



Thrift Financial Report 2008

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

**OFFICE OF THRIFT SUPERVISION
THRIFT FINANCIAL REPORT**

PAPERWORK REDUCTION ACT STATEMENT

The Office of Thrift Supervision will use this information to supervise the savings associations and to develop regulatory policy.

Collection of the information is mandatory [12 CFR Part 563.180].

The estimated average burden associated with this collection of information per response is 35.4 hours for quarterly schedules and 2.6 hours for schedules only required annually (total of 144.2 hours annually). If a valid OMB Control Number does not appear on this form, you are not required to complete this form. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Information Collection Comments, Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552, and to the Office of Management and Budget, Paperwork Reduction Project (1550-0023), Washington, DC 20503. All comments should reference OMB Control Number 1550-0023.

Association _____

Docket Number _____

Office of Thrift Supervision
2008 Thrift Financial Report
Officers' and Directors'
Certification

For the Thrift Financial Report as of _____, 2008

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

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

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

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

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

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

Director

Signature of Officer Authorized to Sign Report

Director

Date of Signature

Director

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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**

Multiple empty horizontal lines for text entry.

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Schedule SC – Consolidated Statement of Condition

ASSETS

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Cash, Deposits, and Investment Securities:	SC11			
Total				
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:	SC22			
Total				
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:	SC26			
Total				
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			
<i>Allowance for Loan and Lease Losses</i>	<i>SC283</i>			

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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			
<i>Allowance for Loan and Lease Losses</i>		<i>SC357</i>			
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			
U.S. Government-Guaranteed or -Insured Real Estate Owned		SC429			
Other Repossessed Assets		SC430			
<i>General Valuation Allowances</i>		<i>SC441</i>			
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
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Other Assets: **Total**

SC59			
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Bank-Owned Life Insurance:
Key Person Life Insurance.....

SC615			
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Other.....

SC625			
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Intangible Assets:
Servicing Assets On:
Mortgage Loans

SC642			
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Nonmortgage Loans.....

SC644			
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Goodwill and Other Intangible Assets.....

SC660			
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Interest-Only Strip Receivables and Certain Other Instruments

SC665			
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Other Assets

SC689			
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Memo: Detail of Other Assets

Code

Amount

SC691			SC692			
SC693			SC694			
SC697			SC698			

General Valuation Allowances.....

SC699			
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Total Assets

SC60			
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LIABILITIES

Deposits and Escrows: **Total**

SC71			
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Deposits

SC710			
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Escrows.....

SC712			
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Unamortized Yield Adjustments on Deposits and Escrows

SC715			
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Borrowings: **Total**

SC72			
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Advances from FHLBank

SC720			
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Federal Funds Purchased and Securities Sold Under Agreements to Repurchase
Subordinated Debentures (Including Mandatory Convertible Securities and
Limited-Life Preferred Stock).....

SC730			
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SC736			
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Mortgage Collateralized Securities Issued:
CMOs (including REMICs).....

SC740			
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Other Borrowings

SC760			
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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
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Other Liabilities:	Total	SC75			
Accrued Interest Payable – Deposits		SC763			
Accrued Interest Payable - Other		SC766			
Accrued Taxes		SC776			
Accounts Payable		SC780			
Deferred Income Taxes		SC790			
Other Liabilities and Deferred Income		SC796			

Memo: Detail of Other Liabilities

Code

Amount

SC791			SC792			
SC794			SC795			
SC797			SC798			

Total Liabilities	SC70			
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Minority Interest.....	SC800			
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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

Unrealized Gains (Losses) on Available-for-Sale Securities.....	SC860			
Gains (Losses) on Cash Flow Hedges	SC865			
Other	SC870			

Retained Earnings	SC880			
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Other Components of Equity Capital.....	SC891			
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Total Equity Capital	SC80			
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Total Liabilities, Minority Interest, and Equity Capital	SC90			
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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		SO115		
Mortgage-Backed Securities		SO125		
Mortgage Loans		SO141		
Prepayment Fees, Late Fees, and Assumption Fees for Mortgage Loans		SO142		
Nonmortgage Loans:				
Commercial Loans and Leases		SO160		
Prepayment Fees, Late Fees, and Assumption Fees for Commercial Loans		SO162		
Consumer Loans and Leases		SO171		
Prepayment Fees, Late Fees, and Assumption Fees for Consumer Loans		SO172		
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			
<i>Net Provision for Losses on Interest-Bearing Assets</i>	<i>SO321</i>			
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets	SO332			
Noninterest Income	Total	SO42		
Mortgage Loan Servicing Fees		SO410		
Amortization of and Fair Value Adjustments to Loan Servicing Assets And Loan Servicing Liabilities		SO411		
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		

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

	Lines	For the Quarter		
		Bil	Mil	Thou
Sale of Other Assets Held for Investment.....	SO477			
Gains and Losses on Financial Assets and Liabilities Carried at Fair Value.....	SO485			
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			
<i>Add or Deduct:</i>												
Net Provision for Loss	VA115				VA118				VA120			
Transfers	VA125				VA128							
<i>Add:</i>												
Recoveries	VA135								VA140			
Adjustments	VA145				VA148				VA150			
<i>Deduct:</i>												
Charge-offs	VA155				VA158				VA160			
Ending Balance	VA165				VA168				VA170			

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)				Adjusted Net Charge-offs			
	Charge-offs (VA 155)				Recoveries (VA135)											
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Deposits and Investment																
Securities									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.....									VA72				VA75			
Equity Investments Not Subject to FASB Statement No. 115 ...									VA822				VA825			
Other Assets.....	VA930				VA931				VA932				VA935			

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Schedule VA – Consolidated Valuation Allowances and Related Data

OTHER ITEMS

(Report in Thousands of Dollars)

Troubled Debt Restructured:

Amount this Quarter
Amount Included in Schedule SC in Compliance with Modified Terms

Lines	Bil	Mil	Thou
VA940			
VA942			

Mortgage Loans Foreclosed During the Quarter: Total.....

Construction
Permanent Loans Secured By:
1-4 Dwelling Units
Multifamily (5 or More) Dwelling Units
Nonresidential (Except Land)
Land.....

VA95			
VA951			
VA952			
VA953			
VA954			
VA955			

Classification of Assets:

End of Quarter Balances:
Special Mention
Substandard
Doubtful
Loss

VA960			
VA965			
VA970			
VA975			

Purchased Impaired Loans Held for Investment Accounted for in Accordance with AICPA SOP 03-3 (Exclude Loans Held for Sale):

Outstanding Balance (Contractual).....
Recorded Investment (Carrying Amount Before Deducting Any Loan Loss Allowances).....
Allowance Amount Included in Allowance for Loan and Lease Losses (SC283, SC357).....

VA980			
VA981			
VA985			

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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
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Mortgage Loans:

Construction

PD115			
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PD215			
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PD315			
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Permanent, Secured by:

1-4 Dwelling Units:

Revolving, Open-End Loans

PD121			
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PD221			
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PD321			
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All Other:

Secured by First Liens

PD123			
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PD223			
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PD323			
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Secured by Junior Liens

PD124			
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PD224			
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PD324			
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Multifamily (5 or More) Dwelling Units

PD125			
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PD225			
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PD325			
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Nonresidential Property (Except Land).....

PD135			
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PD235			
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PD335			
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Land

PD138			
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PD238			
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PD338			
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Nonmortgage Loans:

Commercial Loans

PD140			
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PD240			
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PD340			
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Consumer Loans:

Loans on Deposits.....

PD161			
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PD261			
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PD361			
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Home Improvement Loans

PD163			
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PD263			
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PD363			
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Education Loans.....

PD165			
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PD265			
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PD365			
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Auto Loans

PD167			
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PD267			
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PD367			
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Mobile Home Loans

PD169			
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PD269			
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PD369			
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Credit Cards

PD171			
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PD271			
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PD371			
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Other

PD180			
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PD280			
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PD380			
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Total

PD10			
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PD20			
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PD30			
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Memoranda:

Troubled Debt Restructured Included

in PD115-PD380.....

PD190			
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PD290			
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PD390			
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Loans and Leases Reported in PD115-PD380

That Are Held for Sale

PD192			
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PD292			
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PD392			
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Loans and Leases Reported in PD115-PD380

That Are Wholly or Partially Guaranteed

By the U.S. Government, Agency, or

Sponsored Entity

PD195			
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PD295			
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PD395			
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Guaranteed Portion of Other Loans and

Leases Included in PD195-PD395

(Exclude Rebooked "GNMA Loans")

PD196			
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PD296			
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PD396			
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Rebooked "GNMA Loans" Repurchased

or Eligible for Repurchase Included in

PD195-PD395.....

PD197			
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PD297			
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PD397			
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Schedule LD – Loan Data

HIGH LOAN-TO-VALUE LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES, WITHOUT PMI OR GOVERNMENT GUARANTEE

(Report in Thousands of Dollars)

Balances at Quarter-end:

90% up to 100% LTV
100% and greater LTV

Lines	Bil	Mil	Thou
LD110			
LD120			

Past Due and Nonaccrual Balances:

Past Due and Still Accruing:

30-89 Days:

90% up to 100% LTV
100% and greater LTV

LD210			
LD220			

90 Days or More:

90% up to 100% LTV
100% and greater LTV

LD230			
LD240			

Nonaccrual:

90% up to 100% LTV
100% and greater LTV

LD250			
LD260			

Charge-offs and Recoveries:

Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers From General to Specific Allowances):

90% up to 100% LTV
100% and greater LTV

LD310			
LD320			

Purchases:

90% up to 100% LTV
100% and greater LTV

LD410			
LD420			

Originations:

90% up to 100% LTV
100% and greater LTV

LD430			
LD440			

Sales:

90% up to 100% LTV
100% and greater LTV

LD450			
LD460			

SUPPLEMENTAL LOAN DATA FOR ALL LOANS

1-4 Dwelling Units Construction-to-Permanent Loans
Owner-Occupied Multifamily Permanent Loans
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans

LD510			
LD520			
LD530			

1-4 Dwelling Units Option ARM Loans
1-4 Dwelling Units ARM Loans with Negative Amortization
Total Capitalized Negative Amortization.....

LD610			
LD620			
LD650			

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Schedule CC – Consolidated Commitments and Contingencies

Commitments Outstanding:

(Report in Thousands of Dollars)

Undisbursed Balance of Loans Closed (Loans-in-Process Excluding Lines of Credit):	Lines	Bil	Mil	Thou
Mortgage Construction Loans	CC105			
Other Mortgage Loans	CC115			
Nonmortgage Loans.....	CC125			
To Originate Mortgages Secured by:				
1-4 Dwelling Units.....	CC280			
Multifamily (5 or More) Dwelling Units	CC290			
All Other Real Estate	CC300			
To Originate Nonmortgage Loans.....	CC310			
To Purchase Loans	CC320			
To Sell Loans	CC330			
To Purchase Mortgage-Backed Securities.....	CC335			
To Sell Mortgage-Backed Securities.....	CC355			
To Purchase Investment Securities	CC365			
To Sell Investment Securities.....	CC375			

Lines and Letters of Credit:

Unused Lines of Credit:				
Revolving, Open-End Loans on 1-4 Dwelling Units.....	CC412			
Commercial Lines	CC420			
Open-End Consumer Lines:				
Credit Cards	CC423			
Other	CC425			
Letters of Credit:				
Commercial.....	CC430			
Standby, Not Included on CC465 or CC468.....	CC435			

Recourse Obligations and Direct Credit Substitutes:

Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit Substitutes				
	CC455			
Amount of Direct Credit Substitutes on Assets in CC455	CC465			
Amount of 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)

Mortgage-Backed Securities:

Pass-Through:

Purchases.....
Sales.....
Other Balance Changes.....

Lines	For the Quarter		
	Bil	Mil	Thou
CF143			
CF145			
CF148			

Other Mortgage-Backed Securities:

Purchases.....
Sales.....
Other Balance Changes.....

CF153			
CF155			
CF158			

Mortgage Loans:

Mortgage Loans Disbursed:

Construction Loans on:

1-4 Dwelling Units.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential.....

CF190			
CF200			
CF210			

Permanent Loans on:

1-4 Dwelling Units.....
Home Equity and Junior Liens.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential (Except Land).....
Land.....

CF225			
CF226			
CF245			
CF260			
CF270			

Loans and Participations Purchased, Secured By:

1-4 Dwelling Units.....
Purchased from Entities Other than Federally-Insured Depository Institutions
or Their Subsidiaries.....
Home Equity and Junior Liens.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential.....

CF280			
CF281			
CF282			
CF290			
CF300			

Loans and Participations Sold, Secured By:

1-4 Dwelling Units.....
Home Equity and Junior Liens.....
Multifamily (5 or More) Dwelling Units.....
Nonresidential.....

CF310			
CF311			
CF320			
CF330			

Memo: Refinancing Loans.....

CF361			
-------	--	--	--

Nonmortgage Loans:

Commercial:

Closed or Purchased.....
Sales.....

CF390			
CF395			

Consumer:

Closed or Purchased.....
Sales.....

CF400			
CF405			

Deposits:

Interest Credited to Deposits.....

CF430			
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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 (Excluding Retirement Accounts) with Balances:				
\$100,000 or Less	DI120			
Greater than \$100,000	DI130			
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances:				
\$100,000 or Less Actual Number	DI150			
Greater than \$100,000 Actual Number	DI160			
Retirement Deposits with Balances:				
\$250,000 or Less	DI170			
Greater Than \$250,000	DI175			
Number of Retirement Deposit Accounts with Balances:				
\$250,000 or Less Actual Number	DI180			
Greater Than \$250,000 Actual Number	DI185			
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			
Time Deposits of \$100,000 or Greater (Excluding Brokered Time Deposits Participated Out by the Broker in Shares of Less Than \$100,000 and Brokered Certificates of Deposit Issued in \$1,000 Amounts Under a Master Certificate of Deposit)	DI350			
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360			
Non-Interest-Bearing Demand Deposits	DI610			

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Schedule DI – Consolidated Deposit Information

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
-------	-----	-----	------

Deposit Data for Deposit Insurance Premium Assessments:

Quarter-End Deposit Totals:

Total Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations

DI510			
-------	--	--	--

Total Allowable Exclusions (Including Foreign Deposits)

DI520			
-------	--	--	--

Total Foreign Deposits (Included in Total Allowable Exclusions)

DI530			
-------	--	--	--

Average Daily Deposit Totals:

Total Daily Average of Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations

DI540			
-------	--	--	--

Total Daily Average of Allowable Exclusions (Including Foreign Deposits).....

DI550			
-------	--	--	--

Total Daily Average of Foreign Deposits (Included in Total Daily Average of Allowable Exclusions).....

DI560			
-------	--	--	--

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

Miscellaneous:

	Lines	Bil	Mil	Thou
Number of Full-time Equivalent Employees	SI370			
Financial Assets Held for Trading Purposes	SI375			
Financial Assets Carried at Fair Value through Earnings	SI376			
Financial Liabilities Carried at Fair Value through Earnings	SI377			
Available-for-Sale Securities	SI385			
Assets Held for Sale	SI387			
Loans Serviced for Others	SI390			

Residual Interests:

Residual Interests in the Form of Interest-Only Strips	SI402			
Other Residual Interests	SI404			

Qualified Thrift Lender Test:

Actual Thrift Investment Percentage at Month-end:

First Month of Quarter	SI581			%
Second Month of Quarter	SI582			%
Third Month of Quarter	SI583			%

IRS Domestic Building and Loan Test:

Percent of Assets Test	SI585			%	
Do you meet the DBLA business operations test?	SI586	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

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			

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
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			

Transactions With Affiliates:

Activity During the Quarter 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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Schedule SQ – Consolidated Supplemental Questions

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

Lines

Check the
Appropriate Box

Your fiscal year-end.....

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

Did you change your independent public accountant during the quarter? YES NO

Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end? YES NO

Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year? YES NO

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

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.

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)

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)?..... 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	
SB010	YES <input type="checkbox"/>	NO <input type="checkbox"/>

Do you have any small business loans to report in this schedule?.....

Loans to Small Businesses and Small Farms:

Do you have any loans secured primarily by farms reported
on SC260 or any loans to finance agricultural production or other loans to
farmers reported on SC300, 303, and 306?

SB100	YES <input type="checkbox"/>	NO <input type="checkbox"/>
-------	------------------------------	-----------------------------

If 100 is yes, complete lines 300 through 650 (Do not complete 110 thru 210).

If no, complete the following item, 110.

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

SB110	YES <input type="checkbox"/>	NO <input type="checkbox"/>
-------	------------------------------	-----------------------------

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

Number of loans reported on lines:

SC260	SB200	Actual Number
SC300, 303, and 306	SB210	

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

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

With original amounts of:
\$100,000 or less.....
Greater than \$100,000 thru \$250,000

Greater than \$250,000 thru \$1 million.....
Number and amount outstanding of nonmortgage,
nonagricultural commercial loans reported on SC300, 303,
and 306:

SB400		SB410			
SB420		SB430			
SB440		SB450			

With original amounts of:
\$100,000 or less.....
Greater than \$100,000 thru \$250,000

SB500		SB510			
SB520		SB530			
SB540		SB550			

Greater than \$250,000 thru \$500,000

SB600		SB610			
SB620		SB630			
SB640		SB650			

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Schedule FS – Fiduciary and Related Services

Does your institution have fiduciary powers?	Lines FS110	YES <input type="checkbox"/>	NO <input type="checkbox"/>
If the answer to item 1 is "NO," do not complete Schedule FS			
Does your institution exercise the fiduciary powers it has been granted?	FS120	YES <input type="checkbox"/>	NO <input type="checkbox"/>
Does your institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?	FS130	YES <input type="checkbox"/>	NO <input type="checkbox"/>

- If the answer to FS130 is "NO," do not complete the rest of Schedule FS.
If the answer to FS130 is "YES," complete the applicable items of Schedule FS as follows:
- If your total fiduciary assets (FS20 + FS21) are greater than \$250 million or for the preceding calendar year, your gross fiduciary and related services income was greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS30 **each quarter**;
 2. FS391 through FS35 **annually**, with the December report; and
 3. All memoranda items, FS410 through FS72, **annually** with the December report.
 - If your total fiduciary assets (FS20 + FS21) are greater than \$100 million but less than or equal to \$250 million and, for the preceding calendar year, your gross fiduciary and related services income was **not** greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS291 **each quarter**; and
 2. FS310 through FS35 and all memorandum items, FS410 through FS72 **annually** with the December report.
 - If your total fiduciary assets (FS20 + FS21) are \$100 million or less and, for the preceding calendar year, your gross fiduciary and related services income was **not** greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS291 **each quarter**; and
 2. Memorandum items, FS410 through FS65, **annually** with the December report.

								(Report in Actual Numbers)			
(Report in Thousands of Dollars)								Number of Managed Accounts		Number of Nonmanaged Accounts	
Managed Assets				Nonmanaged Assets							
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines		Lines	
FIDUCIARY AND RELATED ASSETS											
Personal Trust and Agency Accounts..											
FS210				FS211				FS212		FS213	
Retirement-related Trust and Agency Accounts:											
Employee Benefit –											
Defined Contribution.....											
FS220				FS221				FS222		FS223	
Employee Benefit –											
Defined Benefit.....											
FS230				FS231				FS232		FS233	
FS240				FS241				FS242		FS243	
Corporate Trust and Agency Accounts											
FS250				FS251				FS252		FS253	
Investment Management Agency											
Accounts.....											
FS260								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

		(Report Calendar Year-to-Date in Thousands of Dollars)			
		Lines	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)					
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			
<i>Less: Expenses</i>		<i>FS391</i>			
<i>Less: Net Losses from Fiduciary and Related Services</i>		<i>FS392</i>			
Plus: Intracompany Income Credits for Fiduciary and Related Services		FS393			
Net Fiduciary and Related Services Income (30 – 391 – 392 + 393)		FS35			

Memoranda

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

		(Report in Thousands of Dollars)			
		Principal Amount Outstanding			
		Lines	Bil	Mil	Thou
Corporate Trust and Agency Accounts:					
Corporate and Municipal Trusteeships		FS510			
Transfer Agent, Registrar, Paying Agent, and Other Corporate Agency		FS520			

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Schedule FS – Fiduciary and Related Services

Memoranda – Continued

Collective Investment Funds and Common Trust Funds:

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

Fiduciary Settlements, Surcharges, and Other Losses (Calendar Year-to-Date):

	(Report Calendar Year-to-Date in Thousands of Dollars)								
	Gross Losses						Recoveries		
	Managed Accounts			Nonmanaged Accounts					
Lines	Mil	Thou	Lines	Mil	Thou	Lines	Mil	Thou	
Personal Trust and Agency Accounts	FS710			FS711			FS712		
Retirement-Related Trust and Agency Accounts..	FS720			FS721			FS722		
Investment Management Agency Accounts	FS730			FS731			FS732		
Other Fiduciary Accounts and Related Services ..	FS740			FS741			FS742		
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

Fiscal Year End

Stock Exchange Ticker Symbol.....

SEC File Number

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

	Parent Only			Consolidated				
	(Report in Thousands of Dollars)			(Report in Thousands of Dollars)				
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Total Assets.....	HC210				HC600			
Total Liabilities.....	HC220				HC610			
Minority Interest.....					HC620			
Total Equity.....	HC240				HC630			
Net Income for the Quarter.....	HC250				HC640			
Included in Total Assets:								
Receivable from Subsidiaries:								
Thrift	HC310							
Other Subsidiaries	HC320							
Investment in Subsidiaries:								
Thrift	HC330							
Other Subsidiaries	HC340							
Intangible Assets:								
Mortgage Servicing Assets.....	HC350				HC650			
Nonmortgage Servicing Assets and Other	HC360				HC655			
Deferred Policy Acquisition Costs.....	HC370				HC660			
Included in Total Liabilities (Excluding Deposits):								
Payable to Subsidiaries:								
Thrift Subsidiaries:								
Transactional.....	HC410							
Debt.....	HC420							
Other Subsidiaries:								
Transactional.....	HC430							
Debt.....	HC440							
Trust Preferred Instruments.....	HC445				HC670			
Other Debt Maturing In 12 Months or Less	HC450				HC680			
Other Debt Maturing In More Than 12 Months	HC460				HC690			

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Schedule HC – Thrift Holding Company

	Parent Only				Consolidated			
	(Report in Thousands of Dollars)				(Report in Thousands of Dollars)			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
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

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Schedule HC – Thrift Holding Company

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Supplemental Questions – continued:

Has there been a change in the holding company's fiscal year end during the quarter?.....

HC870

 YES NO

Does the holding company or any of its GAAP-consolidated subsidiaries (other than the reporting thrift) control other U.S. depository institutions?

HC875

 YES NO

If located in the U.S. or its territories, provide the FDIC certificate number:

HC876					
HC877					
HC878					
HC879					
HC880					

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Schedule CSS – Subordinate Organization Schedule

Complete this schedule annually, as of December 31, for all required subordinate organizations owned directly or indirectly by the savings association. Repeat the data fields for each entity.

Entity Tax ID#.....	Lines CSS010	<input type="text"/>						
Entity Name.....	CSS020	<input type="text"/>						
Street Address.....	CSS025	<input type="text"/>						
City.....	CSS030	<input type="text"/>						
State.....	CSS040	<input type="text"/>						
Zip Code.....	CSS045	<input type="text"/>						
OTS Docket Number or Tax ID# of Immediate Parent.....	CSS050	<input type="text"/>						
Name of Immediate Parent.....	CSS060	<input type="text"/>						
% Ownership by Immediate Parent.....	CSS070	<input type="text"/> %						
Type of Entity (See codes in Instruction Manual).....	CSS080	<input type="text"/>						
Type of Business (See codes in Instruction Manual).....	CSS100 CSS101 CSS102 CSS103	<input type="text"/>						
Identification Number of Subsidiary Depository Institution.....	CSS110	<input type="text"/>						
Other Business Type (Narrative limited to 20 characters).....	CSS115	<input type="text"/>						
(Report in Thousands of Dollars)								
Total Assets.....	Lines CSS120	<table border="1"><tr><th>Bil</th><th>Mil</th><th>Thou</th></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Bil	Mil	Thou	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bil	Mil	Thou						
<input type="text"/>	<input type="text"/>	<input type="text"/>						
Total Liabilities.....	CSS130	<table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
<input type="text"/>	<input type="text"/>	<input type="text"/>						
Total Capital.....	CSS140	<table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
<input type="text"/>	<input type="text"/>	<input type="text"/>						
Net Income (Loss) for the Calendar Year.....	CSS150	<table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
<input type="text"/>	<input type="text"/>	<input type="text"/>						
Gross Commitments and Contingent Liabilities.....	CSS160	<table border="1"><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	<input type="text"/>	<input type="text"/>	<input type="text"/>			
<input type="text"/>	<input type="text"/>	<input type="text"/>						
Transactional Internet Banking Web Site, as Defined in 12 CFR 555.300(b) (if none, leave blank).....	CSS200	<input type="text"/> (78 characters maximum)						
Is this entity a GAAP-consolidated subsidiary of the parent savings association?.....	CSS210	YES <input type="checkbox"/> NO <input type="checkbox"/>						

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Schedule CCR – Consolidated Capital Requirement

TIER 1 (CORE) CAPITAL REQUIREMENT:

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Tier 1 (Core) Capital				
Equity Capital (SC80)	CCR100			
<i>Deduct:</i>				
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105			
Goodwill and Certain Other Intangible Assets	CCR115			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets	CCR133			
Other	CCR134			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes	CCR180			
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			
<i>Deduct:</i>				
Assets of "Nonincludable" Subsidiaries	CCR260			
Goodwill and Certain Other Intangible Assets	CCR265			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets	CCR270			
Other	CCR275			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges	CCR280			
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			
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	CCR810				%
(Tier 1 (Core) Capital ÷ Adjusted Total Assets)					
Total Risk-Based Capital Ratio	CCR820				%
(Total Risk-Based Capital ÷ Risk-Weighted Assets)					
Tier 1 Risk-Based Capital Ratio	CCR830				%
((Tier 1 (Core) Capital – Deduction for Low-level Recourse and Residual Interests) ÷ Risk-Weighted Assets)					
Tangible Equity Ratio	CCR840				%
((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)					

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

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
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ASSETS

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

30-Year Mortgages and MBS:

Mortgage Loans
WARM.....
WAC.....
\$ of Which Are FHA or VA Guaranteed

Coupon									
Less Than 5%		5.00 to 5.99%		6.00 to 6.99%		7.00 to 7.99%		8.00% & Above	
CMR001	\$	CMR002	\$	CMR003	\$	CMR004	\$	CMR005	\$
CMR006	months	CMR007	months	CMR008	months	CMR009	months	CMR010	months
CMR011	. %	CMR012	. %	CMR013	. %	CMR014	. %	CMR015	. %
CMR016	\$	CMR017	\$	CMR018	\$	CMR019	\$	CMR020	\$

Securities Backed By Conventional Mortgages.....
WARM.....
Wtd Avg Pass-Thru Rate.....

CMR026	\$	CMR027	\$	CMR028	\$	CMR029	\$	CMR030	\$
CMR031	months	CMR032	months	CMR033	months	CMR034	months	CMR035	months
CMR036	. %	CMR037	. %	CMR038	. %	CMR039	. %	CMR040	. %

Securities Backed by FHA or VA Mortgages.....
WARM.....
Wtd Avg Pass-Thru Rate.....

CMR046	\$	CMR047	\$	CMR048	\$	CMR049	\$	CMR050	\$
CMR051	months	CMR052	months	CMR053	months	CMR054	months	CMR055	months
CMR056	. %	CMR057	. %	CMR058	. %	CMR059	. %	CMR060	. %

15- Year Mortgages and MBS:

Mortgage Loans
WAC.....

CMR066	\$	CMR067	\$	CMR068	\$	CMR069	\$	CMR070	\$
CMR071	. %	CMR072	. %	CMR073	. %	CMR074	. %	CMR075	. %

Mortgage Securities.....
Wtd Avg Pass-Thru Rate.....

CMR076	\$	CMR077	\$	CMR078	\$	CMR079	\$	CMR080	\$
CMR081	. %	CMR082	. %	CMR083	. %	CMR084	. %	CMR085	. %

WARM (of Loans & Securities).....

CMR086	months	CMR087	months	CMR088	months	CMR089	months	CMR090	months
--------	--------	--------	--------	--------	--------	--------	--------	--------	--------

Balloon Mortgages and MBS:

Mortgage Loans
WAC.....

CMR096	\$	CMR097	\$	CMR098	\$	CMR099	\$	CMR100	\$
CMR101	. %	CMR102	. %	CMR103	. %	CMR104	. %	CMR105	. %

Mortgage Securities.....
Wtd Avg Pass-Thru Rate.....

CMR106	\$	CMR107	\$	CMR108	\$	CMR109	\$	CMR110	\$
CMR111	. %	CMR112	. %	CMR113	. %	CMR114	. %	CMR115	. %

WARM (of Loans & Securities).....

CMR116	months	CMR117	months	CMR118	months	CMR119	months	CMR120	months
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Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed Securities

CMR125 \$

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ASSETS---Continued

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

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

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

Teaser ARMs

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

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

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

Non-Teaser ARMs

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

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

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

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

MEMO ITEMS FOR ALL ARMS (Reported at CMR185):

ARM Balances by Distance to Lifetime Cap

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

Balances W/Coupon 201-400 bp from Lifetime Cap

Wtd Avg Distance from Lifetime Cap

Balances W/Coupon Over 400 bp from Lifetime Cap

Wtd Avg Distance from Lifetime Cap

Balances Without Lifetime Cap.....

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

CMR186	\$	CMR187	\$	CMR188	\$
CMR191	bp	CMR192	bp	CMR193	bp
CMR196	\$	CMR197	\$	CMR198	\$
CMR201	bp	CMR202	bp	CMR203	bp
CMR206	\$	CMR207	\$	CMR208	\$
CMR216	bp	CMR217	bp	CMR218	bp
CMR211	\$	CMR212	\$	CMR213	\$

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

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

ARM Cap & Floor Detail

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

Balances Subject to Periodic Rate Floors.....

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

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

MBS Included in ARM Balances.....

CMR241	\$	CMR242	\$	CMR243	\$
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CMR244	\$	CMR245	\$
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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).....

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	. %

Fixed-Rate:

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

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

CONSTRUCTION & LAND LOANS

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

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

SECOND MORTGAGE LOANS & SECURITIES

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

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.....

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

CONSUMER LOANS

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

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

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.....

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

CMO Residuals:

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

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

Stripped Mortgage-Backed Securities:

Interest-Only MBS.....
WAC.....
Principal-Only MBS.....
WAC.....

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

Total Mortgage-Derivative Securities--Book Value.....

CMR377	\$	CMR378	\$
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3. Report Maturities in Whole Months
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ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing

Less Than 5%		5.00 to 5.99%		6.00 to 6.99%		7.00 to 7.99%		8.00% & Above	
CMR401	\$	CMR402	\$	CMR403	\$	CMR404	\$	CMR405	\$
CMR406	months	CMR407	months	CMR408	months	CMR409	months	CMR410	months
CMR411	bp	CMR412	bp	CMR413	bp	CMR414	bp	CMR415	bp

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

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

CMR421	loans
CMR422	loans
CMR423	loans

Adjustable-Rate Mortgage Loan Servicing

Index on Serviced Loan

Current Market		Lagging Market	
CMR431	\$	CMR432	\$
CMR433	months	CMR434	months
CMR435	bp	CMR436	bp

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

Total # of Adjustable-Rate Loans Serviced 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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INSTRUCTIONS

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3. Report Maturities in Whole Months
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ASSETS - Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

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

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

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

REAL ESTATE HELD FOR INVESTMENT CMR520 \$

REPOSSESSED ASSETS CMR525 \$

**EQUITY INVESTMENTS NOT SUBJECT TO
FASB STATEMENT NO. 115** CMR530 \$

OFFICE PREMISES AND EQUIPMENT CMR535 \$

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

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

OTHER ASSETS

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

TOTAL ASSETS CMR550 \$

ASSETS-Continued

MEMORANDA ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	CMR578	\$
Loans Secured by Real Estate Reported as Nonmortgage Loans at SC31	CMR580	\$
Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464: Equity Securities & Non-Mortgage-Related Mutual Funds	CMR582	\$
Mortgage-Related Mutual Funds	CMR584	\$
Mortgage Loans Serviced by Others: Fixed-Rate Mortgage Loans Serviced	CMR586	\$
Wtd Avg Servicing Fee	CMR587	bp
Adjustable-Rate Mortgage Loans Serviced	CMR588	\$
Wtd Avg Servicing Fee	CMR589	bp
Credit Card Balances Expected to Pay Off in Grace Period	CMR590	\$

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LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:

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

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

**Early Withdrawals
During Quarter**

CMR604 \$

Balances Maturing in 4 to 12 Months.....
WAC.....
WARM.....

CMR615	\$	CMR616	\$	CMR617	\$
CMR619	• %	CMR620	• %	CMR621	• %
CMR622	months	CMR623	months	CMR624	months

CMR618 \$

Balances Maturing in 13 to 36 Months.....
WAC.....
WARM.....

CMR631	\$	CMR632	\$
CMR634	• %	CMR635	• %
CMR636	months	CMR637	months

CMR633 \$

Balances Maturing in 37 or More Months.....
WAC.....
WARM.....

CMR641	\$
CMR643	• %
CMR644	months

CMR642 \$

Total Fixed-rate, Fixed-maturity Deposits:

CMR645 \$

**Memo: Fixed-rate, Fixed-maturity Deposit
Detail:**

Balances in Brokered Deposits.....

Original Maturity in Months					
12 of Less		13 to 36		37 or More	
CMR650	\$	CMR651	\$	CMR652	\$

Deposits with Early-withdrawal Penalties Stated
in Terms of Months of Forgone Interest:

Balances Subject to Penalty.....
Penalty in Months of Forgone Interest.....
(expressed to two decimal places; e.g., x.xx)

CMR653	\$	CMR654	\$	CMR655	\$
CMR656	months	CMR657	months	CMR658	months

Balances in New Accounts.....

CMR659	\$	CMR660	\$	CMR661	\$
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LIABILITIES-Continued

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

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

WAC

Balances by Coupon Class:

Under 3.00%
3.00 to 3.99%
4.00 to 4.99%
5.00 to 5.99%
6.00 to 6.99%
7.00 to 7.99%
8.00 to 8.99%
9.00% and Above

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

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

WARM

CMR711	months	CMR712	months	CMR713	months
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Total Fixed-Rate, Fixed-Maturity Borrowings

CMR715	\$
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Memo: Book Value of Redeemable Preferred Stock

CMR755	\$
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For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2008

**Office of Thrift Supervision
2008 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

NON-MATURITY DEPOSITS

Transaction Accounts
Money Market Deposit Accounts (MMDAs).....
Passbook Accounts.....
Noninterest-Bearing Nonmaturity Deposits.....

Total Balances		WAC	
CMR762	\$	CMR763	• %
CMR765	\$	CMR766	• %
CMR768	\$	CMR769	• %
CMR771	\$		

Balances in New Accounts	
CMR764	\$
CMR767	\$
CMR770	\$
CMR773	\$

ESCROW ACCOUNTS

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

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

TOTAL NONMATURITY DEPOSITS & ESCROW ACCOUNTS

CMR781	\$
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UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS

CMR782	\$
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UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS

CMR784	\$
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OTHER LIABILITIES

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

CMR785	\$
CMR786	\$
CMR787	\$

TOTAL LIABILITIES (includes on-balance-sheet items that are in supplemental reporting and are not included above)

CMR790	\$
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MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES

CMR793	\$
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EQUITY CAPITAL

CMR796	\$
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TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL

CMR800	\$
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