

For information purposes only:
not for data entry
Association BankFinancial
Docket 02402
Report Date 09-2008

**Office of Thrift Supervision
2008 Thrift Financial Report**

Schedule SC - Consolidated Statement of Condition

Original Submitted on Oct/30/2008 05:35 PM

		(Report in Thousands of Dollars)	
ASSETS		Lines	Bil Mil Thou
Cash, Deposits and Investment Securities:	Total	SC11	41,276
Cash and Non-Interest-Earning Deposits		SC110	21,258
Interest-Earning Deposits in FHLBs		SC112	30
Other Interest-Earning Deposits		SC118	15,000
Federal Funds Sold and Securities Purchased Under Agreements to Resell		SC125	0
U.S. Government, Agency, and Sponsored Enterprise Securities		SC130	134
Equity Securities Subject to FASB No. 115		SC140	2,356
State and Municipal Obligations		SC180	1,930
Securities Backed by Nonmortgage Loans		SC182	0
Other Investment Securities		SC185	500
Accrued Interest Receivable		SC191	68
Mortgage-Backed Securities:	Total	SC22	71,180
Pass-Through:			
Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S.		SC210	45,017
Other Pass-Through		SC215	0
Other Mortgage-Backed Securities (Excluding Bonds):			
Issued or Guaranteed by FNMA, FHLMC, or GNMA		SC217	25,928
Collateralized by Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC, or GNMA		SC219	0
Other		SC222	0
Accrued Interest Receivable		SC228	235
General Valuation Allowances		SC229	0
Mortgage Loans:	Total	SC26	998,740
Construction Loans on:			
1-4 Dwelling Units		SC230	18,148
Multifamily (5 or More) Dwelling Units		SC235	3,075
Nonresidential Property		SC240	9,815
Permanent Mortgages on:			
1-4 Dwelling Units:			
Revolving, Open-End Loans		SC251	77,405
All Other:			
Secured by First Liens		SC254	237,856
Secured by Junior Liens		SC255	10,731
MultiFamily (5 or More) Dwelling Units		SC256	303,481
Nonresidential Property (Except Land)		SC260	331,350
Land		SC265	14,027
Accrued Interest Receivable		SC272	887
Advances for Taxes and Insurance		SC275	163
Allowance for Loan and Lease Losses		SC283	8,198

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		Lines	Bil Mil Thou
Nonmortgage Loans:	Total	SC31	224,815
Commercial Loans:	Total	SC32	219,615
Secured		SC300	67,076
Unsecured		SC303	7,683
Lease Receivables		SC306	144,856
Consumer Loans:	Total	SC35	2,749
Loans on Deposits		SC310	1,091
Home Improvement Loans (Not secured by real estate)		SC316	0
Education Loans		SC320	0
Auto Loans		SC323	25
Mobile Home Loans		SC326	0
Credit Cards		SC328	0
Other, Including Lease Receivables		SC330	1,633
Accrued Interest Receivable		SC348	5,056
Allowance for Loan and Lease Losses		SC357	2,605
Reposessed Assets:	Total	SC40	931
Real Estate:			
Construction		SC405	0
1-4 Dwelling Units		SC415	798
Multifamily (5 or More) Dwelling Units		SC425	133
Nonresidential (Except Land)		SC426	0
Land		SC428	0
U.S. Government-Guaranteed or -Insured Real Estate Owned		SC429	0
Other Reposessed Assets		SC430	0
General Valuation Allowances		SC441	0
Real Estate Held for Investment		SC45	0
Equity Investments Not Subject to FASB No. 115	Total	SC51	15,598
Federal Home Loan Bank Stock		SC510	15,598
Other		SC540	0
Office Premises and Equipment		SC55	34,448

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		Lines	Bil Mil Thou
Other Assets:	Total	SC59	61,695
Bank-Owned Life Insurance:			
Key Person Life Insurance		SC615	20,142
Other		SC625	0
Intangible Assets:			
Servicing Assets on:			
Mortgage Loans		SC642	1,718
Nonmortgage Loans		SC644	0
Goodwill and Other Intangible Assets		SC660	28,991
Interest-Only Strip Receivables and Certain Other Instruments		SC665	0
Other Assets		SC689	10,844
Memo: Detail of Other Assets			
	Code	Amount	
	SC691 04	SC692	5,673
	SC693 14	SC694	1,448
	SC697 99	SC698	1,293
General Valuation Allowances		SC699	0
Total Assets		SC60	1,448,683

LIABILITIES

Deposits and Escrows:	Total	SC71	1,094,816
Deposits		SC710	1,083,561
Escrows		SC712	11,255
Unamortized Yield Adjustments on Deposits and Escrows		SC715	0
Borrowings:	Total	SC72	120,276
Advances from FHLBank		SC720	88,100
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase		SC730	13,835
Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock)		SC736	0
Mortgage Collateralized Securities Issued:			
CMOs (including REMICs)		SC740	0
Other Borrowings		SC760	18,341

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	Lines	Bil Mil Thou
Other Liabilities: Total	SC75	26,935
Accrued Interest Payable - Deposits	SC763	439
Accrued Interest Payable - Other	SC766	1,238
Accrued Taxes	SC776	1,502
Accounts Payable	SC780	3,967
Deferred Income Taxes	SC790	0
Other Liabilities and Deferred Income	SC796	19,789
Memo: Detail of Other Liabilities		
	Code	Amount
	SC791 10 SC792	18,751
	SC794 99 SC795	279
	SC797 99 SC798	357
Total Liabilities	SC70	1,242,027
Minority Interest	SC800	0
EQUITY CAPITAL		
Perpetual Preferred Stock:		
Cumulative	SC812	0
Noncumulative	SC814	0
Common Stock:		
Par Value	SC820	0
Paid in Excess of Par	SC830	187,720
Accumulated Other Comprehensive Income: Total	SC86	232
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	232
Gains (Losses) on Cash Flow Hedges	SC865	0
Other	SC870	0
Retained Earnings	SC880	35,098
Other Components of Equity Capital	SC891	(16,394)
Total Equity Capital	SC80	206,656
Total Liabilities, Minority Interest and Equity Capital	SC90	1,448,683

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Schedule SO - Consolidated Statement of Operations

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(Report in Thousands of Dollars)

		For the Quarter	
		Lines	Bil Mil Thou
Interest Income:	Total _____	SO11	18,799
Deposits and Investment Securities _____		SO115	148
Mortgage-Backed Securities _____		SO125	571
Mortgage Loans _____		SO141	14,900
Prepayment Fees, Late Fees, and Assumption Fees for Mortgage Loans _____		SO142	55
Nonmortgage Loans:			
Commercial Loans and Leases _____		SO160	3,066
Prepayment Fees, Late Fees, and Assumption Fees for Commercial Loans _____		SO162	13
Consumer Loans and Leases _____		SO171	44
Prepayment Fees, Late Fees, and Assumption Fees for Consumer Loans _____		SO172	2
Dividend Income on Equity Investments Not Subject to FASB Statement No. 115: Total		SO18	0
Federal Home Loan Bank Stock _____		SO181	0
Other _____		SO185	0
Interest Expense:	Total _____	SO21	6,306
Deposits _____		SO215	5,112
Escrows _____		SO225	1
Advances from FHLBank _____		SO230	811
Subordinated Debentures (Including Mandatory Convertible Securities) _____		SO240	0
Mortgage Collateralized Securities Issued _____		SO250	0
Other Borrowed Money _____		SO260	382
Capitalized Interest _____		SO271	0
Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets		SO312	12,493
Net Provision for Losses on Interest-Bearing Assets _____		SO321	1,406
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets		SO332	11,087
Noninterest Income:	Total _____	SO42	1,917
Mortgage Loan Servicing Fees _____		SO410	191
Amortization of and Fair Value Adjustments to Loan Servicing Assets and Loan Servicing Liabilities _____		SO411	(119)
_____		SO420	1,644
Net Income (Loss) from:			
Sale of Assets Held for Sale and Available-for-Sale Securities _____		SO430	0
Operations and Sale of Repossessed Assets _____		SO461	(139)
LOCOM Adjustments Made to Assets Held for Sale _____		SO465	(22)
Sale of Securities Held-to-Maturity _____		SO467	0
Sale of Loans Held for Investment _____		SO475	22

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(Report in Thousands of Dollars)

		For the Quarter	
		Lines	Bil Mil Thou
Sale of Other Assets Held for Investment _____		SO477	10
Gains and Losses on Financial Assets and Liabilities Carried at Fair Value _____		SO485	0
Other Noninterest Income _____		SO488	330

Memo: Detail of Other Noninterest Income

		Code	Amount
SO489		99	174
SO495		15	153
SO497		00	0

(Report in Thousands of Dollars)

		For the Quarter	
		Lines	Bil Mil Thou
Noninterest Expense: Total _____		SO51	36,843
All Personnel Compensation and Expense _____		SO510	7,544
Legal Expense _____		SO520	102
Office Occupancy and Equipment Expense _____		SO530	2,444
Marketing and Other Professional Services _____		SO540	471
Loan Servicing Fees _____		SO550	0
Goodwill and Other Intangible Expense _____		SO560	446
Net Provision for Losses on Non-Interest-Bearing Assets _____		SO570	0
Other Noninterest Expense _____		SO580	25,836

Memo: Detail of Other Noninterest Expense

		Code	Amount
SO581		08	415
SO583		99	212
SO585		99	24,844

Income (Loss) Before Income Taxes _____		SO60	(23,839)
Income Taxes: Total _____		SO71	1,133
Federal _____		SO710	717
State, Local, and Other _____		SO720	416
Income (Loss) Before Extraordinary Items and Effects of Accounting Changes _____		SO81	(24,972)
Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles _____		SO811	0
NET INCOME (LOSS) _____		SO91	(24,972)

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Schedule VA - Consolidated Valuation Allowances and Related Data

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Reconciliation

(Report in Thousands of Dollars For the Quarter)

	Valuation Allowances											
	General			Specific			Total					
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Beginning Balance	VA105			10,131	VA108			769	VA110			10,900
<i>Add or Deduct:</i>												
Net Provision for Loss	VA115			1,406	VA118			0	VA120			1,406
Transfers	VA125			(693)	VA128			693				
<i>Add:</i>												
Recoveries	VA135			1					VA140			1
Adjustments	VA145			0	VA148			0	VA150			0
<i>Deduct:</i>												
Charge-offs	VA155			42	VA158			0	VA160			42
Ending Balance	VA165			10,803	VA168			1,462	VA170			12,265

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

	General Valuation Allowances				Specific Valuation Allowance Provisions & Transfers from				Adjusted Net							
	Charge-Offs				Recoveries				General Allowances				Charge-offs			
	(VA155)				(VA135)				(VA118 + VA128)				(VA118 + VA128)			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Deposits, and Investment Securities									VA38			0	VA39			0
Mortgage-Backed Securities	VA370			0	VA371			0	VA372			0	VA375			0
Mortgage Loans: Total	VA46			24	VA47			0	VA48			510	VA49			534
Construction:																
1-4 Dwelling Units	VA420			0	VA421			0	VA422			0	VA425			0
Multifamily (5+) Dwelling Units	VA430			0	VA431			0	VA432			0	VA435			0
Nonresidential Property	VA440			0	VA441			0	VA442			0	VA445			0
Permanent:																
1-4 Dwelling Units:																
Revolving, Open-End Loans	VA446			0	VA447			0	VA448			20	VA449			20
All Other:																
Secured by First Liens	VA456			24	VA457			0	VA458			3	VA459			27
Secured by Junior Liens	VA466			0	VA467			0	VA468			0	VA469			0
Multifamily (5+) Dwelling Units	VA470			0	VA471			0	VA472			0	VA475			0
Nonresidential Property																
(Except Land)	VA480			0	VA481			0	VA482			115	VA485			115
Land	VA490			0	VA491			0	VA492			372	VA495			372

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Schedule VA - Consolidated Valuation Allowances and Related Data

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(Report in Thousands of Dollars For the Quarter)

	General Valuation Allowances				Specific Valuation Allowance Provisions & Transfers from											
	Charge-Offs				Recoveries								General Allowances			
	(VA155)				(VA135)				(VA118 + VA128)				Charge-offs			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Nonmortgage Loans: Total	VA56		18		VA57		1		VA58		183		VA59		200	
Commercial Loans	VA520		17		VA521		0		VA522		184		VA525		201	
Consumer Loans:																
Loans on Deposits	VA510		0		VA511		0		VA512		0		VA515		0	
Home Improvement Loans	VA516		0		VA517		0		VA518		0		VA519		0	
Education Loans	VA530		0		VA531		0		VA532		0		VA535		0	
Auto Loans	VA540		0		VA541		0		VA542		0		VA545		0	
Mobile Home Loans	VA550		0		VA551		0		VA552		0		VA555		0	
Credit Cards	VA556		0		VA557		0		VA558		0		VA559		0	
Other	VA560		1		VA561		1		VA562		(1)		VA565		(1)	
Repossessed Assets: Total	VA60		0						VA62		0		VA65		0	
Real Estate:																
Construction	VA605		0						VA606		0		VA607		0	
1-4 Dwelling Units	VA613		0						VA614		0		VA615		0	
Multifamily (5+) Dwelling Units	VA616		0						VA617		0		VA618		0	
Nonresidential (Except Land)	VA625		0						VA626		0		VA627		0	
Land	VA628		0						VA629		0		VA631		0	
Other Repossessed Assets	VA630		0						VA632		0		VA633		0	
Real Estate Held For Investment									VA72		0		VA75		0	
Equity Investments Not Subject to FASB Statement No. 115									VA822		0		VA825		0	
Other Assets	VA930		0		VA931		0		VA932		0		VA935		0	

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OTHER ITEMS

(Report in Thousands of Dollars)

Troubled Debt Restructured:

	Lines	Bil Mil Thou
Amount this Quarter _____	VA940	515
Amount Included in Schedule SC in Compliance with Modified Terms _____	VA942	931

Mortgage Loans Foreclosed During the Quarter:

Total _____

	VA95	556
Construction _____	VA951	0
Permanent Loans Secured By:		
1-4 Dwelling Units _____	VA952	556
Multifamily (5 or More) Dwelling Units _____	VA953	0
Nonresidential (Except Land) _____	VA954	0
Land _____	VA955	0

Classification of Assets:

End of Quarter Balances:

Special Mention _____	VA960	19,074
Substandard _____	VA965	22,014
Doubtful _____	VA970	1,001
Loss _____	VA975	0

**Purchased Impaired Loans Held for Investment Accounted for in
Accordance with AICPA SOP 03-3 (Exclude Loans Held for Sale):**

Outstanding Balance (Contractual) _____	VA980	0
Recorded Investment (Carrying Amount Before Deducting Any Loan Loss Allowances) _____	VA981	0
Allowance Amount Included in Allowance for Loan and Lease Losses (SC283, SC357) _____	VA985	0

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Schedule PD - Consolidated Past Due and Nonaccrual

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(Report in Thousands of Dollars)

PAST DUE AND STILL ACCRUING				NONACCRUAL			
30 - 89 DAYS		90 DAYS OR MORE					
Lines	Bil Mil Thou	Lines	Bil Mil Thou	Lines	Bil Mil Thou	Lines	Bil Mil Thou

Mortgage Loans:							
Construction	PD115	3,337	PD215	0	PD315	3,040	
Permanent, Secured by:							
1-4 Dwelling Units:							
Revolving, Open-End Loans	PD121	522	PD221	0	PD321	485	
All Other:							
Secured by First Liens	PD123	3,416	PD223	200	PD323	1,870	
Secured by Junior Liens	PD124	0	PD224	0	PD324	0	
Multifamily (5+ Dwelling Units)	PD125	3,682	PD225	373	PD325	905	
Nonresidential Property (Except Land)	PD135	8,156	PD235	0	PD335	2,675	
Land	PD138	0	PD238	0	PD338	1,237	
Nonmortgage Loans:							
Commercial Loans	PD140	1,229	PD240	0	PD340	821	
Consumer Loans:							
Loans on Deposits	PD161	0	PD261	0	PD361	0	
Home Improvement Loans	PD163	0	PD263	0	PD363	0	
Education Loans	PD165	0	PD265	0	PD365	0	
Auto Loans	PD167	4	PD267	0	PD367	0	
Mobile Home Loans	PD169	0	PD269	0	PD369	0	
Credit Cards	PD171	0	PD271	0	PD371	0	
Other	PD180	16	PD280	0	PD380	2	
Total	PD10	20,362	PD20	573	PD30	11,035	
Memoranda:							
Troubled Debt Restructured Included							
in PD115-PD380	PD190	0	PD290	0	PD390	0	
Loans and Leases Reported in PD115-PD380							
That Are Held for Sale	PD192	0	PD292	0	PD392	0	
Loans and Leases Reported in PD115-PD380							
That Are Wholly or Partially Guaranteed by the							
U.S. Government, Agency, or Sponsored Entity							
	PD195	0	PD295	0	PD395	0	
Guaranteed Portion of Other Loans and Leases							
Included in PD195-PD395 (Exclude Rebooked							
"GNMA Loans")							
	PD196	0	PD296	0	PD396	0	
Rebooked "GNMA Loans" Repurchased or Eligible							
for Repurchase Included in PD195-PD395							
	PD197	0	PD297	0	PD397	0	

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Schedule LD - Loan Data

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**HIGH LOAN-TO-VALUE LOANS SECURED BY 1-4 FAMILY RESIDENTIAL
PROPERTIES, WITHOUT PMI OR GOVERNMENT GUARANTEE**

(Report in Thousands of Dollars)

Balances at Quarter-end:

	Lines	Bil Mil Thou
90% up to 100% LTV _____	LD110	0
100% and greater LTV _____	LD120	0

Past Due and Nonaccrual Balances:

Past Due and Still Accruing:

30-89 Days:

90% up to 100% LTV _____	LD210	0
100% and greater LTV _____	LD220	0

90 Days or More:

90% up to 100% LTV _____	LD230	0
100% and greater LTV _____	LD240	0

Nonaccrual:

90% up to 100% LTV _____	LD250	0
100% and greater LTV _____	LD260	0

Charge-offs and Recoveries:

Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers From

General to Specific Allowances):

90% up to 100% LTV _____	LD310	0
100% and greater LTV _____	LD320	0

Purchases:

90% up to 100% LTV _____	LD410	0
100% and greater LTV _____	LD420	0

Originations:

90% up to 100% LTV _____	LD430	0
100% and greater LTV _____	LD440	0

Sales:

90% up to 100% LTV _____	LD450	0
100% and greater LTV _____	LD460	0

SUPPLEMENTAL LOAN DATA FOR ALL LOANS

1-4 Dwelling Units Construction-to-Permanent Loans _____	LD510	0
Owner-Occupied Multifamily Permanent Loans _____	LD520	30,348
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans _____	LD530	66,270
1-4 Dwelling Units Option ARM Loans _____	LD610	0
1-4 Dwelling Units ARM Loans with Negative Amortization _____	LD620	0
Total Capitalized Negative Amortization _____	LD650	0

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Schedule CC - Consolidated Commitments and Contingencies

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Commitments Outstanding:

(Report in Thousands of Dollars)

Undisbursed Balance of Loans Closed (Loans-in-Process Excluding Lines of Credit):	Lines	Bil Mil Thou
Mortgage Construction Loans _____	CC105	7,519
Other Mortgage Loans _____	CC115	12,995
Nonmortgage Loans _____	CC125	8,671

To Originate Mortgages Secured by:

1-4 Dwelling Units _____	CC280	4,096
Multifamily (5 or More) Dwelling Units _____	CC290	0
All Other Real Estate _____	CC300	2,656
To Originate Nonmortgage Loans _____	CC310	5,425
To Purchase Loans _____	CC320	2,302
To Sell Loans _____	CC330	0
To Purchase Mortgage-Backed Securities _____	CC335	18,740
To Sell Mortgage-Backed Securities _____	CC355	0
To Purchase Investment Securities _____	CC365	0
To Sell Investment Securities _____	CC375	0

Lines and Letters of Credit:

Unused Lines of Credit:

Revolving, Open-End Loans on 1-4 Dwelling Units _____	CC412	83,145
Commercial Lines _____	CC420	66,660
Open-End Consumer Lines:		
Credit Cards _____	CC423	0
Other _____	CC425	2,178

Letters of Credit:

Commercial _____	CC430	0
Standby, Not Included on CC465 or CC468 _____	CC435	2,104

Recourse Obligations and Direct Credit Substitutes:

Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit Substitutes _____	CC455	0
Amount of Direct Credit Substitutes on Assets in CC455 _____	CC465	0
Amount of Recourse Obligations on Assets in CC455 _____	CC468	0

Other Contingent Liabilities _____ CC480 0

Contingent Assets _____ CC490 0

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Schedule CF - Consolidated Cash Flow Information

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(Report in Thousands of Dollars)

Mortgage-Backed Securities:

For the Quarter

Pass-Through:

	Lines	Bl Mil Thou
Purchases _____	CF143	0
Sales _____	CF145	0
Other Balance Changes _____	CF148	(1,302)

Other Mortgage-Backed Securities:

Purchases _____	CF153	24,656
Sales _____	CF155	0
Other Balance Changes _____	CF158	(234)

Mortgage Loans:

Mortgage Loans Disbursed:

Construction Loans on:

1-4 Dwelling Units _____	CF190	3,736
Multifamily (5+) Dwelling Units _____	CF200	63
Nonresidential _____	CF210	1,298

Permanent Loans on:

1-4 Dwelling Units _____	CF225	89,868
Home Equity and Junior Liens _____	CF226	87,886
Multifamily (5+) Dwelling Units _____	CF245	4,674
Nonresidential (Except Land) _____	CF260	20,599
Land _____	CF270	318

Loans and Participations Purchased, Secured By:

1-4 Dwelling Units _____	CF280	2,885
Purchased from Entities Other than Federally-Insured Depository Institutions or their Subsidiaries _____	CF281	0
Home Equity and Junior Liens _____	CF282	0
Multifamily (5+) Dwelling Units _____	CF290	7,699
Nonresidential _____	CF300	0

Loans and Participations Sold, Secured By:

1-4 Dwelling Units _____	CF310	3,154
Home Equity and Junior Liens _____	CF311	0
Multifamily (5+) Dwelling Units _____	CF320	0
Nonresidential _____	CF330	0
Memo: Refinancing Loans _____	CF361	10,473

Nonmortgage Loans:

Commercial:

Closed or Purchased _____	CF390	118,767
Sales _____	CF395	0

Consumer:

Closed or Purchased _____	CF400	263
Sales _____	CF405	0

Deposits:

Interest Credited to Deposits _____	CF430	2,426
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Schedule DI - Consolidated Deposit Information

Original Submitted on Oct/30/2008 05:35 PM

Deposit Data:

(Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Total Broker-Originated Deposits:		
Fully Insured _____	DI100	0
Other _____	DI110	9,006
Deposits (Excluding Retirement Accounts) with Balances:		
\$100,000 or Less _____	DI120	599,638
Greater than \$100,000 _____	DI130	422,598
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances:		
\$100,000 or Less _____ Actual Number	DI150	90,015
Greater than \$100,000 _____ Actual Number	DI160	1,629
Retirement Deposits with Balances:		
\$250,000 or Less _____	DI170	72,328
Greater than \$250,000 _____	DI175	252
Number of Retirement Deposits with Balances:		
\$250,000 or Less _____ Actual Number	DI180	4,553
Greater than \$250,000 _____ Actual Number	DI185	1
IRA/Keogh Accounts _____	DI200	72,581
Uninsured Deposits _____	DI210	259,699
Preferred Deposits _____	DI220	63,571
Components of Deposits and Escrows:		
Transaction Accounts (Including Demand Deposits) _____	DI310	455,049
Money Market Deposit Accounts _____	DI320	196,050
Passbook Accounts (Including Nondemand Escrows) _____	DI330	107,744
Time Deposits _____	DI340	335,973
Time Deposits of \$100,000 or Greater (Excluding Brokered Time Deposits Participated Out by the Broker in Shares of Less than \$100,000 and Brokered Certificates of Deposit Issued in \$1,000 Amounts Under a Master Certificate of Deposit) _____	DI350	92,449
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits _____	DI360	12,045
Non-Interest-Bearing Demand Deposits _____	DI610	142,993

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(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
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Deposit Data for Deposit Insurance Premium Assessments:

Quarter-End Deposit Totals:

Total Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations _____	DI510	1,095,255
Total Allowable Exclusions (Including Foreign Deposits) _____	DI520	0
Total Foreign Deposits (Included in Total Allowable Exclusions) _____	DI530	0

Average Daily Deposit Totals:

Total Daily Average of Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations _____	DI540	1,100,598
Total Daily Average of Allowable Exclusions (Including Foreign Deposits) _____	DI550	0
Total Daily Average of Foreign Deposits (Included in Total Daily Average of Allowable Exclusions) _____	DI560	0

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Schedule SI - Consolidated Supplemental Information

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(Report in Thousands of Dollars)

Miscellaneous:

	Lines	Bil Mil Thou
Number of Full-time Equivalent Employees _____	SI370	395
Financial Assets Held for Trading Purposes _____	SI375	0
Financial Assets Carried at Fair Value Through Earnings _____	SI376	0
Financial Liabilities Carried at Fair Value Through Earnings _____	SI377	0
Available-for-Sale Securities _____	SI385	75,865
Assets Held for Sale _____	SI387	1,264
Loans Serviced for Others _____	SI390	252,064

Residual Interests:

Residual Interests in the Form of Interest-Only Strips _____	SI402	0
Other Residual Interests _____	SI404	0

Qualified Thrift Lender Test:

Actual Thrift Investment Percentage at Month-end:

First Month of Quarter _____	SI581	66.91%
Second Month of Quarter _____	SI582	65.11%
Third Month of Quarter _____	SI583	65.01%

IRS Domestic Building and Loan Test:

Percent of Assets Test _____	SI585	0.00%
		YES NO
Do you meet the DBLA business operations test? _____	SI586	NO

Aggregate Investment in Service Corporations _____

SI588	0
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Extensions of credit by the reporting association (and its controlled subsidiaries) to its executive officers, principal shareholders, directors, and their related interests as of the report date:

Aggregate amount of all extensions of credit _____

SI590	0
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Number of executive officers, principal shareholders, and directors to whom the amount of all extensions of credit (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of unimpaired capital and unimpaired surplus (CCR30 + CCR35 + CCR530 + CCR105) _____

SI595	0
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Summary of Changes in Equity Capital:

Beginning Equity Capital _____	SI600	230,151
Net Income (Loss) (SO91) _____	SI610	(24,972)
Dividends Declared:		
Preferred Stock _____	SI620	0
Common Stock _____	SI630	0
Stock Issued _____	SI640	0
Stock Retired _____	SI650	0

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(Report in Thousands of Dollars)

	Lines	Bil Mil Thou
Capital Contributions (Where No Stock is Issued) _____	SI655	0
New Basis Accounting Adjustments _____	SI660	0
Other Comprehensive Income _____	SI662	(2)
Prior Period Adjustments _____	SI668	0
Other Adjustments _____	SI671	1,479
Ending Equity Capital (SC80) (600 + 610 - 620 - 630 + 640 - 650 + 655 + 660 + 662 + 668 + 671) _____	SI680	206,656

Transactions With Affiliates:

Activity During the Quarter of Covered Transactions with Affiliates Subject to Quantitative Limits _____	SI750	0
Activity During the Quarter of Other Covered Transactions with Affiliates Not Subject to Quantitative Limits _____	SI760	0

Mutual Fund and Annuity Sales:

		YES NO
Do you sell private-label or third-party mutual funds and annuities? _____	SI805	YES
Total Assets you Manage of Proprietary Mutual Funds and Annuities _____	SI815	0
Fee Income from the Sale and Servicing of Mutual Funds and Annuities _____	SI860	92

Average Balance Sheet Data (Based on Month-End Data):

Total Assets _____	SI870	1,448,696
Deposits and Investments Excluding Non-Interest-Earnings Items _____	SI875	46,080
Mortgage Loans and Mortgage-Backed Securities _____	SI880	1,053,497
Nonmortgage Loans _____	SI885	222,924
Deposits and Escrows _____	SI890	1,098,089
Total Borrowings _____	SI895	109,793

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Schedule SQ - Consolidated Supplemental Questions

Original Submitted on Oct/30/2008 05:35 PM

		Lines	mm
Your fiscal year-end _____	SQ270		12
Code representing nature of work to be performed by independent public accountants for the current fiscal year _____	SQ280	code	10
Did you change your independent public accountant during the quarter? _____	SQ300	YES NO	NO
Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end? _____	SQ310	YES NO	NO
Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year? _____	SQ320	YES NO	NO
Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association. _____	SQ410		00000
Have you been consolidated with your parent in a Commercial Bank Call Report? If so, enter the FDIC certificate number of the parent commercial bank. _____	SQ420		00000
Web Site Information:			
If you have a web page on the Internet, indicate your main Internet home page address (for transactional or nontransactional web sites). (78 character maximum)			
SQ530	www.bankfinancial.com		
Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? _____	SQ540	YES NO	YES

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Schedule FS - Fiduciary and Related Services

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Does your institution have fiduciary powers? _____	Lines	Yes No
	FS110	YES
If the answer to item 1 is "NO," do not complete Schedule FS		
Does your institution exercise the fiduciary powers it has been granted? _____	FS120	YES
Does your institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? _____		
	FS130	NO

- If the answer to FS130 is "NO," do not complete the rest of Schedule FS.
If the answer to FS130 is "YES," complete the applicable items of Schedule FS as follows:
- If total fiduciary assets (FS20 + FS21) are greater than \$250 million or for the preceding calendar year, gross fiduciary and related services income was greater than 10% of total revenue (net interest income plus noninterest income):
 1. Complete FS210 through FS30 **each quarter.**
 2. Complete FS391 through FS35 **annually with the December report.**
 3. Complete all memoranda items, FS410 through FS72 **annually with the December report.**
 - If total fiduciary assets (FS20 + FS21) are greater than \$100 million but less than or equal to \$250 million and, for the preceding calendar year, your gross fiduciary and related services income was not greater than 10% of total revenue (net interest income plus noninterest income):
 1. Complete FS210 through FS291 **each quarter.**
 2. FS310 through FS35, and all memoranda items, FS410 through FS72 .. **annually with the December report.**
 - If total fiduciary assets (FS20 + FS21) are \$100 million or less and, for the preceding calendar year, your gross fiduciary and related services income was not greater than 10% of total revenue (net interest income plus noninterest income):
 1. Complete FS210 through FS291 **each quarter.**
 2. Complete memoranda items, FS410 through FS65 **annually with the December report.**

FIDUCIARY AND RELATED ASSETS		(Report in Thousands of Dollars)				(Report in Actual Numbers)		
		Managed Assets		Nonmanaged Assets		Number of Managed Accounts	Number of Nonmanaged Accounts	
Lines	Bil Mil Thou	Lines	Bil Mil Thou	Lines	Lines			
Personal Trust and Agency Accounts								
FS210	0	FS211	0	FS212	0	FS213	0	
Retirement-related Trust and Agency Accounts:								
Employee Benefit - Defined Contribution								
FS220	0	FS221	0	FS222	0	FS223	0	
Employee Benefit - Defined Benefit								
FS230	0	FS231	0	FS232	0	FS233	0	
FS240	0	FS241	0	FS242	0	FS243	0	
Corporate Trust and Agency Accounts								
FS250	0	FS251	0	FS252	0	FS253	0	
Investment Management								
FS260	0	FS262	0					
FS270	0	FS271	0	FS272	0	FS273	0	
FS20	0	FS21	0	FS22	0	FS23	0	
Custody and Safekeeping Accounts								
			FS280	0			FS281	0
Assets Included Above that are Excluded for Purposes of the OTS Assessment								
FS290	0	FS291	0					

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Schedule FS - Fiduciary and Related Services

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(Report Calendar Year-to-Date in Thousands of Dollars)	
	Lines Bil Mil Thou
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)	
Personal Trust and Agency Accounts _____	FS310 0
Retirement-related Trust and Agency Accounts:	
Employee Benefit - Defined Contribution _____	FS320 0
Employee Benefit - Defined Benefit _____	FS330 0
Other Retirement Accounts _____	FS340 0
Corporate Trust and Agency Accounts _____	FS350 0
Investment Management Agency Accounts _____	FS360 0
Other Fiduciary Accounts _____	FS370 0
Custody and Safekeeping Accounts _____	FS380 0
Other Fiduciary and Related Services Income _____	FS390 0
Total Gross Fiduciary and Related Services Income (310 thru 390)	FS30 0
<i>Less: Expenses</i> _____	FS391 0
<i>Less: Net Losses from Fiduciary and Related Services</i> _____	FS392 0
Plus: Intracompany Income Credits for Fiduciary and Related Services _____	FS393 0
Net Fiduciary and Related Services Income (30 - 391 - 392 + 393)	FS35 0

Memoranda

	Lines	Bil Mil Thou
Managed Assets Held in Personal Trust and Agency Accounts:		
Non-Interest-Bearing Deposits _____	FS410	0
Interest-Bearing Deposits _____	FS415	0
U.S. Treasury and U.S. Government Agency Obligations _____	FS420	0
State, County and Municipal Obligations _____	FS425	0
Money Market Mutual Funds _____	FS430	0
Other Short-term Obligations _____	FS435	0
Other Notes and Bonds _____	FS440	0
Common and Preferred Stocks _____	FS445	0
Real Estate Mortgages _____	FS450	0
Real Estate _____	FS455	0
Miscellaneous Assets _____	FS460	0
Total Managed Assets Held in Personal Trust and Agency Accounts (410 thru 460) (Must equal FS210)	FS40	0

Number of Issues		(Report in Thousands of Dollars) Principal Amount Outstanding	
Lines		Lines	Bil Mil Thou
Corporate Trust and Agency Accounts:			
Corporate and Municipal Trusteeships _____	FS510 0	FS515	0
Transfer Agent, Registrar, Paying Agent, and Other Corporate Agency _____	FS520 0		

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Schedule FS - Fiduciary and Related Services

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Memoranda - Continued

Collective Investment Funds and Common Trust Funds:

	(Actual Number)		(Report in Thousands of Dollars)		
	Number of Funds		Market Value of Fund Assets		
	Lines		Lines	Bil	Mil Thou
Domestic Equity _____	FS610	0	FS615		0
International/Global Equity _____	FS620	0	FS625		0
Stock/Bond Blend _____	FS630	0	FS635		0
Taxable Bond _____	FS640	0	FS645		0
Municipal Bond _____	FS650	0	FS655		0
Short-Term Investments/Money Market _____	FS660	0	FS665		0
Specialty/Other _____	FS670	0	FS675		0
Total Collective Investment Funds _____	FS60	0	FS65		0

Fiduciary Settlements, Surcharges, and Other

	(Report Calendar Year-to-Date in Thousands of Dollars)								
	Gross Losses Managed Accounts			Gross Losses Nonmanaged Accounts			Recoveries		
	Lines	Mil	Thou	Lines	Mil	Thou	Lines	Mil	Thou
Losses (Calendar Year-to-Date):									
Personal Trust and Agency Accounts _____	FS710		0	FS711		0	FS712		0
Retirement-Related Trust and Agency Accounts _____	FS720		0	FS721		0	FS722		0
Investment Management Agency Accounts _____	FS730		0	FS731		0	FS732		0
Other Fiduciary Accounts and Related Services _____	FS740		0	FS741		0	FS742		0
Total Fiduciary Settlements, Surcharges, and Other Losses (70 + 71 - 72 = 392) _____	FS70		0	FS71		0	FS72		0

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Schedule CCR - Consolidated Capital Requirement

Original Submitted on Oct/30/2008 05:35 PM

TIER 1 (CORE) CAPITAL REQUIREMENT:

(Report in Thousands of Dollars)

	Lines	Bil	Mill	Thou
Tier 1(Core) Capital				
Equity Capital (SC80)	CCR100			206,656
<i>Deduct:</i>				
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105			0
Goodwill and Certain Other Intangible Assets	CCR115			27,582
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets	CCR133			735
Other	CCR134			0
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes	CCR180			(232)
Intangible Assets	CCR185			0
Minority Interest in Includable Consolidated Subsidiaries Including REIT				
Preferred Stock Reported as a Borrowing	CCR190			0
Other	CCR195			10,087
Tier 1 (Core) Capital (100 - 105 - 115 - 133 - 134 + 180 + 185 + 190 + 195)	CCR20			188,194
Adjusted Total Assets				
Total Assets (SC60)	CCR205			1,448,683
<i>Deduct:</i>				
Assets of "Nonincludable" Subsidiaries	CCR260			0
Goodwill and Certain Other Intangible Assets	CCR265			28,991
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets	CCR270			735
Other	CCR275			0
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges	CCR280			(375)
Intangible Assets	CCR285			0
Other	CCR290			10,087
Adjusted Total Assets (205 - 260 - 265 - 270 - 275 + 280 + 285 + 290)	CCR25			1,428,669
Tier 1 (Core) Capital Requirement (25 x 4%)	CCR27			57,147

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Schedule CCR - Consolidated Capital Requirement

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(Report in Thousands of Dollars)

		Lines	Bil Mil Thou
TOTAL RISK-BASED CAPITAL REQUIREMENT:			
Tier 1 (Core) Capital (20)		CCR30	188,194
Tier 2 (Supplementary) Capital:			
Unrealized Gains on Available-for-Sale Equity Securities		CCR302	0
Qualifying Subordinated Debt and Redeemable Preferred Stock		CCR310	0
Other Equity Instruments		CCR340	0
Allowances for Loan and Lease Losses		CCR350	10,803
Other		CCR355	0
Tier 2 (Supplementary) Capital (302 + 310 + 340 + 350 + 355)		CCR33	10,803
Allowable Tier 2 (Supplementary) Capital		CCR35	10,803
Equity Investments and Other Assets Required to be Deducted		CCR370	0
Deduction for Low-Level Recourse and Residual Interests		CCR375	0
Total Risk-based Capital (30 + 35 - 370 - 375)		CCR39	198,997
Risk-Weight Categories			
0% Risk-Weight:			
Cash		CCR400	18,826
Securities Backed by Full Faith and Credit of U.S. Government		CCR405	25,730
Notes and Obligations of FDIC, Including Covered Assests		CCR409	0
Other		CCR415	0
Total (400 + 405 + 409 + 415)		CCR420	44,556
0% Risk-Weight Total (420 x 0%)		CCR40	0
20% Risk-Weight:			
Mortgage and Asset-Backed Securities Eligible for 20% Risk Weight		CCR430	45,332
Claims on FHLBs		CCR435	15,628
General Obligations of State and Local Governments		CCR440	1,875
Claims on Domestic Depository Institutions		CCR445	2,932
Other		CCR450	40,444
Total (430 + 435 + 440 + 445 + 450)		CCR455	106,211
20% Risk-Weight Total (455 x 20%)		CCR45	21,242
50% Risk-Weight:			
Qualifying Single-Family Residential Mortgage Loans		CCR460	244,926
Qualifying Multifamily Residential Mortgage Loans		CCR465	8,807
Mortgage and Asset-Backed Securities Eligible for 50% Risk Weight		CCR470	0
State and Local Revenue Bonds		CCR475	0
Other		CCR480	0
Total (460 + 465 + 470 + 475 + 480)		CCR485	253,733
50% Risk-Weight Total (485 x 50%)		CCR50	126,867

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TOTAL RISK-BASED CAPITAL REQUIREMENT: - continued

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
100% Risk-Weight:				
Securities Risk Weighted at 100% (or More) Under the Ratings-Based Approach _____	CCR501			2,356
All Other Assets _____	CCR506			1,115,272
Total (501 + 506) _____	CCR510			1,117,628
100% Risk-Weight Total (510 x 100%) _____	CCR55			1,117,628
Amount of Low-Level Recourse and Residual Interests Before Risk-Weighting _____	CCR605			0
Risk-Weighted Assets for Low-Level Recourse and Residual Interests (605 x 12.5) _____	CCR62			0
Assets to Risk-Weight (420 + 455 + 485 + 510 + 605) _____	CCR64			1,522,128
Subtotal Risk-Weighted Assets (40 + 45 + 50 + 55 + 62) _____	CCR75			1,265,737
Excess Allowances for Loan and Lease Losses _____	CCR530			0
Total Risk-Weighted Assets (75 - 530) _____	CCR78			1,265,737
Total Risk-Based Capital Requirement (78 x 8%) _____	CCR80			101,259

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

Tier 1 (Core) Capital Ratio _____ (Tier 1 (Core) Capital ÷ Adjusted Total Assets)	CCR810		13.17%
Total Risk-Based Capital Ratio _____ (Total Risk-Based Capital ÷ Risk-Weighted Assets)	CCR820		15.72%
Tier 1 Risk-Based Capital Ratio _____ ((Tier 1 (Core) Capital - Deduction for Low-level Recourse and Residual Interests) ÷ Risk-Weighted Assets)	CCR830		14.87%
Tangible Equity Ratio _____ ((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)	CCR840		13.17%