OTS Form 1313
Rev. January 2004

Thrift Financial Report
2004

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

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.

_____
Signature of Officer Authorized to Sign Report

_____
Date of Signature

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

_____
Director

_____
Director

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Schedule NS – Optional Narrative Statement

OPTIONAL NARRATIVE STATEMENT

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

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

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

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

Have you included a narrative statement? ..... NS100 YES ☐ NO ☐

Narrative Statement Made by Savings Association Management NS110

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

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

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

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

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Other Assets: Total	**SC59**			
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615			
Other	SC625			
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642			
Nonmortgage Loans	SC644			
Goodwill and Other Intangible Assets	SC660			
Interest-Only Strip Receivables and Certain Other Instruments	SC665			
Other Assets	SC689			

Memo: Detail of Other Assets

	Code			Amount		
SC691			SC692			
SC693			SC694			
SC697			SC698			

General Valuation Allowances	*SC699*			
Total Assets	**SC60**			

LIABILITIES

Deposits and Escrows: Total	**SC71**			
Deposits	SC710			
Escrows	SC712			
Unamortized Yield Adjustments on Deposits and Escrows	SC715			
Borrowings: Total	**SC72**			
Advances from FHLBank	SC720			
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	SC730			
Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock)	SC736			
Mortgage Collateralized Securities Issued:				
CMOs (including REMICs)	SC740			
Other	SC745			
Other Borrowings	SC760			

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Other Liabilities: Total	**SC75**			
Accrued Interest Payable – Deposits	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**			
Minority Interest	**SC800**			

EQUITY CAPITAL

Perpetual Preferred Stock:				
Cumulative	SC812			
Noncumulative	SC814			
Common Stock:				
Par Value	SC820			
Paid in Excess of Par	SC830			
Accumulated Other Comprehensive Income: Total	**SC86**			
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860			
Gains (Losses) on Cash Flow Hedges	SC865			
Other	SC870			
Retained Earnings	SC880			
Other Components of Equity Capital	SC891			
Total Equity Capital	**SC80**			
Total Liabilities, Minority Interest, and Equity Capital	**SC90**			

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

	Lines	For the Quarter Bil	Mil	Thou
Interest Income: Total	**SO11**			
Deposits and Investment Securities	SO115			
Mortgage-Backed Securities	SO125			
Mortgage Loans	SO141			
Nonmortgage Loans:				
Commercial Loans and Leases	SO160			
Consumer Loans and Leases	SO171			
Dividend Income on Equity Investments Not Subject to FASB Statement No. 115: Total	**SO18**			
Federal Home Loan Bank Stock	SO181			
Other	SO185			
Interest Expense: Total	**SO21**			
Deposits	SO215			
Escrows	SO225			
Advances from FHLBank	SO230			
Subordinated Debentures (Including Mandatory Convertible Securities)	SO240			
Mortgage Collateralized Securities Issued	SO250			
Other Borrowed Money	SO260			
Capitalized Interest	*SO271*			
Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets	**SO312**			
Net Provision for Losses on Interest-Bearing Assets	*SO321*			
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets	**SO332**			
Noninterest Income Total	**SO42**			
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			

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

	Lines	For the Quarter Bil	Mil	Thou
Other Noninterest Income	SO488			

Memo: Detail of Other Noninterest Income

	Code			Amount		
SO489			SO492			
SO495			SO496			
SO497			SO498			

(Report in Thousands of Dollars)

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

Memo: Detail of Other Noninterest Expense

	Code			Amount		
SO581			SO582			
SO583			SO584			
SO585			SO586			

Income (Loss) Before Income Taxes:	**SO60**			
Income Taxes: Total	**SO71**			
Federal	SO710			
State, Local, and Other	SO720			
Income (Loss) Before Extraordinary Items and Effects of Accounting Changes	**SO81**			
Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles	SO811			
NET INCOME (LOSS)	**SO91**			

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Schedule VA – Consolidated Valuation Allowances and Related Data

Reconciliation

(Report in Thousands of Dollars for the Quarter)

	Valuation Allowances											
	General				Specific				Total			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Beginning Balance	**VA105**				**VA108**				**VA110**			
Add or Deduct:												
Net Provision for Loss	VA115				VA118				**VA120**			
Transfers	VA125				VA128							
Add:												
Recoveries	VA135								**VA140**			
Adjustments	VA145				VA148				**VA150**			
Deduct:												
Charge-offs	*VA155*				*VA158*				***VA160***			
Ending Balance	**VA165**				**VA168**				**VA170**			

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)				Adjusted Net Charge-offs			
	Charge-offs (VA 155)				Recoveries (VA135)											
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Deposits and Investment Securities	**VA36**				**VA37**				**VA38**				**VA39**			
Mortgage-Backed Securities	**VA370**				**VA371**				**VA372**				**VA375**			
Mortgage Loans: Total	**VA46**				**VA47**				**VA48**				**VA49**			
Construction:																
1-4 Dwelling Units	VA420				VA421				VA422				**VA425**			
Multifamily (5 or More Dwelling Units)	VA430				VA431				VA432				**VA435**			
Nonresidential Property	VA440				VA441				VA442				**VA445**			
Permanent:																
1-4 Dwelling Units:																
Revolving, Open-End Loans	VA446				VA447				VA448				**VA449**			
All Other:																
Secured by First Liens	VA456				VA457				VA458				**VA459**			
Secured by Junior Liens	VA466				VA467				VA468				**VA469**			
Multifamily (5 or More Dwelling Units)	VA470				VA471				VA472				**VA475**			
Nonresidential Property (Except Land)	VA480				VA481				VA482				**VA485**			
Land	VA490				VA491				VA492				**VA495**			

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Schedule VA – Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars for the Quarter)

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)				Adjusted Net Charge-offs			
	Charge-offs (VA 155)				Recoveries (VA135)											
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Nonmortgage Loans: Total ...	**VA56**				**VA57**				**VA58**				**VA59**			
Commercial Loans.....	VA520				VA521				VA522				**VA525**			
Consumer Loans:																
Loans on Deposits.....	VA510				VA511				VA512				**VA515**			
Home Improvement Loans	VA516				VA517				VA518				**VA519**			
Education Loans.....	VA530				VA531				VA532				**VA535**			
Auto Loans	VA540				VA541				VA542				**VA545**			
Mobile Home Loans.....	VA550				VA551				VA552				**VA555**			
Credit Cards	VA556				VA557				VA558				**VA559**			
Other.....	VA560				VA561				VA562				**VA565**			
Repossessed Assets: Total ...	**VA60**								**VA62**				**VA65**			
Real Estate:																
Construction	VA605								VA606				**VA607**			
1-4 Dwelling Units.....	VA613								VA614				**VA615**			
Multifamily (5 or More Dwelling Units)	VA616								VA617				**VA618**			
Nonresidential (Except Land) .	VA625								VA626				**VA627**			
Land.....	VA628								VA629				**VA631**			
Other Repossessed Assets.....	VA630								VA632				**VA633**			
Real Estate Held for Investment.....	**VA70**								**VA72**				**VA75**			
Equity Investments Not Subject to FASB Statement 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)

	Lines	Bil	Mil	Thou
Troubled Debt Restructured:				
Amount this Quarter	VA940			
Amount Included in Schedule SC in Compliance with Modified Terms	VA942			
Mortgage Loans Foreclosed During the Quarter: Total	**VA95**			
Construction	VA951			
Permanent Loans Secured By:				
1-4 Dwelling Units	VA952			
Multifamily (5 or More Dwelling Units)	VA953			
Nonresidential (Except Land)	VA954			
Land	VA955			
Classification of Assets:				
End of Quarter Balances:				
Special Mention	VA960			
Substandard	VA965			
Doubtful	VA970			
Loss	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
Mortgage Loans:												
Construction	PD115				PD215				PD315			
Permanent, Secured by:												
1-4 Dwelling Units:												
Revolving, Open-End Loans	PD121				PD221				PD321			
All Other:												
Secured by First Liens	PD123				PD223				PD323			
Secured by Junior Liens	PD124				PD224				PD324			
Multifamily (5 or More Dwelling Units)	PD125				PD225				PD325			
Nonresidential Property (Except Land)	PD135				PD235				PD335			
Land	PD138				PD238				PD338			
Nonmortgage Loans:												
Commercial Loans	PD140				PD240				PD340			
Consumer Loans:												
Loans on Deposits	PD161				PD261				PD361			
Home Improvement Loans	PD163				PD263				PD363			
Education Loans	PD165				PD265				PD365			
Auto Loans	PD167				PD267				PD367			
Mobile Home Loans	PD169				PD269				PD369			
Credit Cards	PD171				PD271				PD371			
Other	PD180				PD280				PD380			
Total	**PD10**				**PD20**				**PD30**			
Memoranda:												
Troubled Debt Restructured Included 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)

	Lines	Bil	Mil	Thou
Balances at Quarter-end:				
90% up to 100% LTV	LD110			
100% and greater LTV	LD120			
Past Due and Nonaccrual Balances:				
Past Due and Still Accruing:				
30-89 Days:				
90% up to 100% LTV	LD210			
100% and greater LTV	LD220			
90 Days or More:				
90% up to 100% LTV	LD230			
100% and greater LTV	LD240			
Nonaccrual:				
90% up to 100% LTV	LD250			
100% and greater LTV	LD260			
Charge-offs and Recoveries:				
Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers From General to Specific Allowances):				
90% up to 100% LTV	LD310			
100% and greater LTV	LD320			
Purchases:				
90% up to 100% LTV	LD410			
100% and greater LTV	LD420			
Originations:				
90% up to 100% LTV	LD430			
100% and greater LTV	LD440			
Sales:				
90% up to 100% LTV	LD450			
100% and greater LTV	LD460			

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Schedule CC – Consolidated Commitments and Contingencies

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Commitments Outstanding:				
Undisbursed Balance of Loans Closed (Loans-in-Process Excluding Lines of Credit):				
Mortgage Construction Loans	CC105			
Other Mortgage Loans	CC115			
Nonmortgage Loans	CC125			
To Originate Mortgages Secured by:				
1-4 Dwelling Units	CC280			
Multifamily (5 or More Dwelling Units)	CC290			
All Other Real Estate	CC300			
To Originate Nonmortgage Loans	CC310			
To Purchase Loans	CC320			
To Sell Loans	CC330			
To Purchase Mortgage-Backed Securities	CC335			
To Sell Mortgage-Backed Securities	CC355			
To Purchase Investment Securities	CC365			
To Sell Investment Securities	CC375			
Lines and Letters of Credit:				
Unused Lines of Credit:				
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412			
Commercial Lines	CC420			
Open-End Consumer Lines:				
Credit Cards	CC423			
Other	CC425			
Letters of Credit:				
Commercial	CC430			
Standby, Not Included on CC465 or CC468	CC435			
Recourse Obligations and Direct Credit Substitutes:				
Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit Substitutes	CC455			
Amount of Direct Credit Substitutes on Assets in CC455	CC465			
Amount or Recourse Obligations on Assets in CC455	CC468			
Other Contingent Liabilities	CC480			
Contingent Assets	CC490			

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Schedule CF – Consolidated Cash Flow Information

(Report in Thousands of Dollars)

	Lines	For the Quarter Bil	Mil	Thou
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143			
Sales	CF145			
Other Balance Changes	CF148			
Other Mortgage-Backed Securities:				
Purchases	CF153			
Sales	CF155			
Other Balance Changes	CF158			
Mortgage Loans:				
Mortgage Loans Disbursed:				
Construction Loans on:				
1-4 Dwelling Units	CF190			
Multifamily (5 or more Dwelling Units)	CF200			
Nonresidential	CF210			
Permanent Loans on:				
1-4 Dwelling Units	CF225			
Multifamily (5 or more Dwelling Units)	CF245			
Nonresidential (Except Land)	CF260			
Land	CF270			
Loans and Participations Purchased, Secured By:				
1-4 Dwelling Units	CF280			
Multifamily (5 or more Dwelling Units)	CF290			
Nonresidential	CF300			
Loans and Participations Sold, Secured By:				
1-4 Dwelling Units	CF310			
Multifamily (5 or more Dwelling Units)	CF320			
Nonresidential	CF330			
Cash Repayment of Principal	CF340			
Debits Less Credits Other Than Repayment of Principal	CF350			
Memo: Refinancing Loans	CF361			
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390			
Sales	CF395			
Consumer:				
Closed or Purchased	CF400			
Sales	CF405			
Deposits:				
New Deposits Received less Deposits Withdrawn	CF420			
Interest Credited to Deposits	CF430			
Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS Mergers and Conversions)	CF435			

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Schedule DI – Consolidated Deposit Information

Deposit Data:

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Total Broker-Originated Deposits:				
Fully Insured	DI100			
Other	DI110			
Deposits 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			

Deposit and Escrow Data for Deposit Insurance Premium Assessments:

Non-Interest-Bearing Demand Deposits	DI610			
Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710	DI620			
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640			
Time and Savings Deposits	DI650			
Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest)	DI700			
Adjustments to Demand Deposits for Reciprocal Demand Balances with Commercial Banks and Other Savings Associations	DI710			
Other amounts necessary to adjust deposits reported on SC710 (reported in accordance with GAAP) to conform to the definition of deposits in accordance with the Federal Deposit Insurance Act:				
Adjustment to Demand Deposits (including escrows)	DI720			
Adjustment to Time and Savings Deposits (including escrows)	DI730			
To be completed **ONLY** 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)

	Lines	Bil	Mil	Thou
Miscellaneous:				
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**	**NO**	
Aggregate Investment in Service Corporations	SI588			
Extensions of credit by the reporting association (and its controlled subsidiaries) to its executive officers, principal shareholders, directors, and their related interests as of the report date:				
Aggregate amount of all extensions of credit	SI590			
Number of executive officers, principal shareholders, and directors to whom the amount of all extensions of credit (including extensions of credit to related interests) equals or exceeds the lesser of $500,000 or 5 percent of unimpaired capital and unimpaired surplus (CCR30 + CCR35 + CCR530 + CCR105)	SI595			
Summary of Changes in Equity Capital:				
Beginning Equity Capital	**SI600**			
Net Income (Loss) (SO91)	SI610			
Dividends Declared:				
Preferred Stock	SI620			
Common Stock	SI630			
Stock Issued	SI640			
Stock Retired	SI650			
Capital Contributions (Where No Stock is Issued)	SI655			
New Basis Accounting Adjustments	SI660			
Other Comprehensive Income	SI662			
Prior Period Adjustments	SI668			
Other Adjustments	SI671			
Ending Equity Capital (SC80) (600 + 610 – 620 – 630 + 640 – 650 + 655 + 660 + 662 + 668 + 671)	**SI680**			

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Transactions With Affiliates:				
Outstanding Balances of Covered Transactions with Affiliates Subject to Quantitative Limits	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**		**NO**
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

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)

	Lines	Bil	Mil	Thou
Total Dollar Amount of Above Loans (In Thousands of Dollars)	SI910			

		Lines	
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 ☐	NO ☐
Did you include in your balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase?	SQ110	YES ☐	NO ☐
Has there been:			
A change in control?	SQ130	YES ☐	NO ☐
A merger accounted for under the purchase method?.....	SQ160	YES ☐	NO ☐
If you restated your balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization.....	SQ170	MM DD YYYY	
Your fiscal year-end.....	SQ270	mm ____ ____	
Code representing nature of work to be performed by independent public accountants for the current fiscal year	SQ280	Code ____ ____	
Did you change your independent public accountant during the quarter?	SQ300	YES ☐	NO ☐
Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end?	SQ310	YES ☐	NO ☐
Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year?	SQ320	YES ☐	NO ☐
Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association.	SQ410	☐☐☐☐☐	
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	☐☐☐☐☐	

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 _____

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)?.....	SQ540	YES ☐	NO ☐

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Schedule SB – Consolidated Small Business Loans

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

	Lines	ANNUALLY	
Do you have any small business loans to report in this schedule?	SB010	YES	NO
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	NO
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	NO
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:		Actual Number
SC260	SB200	
SC300, 303, and 306	SB210	

		Number of Loans		Outstanding Balance (Report in Thousands of Dollars)		
		Actual Number		Bil	Mil	Thou
Number and amount outstanding of permanent mortgage loans secured by nonfarm, nonresidential properties reported on SC260:						
With original amounts of:						
$100,000 or less	SB300		SB310			
Greater than $100,000 thru $250,000	SB320		SB330			
Greater than $250,000 thru $1 million	SB340		SB350			
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

	Lines				
Does your institution have fiduciary powers?	FS110	YES		NO	
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		NO	
Does your institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?	FS130	YES		NO	

If the answer to FS130 is "NO," do not complete the rest of Schedule FS.
If the answer to FS130 is "YES," complete the applicable items of Schedule FS as follows:

- If 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 Thousands of Dollars)								(Report in Actual Numbers)			
	Managed Assets				Nonmanaged Assets				Number of Managed Accounts		Number of Nonmanaged Accounts	
FIDUCIARY AND RELATED ASSETS	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines		Lines	
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	
Other Retirement Accounts.....	FS240				FS241				FS242		FS243	
Corporate Trust and Agency Accounts	FS250				FS251				FS252		FS253	
Investment Management Agency Accounts.....	FS260								FS262			
Other Fiduciary Accounts.....	FS270				FS271				FS272		FS273	
Total Fiduciary Accounts	**FS20**				**FS21**				**FS22**		**FS23**	
Custody and Safekeeping Accounts					FS280						FS281	
Assets Included Above that are Excluded for Purposes of the OTS Assessment Complexity Component..	FS290				FS291							

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Schedule FS – Fiduciary and Related Services

FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)

(Report Calendar Year-to-Date in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Personal Trust and Agency Accounts	FS310			
Retirement-related Trust and Agency Accounts:				
Employee Benefit – Defined Contribution	FS320			
Employee Benefit – Defined Benefit	FS330			
Other Retirement Accounts	FS340			
Corporate Trust and Agency Accounts	FS350			
Investment Management Agency Accounts	FS360			
Other Fiduciary Accounts	FS370			
Custody and Safekeeping Accounts	FS380			
Other Fiduciary and Related Services Income	FS390			
Total Gross Fiduciary and Related Services Income (310 thru 390)	**FS30**			
Less: Expenses	*FS391*			
Less: Net Losses from Fiduciary and Related Services	*FS392*			
Plus: Intracompany Income Credits for Fiduciary and Related Services	FS393			
Net Fiduciary and Related Services Income (30 – 391 – 392 + 393)	**FS35**			

Memoranda

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

(Report in Thousands of Dollars)

	Number of Issues		Principal Amount Outstanding			
	Lines	Number	Lines	Bil	Mil	Thou
Corporate Trust and Agency Accounts:						
Corporate and Municipal Trusteeships	FS510		FS515			
Transfer Agent, Registrar, Paying Agent, and Other Corporate Agency	FS520					

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Schedule FS – Fiduciary and Related Services

Memoranda – Continued

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

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

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Schedule HC – Thrift Holding Company

Holding Company Number	HC100	H
Fiscal Year End	HC110	mm ____ ____
Stock Exchange Ticker Symbol	HC125	
SEC File Number	HC130	
Website Address (78 characters maximum)	HC140	

	Parent Only (Report in Thousands of Dollars)				Consolidated (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

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

Supplemental Questions:

Have any significant subsidiaries of the holding company been formed, sold, or dissolved during the quarter?	HC810	YES		NO	
Is the holding company or any of its subsidiaries:					
A broker or dealer registered under the Securities Exchange Act of 1934?	HC815	YES		NO	
An investment adviser regulated by the Securities Exchange Commission or any State?	HC820	YES		NO	
An investment company registered under the Investment Company Act of 1940?	HC825	YES		NO	
An insurance company subject to supervision by a State insurance regulator?	HC830	YES		NO	
Subject to regulation by the Commodity Futures Trading Commission?	HC835	YES		NO	
Regulated by a foreign financial services regulator?	HC840	YES		NO	
Has the holding company appointed any new senior executive officers or directors during the quarter?	HC845	YES		NO	
Has the holding company or any of its subsidiaries entered into a new pledge, or changed the terms and conditions of any existing pledge, of capital stock of any subsidiary savings association that secures short-term or long-term debt or other borrowings of the holding company?	HC850	YES		NO	
Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors?	HC855	YES		NO	
Has there been any default in the payment of principal, interest, a sinking or purchase fund installment, or any other default of the holding company or any of its subsidiaries during the quarter?	HC860	YES		NO	
Has there been a change in the holding company's independent auditors during the quarter?	HC865	YES		NO	

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.

	Lines	
Entity Tax ID#	CSS010	
Entity Name	CSS020	
Street Address	CSS025	
City	CSS030	
State	CSS040	
Zip Code	CSS045	
OTS Docket Number or Tax ID# of Immediate Parent	CSS050	
Name of Immediate Parent	CSS060	
% Ownership by Immediate Parent	CSS070	%
Type of Entity (See codes in Instruction Manual)	CSS080	
Type of Business (See codes in Instruction Manual)	CSS100	
	CSS101	
	CSS102	
	CSS103	
Identification Number of Subsidiary Depository Institution	CSS110	
Other Business Type (Narrative limited to 20 characters)	CSS115	

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Total Assets	CSS120			
Total Liabilities	CSS130			
Total Capital	CSS140			
Net Income (Loss) for the Calendar Year	CSS150			
Gross Commitments and Contingent Liabilities	CSS160			

Transactional Internet Banking Web Site, as Defined in 12 CFR 555.300(b) (78 characters maximum)
(if none, leave blank) CSS200

Is this entity a GAAP-consolidated subsidiary of the parent savings association? CSS210 **YES** ☐ **NO** ☐

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Schedule CCR – Consolidated Capital Requirement

TIER 1 (CORE) CAPITAL REQUIREMENT:

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Tier 1 (Core) Capital				
Equity Capital (SC80)	CCR100			
Deduct:				
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			
Add:				
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			
Tier 1 (Core) Capital (100 – 105 – 115 – 133 – 134 + 180 + 185 + 190 + 195)	**CCR20**			
Adjusted Total Assets				
Total Assets (SC60)	CCR205			
Deduct:				
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			
Add:				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges	CCR280			
Qualifying Intangible Assets	CCR285			
Other	CCR290			
Adjusted Total Assets (205 – 260 – 265 – 270 – 275 + 280 + 285 + 290)	**CCR25**			
Tier 1 (Core) Capital Requirement (25 x 4%)	**CCR27**			

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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

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

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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

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

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

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

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ASSETS

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

	Coupon				
	Less Than 5%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-Year Mortgages and MBS:					
Mortgage Loans	CMR001 $	CMR002 $	CMR003 $	CMR004 $	CMR005 $
WARM	CMR006 months	CMR007 months	CMR008 months	CMR009 months	CMR010 months
WAC	CMR011 . %	CMR012 . %	CMR013 . %	CMR014 . %	CMR015 . %
$ of Which Are FHA or VA Guaranteed	CMR016 $	CMR017 $	CMR018 $	CMR019 $	CMR020 $
Securities Backed By Conventional Mortgages	CMR026 $	CMR027 $	CMR028 $	CMR029 $	CMR030 $
WARM	CMR031 months	CMR032 months	CMR033 months	CMR034 months	CMR035 months
Wtd Avg Pass-Thru Rate	CMR036 . %	CMR037 . %	CMR038 . %	CMR039 . %	CMR040 . %
Securities Backed by FHA or VA Mortgages	CMR046 $	CMR047 $	CMR048 $	CMR049 $	CMR050 $
WARM	CMR051 months	CMR052 months	CMR053 months	CMR054 months	CMR055 months
Wtd Avg Pass-Thru Rate	CMR056 . %	CMR057 . %	CMR058 . %	CMR059 . %	CMR060 . %
15- Year Mortgages and MBS:					
Mortgage Loans	CMR066 $	CMR067 $	CMR068 $	CMR069 $	CMR070 $
WAC	CMR071 . %	CMR072 . %	CMR073 . %	CMR074 . %	CMR075 . %
Mortgage Securities	CMR076 $	CMR077 $	CMR078 $	CMR079 $	CMR080 $
Wtd Avg Pass-Thru Rate	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	CMR096 $	CMR097 $	CMR098 $	CMR099 $	CMR100 $
WAC	CMR101 . %	CMR102 . %	CMR103 . %	CMR104 . %	CMR105 . %
Mortgage Securities	CMR106 $	CMR107 $	CMR108 $	CMR109 $	CMR110 $
Wtd Avg Pass-Thru Rate	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			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Mo or Less	7 Mo to 2 Yrs	2 + Yrs to 5 Yrs	1 Month	2 Mo to 5 Yrs
Teaser ARMs					
Balances Currently Subject to Introductory Rates	CMR141 $	CMR142 $	CMR143 $	CMR144 $	CMR145 $
WAC	CMR146 . %	CMR147 . %	CMR148 . %	CMR149 . %	CMR150 . %
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	CMR156 $	CMR157 $	CMR158 $	CMR159 $	CMR160 $
Wtd Avg Margin	CMR161 bp	CMR162 bp	CMR163 bp	CMR164 bp	CMR165 bp
WAC	CMR166 . %	CMR167 . %	CMR168 . %	CMR169 . %	CMR170 . %
WARM	CMR171 months	CMR172 months	CMR173 months	CMR174 months	CMR175 months
Wtd Avg Time Until Next Payment Reset	CMR176 months	CMR177 months	CMR178 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):

	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
ARM Balances by Distance to Lifetime Cap	6 Mo or Less	7 Mo to 2 Yrs	2 + Yrs to 5 Yrs	1 Month	2 Mo to 5 Yrs
Balances W/Coupon Within 200 bp of Lifetime Cap	CMR186 $	CMR187 $	CMR188 $	CMR189 $	CMR190 $
Wtd Avg Distance from Lifetime Cap	CMR191 bp	CMR192 bp	CMR193 bp	CMR194 bp	CMR195 bp
Balances W/Coupon 201-400 bp from Lifetime Cap	CMR196 $	CMR197 $	CMR198 $	CMR199 $	CMR200 $
Wtd Avg Distance from Lifetime Cap	CMR201 bp	CMR202 bp	CMR203 bp	CMR204 bp	CMR205 bp
Balances W/Coupon Over 400 bp from Lifetime Cap	CMR206 $	CMR207 $	CMR208 $	CMR209 $	CMR210 $
Wtd Avg Distance from Lifetime Cap	CMR216 bp	CMR217 bp	CMR218 bp	CMR219 bp	CMR220 bp
Balances Without Lifetime Cap	CMR211 $	CMR212 $	CMR213 $	CMR214 $	CMR215 $
ARM Cap & Floor Detail					
Balances Subject to Periodic Rate Caps	CMR221 $	CMR222 $	CMR223 $	CMR224 $	CMR225 $
Wtd Avg Periodic Rate Cap (in basis points)	CMR226 bp	CMR227 bp	CMR228 bp	CMR229 bp	CMR230 bp
Balances Subject to Periodic Rate Floors	CMR231 $	CMR232 $	CMR233 $	CMR234 $	CMR235 $
MBS Included in ARM Balances	CMR241 $	CMR242 $	CMR243 $	CMR244 $	CMR245 $

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ASSETS---Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES

Adjustable-Rate:

	Balloons		Fully Amortizing	
Balances	CMR261	$	CMR262	$
WARM	CMR263	months	CMR264	months
Remaining Term to Full Amortization	CMR265	months		
Rate Index Code	CMR267		CMR268	
Margin	CMR269	bp	CMR270	bp
Reset Frequency	CMR271	months	CMR272	months
MEMO: ARMs within 300 bp of Life Cap				
Balances	CMR273	$	CMR274	$
WA Distance to Lifetime Cap (bp)	CMR275	bp	CMR276	bp

Fixed-Rate:

Balances	CMR281	$	CMR282	$
WARM	CMR283	months	CMR284	months
Remaining Term to Full Amortization	CMR285	months		
WAC	CMR287	. %	CMR288	. %

CONSTRUCTION & LAND LOANS

	Adjustable Rate		Fixed Rate	
Balances	CMR291	$	CMR292	$
WARM	CMR293	months	CMR294	months
Rate Index Code	CMR295			
Margin in Col 1; WAC in Col 2	CMR297	bp	CMR298	. %
Reset Frequency	CMR299	months		

SECOND MORTGAGE LOANS & SECURITIES

	Adjustable Rate		Fixed Rate	
Balances	CMR311	$	CMR312	$
WARM	CMR313	months	CMR314	months
Rate Index Code	CMR315			
Margin in Col 1; WAC in Col 2	CMR317	bp	CMR318	. %
Reset Frequency	CMR319	months		

ASSETS---CONTINUED

COMMERCIAL LOANS

	Adjustable Rate		Fixed Rate	
Balances	CMR325	$	CMR326	$
WARM	CMR327	months	CMR328	months
Margin in Col 1; WAC in Col 2	CMR329	bp	CMR330	. %
Reset Frequency	CMR331	months		
Rate Index Code	CMR333			

CONSUMER LOANS

	Adjustable Rate		Fixed Rate	
Balances	CMR335	$	CMR336	$
WARM	CMR337	months	CMR338	months
Rate Index Code	CMR339			
Margin in Col 1; WAC in Col 2	CMR341	bp	CMR342	. %
Reset Frequency	CMR343	months		

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE

	High Risk		Low Risk	
Collateralized Mortgage Obligations:				
Floating Rate	CMR351	$	CMR352	$
Fixed Rate:				
Remaining WAL<=5 Years	CMR353	$	CMR354	$
Remaining WAL 5-10 Years	CMR355	$	CMR356	$
Remaining WAL Over 10 Years	CMR357	$		
Superfloaters	CMR359	$		
Inverse Floaters & Super POs	CMR361	$		
Other	CMR363	$	CMR364	$
CMO Residuals:				
Fixed Rate	CMR365	$	CMR366	$
Floating Rate	CMR367	$	CMR368	$
Stripped Mortgage-Backed Securities:				
Interest-Only MBS	CMR369	$	CMR370	$
WAC	CMR371	. %	CMR372	. %
Principal-Only MBS	CMR373	$	CMR374	$
WAC	CMR375	. %	CMR376	. %
Total Mortgage-Derivative Securities--Book Value	CMR377	$	CMR378	$

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ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing

	Coupon of Fixed-Rate Mortgages Serviced for Others									
	Less Than 5%		5.00 to 5.99%		6.00 to 6.99%		7.00 to 7.99%		8.00% & Above	
Balances Serviced	CMR401	$	CMR402	$	CMR403	$	CMR404	$	CMR405	$
WARM	CMR406	months	CMR407	months	CMR408	months	CMR409	months	CMR410	months
Wtd Avg Servicing Fee	CMR411	bp	CMR412	bp	CMR413	bp	CMR414	bp	CMR415	bp

Total # of Fixed-Rate Loans Serviced That Are:

Conventional Loans	CMR421	loans
FHA/VA Loans	CMR422	loans
Subserviced by Others	CMR423	loans

Adjustable-Rate Mortgage Loan Servicing

	Index on Serviced Loan			
	Current Market		Lagging Market	
Balances Serviced	CMR431	$	CMR432	$
WARM	CMR433	months	CMR434	months
Wtd Avg Servicing Fee	CMR435	bp	CMR436	bp

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
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: Unamortized Yield Adjustments	CMR504	$
Valuation Allowances	CMR507	$
Unrealized Gains (Losses)	CMR508	$

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Nonperforming Loans	CMR511	$
Accrued Interest Receivable	CMR512	$
Less: Unamortized Yield Adjustments	CMR513	$
Valuation Allowances	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: Unamortized Yield Adjustments	CMR539	$
Valuation Allowances	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 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:	Original Maturity in Months: 12 or Less	13 to 36	37 or More	Early Withdrawals During Quarter
Balances Maturing in 3 Months or Less	CMR601 $	CMR602 $	CMR603 $	CMR604 $
WAC	CMR605 . %	CMR606 . %	CMR607 . %	
WARM	CMR608 months	CMR609 months	CMR610 months	
Balances Maturing in 4 to 12 Months	CMR615 $	CMR616 $	CMR617 $	CMR618 $
WAC	CMR619 . %	CMR620 . %	CMR621 . %	
WARM	CMR622 months	CMR623 months	CMR624 months	
Balances Maturing in 13 to 36 Months		CMR631 $	CMR632 $	CMR633 $
WAC		CMR634 . %	CMR635 . %	
WARM		CMR636 months	CME637 months	
Balances Maturing in 37 or More Months			CMR641 $	CMR642 $
WAC			CMR643 . %	
WARM			CMR644 months	

Total Fixed-rate, Fixed-maturity Deposits: CMR645 $

Memo: Fixed-rate, Fixed-maturity Deposit Detail:	Original Maturity in Months: 12 of Less	13 to 36	37 or More
Balances in Brokered Deposits	CMR650 $	CMR651 $	CMR652 $
Deposits with Early-withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	CMR653 $	CMR654 $	CMR655 $
Penalty in Months of Forgone Interest (expressed to two decimal places; e.g., x.xx)	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%	CMR675	$	CMR676	$	CMR677	$	CMR678	. %
3.00 to 3.99%	CMR679	$	CMR680	$	CMR681	$	CMR682	. %
4.00 to 4.99%	CMR683	$	CMR684	$	CMR685	$	CMR686	. %
5.00 to 5.99%	CMR687	$	CMR688	$	CMR689	$	CMR690	. %
6.00 to 6.99%	CMR691	$	CMR692	$	CMR693	$	CMR694	. %
7.00 to 7.99%	CMR695	$	CMR696	$	CMR697	$	CMR698	. %
8.00 to 8.99%	CMR699	$	CMR700	$	CMR701	$	CMR702	. %
9.00% and Above	CMR703	$	CMR704	$	CMR705	$	CMR706	. %
WARM	CMR711	months	CMR712	months	CMR713	months		

Total Fixed-Rate, Fixed-Maturity Borrowings ..... CMR715 $

Memo: Book Value of Redeemable Preferred Stock ..... CMR755 $

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

NON-MATURITY DEPOSITS

	Total Balances	WAC	Balances in New Accounts
Transaction Accounts	CMR762 $	CMR763 . %	CMR764 $
Money Market Deposit Accounts (MMDAs)	CMR765 $	CMR766 . %	CMR767 $
Passbook Accounts	CMR768 $	CMR769 . %	CMR770 $
Noninterest-Bearing Nonmaturity Deposits	CMR771 $		CMR773 $

ESCROW ACCOUNTS

	Total Balances	WAC
Escrows for Mortgages Held in Portfolio	CMR775 $	CMR776 . %
Escrows for Mortgages Serviced for Others	CMR777 $	CMR778 . %
Other Escrows	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	CMR785 $
Miscellaneous I	CMR786 $
Miscellaneous II	CMR787 $
TOTAL LIABILITIES (includes on-balance-sheet items that are in supplemental reporting and are not included above)	**CMR790** $
MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	CMR793 $
EQUITY CAPITAL	CMR796 $
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**CMR800** $

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Financial Derivatives and Off-Balance-Sheet Positions

	[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

	# of Positions	
Reported Above at CMR801-CMR880	CMR901	
Reported Using Supplemental Reporting	CMR902	
Self-Valued & Reported Using Supplemental Reporting of Market Value Estimates	CMR903	

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Entry Number (OAL010)	Asset/ Liability Code (OAL020)	Rate Index Code (OAL030)	Balance $000 (OAL040)	Margin/ WAC in bp (OAL050)	Rate Reset Frequency (OAL060)	Months to Full Amort/ Next Reset (OAL070)	Remaining Maturity (OAL080)	Distance to Lifetime Cap (OAL090)	Distance to Lifetime Floor (OAL100)
			$	bp	mo	mo	mo	bp	bp
			$	bp	mo	mo	mo	bp	bp
			$	bp	mo	mo	mo	bp	bp

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock						
Entry Number (RMV010)	Asset/ Liability Code (RMV020)	Balance $000 (RMV030)	– 300 bp (RMV040)	– 200 bp (RMV050)	– 100 bp (RMV060)	No Change (RMV070)	+ 100 bp (RMV080)	+ 200 bp (RMV090)	+ 300 bp (RMV100)

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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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