$ 134,052
YTD - Deposits and Investment Securities	Y_SO115	\$ 4,779	\$ 33,571	\$ 26,863	\$ 20,427	\$ 11,409
YTD - Mortgage-Backed Securities	Y_SO125	\$ 17,232	\$ 61,544	\$ 44,797	\$ 29,076	\$ 13,375
YTD - Mortgage Loans	Y_SO141	\$ 73,770	\$ 343,225	\$ 254,903	\$ 168,673	\$ 84,379
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 341	\$ 1,187	\$ 873	\$ 598	\$ 236
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 9,743	\$ 52,575	\$ 39,414	\$ 26,407	\$ 13,573
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 152	\$ 592	\$ 489	\$ 362	\$ 200
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 10,575	\$ 43,604	\$ 32,399	\$ 21,525	\$ 10,767
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 80	\$ 431	\$ 330	\$ 228	\$ 113
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$- 21	\$ 3,068	\$ 2,511	\$ 1,901	\$ 1,094
YTD - Federal Home Loan Bank Stock	Y_SO181	\$- 23	\$ 3,060	\$ 2,505	\$ 1,897	\$ 1,092
YTD - Other	Y_SO185	\$ 2	\$ 8	\$ 6	\$ 4	\$ 2
YTD - Interest Expense - Total	Y_SO21	\$ 50,165	\$ 238,171	\$ 181,486	\$ 125,110	\$ 65,503
YTD - Deposits	Y_SO215	\$ 32,785	\$ 165,373	\$ 128,167	\$ 91,181	\$ 48,981
YTD - Escrows	Y_SO225	\$ 2	\$ 21	\$ 17	\$ 12	\$ 3
YTD - Advances from FHLBank	Y_SO230	\$ 16,083	\$ 63,276	\$ 46,172	\$ 29,397	\$ 14,337
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	\$ 1,295	\$ 9,501	\$ 7,130	\$ 4,520	\$ 2,182
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	\$ 66,486	\$ 301,626	\$ 221,093	\$ 144,087	\$ 69,643
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 8,417	\$ 49,355	\$ 34,600	\$ 8,584	\$ 3,619
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 58,069	\$ 252,271	\$ 186,493	\$ 135,503	\$ 66,024
YTD - Noninterest Income - Total	Y_SO42	\$ 20,436	\$ 68,651	\$ 55,954	\$ 36,400	\$ 18,240
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 800	\$ 2,593	\$ 1,877	\$ 1,168	\$ 713
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 1,506	\$- 1,546	\$- 767	\$- 414	\$- 275

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Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 15,009	\$ 59,167	\$ 45,377	\$ 28,539	\$ 13,573
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 4,406	\$ - 371	\$ 2,945	\$ 2,852	\$ 1,950
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,290	\$ 3,092	\$ 4,246	\$ 3,674	\$ 2,322
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$ - 400	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 267	\$ - 1,894	\$ - 1,350	\$ - 871	\$ - 352
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	\$ - 1	\$ - 1	\$ - 1	\$ - 20
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 376	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 7	\$ 51	\$ 50	\$ 50	\$ 0
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 0	\$ - 1,619	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 2,127	\$ 8,808	\$ 6,522	\$ 4,255	\$ 2,279
YTD - Noninterest Expense - Total	Y_SO51	\$ 58,144	\$ 255,290	\$ 190,883	\$ 127,327	\$ 63,004
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 33,524	\$ 141,328	\$ 106,403	\$ 71,803	\$ 35,580
YTD - Legal Expense	Y_SO520	\$ 513	\$ 2,370	\$ 1,788	\$ 844	\$ 370
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 11,430	\$ 45,515	\$ 34,158	\$ 22,591	\$ 11,362
YTD - Marketing and Other Professional Services	Y_SO540	\$ 2,989	\$ 14,110	\$ 10,015	\$ 6,514	\$ 3,041
YTD - Loan Servicing Fees	Y_SO550	\$ 0	\$ 40	\$ 40	\$ 40	\$ 40
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 407	\$ 4,886	\$ 3,668	\$ 2,443	\$ 1,222
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 33	\$ 258	\$ 255	\$ 133	\$ 41
YTD - Other Noninterest Expense	Y_SO580	\$ 9,248	\$ 46,783	\$ 34,556	\$ 22,959	\$ 11,348
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 20,361	\$ 65,632	\$ 51,564	\$ 44,576	\$ 21,260
YTD - Income Taxes - Total	Y_SO71	\$ 5,310	\$ 21,930	\$ 23,887	\$ 14,709	\$ 6,976
YTD - Federal	Y_SO710	\$ 4,727	\$ 18,590	\$ 19,729	\$ 12,493	\$ 6,015
YTD - State, Local, and Other	Y_SO720	\$ 583	\$ 3,340	\$ 4,158	\$ 2,216	\$ 961
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 15,051	\$ 43,702	\$ 27,677	\$ 29,867	\$ 14,284
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 15,051	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$ - 400	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 15,012	\$ 43,702	\$ 27,677	\$ 29,867	\$ 14,284

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 68,739	\$ 81,938	\$ 79,091	\$ 77,950	\$ 76,478
Net Provision for Loss	VA115	\$ 8,449	\$ 13,931	\$ 11,584	\$ 4,560	\$ 3,638
Transfers	VA125	\$- 2,916	\$- 2,527	\$ 7	\$- 5	\$- 188
Recoveries	VA135	\$ 287	\$ 455	\$ 349	\$ 597	\$ 432
Adjustments	VA145	\$- 1	\$ 0	\$ 330	\$ 0	\$- 26
Charge-offs	VA155	\$ 3,407	\$ 10,393	\$ 9,423	\$ 3,598	\$ 2,384
General Valuation Allowances - Ending Balance	VA165	\$ 71,151	\$ 83,404	\$ 81,938	\$ 79,504	\$ 77,950
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,397	\$ 419	\$ 317	\$ 330	\$ 170
Net Provision for Loss	VA118	\$ 1	\$ 827	\$ 14,554	\$ 497	\$ 22
Transfers	VA128	\$ 2,916	\$ 2,527	\$- 7	\$ 5	\$ 188
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 2,248	\$ 172	\$ 14,445	\$ 515	\$ 50
Specific Valuation Allowances - Ending Balance	VA168	\$ 4,066	\$ 3,601	\$ 419	\$ 317	\$ 330
Total Valuation Allowances - Beginning Balance	VA110	\$ 72,136	\$ 82,357	\$ 79,408	\$ 78,280	\$ 76,648
Net Provision for Loss	VA120	\$ 8,450	\$ 14,758	\$ 26,138	\$ 5,057	\$ 3,660
Recoveries	VA140	\$ 287	\$ 455	\$ 349	\$ 597	\$ 432
Adjustments	VA150	\$- 1	\$ 0	\$ 330	\$ 0	\$- 26
Charge-offs	VA160	\$ 5,655	\$ 10,565	\$ 23,868	\$ 4,113	\$ 2,434
Total Valuation Allowances - Ending Balance	VA170	\$ 75,217	\$ 87,005	\$ 82,357	\$ 79,821	\$ 78,280
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 3,407	\$ 10,393	\$ 9,423	\$ 3,598	\$ 2,384
Mortgage-Backed Securities	VA370	\$ 0	\$ 5,248	\$ 4,209	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 401	\$ 528	\$ 201	\$ 522	\$ 272
Construction - Total	SUB2030	\$ 84	\$ 0	\$ 0	\$ 35	\$ 161
1-4 Dwelling Units	VA420	\$ 29	\$ 0	\$ 0	\$ 35	\$ 118
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 55	\$ 0	\$ 0	\$ 0	\$ 43
Permanent - Total	SUB2041	\$ 317	\$ 528	\$ 201	\$ 487	\$ 111
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 69	\$ 100	\$ 0	\$ 151	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 220	\$ 225	\$ 67	\$ 120	\$ 111
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 28	\$ 12	\$ 7	\$ 26	\$ 0
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 68	\$ 127	\$ 190	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 123	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 2,957	\$ 4,146	\$ 2,840	\$ 2,495	\$ 2,086
Commercial Loans	VA520	\$ 840	\$ 1,936	\$ 754	\$ 525	\$ 433
Consumer Loans - Total	SUB2061	\$ 2,117	\$ 2,210	\$ 2,086	\$ 1,970	\$ 1,653
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 90	\$ 68	\$ 46
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA540	\$ 2,079	\$ 2,153	\$ 1,933	\$ 1,821	\$ 1,525
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA560	\$ 38	\$ 57	\$ 63	\$ 81	\$ 81
Repossessed Assets - Total	VA60	\$ 49	\$ 0	\$ 33	\$ 0	\$ 26
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 49	\$ 0	\$ 0	\$ 0	\$ 26
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 471	\$ 2,140	\$ 581	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 287	\$ 455	\$ 349	\$ 597	\$ 432
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 12	\$ 8	\$ 54	\$ 257	\$ 187
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 42	\$ 252	\$ 179
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 42	\$ 252	\$ 176
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 12	\$ 8	\$ 12	\$ 5	\$ 8
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 7	\$ 2	\$ 2	\$ 1	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2	\$ 4	\$ 6	\$ 1	\$ 5
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2	\$ 0	\$ 3	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 2	\$ 1	\$ 1	\$ 1
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 275	\$ 447	\$ 295	\$ 340	\$ 245

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 52	\$ 138	\$ 73	\$ 153	\$ 57
Consumer Loans - Total	SUB2161	\$ 223	\$ 309	\$ 222	\$ 187	\$ 188
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 23	\$ 16	\$ 15
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 210	\$ 289	\$ 180	\$ 151	\$ 163
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 13	\$ 20	\$ 19	\$ 20	\$ 10
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,915	\$ 3,353	\$ 14,544	\$ 501	\$ 208
Deposits and Investment Securities	VA38	\$ 0	\$ 646	\$ 14,529	\$ 496	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 2,415	\$ 479	\$ 0	\$ 0	\$ 71
Construction - Total	SUB2230	\$ 34	\$ 123	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 34	\$ 123	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 2,381	\$ 356	\$ 0	\$ 0	\$ 71
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 2,161	\$ 25	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 122	\$ 82	\$ 0	\$ 0	\$ 71
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 98	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 249	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 500	\$ 2,228	\$ 15	\$ 5	\$ 117
Commercial Loans	VA522	\$ 500	\$ 2,195	\$ 15	\$ 5	\$ 120
Consumer Loans - Total	SUB2261	\$ 0	\$ 33	\$ 0	\$ 0	\$ -3
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 0	\$ 33	\$ 0	\$ 0	\$- 3
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 6,035	\$ 13,291	\$ 23,618	\$ 3,502	\$ 2,160
Deposits and Investment Securities	VA39	\$ 0	\$ 646	\$ 14,529	\$ 496	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 5,248	\$ 4,209	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 2,804	\$ 999	\$ 147	\$ 265	\$ 156
Construction - Total	SUB2330	\$ 118	\$ 123	\$- 42	\$- 217	\$- 18
1-4 Dwelling Units	VA425	\$ 63	\$ 123	\$- 42	\$- 217	\$- 58
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$- 3
Nonresidential Property	VA445	\$ 55	\$ 0	\$ 0	\$ 0	\$ 43
Permanent - Total	SUB2341	\$ 2,686	\$ 876	\$ 189	\$ 482	\$ 174
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,223	\$ 123	\$- 2	\$ 150	\$- 2
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 340	\$ 303	\$ 61	\$ 119	\$ 177
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 124	\$ 12	\$ 4	\$ 24	\$ 0
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$- 1	\$ 315	\$ 126	\$ 189	\$- 1
Land	VA495	\$ 0	\$ 123	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 3,182	\$ 5,927	\$ 2,560	\$ 2,160	\$ 1,958
Commercial Loans	VA525	\$ 1,288	\$ 3,993	\$ 696	\$ 377	\$ 496
Consumer Loans - Total	SUB2361	\$ 1,894	\$ 1,934	\$ 1,864	\$ 1,783	\$ 1,462
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 67	\$ 52	\$ 31
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA545	\$ 1,869	\$ 1,864	\$ 1,753	\$ 1,670	\$ 1,362
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 25	\$ 70	\$ 44	\$ 61	\$ 68
Reposessed Assets - Total	VA65	\$ 49	\$ 0	\$ 33	\$ 0	\$ 46
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 49	\$ 0	\$ 0	\$ 0	\$ 46
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 471	\$ 2,140	\$ 581	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 15,213	\$ 21,232	\$ 992	\$ 3,453	\$ 769
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 25,554	\$ 15,633	\$ 4,689	\$ 6,867	\$ 3,530
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,707	\$ 1,242	\$ 379	\$ 882	\$ 372
Construction	VA951	\$ 246	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 581	\$ 662	\$ 379	\$ 182	\$ 222
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 223	\$ 0	\$ 700	\$ 150
Permanent - Land	VA955	\$ 880	\$ 357	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 105,999	\$ 116,131	\$ 94,917	\$ 97,588	\$ 82,805
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 99,848	\$ 125,073	\$ 101,436	\$ 88,512	\$ 86,348
Substandard	VA965	\$ 96,116	\$ 119,661	\$ 96,410	\$ 84,856	\$ 82,669
Doubtful	VA970	\$ 3,732	\$ 5,412	\$ 5,026	\$ 3,656	\$ 3,679
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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 114,344	\$ 103,796	\$ 91,753	\$ 76,514	\$ 82,711
Mortgages - Total	SUB2421	\$ 92,314	\$ 72,312	\$ 66,262	\$ 54,743	\$ 62,725
Construction and Land Loans	SUB2430	\$ 12,432	\$ 8,254	\$ 10,449	\$ 9,718	\$ 13,305
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 48,494	\$ 40,216	\$ 30,874	\$ 29,333	\$ 29,301
Permanent Loans Secured by All Other Property	SUB2450	\$ 34,940	\$ 25,380	\$ 28,405	\$ 19,795	\$ 23,771
Nonmortgages - Total	SUB2461	\$ 22,030	\$ 31,484	\$ 25,491	\$ 21,771	\$ 19,986
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 69,892	\$ 65,276	\$ 55,296	\$ 40,631	\$ 51,835
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 67,785	\$ 63,121	\$ 53,502	\$ 38,934	\$ 49,507
Mortgage Loans - Total	SUB2481	\$ 56,915	\$ 41,164	\$ 36,888	\$ 24,751	\$ 36,794
Construction	PD115	\$ 4,525	\$ 2,022	\$ 246	\$ 721	\$ 3,774
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,340	\$ 2,101	\$ 2,444	\$ 2,030	\$ 2,452
Secured by First Liens	PD123	\$ 26,916	\$ 22,016	\$ 14,738	\$ 12,064	\$ 15,713
Secured by Junior Liens	PD124	\$ 1,150	\$ 1,839	\$ 970	\$ 1,229	\$ 980
Multifamily (5 or more) Dwelling Units	PD125	\$ 1,444	\$ 4,790	\$ 4,694	\$ 522	\$ 459
Nonresidential Property (Except Land)	PD135	\$ 16,412	\$ 8,396	\$ 12,696	\$ 7,218	\$ 12,900
Land	PD138	\$ 1,128	\$ 0	\$ 1,100	\$ 967	\$ 516
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 1,947	\$ 8,869	\$ 5,426	\$ 3,755	\$ 3,641
Consumer Loans - Total	SUB2511	\$ 8,923	\$ 13,088	\$ 11,188	\$ 10,428	\$ 9,072
Loans on Deposits	PD161	\$ 145	\$ 90	\$ 134	\$ 299	\$ 68
Home Improvement Loans	PD163	\$ 0	\$ 0	\$ 0	\$ 17	\$ 17
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 8,284	\$ 12,767	\$ 10,556	\$ 9,989	\$ 8,854
Mobile Home Loans	PD169	\$ 99	\$ 35	\$ 273	\$ 23	\$ 0
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 395	\$ 196	\$ 225	\$ 100	\$ 133
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 196	\$ 81	\$ 239	\$ 220	\$ 0
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 0	\$ 723	\$ 518	\$ 1,308	\$ 0
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	\$ 93	\$ 302	\$ 923	\$ 0
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 2,107	\$ 2,155	\$ 1,794	\$ 1,697	\$ 2,328
Mortgage Loans - Total	SUB2491	\$ 2,081	\$ 2,093	\$ 1,754	\$ 1,675	\$ 1,833
Construction	PD215	\$ 626	\$ 391	\$ 694	\$ 275	\$ 463
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 0	\$ 235	\$ 128	\$ 87	\$ 77
Secured by First Liens	PD223	\$ 1,455	\$ 1,397	\$ 821	\$ 1,297	\$ 1,277
Secured by Junior Liens	PD224	\$ 0	\$ 70	\$ 111	\$ 16	\$ 16
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	\$ 0	\$ 11	\$ 31	\$ 22	\$ 495
Consumer Loans - Total	SUB2521	\$ 26	\$ 51	\$ 9	\$ 0	\$ 0
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 3	\$ 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	\$ 23	\$ 23	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 3	\$ 28	\$ 6	\$ 0	\$ 0
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 44,452	\$ 38,520	\$ 36,457	\$ 35,883	\$ 30,876
Mortgage Loans - Total	SUB2501	\$ 33,318	\$ 29,055	\$ 27,620	\$ 28,317	\$ 24,098

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 3,729	\$ 4,303	\$ 6,043	\$ 4,619	\$ 5,416
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 818	\$ 608	\$ 982	\$ 1,083	\$ 943
Secured by First Liens	PD323	\$ 12,423	\$ 11,368	\$ 10,326	\$ 11,170	\$ 7,436
Secured by Junior Liens	PD324	\$ 392	\$ 582	\$ 354	\$ 357	\$ 407
Multifamily (5 or more) Dwelling Units	PD325	\$ 702	\$ 208	\$ 215	\$ 372	\$ 681
Nonresidential Property (Except Land)	PD335	\$ 12,830	\$ 10,448	\$ 7,334	\$ 7,580	\$ 6,079
Land	PD338	\$ 2,424	\$ 1,538	\$ 2,366	\$ 3,136	\$ 3,136
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 10,744	\$ 8,768	\$ 8,605	\$ 7,265	\$ 6,350
Consumer Loans - Total	SUB2531	\$ 390	\$ 697	\$ 232	\$ 301	\$ 428
Loans on Deposits	PD361	\$ 31	\$ 43	\$ 43	\$ 25	\$ 58
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 185	\$ 498	\$ 152	\$ 155	\$ 271
Mobile Home Loans	PD369	\$ 144	\$ 144	\$ 5	\$ 55	\$ 53
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 30	\$ 12	\$ 32	\$ 66	\$ 46
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 216	\$ 506	\$ 880	\$ 659	\$ 1,618
Held for Sale Included in PD315:PD380	PD392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 731	\$ 2,052	\$ 2,382	\$ 1,725	\$ 0
Guaranteed Portion Incl in PD395,Excl Rebooked GNMMAs	PD396	\$ 0	\$ 1,536	\$ 1,780	\$ 1,298	\$ 0
Rebooked GNMMAs Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 12,025	\$ 14,146	\$ 14,931	\$ 15,705	\$ 16,575
90% up to 100% LTV	LD110	\$ 12,025	\$ 13,817	\$ 14,600	\$ 15,373	\$ 16,241
100% and greater LTV	LD120	\$ 0	\$ 329	\$ 331	\$ 332	\$ 334
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 144	\$ 590	\$ 446	\$ 275
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 0	\$ 144	\$ 0	\$ 0

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Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 0	\$ 144	\$ 0	\$ 0
90% up to 100% LTV	LD210	\$ 0	\$ 0	\$ 144	\$ 0	\$ 0
100% and greater LTV	LD220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 144	\$ 446	\$ 446	\$ 275
90% up to 100% LTV	LD250	\$ 0	\$ 144	\$ 446	\$ 446	\$ 275
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 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	\$ 0	\$ 0	\$ 25
90% up to 100% LTV	LD430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 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	\$ 46,797	\$ 45,087	\$ 52,504	\$ 53,007	\$ 51,192
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 25,843	\$ 36,997	\$ 33,662	\$ 38,187	\$ 37,101
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 255,648	\$ 567,009	\$ 561,727	\$ 548,485	\$ 549,479
1-4 Dwelling Units Option ARM Loans	LD610	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 2,097	\$ 2,050	\$ 1,605	\$ 1,557	\$ 1,324
Total Capitalized Negative Amortization	LD650	\$ 2,097	\$ 2,050	\$ 1,605	\$ 1,557	\$ 1,324

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) - Total	SUB3380	\$ 172,724	\$ 219,018	\$ 242,703	\$ 233,482	\$ 239,103
Mortgage Construction Loans	CC105	\$ 102,228	\$ 117,467	\$ 135,568	\$ 124,195	\$ 127,446
Other Mortgage Loans	CC115	\$ 70,496	\$ 101,551	\$ 107,135	\$ 109,287	\$ 111,657
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 53,783	\$ 60,542	\$ 56,212	\$ 61,989	\$ 53,455
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 231,512	\$ 201,554	\$ 169,512	\$ 170,442	\$ 167,926
1-4 Dwelling Units	CC280	\$ 169,187	\$ 110,972	\$ 63,037	\$ 95,663	\$ 74,848
Multifamily (5 or more) Dwelling Units	CC290	\$ 11,501	\$ 21,804	\$ 25,960	\$ 9,193	\$ 16,180
All Other Real Estate	CC300	\$ 50,824	\$ 68,778	\$ 80,515	\$ 65,586	\$ 76,898
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 54,853	\$ 41,142	\$ 57,139	\$ 44,409	\$ 29,621
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 148,626	\$ 71,459	\$ 18,483	\$ 13,817	\$ 26,442
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 5,068	\$ 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	\$ 1,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 1	\$ 0	\$ 1,500
Unused Lines of Credit - Total	SUB3361	\$ 493,773	\$ 692,890	\$ 710,948	\$ 675,514	\$ 686,680
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 326,193	\$ 391,029	\$ 400,200	\$ 394,014	\$ 388,551
Commercial Lines	CC420	\$ 149,058	\$ 280,115	\$ 289,321	\$ 261,658	\$ 278,107
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Open-End Consumer Lines - Other	CC425	\$ 18,522	\$ 21,746	\$ 21,427	\$ 19,842	\$ 20,022
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 23,615	\$ 24,163	\$ 27,805	\$ 28,615	\$ 22,560
Commercial	CC430	\$ 1,125	\$ 1,495	\$ 1,369	\$ 1,467	\$ 1,952
Standby, Not Included on CC465 or CC468	CC435	\$ 22,490	\$ 22,668	\$ 26,436	\$ 27,148	\$ 20,608
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 4,098	\$ 4,528	\$ 4,849	\$ 5,040	\$ 5,377
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 372	\$ 378	\$ 384	\$ 454	\$ 484
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 100	\$ 100
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 198,997	\$ 176,526	\$ 106,569	\$ 175,143	\$ 300,084
Sales	CF145	\$ 41,647	\$ 71,932	\$ 48,515	\$ 4,521	\$ 28,744
Other Balance Changes	CF148	\$- 63,774	\$- 33,286	\$- 50,191	\$- 69,867	\$- 45,400
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 26,897	\$ 5,411	\$ 1,997	\$ 13,441	\$ 10,106
Sales	CF155	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Balance Changes	CF158	\$- 18,939	\$- 16,208	\$- 14,009	\$- 12,488	\$- 6,946
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 225,894	\$ 181,937	\$ 108,566	\$ 188,584	\$ 310,190
Sales - Total	SUB3821	\$ 41,647	\$ 71,932	\$ 48,515	\$ 4,521	\$ 28,744
Net Purchases - Total	SUB3826	\$ 184,247	\$ 110,005	\$ 60,051	\$ 184,063	\$ 281,446
Mortgage Loans Disbursed - Total	SUB3831	\$ 585,536	\$ 394,746	\$ 495,318	\$ 521,474	\$ 388,304
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 28,930	\$ 55,649	\$ 58,965	\$ 37,287	\$ 28,812
Multifamily (5 or more) Dwelling Units	CF200	\$ 8,548	\$ 15,220	\$ 23,000	\$ 26,038	\$ 17,400
Nonresidential	CF210	\$ 9,891	\$ 8,190	\$ 18,294	\$ 8,528	\$ 13,647
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 431,169	\$ 189,167	\$ 270,323	\$ 287,746	\$ 210,867
Home Equity and Junior Liens	CF226	\$ 32,174	\$ 46,689	\$ 58,656	\$ 51,545	\$ 39,798
Multifamily (5 or more) Dwelling Units	CF245	\$ 48,682	\$ 33,580	\$ 18,638	\$ 39,261	\$ 21,256
Nonresidential (Except Land)	CF260	\$ 57,710	\$ 91,446	\$ 104,180	\$ 117,894	\$ 89,042
Land	CF270	\$ 606	\$ 1,494	\$ 1,918	\$ 4,720	\$ 7,280
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 14,274	\$ 10,143	\$ 86,895	\$ 64,903	\$ 12,391
1-4 Dwelling Units	CF280	\$ 14,111	\$ 9,093	\$ 86,868	\$ 64,845	\$ 9,562
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 0	\$ 1,375	\$ 4,333	\$ 30,885	\$ 0
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 163	\$ 0	\$ 27	\$ 52	\$ 86
Nonresidential	CF300	\$ 0	\$ 1,050	\$ 0	\$ 6	\$ 2,743
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 332,431	\$ 78,073	\$ 70,381	\$ 90,878	\$ 91,720
1-4 Dwelling Units	CF310	\$ 332,431	\$ 78,073	\$ 52,962	\$ 88,143	\$ 91,720
Home Equity and Junior Liens	CF311	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 1,235	\$ 0
Nonresidential	CF330	\$ 0	\$ 0	\$ 17,419	\$ 1,500	\$ 0
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 318,157	\$- 67,930	\$ 16,514	\$- 25,975	\$- 79,329
Memo - Refinancing Loans	CF361	\$ 390,125	\$ 141,026	\$ 128,319	\$ 219,927	\$ 122,926
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 109,624	\$ 182,080	\$ 149,995	\$ 165,239	\$ 118,906
Sales	CF395	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer:						
Closed or Purchased	CF400	\$ 68,407	\$ 63,235	\$ 88,044	\$ 89,328	\$ 80,869
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 60	\$ 0
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 178,031	\$ 245,315	\$ 238,039	\$ 254,567	\$ 199,775
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 0	\$ 0	\$ 60	\$ 0
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 178,031	\$ 245,315	\$ 238,039	\$ 254,507	\$ 199,775
Deposits:						
Interest Credited to Deposits	CF430	\$ 31,657	\$ 37,500	\$ 38,519	\$ 40,234	\$ 47,376

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 145,022	\$ 119,763	\$ 67,956	\$ 54,563	\$ 97,700
Fully Insured	DI100	\$ 135,016	\$ 109,757	\$ 67,956	\$ 54,563	\$ 97,700
Other	DI110	\$ 10,006	\$ 10,006	\$ 0	\$ 0	\$ 0
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 3,454,813	\$ 3,662,193	\$ 3,608,722	\$ 3,676,516	\$ 3,740,026
Greater than \$100,000	DI130	\$ 2,205,161	\$ 2,539,411	\$ 2,500,649	\$ 2,525,767	\$ 2,560,055
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	384,023	431,957	430,725	441,204	444,559
Greater than \$100,000	DI160	10,560	11,018	10,534	10,047	10,554
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 430,298	\$ 438,902	\$ 425,552	\$ 433,169	\$ 431,930
Greater than \$250,000	DI175	\$ 25,178	\$ 24,056	\$ 25,840	\$ 24,882	\$ 25,887
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	28,365	29,925	29,941	30,725	30,758
Greater than \$250,000	DI185	68	63	65	64	68

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Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	423,016	472,963	471,265	482,040	485,939
IRA/Keogh Accounts	DI200	\$ 461,502	\$ 470,106	\$ 456,478	\$ 462,644	\$ 462,481
Uninsured Deposits	DI210	\$ 899,427	\$ 928,992	\$ 1,267,339	\$ 1,267,987	\$ 1,337,186
Preferred Deposits	DI220	\$ 13,908	\$ 9,229	\$ 9,655	\$ 9,412	\$ 8,858
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 587,711	\$ 737,747	\$ 714,482	\$ 798,392	\$ 627,366
Money Market Deposit Accounts	DI320	\$ 1,141,899	\$ 1,213,454	\$ 1,229,595	\$ 1,157,261	\$ 1,207,018
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 1,138,494	\$ 1,437,868	\$ 1,440,035	\$ 1,442,094	\$ 1,533,726
Time Deposits	DI340	\$ 3,245,536	\$ 3,273,601	\$ 3,174,674	\$ 3,262,583	\$ 3,389,783
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 1,180,535	\$ 1,199,055	\$ 1,145,385	\$ 1,126,581	\$ 1,063,130
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 110,987	\$ 110,916	\$ 104,196	\$ 103,916	\$ 101,875
Non-Interest-Bearing Demand Deposits	DI610	\$ 323,194	\$ 418,420	\$ 414,110	\$ 453,682	\$ 415,623
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 6,115,837	\$ 6,664,874	\$ 6,561,324	\$ 6,662,770	\$ 6,762,428
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 389	\$ 315	\$ 571	\$ 1,075	\$ 768
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	\$ 4,494,249	\$ 5,197,204	\$ 5,134,807	\$ 4,727,301	\$ 4,705,507
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 384	\$ 458	\$ 475	\$ 480	\$ 478
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	\$ 88,718	\$ 132,968	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 175	\$ 263	N/A	N/A	N/A

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	1,450	1,678	1,632	1,694	1,717
Financial Assets Held for Trading Purposes	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 0	\$ 3,427	\$ 0	\$ 30,977	\$ 27,805
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 1,412,749	\$ 1,445,934	\$ 1,341,798	\$ 1,464,748	\$ 1,434,245
Assets Held for Sale	SI387	\$ 40,899	\$ 17,584	\$ 13,519	\$ 18,439	\$ 11,255
Loans Serviced for Others	SI390	\$ 1,240,883	\$ 1,035,686	\$ 1,026,823	\$ 1,027,051	\$ 1,019,295
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	86.45%	85.75%	85.93%	84.09%	85.14%
Second month of Qtr	SI582	86.01%	85.70%	85.98%	84.01%	85.18%
Third month of Qtr	SI583	85.72%	85.93%	85.74%	83.84%	83.53%
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	\$ 68,836	\$ 70,836	\$ 72,886	\$ 60,343	\$ 63,513
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 39,710	\$ 64,868	\$ 57,303	\$ 53,963	\$ 51,024
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	12	21	20	19	19
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 1,220,733	\$ 1,461,950	\$ 1,481,328	\$ 1,500,845	\$ 1,216,517
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 15,012	\$ 16,025	\$ - 2,089	\$ 15,583	\$ 14,284
Dividends Declared						
Preferred Stock	SI620	\$ 8	\$ 0	\$ 11	\$ 11	\$ 15
Common Stock	SI630	\$ 10,000	\$ 3,108	\$ 12,391	\$ 0	\$ 266
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 4,080	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 391	\$ 4,006	\$ - 3,485	\$ - 12,256	\$ 268,430
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 2,125	\$ 10,691	\$ - 1,540	\$ - 16,162	\$ 1,918
Prior Period Adjustments	SI668	\$ - 7	\$ 0	\$ - 561	\$ 0	\$ - 27
Other Adjustments	SI671	\$ 1,804	\$ 1,049	\$ 699	\$ 507	\$ 2
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 1,230,050	\$ 1,490,613	\$ 1,461,950	\$ 1,492,586	\$ 1,500,843
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 2,507	\$ 1,474	\$ 3,056	\$ 2,814	\$ 2,803
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	4 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 224	\$ 310	\$ 1,173	\$ 722	\$ 437
Average Balance Sheet Data						
Total Assets	SI870	\$ 9,109,192	\$ 10,336,523	\$ 10,068,504	\$ 9,959,337	\$ 9,689,532
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 662,671	\$ 784,351	\$ 794,550	\$ 898,457	\$ 1,042,314
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 6,613,801	\$ 7,300,603	\$ 7,124,082	\$ 6,977,198	\$ 6,588,118
Nonmortgage Loans	SI885	\$ 1,251,818	\$ 1,501,214	\$ 1,479,513	\$ 1,450,357	\$ 1,421,876
Deposits and Excrows	SI890	\$ 5,869,442	\$ 6,555,611	\$ 6,483,959	\$ 6,614,622	\$ 6,599,877
Total Borrowings	SI895	\$ 1,912,023	\$ 2,172,793	\$ 1,982,298	\$ 1,732,011	\$ 1,485,698

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	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	2	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

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	16	18	18	19	19

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	2 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	1 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Do you have any activity to report on this schedule?	FS130	1 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 3,792,114	\$ 4,217,605	\$ 4,997,024	\$ 5,151,834	\$ 4,517,808
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 2,699,135	\$ 3,133,048	\$ 3,619,267	\$ 3,737,070	\$ 3,385,690
Personal Trust and Agency Accounts	FS210	\$ 639,967	\$ 790,639	\$ 903,220	\$ 967,834	\$ 925,852
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 0	\$ 27,916	\$ 29,958	\$ 31,133	\$ 31,643
Employee Benefit - Defined Contribution	FS220	\$ 0	\$ 398	\$ 459	\$ 509	\$ 512
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS240	\$ 0	\$ 27,518	\$ 29,499	\$ 30,624	\$ 31,131
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,059,168	\$ 2,314,493	\$ 2,686,089	\$ 2,738,103	\$ 2,428,195
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	\$ 1,092,979	\$ 1,066,338	\$ 1,355,034	\$ 1,390,964	\$ 1,106,764
Personal Trust and Agency Accounts	FS211	\$ 1,092,979	\$ 1,063,598	\$ 1,349,937	\$ 1,385,894	\$ 1,101,845
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 0	\$ 2,121	\$ 2,610	\$ 2,741	\$ 2,623
Employee Benefit - Defined Contribution	FS221	\$ 0	\$ 1,886	\$ 2,239	\$ 2,387	\$ 2,236
Employee Benefit - Defined Benefit	FS231	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS241	\$ 0	\$ 235	\$ 371	\$ 354	\$ 387
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 619	\$ 2,487	\$ 2,329	\$ 2,296
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 0	\$ 18,219	\$ 22,723	\$ 23,800	\$ 25,354
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	5,320	5,642	5,441	4,972	4,385
Personal Trust and Agency Accounts	FS212	992	1,169	1,146	1,115	1,044
Retirement-related Trust and Agency Accounts - Total	SUB6120	0	138	143	144	138
Employee Benefit - Defined Contribution	FS222	0	1	1	1	1
Employee Benefit - Defined Benefit	FS232	0	0	0	0	0
Other Retirement Accounts	FS242	0	137	142	143	137
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	4,328	4,335	4,152	3,713	3,203
Other Fiduciary Accounts	FS272	0	0	0	0	0
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	637	703	704	688	659
Personal Trust and Agency Accounts	FS213	637	691	690	673	649
Retirement-related Trust and Agency Accounts - Total	SUB6130	0	10	11	10	8
Employee Benefit - Defined Contribution	FS223	0	6	6	5	4
Employee Benefit - Defined Benefit	FS233	0	0	0	0	0
Other Retirement Accounts	FS243	0	4	5	5	4
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	2	3	5	2
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	0	19	20	20	21
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 6,239	\$ 26,890	\$ 21,459	\$ 12,830	\$ 5,334
Personal Trust and Agency Accounts	FS310	\$ 1,178	\$ 5,722	\$ 4,613	\$ 2,886	\$ 1,180
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 0	\$ 223	\$ 186	\$ 133	\$ 0
Employee Benefit - Defined Contribution	FS320	\$ 0	\$ 21	\$ 18	\$ 12	\$ 0
Employee Benefit - Defined Benefit	FS330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Retirement Accounts	FS340	\$ 0	\$ 202	\$ 168	\$ 121	\$ 0
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 5,061	\$ 20,911	\$ 16,629	\$ 9,784	\$ 4,154
Other Fiduciary Accounts	FS370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 0	\$ 34	\$ 31	\$ 27	\$ 0
Other Fiduciary and Related Services	FS390	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 4,407	\$ 19,369	\$ 15,394	\$ 9,969	\$ 4,903
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,832	\$ 7,521	\$ 6,065	\$ 2,861	\$ 431
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 639,967	\$ 790,639	\$ 903,220	\$ 1,177,632	\$ 850,572
Non-Interest-Bearing Deposits	FS410	\$ 0	\$ 215	\$ 426	\$ 135	\$ 0
Interest-Bearing Deposits	FS415	\$ 38	\$ 37	\$ 267	\$ 688	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,160	\$ 18,916	\$ 19,144	\$ 53,157	\$ 2,264
State, County and Municipal Obligations	FS425	\$ 6,769	\$ 15,908	\$ 16,108	\$ 60,634	\$ 6,293
Money Market Mutual Funds	FS430	\$ 48,692	\$ 59,341	\$ 50,610	\$ 100,686	\$ 34,133
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 210,435	\$ 229,978	\$ 255,639	\$ 260,785	\$ 246,889
Common and Preferred Stock	FS445	\$ 367,579	\$ 459,310	\$ 554,470	\$ 693,889	\$ 556,911
Real Estate Mortgages	FS450	\$ 0	\$ 106	\$ 108	\$ 404	\$ 0
Real Estate	FS455	\$ 2,260	\$ 4,172	\$ 4,132	\$ 4,545	\$ 2,266
Miscellaneous Assets	FS460	\$ 3,034	\$ 2,656	\$ 2,316	\$ 2,709	\$ 1,816
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 1,231,917	\$ 1,490,610	\$ 1,461,949	\$ 1,492,585	\$ 1,500,848
Equity Capital Deductions - Total	SUB1631	\$ 17,069	\$ 173,963	\$ 172,448	\$ 171,638	\$ 172,309
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 1,870	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR115	\$ 12,782	\$ 168,803	\$ 169,085	\$ 170,260	\$ 170,986
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,641	\$ 4,384	\$ 2,587	\$ 602	\$ 547
Other	CCR134	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Equity Capital Additions -Total	SUB1641	\$- 1,121	\$ 2,238	\$ 16,666	\$ 6,620	\$- 1,158
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 5,512	\$- 890	\$ 11,717	\$ 6,310	\$- 1,437

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***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 4,391	\$ 3,128	\$ 4,949	\$ 310	\$ 279
Tier 1 (Core) Capital	CCR20	\$ 1,213,727	\$ 1,318,885	\$ 1,306,167	\$ 1,327,567	\$ 1,327,381
Total Assets (SC60)	CCR205	\$ 9,243,535	\$ 10,488,020	\$ 10,201,474	\$ 10,106,552	\$ 9,904,381
Asset Deductions - Total	SUB1651	\$ 16,293	\$ 173,187	\$ 171,672	\$ 170,862	\$ 171,687
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 1,870	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Certain Other Intangible Assets	CCR265	\$ 12,782	\$ 168,803	\$ 169,085	\$ 170,260	\$ 171,017
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,641	\$ 4,384	\$ 2,587	\$ 602	\$ 547
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 123
Asset Additions - Total	SUB1661	\$- 7,769	\$ 2,969	\$ 29,950	\$ 13,932	\$- 1,385
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 8,680	\$- 1,104	\$ 18,654	\$ 8,731	\$- 1,225
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 911	\$ 4,073	\$ 11,296	\$ 5,201	\$- 160
Adjusted Total Assets	CCR25	\$ 9,219,473	\$ 10,317,802	\$ 10,059,752	\$ 9,949,622	\$ 9,731,309
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 360,590	\$ 404,822	\$ 397,682	\$ 390,309	\$ 386,426
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 1,213,727	\$ 1,318,885	\$ 1,306,167	\$ 1,327,567	\$ 1,327,381
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 0	\$ 7	\$ 16
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 67,499	\$ 78,941	\$ 77,152	\$ 75,909	\$ 74,932
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 250	\$ 250
Tier 2 (Supplementary) Capital	CCR33	\$ 68,275	\$ 79,717	\$ 77,928	\$ 76,942	\$ 75,974
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 68,275	\$ 79,717	\$ 77,928	\$ 76,942	\$ 75,974
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 3,288	\$ 2,452	\$ 2,436	\$ 1,691	\$ 1,913
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 99	\$ 99	\$ 99	\$ 99	\$ 99
Total Risk-Based Capital	CCR39	\$ 1,278,615	\$ 1,396,051	\$ 1,381,560	\$ 1,402,719	\$ 1,401,343
0% R/W Category - Cash	CCR400	\$ 29,224	\$ 40,109	\$ 46,685	\$ 31,556	\$ 32,996
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 106,001	\$ 103,482	\$ 83,029	\$ 94,366	\$ 88,874
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 550	\$ 1,600	\$ 3,600	\$ 3,600	\$ 1,100

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Industry Aggregate Report
93025 - OTS-Regulated: Massachusetts
March 2009

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

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 104,211	\$ 72,331	\$ 59,863	\$ 84,351	\$ 76,341
0% R/W Category - Assets Total	CCR420	\$ 239,986	\$ 217,522	\$ 193,177	\$ 213,873	\$ 199,311
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	\$ 1,340,213	\$ 1,249,964	\$ 1,209,029	\$ 1,244,073	\$ 1,127,166
20% R/W Category - Claims on FHLBs	CCR435	\$ 221,054	\$ 229,687	\$ 213,976	\$ 215,290	\$ 264,158
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 90,145	\$ 83,628	\$ 87,195	\$ 95,056	\$ 95,604
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 128,667	\$ 114,079	\$ 132,437	\$ 140,264	\$ 167,999
20% R/W Category - Other	CCR450	\$ 325,363	\$ 490,292	\$ 493,688	\$ 535,618	\$ 567,564
20% R/W Category - Assets Total	CCR455	\$ 2,105,442	\$ 2,167,650	\$ 2,136,325	\$ 2,230,301	\$ 2,222,491
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 421,088	\$ 433,531	\$ 427,265	\$ 446,058	\$ 444,496
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 2,686,124	\$ 2,892,034	\$ 2,850,839	\$ 2,725,051	\$ 2,603,474
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 57,297	\$ 59,170	\$ 58,415	\$ 61,603	\$ 31,645
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 45,157	\$ 45,662	\$ 46,769	\$ 48,246	\$ 45,462
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 12,155	\$ 10,798	\$ 11,376	\$ 0	\$ 0
50% R/W Category - Other	CCR480	\$ 202,493	\$ 196,792	\$ 195,036	\$ 194,686	\$ 190,292
50% R/W Category - Assets Total	CCR485	\$ 3,003,226	\$ 3,204,456	\$ 3,162,435	\$ 3,029,586	\$ 2,870,873
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 1,501,618	\$ 1,602,232	\$ 1,581,222	\$ 1,514,798	\$ 1,435,441
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 143,478	\$ 128,256	\$ 34,598	\$ 28,026	\$ 11,726
100% R/W Category - All Other Assets	CCR506	\$ 4,205,488	\$ 5,065,507	\$ 4,999,507	\$ 4,923,870	\$ 4,859,921
100% R/W Category - Assets Total	CCR510	\$ 4,348,966	\$ 5,193,763	\$ 5,034,105	\$ 4,951,896	\$ 4,871,647
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 4,348,966	\$ 5,193,763	\$ 5,034,105	\$ 4,951,896	\$ 4,871,647
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	\$ 9,697,620	\$ 10,783,391	\$ 10,526,042	\$ 10,425,656	\$ 10,164,322
Subtotal Risk-Weighted Assets	CCR75	\$ 6,271,669	\$ 7,229,523	\$ 7,042,588	\$ 6,912,749	\$ 6,751,579
Excess Allowances for Loan and Lease Losses	CCR530	\$ 3,692	\$ 4,502	\$ 4,768	\$ 3,545	\$ 1,464
Total Risk-Weighted Assets	CCR78	\$ 6,267,977	\$ 7,225,021	\$ 7,037,820	\$ 6,909,204	\$ 6,750,115
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 501,439	\$ 578,000	\$ 563,026	\$ 552,736	\$ 540,009
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						

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Industry Aggregate Report
 93025 - OTS-Regulated: Massachusetts
 March 2009

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***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	13.16%	12.78%	12.98%	13.34%	13.64%
Total Risk-Based Capital Ratio	CCR820	20.40%	19.32%	19.63%	20.30%	20.76%
Tier 1 Risk-Based Capital Ratio	CCR830	19.36%	18.25%	18.56%	19.21%	19.66%
Tangible Equity Ratio	CCR840	13.17%	12.79%	12.99%	13.35%	13.65%

*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.