

Association _____

Docket _____

**Office of Thrift Supervision
1998 Thrift Financial Report
Officers' and Directors'
Certification**

For the Thrift Financial Report as of _____, 1998

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

For informational purposes only:
not for data entry

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Office of Thrift Supervision
1998 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

ASSETS

Line	Bil	Mil	Thou
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Cash, Deposits and Investment Securities:

Total.....

SC10			
SC110			
SC130			
SC140			
SC150			
SC162			
SC166			
SC170			
SC180			
SC185			
SC190			
SC199			

Cash and Noninterest-Earning Deposits.....
U.S. Government and Agency Securities.....
Equity Securities Subject to SFAS No. 115.....
Mortgage Derivative Securities.....
Interest-Earning Deposits in FHLBs.....
Other Interest-Earning Deposits.....
Federal Funds Sold and Securities Purchased Under Agreements to Resell.....
State and Municipal Obligations.....
Other Investment Securities.....
Accrued Interest Receivable.....
General Valuation Allowances.....

Mortgage Pool Securities:

Total.....

SC20			
SC210			
SC215			
SC220			
SC227			

Insured or Guaranteed by an Agency or Instrument of the United States.....
Other Mortgage Pool Securities.....
Accrued Interest Receivable.....
General Valuation Allowances.....

Mortgage Loans:

Total.....

SC23			
SC230			
SC235			
SC240			
SC250			
SC253			
SC256			
SC260			
SC265			

Construction Loans on:
 1-4 Dwelling Units.....
 5 or More Dwelling Units.....
 Nonresidential Property.....

Permanent Mortgages on:
 1-4 Dwelling Units:
 Closed-End First Mortgages and Junior Liens.....
 Revolving, Open-End Loans.....
 5 or More Dwelling Units.....
 Nonresidential Property (Except Land).....
 Land.....

Accrued Interest Receivable.....
Advances for Taxes and Insurance.....

SC272			
SC275			

Allowance for Loan and Lease Losses.....

SC283			
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1998 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

		Line	Bil	Mil	Thou
Nonmortgage Loans:	Total	SC30			
Commercial Loans:	Total	SC32			
Secured, Other than Mortgage.....		SC300			
Unsecured.....		SC303			
Financing Leases.....		SC306			
Consumer Loans:	Total	SC34			
Closed-End:					
Loans on Deposits.....		SC310			
Home Improvement Loans.....		SC316			
Education Loans.....		SC320			
Auto Loans.....		SC323			
Mobile Home Loans.....		SC326			
Other, Including Leases.....		SC330			
Open-End:					
Revolving Loans Secured by 1-4 Dwelling Units.....		SC340			
Credit Cards and Related Plans.....		SC345			
Accrued Interest Receivable.....		SC348			
<i>Allowance for Loan and Lease Losses</i>		SC357			
Repossessed Assets:	Total	SC40			
Real Estate:					
Construction.....		SC405			
1-4 Dwelling Units.....		SC415			
5 or More Dwelling Units.....		SC425			
Nonresidential (Except Land).....		SC426			
Land.....		SC428			
Other Repossessed Assets.....		SC430			
<i>General Valuation Allowances</i>		SC441			
Real Estate Held for Investment		SC45			
Memo: <i>General Valuation Allowances</i>		SC481			
Equity Investments Not Subject to SFAS No. 115 (Excluding FHLB Stock)		SC50			
Memo: <i>General Valuation Allowances</i>		SC529			
Office Premises and Equipment		SC55			

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Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
Other Assets:				
Total	SC58			
Servicing Assets on:				
Mortgage Loans	SC642			
Nonmortgage Loans	SC644			
Interest-only Strip Receivables and Certain Other Instruments	SC655			
Goodwill and Other Intangible Assets	SC660			
Other Assets	SC690			

Memo: Detail of Other Assets Code Amount

SC691			SC692	
SC693			SC694	
SC697			SC698	

General Valuation Allowances	SC699			
Total Assets	SC60			

LIABILITIES

Deposits	SC710			
Escrows	SC783			
Unamortized Yield Adjustments on Deposits	SC715			
Borrowings:				
Total	SC72			
Advances from FHLBank	SC720			
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	SC730			
Subordinated Debentures (Including Mandatory Convertible Securities)	SC735			
Mortgage Collateralized Securities Issued:				
CMOs (including REMICs)	SC740			
Other	SC745			
Other Borrowings	SC760			
Other Liabilities:				
Total	SC75			
Accrued Interest Payable - Deposits	SC763			
Accrued Interest Payable - Other	SC766			
Accrued Taxes	SC776			
Accounts Payable	SC780			
Deferred Income Taxes	SC790			
Other Liabilities and Deferred Income	SC796			

Memo: Detail of Other Liabilities Code Amount

SC791			SC792	
SC794			SC795	
SC797			SC798	

Total Liabilities	SC70			
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**Office of Thrift Supervision
1998 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
Redeemable Preferred Stock and Minority Interest	SC799			
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Cumulative.....	SC812			
Noncumulative	SC814			
Common Stock:				
Par Value.....	SC820			
Paid in Excess of Par	SC830			
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860			
Retained Earnings	SC880			
Other Components of Equity Capital	SC890			
Total Equity Capital	SC80			
Total Liabilities, Redeemable Preferred Stock, Minority Interest and Equity Capital	SC90			

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1998 Thrift Financial Report
Schedule SO — Consolidated Statement of Operations

(Report in Thousands of Dollars)

		For the Quarter			
		Line	Bil	Mil	Thou
Interest Income:	Total	SO11			
Deposits and Investment Securities.....		SO110			
Mortgage Pool Securities.....		SO120			
Mortgage Loans.....		SO140			
Nonmortgage Loans:					
Commercial Loans and Leases.....		SO160			
Consumer Loans and Leases.....		SO170			
Amortization of Deferred Gains (Losses) on Asset Hedges.....		SO180			
Interest Expense:	Total	SO21			
Deposits.....		SO215			
Escrows.....		SO266			
Advances from FHLBank.....		SO230			
Subordinated Debentures (Including Mandatory Convertible Securities).....		SO240			
Mortgage Collateralized Securities Issued.....		SO250			
Other Borrowed Money.....		SO260			
Other Items:					
<i>Capitalized Interest</i>		SO271			
Amortization of Deferred Losses (Gains) on Liability Hedges.....		SO280			
Net Cost of Matched Interest Rate Swaps.....		SO290			
Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets		SO311			
Net Provision for Losses on Interest-Bearing Assets		SO321			
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets		SO331			
Noninterest Income:	Total	SO40			
Mortgage Loan Servicing Fees.....		SO410			
Other Fees and Charges.....		SO420			
Net Income (Loss) from:					
Sale of Assets Held for Sale and Available-for-Sale Securities.....		SO430			
Operations and Sale of Repossessed Assets.....		SO461			
LOCOM Adjustments Made to Assets Held for Sale.....		SO465			
Sale of Securities Held-to-Maturity.....		SO467			
Sale of Loans Held for Investment.....		SO475			
Sale of Other Assets Held for Investment.....		SO477			
Trading Assets (Realized and Unrealized).....		SO485			
Other Noninterest Income.....		SO491			
Memo: Detail of Other Noninterest Income					
	Code		Amount		
SO493	0 1	SO494			
SO495		SO496			
SO497		SO498			

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Schedule SO — Consolidated Statement of Operations

(Report in Thousands of Dollars)

		For the Quarter			
		Line	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			
Amortization of Goodwill.....		SO560			
Net Provision for Losses on Noninterest-bearing Assets.....		SO570			
Other Noninterest Expense		SO580			
Memo: Detail of Other Noninterest Expense					
	Code	Amount			
SO581					
SO583					
SO585					
SO582					
SO584					
SO586					
Income (Loss) Before Income Taxes		SO60			
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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1998 Thrift Financial Report
Schedule VA — Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars)
For the Quarter

Reconciliation

Valuation Allowances

	General				Specific				Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	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			
Acquisitions	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				Total			
	Charge-Offs (VA155)				Recoveries (VA135)				VA118 + VA128							
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Deposits, and Investment Securities	VA30				VA31				VA32				VA35			
Mortgage Pool Securities	VA380				VA381				VA382				VA385			
Mortgage Loans: Total	VA40				VA41				VA42				VA45			
<i>Construction:</i>																
1-4 Dwelling Units	VA420				VA421				VA422				VA425			
5 or More Dwelling Units	VA430				VA431				VA432				VA435			
Nonresidential Property	VA440				VA441				VA442				VA445			
<i>Permanent:</i>																
1-4 Closed-End First Mortgages & Junior Liens	VA450				VA451				VA452				VA455			
1-4 Revolving, Open-End Loans	VA460				VA461				VA462				VA465			
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)							
	Charge-Offs (VA155)				Recoveries (VA135)								Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Nonmortgage Loans: Total.....	VA50				VA51				VA52				VA55			
Commercial.....	VA520				VA521				VA522				VA525			
Consumer (Closed-End):																
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			
Other.....	VA560				VA561				VA562				VA565			
Consumer (Open-End):																
Revolving Loans Secured by 1-4 Dwelling Units.....	VA570				VA571				VA572				VA575			
Credit Cards and Related Plans.....	VA580				VA581				VA582				VA585			
Reposessed Assets: Total.....	VA60								VA62				VA65			
Real Estate:																
Construction.....	VA605								VA606				VA607			
1-4 Dwelling Units.....	VA613								VA614				VA615			
5 or More Dwelling Units.....	VA616								VA617				VA618			
Nonresidential (Except Land).....	VA625								VA626				VA627			
Land.....	VA628								VA629				VA631			
Other Reposessed Assets.....	VA630								VA632				VA633			
Real Estate Held for Investment.....	VA70								VA72				VA75			
Equity Investments Not Subject to SFAS No. 115.....	VA820				VA821				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 Statement of Condition.....

Line	Bil	Mil	Thou
VA940			
VA941			

Mortgage Loans Foreclosed During the Quarter:

Total.....

Construction
Permanent Loans Secured By:
1-4 Dwelling Units
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			

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Schedule PD — Consolidated Past Due and Nonaccrual

PAST DUE AND STILL ACCRUING

(Report in Thousands of Dollars)

30 - 89 DAYS

Line	Bil	Mil	Thou
------	-----	-----	------

Mortgage Loans:

Construction..... PD115

Permanent, Secured by:

1-4 Dwelling Units..... PD120

5 or More Dwelling Units..... PD125

Nonresidential Property (Except Land)..... PD135

Land..... PD138

Nonmortgage Loans and Leases:

Commercial..... PD140

Consumer Loans:

Closed-End:

Loans on Deposits..... PD161

Home Improvement Loans..... PD163

Education Loans..... PD165

Auto Loans..... PD167

Mobile Home Loans..... PD169

Other, Including Leases..... PD170

Open-End:

Revolving Loans Secured by 1-4 Dwelling Units..... PD175

Credit Cards and Related Plans..... PD178

Total..... PD10

90 DAYS OR MORE

Mortgage Loans:

Construction..... PD215

Permanent, Secured by:

1-4 Dwelling Units..... PD220

5 or More Dwelling Units..... PD225

Nonresidential Property (Except Land)..... PD235

Land..... PD238

Nonmortgage Loans and Leases:

Commercial..... PD240

Consumer Loans:

Closed-End:

Loans on Deposits..... PD261

Home Improvement Loans..... PD263

For informational purposes only:
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1998 Thrift Financial Report
Schedule PD — Consolidated Past Due and Nonaccrual

PAST DUE AND STILL ACCRUING

(Report in Thousands of Dollars)

90 DAYS OR MORE (continued)

Line	Bil	Mil	Thou
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Education Loans.....
Auto Loans.....
Mobile Home Loans.....
Other, Including Leases.....
Open-End:
Revolving Loans Secured by 1-4 Dwelling Units.....
Credit Cards and Related Plans.....

PD265			
PD267			
PD269			
PD270			
PD275			
PD278			

Total.....

PD20			
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NONACCRUAL

Mortgage Loans:

Construction.....
Permanent, Secured by:
1-4 Dwelling Units.....
5 or More Dwelling Units.....
Nonresidential Property (Except Land).....
Land.....

PD315			
PD320			
PD325			
PD335			
PD338			

Nonmortgage Loans and Leases:

Commercial.....
Consumer Loans:
Closed-End:
Loans on Deposits.....
Home Improvement Loans.....
Education Loans.....
Auto Loans.....
Mobile Home Loans.....
Other, Including Leases.....
Open-End:
Revolving Loans Secured by 1-4 Dwelling Units.....
Credit Cards and Related Plans.....

PD340			
PD361			
PD363			
PD365			
PD367			
PD369			
PD370			
PD375			
PD378			

Total.....

PD30			
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Office of Thrift Supervision
1998 Thrift Financial Report
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):	Line	Bil	Mil	Thou
Mortgage Construction Loans.....	CC105			
Other Mortgage Loans.....	CC115			
Nonmortgage Loans.....	CC125			

To Originate Mortgages Secured by:

1-4 Dwelling Units.....	CC280			
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 Pool Securities.....	CC340			
To Sell Mortgage Pool Securities.....	CC350			
To Purchase Investment Securities.....	CC360			
To Sell Investment Securities.....	CC370			

Lines and Letters of Credit:

Unused Lines of Credit:

Open-End Consumer Lines.....	CC410			
Commercial Lines.....	CC420			

Letters of Credit:

Commercial.....	CC430			
Standby, Not Included on CC465 or CC468.....	CC435			

Recourse Obligations and Direct Credit Substitutes

Total Principal Amount of Off-Balance-Sheet Assets Covered by Recourse Obligations or Direct Credit Substitutes.....	CC455			
Amount of Direct Credit Substitutes on Assets in CC455.....	CC465			
Amount of Recourse Obligations on Assets in CC455.....	CC468			

Other Contingent Liabilities.....

CC480			
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Contingent Assets.....

CC490			
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Schedule CF — Consolidated Cash Flow Information

(Report in Thousands of Dollars)

		For the Quarter		
		Line	Bil	Mil
Mortgage Pool Securities:				
Purchases - Secured by Fixed-Rate Mortgages	CF140			
Purchases - Secured by Variable-Rate Mortgages	CF150			
Sales - Secured by Fixed-Rate Mortgages	CF160			
Sales - Secured by Variable-Rate Mortgages	CF170			
Principal Reductions	CF180			
Mortgage Loans:				
Mortgage Loans Disbursed:				
Construction Loans on:				
1-4 Dwelling Units	CF190			
5 or More Dwelling Units	CF200			
Nonresidential	CF210			
Permanent Loans on:				
1-4 Dwelling Units:				
Newly Built	CF220			
Previously Occupied	CF230			
5 or More Dwelling Units:				
Newly Built	CF240			
Previously Occupied	CF250			
Nonresidential (Except Land)	CF260			
Land	CF270			
Loans and Participations Purchased, Secured By:				
1-4 Dwelling Units	CF280			
5 or More Dwelling Units	CF290			
Nonresidential	CF300			
Loans and Participations Sold, Secured By:				
1-4 Dwelling Units	CF310			
5 or More Dwelling Units	CF320			
Nonresidential	CF330			
Cash Repayment of Principal	CF340			
Debits less Credits Other Than Repayment of Principal	CF350			
Refinancing Loans Included on Lines 190 thru 270 Above	CF360			
Nonmortgage Loans Closed or Purchased:				
Commercial	CF390			
Consumer	CF400			
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 SI — Consolidated Supplemental Information

Deposit Data:

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
Total Broker-Originated Deposits:				
Fully Insured.....	SI100			
Other	SI110			
Deposits with Balances:				
\$100,000 or Less.....	SI165			
Greater than \$100,000.....	SI175			
IRA/Keogh Accounts.....	SI210			
Number of Deposit Accounts with Balances:				
\$100,000 or Less	SI220			
Greater than \$100,000	SI230			
Uninsured Deposits	SI235			
Preferred Deposits	SI237			

Deposit and Escrow Data for Deposit Insurance Premium Assessments:

Noninterest-bearing Demand Deposits.....	SI215			
Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710	SI239			
Deposits in Lifeline Accounts.....	SI240			
Deposits of Consolidated Subsidiaries:				
Demand Deposits	SI243			
Time and Savings Deposits	SI244			
Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest)	SI245			
Amount of assets netted against deposit and escrow liabilities in Schedule SC in accordance with generally accepted accounting principles that cannot be netted for purposes of calculating deposits in accordance with the Federal Deposit Insurance Act:				
Netted Against Demand Deposits (including escrows).....	SI247			
Netted Against Time and Savings Deposits (including escrows).....	SI248			

To be completed **ONLY** by associations with Oakar deposits:

Total deposits purchased or acquired from FDIC-insured institutions during the quarter.....	SI255			
Amount of purchased or acquired deposits reported in SI255 attributable to a secondary fund (i.e., SAIF members report deposits attributable to BIF; BIF members report deposits attributable to SAIF).....	SI265			
Total deposits sold or transferred during the quarter.....	SI266			

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Schedule SI — Consolidated Supplemental Information

(Report in Thousands of Dollars)

Other Data:

Line	Bil	Mil	Thou
SI350			
SI370			
SI375			
SI385			
SI387			
SI390			

Approximate Value of Trust Assets Administered.....
Number of Full-time Equivalent Employees **Actual Number**
Assets Held in Trading Accounts
Available-for-Sale Securities
Assets Held for Sale
Loans Serviced for Others.....

Regulatory Liquidity:

Percentage	SI500	— — • — — %
Regulatory Liquidity Ratio.....		

Qualified Thrift Lender Test:

Percentages	SI581	— — • — — %
Actual Thrift Investment Percentage at Month-end:		
First Month of Quarter.....		
Second Month of Quarter.....		
Third Month of Quarter.....		

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	Actual Number

Reconciliation of 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	
New Basis Accounting Adjustments	SI660	
Other Adjustments	SI670	
Ending Equity Capital (SC80)	SI680	

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Schedule SI — Consolidated Supplemental Information

Asset Repricing/Maturing Data

Will the reporting association file Schedule CMR for this quarter?
If no, complete Lines 710 through 740. If yes, Lines 710 through 740 are not required.

	Yes	No
SI700		

(Report in Thousands of Dollars)

Assets Repricing/Maturing in Three Years or Less:

Line	Bil	Mil	Thou
SI710			
SI720			

Mortgage Loans and Securities
Nonmortgage Loans, Interest-earning Deposits and Investment Securities

Assets Repricing/Maturing in More than Three Years:

SI730			
SI740			

Mortgage Loans and Securities
Nonmortgage Loans, Interest-earning Deposits, and Investment Securities

**Mutual fund and annuity sales during the quarter (include
proprietary, private label, and third party mutual funds):**

Money Market Funds.....
Equity Securities Funds.....
Debt Securities Funds.....
Other Funds.....
Annuities.....
Sales of Proprietary Mutual Funds and Annuities Included on Lines 800 thru 840 Above.....
Fee Income from the Sale and Servicing of Mutual Funds and Annuities

SI800			
SI810			
SI820			
SI830			
SI840			
SI850			
SI860			

For informational purposes only:
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**Office of Thrift Supervision
1998 Thrift Financial Report
SPECIAL REPORT**

Association _____
Docket Number _____
Report Date _____, 1998

LOANS TO EXECUTIVE OFFICERS

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Thrift Financial Report (TFR). With each TFR, these Laws require all savings associations to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous TFR. Data regarding individual loans or other extensions of credit are not required. Exclude the first \$15,000 of indebtedness of each executive officer under a credit card plan. See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. (The Office of Thrift Supervision incorporated the Federal Reserve Board's Regulation O by reference at Section 563.43 of Title 12 of the Code of Federal Regulations.) This report should not include loans and other extensions of credit to directors and principal shareholders who are not executive officers.

	Line	Actual Number
Number of Loans Made to Executive Officers During the Quarter	SI900	
		(Report in Thousands of Dollars)
		Bil Mil Thou
Total Dollar Amount of Above Loans (In Thousands of Dollars)	SI910	
Range of Interest Charged on Above Loans		
Minimum	SI920	___ . ___ %
Maximum	SI930	___ . ___ %

A paper copy of this signed form must be retained in the files of the reporting savings association and be available for inspection by OTS.

Signature and Title of Officer Authorized to Sign Report

Date

For informational purposes only:
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Office of Thrift Supervision
1998 Thrift Financial Report
Schedule SQ — Consolidated Supplemental Questions

**Check the
Appropriate Box**

	Line	Yes	No
All questions except 310 should be completed for the reporting savings association only.			
Did the reporting association acquire any assets through merger with another depository institution?.....	SQ100	<input type="checkbox"/>	<input type="checkbox"/>
Did the reporting association include in this balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase?.....	SQ110	<input type="checkbox"/>	<input type="checkbox"/>
Has there been:			
a change in the control of the association?.....	SQ130	<input type="checkbox"/>	<input type="checkbox"/>
a merger accounted for under the purchase method?.....	SQ160	<input type="checkbox"/>	<input type="checkbox"/>
If the reporting association restated its balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization (MMDDYYYY).....	SQ170	mm dd yyyy <input style="width: 100%;" type="text"/>	
Reporting association's fiscal year-end	SQ270	mm <input style="width: 100%;" type="text"/>	
Code representing nature of work to be performed by independent public accountants for the current fiscal year.....	SQ280	Code <input style="width: 100%;" type="text"/>	
		Yes	No
Did the reporting association change its independent public accountant during the quarter? ...	SQ300	<input type="checkbox"/>	<input type="checkbox"/>
Did the reporting association and its consolidated subsidiaries have any outstanding futures or options positions at quarter-end?	SQ310	<input type="checkbox"/>	<input type="checkbox"/>
Does the reporting association have a Subchapter S election in effect for Federal income tax purposes for the current tax year?	SQ320	<input type="checkbox"/>	<input type="checkbox"/>
Has the reporting association been consolidated with its parent in another TFR? If so, enter the OTS docket number of the parent savings association.	SQ410	<input style="width: 100%;" type="text"/>	
Has the reporting association been consolidated with its parent in a Commercial Bank Call Report? If so, enter the FDIC certificate number of the parent commercial bank.	SQ420	<input style="width: 100%;" type="text"/>	

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Office of Thrift Supervision
1998 Thrift Financial Report
Schedule YD — Yields on Deposits

Interest Rate Yield on New Deposits Received:

	Line	Compounded Annual Yield
Interest-Bearing Transaction Accounts (NOW/Super NOW)	YD110	— — • — — %
Money Market Deposit Accounts (MMDAs)	YD120	— — • — — %

**Fixed-Rate, Fixed-Term Certificate Accounts, Classified by Balance
and Original Maturity:**

Balances of \$100,000 or less:

32-91 Days	YD130	— — • — — %
92-182 Days	YD140	— — • — — %
183 Days through 1 Year	YD150	— — • — — %
Over 1 Year through 2 Years	YD160	— — • — — %
Over 2 Years through 3 Years	YD170	— — • — — %
Over 3 Years	YD180	— — • — — %

Balances Greater than \$100,000:

Up to 1 Month	YD220	— — • — — %
Over 1 Month through 2 Months	YD230	— — • — — %
Over 2 Months through 3 Months	YD240	— — • — — %
Over 3 Months through 6 Months	YD250	— — • — — %
Over 6 Months through 12 Months	YD260	— — • — — %

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Office of Thrift Supervision
1998 Thrift Financial Report
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:

Annually

Loans to Small Businesses and Small Farms:

Does the reporting association 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, or 306?

Line	Yes	No
SB100		

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 the association's commercial loans (Schedule SC lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less?

	Yes	No
SB110		

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.....
SC300, 303, and 306.....

		Actual Number
SB200		
SB210		

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

With original amounts of:

\$100,000 or less.....
Greater than \$100,000 thru \$250,000.....
Greater than \$250,000 thru \$1 million.....

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

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 \$1 million.....

SB400				
SB420				
SB440				
SB410				
SB430				
SB450				

Number and amount outstanding of loans secured primarily by farms reported on SC260:

With original amounts of:

\$100,000 or less.....
Greater than \$100,000 thru \$250,000.....
Greater than \$250,000 thru \$500,000.....

SB500				
SB520				
SB540				
SB510				
SB530				
SB550				

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.....

SB600				
SB620				
SB640				
SB610				
SB630				
SB650				

For informational purposes only:
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**Office of Thrift Supervision
1998 Thrift Financial Report
Schedule CSS – Subordinate Organization Schedule**

Complete this schedule annually as of December 31 for all active subordinate organizations owned directly or indirectly by the savings association, including any shell organizations owning active entities. Repeat the data fields for each entity.

Entity Tax ID#.....	Line CSS010	<input type="text"/>
Entity Name.....	CSS020	<input type="text"/>
Street Address.....	CSS025	<input type="text"/>
City.....	CSS030	<input type="text"/>
State.....	CSS040	<input type="text"/>
Zip Code.....	CSS045	<input type="text"/>
OTS Docket Number or Tax ID# of Immediate Parent.....	CSS050	<input type="text"/>
Name of Immediate Parent.....	CSS060	<input type="text"/>
% Ownership by Immediate Parent.....	CSS070	<input type="text"/> %
Type of Entity (See codes in Instruction Manual).....	CSS080	<input type="text"/>
Type of Business (See codes in Instruction Manual).....	CSS100 CSS101 CSS102 CSS103	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Identification Number of Subsidiary Depository Institution.....	CSS110	<input type="text"/>
Other Business Type (Narrative limited to 20 characters).....	CSS115	<input type="text"/>
		(Report in Thousands of Dollars)
		Bil Mil Thou
Total Assets.....	CSS120	<input type="text"/>
Total Liabilities.....	CSS130	<input type="text"/>
Total Capital.....	CSS140	<input type="text"/>
Net Income (Loss) for the Calendar Year	CSS150	<input type="text"/>
Gross Commitments and Contingent Liabilities.....	CSS160	<input type="text"/>

For informational purposes only:
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Office of Thrift Supervision
1998 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

TIER 1 (CORE) CAPITAL REQUIREMENT

Tier 1 (Core) Capital

	Line	Bil	Mil	Thou
Equity Capital (SC80).....	CCR100			

Deduct:

Investments in and Advances to "Nonincludable" Subsidiaries	CCR105			
---	--------	--	--	--

Goodwill and Other Intangible Assets.....	CCR115			
---	--------	--	--	--

Nonqualifying Equity Instruments.....	CCR120			
---------------------------------------	--------	--	--	--

Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other				
--	--	--	--	--

Disallowed Assets	CCR133			
-------------------------	--------	--	--	--

Add:

Unrealized Losses (Gains) on Certain Available-for-Sale Securities, Net of Taxes	CCR102			
--	--------	--	--	--

Qualifying Intangible Assets.....	CCR220			
-----------------------------------	--------	--	--	--

Minority Interest in Includable Consolidated Subsidiaries Reported on SC799.....	CCR125			
--	--------	--	--	--

Mutual Institutions' Nonwithdrawable Deposit Accounts Reported on SC710	CCR130			
---	--------	--	--	--

Tier 1 (Core) Capital (100 – 105 – 115 – 120 – 133 + 102 + 220 + 125 + 130).....	CCR20			
---	--------------	--	--	--

Adjusted Total Assets

Total Assets (SC60).....	CCR135			
--------------------------	--------	--	--	--

Deduct:

Assets of "Nonincludable" Subsidiaries	CCR145			
--	--------	--	--	--

Goodwill and Other Intangible Assets.....	CCR155			
---	--------	--	--	--

Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and				
--	--	--	--	--

Other Disallowed Assets.....	CCR170			
------------------------------	--------	--	--	--

Add:

Unrealized Losses (Gains) on Certain Available-for-Sale Securities	CCR137			
--	--------	--	--	--

Qualifying Intangible Assets.....	CCR250			
-----------------------------------	--------	--	--	--

Adjusted Total Assets (135 – 145 – 155 – 170 + 137 + 250).....	CCR25			
---	--------------	--	--	--

Tier 1 (Core) Capital Requirement (25 x 4%).....	CCR27			
---	--------------	--	--	--

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Office of Thrift Supervision
1998 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

TOTAL RISK-BASED CAPITAL REQUIREMENT:

Line	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			
Capital Certificates.....	CCR320			
Nonwithdrawable Deposit Accounts Not Reported on CCR130.....	CCR330			
Other Equity Instruments.....	CCR340			
Allowances for Loan and Lease Losses.....	CCR350			
Tier 2 (Supplementary) Capital (302 + 310 + 320 + 330 + 340 + 350)	CCR33			
Allowable Tier 2 (Supplementary) Capital	CCR35			
Equity Investments and Other Assets Required to be Deducted.....	CCR370			
Low-Level Recourse Deduction.....	CCR375			
Capital Reduction for Interest-rate Risk (IRR) Exposure.....	CCR380			
Total Risk-based Capital (30 + 35 - 370 - 375 - 380)	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.....	CCR408			
FDIC Covered Assets.....	CCR410			
Other.....	CCR415			
Total (400 + 405 + 408 + 410 + 415).....	CCR420			
0% Risk-weight Total (420 x 0%)	CCR40			
20% Risk-weight:				
High-quality MBS.....	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			
Other MBS Backed by Qualifying Mortgage Loans.....	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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Office of Thrift Supervision
1998 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

Line	Bil	Mil	Thou
100% Risk-weight:			
All Other Assets			
Total (505)			
100% Risk-weight Total (510 x 100%).....			
Low-Level Recourse Amount (Before Risk-weighting)			
Low-Level Recourse Risk-weighted Assets (605 x 12.5).....			
Assets to Risk-weight (420 + 455 + 485 + 510 + 605).....			
Subtotal Risk-weighted Assets (40 + 45 + 50 + 55 + 62).....			
Excess Allowances for Loan and Lease Losses			
Total Risk-weighted Assets (75 – 530).....			
Total Risk-based Capital Requirement (78 x 8%).....			

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 ÷ Risk-weighted Assets)			
Tangible Equity Ratio	CCR840	_ _ . _ _	%
((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)			

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**Office of Thrift Supervision
1998 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. 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 7%		7.00 to 7.99%		8.00 to 8.99%		9.00 to 9.99%		10.00% & 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	\$
--	--------	----

For informational purposes only:
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**Office of Thrift Supervision
1998 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. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

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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**Office of Thrift Supervision
1998 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. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

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).....

Fixed-Rate:

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

CONSTRUCTION & LAND LOANS

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

SECOND MORTGAGE LOANS & SECURITIES

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

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

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

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

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.....

CONSUMER LOANS

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

**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.....

CMO Residuals:

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

Stripped Mortgage-Backed Securities:

Interest-Only MBS.....
WAC.....
Principal-Only MBS.....
WAC.....
**Total Mortgage-Derivative
Securities--Book Value.....**

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

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

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

CMR365	\$	CMR366	\$
CMR367	\$	CMR368	\$

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

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 7%		7.00 to 7.99%		8.00 to 8.99%		9.00 to 9.99%		10.00% & 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 CMR441 loans
Of Which, Number Subserviced By Others 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
Structured Securities.....	CMR485 \$		
Total Cash, Deposits, & Securities	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 SFAS NO. 115 (EXCLUDING FHLB STOCK)..... 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	\$
Margin Account.....	CMR542	\$
Miscellaneous I.....	CMR543	\$
Miscellaneous II.....	CMR544	\$

TOTAL ASSETS..... CMR550 \$

ASSETS-Continued

MEMORANDA ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23..... CMR578 \$

Loans Secured by Real Estate Reported as Consumer Loans at SC34..... 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 (Optional)
--

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 (Optional).....

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 5.00%
5.00 to 5.99%
6.00 to 6.99%
7.00 to 7.99%
8.00 to 8.99%
9.00 to 9.99%
10.00 to 10.99%
11.00% 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 \$

VARIABLE-RATE, FIXED-MATURITY LIABILITIES

	Liability Code	Rate Index Code	Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1	CMR721	CMR722	CMR723 \$	CMR724 bp	CMR725 mo	CMR726 mo	CMR727 mo
Position 2	CMR728	CMR729	CMR730 \$	CMR731 bp	CMR732 mo	CMR733 mo	CMR734 mo
Position 3	CMR735	CMR736	CMR737 \$	CMR738 bp	CMR739 mo	CMR740 mo	CMR741 mo
All Other Positions			CMR744 \$	CMR745 bp	CMR746 mo	CMR747 mo	CMR748 mo

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 (Optional)	
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 (Incl. Redeemable Preferred Stock).....

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

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES.....

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

EQUITY CAPITAL.....

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

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

CMR800	\$
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Off-Balance Sheet Positions

Off-Balance-Sheet Contract Positions

[1] [2] [3] [4] [5]

	[1] Contract Code		[2] Notional Amount		[3] Maturity or Fees		[4] Price/Rate #1		[5] 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 Optional Supplemental Reporting

Self-Valued & Reported as "Additional" Positions at CMR911-CMR919

# of Positions	
CMR901	
CMR902	
CMR903	

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**REPORTING OF MARKET VALUE ESTIMATES
Estimated Market Value After Specified Rate Shock**

	Required Reporting Items				Optional Reporting Items				Required Reporting Items	
		Off-Balance-Sheet Contracts Reported Under "Additional"	Mortgage- Derivative Securities		Options on Liabilities	Collateralized Mortgage Securities Issued			Structured Securities	
+400	CMR911	\$	CMR921	\$	CMR941	\$	CMR951	\$	CMR961	\$
+300	CMR912	\$	CMR922	\$	CMR942	\$	CMR952	\$	CMR962	\$
+200	CMR913	\$	CMR923	\$	CMR943	\$	CMR953	\$	CMR963	\$
+100	CMR914	\$	CMR924	\$	CMR944	\$	CMR954	\$	CMR964	\$
No Change.....	CMR915	\$	CMR925	\$	CMR945	\$	CMR955	\$	CMR965	\$
-100	CMR916	\$	CMR926	\$	CMR946	\$	CMR956	\$	CMR966	\$
-200	CMR917	\$	CMR927	\$	CMR947	\$	CMR957	\$	CMR967	\$
-300	CMR918	\$	CMR928	\$	CMR948	\$	CMR958	\$	CMR968	\$
-400	CMR919	\$	CMR929	\$	CMR949	\$	CMR959	\$	CMR969	\$

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR 949)

CMR950	\$
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OPTIONAL SUPPLEMENTAL REPORTING FOR ASSETS/LIABILITIES

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Entry #	Asset/ Liability Code	Rate Index Code	Balance \$000	Margin/ WAC in bp	Rate Reset Frequency	Months to Full Amort/ Next Reset	Remaining Maturity	Distance to Lifetime Cap	Distance to Lifetime Floor
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp

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OPTIONAL SUPPLEMENTAL REPORTING FOR OFF-BALANCE-SHEET POSITIONS

	[1]	[2]	[3]	[4]	[5]
Entry #	Contract Code	Notional Amount	Maturity or Fees	Price/Rate #1	Price/Rate #2
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
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