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# Thrift Financial Report 2004

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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  
2004 Thrift Financial Report  
Officers' and Directors'  
Certification

For the Thrift Financial Report as of \_\_\_\_\_, 2004

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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Association \_\_\_\_\_  
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Office of Thrift Supervision  
2004 Thrift Financial Report

Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

**ASSETS**

Lines	Bil	Mil	Thou
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<b>Cash, Deposits, and Investment Securities:</b>	<b>Total .....</b>	<b>SC11</b>			
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			
<b>Mortgage-Backed Securities:</b>	<b>Total .....</b>	<b>SC22</b>			
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			
<b>Mortgage Loans:</b>	<b>Total .....</b>	<b>SC26</b>			
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			
Allowance for Loan and Lease Losses .....		SC283			

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(Report in Thousands of Dollars)

		Lines	Bil	Mil	Thou
<b>Nonmortgage Loans:</b>	<b>Total .....</b>	<b>SC31</b>			
Commercial Loans:	<b>Total .....</b>	<b>SC32</b>			
Secured .....		SC300			
Unsecured .....		SC303			
Lease Receivables .....		SC306			
Consumer Loans:	<b>Total .....</b>	<b>SC35</b>			
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			
<b>Reposessed Assets:</b>	<b>Total .....</b>	<b>SC40</b>			
Real Estate:					
Construction .....		SC405			
1-4 Dwelling Units .....		SC415			
Multifamily (5 or More) Dwelling Units .....		SC425			
Nonresidential (Except Land) .....		SC426			
Land .....		SC428			
Other Reposessed Assets .....		SC430			
<i>General Valuation Allowances</i> .....		SC441			
<b>Real Estate Held for Investment</b> .....		<b>SC45</b>			
<b>Equity Investments Not Subject to FASB Statement No. 115:</b>	<b>Total ...</b>	<b>SC51</b>			
Federal Home Loan Bank Stock .....		SC510			
Other .....		SC540			
<b>Office Premises and Equipment</b> .....		<b>SC55</b>			

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

		Lines	Bil	Mil	Thou
<b>Other Assets:</b>	<b>Total .....</b>	<b>SC59</b>			
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			
<b>Total Assets .....</b>		<b>SC60</b>			

**LIABILITIES**

<b>Deposits and Escrows:</b>	<b>Total .....</b>	<b>SC71</b>			
Deposits .....		SC710			
Escrows.....		SC712			
Unamortized Yield Adjustments on Deposits and Escrows .....		SC715			
<b>Borrowings:</b>	<b>Total .....</b>	<b>SC72</b>			
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			
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
<b>Other Liabilities:</b>	<b>Total .....</b>	<b>SC75</b>			
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				
	SC794				
	SC797				
		SC792			
		SC795			
		SC798			
<b>Total Liabilities .....</b>		<b>SC70</b>			
<b>Minority Interest .....</b>		<b>SC800</b>			
<b>EQUITY CAPITAL</b>					
<b>Perpetual Preferred Stock:</b>					
Cumulative .....		SC812			
Noncumulative .....		SC814			
<b>Common Stock:</b>					
Par Value .....		SC820			
Paid in Excess of Par .....		SC830			
<b>Accumulated Other Comprehensive Income: Total .....</b>		<b>SC86</b>			
Unrealized Gains (Losses) on Available-for-Sale Securities .....		SC860			
Gains (Losses) on Cash Flow Hedges .....		SC865			
Other .....		SC870			
<b>Retained Earnings .....</b>		<b>SC880</b>			
<b>Other Components of Equity Capital .....</b>		<b>SC891</b>			
<b>Total Equity Capital .....</b>		<b>SC80</b>			
<b>Total Liabilities, Minority Interest, and Equity Capital .....</b>		<b>SC90</b>			



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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

		Lines	For the Quarter		
			Bil	Mil	Thou
<b>Interest Income:</b>	<b>Total .....</b>	<b>S011</b>			
Deposits and Investment Securities .....		S0115			
Mortgage-Backed Securities .....		S0125			
Mortgage Loans .....		S0141			
Nonmortgage Loans:					
Commercial Loans and Leases .....		S0160			
Consumer Loans and Leases .....		S0171			
<b>Dividend Income on Equity Investments Not Subject to FASB Statement No. 115:</b>	<b>Total .....</b>	<b>S018</b>			
Federal Home Loan Bank Stock .....		S0181			
Other .....		S0185			
<b>Interest Expense:</b>	<b>Total .....</b>	<b>S021</b>			
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			
<b>Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets .....</b>		<b>S0312</b>			
<i>Net Provision for Losses on Interest-Bearing Assets .....</i>		S0321			
<b>Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets .....</b>		<b>S0332</b>			
<b>Noninterest Income</b>	<b>Total .....</b>	<b>S042</b>			
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
<b>Noninterest Expense:</b>				
<b>Total .....</b>	<b>SO51</b>			
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		

<b>Income (Loss) Before Income Taxes: .....</b>	<b>SO60</b>			
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	Lines	Bil	Mil	Thou
<b>Income Taxes: Total .....</b>	<b>SO71</b>			
Federal .....	SO710			
State, Local, and Other .....	SO720			

<b>Income (Loss) Before Extraordinary Items and Effects of Accounting Changes</b>	<b>SO81</b>			
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<b>Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles .....</b>	<b>SO811</b>			
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<b>NET INCOME (LOSS) .....</b>	<b>SO91</b>			
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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
<b>Deposits and Investment</b>																
Securities .....	VA36				VA37				VA38				VA39			
Mortgage-Backed Securities ...	VA370				VA371				VA372				VA375			
<b>Mortgage Loans: Total .....</b>	VA46				VA47				VA48				VA49			
<b>Construction:</b>																
1-4 Dwelling Units .....	VA420				VA421				VA422				VA425			
Multifamily (5 or More)																
Dwelling Units .....	VA430				VA431				VA432				VA435			
Nonresidential Property .....	VA440				VA441				VA442				VA445			
<b>Permanent:</b>																
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
<b>Nonmortgage Loans: Total ...</b>	<b>VA56</b>				<b>VA57</b>				<b>VA58</b>				<b>VA59</b>			
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			
<b>Repossessed Assets: Total ...</b>	<b>VA60</b>								<b>VA62</b>				<b>VA65</b>			
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			
<b>Real Estate Held for</b>																
<b>Investment.....</b>	<b>VA70</b>								<b>VA72</b>				<b>VA75</b>			
<b>Equity Investments Not Subject</b>																
<b>to FASB Statement No. 115 ...</b>	<b>VA820</b>				<b>VA821</b>				<b>VA822</b>				<b>VA825</b>			
<b>Other Assets.....</b>	<b>VA930</b>				<b>VA931</b>				<b>VA932</b>				<b>VA935</b>			

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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			

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Schedule PD – Consolidated Past Due and Nonaccrual

	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
<b>Mortgage Loans:</b>												
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			
<b>Nonmortgage Loans:</b>												
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			
<b>Total .....</b>	<b>PD10</b>				<b>PD20</b>				<b>PD30</b>			
<b>Memoranda:</b>												
Troubled Debt Restructured Included Above..	PD190				PD290				PD390			
Portion of Loans Included Above Wholly or												
Partially Guaranteed by the U.S.												
Government or Agency Thereof .....	PD195				PD295				PD395			

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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			
<b>Other Contingent Liabilities .....</b>	CC480			
<b>Contingent Assets.....</b>	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			
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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			
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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 with Balances:				
\$100,000 or Less .....	DI120			
Greater than \$100,000 .....	DI130			
Number of Deposit Accounts with Balances:				
\$100,000 or Less ..... Actual Number	DI150			
Greater than \$100,000 ..... Actual Number	DI160			
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			
<b>Deposit and Escrow Data for Deposit Insurance Premium Assessments:</b>				
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			
To be completed <b>ONLY</b> by associations with Oakar deposits:				
Total deposits purchased or acquired from FDIC-insured institutions during the quarter .....	DI740			
Amount of purchased or acquired deposits reported in DI740 attributable to a secondary fund (i.e., SAIF members report deposits attributable to BIF; BIF members report deposits attributable to SAIF) .....	DI750			
Total deposits sold or transferred during the quarter .....	DI760			

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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"/>

<b>Aggregate Investment in Service Corporations .....</b>	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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SPECIAL REPORT

Association \_\_\_\_\_

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**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.

Lines

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 has been retained in our files and is available for inspection by OTS.**

Signature and Title of Officer Authorized to Sign Report

Date

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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? ..... 

SQ100	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

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? ..... 

SQ110	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

Has there been:  
A change in control? ..... 

SQ130	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
SQ160	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

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 ..... 

SQ170	MM	DD	YYYY
	<input type="text"/>	<input type="text"/>	<input type="text"/>

Your fiscal year-end ..... 

SQ270	mm
	<input type="text"/>

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

SQ280	Code
	<input type="text"/>

Did you change your independent public accountant during the quarter? ..... 

SQ300	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end? ..... 

SQ310	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year? ..... 

SQ320	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

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

SQ410	<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. .... 

SQ420	<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)

SQ530	<input type="text"/>
-------	----------------------

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? ..... 

SQ540	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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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	<b>ANNUALLY</b>	
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:

<b>Number of Loans</b>	<b>Outstanding Balance</b>		
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.....	SB400		SB410	
Greater than \$100,000 thru \$250,000 .....	SB420		SB430	
Greater than \$250,000 thru \$1 million.....	SB440		SB450	

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

With original amounts of:				
\$100,000 or less.....	SB500		SB510	
Greater than \$100,000 thru \$250,000 .....	SB520		SB530	
Greater than \$250,000 thru \$500,000 .....	SB540		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.....	SB600		SB610	
Greater than \$100,000 thru \$250,000 .....	SB620		SB630	
Greater than \$250,000 thru \$500,000 .....	SB640		SB650	

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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 FS30 **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	
<b>FIDUCIARY AND RELATED ASSETS</b>											
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				FS261				FS262		FS263	
Other Fiduciary Accounts.....											
FS270				FS271				FS272		FS273	
<b>Total Fiduciary Accounts .....</b>											
<b>FS20</b>				<b>FS21</b>				<b>FS22</b>		<b>FS23</b>	
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

		(Report Calendar Year-to-Date in Thousands of Dollars)			
		Lines	Bil	Mil	Thou
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>					
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			
<b>Total Gross Fiduciary and Related Services Income (310 thru 390) .....</b>		<b>FS30</b>			
<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			
<b>Net Fiduciary and Related Services Income (30 – 391 – 392 + 393) .....</b>		<b>FS35</b>			

**Memoranda**

		Lines	Bil	Mil	Thou
Managed Assets Held in Personal Trust and Agency Accounts:					
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			
<b>Total Managed Assets Held in Personal Trust and Agency Accounts (410 thru 460) (Must equal FS210) .....</b>		<b>FS40</b>			

		(Report in Thousands of Dollars)			
		Principal Amount Outstanding			
		Lines	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			
<b>Total Collective Investment Funds.....</b>	<b>FS60</b>		<b>FS65</b>			

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		
<b>Total Fiduciary Settlements, Surcharges, and Other Losses (70 + 71 – 72 = 392).....</b>	<b>FS70</b>			<b>FS71</b>			<b>FS72</b>		

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Schedule HC – Thrift Holding Company

Holding Company Number .....

Fiscal Year End .....

Stock Exchange Ticker Symbol.....

SEC File Number .....

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

	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
<b>Reflected in Net Income for the Quarter:</b>								
<b>Dividends:</b>								
From Thrift Subsidiaries .....	HC525							
From Other Subsidiaries.....	HC535							
<b>Interest Expense:</b>								
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	<input type="checkbox"/>	NO	<input type="checkbox"/>
<b>Is the holding company or any of its subsidiaries:</b>					
A broker or dealer registered under the Securities Exchange Act of 1934?.....	HC815	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
An investment adviser regulated by the Securities Exchange Commission or any State?.....	HC820	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
An investment company registered under the Investment Company Act of 1940?.....	HC825	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
An insurance company subject to supervision by a State insurance regulator?.....	HC830	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Subject to regulation by the Commodity Futures Trading Commission?.....	HC835	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
Regulated by a foreign financial services regulator?.....	HC840	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
 Has the holding company appointed any new senior executive officers or directors during the quarter?.....	 HC845	 YES	 <input type="checkbox"/>	 NO	 <input type="checkbox"/>
 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	 <input type="checkbox"/>	 NO	 <input type="checkbox"/>
 Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors? .....	 HC855	 YES	 <input type="checkbox"/>	 NO	 <input type="checkbox"/>
 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	 <input type="checkbox"/>	 NO	 <input type="checkbox"/>
 Has there been a change in the holding company's independent auditors during the quarter?.....	 HC865	 YES	 <input type="checkbox"/>	 NO	 <input type="checkbox"/>

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Schedule HC – Thrift Holding Company

Association \_\_\_\_\_

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**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:

HC876					
HC877					
HC878					
HC879					
HC880					

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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#.....	Lines 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"/> <input type="text"/> <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"/>
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)		
Total Assets.....	Lines CSS120	<input type="text"/> Bil <input type="text"/> Mil <input type="text"/> Thou
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"/>
Transactional Internet Banking Web Site, as Defined in 12 CFR 555.300(b) (if none, leave blank).....	CSS200	<input type="text"/> (78 characters maximum)
Is this entity a GAAP-consolidated subsidiary of the parent savings association?.....	CSS210	YES <input type="checkbox"/> NO <input type="checkbox"/>

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Schedule CCR – Consolidated Capital Requirement

**TIER 1 (CORE) CAPITAL REQUIREMENT:**

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
<b>Tier 1 (Core) Capital</b>				
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			
Qualifying Intangible Assets .....	CCR185			
Minority Interest in Includable Consolidated Subsidiaries Including REIT Preferred Stock Reported as a Borrowing .....	CCR190			
Other .....	CCR195			
<b>Tier 1 (Core) Capital (100 – 105 – 115 – 133 – 134 + 180 + 185 + 190 + 195) .....</b>	<b>CCR20</b>			
<b>Adjusted Total Assets</b>				
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			
Qualifying Intangible Assets .....	CCR285			
Other .....	CCR290			
<b>Adjusted Total Assets (205 – 260 – 265 – 270 – 275 + 280 + 285 + 290) .....</b>	<b>CCR25</b>			
<b>Tier 1 (Core) Capital Requirement (25 x 4%) .....</b>	<b>CCR27</b>			

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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

<b>TOTAL RISK-BASED CAPITAL REQUIREMENT:</b>	Lines	Bil	Mil	Thou
<b>Tier 1 (Core) Capital (20)</b> .....	<b>CCR30</b>			
<b>Tier 2 (Supplementary) Capital:</b>				
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			
<b>Tier 2 (Supplementary) Capital (302 + 310 + 340 + 350 + 355)</b> .....	<b>CCR33</b>			
<b>Allowable Tier 2 (Supplementary) Capital</b> .....	<b>CCR35</b>			
Equity Investments and Other Assets Required to be Deducted .....	CCR370			
Deduction for Low-Level Recourse and Residual Interests .....	CCR375			
<b>Total Risk-based Capital (30 + 35 – 370 – 375)</b> .....	<b>CCR39</b>			
<b>Risk-Weight Categories</b>				
<b>0% Risk-Weight:</b>				
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			
<b>0% Risk-Weight Total (420 x 0%)</b> .....	<b>CCR40</b>			
<b>20% Risk-Weight:</b>				
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			
<b>20% Risk-Weight Total (455 x 20%)</b> .....	<b>CCR45</b>			
<b>50% Risk-Weight:</b>				
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			
<b>50% Risk-Weight Total (485 x 50%)</b> .....	<b>CCR50</b>			



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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			
<b>100% Risk-Weight Total (510 x 100%) .....</b>	<b>CCR55</b>			
Amount of Low-Level Recourse and Residual Interests Before Risk-Weighting .....	CCR605			
<b>Risk-Weighted Assets for Low-Level Recourse and Residual Interests (605 x 12.50) .....</b>	<b>CCR62</b>			
<b>Assets to Risk-Weight (420 + 455 + 485 + 510 + 605) .....</b>	<b>CCR64</b>			
<b>Subtotal Risk-Weighted Assets (40 + 45 + 50 + 55 + 62) .....</b>	<b>CCR75</b>			
Excess Allowances for Loan and Lease Losses .....	CCR530			
<b>Total Risk-Weighted Assets (75 – 530) .....</b>	<b>CCR78</b>			
<b>Total Risk-Based Capital Requirement (78 x 8%) .....</b>	<b>CCR80</b>			

**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	\$
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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).....

**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 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
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Government and Agency Securities.....

CMR473	\$	CMR474	•	%	CMR475	months
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Term Fed Funds, Term Repos, and Interest-Earning Deposits.....

CMR476	\$	CMR477	•	%	CMR478	months
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Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.).....

CMR479	\$	CMR480	•	%	CMR481	months
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**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	\$
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**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	\$
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**UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS**.....

CMR782	\$
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**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	\$
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**MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES**.....

CMR793	\$
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**EQUITY CAPITAL**.....

CMR796	\$
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**TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL**.....

CMR800	\$
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**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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		\$		.	.
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		\$		.	.
		\$		.	.
		\$		.	.