

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 2:51 PM

TFR Industry Aggregate Report
93051 - OTS-Regulated: Virginia
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		15	15	16	15	14
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	2	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 8,025,037	\$ 10,139,125	\$ 11,063,106	\$ 16,584,260	\$ 19,061,153
Cash and Non-Interest-Earning Deposits	SC110	\$ 2,423,245	\$ 3,483,993	\$ 3,576,461	\$ 1,694,461	\$ 2,660,783
Interest-Earning Deposits in FHLBs	SC112	\$ 130,098	\$ 73,637	\$ 1,531,134	\$ 2,711,464	\$ 649,844
Other Interest-Earning Deposits	SC118	\$ 973,211	\$ 129,414	\$ 236,686	\$ 660,370	\$ 80,639
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,787,456	\$ 5,393,041	\$ 4,576,898	\$ 9,935,923	\$ 12,720,192
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 409,565	\$ 326,590	\$ 349,252	\$ 649,840	\$ 696,667
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 9,021	\$ 388,767	\$ 484,136	\$ 506,050	\$ 607,249
State and Municipal Obligations	SC180	\$ 151,612	\$ 165,231	\$ 158,198	\$ 326,674	\$ 956,719
Securities Backed by Nonmortgage Loans	SC182	\$ 2,473	\$ 2,831	\$ 2,762	\$ 3,243	\$ 23,259
Other Investment Securities	SC185	\$ 122,433	\$ 142,216	\$ 117,773	\$ 76,018	\$ 620,803
Accrued Interest Receivable	SC191	\$ 15,923	\$ 33,405	\$ 29,806	\$ 20,217	\$ 44,998
Mortgage-Backed Securities - Gross	SUB0072	\$ 24,689,105	\$ 23,924,110	\$ 25,132,785	\$ 30,118,474	\$ 34,093,398
Mortgage-Backed Securities - Total	SC22	\$ 24,689,105	\$ 23,924,110	\$ 25,132,785	\$ 30,118,474	\$ 34,093,398
Pass-Through - Total	SUB0073	\$ 12,498,191	\$ 9,462,377	\$ 9,560,009	\$ 11,609,396	\$ 12,904,410
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 12,482,695	\$ 9,447,224	\$ 9,551,198	\$ 11,608,464	\$ 12,901,450
Other Pass-Through	SC215	\$ 15,496	\$ 15,153	\$ 8,811	\$ 932	\$ 2,960
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 12,055,366	\$ 14,340,341	\$ 15,451,530	\$ 18,369,583	\$ 21,042,577
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 203,187	\$ 561,616	\$ 102,735	\$ 1,330,683	\$ 1,349,861
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,326	\$ 5,487	\$ 5,649	\$ 5,821	\$ 6,010
Other	SC222	\$ 11,846,853	\$ 13,773,238	\$ 15,343,146	\$ 17,033,079	\$ 19,686,706
Accrued Interest Receivable	SC228	\$ 135,548	\$ 121,392	\$ 121,246	\$ 139,495	\$ 146,411

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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
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 116,528,294	\$ 130,037,983	\$ 133,138,141	\$ 128,725,084	\$ 129,376,136
Mortgage Loans - Total	SC26	\$ 114,575,387	\$ 125,352,951	\$ 129,908,836	\$ 126,800,662	\$ 128,067,121
Construction Loans - Total	SUB0100	\$ 1,238,436	\$ 1,392,301	\$ 1,371,387	\$ 1,281,668	\$ 1,218,223
Residential - Total	SUB0110	\$ 1,085,699	\$ 1,237,923	\$ 1,242,216	\$ 1,154,035	\$ 1,040,052
1-4 Dwelling Units	SC230	\$ 872,374	\$ 1,035,097	\$ 1,047,736	\$ 995,531	\$ 899,850
Multifamily (5 or more) Dwelling Units	SC235	\$ 213,325	\$ 202,826	\$ 194,480	\$ 158,504	\$ 140,202
Nonresidential Property	SC240	\$ 152,737	\$ 154,378	\$ 129,171	\$ 127,633	\$ 178,171
Permanent Loans - Total	SUB0121	\$ 114,887,317	\$ 128,004,447	\$ 131,076,552	\$ 126,673,336	\$ 127,376,419
Residential - Total	SUB0131	\$ 113,441,229	\$ 126,802,276	\$ 129,894,000	\$ 125,490,178	\$ 126,271,952
1-4 Dwelling Units - Total	SUB0141	\$ 113,259,787	\$ 126,621,368	\$ 129,637,422	\$ 125,239,992	\$ 126,104,491
Revolving Open-End Loans	SC251	\$ 20,555,560	\$ 23,047,644	\$ 23,648,966	\$ 23,643,404	\$ 23,456,640
All Other - First Liens	SC254	\$ 75,177,649	\$ 83,835,304	\$ 85,371,637	\$ 80,315,278	\$ 82,285,830
All Other - Junior Liens	SC255	\$ 17,526,578	\$ 19,738,420	\$ 20,616,819	\$ 21,281,310	\$ 20,362,021
Multifamily (5 or more) Dwelling Units	SC256	\$ 181,442	\$ 180,908	\$ 256,578	\$ 250,186	\$ 167,461
Nonresidential Property (Except Land)	SC260	\$ 894,267	\$ 649,820	\$ 614,518	\$ 604,710	\$ 549,761
Land	SC265	\$ 551,821	\$ 552,351	\$ 568,034	\$ 578,448	\$ 554,706
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 13,270,995	\$- 3,051,191	\$ 4,492,935	\$- 639,638	\$ 10,365,154
Accrued Interest Receivable	SC272	\$ 384,206	\$ 627,879	\$ 677,566	\$ 758,130	\$ 774,382
Advances for Taxes and Insurance	SC275	\$ 18,335	\$ 13,356	\$ 12,636	\$ 11,950	\$ 7,112
Allowance for Loan and Lease Losses	SC283	\$ 1,952,907	\$ 4,685,032	\$ 3,229,305	\$ 1,924,422	\$ 1,309,015
Nonmortgage Loans - Gross	SUB0162	\$ 10,442,532	\$ 11,974,247	\$ 12,371,864	\$ 11,072,888	\$ 11,656,377
Nonmortgage Loans - Total	SC31	\$ 10,362,911	\$ 11,916,610	\$ 12,313,894	\$ 11,025,637	\$ 11,615,517
Commercial Loans - Total	SC32	\$ 2,334,079	\$ 2,441,654	\$ 3,425,713	\$ 1,520,397	\$ 1,523,240
Secured	SC300	\$ 2,143,367	\$ 2,250,414	\$ 3,214,066	\$ 1,318,805	\$ 1,284,470
Unsecured	SC303	\$ 190,712	\$ 191,240	\$ 211,647	\$ 201,592	\$ 238,770
Lease Receivables	SC306	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Consumer Loans - Total	SC35	\$ 8,089,959	\$ 9,512,884	\$ 8,925,177	\$ 9,526,331	\$ 10,105,469
Loans on Deposits	SC310	\$ 4,598	\$ 4,610	\$ 4,760	\$ 5,109	\$ 5,152
Home Improvement Loans (Not secured by real estate)	SC316	\$ 5,916	\$ 6,313	\$ 6,872	\$ 7,423	\$ 8,055
Education Loans	SC320	\$ 19	\$ 11	\$ 14	\$ 14	\$ 23
Auto Loans	SC323	\$ 518,580	\$ 486,054	\$ 445,301	\$ 423,264	\$ 413,062
Mobile Home Loans	SC326	\$ 63	\$ 68	\$ 102	\$ 109	\$ 103
Credit Cards	SC328	\$ 84,724	\$ 83,791	\$ 85,634	\$ 90,867	\$ 94,239

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Schedule SC --- Consolidated Statement of Condition						
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Other, Including Lease Receivables	SC330	\$ 7,476,059	\$ 8,932,037	\$ 8,382,494	\$ 8,999,545	\$ 9,584,835
Accrued Interest Receivable	SC348	\$ 18,494	\$ 19,709	\$ 20,974	\$ 26,160	\$ 27,668
Allowance for Loan and Lease Losses	SC357	\$ 79,621	\$ 57,637	\$ 57,970	\$ 47,251	\$ 40,860
Repossessed Assets - Gross	SUB0201	\$ 972,076	\$ 778,907	\$ 594,366	\$ 458,247	\$ 323,836
Repossessed Assets - Total	SC40	\$ 972,076	\$ 778,907	\$ 594,366	\$ 458,247	\$ 323,836
Real Estate - Total	SUB0210	\$ 957,518	\$ 765,069	\$ 577,236	\$ 442,909	\$ 314,216
Construction	SC405	\$ 1,042	\$ 956	\$ 56	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 905,613	\$ 729,319	\$ 545,660	\$ 414,940	\$ 280,043
1-4 Dwelling Units	SC415	\$ 904,761	\$ 729,319	\$ 545,660	\$ 414,940	\$ 280,008
Multifamily (5 or more) Dwelling Units	SC425	\$ 852	\$ 0	\$ 0	\$ 0	\$ 35
Nonresidential (Except Land)	SC426	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	SC428	\$ 50,863	\$ 34,794	\$ 31,520	\$ 27,969	\$ 34,173
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 14,558	\$ 13,838	\$ 17,130	\$ 15,338	\$ 9,620
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 205	\$ 205	\$ 205	\$ 205	\$ 205
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,509,685	\$ 2,525,077	\$ 2,647,954	\$ 2,845,334	\$ 3,032,959
Federal Home Loan Bank Stock	SC510	\$ 2,342,683	\$ 2,355,146	\$ 2,482,192	\$ 2,677,995	\$ 2,896,944
Other	SC540	\$ 167,002	\$ 169,931	\$ 165,762	\$ 167,339	\$ 136,015
Office Premises and Equipment	SC55	\$ 767,765	\$ 758,122	\$ 741,751	\$ 722,817	\$ 700,533
Other Assets - Gross	SUB0262	\$ 17,343,326	\$ 7,814,187	\$ 7,475,451	\$ 4,651,053	\$ 3,034,122
Other Assets - Total	SC59	\$ 17,343,326	\$ 7,814,187	\$ 7,475,451	\$ 4,651,053	\$ 3,034,122
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 15,634	\$ 15,450	\$ 1,049	\$ 1,050	\$ 1,049
Other	SC625	\$ 522,461	\$ 516,223	\$ 524,079	\$ 519,055	\$ 511,787
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 2,784,529	\$ 2,194,112	\$ 1,176,776	\$ 542,435	\$ 181,876
Nonmortgage Loans	SC644	\$ 223	\$ 15	\$ 18	\$ 21	\$ 25
Goodwill & Other Intangible Assets	SC660	\$ 3,977,118	\$ 151,752	\$ 152,694	\$ 154,750	\$ 257,518
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 34,203	\$ 30,877	\$ 23,245	\$ 25,988	\$ 36,396
Other Assets	SC689	\$ 10,009,158	\$ 4,905,758	\$ 5,597,590	\$ 3,407,754	\$ 2,045,471
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

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Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 2,032,528	\$ 4,742,669	\$ 3,287,275	\$ 1,971,673	\$ 1,349,875
Total Assets - Gross	SUB0283	\$ 181,278,025	\$ 187,951,963	\$ 193,165,623	\$ 195,178,362	\$ 201,278,719
Total Assets	SC60	\$ 179,245,497	\$ 183,209,294	\$ 189,878,348	\$ 193,206,689	\$ 199,928,844
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 101,786,374	\$ 110,346,269	\$ 111,984,343	\$ 108,219,087	\$ 110,017,493
Deposits	SC710	\$ 101,579,514	\$ 110,334,376	\$ 111,950,711	\$ 108,212,438	\$ 110,028,843
Escrows	SC712	\$ 34,631	\$ 29,517	\$ 32,365	\$ 27,088	\$ 37,100
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 172,229	\$- 17,624	\$ 1,267	\$- 20,439	\$- 48,450
Borrowings - Total	SC72	\$ 59,369,687	\$ 58,309,072	\$ 61,267,813	\$ 68,607,368	\$ 74,184,240
Advances from FHLBank	SC720	\$ 51,118,770	\$ 50,425,939	\$ 53,250,339	\$ 57,605,423	\$ 62,471,775
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,242,345	\$ 7,166,599	\$ 7,312,022	\$ 9,595,552	\$ 10,985,906
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500	\$ 192,500
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 816,072	\$ 524,034	\$ 512,952	\$ 1,213,893	\$ 534,059
Other Liabilities - Total	SC75	\$ 2,477,616	\$ 2,852,572	\$ 3,369,943	\$ 2,326,160	\$ 2,498,094
Accrued Interest Payable - Deposits	SC763	\$ 146,692	\$ 163,129	\$ 196,150	\$ 217,764	\$ 202,070
Accrued Interest Payable - Other	SC766	\$ 212,750	\$ 248,761	\$ 237,555	\$ 281,684	\$ 259,368
Accrued Taxes	SC776	\$ 1,885	\$ 1,888	\$ 2,838	\$ 2,095	\$ 4,212
Accounts Payable	SC780	\$ 565,252	\$ 607,161	\$ 643,849	\$ 511,667	\$ 431,595
Deferred Income Taxes	SC790	\$ 5,971	\$ 1,361	\$ 3,724	\$ 31,775	\$ 40,423
Other Liabilities and Deferred Income	SC796	\$ 1,545,066	\$ 1,830,272	\$ 2,285,827	\$ 1,281,175	\$ 1,560,426
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	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	\$ 163,633,677	\$ 171,507,913	\$ 176,622,099	\$ 179,152,615	\$ 186,699,827
Minority Interest	SC800	\$ 175,513	\$ 175,515	\$ 175,500	\$ 175,495	\$ 175,391
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 15,859,052	\$ 11,467,040	\$ 11,394,990	\$ 11,224,971	\$ 8,670,756
Cumulative	SC812	\$ 1,000	\$ 1,000	\$ 1,000	\$ 1,001,000	\$ 1,000
Noncumulative	SC814	\$ 2,130,622	\$ 2,130,622	\$ 2,130,622	\$ 1,130,622	\$ 1,130,622
Common Stock:						
Par Value	SC820	\$ 19,152	\$ 19,152	\$ 19,152	\$ 19,151	\$ 19,151
Paid in Excess of Par	SC830	\$ 13,708,278	\$ 9,316,266	\$ 9,244,216	\$ 9,074,198	\$ 7,519,983
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,297,098	\$- 1,552,248	\$- 1,202,046	\$- 710,841	\$- 697,591
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 1,136,141	\$- 1,408,397	\$- 995,665	\$- 580,102	\$- 660,456
Gains (Losses) on Cash Flow Hedges	SC865	\$- 161,110	\$- 144,005	\$- 206,904	\$- 130,880	\$- 37,276
Other	SC870	\$ 153	\$ 154	\$ 523	\$ 141	\$ 141
Retained Earnings	SC880	\$ 874,353	\$ 1,611,074	\$ 2,887,805	\$ 3,364,449	\$ 5,080,461
Other Components of Equity Capital	SC891	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Equity Capital	SC80	\$ 15,436,307	\$ 11,525,866	\$ 13,080,749	\$ 13,878,579	\$ 13,053,626
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 179,245,497	\$ 183,209,294	\$ 189,878,348	\$ 193,206,689	\$ 199,928,844

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Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 49
3	Federal, State, or other taxes receivable	3	\$ 10,960
4	Net deferred tax assets	10	\$ 6,524,162
6	Prepaid deposit insurance premiums	1	\$ 2,860
7	Prepaid expenses	8	\$ 40,282
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 510,042
14	Other noninterest-bearing short-term accounts recv	5	\$ 102,661
20	F/V of all derivative instru. reportable as assets	2	\$ 12,205
99	Other	7	\$ 1,393,490

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 3,949
4	Nonrefundable loan fees received prior to closing	1	\$ 259
5	Deferred gains from sale/leaseback	1	\$ 145
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 15,000
11	The liability recorded for post-retirement benefit	4	\$ 3,670
16	Recourse loan liability	1	\$ 123,542
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 330,308
20	F/V of all derivative instru. reportable as liab.	2	\$ 118,295
99	Other	11	\$ 288,422

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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	\$ 2,491,939	\$ 2,502,010	\$ 2,723,801	\$ 3,035,322	\$ 2,941,187
Deposits and Investment Securities	SO115	\$ 57,408	\$ 64,573	\$ 98,967	\$ 182,407	\$ 121,689
Mortgage-Backed Securities	SO125	\$ 468,486	\$ 382,277	\$ 386,002	\$ 469,787	\$ 486,152
Mortgage Loans	SO141	\$ 1,866,833	\$ 1,939,535	\$ 2,106,988	\$ 2,241,501	\$ 2,176,568
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 6,771	\$ 15,377	\$ 20,203	\$ 24,281	\$ 35,923
Nonmortgage Loans - Total	SUB0950	\$ 91,924	\$ 99,730	\$ 111,185	\$ 116,954	\$ 120,462
Commercial Loans and Leases	SO160	\$ 28,615	\$ 31,947	\$ 32,571	\$ 27,374	\$ 29,512
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 155	\$ 179	\$ 64	\$ 36	\$ 32
Consumer Loans and Leases	SO171	\$ 63,309	\$ 67,783	\$ 78,614	\$ 89,580	\$ 90,950
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 362	\$ 339	\$ 392	\$ 356	\$ 361
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 17,261	\$ 34,857	\$ 38,774	\$ 43,122	\$ 35,646
Federal Home Loan Bank Stock	SO181	\$ 17,230	\$ 34,835	\$ 38,752	\$ 43,091	\$ 35,624
Other	SO185	\$ 31	\$ 22	\$ 22	\$ 31	\$ 22
Interest Expense - Total	SO21	\$ 1,335,792	\$ 1,557,834	\$ 1,759,974	\$ 2,000,531	\$ 1,913,032
Deposits	SO215	\$ 760,217	\$ 870,186	\$ 994,352	\$ 1,085,471	\$ 1,090,207
Escrows	SO225	\$ 4	\$ 4	\$ 6	\$ 3	\$ 4
Advances from FHLBank	SO230	\$ 504,081	\$ 618,948	\$ 667,164	\$ 762,150	\$ 632,434
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,291	\$ 3,290	\$ 3,355	\$ 3,398	\$ 3,400
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 68,289	\$ 65,518	\$ 95,224	\$ 149,673	\$ 187,151
Capitalized Interest	SO271	\$ 90	\$ 112	\$ 127	\$ 164	\$ 164
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 1,173,408	\$ 979,033	\$ 1,002,601	\$ 1,077,913	\$ 1,063,801
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 558,050	\$ 2,735,187	\$ 1,361,199	\$ 921,913	\$ 1,100,010
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 615,358	\$- 1,756,154	\$- 358,598	\$ 156,000	\$- 36,209
Noninterest Income - Total	SO42	\$ 779,642	\$ 1,030,292	\$ 1,102,415	\$- 1,686,209	\$ 262,733
Mortgage Loan Servicing Fees	SO410	\$ 137,698	\$ 57,838	\$ 29,304	\$ 12,599	\$ 12,295
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 107,886	\$ 223,327	\$- 86,119	\$- 7,462	\$- 18,560

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Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 206,706	\$ 250,781	\$ 299,872	\$ 154,590	\$ 151,130
Net Income (Loss) from Other - Total	SUB0451	\$ 310,378	\$ 428,292	\$ 842,057	\$- 1,856,445	\$ 72,442
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 144,095	\$ 39,450	\$- 37,242	\$- 1,767,448	\$ 305,688
Operations & Sale of Repossessed Assets	SO461	\$- 44,960	\$- 17,621	\$- 10,382	\$- 2,930	\$- 524
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 9,091	\$- 20,970	\$- 195,009	\$- 15,703	\$ 15
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 37
Sale of Other Assets Held for Investment	SO477	\$ 147	\$- 79	\$ 123	\$ 30	\$ 4,267
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$ 202,005	\$ 427,512	\$ 1,084,567	\$- 70,394	\$- 237,041
Other Noninterest Income	SO488	\$ 232,746	\$ 70,054	\$ 17,301	\$ 10,509	\$ 45,426
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	\$ 942,742	\$ 1,354,325	\$ 1,400,982	\$ 1,189,493	\$ 781,010
All Personnel Compensation and Expense	SO510	\$ 528,327	\$ 681,474	\$ 751,179	\$ 177,910	\$ 179,638
Legal Expense	SO520	\$ 4,693	\$ 3,120	\$ 3,485	\$ 3,062	\$ 2,830
Office Occupancy and Equipment Expense	SO530	\$ 124,143	\$ 133,382	\$ 132,448	\$ 66,796	\$ 63,940
Marketing and Other Professional Services	SO540	\$ 43,109	\$ 69,028	\$ 75,572	\$ 50,785	\$ 46,771
Loan Servicing Fees	SO550	\$ 34,212	\$ 45,257	\$ 43,129	\$ 549,195	\$ 320,997
Goodwill and Other Intangibles Expense	SO560	\$ 9,028	\$ 6,576	\$ 5,943	\$ 105,260	\$ 3,912
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 10,006	\$ 26,943	\$ 25,309	\$ 15,432	\$ 4,836
Other Noninterest Expense	SO580	\$ 189,224	\$ 388,545	\$ 363,917	\$ 221,053	\$ 158,086
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	\$ 452,258	\$- 2,080,187	\$- 657,165	\$- 2,719,702	\$- 554,486
Income Taxes - Total	SO71	\$ 190,412	\$- 808,133	\$- 271,322	\$- 1,012,834	\$- 172,827

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Federal	SO710	\$ 147,538	\$- 685,872	\$- 212,878	\$- 939,791	\$- 213,297
State, Local & Other	SO720	\$ 42,874	\$- 122,261	\$- 58,444	\$- 73,043	\$ 40,470
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 261,846	\$- 1,272,054	\$- 385,843	\$- 1,706,868	\$- 381,659
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 393	\$- 1,993	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 261,453	\$- 1,274,047	\$- 385,843	\$- 1,706,868	\$- 381,659

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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	4	\$ 3,457
6	Net income(loss)-equity invest in uncons sub org	1	\$ 492
14	Interest Income from CNFIs reported on SC655	1	\$ 53,871
15	Income from corporate-owned life insurance	3	\$ 3,909
99	Other	9	\$ 172,022

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	8	\$ 10,700
2	OTS assessments	3	\$ 31
6	Supervisory examination fees	1	\$ 78
7	Office supplies, printing, and postage	8	\$ 669
8	Telephone, including data lines	2	\$ 62
9	Loan origination expense	3	\$ 40,531
10	ATM expense	1	\$ 28
13	Misc taxes other than income & real estate	1	\$ 20
15	Foreclosure expenses	1	\$ 77
18	Minority Interest	2	\$ 10,494
99	Other	10	\$ 57,258

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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	\$ 7,717,750	\$ 5,225,811	\$ 2,723,801	\$ 11,205,210	\$ 8,169,888
YTD - Deposits and Investment Securities	Y_SO115	\$ 220,948	\$ 163,540	\$ 98,967	\$ 447,953	\$ 265,546
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,236,765	\$ 768,279	\$ 386,002	\$ 1,700,221	\$ 1,230,434
YTD - Mortgage Loans	Y_SO141	\$ 5,913,356	\$ 4,046,523	\$ 2,106,988	\$ 8,473,943	\$ 6,232,442
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 42,351	\$ 35,580	\$ 20,203	\$ 166,418	\$ 142,137
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 93,133	\$ 64,518	\$ 32,571	\$ 108,531	\$ 81,157
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 398	\$ 243	\$ 64	\$ 325	\$ 289
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 209,706	\$ 146,397	\$ 78,614	\$ 306,328	\$ 216,748
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,093	\$ 731	\$ 392	\$ 1,491	\$ 1,135
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 90,892	\$ 73,631	\$ 38,774	\$ 131,055	\$ 87,933
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 90,817	\$ 73,587	\$ 38,752	\$ 129,291	\$ 86,200
YTD - Other	Y_SO185	\$ 75	\$ 44	\$ 22	\$ 1,764	\$ 1,733
YTD - Interest Expense - Total	Y_SO21	\$ 4,653,600	\$ 3,317,808	\$ 1,759,974	\$ 7,226,139	\$ 5,225,608
YTD - Deposits	Y_SO215	\$ 2,624,755	\$ 1,864,538	\$ 994,352	\$ 4,254,403	\$ 3,168,932
YTD - Escrows	Y_SO225	\$ 14	\$ 10	\$ 6	\$ 14	\$ 11
YTD - Advances from FHLBank	Y_SO230	\$ 1,790,193	\$ 1,286,112	\$ 667,164	\$ 2,259,530	\$ 1,497,380
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 9,936	\$ 6,645	\$ 3,355	\$ 13,585	\$ 10,187
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 229,031	\$ 160,742	\$ 95,224	\$ 699,234	\$ 549,561
YTD - Capitalized Interest	Y_SO271	\$ 329	\$ 239	\$ 127	\$ 627	\$ 463
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 3,155,042	\$ 1,981,634	\$ 1,002,601	\$ 4,110,126	\$ 3,032,213
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 4,654,436	\$ 4,096,386	\$ 1,361,199	\$ 2,380,986	\$ 1,459,073
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$- 1,499,394	\$- 2,114,752	\$- 358,598	\$ 1,729,140	\$ 1,573,140
YTD - Noninterest Income - Total	Y_SO42	\$ 2,912,349	\$ 2,132,707	\$ 1,102,415	\$- 729,295	\$ 956,914
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 224,840	\$ 87,142	\$ 29,304	\$ 50,664	\$ 38,065
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ 29,322	\$ 137,208	\$- 86,119	\$- 68,829	\$- 61,367

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
YTD - Other Fees and Charges	Y_SO420	\$ 757,359	\$ 550,653	\$ 299,872	\$ 556,371	\$ 401,781
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,580,727	\$ 1,270,349	\$ 842,057	\$- 1,298,529	\$ 557,916
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 146,303	\$ 2,208	\$- 37,242	\$- 1,022,890	\$ 744,558
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 72,963	\$- 28,003	\$- 10,382	\$- 2,643	\$ 287
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 206,888	\$- 215,979	\$- 195,009	\$- 15,693	\$ 10
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 37	\$ 37
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 191	\$ 44	\$ 123	\$ 4,209	\$ 4,179
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$ 1,714,084	\$ 1,512,079	\$ 1,084,567	\$- 261,549	\$- 191,155
YTD - Other Noninterest Income	Y_SO488	\$ 320,101	\$ 87,355	\$ 17,301	\$ 31,028	\$ 20,519
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,698,049	\$ 2,755,307	\$ 1,400,982	\$ 3,128,576	\$ 1,939,083
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,960,980	\$ 1,432,653	\$ 751,179	\$ 687,320	\$ 509,410
YTD - Legal Expense	Y_SO520	\$ 11,298	\$ 6,605	\$ 3,485	\$ 11,866	\$ 8,804
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 389,973	\$ 265,830	\$ 132,448	\$ 249,736	\$ 182,940
YTD - Marketing and Other Professional Services	Y_SO540	\$ 187,709	\$ 144,600	\$ 75,572	\$ 207,282	\$ 156,497
YTD - Loan Servicing Fees	Y_SO550	\$ 122,598	\$ 88,386	\$ 43,129	\$ 1,178,235	\$ 629,040
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 21,547	\$ 12,519	\$ 5,943	\$ 117,476	\$ 12,216
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 62,258	\$ 52,252	\$ 25,309	\$ 22,844	\$ 7,412
YTD - Other Noninterest Expense	Y_SO580	\$ 941,686	\$ 752,462	\$ 363,917	\$ 653,817	\$ 432,764
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 2,285,094	\$- 2,737,352	\$- 657,165	\$- 2,128,731	\$ 590,971
YTD - Income Taxes - Total	Y_SO71	\$- 889,043	\$- 1,079,455	\$- 271,322	\$- 800,076	\$ 212,758
YTD - Federal	Y_SO710	\$- 751,212	\$- 898,750	\$- 212,878	\$- 721,822	\$ 217,969
YTD - State, Local, and Other	Y_SO720	\$- 137,831	\$- 180,705	\$- 58,444	\$- 78,254	\$- 5,211
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$- 1,396,051	\$- 1,657,897	\$- 385,843	\$- 1,328,655	\$ 378,213
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 2,386	\$- 1,993	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$- 1,398,437	\$- 1,659,890	\$- 385,843	\$- 1,328,655	\$ 378,213

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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	\$ 4,742,668	\$ 3,287,276	\$ 1,971,673	\$ 1,349,872	\$ 575,607
Net Provision for Loss	VA115	\$ 633,831	\$ 2,620,530	\$ 1,360,077	\$ 925,053	\$ 1,099,771
Transfers	VA125	\$ 32	\$- 1,826	\$- 12,948	\$- 11,027	\$- 67
Recoveries	VA135	\$ 16,076	\$ 21,406	\$ 14,033	\$ 12,750	\$ 11,665
Adjustments	VA145	\$- 2,970,860	\$ 283,395	\$ 612,530	\$ 0	\$ 0
Charge-offs	VA155	\$ 389,217	\$ 1,468,113	\$ 658,089	\$ 304,975	\$ 337,104
General Valuation Allowances - Ending Balance	VA165	\$ 2,032,530	\$ 4,742,668	\$ 3,287,276	\$ 1,971,673	\$ 1,349,872
Specific Valuation Allowances - Beginning Balance	VA108	\$ 187,266	\$ 58,313	\$ 29,101	\$ 6,199	\$ 2,292
Net Provision for Loss	VA118	\$- 65,775	\$ 141,600	\$ 26,431	\$ 12,292	\$ 5,075
Transfers	VA128	\$- 32	\$ 1,826	\$ 12,948	\$ 11,027	\$ 67
Adjustments	VA148	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Charge-offs	VA158	\$ 21,633	\$ 14,473	\$ 10,171	\$ 417	\$ 1,235
Specific Valuation Allowances - Ending Balance	VA168	\$ 99,826	\$ 187,266	\$ 58,313	\$ 29,101	\$ 6,199
Total Valuation Allowances - Beginning Balance	VA110	\$ 4,929,934	\$ 3,345,589	\$ 2,000,774	\$ 1,356,071	\$ 577,899
Net Provision for Loss	VA120	\$ 568,056	\$ 2,762,130	\$ 1,386,508	\$ 937,345	\$ 1,104,846
Recoveries	VA140	\$ 16,076	\$ 21,406	\$ 14,033	\$ 12,750	\$ 11,665
Adjustments	VA150	\$- 2,970,860	\$ 283,395	\$ 612,534	\$ 0	\$ 0
Charge-offs	VA160	\$ 410,850	\$ 1,482,586	\$ 668,260	\$ 305,392	\$ 338,339
Total Valuation Allowances - Ending Balance	VA170	\$ 2,132,356	\$ 4,929,934	\$ 3,345,589	\$ 2,000,774	\$ 1,356,071
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 389,217	\$ 1,468,113	\$ 658,089	\$ 304,975	\$ 337,104
Mortgage-Backed Securities	VA370	\$ 49,725	\$ 479,600	\$ 17,130	\$ 6,025	\$ 159,751
Mortgage Loans - Total	VA46	\$ 297,656	\$ 966,815	\$ 620,334	\$ 284,094	\$ 163,640
Construction - Total	SUB2030	\$ 670	\$ 1,268	\$ 742	\$ 33	\$ 0
1-4 Dwelling Units	VA420	\$ 670	\$ 1,268	\$ 742	\$ 33	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 296,986	\$ 965,547	\$ 619,592	\$ 284,061	\$ 163,640
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 154,996	\$ 398,485	\$ 287,001	\$ 153,952	\$ 103,669
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 52,844	\$ 348,650	\$ 179,410	\$ 55,180	\$ 25,317
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 85,359	\$ 218,412	\$ 152,605	\$ 74,929	\$ 34,654
Multifamily (5 or more) Dwelling Units	VA470	\$ 453	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 220	\$ 0	\$ 1	\$ 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
Land	VA490	\$ 3,114	\$ 0	\$ 575	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 23,367	\$ 21,405	\$ 20,625	\$ 14,856	\$ 13,708
Commercial Loans	VA520	\$ 1,623	\$ 210	\$ 2,226	\$ 254	\$ 193
Consumer Loans - Total	SUB2061	\$ 21,744	\$ 21,195	\$ 18,399	\$ 14,602	\$ 13,515
Loans on Deposits	VA510	\$ 1	\$ 0	\$ 1	\$ 5	\$ 0
Home Improvement Loans	VA516	\$ 18	\$ 79	\$ 50	\$ 2	\$ 77
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 1,248	\$ 730	\$ 813	\$ 727	\$ 607
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 2,586	\$ 3,081	\$ 2,511	\$ 2,660	\$ 1,896
Other	VA560	\$ 17,891	\$ 17,305	\$ 15,024	\$ 11,208	\$ 10,935
Repossessed Assets - Total	VA60	\$ 33	\$ 293	\$ 0	\$ 0	\$ 5
Real Estate - Construction	VA605	\$ 14	\$ 293	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 19	\$ 0	\$ 0	\$ 0	\$ 5
Other Assets	VA930	\$ 18,436	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 16,076	\$ 21,406	\$ 14,033	\$ 12,750	\$ 11,665
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 9,728	\$ 13,811	\$ 7,874	\$ 5,926	\$ 4,157
Construction - Total	SUB2130	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 9,726	\$ 13,811	\$ 7,874	\$ 5,926	\$ 4,157
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 4,074	\$ 5,882	\$ 3,167	\$ 3,102	\$ 2,344
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 4,358	\$ 4,261	\$ 3,626	\$ 1,653	\$ 1,122
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,294	\$ 3,668	\$ 1,081	\$ 1,171	\$ 691
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 6,348	\$ 7,595	\$ 6,159	\$ 6,824	\$ 7,508

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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	\$ 80	\$ 18	\$ 23	\$ 49	\$ 34
Consumer Loans - Total	SUB2161	\$ 6,268	\$ 7,577	\$ 6,136	\$ 6,775	\$ 7,474
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 82	\$ 135	\$ 119	\$ 155	\$ 194
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 812	\$ 1,079	\$ 1,118	\$ 1,413	\$ 2,011
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA557	\$ 176	\$ 298	\$ 198	\$ 262	\$ 249
Other	VA561	\$ 5,198	\$ 6,065	\$ 4,701	\$ 4,945	\$ 5,020
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$- 65,807	\$ 143,426	\$ 39,381	\$ 23,319	\$ 5,142
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$- 75,677	\$ 116,203	\$ 13,966	\$ 11,467	\$ 41
Construction - Total	SUB2230	\$ 1,507	\$ 3,377	\$ 968	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 1,507	\$ 2,660	\$ 968	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 717	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$- 77,184	\$ 112,826	\$ 12,998	\$ 11,467	\$ 41
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 1,619	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 77,087	\$ 110,342	\$ 12,998	\$ 11,464	\$ 38
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$- 140	\$ 140	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 43	\$ 0	\$ 0	\$ 3	\$ 3
Land	VA492	\$ 0	\$ 725	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 120	\$ 254	\$ 100	\$ 90	\$ 266
Commercial Loans	VA522	\$- 131	\$ 170	\$- 36	\$ 1	\$ 26
Consumer Loans - Total	SUB2261	\$ 251	\$ 84	\$ 136	\$ 89	\$ 240
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	\$ 240	\$ 73	\$ 142	\$ 60	\$ 212
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 10

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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	\$ 11	\$ 11	\$ - 6	\$ 29	\$ 18
Reposessed Assets - Total	VA62	\$ 9,750	\$ 26,969	\$ 25,315	\$ 11,762	\$ 4,835
Real Estate - Construction	VA606	\$ 20	\$ 10	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 9,411	\$ 26,958	\$ 25,309	\$ 11,671	\$ 4,836
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	\$ 307	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 12	\$ 1	\$ 6	\$ 91	\$ - 1
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	\$ 307,334	\$ 1,590,133	\$ 683,437	\$ 315,544	\$ 330,581
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 49,725	\$ 479,600	\$ 17,130	\$ 6,025	\$ 159,751
Mortgage Loans - Total	VA49	\$ 212,251	\$ 1,069,207	\$ 626,426	\$ 289,635	\$ 159,524
Construction - Total	SUB2330	\$ 2,175	\$ 4,645	\$ 1,710	\$ 33	\$ 0
1-4 Dwelling Units	VA425	\$ 2,175	\$ 3,928	\$ 1,710	\$ 33	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 717	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 210,076	\$ 1,064,562	\$ 624,716	\$ 289,602	\$ 159,524
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 150,922	\$ 394,222	\$ 283,834	\$ 150,850	\$ 101,325
1-4 Dwelling Units - Secured by First Liens	VA459	\$ - 28,601	\$ 454,731	\$ 188,782	\$ 64,991	\$ 24,233
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 84,065	\$ 214,744	\$ 151,524	\$ 73,758	\$ 33,963
Multifamily (5 or more) Dwelling Units	VA475	\$ 313	\$ 140	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 263	\$ 0	\$ 1	\$ 3	\$ 3
Land	VA495	\$ 3,114	\$ 725	\$ 575	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 17,139	\$ 14,064	\$ 14,566	\$ 8,122	\$ 6,466
Commercial Loans	VA525	\$ 1,412	\$ 362	\$ 2,167	\$ 206	\$ 185
Consumer Loans - Total	SUB2361	\$ 15,727	\$ 13,702	\$ 12,399	\$ 7,916	\$ 6,281
Loans on Deposits	VA515	\$ 1	\$ 0	\$ 1	\$ 5	\$ 0
Home Improvement Loans	VA519	\$ - 64	\$ - 56	\$ - 69	\$ - 153	\$ - 117
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 676	\$ - 276	\$ - 163	\$ - 626	\$ - 1,192
Mobile Home Loans	VA555	\$ 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
Credit Cards	VA559	\$ 2,410	\$ 2,783	\$ 2,313	\$ 2,398	\$ 1,657
Other	VA565	\$ 12,704	\$ 11,251	\$ 10,317	\$ 6,292	\$ 5,933
Repossessed Assets - Total	VA65	\$ 9,783	\$ 27,262	\$ 25,315	\$ 11,762	\$ 4,840
Real Estate - Construction	VA607	\$ 34	\$ 303	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 9,411	\$ 26,958	\$ 25,309	\$ 11,671	\$ 4,836
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	\$ 307	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 31	\$ 1	\$ 6	\$ 91	\$ 4
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	\$ 18,436	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 1,050,503	\$ 1,001,100	\$ 421,263	\$ 561,711	\$ 178,363
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,773,513	\$ 1,799,142	\$ 956,992	\$ 454,783	\$ 325,813
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 646,613	\$ 392,298	\$ 284,705	\$ 249,558	\$ 166,904
Construction	VA951	\$ 17,311	\$ 1,023	\$ 697	\$ 0	\$ 1,002
Permanent - 1-4 Dwelling Units	VA952	\$ 626,177	\$ 388,570	\$ 283,698	\$ 249,558	\$ 165,902
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,700	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 1,425	\$ 2,705	\$ 310	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,588,669	\$ 3,070,821	\$ 1,257,884	\$ 857,442	\$ 588,895
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 10,291,721	\$ 9,644,856	\$ 5,432,170	\$ 3,584,274	\$ 2,615,448
Substandard	VA965	\$ 8,420,026	\$ 9,321,406	\$ 5,334,240	\$ 3,513,692	\$ 2,555,993
Doubtful	VA970	\$ 1,871,695	\$ 323,450	\$ 97,930	\$ 70,582	\$ 59,455
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 62,666,949	\$ 0	\$ 0	\$ 0	\$ 0
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 34,208,881	\$ 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	\$ 8,004,401	\$ 9,891,866	\$ 6,856,307	\$ 7,402,419	\$ 4,774,933
Mortgages - Total	SUB2421	\$ 7,944,427	\$ 9,843,131	\$ 6,813,756	\$ 7,357,156	\$ 4,738,488
Construction and Land Loans	SUB2430	\$ 176,491	\$ 76,207	\$ 59,576	\$ 53,694	\$ 23,056
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 7,761,687	\$ 9,760,321	\$ 6,748,855	\$ 7,300,527	\$ 4,710,162
Permanent Loans Secured by All Other Property	SUB2450	\$ 23,868	\$ 9,304	\$ 13,809	\$ 21,175	\$ 7,508
Nonmortgages - Total	SUB2461	\$ 59,974	\$ 48,735	\$ 42,551	\$ 45,263	\$ 36,445
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 3,245,688	\$ 3,392,603	\$ 3,075,643	\$ 4,109,981	\$ 3,008,346
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 3,240,712	\$ 3,391,157	\$ 3,074,994	\$ 4,109,615	\$ 3,008,168
Mortgage Loans - Total	SUB2481	\$ 3,195,324	\$ 3,355,286	\$ 3,044,030	\$ 4,076,630	\$ 2,982,229
Construction	PD115	\$ 35,281	\$ 23,642	\$ 23,890	\$ 12,706	\$ 13,437
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 529,329	\$ 499,160	\$ 566,028	\$ 571,533	\$ 399,603
Secured by First Liens	PD123	\$ 2,246,510	\$ 2,477,620	\$ 2,134,223	\$ 2,984,860	\$ 2,190,149
Secured by Junior Liens	PD124	\$ 380,890	\$ 349,792	\$ 310,981	\$ 491,209	\$ 375,210
Multifamily (5 or more) Dwelling Units	PD125	\$ 299	\$ 1,358	\$ 968	\$ 831	\$ 1,167
Nonresidential Property (Except Land)	PD135	\$ 2,053	\$ 2,170	\$ 2,297	\$ 881	\$ 2,074
Land	PD138	\$ 962	\$ 1,544	\$ 5,643	\$ 14,610	\$ 589
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 7,857	\$ 6,307	\$ 2,120	\$ 2,087	\$ 1,126
Consumer Loans - Total	SUB2511	\$ 37,531	\$ 29,564	\$ 28,844	\$ 30,898	\$ 24,813
Loans on Deposits	PD161	\$ 28	\$ 39	\$ 3	\$ 27	\$ 4
Home Improvement Loans	PD163	\$ 441	\$ 374	\$ 400	\$ 432	\$ 574
Education Loans	PD165	\$ 3	\$ 0	\$ 4	\$ 0	\$ 7
Auto Loans	PD167	\$ 6,711	\$ 5,680	\$ 4,875	\$ 6,102	\$ 5,002
Mobile Home Loans	PD169	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD171	\$ 2,842	\$ 2,367	\$ 2,462	\$ 3,213	\$ 2,803
Other	PD180	\$ 27,496	\$ 21,104	\$ 21,100	\$ 21,124	\$ 16,423
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 35,145	\$ 23,658	\$ 11,395	\$ 5,179	\$ 93
Held for Sale Included in PD115:PD180	PD192	\$ 9,332	\$ 12,708	\$ 18,382	\$ 38,037	\$ 50,932

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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	\$ 20,823	\$ 18,250	\$ 12,405	\$ 32,633	\$ 28,154
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 16,536	\$ 14,115	\$ 11,956	\$ 31,677	\$ 27,038
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,976	\$ 1,446	\$ 649	\$ 366	\$ 178
Mortgage Loans - Total	SUB2491	\$ 4,864	\$ 1,278	\$ 606	\$ 330	\$ 137
Construction	PD215	\$ 3,602	\$ 278	\$ 126	\$ 326	\$ 0
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 31	\$ 0	\$ 0	\$ 0	\$ 0
Secured by First Liens	PD223	\$ 134	\$ 90	\$ 56	\$ 3	\$ 80
Secured by Junior Liens	PD224	\$ 252	\$ 42	\$ 0	\$ 1	\$ 46
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	PD238	\$ 845	\$ 868	\$ 424	\$ 0	\$ 11
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 34	\$ 130	\$ 0	\$ 0	\$ 33
Consumer Loans - Total	SUB2521	\$ 78	\$ 38	\$ 43	\$ 36	\$ 8
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 1	\$ 0	\$ 2	\$ 2	\$ 1
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 77	\$ 38	\$ 41	\$ 34	\$ 7
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 61	\$ 24	\$ 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	\$ 4,758,713	\$ 6,499,263	\$ 3,780,664	\$ 3,292,438	\$ 1,766,587
Mortgage Loans - Total	SUB2501	\$ 4,744,239	\$ 6,486,567	\$ 3,769,120	\$ 3,280,196	\$ 1,756,122

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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	\$ 119,989	\$ 49,586	\$ 27,076	\$ 22,422	\$ 7,381
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 327,474	\$ 1,285,783	\$ 567,693	\$ 432,741	\$ 290,601
Secured by First Liens	PD323	\$ 3,984,964	\$ 4,487,842	\$ 2,870,624	\$ 2,543,368	\$ 1,294,411
Secured by Junior Liens	PD324	\$ 292,103	\$ 659,992	\$ 299,250	\$ 276,812	\$ 160,062
Multifamily (5 or more) Dwelling Units	PD325	\$ 0	\$ 480	\$ 621	\$ 0	\$ 880
Nonresidential Property (Except Land)	PD335	\$ 3,897	\$ 2,595	\$ 1,439	\$ 1,223	\$ 1,149
Land	PD338	\$ 15,812	\$ 289	\$ 2,417	\$ 3,630	\$ 1,638
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 4,182	\$ 3,985	\$ 3,447	\$ 3,644	\$ 2,222
Consumer Loans - Total	SUB2531	\$ 10,292	\$ 8,711	\$ 8,097	\$ 8,598	\$ 8,243
Loans on Deposits	PD361	\$ 12	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD363	\$ 31	\$ 23	\$ 50	\$ 72	\$ 12
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 792	\$ 777	\$ 1,103	\$ 1,190	\$ 1,251
Mobile Home Loans	PD369	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD371	\$ 3,553	\$ 3,410	\$ 4,084	\$ 3,769	\$ 3,551
Other	PD380	\$ 5,904	\$ 4,501	\$ 2,860	\$ 3,567	\$ 3,429
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 33,985	\$ 25,176	\$ 21,364	\$ 292,291	\$ 0
Held for Sale Included in PD315:PD380	PD392	\$ 7,769	\$ 13,015	\$ 11,807	\$ 4,303	\$ 3,677
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 14,624	\$ 16,364	\$ 14,144	\$ 21,160	\$ 15,983
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 13,838	\$ 15,490	\$ 13,429	\$ 20,090	\$ 15,296
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	\$ 14,509,700	\$ 18,798,160	\$ 19,826,415	\$ 21,887,025	\$ 20,653,257
90% up to 100% LTV	LD110	\$ 13,033,874	\$ 16,753,814	\$ 17,186,263	\$ 18,804,560	\$ 17,500,515
100% and greater LTV	LD120	\$ 1,475,826	\$ 2,044,346	\$ 2,640,152	\$ 3,082,465	\$ 3,152,742
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 619,607	\$ 1,929,467	\$ 2,325,079	\$ 2,011,434	\$ 1,328,124
Past Due and Still Accruing - Total	SUB5240	\$ 446,477	\$ 682,323	\$ 803,273	\$ 995,025	\$ 691,745

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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	\$ 446,477	\$ 682,323	\$ 803,273	\$ 995,025	\$ 691,745
90% up to 100% LTV	LD210	\$ 385,894	\$ 586,012	\$ 671,118	\$ 802,723	\$ 546,410
100% and greater LTV	LD220	\$ 60,583	\$ 96,311	\$ 132,155	\$ 192,302	\$ 145,335
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	\$ 173,130	\$ 1,247,144	\$ 1,521,806	\$ 1,016,409	\$ 636,379
90% up to 100% LTV	LD250	\$ 121,820	\$ 1,042,557	\$ 991,276	\$ 740,861	\$ 395,847
100% and greater LTV	LD260	\$ 51,310	\$ 204,587	\$ 530,530	\$ 275,548	\$ 240,532
Net Charge-offs - Total	SUB5300	\$ 569,057	\$ 541,514	\$ 453,121	\$ 79,718	\$ 55,227
90% up to 100% LTV	LD310	\$ 481,329	\$ 435,469	\$ 121,370	\$ 58,521	\$ 37,346
100% and greater LTV	LD320	\$ 87,728	\$ 106,045	\$ 331,751	\$ 21,197	\$ 17,881
Purchases - Total	SUB5320	\$ 131,134	\$ 68,867	\$ 642,370	\$ 232,027	\$ 1,773
90% up to 100% LTV	LD410	\$ 65,186	\$ 36,281	\$ 574,835	\$ 204,345	\$ 1,640
100% and greater LTV	LD420	\$ 65,948	\$ 32,586	\$ 67,535	\$ 27,682	\$ 133
Originations - Total	SUB5330	\$ 255,636	\$ 125,297	\$ 568,450	\$ 957,167	\$ 3,231,330
90% up to 100% LTV	LD430	\$ 146,337	\$ 71,411	\$ 484,789	\$ 909,605	\$ 3,008,585
100% and greater LTV	LD440	\$ 109,299	\$ 53,886	\$ 83,661	\$ 47,562	\$ 222,745
Sales - Total	SUB5340	\$ 1,855	\$ 222,128	\$ 3,128,623	\$ 1,127,804	\$ 7,647,474
90% up to 100% LTV	LD450	\$ 1,681	\$ 196,568	\$ 2,602,171	\$ 867,545	\$ 5,849,209
100% and greater LTV	LD460	\$ 174	\$ 25,560	\$ 526,452	\$ 260,259	\$ 1,798,265
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 609,060	\$ 731,471	\$ 747,581	\$ 835,128	\$ 733,749
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 2,657	\$ 2,004	\$ 24,306	\$ 23,514	\$ 24,015
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 84,883	\$ 207,941	\$ 205,301	\$ 227,190	\$ 205,082
1-4 Dwelling Units Option ARM Loans	LD610	\$ 28,652,599	\$ 26,469,686	\$ 30,635,689	\$ 31,460,316	\$ 32,225,999
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 26,546,515	\$ 24,422,919	\$ 28,362,962	\$ 28,974,503	\$ 28,670,891
Total Capitalized Negative Amortization	LD650	\$ 1,554,090	\$ 1,339,966	\$ 1,458,367	\$ 1,324,485	\$ 1,160,347

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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	\$ 811,616	\$ 937,898	\$ 1,182,521	\$ 1,134,683	\$ 1,141,732
Mortgage Construction Loans	CC105	\$ 719,261	\$ 852,665	\$ 1,095,728	\$ 1,023,436	\$ 1,046,171
Other Mortgage Loans	CC115	\$ 92,355	\$ 85,233	\$ 86,793	\$ 111,247	\$ 95,561
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 894,329	\$ 464,570	\$ 474,972	\$ 469,761	\$ 524,275
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 10,830,321	\$ 11,110,257	\$ 20,949,124	\$ 11,704,833	\$ 10,496,917
1-4 Dwelling Units	CC280	\$ 10,776,025	\$ 11,049,706	\$ 20,867,546	\$ 11,631,102	\$ 10,422,346
Multifamily (5 or more) Dwelling Units	CC290	\$ 7,304	\$ 6,737	\$ 8,713	\$ 3,400	\$ 6,810
All Other Real Estate	CC300	\$ 46,992	\$ 53,814	\$ 72,865	\$ 70,331	\$ 67,761
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 0	\$ 55	\$ 34	\$ 0	\$ 20
Commitments Outstanding to Purchase Loans	CC320	\$ 12,847,762	\$ 12,231,096	\$ 44,923,643	\$ 14,089,421	\$ 12,606,087
Commitments Outstanding to Sell Loans	CC330	\$ 107,700	\$ 81,285	\$ 53,173,375	\$ 249,454	\$ 203,605
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 7,372,359	\$ 27,689,729	\$ 202,255	\$ 554,280	\$ 1,314,707
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 29,813,066	\$ 40,181,464	\$ 1,026,896	\$ 2,281,259	\$ 1,585,759
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 11,347,123	\$ 13,355,075	\$ 16,754,079	\$ 17,073,069	\$ 18,043,978
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 9,458,277	\$ 10,358,747	\$ 13,560,286	\$ 15,380,755	\$ 16,255,733
Commercial Lines	CC420	\$ 1,324,776	\$ 2,419,631	\$ 2,608,986	\$ 1,107,906	\$ 1,185,862
Open-End Consumer Lines - Credit Cards	CC423	\$ 381,525	\$ 391,875	\$ 398,926	\$ 399,376	\$ 419,051
Open-End Consumer Lines - Other	CC425	\$ 182,545	\$ 184,822	\$ 185,881	\$ 185,032	\$ 183,332
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 61,771	\$ 78,457	\$ 82,693	\$ 89,695	\$ 82,715
Commercial	CC430	\$ 118	\$ 138	\$ 255	\$ 310	\$ 310
Standby, Not Included on CC465 or CC468	CC435	\$ 61,653	\$ 78,319	\$ 82,438	\$ 89,385	\$ 82,405
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 2,038,971	\$ 2,103,100	\$ 2,217,681	\$ 2,314,818	\$ 2,429,020
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 302,563	\$ 283,349	\$ 290,918	\$ 301,053	\$ 315,522
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 17,606	\$ 21,292	\$ 21,282	\$ 18,344	\$ 9,430
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 39,761,746	\$ 50,032,206	\$ 44,682,184	\$ 28,370,026	\$ 597,172
Sales	CF145	\$ 36,501,926	\$ 49,746,238	\$ 46,610,688	\$ 29,703,267	\$ 562,917
Other Balance Changes	CF148	\$- 102,640	\$- 382,217	\$- 120,729	\$ 38,393	\$- 142,943
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 42,796	\$ 786,704	\$ 329,985	\$ 191,419	\$ 485,502
Sales	CF155	\$ 727,856	\$ 481,488	\$ 1,576,304	\$ 2,447,178	\$ 255,939
Other Balance Changes	CF158	\$- 1,598,487	\$- 1,415,648	\$- 1,557,256	\$- 417,859	\$- 989,567
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 39,804,542	\$ 50,818,910	\$ 45,012,169	\$ 28,561,445	\$ 1,082,674
Sales - Total	SUB3821	\$ 37,229,782	\$ 50,227,726	\$ 48,186,992	\$ 32,150,445	\$ 818,856
Net Purchases - Total	SUB3826	\$ 2,574,760	\$ 591,184	\$- 3,174,823	\$- 3,589,000	\$ 263,818
Mortgage Loans Disbursed - Total	SUB3831	\$ 22,541,911	\$ 33,966,321	\$ 42,838,253	\$ 69,370,742	\$ 76,371,689
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 159,884	\$ 139,371	\$ 158,688	\$ 178,420	\$ 224,932
Multifamily (5 or more) Dwelling Units	CF200	\$ 12,774	\$ 5,666	\$ 8,863	\$ 9,826	\$ 5,397
Nonresidential	CF210	\$ 47,518	\$ 42,932	\$ 22,385	\$ 48,129	\$ 26,547
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 22,164,800	\$ 33,673,729	\$ 42,536,853	\$ 68,935,204	\$ 75,987,561
Home Equity and Junior Liens	CF226	\$ 985,646	\$ 1,718,328	\$ 2,394,166	\$ 3,404,961	\$ 7,345,245
Multifamily (5 or more) Dwelling Units	CF245	\$ 15,652	\$ 15,118	\$ 17,491	\$ 85,781	\$ 3,798
Nonresidential (Except Land)	CF260	\$ 66,197	\$ 49,313	\$ 53,060	\$ 47,515	\$ 38,347
Land	CF270	\$ 75,086	\$ 40,192	\$ 40,913	\$ 65,867	\$ 85,107
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 24,074,577	\$ 27,496,306	\$ 30,872,798	\$ 980,769	\$ 3,125,007
1-4 Dwelling Units	CF280	\$ 24,071,408	\$ 27,485,675	\$ 30,861,373	\$ 978,967	\$ 3,123,365
Purchased from Entities Other than Fed Insured Depository or Subsidiaries						
Home Equity and Junior Liens	CF282	\$ 9,930	\$ 23,711	\$ 54,840	\$ 884,013	\$ 999,813
Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 8,888	\$ 0	\$ 554
Nonresidential	CF300	\$ 3,169	\$ 10,631	\$ 2,537	\$ 1,802	\$ 1,088
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 39,412,707	\$ 57,410,334	\$ 61,002,626	\$ 28,421,488	\$ 55,394,611
1-4 Dwelling Units	CF310	\$ 39,399,148	\$ 57,403,468	\$ 60,995,390	\$ 28,413,336	\$ 55,390,974
Home Equity and Junior Liens	CF311	\$ 1,223,860	\$ 164,965	\$ 182,351	\$ 8,695	\$ 1,324

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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	\$ 6,300	\$ 376	\$ 1,664	\$ 0	\$ 0
Nonresidential	CF330	\$ 7,259	\$ 6,490	\$ 5,572	\$ 8,152	\$ 3,637
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 15,338,130	\$- 29,914,028	\$- 30,129,828	\$- 27,440,719	\$- 52,269,604
Memo - Refinancing Loans	CF361	\$ 14,455,918	\$ 19,146,853	\$ 29,888,178	\$ 41,096,950	\$ 39,464,772
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 7,019,469	\$ 7,672,695	\$ 9,092,895	\$ 472,380	\$ 770,082
Sales	CF395	\$ 0	\$ 1,000	\$ 0	\$ 153	\$ 1,004
Consumer:						
Closed or Purchased	CF400	\$ 150,985	\$ 159,216	\$ 139,680	\$ 128,590	\$ 319,553
Sales	CF405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,407
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 7,170,454	\$ 7,831,911	\$ 9,232,575	\$ 600,970	\$ 1,089,635
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 1,000	\$ 0	\$ 153	\$ 4,411
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,170,454	\$ 7,830,911	\$ 9,232,575	\$ 600,817	\$ 1,085,224
Deposits:						
Interest Credited to Deposits	CF430	\$ 701,715	\$ 788,757	\$ 846,523	\$ 834,708	\$ 847,741

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	\$ 10,391,162	\$ 11,255,668	\$ 10,434,045	\$ 10,966,559	\$ 9,474,200
Fully Insured	DI100	\$ 10,327,838	\$ 11,142,781	\$ 10,127,672	\$ 10,227,953	\$ 8,604,247
Other	DI110	\$ 63,324	\$ 112,887	\$ 306,373	\$ 738,606	\$ 869,953
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 52,871,471	\$ 58,280,801	\$ 47,592,815	\$ 43,666,435	\$ 38,841,108
Greater than \$100,000	DI130	\$ 36,988,987	\$ 44,750,564	\$ 57,200,452	\$ 57,573,256	\$ 63,984,849
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	5,018,775	5,616,221	5,539,328	5,360,724	5,154,388
Greater than \$100,000	DI160	154,306	181,309	177,012	163,470	154,895
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 6,542,755	\$ 6,716,381	\$ 6,545,537	\$ 6,394,013	\$ 6,406,920
Greater than \$250,000	DI175	\$ 267,034	\$ 616,146	\$ 644,271	\$ 605,823	\$ 833,064
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	746,535	830,579	800,028	789,936	808,827
Greater than \$250,000	DI185	692	1,549	1,617	1,513	1,916

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Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	5,920,308	6,629,658	6,517,985	6,315,643	6,120,026
IRA/Keogh Accounts	DI200	\$ 3,355,969	\$ 3,556,040	\$ 3,352,740	\$ 3,173,030	\$ 2,887,206
Uninsured Deposits	DI210	\$ 14,714,210	\$ 18,432,501	\$ 20,409,806	\$ 22,358,928	\$ 29,150,429
Preferred Deposits	DI220	\$ 1,527	\$ 948	\$ 1,622	\$ 1,759	\$ 21
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 5,811,151	\$ 6,165,142	\$ 6,694,500	\$ 7,830,948	\$ 5,645,131
Money Market Deposit Accounts	DI320	\$ 51,920,306	\$ 51,873,231	\$ 52,758,752	\$ 51,090,474	\$ 62,676,548
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 2,117,215	\$ 2,387,083	\$ 2,462,772	\$ 2,715,382	\$ 2,896,415
Time Deposits	DI340	\$ 41,765,473	\$ 49,938,438	\$ 50,067,051	\$ 46,602,723	\$ 38,847,850
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 13,638,167	\$ 16,715,711	\$ 25,028,641	\$ 15,752,776	\$ 12,868,830
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,080,573	\$ 1,184,046	\$ 1,143,158	\$ 1,065,006	\$ 908,105
Non-Interest-Bearing Demand Deposits	DI610	\$ 3,670,801	\$ 3,758,101	\$ 4,438,298	\$ 4,692,542	\$ 3,918,745
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 101,209,344	\$ 110,467,421	\$ 111,970,793	\$ 96,415,906	\$ 97,076,636
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4,498,364	\$ 4,889,589	\$ 4,908,435	\$ 6,078,592	\$ 6,267,452
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	\$ 105,633,265	\$ 112,467,779	\$ 113,164,278	\$ 65,709,649	\$ 63,543,238
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 4,900,767	\$ 5,132,266	\$ 5,437,336	\$ 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						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	24,017	29,853	30,946	9,262	9,359
Financial Assets Held for Trading Purposes	SI375	\$ 1,826,567	\$ 1,325,566	\$ 1,108,522	\$ 540,929	\$ 343,243
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 9,694,020	\$ 8,794,493	\$ 10,782,776	\$ 383,853	\$ 722,680
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 232,850	\$ 200,381	\$ 579,613	\$ 252,311	\$ 399,898

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Available-for-Sale Securities	SI385	\$ 21,753,566	\$ 22,266,547	\$ 23,754,103	\$ 29,634,270	\$ 35,127,448
Assets Held for Sale	SI387	\$ 10,069,043	\$ 9,902,541	\$ 12,342,131	\$ 5,337,364	\$ 8,155,753
Loans Serviced for Others	SI390	\$ 12,468,252	\$ 12,643,573	\$ 12,720,454	\$ 13,002,299	\$ 13,259,702
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 198,838	\$ 202,934	\$ 211,290	\$ 225,900	\$ 237,173
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.39%	85.44%	84.61%	86.10%	86.82%
Second month of Qtr	SI582	84.62%	84.99%	78.97%	86.48%	90.22%
Third month of Qtr	SI583	83.68%	84.30%	83.69%	86.76%	87.42%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	72.75%	72.60%	74.33%	80.27%	80.15%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]	2 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 48,380	\$ 46,849	\$ 45,411	\$ 43,484	\$ 43,586
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 19,695	\$ 22,205	\$ 21,206	\$ 22,338	\$ 22,684
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	15	18	16	16	17
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 11,525,866	\$ 13,080,750	\$ 13,873,516	\$ 13,053,623	\$ 12,370,899
Net Income (Loss) (SO91)	SI610	\$ 261,453	\$- 1,274,047	\$- 385,843	\$- 1,706,868	\$- 381,659
Dividends Declared						
Preferred Stock	SI620	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744	\$ 2,744
Common Stock	SI630	\$ 275	\$ 78	\$ 1,396	\$ 6,179	\$ 664
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 1,000,000	\$ 1,000,000
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 6,944,518	\$ 72,051	\$ 177,339	\$ 1,554,215	\$ 210,603
New Basis Accounting Adjustments	SI660	\$- 3,547,609	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 255,150	\$- 350,201	\$- 493,513	\$- 13,251	\$- 142,811
Prior Period Adjustments	SI668	\$ 0	\$ 138	\$- 86,609	\$ 0	\$ 0
Other Adjustments	SI671	\$- 52	\$- 4	\$ 0	\$- 220	\$ 0
Ending Equity Capital (SC80)	SI680	\$ 15,436,307	\$ 11,525,865	\$ 13,080,750	\$ 13,878,576	\$ 13,053,624
Transactions With Affiliations						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 77,614	\$ 236,467	\$ 101,589	\$ 51,503	\$ 817,412
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 8,562,684	\$ 1,543,512	\$ 5,722,046	\$ 29,591,967	\$ 57,327,375
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	5 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 3,779	\$ 6,567	\$ 6,295	\$ 5,301	\$ 4,858
Average Balance Sheet Data						
Total Assets	SI870	\$ 185,713,584	\$ 191,487,378	\$ 192,998,709	\$ 198,087,487	\$ 199,934,048
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 9,975,105	\$ 9,781,471	\$ 10,541,277	\$ 15,144,395	\$ 15,979,364
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 144,547,914	\$ 158,869,388	\$ 160,803,191	\$ 165,652,582	\$ 161,665,984
Nonmortgage Loans	SI885	\$ 11,237,714	\$ 12,019,338	\$ 11,865,932	\$ 11,673,145	\$ 11,708,196
Deposits and Excrows	SI890	\$ 103,150,403	\$ 109,369,507	\$ 107,506,562	\$ 108,067,172	\$ 113,930,375
Total Borrowings	SI895	\$ 59,901,474	\$ 60,255,582	\$ 60,598,454	\$ 52,115,003	\$ 53,959,548

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	2	2	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
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	10	10	10	10	10

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Do you have any activity to report on this schedule?	FS130	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	2 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 13,488,677	\$ 14,267,549	\$ 14,598,426	\$ 14,259,656	\$ 14,358,019
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 3,381,365	\$ 3,491,395	\$ 3,490,823	\$ 2,667,650	\$ 2,606,046
Personal Trust and Agency Accounts	FS210	\$ 684,296	\$ 728,246	\$ 722,551	\$ 276,296	\$ 282,249
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 431,671	\$ 465,145	\$ 463,412	\$ 385,816	\$ 385,108
Employee Benefit - Defined Contribution	FS220	\$ 47,544	\$ 54,663	\$ 54,369	\$ 57,305	\$ 56,285
Employee Benefit - Defined Benefit	FS230	\$ 3,254	\$ 3,487	\$ 3,393	\$ 7,016	\$ 5,669
Other Retirement Accounts	FS240	\$ 380,873	\$ 406,995	\$ 405,650	\$ 321,495	\$ 323,154
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 2,260,060	\$ 2,292,726	\$ 2,299,600	\$ 1,999,516	\$ 1,933,229
Other Fiduciary Accounts	FS270	\$ 5,338	\$ 5,278	\$ 5,260	\$ 6,022	\$ 5,460
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 5,497,026	\$ 5,937,257	\$ 6,096,740	\$ 6,574,319	\$ 6,727,098
Personal Trust and Agency Accounts	FS211	\$ 64,816	\$ 56,831	\$ 65,444	\$ 69,845	\$ 61,743
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 5,391,464	\$ 5,837,182	\$ 5,986,873	\$ 6,464,261	\$ 6,625,866
Employee Benefit - Defined Contribution	FS221	\$ 162	\$ 168	\$ 171	\$ 2,234	\$ 2,203
Employee Benefit - Defined Benefit	FS231	\$ 5,073,461	\$ 5,498,482	\$ 5,640,880	\$ 6,104,085	\$ 6,257,182
Other Retirement Accounts	FS241	\$ 317,841	\$ 338,532	\$ 345,822	\$ 357,942	\$ 366,481
Corporate Trust and Agency Accounts	FS251	\$ 2,314	\$ 2,316	\$ 2,299	\$ 2,303	\$ 4,451
Other Fiduciary Accounts	FS271	\$ 38,432	\$ 40,928	\$ 42,124	\$ 37,910	\$ 35,038
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 4,610,286	\$ 4,838,897	\$ 5,010,863	\$ 5,017,687	\$ 5,024,875
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	3,387	3,325	3,282	1,993	1,964
Personal Trust and Agency Accounts	FS212	803	788	777	199	202
Retirement-related Trust and Agency Accounts - Total	SUB6120	824	806	802	555	542
Employee Benefit - Defined Contribution	FS222	40	40	41	38	38
Employee Benefit - Defined Benefit	FS232	1	1	2	3	2
Other Retirement Accounts	FS242	783	765	759	514	502
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,754	1,726	1,698	1,232	1,215

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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	6	5	5	7	5
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	535	597	583	600	529
Personal Trust and Agency Accounts	FS213	33	32	34	33	27
Retirement-related Trust and Agency Accounts - Total	SUB6130	488	493	482	487	488
Employee Benefit - Defined Contribution	FS223	1	1	1	1	1
Employee Benefit - Defined Benefit	FS233	99	106	102	104	104
Other Retirement Accounts	FS243	388	386	379	382	383
Corporate Trust and Agency Accounts	FS253	3	4	3	5	6
Other Fiduciary Accounts	FS273	11	68	64	75	8
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,476	1,407	1,425	1,395	1,376
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 101,656	\$ 42,553	\$ 23,179	\$ 21,015	\$ 15,395
Personal Trust and Agency Accounts	FS310	\$ 4,479	\$ 3,031	\$ 1,450	\$ 2,485	\$ 1,855
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 4,285	\$ 2,883	\$ 1,451	\$ 4,753	\$ 3,462
Employee Benefit - Defined Contribution	FS320	\$ 474	\$ 321	\$ 166	\$ 597	\$ 435
Employee Benefit - Defined Benefit	FS330	\$ 1,165	\$ 786	\$ 384	\$ 1,352	\$ 980
Other Retirement Accounts	FS340	\$ 2,646	\$ 1,776	\$ 901	\$ 2,804	\$ 2,047
Corporate Trust and Agency Accounts	FS350	\$ 7	\$ 5	\$ 3	\$ 19	\$ 17
Investment Management Agency Accounts	FS360	\$ 11,586	\$ 7,707	\$ 3,819	\$ 11,904	\$ 8,672
Other Fiduciary Accounts	FS370	\$ 61	\$ 41	\$ 20	\$ 85	\$ 65
Custody and Safekeeping Accounts	FS380	\$ 1,300	\$ 884	\$ 460	\$ 1,675	\$ 1,241
Other Fiduciary and Related Services	FS390	\$ 79,938	\$ 28,002	\$ 15,976	\$ 94	\$ 83
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 38,450	\$ 14,572	\$ 6,512	\$ 19,235	\$ 821
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 15	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 63,206	\$ 27,981	\$ 16,667	\$ 1,765	\$ 14,574
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 76,694	\$ 76,869	\$ 72,597	\$ 276,296	\$ 65,176
Non-Interest-Bearing Deposits	FS410	\$- 7	\$ 54	\$ 23	\$ 16	\$ 0
Interest-Bearing Deposits	FS415	\$ 0	\$ 1	\$ 1	\$ 854	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 884	\$ 551	\$ 630	\$ 19,618	\$ 1,411
State, County and Municipal Obligations	FS425	\$ 12,339	\$ 8,988	\$ 9,007	\$ 18,719	\$ 8,296

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Money Market Mutual Funds	FS430	\$ 7,044	\$ 6,605	\$ 3,490	\$ 20,205	\$ 3,953
Other Short-term Obligations	FS435	\$ 450	\$ 100	\$ 201	\$ 200	\$ 205
Other Notes and Bonds	FS440	\$ 394	\$ 479	\$ 474	\$ 12,763	\$ 444
Common and Preferred Stock	FS445	\$ 43,225	\$ 47,728	\$ 46,444	\$ 198,923	\$ 46,789
Real Estate Mortgages	FS450	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Real Estate	FS455	\$ 1,215	\$ 1,238	\$ 1,228	\$ 2,484	\$ 1,215
Miscellaneous Assets	FS460	\$ 11,150	\$ 11,124	\$ 11,099	\$ 2,514	\$ 2,863
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	58	54	69	0
Domestic Equity	FS610	0	0	0	1	0
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	1	0
Municipal Bond	FS650	0	0	0	0	0
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	58	54	67	0
Market Value - Total Collective Investment Funds	FS65	\$ 0	\$ 1,257	\$ 1,766	\$ 7,436,151	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 5,735,434	\$ 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	\$ 106,701	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 1,257	\$ 1,766	\$ 1,594,016	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 0	\$ 0	\$ 0	\$ 12	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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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	\$ 12	\$ 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	\$ 3	\$ 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	\$ 3	\$ 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		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	\$ 15,436,307	\$ 11,525,866	\$ 13,080,749	\$ 13,878,579	\$ 13,053,626
Equity Capital Deductions - Total	SUB1631	\$ 4,720,653	\$ 648,356	\$ 480,802	\$ 1,427,870	\$ 221,494
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 3,423	\$ 3,423	\$ 2,965	\$ 2,965	\$ 2,965
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,927,859	\$ 101,850	\$ 102,395	\$ 103,959	\$ 205,066
Disallowed Servicing/Deferd Tax/Resid Interests/Otr Assets	CCR133	\$ 788,344	\$ 542,056	\$ 374,415	\$ 319,919	\$ 12,436
Other	CCR134	\$ 1,027	\$ 1,027	\$ 1,027	\$ 1,001,027	\$ 1,027
Equity Capital Additions -Total	SUB1641	\$ 1,695,775	\$ 1,692,678	\$ 1,343,122	\$ 854,041	\$ 839,888
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 1,295,255	\$ 1,548,752	\$ 1,199,276	\$ 710,182	\$ 696,029
Intangible Assets	CCR185	\$ 0	\$ 80	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000	\$ 144,000
Other	CCR195	\$ 256,520	\$- 154	\$- 154	\$- 141	\$- 141
Tier 1 (Core) Capital	CCR20	\$ 12,411,429	\$ 12,570,188	\$ 13,943,069	\$ 13,304,750	\$ 13,672,020
Total Assets (SC60)	CCR205	\$ 179,245,497	\$ 183,209,294	\$ 189,878,348	\$ 193,206,689	\$ 199,928,844
Asset Deductions - Total	SUB1651	\$ 4,717,226	\$ 644,929	\$ 477,858	\$ 438,098	\$ 218,550
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 996	\$ 996	\$ 1,021	\$ 1,021	\$ 1,021
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,927,859	\$ 101,850	\$ 102,395	\$ 103,959	\$ 205,066

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 788,344	\$ 542,056	\$ 374,415	\$ 333,091	\$ 12,436
Other	CCR275	\$ 27	\$ 27	\$ 27	\$ 27	\$ 27
Asset Additions - Total	SUB1661	\$ 1,309,051	\$ 1,554,390	\$ 1,201,919	\$ 712,137	\$ 699,295
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,302,532	\$ 1,553,714	\$ 1,201,309	\$ 711,527	\$ 699,528
Intangible Assets	CCR285	\$ 0	\$ 80	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 6,519	\$ 596	\$ 610	\$ 610	\$ - 233
Adjusted Total Assets	CCR25	\$ 175,837,322	\$ 184,118,755	\$ 190,602,409	\$ 193,480,728	\$ 200,409,589
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 7,033,398	\$ 7,355,043	\$ 7,614,225	\$ 7,729,589	\$ 8,006,869
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 12,411,429	\$ 12,570,188	\$ 13,943,069	\$ 13,304,750	\$ 13,672,020
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 0	\$ 0	\$ 8	\$ 0	\$ 624
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 193,500	\$ 193,500	\$ 193,500	\$ 193,500	\$ 193,500
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 1,000,000	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,435,700	\$ 1,466,753	\$ 1,454,482	\$ 1,403,647	\$ 1,174,285
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 1,629,200	\$ 1,660,253	\$ 1,647,990	\$ 2,597,147	\$ 1,368,409
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 1,629,200	\$ 1,660,253	\$ 1,647,990	\$ 2,597,147	\$ 1,368,409
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,565	\$ 3,354	\$ 3,724	\$ 2,857	\$ 2,661
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 2,782	\$ 2,815	\$ 2,880	\$ 2,915	\$ 3,117
Total Risk-Based Capital	CCR39	\$ 14,035,282	\$ 14,224,272	\$ 15,584,455	\$ 15,896,125	\$ 15,034,651
0% R/W Category - Cash	CCR400	\$ 1,686,863	\$ 3,044,834	\$ 3,187,613	\$ 1,761,482	\$ 2,156,362
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,545,323	\$ 1,858,343	\$ 1,914,091	\$ 1,958,979	\$ 1,999,511
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
0% R/W Category - Other	CCR415	\$ 219,499	\$ 228,297	\$ 220,021	\$ 234,241	\$ 186,008
0% R/W Category - Assets Total	CCR420	\$ 5,451,685	\$ 5,131,474	\$ 5,321,725	\$ 3,954,702	\$ 4,341,881
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	\$ 21,334,661	\$ 23,477,977	\$ 24,250,753	\$ 28,595,033	\$ 32,167,703
20% R/W Category - Claims on FHLBs	CCR435	\$ 2,576,884	\$ 2,545,302	\$ 4,147,130	\$ 5,670,046	\$ 3,848,177
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 57,137	\$ 64,159	\$ 59,606	\$ 10,232	\$ 10,796

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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
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 4,239,399	\$ 4,112,745	\$ 943,857	\$ 3,446,151	\$ 3,219,102
20% R/W Category - Other	CCR450	\$ 10,104,715	\$ 9,377,763	\$ 10,813,694	\$ 11,268,558	\$ 13,917,866
20% R/W Category - Assets Total	CCR455	\$ 38,312,796	\$ 39,577,946	\$ 40,215,040	\$ 48,990,020	\$ 53,163,644
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 7,662,557	\$ 7,915,589	\$ 8,043,009	\$ 9,798,005	\$ 10,632,730
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 61,016,444	\$ 71,866,329	\$ 75,316,750	\$ 71,952,146	\$ 75,659,031
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 8,554	\$ 8,311	\$ 7,080	\$ 89,868	\$ 9,066
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 907,531	\$ 23,016	\$ 23,868	\$ 42,612	\$ 855,435
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 108,946	\$ 109,465	\$ 109,271	\$ 326,237	\$ 947,422
50% R/W Category - Other	CCR480	\$ 989,855	\$ 1,529,912	\$ 1,122,779	\$ 523,853	\$ 485,019
50% R/W Category - Assets Total	CCR485	\$ 63,031,330	\$ 73,537,033	\$ 76,579,748	\$ 72,934,716	\$ 77,955,973
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 31,515,668	\$ 36,768,520	\$ 38,289,877	\$ 36,467,362	\$ 38,977,990
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,842,369	\$ 1,267,134	\$ 1,438,246	\$ 968,510	\$ 1,409,376
100% R/W Category - All Other Assets	CCR506	\$ 74,656,898	\$ 72,402,571	\$ 74,217,370	\$ 72,926,482	\$ 69,991,272
100% R/W Category - Assets Total	CCR510	\$ 76,499,267	\$ 73,669,705	\$ 75,655,616	\$ 73,894,992	\$ 71,400,648
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 76,499,267	\$ 73,669,705	\$ 75,655,616	\$ 73,894,992	\$ 71,400,648
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	\$ 183,295,078	\$ 191,916,158	\$ 197,772,129	\$ 199,774,430	\$ 206,862,146
Subtotal Risk-Weighted Assets	CCR75	\$ 115,677,492	\$ 118,353,811	\$ 121,988,498	\$ 120,160,356	\$ 121,011,365
Excess Allowances for Loan and Lease Losses	CCR530	\$ 556,885	\$ 3,251,728	\$ 1,832,793	\$ 568,026	\$ 403
Total Risk-Weighted Assets	CCR78	\$ 115,120,607	\$ 115,102,083	\$ 120,155,705	\$ 119,592,330	\$ 121,010,962
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 9,209,648	\$ 9,208,168	\$ 9,612,311	\$ 9,567,384	\$ 9,680,876
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	7.06%	6.83%	7.32%	6.88%	6.82%
Total Risk-Based Capital Ratio	CCR820	12.19%	12.36%	12.97%	13.29%	12.42%
Tier 1 Risk-Based Capital Ratio	CCR830	10.78%	10.92%	11.60%	11.12%	11.30%
Tangible Equity Ratio	CCR840	7.06%	6.83%	7.32%	7.39%	6.82%

*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.