



Thrift Financial Report Sample Forms

2000

Office of Thrift Supervision
1700 G Street, N.W.
Washington, D.C. 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 is 33 hours per response. 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 Financial Reporting, Research and Analysis, 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.

Association _____

Docket _____

**Office of Thrift Supervision
2000 Thrift Financial Report
Officers' and Directors'
Certification**

For the Thrift Financial Report as of _____, 2000

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

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

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

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

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

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

Director

Signature of Officer Authorized to Sign Report

Director

Date of Signature

Director

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

ASSETS

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

Cash, Deposits and Investment Securities:

Total.....

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

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

Mortgage Pool Securities:

Total.....

SC20			
SC210			
SC215			
SC220			
SC227			

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

Mortgage Loans:

Total.....

SC23			
SC230			
SC235			
SC240			
SC250			
SC253			
SC256			
SC260			
SC265			

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

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

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

SC272			
SC275			

Allowance for Loan and Lease Losses.....

SC283			
-------	--	--	--

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
Other Assets:				
Total	SC58			
Servicing Assets on:				
Mortgage Loans	SC642			
Nonmortgage Loans	SC644			
Interest-only Strip Receivables and Certain Other Instruments	SC655			
Goodwill and Other Intangible Assets	SC660			
Other Assets	SC690			
Memo: Detail of Other Assets				
	Code		Amount	
	SC691			SC692
	SC693			SC694
	SC697			SC698
General Valuation Allowances	SC699			
Total Assets	SC60			

LIABILITIES

Deposits	SC710			
Escrows	SC783			
Unamortized Yield Adjustments on Deposits	SC715			
Borrowings:				
Total	SC72			
Advances from FHLBank	SC720			
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	SC730			
Subordinated Debentures (Including Mandatory Convertible Securities)	SC735			
Mortgage Collateralized Securities Issued:				
CMOs (including REMICs)	SC740			
Other	SC745			
Other Borrowings	SC760			
Other Liabilities:				
Total	SC75			
Accrued Interest Payable - Deposits	SC763			
Accrued Interest Payable - Other	SC766			
Accrued Taxes	SC776			
Accounts Payable	SC780			
Deferred Income Taxes	SC790			
Other Liabilities and Deferred Income	SC796			
Memo: Detail of Other Liabilities				
	Code		Amount	
	SC791			SC792
	SC794			SC795
	SC797			SC798
Total Liabilities	SC70			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SO — Consolidated Statement of Operations

(Report in Thousands of Dollars)

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SO — Consolidated Statement of Operations**

(Report in Thousands of Dollars)

		For the Quarter		
	Line	Bil	Mil	Thou
Noninterest Expense:	Total			
All Personnel Compensation and Expense.....	SO510			
Legal Expense.....	SO520			
Office Occupancy and Equipment Expense.....	SO530			
Marketing and Other Professional Services.....	SO540			
Loan Servicing Fees.....	SO550			
Amortization of Goodwill.....	SO560			
Net Provision for Losses on Noninterest-bearing Assets.....	SO570			
Other Noninterest Expense.....	SO580			
Memo: Detail of Other Noninterest Expense				
	Code			Amount
	SO581			SO582
	SO583			SO584
	SO585			SO586
Income (Loss) Before Income Taxes	SO60			
Income Taxes:	Total			
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			

For informational purposes only:
not for data entry

**Office of Thrift Supervision
2000 Thrift Financial Report**

Association _____
Docket Number _____
Report Date _____, 2000

Schedule VA — Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars)
For the Quarter

Reconciliation

Valuation Allowances

	General				Specific				Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Beginning Balance	VA105				VA108				VA110			
<i>Add or Deduct:</i>												
Net Provision for Loss	VA115				VA118				VA120			
Transfers	VA125				VA128							
<i>Add:</i>												
Recoveries	VA135								VA140			
Acquisitions	VA145				VA148				VA150			
<i>Deduct:</i>												
Charge-offs	VA155				VA158				VA160			
Ending Balance	VA165				VA168				VA170			

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances								Total			
	Charge-Offs (VA155)				Recoveries (VA135)				VA118 + VA128											
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Deposits, and Investment																				
Securities	VA30				VA31				VA32				VA35							
Mortgage Pool Securities	VA380				VA381				VA382				VA385							
Mortgage Loans: Total	VA40				VA41				VA42				VA45							
Construction:																				
1-4 Dwelling Units	VA420				VA421				VA422				VA425							
5 or More Dwelling Units	VA430				VA431				VA432				VA435							
Nonresidential Property	VA440				VA441				VA442				VA445							
Permanent:																				
1-4 Closed-End First Mortgages & Junior Liens	VA450				VA451				VA452				VA455							
1-4 Revolving, Open-End Loans	VA460				VA461				VA462				VA465							
5 or More Dwelling Units	VA470				VA471				VA472				VA475							
Nonresidential Property (Except Land)	VA480				VA481				VA482				VA485							
Land	VA490				VA491				VA492				VA495							

For informational purposes only:
not for data entry

**Office of Thrift Supervision
2000 Thrift Financial Report**

Association _____
Docket Number _____
Report Date _____, 2000

Schedule VA — Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars)
For the Quarter

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)							
	Charge-Offs (VA155)				Recoveries (VA135)								Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Nonmortgage Loans: Total.....	VA50				VA51				VA52				VA55			
Commercial.....	VA520				VA521				VA522				VA525			
Consumer (Closed-End):																
Loans on Deposits.....	VA510				VA511				VA512				VA515			
Home Improvement Loans.....	VA516				VA517				VA518				VA519			
Education Loans.....	VA530				VA531				VA532				VA535			
Auto Loans.....	VA540				VA541				VA542				VA545			
Mobile Home Loans.....	VA550				VA551				VA552				VA555			
Other.....	VA560				VA561				VA562				VA565			
Consumer (Open-End):																
Revolving Loans Secured by 1-4 Dwelling Units.....	VA570				VA571				VA572				VA575			
Credit Cards and Related Plans.....	VA580				VA581				VA582				VA585			
Reposessed Assets: Total.....	VA60								VA62				VA65			
Real Estate:																
Construction.....	VA605								VA606				VA607			
1-4 Dwelling Units.....	VA613								VA614				VA615			
5 or More Dwelling Units.....	VA616								VA617				VA618			
Nonresidential (Except Land).....	VA625								VA626				VA627			
Land.....	VA628								VA629				VA631			
Other Reposessed Assets.....	VA630								VA632				VA633			
Real Estate Held for Investment.....	VA70								VA72				VA75			
Equity Investments Not Subject to SFAS No. 115.....	VA820				VA821				VA822				VA825			
Other Assets.....	VA930				VA931				VA932				VA935			

For informational purposes only:
not for data entry

**Office of Thrift Supervision
2000 Thrift Financial Report**

Association _____
Docket Number _____
Report Date _____, 2000

Schedule VA — Consolidated Valuation Allowances and Related Data

OTHER ITEMS

(Report in Thousands of Dollars)

Troubled Debt Restructured:

Line	Bil	Mil	Thou
VA940			
VA941			

Mortgage Loans Foreclosed During the Quarter:

Total.....

Construction	VA95			
Permanent Loans Secured By:	VA951			
1-4 Dwelling Units	VA952			
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			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule PD — Consolidated Past Due and Nonaccrual

PAST DUE AND STILL ACCRUING

(Report in Thousands of Dollars)

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

30 - 89 DAYS

Mortgage Loans:

Construction PD115

Permanent, Secured by:

1-4 Dwelling Units PD120

5 or More Dwelling Units PD125

Nonresidential Property (Except Land) PD135

Land PD138

Nonmortgage Loans and Leases:

Commercial PD140

Consumer Loans:

Closed-End:

Loans on Deposits PD161

Home Improvement Loans PD163

Education Loans PD165

Auto Loans PD167

Mobile Home Loans PD169

Other, Including Leases PD170

Open-End:

Revolving Loans Secured by 1-4 Dwelling Units PD175

Credit Cards and Related Plans PD178

Total **PD10**

90 DAYS OR MORE

Mortgage Loans:

Construction PD215

Permanent, Secured by:

1-4 Dwelling Units PD220

5 or More Dwelling Units PD225

Nonresidential Property (Except Land) PD235

Land PD238

Nonmortgage Loans and Leases:

Commercial PD240

Consumer Loans:

Closed-End:

Loans on Deposits PD261

Home Improvement Loans PD263

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule PD — Consolidated Past Due and Nonaccrual

PAST DUE AND STILL ACCRUING

(Report in Thousands of Dollars)

90 DAYS OR MORE (continued)

Line	Bil	Mil	Thou
PD265			
PD267			
PD269			
PD270			
PD275			
PD278			
PD20			

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

Total.....

NONACCRUAL

Mortgage Loans:

PD315			
PD320			
PD325			
PD335			
PD338			

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

Nonmortgage Loans and Leases:

PD340			
PD361			
PD363			
PD365			
PD367			
PD369			
PD370			

Commercial.....
Consumer Loans:
Closed-End:
Loans on Deposits.....
Home Improvement Loans.....
Education Loans.....
Auto Loans.....
Mobile Home Loans.....
Other, Including Leases.....

Open-End:
Revolving Loans Secured by 1-4 Dwelling Units.....
Credit Cards and Related Plans.....

Total.....

PD375			
PD378			
PD30			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CC — Consolidated Commitments and Contingencies

Commitments Outstanding:

(Report in Thousands of Dollars)

Undisbursed Balance of Loans Closed (Loans-in-process Excluding Lines of Credit):

Line	Bil	Mil	Thou
CC105			
CC115			
CC125			

Mortgage Construction Loans.....
Other Mortgage Loans.....
Nonmortgage Loans.....

To Originate Mortgages Secured by:

CC280			
CC290			
CC300			

1-4 Dwelling Units.....
5 or More Dwelling Units.....
All Other Real Estate.....

To Originate Nonmortgage Loans.....

CC310			
-------	--	--	--

To Purchase Loans.....

CC320			
-------	--	--	--

To Sell Loans.....

CC330			
-------	--	--	--

To Purchase Mortgage Pool Securities.....

CC340			
-------	--	--	--

To Sell Mortgage Pool Securities.....

CC350			
-------	--	--	--

To Purchase Investment Securities.....

CC360			
-------	--	--	--

To Sell Investment Securities.....

CC370			
-------	--	--	--

Lines and Letters of Credit:

Unused Lines of Credit:

CC410			
CC420			

Open-End Consumer Lines.....
Commercial Lines.....

Letters of Credit:

CC430			
CC435			

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

Recourse Obligations and Direct Credit Substitutes

Total Principal Amount of Off-Balance-Sheet Assets Covered by Recourse Obligations or Direct Credit Substitutes.....

CC455			
-------	--	--	--

Amount of Direct Credit Substitutes on Assets in CC455.....

CC465			
-------	--	--	--

Amount of Recourse Obligations on Assets in CC455.....

CC468			
-------	--	--	--

Other Contingent Liabilities.....

CC480			
-------	--	--	--

Contingent Assets.....

CC490			
-------	--	--	--

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CF — Consolidated Cash Flow Information

(Report in Thousands of Dollars)

		For the Quarter		
		Line	Bil	Mil
Mortgage Pool Securities:				
Purchases - Secured by Fixed-Rate Mortgages	CF140	:	:	:
Purchases - Secured by Variable-Rate Mortgages	CF150	:	:	:
Sales - Secured by Fixed-Rate Mortgages	CF160	:	:	:
Sales - Secured by Variable-Rate Mortgages	CF170	:	:	:
Principal Reductions	CF180	:	:	:
Mortgage Loans:				
Mortgage Loans Disbursed:				
Construction Loans on:				
1-4 Dwelling Units	CF190	:	:	:
5 or More Dwelling Units	CF200	:	:	:
Nonresidential	CF210	:	:	:
Permanent Loans on:				
1-4 Dwelling Units:				
Newly Built	CF220	:	:	:
Previously Occupied	CF230	:	:	:
5 or More Dwelling Units:				
Newly Built	CF240	:	:	:
Previously Occupied	CF250	:	:	:
Nonresidential (Except Land)	CF260	:	:	:
Land	CF270	:	:	:
Loans and Participations Purchased, Secured By:				
1-4 Dwelling Units	CF280	:	:	:
5 or More Dwelling Units	CF290	:	:	:
Nonresidential	CF300	:	:	:
Loans and Participations Sold, Secured By:				
1-4 Dwelling Units	CF310	:	:	:
5 or More Dwelling Units	CF320	:	:	:
Nonresidential	CF330	:	:	:
Cash Repayment of Principal	CF340	:	:	:
Debits less Credits Other Than Repayment of Principal	CF350	:	:	:
Refinancing Loans	CF360	:	:	:
Nonmortgage Loans Closed or Purchased:				
Commercial	CF390	:	:	:
Consumer	CF400	:	:	:
Deposits:				
New Deposits Received less Deposits Withdrawn	CF420	:	:	:
Interest Credited to Deposits	CF430	:	:	:
Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS Mergers and Conversions)	CF435	:	:	:

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SI — Consolidated Supplemental Information

Deposit Data:

(Report in Thousands of Dollars)

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

Deposit and Escrow Data for Deposit Insurance Premium Assessments:

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

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

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SI — Consolidated Supplemental Information

(Report in Thousands of Dollars)

Other Data:

Line	Bil	Mil	Thou
SI350	:	:	:
SI370	:	:	:
SI375	:	:	:
SI385	:	:	:
SI387	:	:	:
SI390	:	:	:

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

Regulatory Liquidity:

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

Qualified Thrift Lender Test:

Actual Thrift Investment Percentage at Month-end:			
First Month of Quarter.....	Percentages	}	SI581 — — . — — %
Second Month of Quarter.....			SI582 — — . — — %
Third Month of Quarter.....			SI583 — — . — — %

Extensions of credit by the reporting association (and its controlled subsidiaries) to its executive officers, principal shareholders, directors, and their related interests as of the report date:

Aggregate amount of all extensions of credit.....	SI590	:	:
Number of executive officers, principal shareholders, and directors to whom the amount of all extensions of credit (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of unimpaired capital and unimpaired surplus (CCR30 + CCR35 + CCR530 + CCR105).....	SI595		Actual Number :

Reconciliation of Equity Capital:

Beginning Equity Capital.....	SI600	:	:
Net Income (Loss) (SO91).....	SI610	:	:
Dividends Declared:			
Preferred Stock.....	SI620	:	:
Common Stock.....	SI630	:	:
Stock Issued.....	SI640	:	:
Stock Retired.....	SI650	:	:
New Basis Accounting Adjustments.....	SI660	:	:
Other Adjustments.....	SI670	:	:
Ending Equity Capital (SC80).....	SI680	:	:

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SI — Consolidated Supplemental Information

Asset Repricing/Maturing Data

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

	Yes	No
SI700		

(Report in Thousands of Dollars)

Assets Repricing/Maturing in Three Years or Less:

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

Line	Bil	Mil	Thou
SI710	:	:	:
SI720	:	:	:

Assets Repricing/Maturing in More than Three Years:

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

SI730	:	:
SI740	:	:

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

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

SI800	:	:
SI810	:	:
SI820	:	:
SI830	:	:
SI840	:	:
SI850	:	:
SI860	:	:

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
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.

	Line	Actual Number
Number of Loans Made to Executive Officers During the Quarter	S1900	
		(Report in Thousands of Dollars)
		Bil : Mil : Thou
Total Dollar Amount of Above Loans (In Thousands of Dollars)	S1910	
Range of Interest Charged on Above Loans		
Minimum	S1920	___ . ___ %
Maximum	S1930	___ . ___ %

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

Signature and Title of Officer Authorized to Sign Report

Date

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SQ — Consolidated Supplemental Questions**

**Check the
Appropriate Box**

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

Line	Yes	No
------	-----	----

Did the reporting association acquire any assets through merger with another depository institution?.....

SQ100		
-------	--	--

Did the reporting association include in this balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase?.....

SQ110		
-------	--	--

Has there been:

a change in the control of the association?.....
a merger accounted for under the purchase method?.....

SQ130		
SQ160		

If the reporting association restated its balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization (MMDDYYYY).....

SQ170	__ __	mm
-------	-------	----

Reporting association's fiscal year-end

SQ270	__ __
-------	-------

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

SQ280	__ __	Code
		Yes No

Did the reporting association change its independent public accountant during the quarter? ...

SQ300		
-------	--	--

Did the reporting association and its consolidated subsidiaries have any outstanding futures or options positions at quarter-end?

SQ310		
-------	--	--

Does the reporting association have a Subchapter S election in effect for Federal income tax purposes for the current tax year?

SQ320		
-------	--	--

Has the reporting association been consolidated with its parent in another TFR? If so, enter the OTS docket number of the parent savings association.

SQ410					
-------	--	--	--	--	--

Has the reporting association been consolidated with its parent in a Commercial Bank Call Report? If so, enter the FDIC certificate number of the parent commercial bank.

SQ420					
-------	--	--	--	--	--

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule YD — Yields on Deposits

Interest Rate Yield on New Deposits Received:

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

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

Balances of \$100,000 or less:

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

Balances Greater than \$100,000:

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule SB — Consolidated Small Business Loans

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

Annually

Loans to Small Businesses and Small Farms:

Does the reporting association have any loans secured primarily by farms reported on SC260 or any loans to finance agricultural production or other loans to farmers reported on SC300, 303, or 306?

Line	Yes	No
SB100		

If 100 is yes, complete lines 300 through 650 (Do not complete 110 thru 210). If no, complete the following item, 110.

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

	Yes	No
SB110		

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

Number of loans reported on lines:

SC260.....
SC300, 303, and 306.....

Actual Number	
SB200	
SB210	

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

Number of Loans

Outstanding Balance

(Report in Thousands of Dollars)

With original amounts of:

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

Actual Number		Outstanding Balance		
		Bil	Mil	Thou
SB300		SB310	:	:
SB320		SB330	:	:
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.....
Greater than \$100,000 thru \$250,000.....
Greater than \$250,000 thru \$1 million.....

SB400		SB410	:	:
SB420		SB430	:	:
SB440		SB450	:	:

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

With original amounts of:

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

SB500		SB510	:	:
SB520		SB530	:	:
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.....
Greater than \$100,000 thru \$250,000.....
Greater than \$250,000 thru \$500,000.....

SB600		SB610	:	:
SB620		SB630	:	:
SB640		SB650	:	:

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CSS – Subordinate Organization Schedule**

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

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement**

(Report in Thousands of Dollars)

TIER 1 (CORE) CAPITAL REQUIREMENT

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

Tier 1 (Core) Capital

Equity Capital (SC80).....	CCR100			
<i>Deduct:</i>				
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105			
Goodwill and Other Intangible Assets.....	CCR115			
Nonqualifying Equity Instruments.....	CCR120			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets	CCR133			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes	CCR102			
Qualifying Intangible Assets.....	CCR220			
Minority Interest in Includable Consolidated Subsidiaries Reported on SC799.....	CCR125			
Mutual Institutions' Nonwithdrawable Deposit Accounts Reported on SC710	CCR130			
Tier 1 (Core) Capital (100 – 105 – 115 – 120 – 133 + 102 + 220 + 125 + 130).....	CCR20			

Adjusted Total Assets

Total Assets (SC60).....	CCR135			
<i>Deduct:</i>				
Assets of "Nonincludable" Subsidiaries	CCR145			
Goodwill and Other Intangible Assets.....	CCR155			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets	CCR170			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges	CCR137			
Qualifying Intangible Assets.....	CCR250			
Adjusted Total Assets (135 – 145 – 155 – 170 + 137 + 250).....	CCR25			
Tier 1 (Core) Capital Requirement (25 x 4%).....	CCR27			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

TOTAL RISK-BASED CAPITAL REQUIREMENT:

	Line	Bil	Mil	Thou
Tier 1 (Core) Capital (20)	CCR30			
Tier 2 (Supplementary) Capital:				
Unrealized Gains on Available-for-Sale Equity Securities.....	CCR302			
Qualifying Subordinated Debt and Redeemable Preferred Stock.....	CCR310			
Capital Certificates.....	CCR320			
Nonwithdrawable Deposit Accounts Not Reported on CCR130.....	CCR330			
Other Equity Instruments.....	CCR340			
Allowances for Loan and Lease Losses.....	CCR350			
Tier 2 (Supplementary) Capital (302 + 310 + 320 + 330 + 340 + 350)	CCR33			
Allowable Tier 2 (Supplementary) Capital	CCR35			
Equity Investments and Other Assets Required to be Deducted.....	CCR370			
Low-Level Recourse Deduction.....	CCR375			
Capital Reduction for Interest-rate Risk (IRR) Exposure.....	CCR380			
Total Risk-based Capital (30 + 35 – 370 – 375 – 380)	CCR39			
RISK-WEIGHT CATEGORIES				
0% Risk-weight:				
Cash.....	CCR400			
Securities Backed by Full Faith and Credit of U.S. Government.....	CCR405			
Notes and Obligations of FDIC.....	CCR408			
FDIC Covered Assets.....	CCR410			
Other.....	CCR415			
Total (400 + 405 + 408 + 410 + 415).....	CCR420			
0% Risk-weight Total (420 x 0%)	CCR40			
20% Risk-weight:				
High-quality MBS.....	CCR430			
Claims on FHLBs.....	CCR435			
General Obligations of State and Local Governments.....	CCR440			
Claims on Domestic Depository Institutions.....	CCR445			
Other.....	CCR450			
Total (430 + 435 + 440 + 445 + 450).....	CCR455			
20% Risk-weight Total (455 x 20%)	CCR45			
50% Risk-weight:				
Qualifying Single-family Residential Mortgage Loans.....	CCR460			
Qualifying Multifamily Residential Mortgage Loans.....	CCR465			
Other MBS Backed by Qualifying Mortgage Loans.....	CCR470			
State and Local Revenue Bonds.....	CCR475			
Other.....	CCR480			
Total (460 + 465 + 470 + 475 + 480).....	CCR485			
50% Risk-weight Total (485 x 50%)	CCR50			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
100% Risk-weight:				
All Other Assets	CCR505	:	:	:
Total (505)	CCR510	:	:	:
100% Risk-weight Total (510 x 100%).....	CCR55	:	:	:
Low-Level Recourse Amount (Before Risk-weighting)	CCR605	:	:	:
Low-Level Recourse Risk-weighted Assets (605 x 12.5).....	CCR62	:	:	:
Assets to Risk-weight (420 + 455 + 485 + 510 + 605).....	CCR64	:	:	:
Subtotal Risk-weighted Assets (40 + 45 + 50 + 55 + 62).....	CCR75	:	:	:
Excess Allowances for Loan and Lease Losses	CCR530	:	:	:
Total Risk-weighted Assets (75 – 530).....	CCR78	:	:	:
Total Risk-based Capital Requirement (78 x 8%).....	CCR80	:	:	:
CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:				
Tier 1 (Core) Capital Ratio	CCR810	__ __ . __ __	%	
(Tier 1 (Core) Capital ÷ Adjusted Total Assets)				
Total Risk-Based Capital Ratio	CCR820	__ __ . __ __	%	
(Total Risk-Based Capital ÷ Risk-weighted Assets)				
Tier 1 Risk-Based Capital Ratio	CCR830	__ __ . __ __	%	
((Tier 1 (Core) Capital – Low-level Recourse Deduction) ÷ Risk-weighted Assets)				
Tangible Equity Ratio	CCR840	__ __ . __ __	%	
((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)				

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

ASSETS

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

		Coupon									
		Less Than 7%		7.00 to 7.99%		8.00 to 8.99%		9.00 to 9.99%		10.00% & 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											
WARM		CMR026	\$	CMR027	\$	CMR028	\$	CMR029	\$	CMR030	\$
Wtd Avg Pass-Thru Rate		CMR031	months	CMR032	months	CMR033	months	CMR034	months	CMR035	months
		CMR036	• %	CMR037	• %	CMR038	• %	CMR039	• %	CMR040	• %
Securities Backed by FHA or VA Mortgages											
WARM		CMR046	\$	CMR047	\$	CMR048	\$	CMR049	\$	CMR050	\$
Wtd Avg Pass-Thru Rate		CMR051	months	CMR052	months	CMR053	months	CMR054	months	CMR055	months
		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											
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		CMR096	\$	CMR097	\$	CMR098	\$	CMR099	\$	CMR100	\$
WAC		CMR101	• %	CMR102	• %	CMR103	• %	CMR104	• %	CMR105	• %
Mortgage Securities											
Wtd Avg Pass-Thru Rate		CMR106	\$	CMR107	\$	CMR108	\$	CMR109	\$	CMR110	\$
		CMR111	• %	CMR112	• %	CMR113	• %	CMR114	• %	CMR115	• %
WARM (of Loans & Securities)											
		CMR116	months	CMR117	months	CMR118	months	CMR119	months	CMR120	months
Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed Securities										CMR125	\$

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate

INSTRUCTIONS

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

ASSETS---Continued

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

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

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

Teaser ARMs

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

CMR141 \$	CMR142 \$	CMR143 \$
CMR146 . %	CMR147 . %	CMR148 . %

CMR144 \$	CMR145 \$
CMR149 . %	CMR150 . %

Non-Teaser ARMs

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

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

CMR159 \$	CMR160 \$
CMR164 bp	CMR165 bp
CMR169 . %	CMR170 . %
CMR174 months	CMR175 months
CMR179 months	CMR180 months

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

MEMO ITEMS FOR ALL ARMS (Reported at CMR185):

ARM Balances by Distance to Lifetime Cap

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

Balances W/Coupon 201-400 bp from Lifetime Cap

Balances W/Coupon Over 400 bp 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

Lagging Market Index ARMs by Coupon Reset Frequency	
1 Month	2 Mo 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 \$

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

ARM Cap & Floor Detail

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

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

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

MBS Included in ARM Balances.....

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

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

ASSETS---Continued

MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES

Adjustable-Rate:

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

Fixed-Rate:

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

CONSTRUCTION & LAND LOANS

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

SECOND MORTGAGE LOANS & SECURITIES

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

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

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

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

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

ASSETS---CONTINUED

COMMERCIAL LOANS

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

CONSUMER LOANS

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

MORTGAGE-DERIVATIVE SECURITIES--BOOK VALUE

Collateralized Mortgage Obligations:

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

CMO Residuals:

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

Stripped Mortgage-Backed Securities:

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

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

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

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

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

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

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing

Less Than 7%		7.00 to 7.99%		8.00 to 8.99%		9.00 to 9.99%		10.00% & Above	
CMR401	\$	CMR402	\$	CMR403	\$	CMR404	\$	CMR405	\$
CMR406	months	CMR407	months	CMR408	months	CMR409	months	CMR410	months
CMR411	bp	CMR412	bp	CMR413	bp	CMR414	bp	CMR415	bp

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

Total # of Fixed-Rate Loans Serviced That Are:
Conventional Loans.....
FHA/VA Loans.....
Subserviced by Others.....

CMR421	loans
CMR422	loans
CMR423	loans

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan			
Current Market	Lagging Market		
CMR431	\$	CMR432	\$
CMR433	months	CMR434	months
CMR435	bp	CMR436	bp

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

Total # of Adjustable-Rate Loans Serviced CMR441 loans
Of Which, Number Subserviced By Others CMR442 loans

Total Balances of Mortgage Loans Serviced for Others CMR450 \$

CASH, DEPOSITS, & SECURITIES

Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.....
Equity Securities (including Mutual Funds) Subject to SFAS No.115.....
Zero-Coupon Securities.....
Government and Agency Securities.....
Term Fed Funds, Term Repos, and Interest-Earning Deposits.....
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.).....
Structured Securities.....

	Balances	WAC	WARM
CMR461	\$		
CMR464	\$		
CMR470	\$	CMR471 • %	CMR472 months
CMR473	\$	CMR474 • %	CMR475 months
CMR476	\$	CMR477 • %	CMR478 months
CMR479	\$	CMR480 • %	CMR481 months
CMR485	\$		
CMR490	\$		

Total Cash, Deposits, & Securities.....

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

ASSETS - Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

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

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

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

REAL ESTATE HELD FOR INVESTMENT..... CMR520 \$

REPOSSESSED ASSETS..... CMR525 \$

EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)..... CMR530 \$

OFFICE PREMISES AND EQUIPMENT..... CMR535 \$

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

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

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments.....	CMR541	\$
Margin Account.....	CMR542	\$
Miscellaneous I.....	CMR543	\$
Miscellaneous II.....	CMR544	\$

TOTAL ASSETS..... CMR550 \$

ASSETS-Continued

MEMORANDA ITEMS

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

Loans Secured by Real Estate Reported as Consumer Loans at SC34..... CMR580 \$

Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464:
Equity Securities & Non-Mortgage-Related Mutual Funds..... CMR582 \$
Mortgage-Related Mutual Funds..... CMR584 \$

Mortgage Loans Serviced by Others:
Fixed-Rate Mortgage Loans Serviced..... CMR586 \$
 Wtd Avg Servicing Fee..... CMR587 bp
Adjustable-Rate Mortgage Loans Serviced..... CMR588 \$
 Wtd Avg Servicing Fee..... CMR589 bp

Credit Card Balances Expected to Pay Off in Grace Period..... CMR590 \$

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:

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

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

**Early Withdrawals
During Quarter
(Optional)**

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 (Optional).....

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

LIABILITIES-Continued

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

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

WAC

Balances by Coupon Class:

Under 5.00%.....
5.00 to 5.99%.....
6.00 to 6.99%.....
7.00 to 7.99%.....
8.00 to 8.99%.....
9.00 to 9.99%.....
10.00 to 10.99%.....
11.00% and Above.....

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

CMR678	.	%
CMR682	.	%
CMR686	.	%
CMR690	.	%
CMR694	.	%
CMR698	.	%
CMR702	.	%
CMR706	.	%

WARM

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

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

VARIABLE-RATE, FIXED-MATURITY LIABILITIES

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

Memo: Book Value of Redeemable Preferred Stock CMR755 \$

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

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

Balances in New Accounts (Optional)	
CMR764	\$
CMR767	\$
CMR770	\$
CMR773	\$

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	\$		

ESCROW ACCOUNTS

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

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

TOTAL NONMATURITY DEPOSITS & ESCROW ACCOUNTS CMR781 \$

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS CMR782 \$

UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS CMR784 \$

OTHER LIABILITIES

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

CMR785	\$
CMR786	\$
CMR787	\$

TOTAL LIABILITIES (Incl. Redeemable Preferred Stock)..... CMR790 \$

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES..... CMR793 \$

EQUITY CAPITAL..... CMR796 \$

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL..... CMR800 \$

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

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

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

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

CMR950	\$
--------	----

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2000

**Office of Thrift Supervision
2000 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

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

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