

**Office of Thrift Supervision
Qualified Thrift Lender Test
QTL Worksheet**

(Report in Thousands of Dollars)	Prepared By:	Month Ending:
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PART 1

PORTFOLIO ASSETS:

	Line	Bil	Mil	Thou
Total Assets	1			
20% of Total Assets (Line 1 x 20%)	2			
Office Building	3			
Regulatory Liquidity	4			
Goodwill and Other Intangibles	5			
Total Deductions from Assets (Sum of Lines 3, 4, and 5)	6			
Portfolio Assets (Line 1 minus Line 6)	7			
20% of Portfolio Assets (Line 7 x 20%)	8			

PART 2

QUALIFIED THRIFT INVESTMENTS (QTI):

A. ASSETS INCLUDABLE WITHOUT LIMIT

Mortgage Loans	9			
REO (Residential)	10			
Home Equity Loans	11			
Mortgage-Backed Securities	12			
Educational Loans	13			
Small Business Loans	14			
Credit Card Loans	15			
Obligations of Deposit Insurance Agencies Issued Prior to July 1, 1989	16			
Obligations of Deposit Insurance Agencies Issued On or After July 1, 1989	17			
Federal Home Loan Bank Stock	18			
Total QTI Includable Without Limit (Sum of Lines 9 through 18)	19			

B. ASSETS INCLUDABLE UP TO 20% OF PORTFOLIO ASSETS

50% of Residential Mortgage Loans Originated and Sold within 90 days	20			
80% Service Corporations	21			
200% of 1-4 Family Residence Loans (Starter Homes < 60% Median)	22			
200% of Community Service Facility Loans (In Credit-Needy Areas)	23			
Community Service Facility Loans (Purchase, Construction, Improvement)	24			
Loans for Personal, Family, or Household Purposes	25			
FNMA or FHLMC Stock	26			

C. PUERTO RICAN AND VIRGIN ISLAND INSTITUTIONS:

Loans for Personal, Family, or Household Purposes	27			
Community Service Facility Loans (Purchase, Construction, Improvement)	28			
200% of 1-4 Family Residence loans (Starter Homes < Median)	29			
Total QTI Includable Up to 20% of Portfolio Assets (Lesser of the Sum of Lines 20 through 26 or Line 8)	30			

PART 3

TOTAL QUALIFIED THRIFT INVESTMENTS (Sum of Lines 19 and 30)	31			
ACTUAL THRIFT INVESTMENT PERCENTAGE (ATIP) (Divide Line 31 by Line 7)	32			%