



Thrift Financial Report

2006

Office of Thrift Supervision
1700 G Street, N.W.
Washington, DC 20552

**OFFICE OF THRIFT SUPERVISION
THRIFT FINANCIAL REPORT**

PAPERWORK REDUCTION ACT STATEMENT

The Office of Thrift Supervision will use this information to supervise the savings associations and to develop regulatory policy.

Collection of the information is mandatory [12 CFR Part 563.180].

The estimated average burden associated with this collection of information per response is 35.4 hours for quarterly schedules and 2.6 hours for schedules only required annually (total of 144.2 hours annually). If a valid OMB Control Number does not appear on this form, you are not required to complete this form. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Information Collection Comments, Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552, and to the Office of Management and Budget, Paperwork Reduction Project (1550-0023), Washington, DC 20503. All comments should reference OMB Control Number 1550-0023.

Association _____

Docket Number _____

Office of Thrift Supervision
2006 Thrift Financial Report
Officers' and Directors'
Certification

For the Thrift Financial Report as of _____, 2006

The Thrift Financial Report is required by OTS regulation 12 CFR 563.180 to be filed by all savings associations as defined in 12 CFR 561.43. OTS regulation 12 CFR 563.180(b) requires that no false or misleading statements or omission shall knowingly be made in financial reports filed with OTS. This certification is required under 12 U.S.C. 1817(a) (3).

The Statements of Condition and Operations (including all supporting schedules) must be signed by an authorized officer of the reporting savings association. The Statements of Condition and Operations are to be prepared in accordance with Office of Thrift Supervision instructions

This certification form must be retained in the file of the reporting savings association and be available for inspection by OTS.

I, _____, of the
(Name and Title of Officer Authorized to Sign Report)

named savings association do hereby declare that these Statements of Condition and Operations (including the supporting schedules) have been prepared in conformance with the instructions issued by the Office of Thrift Supervision and are true to the best of my knowledge and belief.

We, the undersigned directors, attest to the correctness of this Statement of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the Office of Thrift Supervision and is true and correct.

Director

Signature of Officer Authorized to Sign Report

Director

Date of Signature

Director

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Office of Thrift Supervision
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Schedule NS – Optional Narrative Statement

OPTIONAL NARRATIVE STATEMENT

The management of the reporting savings association may, if it wishes, submit a brief narrative statement on the amounts reported in the TFR or other pertinent information about your association that affects this report, such as mergers and other structural changes. This optional statement will be made available to the public, along with other public portions of the TFR. If you choose to submit a narrative statement, you should ensure that it does not contain the names or other identification of individual customers, references to confidential (nonpublic) data items of the TFR, or any other information that you are not willing to have made public or that would compromise the privacy of your customers.

This statement should not exceed 750 characters, including punctuation and spacing. Any information in excess of 750 characters will be truncated.

All information in this narrative statement must be accurate and not misleading. You should print a copy of this statement and keep it with the TFR for your records. If subsequent to the original submission, you choose to delete a narrative statement previously submitted, you may check "No" to the question below (NS100) and submit an amended report in accordance with the TFR instructions. Your original statement will be deleted from all future public releases of data. However, you should refer to the General Instructions in the TFR Instruction Manual to assure that your amendment is filed timely.

The optional narrative statement will appear in OTS records and in releases to the public exactly as submitted (or amended) by you. The statement will not be edited or screened in any way by OTS for accuracy or relevance. Disclosure of the statement shall not signify that OTS has verified or confirmed the accuracy of the information contained therein.

Have you included a narrative statement? NS100 YES NO

Narrative Statement Made by Savings Association Management NS110

Multiple empty horizontal lines for text entry.

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Office of Thrift Supervision
2006 Thrift Financial Report

Schedule SC – Consolidated Statement of Condition

| | | (Report in Thousands of Dollars) | | | |
|---|--------------------|----------------------------------|-----|-----|------|
| ASSETS | | Lines | Bil | Mil | Thou |
| Cash, Deposits, and Investment Securities: | Total | SC11 | | | |
| Cash and Non-Interest-Earning Deposits | | SC110 | | | |
| Interest-Earning Deposits in FHLBs..... | | SC112 | | | |
| Other Interest-Earning Deposits..... | | SC118 | | | |
| Federal Funds Sold and Securities Purchased Under Agreements to Resell..... | | SC125 | | | |
| U.S. Government, Agency, and Sponsored Enterprise Securities..... | | SC130 | | | |
| Equity Securities Subject to FASB Statement No. 115..... | | SC140 | | | |
| State and Municipal Obligations..... | | SC180 | | | |
| Securities Backed by Nonmortgage Loans | | SC182 | | | |
| Other Investment Securities..... | | SC185 | | | |
| Accrued Interest Receivable | | SC191 | | | |
| Mortgage-Backed Securities: | Total | SC22 | | | |
| Pass-Through: | | | | | |
| Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S. | | SC210 | | | |
| Other Pass-Through | | SC215 | | | |
| Other Mortgage-Backed Securities (Excluding Bonds): | | | | | |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA..... | | SC217 | | | |
| Collateralized by Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC, or GNMA..... | | SC219 | | | |
| Other..... | | SC222 | | | |
| Accrued Interest Receivable | | SC228 | | | |
| General Valuation Allowances | | SC229 | | | |
| Mortgage Loans: | Total | SC26 | | | |
| Construction Loans on: | | | | | |
| 1-4 Dwelling Units..... | | SC230 | | | |
| Multifamily (5 or More) Dwelling Units | | SC235 | | | |
| Nonresidential Property | | SC240 | | | |
| Permanent Mortgages on: | | | | | |
| 1-4 Dwelling Units: | | | | | |
| Revolving, Open-End Loans | | SC251 | | | |
| All Other: | | | | | |
| Secured by First Liens | | SC254 | | | |
| Secured by Junior Liens | | SC255 | | | |
| Multifamily (5 or More) Dwelling Units | | SC256 | | | |
| Nonresidential Property (Except Land)..... | | SC260 | | | |
| Land..... | | SC265 | | | |
| Accrued Interest Receivable | | SC272 | | | |
| Advances for Taxes and Insurance..... | | SC275 | | | |
| <i>Allowance for Loan and Lease Losses</i> | | SC283 | | | |

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

| | | Lines | Bil | Mil | Thou |
|--|--------------------|-------|-----|-----|------|
| Nonmortgage Loans: | Total | SC31 | | | |
| Commercial Loans: | Total | SC32 | | | |
| Secured | | SC300 | | | |
| Unsecured | | SC303 | | | |
| Lease Receivables | | SC306 | | | |
| Consumer Loans: | Total | SC35 | | | |
| Loans on Deposits | | SC310 | | | |
| Home Improvement Loans (Not secured by real estate) | | SC316 | | | |
| Education Loans | | SC320 | | | |
| Auto Loans | | SC323 | | | |
| Mobile Home Loans | | SC326 | | | |
| Credit Cards | | SC328 | | | |
| Other, Including Lease Receivables | | SC330 | | | |
| Accrued Interest Receivable | | SC348 | | | |
| <i>Allowance for Loan and Lease Losses</i> | | SC357 | | | |
| Reposessed Assets: | Total | SC40 | | | |
| Real Estate: | | | | | |
| Construction | | SC405 | | | |
| 1-4 Dwelling Units | | SC415 | | | |
| Multifamily (5 or More) Dwelling Units | | SC425 | | | |
| Nonresidential (Except Land) | | SC426 | | | |
| Land | | SC428 | | | |
| U.S. Government-Guaranteed or -Insured Real Estate Owned | | SC429 | | | |
| Other Reposessed Assets | | SC430 | | | |
| <i>General Valuation Allowances</i> | | SC441 | | | |
| Real Estate Held for Investment | | SC45 | | | |
| Equity Investments Not Subject to FASB Statement No. 115: | Total | SC51 | | | |
| Federal Home Loan Bank Stock | | SC510 | | | |
| Other | | SC540 | | | |
| Office Premises and Equipment | | SC55 | | | |

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

| | | | |
|-------|-----|-----|------|
| Lines | Bil | Mil | Thou |
|-------|-----|-----|------|

Other Assets: **Total**

| | | | |
|------|--|--|--|
| SC59 | | | |
|------|--|--|--|

Bank-Owned Life Insurance:
Key Person Life Insurance.....

| | | | |
|-------|--|--|--|
| SC615 | | | |
|-------|--|--|--|

Other.....

| | | | |
|-------|--|--|--|
| SC625 | | | |
|-------|--|--|--|

Intangible Assets:
Servicing Assets On:
Mortgage Loans

| | | | |
|-------|--|--|--|
| SC642 | | | |
|-------|--|--|--|

Nonmortgage Loans.....

| | | | |
|-------|--|--|--|
| SC644 | | | |
|-------|--|--|--|

Goodwill and Other Intangible Assets.....

| | | | |
|-------|--|--|--|
| SC660 | | | |
|-------|--|--|--|

Interest-Only Strip Receivables and Certain Other Instruments

| | | | |
|-------|--|--|--|
| SC665 | | | |
|-------|--|--|--|

Other Assets

| | | | |
|-------|--|--|--|
| SC689 | | | |
|-------|--|--|--|

Memo: Detail of Other Assets Code Amount

| | | | | | |
|-------|--|--|-------|--|--|
| SC691 | | | SC692 | | |
| SC693 | | | SC694 | | |
| SC697 | | | SC698 | | |

General Valuation Allowances.....

| | | | |
|-------|--|--|--|
| SC699 | | | |
|-------|--|--|--|

Total Assets

| | | | |
|------|--|--|--|
| SC60 | | | |
|------|--|--|--|

LIABILITIES

Deposits and Escrows: **Total**

| | | | |
|------|--|--|--|
| SC71 | | | |
|------|--|--|--|

Deposits

| | | | |
|-------|--|--|--|
| SC710 | | | |
|-------|--|--|--|

Escrows.....

| | | | |
|-------|--|--|--|
| SC712 | | | |
|-------|--|--|--|

Unamortized Yield Adjustments on Deposits and Escrows

| | | | |
|-------|--|--|--|
| SC715 | | | |
|-------|--|--|--|

Borrowings: **Total**

| | | | |
|------|--|--|--|
| SC72 | | | |
|------|--|--|--|

Advances from FHLBank

| | | | |
|-------|--|--|--|
| SC720 | | | |
|-------|--|--|--|

Federal Funds Purchased and Securities Sold Under Agreements to Repurchase
Subordinated Debentures (Including Mandatory Convertible Securities and
Limited-Life Preferred Stock)

| | | | |
|-------|--|--|--|
| SC730 | | | |
|-------|--|--|--|

| | | | |
|-------|--|--|--|
| SC736 | | | |
|-------|--|--|--|

Mortgage Collateralized Securities Issued:
CMOs (including REMICs).....

| | | | |
|-------|--|--|--|
| SC740 | | | |
|-------|--|--|--|

Other.....

| | | | |
|-------|--|--|--|
| SC745 | | | |
|-------|--|--|--|

Other Borrowings

| | | | |
|-------|--|--|--|
| SC760 | | | |
|-------|--|--|--|

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

| | | | |
|-------|-----|-----|------|
| Lines | Bil | Mil | Thou |
|-------|-----|-----|------|

Other Liabilities:

Total

| | | | |
|------|--|--|--|
| SC75 | | | |
|------|--|--|--|

Accrued Interest Payable – Deposits
Accrued Interest Payable - Other
Accrued Taxes
Accounts Payable
Deferred Income Taxes.....
Other Liabilities and Deferred Income.....

| | | | |
|-------|--|--|--|
| SC763 | | | |
| SC766 | | | |
| SC776 | | | |
| SC780 | | | |
| SC790 | | | |
| SC796 | | | |

Memo: Detail of Other Liabilities

Code

Amount

| | | | | | | |
|-------|--|--|-------|--|--|--|
| SC791 | | | SC792 | | | |
| SC794 | | | SC795 | | | |
| SC797 | | | SC798 | | | |

Total Liabilities

| | | | |
|------|--|--|--|
| SC70 | | | |
|------|--|--|--|

Minority Interest.....

| | | | |
|-------|--|--|--|
| SC800 | | | |
|-------|--|--|--|

EQUITY CAPITAL

Perpetual Preferred Stock:

Cumulative
Noncumulative

| | | | |
|-------|--|--|--|
| SC812 | | | |
| SC814 | | | |

Common Stock:

Par Value
Paid in Excess of Par.....

| | | | |
|-------|--|--|--|
| SC820 | | | |
| SC830 | | | |

Accumulated Other Comprehensive Income:

Total

Unrealized Gains (Losses) on Available-for-Sale Securities.....
Gains (Losses) on Cash Flow Hedges
Other

| | | | |
|-------|--|--|--|
| SC86 | | | |
| SC860 | | | |
| SC865 | | | |
| SC870 | | | |

Retained Earnings.....

| | | | |
|-------|--|--|--|
| SC880 | | | |
|-------|--|--|--|

Other Components of Equity Capital.....

| | | | |
|-------|--|--|--|
| SC891 | | | |
|-------|--|--|--|

Total Equity Capital.....

| | | | |
|------|--|--|--|
| SC80 | | | |
|------|--|--|--|

Total Liabilities, Minority Interest, and Equity Capital

| | | | |
|------|--|--|--|
| SC90 | | | |
|------|--|--|--|

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

| | | For the Quarter | | | |
|---|--------------------|-----------------|-----|-----|------|
| | | Lines | Bil | Mil | Thou |
| Interest Income: | Total | S011 | | | |
| Deposits and Investment Securities | | S0115 | | | |
| Mortgage-Backed Securities | | S0125 | | | |
| Mortgage Loans | | S0141 | | | |
| Nonmortgage Loans: | | | | | |
| Commercial Loans and Leases | | S0160 | | | |
| Consumer Loans and Leases | | S0171 | | | |
| Dividend Income on Equity Investments Not Subject to FASB Statement No. 115: | Total | S018 | | | |
| Federal Home Loan Bank Stock | | S0181 | | | |
| Other | | S0185 | | | |
| Interest Expense: | Total | S021 | | | |
| Deposits | | S0215 | | | |
| Escrows | | S0225 | | | |
| Advances from FHLBank | | S0230 | | | |
| Subordinated Debentures (Including Mandatory Convertible Securities) | | S0240 | | | |
| Mortgage Collateralized Securities Issued | | S0250 | | | |
| Other Borrowed Money | | S0260 | | | |
| Capitalized Interest | | S0271 | | | |
| Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets | | S0312 | | | |
| <i>Net Provision for Losses on Interest-Bearing Assets</i> | | S0321 | | | |
| Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets | | S0332 | | | |
| Noninterest Income | Total | S042 | | | |
| Mortgage Loan Servicing Fees | | S0410 | | | |
| Other Fees and Charges | | S0420 | | | |
| Net Income (Loss) from: | | | | | |
| Sale of Assets Held for Sale and Available-for-Sale Securities | | S0430 | | | |
| Operations and Sale of Repossessed Assets | | S0461 | | | |
| LOCOM Adjustments Made to Assets Held for Sale | | S0465 | | | |
| Sale of Securities Held-to-Maturity | | S0467 | | | |
| Sale of Loans Held for Investment | | S0475 | | | |
| Sale of Other Assets Held for Investment | | S0477 | | | |
| Trading Assets (Realized and Unrealized) | | S0485 | | | |

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

| | Lines | For the Quarter | | |
|--------------------------------|-------|-----------------|-----|------|
| | | Bil | Mil | Thou |
| Other Noninterest Income | SO488 | | | |

Memo: Detail of Other Noninterest Income

| | Code | | Amount | | |
|-------|------|--|--------|--|--|
| SO489 | | | SO492 | | |
| SO495 | | | SO496 | | |
| SO497 | | | SO498 | | |

(Report in Thousands of Dollars)

| | Lines | For the Quarter | | |
|---|-------|-----------------|-----|------|
| | | Bil | Mil | Thou |
| Noninterest Expense: | | | | |
| Total | SO51 | | | |
| All Personnel Compensation and Expense | SO510 | | | |
| Legal Expense | SO520 | | | |
| Office Occupancy and Equipment Expense | SO530 | | | |
| Marketing and Other Professional Services | SO540 | | | |
| Loan Servicing Fees | SO550 | | | |
| Goodwill and Other Intangibles Expense | SO560 | | | |
| Net Provision for Losses on Non-Interest-Bearing Assets | SO570 | | | |
| Other Noninterest Expense | SO580 | | | |

Memo: Detail of Other Noninterest Expense

| | Code | | Amount | | |
|-------|------|--|--------|--|--|
| SO581 | | | SO582 | | |
| SO583 | | | SO584 | | |
| SO585 | | | SO586 | | |

| | | | | |
|---|------|--|--|--|
| Income (Loss) Before Income Taxes: | SO60 | | | |
|---|------|--|--|--|

| | Lines | Bil | Mil | Thou |
|----------------------------------|-------|-----|-----|------|
| Income Taxes: Total | SO71 | | | |
| Federal | SO710 | | | |
| State, Local, and Other | SO720 | | | |

| | | | | |
|---|------|--|--|--|
| Income (Loss) Before Extraordinary Items and Effects of Accounting Changes | SO81 | | | |
|---|------|--|--|--|

| | | | | |
|--|-------|--|--|--|
| Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles | SO811 | | | |
|--|-------|--|--|--|

| | | | | |
|--------------------------------|------|--|--|--|
| NET INCOME (LOSS) | SO91 | | | |
|--------------------------------|------|--|--|--|

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Schedule VA – Consolidated Valuation Allowances and Related Data

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 | | | | VA108 | | | | VA110 | | | |
| <i>Add or Deduct:</i> | | | | | | | | | | | | |
| Net Provision for Loss | VA115 | | | | VA118 | | | | VA120 | | | |
| Transfers | VA125 | | | | VA128 | | | | | | | |
| <i>Add:</i> | | | | | | | | | | | | |
| Recoveries | VA135 | | | | | | | | VA140 | | | |
| Adjustments | VA145 | | | | VA148 | | | | VA150 | | | |
| <i>Deduct:</i> | | | | | | | | | | | | |
| Charge-offs | VA155 | | | | VA158 | | | | VA160 | | | |
| Ending Balance | VA165 | | | | VA168 | | | | VA170 | | | |

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

| | General Valuation Allowances | | | | | | | | Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128) | | | | Adjusted Net Charge-offs | | | |
|--------------------------------|------------------------------|-----|-----|------|--------------------|-----|-----|------|---|-----|-----|------|--------------------------|-----|-----|------|
| | Charge-offs (VA 155) | | | | Recoveries (VA135) | | | | | | | | | | | |
| | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou |
| Deposits and Investment | | | | | | | | | | | | | | | | |
| Securities | | | | | | | | | VA38 | | | | VA39 | | | |
| Mortgage-Backed Securities ... | VA370 | | | | VA371 | | | | VA372 | | | | VA375 | | | |
| Mortgage Loans: Total | VA46 | | | | VA47 | | | | VA48 | | | | VA49 | | | |
| Construction: | | | | | | | | | | | | | | | | |
| 1-4 Dwelling Units | VA420 | | | | VA421 | | | | VA422 | | | | VA425 | | | |
| Multifamily (5 or More) | | | | | | | | | | | | | | | | |
| Dwelling Units | VA430 | | | | VA431 | | | | VA432 | | | | VA435 | | | |
| Nonresidential Property | VA440 | | | | VA441 | | | | VA442 | | | | VA445 | | | |
| Permanent: | | | | | | | | | | | | | | | | |
| 1-4 Dwelling Units: | | | | | | | | | | | | | | | | |
| Revolving, Open-End Loans | VA446 | | | | VA447 | | | | VA448 | | | | VA449 | | | |
| All Other: | | | | | | | | | | | | | | | | |
| Secured by First Liens | VA456 | | | | VA457 | | | | VA458 | | | | VA459 | | | |
| Secured by Junior Liens | VA466 | | | | VA467 | | | | VA468 | | | | VA469 | | | |
| Multifamily (5 or More) | | | | | | | | | | | | | | | | |
| Dwelling Units | VA470 | | | | VA471 | | | | VA472 | | | | VA475 | | | |
| Nonresidential Property | | | | | | | | | | | | | | | | |
| (Except Land) | VA480 | | | | VA481 | | | | VA482 | | | | VA485 | | | |
| Land | VA490 | | | | VA491 | | | | VA492 | | | | VA495 | | | |

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Schedule VA – Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars for the Quarter)

| | General Valuation Allowances | | | | Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128) | | | | Adjusted Net Charge-offs | | | | | | | |
|--|------------------------------|-----|-----|------|---|-----|-----|------|--------------------------|-----|-----|------|-------|-----|-----|------|
| | Charge-offs (VA 155) | | | | Recoveries (VA135) | | | | | | | | | | | |
| | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou |
| Nonmortgage Loans: Total ... | VA56 | | | | VA57 | | | | VA58 | | | | VA59 | | | |
| Commercial Loans..... | VA520 | | | | VA521 | | | | VA522 | | | | VA525 | | | |
| Consumer Loans: | | | | | | | | | | | | | | | | |
| Loans on Deposits..... | VA510 | | | | VA511 | | | | VA512 | | | | VA515 | | | |
| Home Improvement Loans..... | VA516 | | | | VA517 | | | | VA518 | | | | VA519 | | | |
| Education Loans..... | VA530 | | | | VA531 | | | | VA532 | | | | VA535 | | | |
| Auto Loans..... | VA540 | | | | VA541 | | | | VA542 | | | | VA545 | | | |
| Mobile Home Loans..... | VA550 | | | | VA551 | | | | VA552 | | | | VA555 | | | |
| Credit Cards..... | VA556 | | | | VA557 | | | | VA558 | | | | VA559 | | | |
| Other..... | VA560 | | | | VA561 | | | | VA562 | | | | VA565 | | | |
| Repossessed Assets: Total ... | VA60 | | | | | | | | VA62 | | | | VA65 | | | |
| Real Estate: | | | | | | | | | | | | | | | | |
| Construction..... | VA605 | | | | | | | | VA606 | | | | VA607 | | | |
| 1-4 Dwelling Units..... | VA613 | | | | | | | | VA614 | | | | VA615 | | | |
| Multifamily (5 or More) | | | | | | | | | | | | | | | | |
| Dwelling Units..... | VA616 | | | | | | | | VA617 | | | | VA618 | | | |
| Nonresidential (Except Land)..... | VA625 | | | | | | | | VA626 | | | | VA627 | | | |
| Land..... | VA628 | | | | | | | | VA629 | | | | VA631 | | | |
| Other Repossessed Assets..... | VA630 | | | | | | | | VA632 | | | | VA633 | | | |
| Real Estate Held for | | | | | | | | | | | | | | | | |
| Investment..... | | | | | | | | | VA72 | | | | VA75 | | | |
| Equity Investments Not Subject to FASB Statement No. 115 ... | | | | | | | | | VA822 | | | | VA825 | | | |
| Other Assets..... | VA930 | | | | VA931 | | | | VA932 | | | | VA935 | | | |

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Schedule VA – Consolidated Valuation Allowances and Related Data

OTHER ITEMS

(Report in Thousands of Dollars)

Troubled Debt Restructured:

Amount this Quarter
Amount Included in Schedule SC in Compliance with Modified Terms

| Lines | Bil | Mil | Thou |
|-------|-----|-----|------|
| VA940 | | | |
| VA942 | | | |

Mortgage Loans Foreclosed During the Quarter: Total.....

Construction
Permanent Loans Secured By:
1-4 Dwelling Units
Multifamily (5 or More) Dwelling Units
Nonresidential (Except Land)
Land.....

| | | | |
|-------|--|--|--|
| VA95 | | | |
| VA951 | | | |
| VA952 | | | |
| VA953 | | | |
| VA954 | | | |
| VA955 | | | |

Classification of Assets:

End of Quarter Balances:
Special Mention
Substandard
Doubtful
Loss

| | | | |
|-------|--|--|--|
| VA960 | | | |
| VA965 | | | |
| VA970 | | | |
| VA975 | | | |

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

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

| | | | |
|-------|--|--|--|
| VA980 | | | |
| VA981 | | | |
| VA985 | | | |

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Schedule PD – Consolidated Past Due and Nonaccrual

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| | PAST DUE AND STILL ACCRUING | | | | | | | | NONACCRUAL | | | |
|---|----------------------------------|-----|-----|------|----------------------------------|-----|-----|------|----------------------------------|-----|-----|------|
| | 30 – 89 DAYS | | | | 90 DAYS OR MORE | | | | | | | |
| | (Report in Thousands of Dollars) | | | | (Report in Thousands of Dollars) | | | | (Report in Thousands of Dollars) | | | |
| | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou |
| Mortgage Loans: | | | | | | | | | | | | |
| Construction | PD115 | | | | PD215 | | | | PD315 | | | |
| Permanent, Secured by: | | | | | | | | | | | | |
| 1-4 Dwelling Units: | | | | | | | | | | | | |
| Revolving, Open-End Loans | PD121 | | | | PD221 | | | | PD321 | | | |
| All Other: | | | | | | | | | | | | |
| Secured by First Liens | PD123 | | | | PD223 | | | | PD323 | | | |
| Secured by Junior Liens | PD124 | | | | PD224 | | | | PD324 | | | |
| Multifamily (5 or More) Dwelling Units | PD125 | | | | PD225 | | | | PD325 | | | |
| Nonresidential Property (Except Land) | PD135 | | | | PD235 | | | | PD335 | | | |
| Land | PD138 | | | | PD238 | | | | PD338 | | | |
| Nonmortgage Loans: | | | | | | | | | | | | |
| Commercial Loans | PD140 | | | | PD240 | | | | PD340 | | | |
| Consumer Loans: | | | | | | | | | | | | |
| Loans on Deposits | PD161 | | | | PD261 | | | | PD361 | | | |
| Home Improvement Loans | PD163 | | | | PD263 | | | | PD363 | | | |
| Education Loans | PD165 | | | | PD265 | | | | PD365 | | | |
| Auto Loans | PD167 | | | | PD267 | | | | PD367 | | | |
| Mobile Home Loans | PD169 | | | | PD269 | | | | PD369 | | | |
| Credit Cards | PD171 | | | | PD271 | | | | PD371 | | | |
| Other | PD180 | | | | PD280 | | | | PD380 | | | |
| Total | PD10 | | | | PD20 | | | | PD30 | | | |
| Memoranda: | | | | | | | | | | | | |
| Troubled Debt Restructured Included in PD115-PD380 | PD190 | | | | PD290 | | | | PD390 | | | |
| Loans and Leases Reported in PD115-PD380 That Are Held for Sale | PD192 | | | | PD292 | | | | PD392 | | | |
| Loans and Leases Reported in PD115-PD380 That Are Wholly or Partially Guaranteed By the U.S. Government, Agency, or Sponsored Entity | PD195 | | | | PD295 | | | | PD395 | | | |
| Guaranteed Portion of Other Loans and Leases Included in PD195-PD395 (Exclude Rebooked "GNMA Loans") | PD196 | | | | PD296 | | | | PD396 | | | |
| Rebooked "GNMA Loans" Repurchased or Eligible for Repurchase Included in PD195-PD395 | PD197 | | | | PD297 | | | | PD397 | | | |

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Schedule LD – Loan Data

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:

90% up to 100% LTV
100% and greater LTV

| Lines | Bil | Mil | Thou |
|-------|-----|-----|------|
| LD110 | | | |
| LD120 | | | |

Past Due and Nonaccrual Balances:

Past Due and Still Accruing:

30-89 Days:

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD210 | | | |
| LD220 | | | |

90 Days or More:

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD230 | | | |
| LD240 | | | |

Nonaccrual:

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD250 | | | |
| LD260 | | | |

Charge-offs and Recoveries:

Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers From General to Specific Allowances):

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD310 | | | |
| LD320 | | | |

Purchases:

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD410 | | | |
| LD420 | | | |

Originations:

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD430 | | | |
| LD440 | | | |

Sales:

90% up to 100% LTV
100% and greater LTV

| | | | |
|-------|--|--|--|
| LD450 | | | |
| LD460 | | | |

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Schedule CC – Consolidated Commitments and Contingencies

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 | | | |
| Other Mortgage Loans | CC115 | | | |
| Nonmortgage Loans..... | CC125 | | | |
| | | | | |
| To Originate Mortgages Secured by: | | | | |
| 1-4 Dwelling Units..... | CC280 | | | |
| Multifamily (5 or More) Dwelling Units | CC290 | | | |
| All Other Real Estate | CC300 | | | |
| To Originate Nonmortgage Loans..... | CC310 | | | |
| To Purchase Loans | CC320 | | | |
| To Sell Loans | CC330 | | | |
| To Purchase Mortgage-Backed Securities..... | CC335 | | | |
| To Sell Mortgage-Backed Securities..... | CC355 | | | |
| To Purchase Investment Securities | CC365 | | | |
| To Sell Investment Securities..... | CC375 | | | |

Lines and Letters of Credit:

| | | | | |
|--|-------|--|--|--|
| Unused Lines of Credit: | | | | |
| Revolving, Open-End Loans on 1-4 Dwelling Units..... | CC412 | | | |
| Commercial Lines | CC420 | | | |
| Open-End Consumer Lines: | | | | |
| Credit Cards | CC423 | | | |
| Other | CC425 | | | |
| | | | | |
| Letters of Credit: | | | | |
| Commercial..... | CC430 | | | |
| Standby, Not Included on CC465 or CC468..... | CC435 | | | |

Recourse Obligations and Direct Credit Substitutes:

| | | | | |
|--|-------|--|--|--|
| Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit Substitutes | CC455 | | | |
| | | | | |
| Amount of Direct Credit Substitutes on Assets in CC455 | CC465 | | | |
| Amount or Recourse Obligations on Assets in CC455 | CC468 | | | |
| | | | | |
| Other Contingent Liabilities | CC480 | | | |
| | | | | |
| Contingent Assets..... | CC490 | | | |

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Schedule CF – Consolidated Cash Flow Information

(Report in Thousands of Dollars)

Mortgage-Backed Securities:

Pass-Through:

Purchases.....
Sales.....
Other Balance Changes

| Lines | For the Quarter | | |
|-------|-----------------|-----|------|
| | Bil | Mil | Thou |
| CF143 | | | |
| CF145 | | | |
| CF148 | | | |

Other Mortgage-Backed Securities:

Purchases.....
Sales.....
Other Balance Changes

| | | | |
|-------|--|--|--|
| CF153 | | | |
| CF155 | | | |
| CF158 | | | |

Mortgage Loans:

Mortgage Loans Disbursed:

Construction Loans on:

1-4 Dwelling Units.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential

| | | | |
|-------|--|--|--|
| CF190 | | | |
| CF200 | | | |
| CF210 | | | |

Permanent Loans on:

1-4 Dwelling Units.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential (Except Land).....
Land

| | | | |
|-------|--|--|--|
| CF225 | | | |
| CF245 | | | |
| CF260 | | | |
| CF270 | | | |

Loans and Participations Purchased, Secured By:

1-4 Dwelling Units.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential.....

| | | | |
|-------|--|--|--|
| CF280 | | | |
| CF290 | | | |
| CF300 | | | |

Loans and Participations Sold, Secured By:

1-4 Dwelling Units.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential.....

| | | | |
|-------|--|--|--|
| CF310 | | | |
| CF320 | | | |
| CF330 | | | |

Cash Repayment of Principal.....

| | | | |
|-------|--|--|--|
| CF340 | | | |
|-------|--|--|--|

Debits Less Credits Other Than Repayment of Principal.....

| | | | |
|-------|--|--|--|
| CF350 | | | |
|-------|--|--|--|

Memo: Refinancing Loans

| | | | |
|-------|--|--|--|
| CF361 | | | |
|-------|--|--|--|

Nonmortgage Loans:

Commercial:

Closed or Purchased.....
Sales.....

| | | | |
|-------|--|--|--|
| CF390 | | | |
| CF395 | | | |

Consumer:

Closed or Purchased.....
Sales.....

| | | | |
|-------|--|--|--|
| CF400 | | | |
| CF405 | | | |

Deposits:

New Deposits Received less Deposits Withdrawn.....

| | | | |
|-------|--|--|--|
| CF420 | | | |
|-------|--|--|--|

Interest Credited to Deposits.....

| | | | |
|-------|--|--|--|
| CF430 | | | |
|-------|--|--|--|

Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS
Mergers and Conversions)

| | | | |
|-------|--|--|--|
| CF435 | | | |
|-------|--|--|--|

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Schedule DI – Consolidated Deposit Information

Deposit Data:

(Report in Thousands of Dollars)

| | Lines | Bil | Mil | Thou |
|--|-------|-----|-----|------|
| Total Broker-Originated Deposits: | | | | |
| Fully Insured | DI100 | | | |
| Other | DI110 | | | |
| Deposits (Excluding Retirement Accounts) with Balances: | | | | |
| \$100,000 or Less | DI120 | | | |
| Greater than \$100,000 | DI130 | | | |
| Number of Deposit Accounts (Excluding Retirement Accounts) with Balances: | | | | |
| \$100,000 or Less Actual Number | DI150 | | | |
| Greater than \$100,000 Actual Number | DI160 | | | |
| Retirement Deposits with Balances: | | | | |
| \$250,000 or Less | DI170 | | | |
| Greater Than \$250,000 | DI175 | | | |
| Number of Retirement Deposit Accounts with Balances: | | | | |
| \$250,000 or Less Actual Number | DI180 | | | |
| Greater Than \$250,000 Actual Number | DI185 | | | |
| IRA/Keogh Accounts | DI200 | | | |
| Uninsured Deposits | DI210 | | | |
| Preferred Deposits | DI220 | | | |
| Components of Deposits and Escrows: | | | | |
| Transaction Accounts (Including Demand Deposits) | DI310 | | | |
| Money Market Deposit Accounts | DI320 | | | |
| Passbook Accounts (Including Nondemand Escrows) | DI330 | | | |
| Time Deposits | DI340 | | | |
| Deposit and Escrow Data for Deposit Insurance Premium Assessments: | | | | |
| Non-Interest-Bearing Demand Deposits | DI610 | | | |
| Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710 | DI620 | | | |
| Deposits of Consolidated Subsidiaries: | | | | |
| Demand Deposits | DI640 | | | |
| Time and Savings Deposits | DI650 | | | |
| Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest) | DI700 | | | |
| Adjustments to Demand Deposits for Reciprocal Demand Balances with Commercial Banks and Other Savings Associations | DI710 | | | |
| Other amounts necessary to adjust deposits reported on SC710 (reported in accordance with GAAP) to conform to the definition of deposits in accordance with the Federal Deposit Insurance Act: | | | | |
| Adjustment to Demand Deposits (including escrows) | DI720 | | | |
| Adjustment to Time and Savings Deposits (including escrows) | DI730 | | | |

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

Miscellaneous:

| | Lines | Bil | Mil | Thou |
|--|-------|-----|-----|------|
| Number of Full-time Equivalent Employees | SI370 | | | |
| Assets Held in Trading Accounts | SI375 | | | |
| Available-for-Sale Securities | SI385 | | | |
| Assets Held for Sale | SI387 | | | |
| Loans Serviced for Others | SI390 | | | |

Residual Interests:

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

Qualified Thrift Lender Test:

Actual Thrift Investment Percentage at Month-end:

| | | |
|-------------------------------|-------|-----------------|
| First Month of Quarter | SI581 | _____ . _____ % |
| Second Month of Quarter | SI582 | _____ . _____ % |
| Third Month of Quarter | SI583 | _____ . _____ % |

IRS Domestic Building and Loan Test:

| | | |
|--|-------|--|
| Percent of Assets Test | SI585 | _____ . _____ % |
| Do you meet the DBLA business operations test? | SI586 | YES <input type="checkbox"/> NO <input type="checkbox"/> |

| | | | | |
|---|-------|--|--|--|
| Aggregate Investment in Service Corporations | SI588 | | | |
|---|-------|--|--|--|

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 | | | |
| 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 | | | |

Summary of Changes in Equity Capital:

| | | | | |
|--|-------|--|--|--|
| Beginning Equity Capital | SI600 | | | |
| Net Income (Loss) (SO91) | SI610 | | | |
| Dividends Declared: | | | | |
| Preferred Stock | SI620 | | | |
| Common Stock | SI630 | | | |
| Stock Issued | SI640 | | | |
| Stock Retired | SI650 | | | |
| Capital Contributions (Where No Stock is Issued) | SI655 | | | |
| New Basis Accounting Adjustments | SI660 | | | |
| Other Comprehensive Income | SI662 | | | |
| Prior Period Adjustments | SI668 | | | |
| Other Adjustments | SI671 | | | |
| Ending Equity Capital (SC80) (600 + 610 – 620 – 630 + 640 – 650 + 655 + 660 + 662 + 668 + 671) | SI680 | | | |

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

Transactions With Affiliates:

Activity During the Quarter of Covered Transactions with Affiliates

Subject to Quantitative Limits

| Lines | Bil | Mil | Thou |
|-------|-----|-----|------|
| SI750 | | | |

Activity During the Quarter of Other Covered Transactions with Affiliates

Not Subject to Quantitative Limits.....

| | | | |
|-------|--|--|--|
| SI760 | | | |
|-------|--|--|--|

Mutual Fund and Annuity Sales:

Do you sell private-label or third-party mutual funds and annuities?

| | | | | |
|-------|-----|--------------------------|----|--------------------------|
| SI805 | YES | <input type="checkbox"/> | NO | <input type="checkbox"/> |
|-------|-----|--------------------------|----|--------------------------|

Total Assets you Manage of Proprietary Mutual Funds and Annuities

| | | | |
|-------|--|--|--|
| SI815 | | | |
|-------|--|--|--|

Fee Income from the Sale and Servicing of Mutual Funds and Annuities

| | | | |
|-------|--|--|--|
| SI860 | | | |
|-------|--|--|--|

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

Total Assets

| | | | |
|-------|--|--|--|
| SI870 | | | |
|-------|--|--|--|

Deposits and Investments Excluding Non-Interest-Earning Items

| | | | |
|-------|--|--|--|
| SI875 | | | |
|-------|--|--|--|

Mortgage Loans and Mortgage-Backed Securities

| | | | |
|-------|--|--|--|
| SI880 | | | |
|-------|--|--|--|

Nonmortgage Loans.....

| | | | |
|-------|--|--|--|
| SI885 | | | |
|-------|--|--|--|

Deposits and Escrows.....

| | | | |
|-------|--|--|--|
| SI890 | | | |
|-------|--|--|--|

Total Borrowings

| | | | |
|-------|--|--|--|
| SI895 | | | |
|-------|--|--|--|

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Schedule SQ – Consolidated Supplemental Questions

All questions except 310 should be completed for the reporting savings association only.

Lines

Check the
Appropriate Box

Did you acquire any assets through merger with another depository institution? YES NO

Did you include in your balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase? YES NO

Has there been:

A change in control? YES NO

A merger accounted for under the purchase method? YES NO

If you restated your balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization

| | | |
|----------------------|----------------------|----------------------|
| MM | DD | YYYY |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

Your fiscal year-end

| |
|----------------------|
| mm |
| <input type="text"/> |

Code representing nature of work to be performed by independent public accountants for the current fiscal year

| |
|----------------------|
| Code |
| <input type="text"/> |

Did you change your independent public accountant during the quarter? YES NO

Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end? YES NO

Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year? YES NO

Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association.

| | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|

Have you been consolidated with your parent in a Commercial Bank Call Report? If so, enter the FDIC certificate number of your parent commercial bank.

| | | | | |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
|----------------------|----------------------|----------------------|----------------------|----------------------|

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 characters maximum)

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? YES NO

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Schedule SB – Consolidated Small Business Loans

The following data is to be completed annually at June 30 to comply with
Section 122 of the FDIC Improvement Act:

| | | |
|-------|------------------------------|-----------------------------|
| Lines | ANNUALLY | |
| SB010 | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

Do you have any small business loans to report in this schedule?.....

Loans to Small Businesses and Small Farms:

Do you have any loans secured primarily by farms reported
on SC260 or any loans to finance agricultural production or other loans to
farmers reported on SC300, 303, and 306?

| | | |
|-------|------------------------------|-----------------------------|
| SB100 | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
|-------|------------------------------|-----------------------------|

If 100 is yes, complete lines 300 through 650 (Do not complete 110 thru 210).

If no, complete the following item, 110.

Are all or substantially all of your commercial loans (Schedule SC
lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less?

| | | |
|-------|------------------------------|-----------------------------|
| SB110 | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
|-------|------------------------------|-----------------------------|

If 110 is yes, complete the following lines, 200 and 210, only. If no, complete
Lines 300 through 450, only.

Number of loans reported on lines:

| | | |
|---------------------------|-------|---------------|
| SC260 | SB200 | Actual Number |
| SC300, 303, and 306 | SB210 | |

Number and amount outstanding of permanent mortgage
loans secured by nonfarm, nonresidential properties
reported on SC260:

| | | | |
|------------------------|----------------------------------|-----|------|
| Number of Loans | Outstanding Balance | | |
| Actual Number | (Report in Thousands of Dollars) | | |
| | Bil | Mil | Thou |
| SB300 | | | |
| SB320 | | | |
| SB340 | | | |
| SB310 | | | |
| SB330 | | | |
| SB350 | | | |

With original amounts of:
\$100,000 or less.....
Greater than \$100,000 thru \$250,000

Greater than \$250,000 thru \$1 million.....

Number and amount outstanding of nonmortgage,
nonagricultural commercial loans reported on SC300, 303,
and 306:

With original amounts of:
\$100,000 or less.....

Greater than \$100,000 thru \$250,000

Greater than \$250,000 thru \$500,000

Number and amount outstanding of nonmortgage,
commercial loans to finance agricultural production and
other nonmortgage commercial loans to farmers reported
on SC300, 303, and 306:

With original amounts of:
\$100,000 or less.....

Greater than \$100,000 thru \$250,000

Greater than \$250,000 thru \$500,000

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Schedule FS – Fiduciary and Related Services

| | | | |
|--|----------------|------------------------------|-----------------------------|
| Does your institution have fiduciary powers? | Lines FS110 | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 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 <input type="checkbox"/> | NO <input type="checkbox"/> |
| Does your institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule? | FS130 | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

- 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 your total fiduciary assets (FS20 + FS21) are greater than \$250 million or for the preceding calendar year, your gross fiduciary and related services income was greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS30 **each quarter**;
 2. FS391 through FS35 **annually**, with the December report; and
 3. All memoranda items, FS410 through FS72, **annually** with the December report.
 - If your 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 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS291 **each quarter**; and
 2. FS310 through FS35 and all memorandum items, FS410 through FS72 **annually** with the December report.
 - If your 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 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS291 **each quarter**; and
 2. Memorandum items, FS410 through FS65, **annually** with the December report.

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

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Schedule FS – Fiduciary and Related Services

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

Memoranda

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

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

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Schedule FS – Fiduciary and Related Services

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 | Number | Lines | Bil | Mil | Thou |
| Domestic Equity | FS610 | | FS615 | | | |
| International/Global Equity | FS620 | | FS625 | | | |
| Stock/Bond Blend | FS630 | | FS635 | | | |
| Taxable Bond | FS640 | | FS645 | | | |
| Municipal Bond | FS650 | | FS655 | | | |
| Short-Term Investments/Money Market..... | FS660 | | FS665 | | | |
| Specialty/Other | FS670 | | FS675 | | | |
| Total Collective Investment Funds..... | FS60 | | FS65 | | | |

Fiduciary Settlements, Surcharges, and Other Losses (Calendar Year-to-Date):

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

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Schedule HC – Thrift Holding Company

Holding Company Number HC100 H

Fiscal Year End HC110 **mm**

Stock Exchange Ticker Symbol..... HC125

SEC File Number HC130

Website Address (78 characters maximum)..... HC140

| | Parent Only | | | Consolidated | | | | |
|---------------------------------|----------------------------------|-----|-----|----------------------------------|-------|-----|-----|------|
| | (Report in Thousands of Dollars) | | | (Report in Thousands of Dollars) | | | | |
| | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou |
| Total Assets..... | HC210 | | | | HC600 | | | |
| Total Liabilities..... | HC220 | | | | HC610 | | | |
| Minority Interest..... | | | | | HC620 | | | |
| Total Equity..... | HC240 | | | | HC630 | | | |
| Net Income for the Quarter..... | HC250 | | | | HC640 | | | |

Included in Total Assets:

Receivable from Subsidiaries:

| | | | | |
|--------------------------|-------|--|--|--|
| Thrift | HC310 | | | |
| Other Subsidiaries | HC320 | | | |

Investment in Subsidiaries:

| | | | | |
|--------------------------|-------|--|--|--|
| Thrift | HC330 | | | |
| Other Subsidiaries | HC340 | | | |

Intangible Assets:

| | | | | | | | | |
|--|-------|--|--|--|-------|--|--|--|
| Mortgage Servicing Assets..... | HC350 | | | | HC650 | | | |
| Nonmortgage Servicing Assets and Other | HC360 | | | | HC655 | | | |
| Deferred Policy Acquisition Costs..... | HC370 | | | | HC660 | | | |

Included in Total Liabilities (Excluding Deposits):

Payable to Subsidiaries:

Thrift Subsidiaries:

| | | | | |
|--------------------|-------|--|--|--|
| Transactional..... | HC410 | | | |
| Debt..... | HC420 | | | |

Other Subsidiaries:

| | | | | |
|--------------------|-------|--|--|--|
| Transactional..... | HC430 | | | |
| Debt..... | HC440 | | | |

| | | | | | | | | |
|---|-------|--|--|--|-------|--|--|--|
| Trust Preferred Instruments..... | HC445 | | | | HC670 | | | |
| Other Debt Maturing In 12 Months or Less | HC450 | | | | HC680 | | | |
| Other Debt Maturing In More Than 12 Months | HC460 | | | | HC690 | | | |

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Schedule HC – Thrift Holding Company

| | Parent Only | | | | Consolidated | | | |
|---|----------------------------------|-----|-----|------|----------------------------------|-----|-----|------|
| | (Report in Thousands of Dollars) | | | | (Report in Thousands of Dollars) | | | |
| | Lines | Bil | Mil | Thou | Lines | Bil | Mil | Thou |
| Reflected in Net Income for the Quarter: | | | | | | | | |
| Dividends: | | | | | | | | |
| From Thrift Subsidiaries | HC525 | | | | | | | |
| From Other Subsidiaries..... | HC535 | | | | | | | |
| Interest Expense: | | | | | | | | |
| Trust Preferred Instruments..... | HC545 | | | | HC710 | | | |
| All Other Debt | HC555 | | | | HC720 | | | |
| Net Cash Flow From Operations for the Quarter... | HC565 | | | | HC730 | | | |

Supplemental Questions:

Have any significant subsidiaries of the holding company been formed, sold, or dissolved during the quarter?..... HC810 YES NO

Is the holding company or any of its subsidiaries:
A broker or dealer registered under the Securities Exchange Act of 1934?..... HC815 YES NO

An investment adviser regulated by the Securities Exchange Commission or any State?..... HC820 YES NO

An investment company registered under the Investment Company Act of 1940?..... HC825 YES NO

An insurance company subject to supervision by a State insurance regulator?..... HC830 YES NO

Subject to regulation by the Commodity Futures Trading Commission?..... HC835 YES NO

Regulated by a foreign financial services regulator?..... HC840 YES NO

Has the holding company appointed any new senior executive officers or directors during the quarter?..... HC845 YES NO

Has the holding company or any of its subsidiaries entered into a new pledge, or changed the terms and conditions of any existing pledge, of capital stock of any subsidiary savings association that secures short-term or long-term debt or other borrowings of the holding company?..... HC850 YES NO

Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors?..... HC855 YES NO

Has there been any default in the payment of principal, interest, a sinking or purchase fund installment, or any other default of the holding company or any of its subsidiaries during the quarter?..... HC860 YES NO

Has there been a change in the holding company's independent auditors during the quarter?..... HC865 YES NO

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Schedule HC – Thrift Holding Company

Supplemental Questions – continued:

Has there been a change in the holding company's fiscal year end during the quarter?..... HC870 YES NO

Does the holding company or any of its GAAP-consolidated subsidiaries (other than the reporting thrift) control other U.S. depository institutions? HC875 YES NO

If located in the U.S. or its territories, provide the FDIC certificate number:

| | | | | | |
|--------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| <input type="checkbox"/> HC876 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> HC877 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> HC878 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> HC879 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| <input type="checkbox"/> HC880 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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Schedule CSS – Subordinate Organization Schedule

Complete this schedule annually, as of December 31, for all required subordinate organizations owned directly or indirectly by the savings association. Repeat the data fields for each entity.

| | | | | | | | | | |
|---|----------------------|-----------------|----------------------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Entity Tax ID#..... | <input type="text"/> | Lines CSS010 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Entity Name..... | <input type="text"/> | CSS020 | <input type="text"/> | | | | | | |
| Street Address..... | <input type="text"/> | CSS025 | <input type="text"/> | | | | | | |
| City..... | <input type="text"/> | CSS030 | <input type="text"/> | | | | | | |
| State..... | <input type="text"/> | CSS040 | <input type="text"/> | <input type="text"/> | | | | | |
| Zip Code..... | <input type="text"/> | CSS045 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| OTS Docket Number or Tax ID# of Immediate Parent..... | <input type="text"/> | CSS050 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Name of Immediate Parent..... | <input type="text"/> | CSS060 | <input type="text"/> | | | | | | |
| % Ownership by Immediate Parent..... | <input type="text"/> | CSS070 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | % |
| Type of Entity (See codes in Instruction Manual)..... | <input type="text"/> | CSS080 | <input type="text"/> | <input type="text"/> | | | | | |
| Type of Business (See codes in Instruction Manual)..... | <input type="text"/> | CSS100 | <input type="text"/> | <input type="text"/> | | | | | |
| | <input type="text"/> | CSS101 | <input type="text"/> | <input type="text"/> | | | | | |
| | <input type="text"/> | CSS102 | <input type="text"/> | <input type="text"/> | | | | | |
| | <input type="text"/> | CSS103 | <input type="text"/> | <input type="text"/> | | | | | |
| Identification Number of Subsidiary Depository Institution..... | <input type="text"/> | CSS110 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other Business Type (Narrative limited to 20 characters)..... | <input type="text"/> | CSS115 | <input type="text"/> | | | | | | |
| | | | (Report in Thousands of Dollars) | | | | | | |
| | | Lines | Bil | Mil | Thou | | | | |
| Total Assets..... | <input type="text"/> | CSS120 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Total Liabilities..... | <input type="text"/> | CSS130 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Total Capital..... | <input type="text"/> | CSS140 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Net Income (Loss) for the Calendar Year..... | <input type="text"/> | CSS150 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Gross Commitments and Contingent Liabilities..... | <input type="text"/> | CSS160 | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Transactional Internet Banking Web Site, as Defined in 12 CFR 555.300(b) (if none, leave blank)..... | <input type="text"/> | CSS200 | <input type="text"/> | | | | | | |
| Is this entity a GAAP-consolidated subsidiary of the parent savings association?..... | <input type="text"/> | CSS210 | YES | <input type="text"/> | NO | <input type="text"/> | | | |

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Schedule CCR – Consolidated Capital Requirement

TIER 1 (CORE) CAPITAL REQUIREMENT:

(Report in Thousands of Dollars)

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

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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

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

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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

TOTAL RISK-BASED CAPITAL REQUIREMENT: – continued

| | Lines | Bil | Mil | Thou |
|---|--------------|-----|-----|------|
| 100% Risk-Weight: | | | | |
| Securities Risk Weighted at 100% (or More) Under the Ratings-Based Approach | CCR501 | | | |
| All Other Assets | CCR506 | | | |
| Total (501 + 506) | CCR510 | | | |
| 100% Risk-Weight Total (510 x 100%) | CCR55 | | | |
| Amount of Low-Level Recourse and Residual Interests Before Risk-Weighting | CCR605 | | | |
| Risk-Weighted Assets for Low-Level Recourse and Residual Interests (605 x 12.50) | CCR62 | | | |
| Assets to Risk-Weight (420 + 455 + 485 + 510 + 605) | CCR64 | | | |
| Subtotal Risk-Weighted Assets (40 + 45 + 50 + 55 + 62) | CCR75 | | | |
| Excess Allowances for Loan and Lease Losses | CCR530 | | | |
| Total Risk-Weighted Assets (75 – 530) | CCR78 | | | |
| Total Risk-Based Capital Requirement (78 x 8%) | CCR80 | | | |

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

| | | |
|--|--------|---------------|
| Tier 1 (Core) Capital Ratio | CCR810 | __ _ . __ _ % |
| (Tier 1 (Core) Capital ÷ Adjusted Total Assets) | | |
| Total Risk-Based Capital Ratio | CCR820 | __ _ . __ _ % |
| (Total Risk-Based Capital ÷ Risk-Weighted Assets) | | |
| Tier 1 Risk-Based Capital Ratio | CCR830 | __ _ . __ _ % |
| ((Tier 1 (Core) Capital – Deduction for Low-level Recourse and Residual Interests) ÷ Risk-Weighted Assets) | | |
| Tangible Equity Ratio | CCR840 | __ _ . __ _ % |
| ((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets) | | |

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**Office of Thrift Supervision
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Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

ASSETS

**FIXED-RATE, SINGLE-FAMILY, FIRST MORTGAGE
LOANS & MORTGAGE-BACKED SECURITIES**

30-Year Mortgages and MBS:

Mortgage Loans
WARM.....
WAC.....
\$ of Which Are FHA or VA Guaranteed.....

| Coupon | | | | | | | | | |
|--------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|
| Less Than 5% | | 5.00 to 5.99% | | 6.00 to 6.99% | | 7.00 to 7.99% | | 8.00% & Above | |
| CMR001 | \$ | CMR002 | \$ | CMR003 | \$ | CMR004 | \$ | CMR005 | \$ |
| CMR006 | months | CMR007 | months | CMR008 | months | CMR009 | months | CMR010 | months |
| CMR011 | • % | CMR012 | • % | CMR013 | • % | CMR014 | • % | CMR015 | • % |
| CMR016 | \$ | CMR017 | \$ | CMR018 | \$ | CMR019 | \$ | CMR020 | \$ |

Securities Backed By Conventional Mortgages.....
WARM.....
Wtd Avg Pass-Thru Rate.....

| | | | | | | | | | |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| CMR026 | \$ | CMR027 | \$ | CMR028 | \$ | CMR029 | \$ | CMR030 | \$ |
| CMR031 | months | CMR032 | months | CMR033 | months | CMR034 | months | CMR035 | months |
| CMR036 | • % | CMR037 | • % | CMR038 | • % | CMR039 | • % | CMR040 | • % |

Securities Backed by FHA or VA Mortgages.....
WARM.....
Wtd Avg Pass-Thru Rate.....

| | | | | | | | | | |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| CMR046 | \$ | CMR047 | \$ | CMR048 | \$ | CMR049 | \$ | CMR050 | \$ |
| CMR051 | months | CMR052 | months | CMR053 | months | CMR054 | months | CMR055 | months |
| CMR056 | • % | CMR057 | • % | CMR058 | • % | CMR059 | • % | CMR060 | • % |

15- Year Mortgages and MBS:

Mortgage Loans
WAC.....

| | | | | | | | | | |
|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|
| CMR066 | \$ | CMR067 | \$ | CMR068 | \$ | CMR069 | \$ | CMR070 | \$ |
| CMR071 | • % | CMR072 | • % | CMR073 | • % | CMR074 | • % | CMR075 | • % |

Mortgage Securities.....
Wtd Avg Pass-Thru Rate.....

| | | | | | | | | | |
|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|
| CMR076 | \$ | CMR077 | \$ | CMR078 | \$ | CMR079 | \$ | CMR080 | \$ |
| CMR081 | • % | CMR082 | • % | CMR083 | • % | CMR084 | • % | CMR085 | • % |

WARM (of Loans & Securities).....

| | | | | | | | | | |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| CMR086 | months | CMR087 | months | CMR088 | months | CMR089 | months | CMR090 | months |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

Balloon Mortgages and MBS:

Mortgage Loans
WAC.....

| | | | | | | | | | |
|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|
| CMR096 | \$ | CMR097 | \$ | CMR098 | \$ | CMR099 | \$ | CMR100 | \$ |
| CMR101 | • % | CMR102 | • % | CMR103 | • % | CMR104 | • % | CMR105 | • % |

Mortgage Securities.....
Wtd Avg Pass-Thru Rate.....

| | | | | | | | | | |
|--------|-----|--------|-----|--------|-----|--------|-----|--------|-----|
| CMR106 | \$ | CMR107 | \$ | CMR108 | \$ | CMR109 | \$ | CMR110 | \$ |
| CMR111 | • % | CMR112 | • % | CMR113 | • % | CMR114 | • % | CMR115 | • % |

WARM (of Loans & Securities).....

| | | | | | | | | | |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| CMR116 | months | CMR117 | months | CMR118 | months | CMR119 | months | CMR120 | months |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed Securities

| | | |
|--|--------|----|
| | CMR125 | \$ |
|--|--------|----|

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ASSETS---Continued

**ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE
LOANS & MORTGAGE-BACKED SECURITIES**

| Current Market Index ARMs by Coupon Reset Frequency | | |
|--|---------------|------------------|
| 6 Mo or Less | 7 Mo to 2 Yrs | 2 + Yrs to 5 Yrs |

| Lagging Market Index ARMs by Coupon Reset Frequency | |
|--|---------------|
| 1 Month | 2 Mo to 5 Yrs |

Teaser ARMs

Balances Currently Subject to Introductory Rates.....
WAC.....

| | | | | | |
|--------|-----|--------|-----|--------|-----|
| CMR141 | \$ | CMR142 | \$ | CMR143 | \$ |
| CMR146 | • % | CMR147 | • % | CMR148 | • % |

| | | | |
|--------|-----|--------|-----|
| CMR144 | \$ | CMR145 | \$ |
| CMR149 | • % | CMR150 | • % |

Non-Teaser ARMs

Balances of All Non-Teaser ARMs.....
Wtd Avg Margin.....
WAC.....
WARM.....
Wtd Avg Time Until Next Payment Reset

| | | | | | |
|--------|--------|--------|--------|--------|--------|
| CMR156 | \$ | CMR157 | \$ | CMR158 | \$ |
| CMR161 | bp | CMR162 | bp | CMR163 | bp |
| CMR166 | • % | CMR167 | • % | CMR168 | • % |
| CMR171 | months | CMR172 | months | CMR173 | months |
| CMR176 | months | CMR177 | months | CMR178 | months |

| | | | |
|--------|--------|--------|--------|
| CMR159 | \$ | CMR160 | \$ |
| CMR164 | bp | CMR165 | bp |
| CMR169 | • % | CMR170 | • % |
| CMR174 | months | CMR175 | months |
| CMR179 | months | CMR180 | months |

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities CMR185 \$

MEMO ITEMS FOR ALL ARMS (Reported at CMR185):

ARM Balances by Distance to Lifetime Cap

Balances W/Coupon Within 200 bp of Lifetime Cap.....
Wtd Avg Distance from Lifetime Cap

Balances W/Coupon 201-400 bp from Lifetime Cap

Wtd Avg Distance from Lifetime Cap

Balances W/Coupon Over 400 bp from Lifetime Cap

Wtd Avg Distance from Lifetime Cap

Balances Without Lifetime Cap.....

| Current Market Index ARMs by Coupon Reset Frequency | | |
|--|---------------|------------------|
| 6 Mo or Less | 7 Mo to 2 Yrs | 2 + Yrs to 5 Yrs |

| | | | | | |
|--------|----|--------|----|--------|----|
| CMR186 | \$ | CMR187 | \$ | CMR188 | \$ |
| CMR191 | bp | CMR192 | bp | CMR193 | bp |
| CMR196 | \$ | CMR197 | \$ | CMR198 | \$ |
| CMR201 | bp | CMR202 | bp | CMR203 | bp |
| CMR206 | \$ | CMR207 | \$ | CMR208 | \$ |
| CMR216 | bp | CMR217 | bp | CMR218 | bp |
| CMR211 | \$ | CMR212 | \$ | CMR213 | \$ |

| Lagging Market Index ARMs by Coupon Reset Frequency | |
|--|---------------|
| 1 Month | 2 Mo to 5 Yrs |

| | | | |
|--------|----|--------|----|
| CMR189 | \$ | CMR190 | \$ |
| CMR194 | bp | CMR195 | bp |
| CMR199 | \$ | CMR200 | \$ |
| CMR204 | bp | CMR205 | bp |
| CMR209 | \$ | CMR210 | \$ |
| CMR219 | bp | CMR220 | bp |
| CMR214 | \$ | CMR215 | \$ |

ARM Cap & Floor Detail

Balances Subject to Periodic Rate Caps.....
Wtd Avg Periodic Rate Cap (in basis points).....

Balances Subject to Periodic Rate Floors.....

| | | | | | |
|--------|----|--------|----|--------|----|
| CMR221 | \$ | CMR222 | \$ | CMR223 | \$ |
| CMR226 | bp | CMR227 | bp | CMR228 | bp |
| CMR231 | \$ | CMR232 | \$ | CMR233 | \$ |

| | | | |
|--------|----|--------|----|
| CMR224 | \$ | CMR225 | \$ |
| CMR229 | bp | CMR230 | bp |
| CMR234 | \$ | CMR235 | \$ |

MBS Included in ARM Balances.....

| | | | | | |
|--------|----|--------|----|--------|----|
| CMR241 | \$ | CMR242 | \$ | CMR243 | \$ |
|--------|----|--------|----|--------|----|

| | | | |
|--------|----|--------|----|
| CMR244 | \$ | CMR245 | \$ |
|--------|----|--------|----|

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ASSETS---Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES

Adjustable-Rate:

Balances.....
WARM.....
Remaining Term to Full Amortization.....
Rate Index Code.....
Margin.....
Reset Frequency.....
MEMO: ARMs within 300 bp of Life Cap
Balances.....
WA Distance to Lifetime Cap (bp).....

| Balloons | | Fully Amortizing | |
|----------|--------|------------------|--------|
| CMR261 | \$ | CMR262 | \$ |
| CMR263 | months | CMR264 | months |
| CMR265 | months | | |
| CMR267 | | CMR268 | |
| CMR269 | bp | CMR270 | bp |
| CMR271 | months | CMR272 | months |
| CMR273 | \$ | CMR274 | \$ |
| CMR275 | bp | CMR276 | bp |

| | | | |
|--------|--------|--------|--------|
| CMR261 | \$ | CMR262 | \$ |
| CMR263 | months | CMR264 | months |
| CMR265 | months | | |
| CMR267 | | CMR268 | |
| CMR269 | bp | CMR270 | bp |
| CMR271 | months | CMR272 | months |

| | | | |
|--------|----|--------|----|
| CMR273 | \$ | CMR274 | \$ |
| CMR275 | bp | CMR276 | bp |

Fixed-Rate:

Balances.....
WARM.....
Remaining Term to Full Amortization.....
WAC.....

| | | | |
|--------|--------|--------|--------|
| CMR281 | \$ | CMR282 | \$ |
| CMR283 | months | CMR284 | months |
| CMR285 | months | | |
| CMR287 | • % | CMR288 | • % |

CONSTRUCTION & LAND LOANS

Balances.....
WARM.....
Rate Index Code.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....

| Adjustable Rate | | Fixed Rate | |
|-----------------|--------|------------|--------|
| CMR291 | \$ | CMR292 | \$ |
| CMR293 | months | CMR294 | months |
| CMR295 | | | |
| CMR297 | bp | CMR298 | • % |
| CMR299 | months | | |

SECOND MORTGAGE LOANS & SECURITIES

Balances.....
WARM.....
Rate Index Code.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....

| Adjustable Rate | | Fixed Rate | |
|-----------------|--------|------------|--------|
| CMR311 | \$ | CMR312 | \$ |
| CMR313 | months | CMR314 | months |
| CMR315 | | | |
| CMR317 | bp | CMR318 | • % |
| CMR319 | months | | |

ASSETS---CONTINUED

COMMERCIAL LOANS

Balances.....
WARM.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....
Rate Index Code.....

| Adjustable Rate | | Fixed Rate | |
|-----------------|--------|------------|--------|
| CMR325 | \$ | CMR326 | \$ |
| CMR327 | months | CMR328 | months |
| CMR329 | bp | CMR330 | • % |
| CMR331 | months | | |
| CMR333 | | | |

CONSUMER LOANS

Balances.....
WARM.....
Rate Index Code.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....

| Adjustable Rate | | Fixed Rate | |
|-----------------|--------|------------|--------|
| CMR335 | \$ | CMR336 | \$ |
| CMR337 | months | CMR338 | months |
| CMR339 | | | |
| CMR341 | bp | CMR342 | • % |
| CMR343 | months | | |

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE

Collateralized Mortgage Obligations:

Floating Rate.....
Fixed Rate:
Remaining WAL<=5 Years.....
Remaining WAL 5-10 Years.....
Remaining WAL Over 10 Years.....
Superfloaters.....
Inverse Floaters & Super POs.....
Other.....

| High Risk | | Low Risk | |
|-----------|----|----------|----|
| CMR351 | \$ | CMR352 | \$ |
| CMR353 | \$ | CMR354 | \$ |
| CMR355 | \$ | CMR356 | \$ |
| CMR357 | \$ | | |
| CMR359 | \$ | | |
| CMR361 | \$ | | |
| CMR363 | \$ | CMR364 | \$ |

CMO Residuals:

Fixed Rate.....
Floating Rate.....

| | | | |
|--------|----|--------|----|
| CMR365 | \$ | CMR366 | \$ |
| CMR367 | \$ | CMR368 | \$ |

Stripped Mortgage-Backed Securities:

Interest-Only MBS.....
WAC.....
Principal-Only MBS.....
WAC.....

| | | | |
|--------|-----|--------|-----|
| CMR369 | \$ | CMR370 | \$ |
| CMR371 | • % | CMR372 | • % |
| CMR373 | \$ | CMR374 | \$ |
| CMR375 | • % | CMR376 | • % |

Total Mortgage-Derivative Securities--Book Value.....

| | | | |
|--------|----|--------|----|
| CMR377 | \$ | CMR378 | \$ |
|--------|----|--------|----|

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ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing

| Less Than 5% | | 5.00 to 5.99% | | 6.00 to 6.99% | | 7.00 to 7.99% | | 8.00% & Above | |
|--------------|--------|---------------|--------|---------------|--------|---------------|--------|---------------|--------|
| CMR401 | \$ | CMR402 | \$ | CMR403 | \$ | CMR404 | \$ | CMR405 | \$ |
| CMR406 | months | CMR407 | months | CMR408 | months | CMR409 | months | CMR410 | months |
| CMR411 | bp | CMR412 | bp | CMR413 | bp | CMR414 | bp | CMR415 | bp |

Balances Serviced
WARM.....
Wtd Avg Servicing Fee.....

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans.....
FHA/VA Loans.....
Subserviced by Others.....

| | |
|--------|-------|
| CMR421 | loans |
| CMR422 | loans |
| CMR423 | loans |

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan

| Current Market | | Lagging Market | |
|----------------|--------|----------------|--------|
| CMR431 | \$ | CMR432 | \$ |
| CMR433 | months | CMR434 | months |
| CMR435 | bp | CMR436 | bp |

Balances Serviced
WARM.....
Wtd Avg Servicing Fee.....

Total # of Adjustable-Rate Loans Serviced
Of Which, Number Subserviced By Others

| | |
|--------|-------|
| CMR441 | loans |
| CMR442 | loans |

Total Balances of Mortgage Loans Serviced for Others CMR450 \$

CASH, DEPOSITS, & SECURITIES

| | Balances | WAC | WARM |
|---|-----------|------------|---------------|
| Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos..... | CMR461 \$ | | |
| Equity Securities (including Mutual Funds) Subject to SFAS No.115..... | CMR464 \$ | | |
| Zero-Coupon Securities..... | CMR470 \$ | CMR471 • % | CMR472 months |
| Government and Agency Securities..... | CMR473 \$ | CMR474 • % | CMR475 months |
| Term Fed Funds, Term Repos, and Interest-Earning Deposits..... | CMR476 \$ | CMR477 • % | CMR478 months |
| Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)..... | CMR479 \$ | CMR480 • % | CMR481 months |
| Total Cash, Deposits, & Securities (includes on-balance-sheet items that are in supplemental reporting and are not included above) | CMR490 \$ | | |

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ASSETS - Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

| | | |
|--|--------|----|
| Nonperforming Loans | CMR501 | \$ |
| Accrued Interest Receivable | CMR502 | \$ |
| Advances for Taxes and Insurance | CMR503 | \$ |
| Less: <i>Unamortized Yield Adjustments</i> | CMR504 | \$ |
| <i>Valuation Allowances</i> | CMR507 | \$ |
| Unrealized Gains (Losses) | CMR508 | \$ |

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

| | | |
|--|--------|----|
| Nonperforming Loans | CMR511 | \$ |
| Accrued Interest Receivable | CMR512 | \$ |
| Less: <i>Unamortized Yield Adjustments</i> | CMR513 | \$ |
| <i>Valuation Allowances</i> | CMR516 | \$ |
| Unrealized Gains (Losses) | CMR517 | \$ |

REAL ESTATE HELD FOR INVESTMENT CMR520 \$

REPOSSESSED ASSETS CMR525 \$

EQUITY INVESTMENTS NOT SUBJECT TO FASB STATEMENT NO. 115 CMR530 \$

OFFICE PREMISES AND EQUIPMENT CMR535 \$

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

| | | |
|--|--------|----|
| Unrealized Gains (Losses) | CMR538 | \$ |
| Less: <i>Unamortized Yield Adjustments</i> | CMR539 | \$ |
| <i>Valuation Allowances</i> | CMR540 | \$ |

OTHER ASSETS

| | | |
|---|--------|----|
| Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments | CMR541 | \$ |
| Miscellaneous I | CMR543 | \$ |
| Miscellaneous II | CMR544 | \$ |

TOTAL ASSETS CMR550 \$

ASSETS-Continued

MEMORANDA ITEMS

| | | |
|--|--------|----|
| Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 | CMR578 | \$ |
| Loans Secured by Real Estate Reported as Nonmortgage Loans at SC31 | CMR580 | \$ |
| Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464: Equity Securities & Non-Mortgage-Related Mutual Funds | CMR582 | \$ |
| Mortgage-Related Mutual Funds | CMR584 | \$ |
| Mortgage Loans Serviced by Others: Fixed-Rate Mortgage Loans Serviced | CMR586 | \$ |
| Wtd Avg Servicing Fee | CMR587 | bp |
| Adjustable-Rate Mortgage Loans Serviced | CMR588 | \$ |
| Wtd Avg Servicing Fee | CMR589 | bp |
| Credit Card Balances Expected to Pay Off in Grace Period | CMR590 | \$ |

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LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:

Balances Maturing in 3 Months or Less.....
WAC
WARM

| Original Maturity in Months | | | | | |
|-----------------------------|--------|----------|--------|------------|--------|
| 12 or Less | | 13 to 36 | | 37 or More | |
| CMR601 | \$ | CMR602 | \$ | CMR603 | \$ |
| CMR605 | • % | CMR606 | • % | CMR607 | • % |
| CMR608 | months | CMR609 | months | CMR610 | months |

**Early Withdrawals
During Quarter**

CMR604 \$

Balances Maturing in 4 to 12 Months.....
WAC
WARM

| | | | | | |
|--------|--------|--------|--------|--------|--------|
| CMR615 | \$ | CMR616 | \$ | CMR617 | \$ |
| CMR619 | • % | CMR620 | • % | CMR621 | • % |
| CMR622 | months | CMR623 | months | CMR624 | months |

CMR618 \$

Balances Maturing in 13 to 36 Months.....
WAC
WARM

| | | | |
|--------|--------|--------|--------|
| CMR631 | \$ | CMR632 | \$ |
| CMR634 | • % | CMR635 | • % |
| CMR636 | months | CMR637 | months |

CMR633 \$

Balances Maturing in 37 or More Months.....
WAC
WARM

| | |
|--------|--------|
| CMR641 | \$ |
| CMR643 | • % |
| CMR644 | months |

CMR642 \$

Total Fixed-rate, Fixed-maturity Deposits:

CMR645 \$

**Memo: Fixed-rate, Fixed-maturity Deposit
Detail:**

Balances in Brokered Deposits.....

| Original Maturity in Months | | | | | |
|-----------------------------|----|----------|----|------------|----|
| 12 of Less | | 13 to 36 | | 37 or More | |
| CMR650 | \$ | CMR651 | \$ | CMR652 | \$ |

Deposits with Early-withdrawal Penalties Stated
in Terms of Months of Forgone Interest:

Balances Subject to Penalty.....
Penalty in Months of Forgone Interest.....
(expressed to two decimal places; e.g., x.xx)

| | | | | | |
|--------|--------|--------|--------|--------|--------|
| CMR653 | \$ | CMR654 | \$ | CMR655 | \$ |
| CMR656 | months | CMR657 | months | CMR658 | months |

Balances in New Accounts.....

| | | | | | |
|--------|----|--------|----|--------|----|
| CMR659 | \$ | CMR660 | \$ | CMR661 | \$ |
|--------|----|--------|----|--------|----|

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LIABILITIES-Continued

**FIXED-RATE, FIXED-MATURITY:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT**

| Remaining Maturity | | |
|--------------------|----------------|----------------|
| 0 to 3 Months | 4 to 36 Months | Over 36 Months |

| WAC |
|-----|
|-----|

Balances by Coupon Class:

Under 3.00%
3.00 to 3.99%
4.00 to 4.99%
5.00 to 5.99%
6.00 to 6.99%
7.00 to 7.99%
8.00 to 8.99%
9.00% and Above

| | | | | | |
|--------|----|--------|----|--------|----|
| CMR675 | \$ | CMR676 | \$ | CMR677 | \$ |
| CMR679 | \$ | CMR680 | \$ | CMR681 | \$ |
| CMR683 | \$ | CMR684 | \$ | CMR685 | \$ |
| CMR687 | \$ | CMR688 | \$ | CMR689 | \$ |
| CMR691 | \$ | CMR692 | \$ | CMR693 | \$ |
| CMR695 | \$ | CMR696 | \$ | CMR697 | \$ |
| CMR699 | \$ | CMR700 | \$ | CMR701 | \$ |
| CMR703 | \$ | CMR704 | \$ | CMR705 | \$ |

| | | |
|--------|---|---|
| CMR678 | • | % |
| CMR682 | • | % |
| CMR686 | • | % |
| CMR690 | • | % |
| CMR694 | • | % |
| CMR698 | • | % |
| CMR702 | • | % |
| CMR706 | • | % |

WARM

| | | | | | |
|--------|--------|--------|--------|--------|--------|
| CMR711 | months | CMR712 | months | CMR713 | months |
|--------|--------|--------|--------|--------|--------|

Total Fixed-Rate, Fixed-Maturity Borrowings

| | |
|--------|----|
| CMR715 | \$ |
|--------|----|

Memo: Book Value of Redeemable Preferred Stock

| | |
|--------|----|
| CMR755 | \$ |
|--------|----|

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LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS

Transaction Accounts
Money Market Deposit Accounts (MMDAs).....
Passbook Accounts.....
Noninterest-Bearing Nonmaturity Deposits.....

| Total Balances | | WAC | |
|----------------|----|--------|-----|
| CMR762 | \$ | CMR763 | • % |
| CMR765 | \$ | CMR766 | • % |
| CMR768 | \$ | CMR769 | • % |
| CMR771 | \$ | | |

| Balances in New Accounts | |
|--------------------------|----|
| CMR764 | \$ |
| CMR767 | \$ |
| CMR770 | \$ |
| CMR773 | \$ |

ESCROW ACCOUNTS

Escrows for Mortgages Held in Portfolio.....
Escrows for Mortgages Serviced for Others.....
Other Escrows

| Total Balances | | WAC | |
|----------------|----|--------|-----|
| CMR775 | \$ | CMR776 | • % |
| CMR777 | \$ | CMR778 | • % |
| CMR779 | \$ | CMR780 | • % |

TOTAL NONMATURITY DEPOSITS & ESCROW ACCOUNTS

| | |
|--------|----|
| CMR781 | \$ |
|--------|----|

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS.....

| | |
|--------|----|
| CMR782 | \$ |
|--------|----|

UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS.....

| | |
|--------|----|
| CMR784 | \$ |
|--------|----|

OTHER LIABILITIES

Collateralized Mortgage Securities Issued.....
Miscellaneous I
Miscellaneous II.....

| | |
|--------|----|
| CMR785 | \$ |
| CMR786 | \$ |
| CMR787 | \$ |

**TOTAL LIABILITIES (includes on-balance-sheet items that are
in supplemental reporting and are not included above)**

| | |
|--------|----|
| CMR790 | \$ |
|--------|----|

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES.....

| | |
|--------|----|
| CMR793 | \$ |
|--------|----|

EQUITY CAPITAL.....

| | |
|--------|----|
| CMR796 | \$ |
|--------|----|

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL.....

| | |
|--------|----|
| CMR800 | \$ |
|--------|----|

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2006

**Office of Thrift Supervision
2006 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. See Instructions for Details on Specific Items

Financial Derivatives and Off-Balance-Sheet Positions

| | [1] | [2] | [3] | [4] | [5] |
|------------------|---------------|-----------------|------------------|---------------|---------------|
| | Contract Code | Notional Amount | Maturity or Fees | Price/Rate #1 | Price/Rate #2 |
| Position 1..... | CMR801 | CMR802 \$ | CMR803 \$ | CMR804 . | CMR805 . |
| Position 2..... | CMR806 | CMR807 \$ | CMR808 \$ | CMR809 . | CMR810 . |
| Position 3..... | CMR811 | CMR812 \$ | CMR813 \$ | CMR814 . | CMR815 . |
| Position 4..... | CMR816 | CMR817 \$ | CMR818 \$ | CMR819 . | CMR820 . |
| Position 5..... | CMR821 | CMR822 \$ | CMR823 \$ | CMR824 . | CMR825 . |
| Position 6..... | CMR826 | CMR827 \$ | CMR828 \$ | CMR829 . | CMR830 . |
| Position 7..... | CMR831 | CMR832 \$ | CMR833 \$ | CMR834 . | CMR835 . |
| Position 8..... | CMR836 | CMR837 \$ | CMR838 \$ | CMR839 . | CMR840 . |
| Position 9..... | CMR841 | CMR842 \$ | CMR843 \$ | CMR844 . | CMR845 . |
| Position 10..... | CMR846 | CMR847 \$ | CMR848 \$ | CMR849 . | CMR850 . |
| Position 11..... | CMR851 | CMR852 \$ | CMR853 \$ | CMR854 . | CMR855 . |
| Position 12..... | CMR856 | CMR857 \$ | CMR858 \$ | CMR859 . | CMR860 . |
| Position 13..... | CMR861 | CMR862 \$ | CMR863 \$ | CMR864 . | CMR865 . |
| Position 14..... | CMR866 | CMR867 \$ | CMR868 \$ | CMR869 . | CMR870 . |
| Position 15..... | CMR871 | CMR872 \$ | CMR873 \$ | CMR874 . | CMR875 . |
| Position 16..... | CMR876 | CMR877 \$ | CMR878 \$ | CMR879 . | CMR880 . |

NOTE: Enter "price" or "rate" in columns 4 & 5 to two decimal places (e.g., "price" = 102.25 or "rate" = 6.12%)

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported

Reported Above at CMR801-CMR880

Reported Using Supplemental Reporting.....

Self-Valued & Reported Using Supplemental Reporting of Market Value Estimates

| # of Positions | |
|----------------|--|
| CMR901 | |
| CMR902 | |
| CMR903 | |

For informational purposes only:
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Association _____
Docket Number _____
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**Office of Thrift Supervision
2006 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places
(e.g., x.xx%)
3. See Instructions for Details on Specific Items

**SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES
AND OFF-BALANCE-SHEET POSITIONS**

| | [1] | [2] | [3] | [4] | [5] |
|--------------------------|---------------------------|-----------------------------|------------------------------|---------------------------|---------------------------|
| Entry Number (OBS010) | Contract Code (OBS020) | Notional Amount (OBS030) | Maturity or Fees (OBS040) | Price/Rate #1 (OBS050) | Price/Rate #2 (OBS060) |
| | | \$ | | . | . |
| | | \$ | | . | . |
| | | \$ | | . | . |
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