



**Office of Thrift Supervision
Financial Reporting Division (FRD)**

December 2009

<http://www.ots.treas.gov>

Financial Reporting Bulletin

It is important that you read this bulletin and the attached materials before preparing and submitting your quarterly Thrift Financial Report, as it contains pertinent information regarding your reports.

- ***Please share this bulletin with all staff members who are involved in preparing and transmitting reports to the OTS.*** •

December TFR	Filing Deadline – Monday, February 1, 2010 (Remember - you must transmit TFR before any other quarterly or annual reports.)
December COF	Filing Deadline – Monday, February 1, 2010
December CMR	Filing Deadline – Tuesday, February 16, 2010
December HC	Filing Deadline – Tuesday, February 16, 2010

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The Office of Thrift Supervision publishes the Financial Reporting Bulletin quarterly and distributes it to all OTS-regulated institutions. The bulletin's purpose is to provide the Thrift Financial Report preparer with reporting information and guidelines. Please send comments and suggestions on this bulletin to the Office of Thrift Supervision, by e-mail to OTSFinancialReportingBulletin@ots.treas.gov

FOURTH QUARTER FILING DEADLINES

You can and should complete and transmit your December 2009 TFR and COF as soon as possible after the close of the quarter:

Filing **deadline** for all schedules *except* HC and CMR is **Monday, February 1, 2010**.

Filing **deadline** for Schedules HC and CMR is **Tuesday, February 16, 2010**.

Institutions that are exempt from filing Schedule CMR but choose to voluntarily file must adhere to the filing deadlines above. Interest Rate Risk reports will not be available for download by institutions that fail to meet the filing deadline.

All voluntary CMR filers should e-mail doris.jackson@ots.treas.gov or leave a message at 972.277.9618, after transmitting CMR for confirmation of receipt.

If you have questions concerning the preparation of your report, please call your Financial Reporting Division analyst in Dallas, Texas. A contact listing is provided near the end of this bulletin. You can e-mail reporting questions to tfr.instructions@ots.treas.gov. If you need assistance with Electronic Filing System (EFS) including Quick Importer or Financial Reports Subscriber (FRS) software or transmission, contact the EFS Helpline Message Center by e-mail at efs-info@ots.treas.gov or by phone toll free at 866.314.1744. For questions about your Interest Rate Risk report, you can contact Scott Ciardi at scott.ciardi@ots.treas.gov, or call 202.906.6960.

EFS VERSION 7.5/FRS VERSION 4.5 CD FOR DECEMBER MAILED TO INDUSTRY

The new EFS **Version 7.5/FRS Version 4.5 upgrade CD will be mailed by the end of December to all TFR report preparers of record.** EFS **Version 7.5** must be used, along with any subsequent updates as necessary, to prepare and transmit all December reports to the OTS.

Both the EFS and FRS upgrades include the ability to automatically switch to the new OTS Extranet server on February 14, 2010. **Institutions are encouraged to upgrade all installations of EFS and FRS from the December 2009 CD as soon as possible to ensure a seamless transition on February 14, 2010.**

Please install the upgrade CD as soon as you receive it. After installation, keep the CD in a safe, easily accessible location for retrieval should you be directed by OTS staff to reinstall it. **Do not attempt to reinstall the EFS CD without guidance from the OTS. Contact the EFS Helpline for assistance.**

If your institution's TFR report preparer does not receive the EFS CD by **Friday, January 15, 2010**, e-mail doris.jackson@ots.treas.gov or leave a message at 972.277.9618. Be sure to include your five-digit docket number and phone number in all messages.

You can sign up in EFS-NET under My EFS Notification Recipients to receive e-mail notification when software news or other important information is placed on EFS-NET. You can sign up multiple recipients in this option.

NOTE: To ensure that you and other staff members receive timely notification when new items are placed on EFS-NET for your attention, please verify/update all e-mail addresses you have entered in EFS-NET, My EFS Notification Recipients, *before every transmission.*

If you do not sign up for e-mail notification, you should log in to EFS-NET frequently to check for any software updates or news about preparing your reports.

Remember to always access EFS from your desktop through Start, Programs, Office of Thrift Supervision, OTS Electronic Filing System. *Do not use a desktop shortcut* as it will most likely take you to an outdated version of the program. Please delete any desktop shortcuts to EFS or FRS.

For any software issues you encounter, you should first run the OTS Diagnostics from Start, Programs, Office of Thrift Supervision, OTS Diagnostics. If the Diagnostics tool does not identify and offer solutions for your problem, contact the EFS Helpline at efs-info@ots.treas.gov or by phone toll free at 866.314.1744.

REINSTALLING EFS SOFTWARE

Once you have installed the most current EFS CD for the first time, **do not** attempt to re-install it on the original machine or install on an additional machine until you have contacted the EFS Helpline. Helpline staff will guide you through the steps necessary to ensure you do not lose any data or contact information during the transfer process.

WHAT'S NEW IN EFS VERSION 7.5/FRS VERSION 4.5

In accordance with a previously announced Federal Register notice, we:

- Eliminated Schedule CSS, the Subordinate Organization Schedule.
- Added the new Schedule FV, Consolidated Assets and Liabilities at Fair Value.
- Revised 14 line items and added 68 new line items in Schedule FS, Fiduciary and Related Services.

The following changes were made to the Electronic Filing System software edit steps:

Edit Changes for December 2009

➤ **New Steps:**

- 53 F steps (for schedule FS and new FV)

➤ **Revised Steps:**

- 10 F steps
- 11 K steps
- 2 L steps
- 2 Q steps
- 1 V step

➤ **Deleted Steps:**

- 22 S steps (CSS eliminated)

OTHER SOFTWARE CHANGES FOR DECEMBER 2009

Financial Reports Subscriber 4.5

Financial Reports Subscriber (FRS) 4.5 includes the changes that were made in version 4.2. For more information on what was released in FRS 4.2 please see below bulletin:

https://xnet1.ots.treas.gov/efsnet/bulletins/ots_frs42_moreinfo.pdf

Version 4.5 also includes the ability to automatically switch to the new OTS Extranet server on February 14, 2010. ***Institutions should upgrade all installations of FRS to Version 4.5 from the EFS Version 7.5 CD to ensure a seamless transition on February 14, 2010.***

Upcoming OTS Extranet Server Migration February 14, 2010

The Electronic Filing System (EFS) 7.5 and the Financial Reports Subscriber (FRS) 4.5 are preconfigured to switch over to our new Extranet server on February 14, 2010. The new server is <https://xnet3.ots.treas.gov> and its IP address is 76.12.198.115. Both EFS 7.5 and FRS 4.5 have a feature to test connectivity with the new server under the menu option **Help > Test OTS Extranet Changeover**. Institutions are encouraged to test connectivity on each user's machine any time after installing EFS 7.5 and FRS 4.5, and if necessary, coordinate with their desktop/network administrative support to ensure connectivity is established by the changeover date.

ASSESSMENT BILLING INVOICES DOWNLOADED VIA FRS

All OTS-regulated institutions can now download their semi-annual Assessment Billing invoices beginning with the December 2009 cycle, using the Financial Reports Subscriber (FRS) software program. Historical billing invoices are available for prior billing periods back to December 2007. You must be in a **June or December cycle** to download your assessment invoice.

Contact your TFR report preparer who can then contact the EFS Helpline at efs-info@ots.treas.gov if further assistance is needed. **You should install the current version of FRS, version 4.5, from the new EFS Version 7.5 CD that will be sent to your institution's TFR report preparer by the end of December.**

A paper copy of December 2009 invoices will be the last one mailed; all future Assessment Billing invoices must be downloaded.

Attached is a link to an announcement letter that was mailed to all OTS-regulated institutions in October 2009:

https://xnet1.ots.treas.gov/efsnet/bulletins/ots_frs42_moreinfo.pdf

DECEMBER 2009 TFR FORM AND INSTRUCTION MANUAL UPDATES

As previously announced in Federal Register notice 73-191, the following changes will be implemented for the December 2009 Thrift Financial Report (TFR):

- Eliminated the Subordinate Organization Schedule (CSS)
- Added the new Consolidated Assets and Liabilities Measured at Fair Value on a Recurring Basis (FV) schedule for thrifts with total assets (SC60) greater than \$10 billion
- Revised 14 line items and added 68 new line items to the Fiduciary and Related Services (FS) schedule

Instruction manual update pages for new and revised lines are attached at the end of this bulletin.

TFR SCHEDULES - PUBLIC AVAILABILITY

As stated on the OTS website at <http://files.ots.treas.gov/78233.pdf>, all data items reported by individual OTS-regulated institutions in 2009 will be publicly available **except** for the following line items:

- “Schedule SC, Consolidated Statement of Condition
Memo: Detail of Other Assets
SC691, SC693, or SC697: Codes – If code is 06, then the corresponding Amount in SC692
SC694 or SC698 are confidential (not publicly available)

- Schedule SO, Consolidated Statement of Operations
Memo: Detail of Other Noninterest Expense
SO581, SO583, or SO585: Codes – If code is 01 or 02, then the corresponding Amount in
SO582, SO584 or SO586 are confidential (not publicly available)

- Schedule VA, Valuation Allowances and Related Data
Classification of Assets:
VA960 – Special Mention
VA965 – Substandard
VA970 – Doubtful
VA975 – Loss

- Schedule LD, Loan Data - All lines

- Schedule SI, Supplemental Information
Transactions with Affiliates, Lines SI750 and SI760

- Schedule HC, Thrift Holding Company
All Supplemental Questions, Lines HC810 through HC865

- Schedule CMR, Consolidated Maturity/Rate – All lines”

FDIC WEBSITE UPDATES

Per the FDIC, updates are made to the Industry Analysis portion of their website (<http://www.fdic.gov/>) on the third Friday after the close of the quarter and weekly thereafter. This update is based on individual OTS TFR data as of the previous Tuesday night. The FDIC will post December 2009 data to their website for the first time on Friday, January 15, 2010. The last update of the FDIC website for the December 2009 cycle will be approximately 60 days after the close of the quarter.

AMENDING PRIOR-CYCLE DATA

Before you transmit any *prior-period* amendments to TFR, CMR, or HC reports, be sure to discuss them with your Financial Reporting Analyst, who may have further instructions for you to follow. All amendments must be filed electronically and should include a detailed EFS Message to OTS explaining the reason for the amendment.

Although the TFR instructions allow for 135 days after the cycle close for prior-cycle amendments, FRD analysts may need several days to analyze and process your data. Therefore, we encourage you to file any September 2009 amendments no later than close of business, **Wednesday, February 10, 2010**.

2010 TFR REVISIONS

FEDERAL REGISTER NOTICE

Included below is a link to a .pdf copy of the Federal Register notice and 60-day request for comment (74 FR 41981) that was published August 19, 2009, for the **2010 TFR** revisions that the OTS proposes to implement in March 2010, except for the annual collection of reverse mortgage data that we propose to initiate in December 2010.

These revisions would change the reporting frequency for small business and small farm data reported in Schedule SB from annually to quarterly, revise three lines, and add 24 new lines to the TFR, including the 16 lines proposed for a new Schedule RM - Annual Supplemental Consolidated Data on Reverse Mortgages. The TFR revisions were designed to be similar to 2010 revisions for the Call Report recently published in the Federal Register by the other federal banking agencies.

The **comment period** for this notice closed on **October 19, 2009**. We are summarizing the comments received and will prepare a final Federal Register notice announcing the 2010 revisions.



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In addition to the items discussed above, pursuant to Generally Accepted Accounting Principles (GAAP), investments in debt and equity securities should not have any associated valuation allowances. Therefore, beginning with the March 2010 TFR, the following line items will be deleted from the TFR form:

- SC229 "General Valuation Allowances" [on mortgage-backed securities]
- VA370 "Charge-Offs – Mortgage-Backed Securities"
- VA371 "Recoveries – Mortgage-Backed Securities"
- VA38 "Provisions and Transfers – Deposits and Investment Securities"
- VA372 "Provisions and Transfers – Mortgage-Backed Securities"
- VA39 "Adjusted Net Charge-Offs – Deposits and Investment Securities"
- VA375 "Adjusted Net Charge-Offs – Mortgage-Backed Securities"

NEW ANNUAL SCHEDULE FOR REVERSE MORTGAGES

Beginning in the fourth quarter 2010, thrifts will annually report information about reverse mortgages in the new *Schedule RM – Annual Supplemental Consolidated Data on Reverse Mortgages*. However, you must prepare for this report beginning January 1, 2010.

The instructions and the report form for *Schedule RM* will be posted on the OTS website by January 1, 2010.

PROVIDE YOUR DOCKET NUMBER

When contacting anyone at the OTS by e-mail, phone, voice message, fax, or postal mail, please remember to provide your **five-digit docket number** (within your voice-mail message or on the Subject line of all e-mail messages). This will help us to access our records and assist you more quickly.

CONTACT INFORMATION IN EFS INSTITUTION SETUP

It is the responsibility of each OTS-regulated savings institution to keep all contact information up to date in EFS Institution Setup. The OTS Financial Reporting Division uses this contact information for distributing news, bulletins, filing software, and other timely information to the TFR report preparer, and for contacting that preparer or other institution staff when necessary.

Please be sure to verify/update all institution and contact information in EFS Institution Setup and on the EFS-NET screen under My EFS Notification Recipients prior to transmitting your reports via EFS-NET.

FINANCIAL REPORTING DIVISION (FRD) CONTACT LIST

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THRIFT FINANCIAL REPORT (TFR)

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GENERAL QUESTIONS AND SOFTWARE DISTRIBUTION

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The Financial Reporting Division uses voice-mail extensively. If you reach the voice-mailbox of the person you are calling, please leave a brief message, *speaking slowly enough to be clearly understood*. Include your name, phone number, region, and docket number. Your call will be returned during regular daytime business hours in the order it was received.

TFR REPORTING QUESTIONS AND ANSWERS

The Financial Reporting Division posts TFR Questions and Answers on the OTS website at <http://www.ots.treas.gov/> (click TFR). If you have a question that you would like answered, you may submit it to tfr.instructions@ots.treas.gov. Be sure to **include your docket number** in your Subject line. For security reasons, **FRD staff does not respond to e-mails with blank or illogical Subject lines.**

EFS HELPLINE MESSAGE CENTER

For assistance with Electronic Filing System (EFS)-related issues, contact the EFS Software Helpline at efs-info@ots.treas.gov or call the toll-free 24-Hour Message Center: 866.314.1744. NOTE: For security purposes, please always include your 5-digit docket number in your e-mail Subject line or your voice-mail message, and provide your name and phone number. **FRD staff does not respond to e-mails with blank or illogical Subject lines.** Calls and e-mails are returned during regular daytime business hours in the order they are received.

INTEREST-RATE RISK REPORTS

Questions about your Interest Rate Risk Report may be directed to Scott Ciardi at scott.ciardi@ots.treas.gov, or 202.906.6960.

TFR INSTRUCTION MANUAL

Update/replacement pages to the TFR Instruction Manual will be included in the quarterly Financial Reporting Bulletin that is e-mailed to all TFR report preparers of record. You can access and print the TFR Form, Instruction Manual, and Financial Reporting Bulletins on the OTS website at <http://www.ots.treas.gov/> (click Publications and Data, Thrift Financial Reports). NOTE: *Printing the entire TFR Instruction Manual (over 300 pages) will create an extremely large print job.*

PREFERRED AND MINIMUM REQUIREMENTS FOR ELECTRONIC FILING OF REGULATORY REPORTS

Preferred Requirements:

Application

- **IBM-compatible PC – 1GHz processor**
- **Windows 2000, XP, Vista**
- **512+ Meg of installed RAM memory**
- **200+ Meg of available hard drive memory**
- **Color monitor 1024x768, 32 bit true color screen**
- **CD-Rom drive**
- **HP LaserJet or Ink Jet-compatible printer**

Communications - EFS-NET

- **DSL, Internet Cable, or T1-T3 Direct Line with online Internet access**
- **Internet Explorer 6.x or greater (for EFS-NET certificate compatibility)**

Minimum Requirements:

Application

- **IBM-compatible PC – 256MHz processor**
- **Windows 2000, XP**
- **256 Meg of installed RAM memory**
- **150 Meg of available hard drive memory**
- **Color monitor – 800x600, 256 colors screen**
- **CD-Rom drive**
- **HP LaserJet or Ink Jet-compatible printer**

Communications - EFS-NET

- **56K bps modem and active account with an Internet Access Service Provider**
- **Internet Explorer 6.x or greater (for EFS-NET certificate compatibility)**

For quick reference to this page at any time, save this link in your Favorites:

[.<https://xnet1.ots.treas.gov/efsnet/bulletins/efs_6x_requirements.pdf>](https://xnet1.ots.treas.gov/efsnet/bulletins/efs_6x_requirements.pdf)

Office of Thrift Supervision

Filing *Deadline* Schedule for 2009 Regulatory Reports

You can and should complete and transmit your reports
as soon as possible after the close of the quarter.

To preclude the OTS's consideration of the assessment of civil money penalties, pursuant to the provisions in 12 U.S.C. § 1464(v)(4)-(7), Reports of condition, please ensure that all TFR reports are filed before the filing deadlines shown below, and are filed accurately in accordance with the instructions.

Reporting "As Of" Date	<u>F I L I N G D E A D L I N E</u>			
	Thrift Financial Report	Schedule CMR and HC	Cost of Funds	Branch Office Survey
January 31			Monday March 2	
February 29			Monday March 30	
March 31	Thursday April 30	Friday May 15	Thursday April 30	
April 30			Monday June 1	
May 31			Tuesday June 30	
June 30	Thursday July 30	Friday August 14	Thursday July 30	Monday August 24
July 31			Monday August 31	
August 31			Wednesday September 30	
September 30	Friday October 30	Monday November 16	Friday October 30	
October 31			Monday November 30	
November 30			Wednesday December 30	
December 31	Monday February 1, 2010	Tuesday February 16, 2010	Monday February 1, 2010	

Office of Thrift Supervision
Filing Schedule for 2010 Regulatory Reports

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as soon as possible after the close of the quarter.

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Reporting "As Of" Date	<u>F I L I N G D E A D L I N E</u>			
	Thrift Financial Report	Schedule CMR and HC	Cost of Funds	Branch Office Survey
January 31			Tuesday March 2	
February 29			Tuesday March 30	
March 31	Friday April 30	Monday May 17	Friday April 30	
April 30			Tuesday June 1	
May 31			Wednesday June 30	
June 30	Friday July 30	Monday August 16	Friday July 30	Monday August 23
July 31			Monday August 30	
August 31			Thursday September 30	
September 30	Monday November 1	Monday November 15	Monday November 1	
October 31			Tuesday November 30	
November 30			Thursday December 30	
December 31	Monday January 31, 2011	Monday February 14, 2011	Monday January 31, 2011	

THRIFT FINANCIAL REPORT **INSTRUCTION MANUAL**

DECEMBER 2009

Insert the attached revised pages into your Thrift Financial Report Instruction Manual. Delete **only** the pages that have a replacement. Refer to the summary of these changes in the December 2009 Financial Reporting Bulletin.

Direct questions to your Financial Reporting Analyst in Dallas, Texas, or e-mail tfr.instructions@ots.treas.gov.

SCHEDULE FV — CONSOLIDATED ASSETS AND LIABILITIES MEASURED AT FAIR VALUE ON A RECURRING BASIS

Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.

GENERAL INSTRUCTIONS

BACKGROUND

Complete this Schedule if your total assets reported on SC60 are greater than \$10 billion at any time during the fiscal year. Report on this Schedule all assets and liabilities measured at fair value on a recurring basis (i.e. either marked-to-market through earnings each reporting period or, for available-for-sale securities, reflecting changes in fair value as a component of other comprehensive income), including on a quarterly basis for purposes of the Thrift Financial Report.

FAIR VALUE MEASUREMENTS: LEVEL 1, LEVEL 2, LEVEL 3, AND LESS: AMOUNTS NETTED

For each asset and liability caption in this Schedule, report the fair value amounts which fall in their entirety in Levels 1, 2, or 3, respectively, in accordance with GAAP. The level in the fair value hierarchy within which a fair value measurement in its entirety falls should be determined based on the lowest level input (with Level 3 being the lowest and Level 1 the highest) that is significant to the fair value measurement in its entirety.

For each asset and liability caption in this Schedule where you have a legally enforceable master netting agreement, you may have reported on Schedule SC the asset net of a related liability, or the liability net of a related asset, consistent with GAAP. However, report on this Schedule the gross amount of the asset or liability by the applicable Level (1, 2, or 3), even though you may have reported such amounts net on Schedule SC. In addition, for each asset or liability where the amount on Schedule SC has been reported net of a related liability or asset, respectively, and where the amount on this Schedule has been reported gross (that is, without regard to the related liability or asset), report the related netting adjustment.

LINE-BY-LINE INSTRUCTIONS

ASSETS

FV111, 112 and 113: Federal Funds Sold and Securities Purchased Under Agreements to Resell

For federal funds sold and securities purchased under agreements to resell that are included on SC125, Federal Funds Sold and Securities Purchased Under Agreements to Resell, and that are measured at fair value on a recurring basis, report these assets by the applicable Level (1, 2, or 3).

FV131, 132 and 133: Trading Securities

For trading securities that are included on SC11, Cash, Deposits, and Investment Securities, and SC22, Mortgage-Backed Securities, report these assets by the applicable Level (1, 2, or 3). All trading securities are measured at fair value on a recurring basis, with changes in fair value reported through earnings.

FV151, 152 and 153: Available-for-Sale Securities

For available-for-sale securities that are included on SC11, Cash, Deposits, and Investment Securities, and SC22, Mortgage-Backed Securities, report these assets by the applicable Level (1, 2, or 3). All available-for-sale securities are measured at fair value on a recurring basis. However, the change in fair value on available-for-sale securities is reflected in other comprehensive income – not in earnings.

FV211, 212 and 213: Loans and Leases

For loans and leases that are included on SC26, Mortgage Loans, and SC31, Nonmortgage Loans, and that are measured at fair value on a recurring basis, report these assets by the applicable Level (1, 2, or 3).

FV241, 242 and 243: Mortgage Servicing Rights

For mortgage servicing rights that are included on SC642, Servicing Assets on Mortgage Loans, and that are measured at fair value on a recurring basis, report these assets by the applicable Level (1, 2, or 3).

FV261, 262 and 263: Derivative Assets

For derivative assets that are included on SC689, Other Assets, report these assets by the applicable Level (1, 2, or 3). All derivatives are measured at fair value on a recurring basis with changes in fair value reported through earnings.

FV311, 312 and 313: All Other Financial Assets

For all other financial assets that are included in SC60, Total Assets, and that are measured at fair value on a recurring basis, report these assets by the applicable Level (1, 2, or 3).

FV11: Federal Funds Sold and Securities Purchased Under Agreements to Resell

FV13: Trading Securities

FV15: Available-for-Sale Securities

FV21: Loans and Leases

FV24: Mortgage Servicing Rights

FV26: Derivative Assets

FV31: All Other Financial Assets

For each asset category, the EFS software will compute this line as the sum of the amounts reported in the columns for each Level (1, 2, and 3), as follows:

$$FV11 = FV111 + FV112 + FV113$$

$$FV13 = FV131 + FV132 + FV133$$

$$FV15 = FV151 + FV152 + FV153$$

$$FV21 = FV211 + FV212 + FV213$$

$$FV24 = FV241 + FV242 + FV243$$

$$FV26 = FV261 + FV262 + FV263$$

$$FV31 = FV311 + FV312 + FV313$$

FV114: Federal Funds Sold and Securities Purchased Under Agreements to Resell

FV134: Trading Securities

FV154: Available-for-Sale Securities

FV214: Loans and Leases

FV244: Mortgage Servicing Rights

FV264: Derivative Assets

FV314: All Other Financial Assets

For each asset category where the amount on Schedule SC has been reported net of a related liability, and where the amount on this Schedule has been reported gross (that is, without regard to the related liability), report the related netting adjustment. In all cases, the netting adjustment will be negative. However, report the amount as positive, as the EFS software will subtract the amount from the total before netting to arrive at the Total, After Netting. These adjustments will align the amounts reported for assets on this Schedule with the amounts reported on Schedule SC.

FV12: Federal Funds Sold and Securities Purchased Under Agreements to Resell

FV14: Trading Securities

FV16: Available-for-Sale Securities

FV22: Loans and Leases

FV25: Mortgage Servicing Rights

FV27: Derivative Assets

FV32: All Other Financial Assets

For each asset category, the EFS software will compute this line as the total before netting, less the amount reported for Less: Amounts Netted, as follows:

$$FV12 = FV11 - FV114$$

$$FV14 = FV13 - FV134$$

$$FV16 = FV15 - FV154$$

$$FV22 = FV21 - FV214$$

$$FV25 = FV24 - FV244$$

$$FV27 = FV26 - FV264$$

$$FV32 = FV31 - FV314$$

FV41, 42, 43 and 44: Total Assets Measured at Fair Value on a Recurring Basis

For each Level (1, 2, or 3) and for the total before netting, the EFS software will compute this line as the sum of the corresponding amounts reported or computed for each asset category, as follows:

$$FV41 = FV111 + FV131 + FV151 + FV211 + FV241 + FV261 + FV311$$

$$FV42 = FV112 + FV132 + FV152 + FV212 + FV242 + FV262 + FV312$$

$$FV43 = FV113 + FV133 + FV153 + FV213 + FV243 + FV263 + FV313$$

$$FV44 = FV11 + FV13 + FV15 + FV21 + FV24 + FV26 + FV31$$

FV46: Total Assets Measured at Fair Value on a Recurring Basis – Less: Amounts Netted

The EFS software will compute this line as the sum of the corresponding amounts reported for each asset category, as follows:

$$FV46 = FV114 + FV134 + FV154 + FV214 + FV244 + FV264 + FV314$$

FV48: Total Assets Measured at Fair Value on a Recurring Basis – Total, After Netting

The EFS software will compute this line as the sum of the corresponding amounts reported for each asset category, as follows:

$$FV48 = FV12 + FV14 + FV16 + FV22 + FV25 + FV27 + FV32$$

LIABILITIES

FV511, 512 and 513: Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

For federal funds purchased and securities sold under agreements to repurchase that are included on SC730, Federal Funds Purchased and Securities Sold Under Agreements to Repurchase, and that are measured at fair value on a recurring basis, report these liabilities by the applicable Level (1, 2, or 3).

FV531, 532 and 533: Deposits

For deposits that are included on SC710, Deposits, and that are measured at fair value on a recurring basis, report these liabilities by the applicable Level (1, 2, or 3).

FV611, 612 and 613: Subordinated Debentures

For subordinated debentures that are included on SC736, Subordinated Debentures, and that are measured at fair value on a recurring basis, report these liabilities by the applicable Level (1, 2, or 3).

FV631, 632 and 633: Other Borrowings

For other borrowings that are included on SC760, Other Borrowings, and that are measured at fair value on a recurring basis, report these liabilities by the applicable Level (1, 2, or 3).

FV651, 652 and 653: Derivative Liabilities

For derivative liabilities that are included on SC796, Other Liabilities and Deferred Income, report these liabilities by the applicable Level (1, 2, or 3). (All derivatives are measured at fair value on a recurring basis with changes in fair value reported through earnings.)

FV711, 712 and 713: All Other Financial Liabilities

For all other financial liabilities that are included in SC70, Total Liabilities, and that are measured at fair value on a recurring basis, report these liabilities by the applicable Level (1, 2, or 3).

FV51: Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FV53: Deposits

FV61: Subordinated Debentures

FV63: Other Borrowings

FV65: Derivative Liabilities

FV71: All Other Financial Liabilities

For each liability category, the EFS software will compute this line as the sum of the amounts reported in the columns for each Level (1, 2, and 3), as follows:

$$FV51 = FV511 + FV512 + FV513$$

$$FV53 = FV531 + FV532 + FV533$$

$$FV61 = FV611 + FV612 + FV613$$

$$FV63 = FV631 + FV632 + FV633$$

$$FV65 = FV651 + FV652 + FV653$$

$$FV71 = FV711 + FV712 + FV713$$

FV514: Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FV534: Deposits

FV614: Subordinated Debentures

FV634: Other Borrowings

FV654: Derivative Liabilities

FV714: All Other Financial Liabilities

For each liability category where the amount on Schedule SC has been reported net of a related asset, and where the amount on this Schedule has been reported gross (that is, without regard to the related asset), report the related netting adjustment. In all cases, the netting adjustment will be negative. However, report the amount as positive, as the EFS software will subtract the amount from the total before netting to arrive at the Total, After Netting. These adjustments will align the amounts reported for liabilities on this Schedule with the amounts reported on Schedule SC.

FV52: Federal Funds Purchased and Securities Sold Under Agreements to Repurchase

FV54: Deposits

FV62: Subordinated Debentures –

FV64: Other Borrowings

FV66: Derivative Liabilities

FV72: All Other Financial Liabilities

For each liability category, the EFS software will compute this line as the total before netting, less the amount reported for Less: Amounts Netted, as follows:

$$FV52 = FV51 - FV514$$

$$FV54 = FV53 - FV534$$

$$FV62 = FV61 - FV614$$

$$FV64 = FV63 - FV634$$

$$FV66 = FV65 - FV654$$

$$FV72 = FV71 - FV714$$

FV81, 82, 83 and 84: Total Liabilities Measured at Fair Value on a Recurring Basis

For each Level (1, 2, or 3) and for the total before netting, the EFS software will compute this line as the sum of the corresponding amounts reported or computed for each liability, as follows:

$$FV81 = FV511 + FV531 + FV611 + FV631 + FV651 + FV711$$

$$FV82 = FV512 + FV532 + FV612 + FV632 + FV652 + FV712$$

$$FV83 = FV513 + FV533 + FV613 + FV633 + FV653 + FV713$$

$$FV84 = FV51 + FV53 + FV61 + FV63 + FV65 + FV71$$

FV86: Total Liabilities Measured at Fair Value on a Recurring Basis – Less: Amounts Netted

The EFS software will compute this line as the sum of the corresponding amounts reported for each liability category, as follows:

$$FV86 = FV514 + FV534 + FV614 + FV634 + FV654 + FV714$$

FV88: Total Liabilities Measured at Fair Value on a Recurring Basis – Total, After Netting

The EFS software will compute this line as the sum of the corresponding amounts reported for each liability category, as follows:

$$FV88 = FV52 + FV54 + FV62 + FV64 + FV66 + FV72$$

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SCHEDULE FS — FIDUCIARY AND RELATED SERVICES

*Throughout these instructions, **you** and **your** refers to the reporting savings association and its consolidated subsidiaries; **we** and **our** refers to the Office of Thrift Supervision.*

Complete Schedule FS on a consolidated basis, including the fiduciary or related services of any significant, majority-owned operating subsidiaries or service corporations.

For report dates through December 31, 2008, the information reported in Schedule FS on fiduciary and related services income (except total gross fiduciary and related services income) and on fiduciary settlements, surcharges, and other losses will not be made available to the public on an institution basis. Beginning with the March 31, 2009 report date, all of the information reported in Schedule FS for each savings association will be publicly available.

The income and expense data reported on FS310 through FS35 and the fiduciary settlements, surcharges, and other losses reported on FS710 through FS72 must be reported for the calendar year-to-date.

FS110: DOES YOUR INSTITUTION HAVE FIDUCIARY POWERS?

Check **Yes** if OTS, a state, or another banking authority has granted you trust powers to administer accounts in a fiduciary capacity. You should check **Yes** if your significant, majority-owned subsidiaries have been granted trust powers by OTS, a state, or another banking authority. Fiduciary capacity generally includes acting as a trustee, executor, administrator, registrar of stocks and bonds, transfer agent, assignee, receiver, guardian or conservator of the estate of a minor or incompetent, acting in connection with a Uniform Gift to Minors Act account, investment adviser (if you receive a fee for your investment advice), any capacity in which you possess investment discretion on behalf of another, or any other similar capacity.

FS120: DOES YOUR INSTITUTION EXERCISE THE FIDUCIARY POWERS IT HAS BEEN GRANTED?

Check **Yes** if you exercise your fiduciary powers. Exercising fiduciary powers means that you serve in a fiduciary capacity as described in the instructions for FS110.

FS130: DOES YOUR INSTITUTION HAVE ANY FIDUCIARY OR RELATED ACTIVITY (IN THE FORM OF ASSETS OR ACCOUNTS) TO REPORT IN THIS SCHEDULE?

Check **Yes** if you have assets, accounts, or income from fiduciary or related services. You should check **No** if you have trust powers and **only** use those powers to provide services in connection with land trusts or if you act as a document custodian for mortgage-backed securities, such as those offered by Fannie Mae (FNMA), Freddie Mac (FHLMC), or Ginnie Mae (GNMA). If you check **No**, do not complete the remainder of this schedule.

Reportable related services are those services that do not require trust powers but are related to fiduciary services. Specifically, this includes custodial services for assets held by you in a fiduciary capacity. You should report on this schedule fiduciary related services that are offered through your trust department, fiduciary business unit, or other distinct department or business unit that is devoted to the provision of fiduciary or related services. You should not include custodial services provided to commercial bank services such as hold in custody repurchase assets, escrow accounts that benefit third parties, safety deposit boxes, and other similar commercial arrangements.

FILING REQUIREMENTS

If your answer to FS130 is **Yes**, complete the applicable items of Schedule FS as follows:

If your total fiduciary assets (items FS20 and FS21) are greater than \$250 million for the preceding calendar year or 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. Items FS210 through FS30 **each quarter**;
2. Items FS391 through FS35 **annually** with the December report; and
3. Memorandum items FS410 through FS72 **annually** with the December report.

If your total fiduciary assets (items FS20 and FS21) are greater than \$100 million but less than or equal to \$250 million for the preceding calendar year or 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. Items FS210 through FS291 **each quarter**; and
2. FS310 through FS35 and FS410 through FS72, **annually** with the December report.

If your total fiduciary assets (items FS20 and FS21) are \$100 million or less for the preceding calendar year or 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. Items FS210 through FS291 **each quarter**; and
2. Memorandum items FS410 through FS65 **annually** with the December report.

FIDUCIARY AND RELATED ASSETS

Report fiduciary and related assets using market value as of the report date. While market value quotations are readily available for marketable securities, many financial and physical assets held in fiduciary accounts are not widely traded or easily valued. If the methodology for determining market value is not set or governed by applicable law (including state or federal law governing the fiduciary relationship, the terms of an instrument governing the fiduciary relationship, or any court order pertaining

to the relationship), you may use any reasonable method to establish values for purposes of reporting on this schedule. Reasonable methods may include appraisals, book value, or reliable estimates. Valuation methods should be consistent from reporting period to reporting period. This “reasonable method” approach to reporting market value applies both to financial assets that are not marketable and to physical assets. Physical assets held in fiduciary accounts may include equipment, art, collectibles, and household goods.

Only those Individual Retirement Accounts, Health Savings Accounts, and other similar accounts offered through a fiduciary business unit should be reported in Schedule FS. When such accounts are not offered through the trust department or fiduciary business unit, they should not be reported in Schedule FS. Accounts that consist solely of deposits in the thrift itself should not be reported in Schedule FS.

If two institutions are named cofiduciary in the governing instrument, both institutions should report the account. In addition, where one institution provides fiduciary or related services to another institution’s accounts (for example: Bank A provides custody services to the trust accounts of Bank B; or Bank A provides investment management services to the trust accounts of Bank B) both institutions should report the accounts, according to the services provided.

Exclude unfunded trusts, anticipated testamentary executor appointments, and any other arrangements that represent potential future fiduciary accounts.

Report asset values net of any outstanding liabilities. For example, report: (1) an employee benefit account with participant loans net of the outstanding loan balances; (2) an account with a real estate asset and corresponding mortgage loan net of the mortgage liability; (3) gross fiduciary assets net of any associated overdrafts; and (4) gross assets net of the fair value of derivative instruments, as defined in FASB Statement No. 133, even if the fair value is negative.

Reflect securities lending transactions as sales or as secured borrowings according to GAAP, as principally prescribed in FASB Statement No. 140. A transferee (borrower) of securities generally is required to provide collateral to the transferor (lender) of securities. When such transactions do not qualify as sales, securities lenders and borrowers should account for the transactions as secured borrowings in which cash (or securities that the holder is permitted by contract or custom to sell or repledge) received as collateral by the securities lender is considered the amount borrowed and the securities loaned are considered pledged against the amount borrowed. For purposes of this schedule, securities held in fiduciary accounts that are loaned in securities lending transactions and are accounted for as secured borrowings should be reported as an asset of the respective fiduciary account that loaned the securities, but the collateral received should not be reported as an asset of the fiduciary account.

In the Fiduciary and Related Assets section (FS210 through FS291), you should include for each account in whatever line item is pertinent, the market value of common trust fund units, collective investment fund (CIF) units, and shares of proprietary mutual funds held by the account. **Proprietary mutual funds** are those funds where you, your affiliates, or your subsidiaries act as investment adviser to the fund. You **should not** report a **common** trust fund or a **collective** investment fund administered by you as a separate account in FS260/262. You should report each proprietary mutual fund as a separate account in FS260 and include its assets in FS262. When reporting a proprietary mutual fund in FS290, subtract from the value of the mutual fund as a whole, those shares held by fiduciary or custodial accounts that are already reported in the fiduciary and related section on FS210 through FS291. This will prevent duplicate reporting.

MANAGED ASSETS

Report the total market value of assets held in managed fiduciary accounts. An account should be categorized as managed if you have investment discretion over the assets of the account. Investment discretion is defined as the sole or shared authority to determine what securities or other assets to purchase or sell on behalf of the fiduciary account, even if that authority is not exercised. If you have delegated your investment authority to another institution, then you **both** have investment discretion for reporting purposes. You should report an account as either managed or nonmanaged based on your predominant responsibility.

Whether an account where investment discretion has been delegated to a registered investment adviser, whether affiliated or nonaffiliated, should be reported as a managed account depends on whether the delegation of investment authority to the registered investment adviser was made pursuant to the exercise of investment discretion. If so, the account is deemed to be a managed account. Otherwise, the account would be a non-managed account for purposes of Schedule FS.

NONMANAGED ASSETS

Report the total market value of assets held in nonmanaged fiduciary accounts. An account should be categorized as nonmanaged if you do not have investment discretion. Accounts should be categorized as nonmanaged where you are a fiduciary and provide a menu of investment options but the ultimate selection authority remains with the account holder or an external manager. For example, if you provide a choice of sweep vehicles or an array of mutual funds, you are not necessarily exercising investment discretion. Another example of a fiduciary nonmanaged account is where you serve as trustee for a 401(k) employee benefit plan and the plan participants make their own investment selections. Investment advisory agency accounts for which a savings association provides investment advice for a fee but where the ultimate investment decision rests with the customer should be reported as a nonmanaged account.

NUMBER OF MANAGED ACCOUNTS

Report the total number of managed fiduciary accounts.

NUMBER OF NONMANAGED ACCOUNTS

Report the total number of nonmanaged fiduciary accounts.

FS210 Through 213: Personal Trust and Agency Accounts

Report the market value and number of accounts for all testamentary trusts, revocable and irrevocable living trusts, and any other personal trusts and estates. Include accounts in which you serve as trustee, executor, administrator, guardian, or conservator. Do not include personal investment management accounts, these should be reported on FS260/262. Personal investment advisory accounts should be reported on FS261/263. Also, do not include Keogh Act plans, and other pension or profit sharing plans for self-employed individuals. These should be included in FS240 through FS243. Individual Retirement Accounts, Health Savings Accounts and other similar accounts should be included in FS234 through FS237 and in FS240 through FS243. Include accounts that only receive custody or safekeeping services in FS280 and FS281.

Retirement-related Trust and Agency Accounts:

FS220 Through FS223: Employee Benefit - Defined Contribution

Report the market value and number of accounts for all employee benefit, defined contribution accounts for which you serve as trustee or in another fiduciary capacity. Include 401(k) plans, 403(b) plans, profit-sharing plans, money purchase plans, target benefit plans, stock bonus plans, employee stock ownership plans, and thrift savings plans. Employee benefit accounts for which you serve as a directed trustee should be reported as non-managed. The number of accounts reported should reflect the total number of plans administered rather than the number of plan participants. Report employee benefit accounts for which you are a custodian in FS280 and FS281.

FS230 Through FS233: Employee Benefit - Defined Benefit

Report the market value and number of accounts for all employee benefit, defined benefit plans for which you serve as trustee or in another fiduciary capacity. The number of accounts reported should reflect the total number of plans administered rather than the number of plan participants. Report employee benefit accounts for which you are a custodian in FS280 and FS281.

FS240 Through FS243: Other Retirement Accounts

Report the market value and number of accounts for all other retirement related accounts in which you serve as trustee or in another fiduciary capacity. Include Keogh Act plans and other pension or profit-sharing plans for self-employed individuals. Also report the market value of assets and the number of accounts for employee welfare benefit trusts and agencies. Employee welfare benefit plans include plans, funds, or programs that provide medical, surgical, or hospital care benefits; benefits in the event of sickness, accident, disability, death, or unemployment; vacation benefits; apprenticeship or other training programs; day care centers; scholarship funds; or prepaid legal services. Individual Retirement Accounts, Health Savings Accounts, Medical Savings Accounts where you are the trustee should be reported on this line as well as on FS234 through 237. Report employee benefit accounts for which you are a custodian in FS280 and FS281 as well as on FS234 through FS236. The number of accounts reported should reflect the total number of plans or accounts administered rather than the number of plan participants.

FS250 Through FS253: Corporate Trust and Agency Accounts

Report the market value and number of all your corporate trust accounts. Report assets for which you have the responsibility to manage or administer in accordance with the corporate trust agreement. Include assets of unrepresented bonds or coupons relating to issues that have been called or matured. Do not include the entire market value of the associated securities or the outstanding principal of associated debt issues. Include accounts where you are the trustee for corporate securities, tax-exempt and other municipal securities, and other debt securities including unit investment trusts. Also, include accounts for which you are the dividend or interest paying agent or any other type of corporate trustee or agent.

FS260 Through FS263: Investment Management and Investment Advisory Agency Accounts

Report the market value and number of accounts for all investment management and investment advisory accounts that are administered within the fiduciary area. Investment management accounts are those accounts for which you have investment discretion although title to the assets remains with the client. Investment advisory accounts are those agency accounts that you provide investment advice for a fee, but for which some other person is responsible for investment decisions. Investment management accounts should be reported as managed. Investment advisory agency accounts should be reported as non-managed. Investment management and advisory accounts maintained for foundations and endowments should be reported in FS264 through FS267. Include accounts for which you serve as a sub-advisor. Include those mutual funds that you advise in a separately identifiable department or division or by an operating subsidiary. The different investment classes of a single mutual fund should be combined and reported as a single account.

FS 264 Through FS267: Foundations and Endowments

Report the market value and number of accounts for all foundations and endowments (whether established by individuals, families, corporations, or other entities) that file Form 990, regardless of which version, for which you serve as trustee or agent. Also report those foundations and endowments that do not file Form 990, 990EZ, or 990PF solely because the organization's gross receipts or total assets fall below reporting thresholds, but would otherwise be required to file. Foundations and endowments established by churches, which are exempt from filing Form 990, should also be reported in this item. Employee benefit accounts maintained for a foundation's or endowment's employees should be reported

in the Retirement-related Trust and Agency Accounts section. Accounts that are solely custodial or safekeeping should be reported in FS280 and FS281.

FS270 Through FS273: Other Fiduciary Accounts

Report the market value and number of accounts for all other fiduciary accounts not reported in FS210 through FS267. Report custody and safekeeping accounts in FS280 and FS281.

FS20 THROUGH FS23: TOTAL FIDUCIARY ACCOUNTS

The EFS software will compute these lines as the sums of their respective columns, from FS210, FS211, FS212, and FS213 through FS270, FS271, FS272, and FS273.

FS280 and FS281: Custody and Safekeeping Accounts

Report the market value and the number of accounts for all individual and institutional custody and safekeeping accounts administered by you. Safekeeping and custody accounts are a type of account for which you perform custody or safekeeping services. In these accounts, you do not act in a fiduciary capacity, such as trustee, and you do not provide investment advice for a fee or have investment discretion. Safekeeping and custodial services may include holding assets, processing income and redemptions, recordkeeping, or customer reporting. For employee benefit custody or safekeeping accounts, the number of accounts you report should reflect the total number of plans administered rather than the number of plan participants. Include accounts in which you serve as a sub-custodian for another institution. For example, where you contract with another institution for custody services, both of you should report the accounts. **Do not** include accounts for which you provide document custodial services for Ginnie Mae, Fannie Mae, or other mortgage-backed securities. Also, **do not** include accounts for which you provide services to land trusts.

Individual Retirement Accounts, Health Savings Accounts, Medical Savings Accounts where you serve as custodian should be reported on this line as well as on FS234 through FS237. Exclude, IRAs, HSAs, and other similar accounts not offered through your trust department or fiduciary business unit.

Accounts in which you serve as trustee or in an agency capacity in addition to being custodian should be reported in the category of the primary relationship. For example, personal trust accounts in which you serve as trustee and custodian should be reported as personal trust accounts and not as custodian accounts. Include custody and safekeeping accounts that are administered by your trust department or other identifiable business unit area that focuses on offering custodial services to individual or institutional fiduciary clients. Do not include those custodial, escrow, and safekeeping activities that are related to commercial bank services such as hold in custody repurchase assets, securities safekeeping services for correspondent banks, escrow assets held for the benefit of third parties, safety deposit box assets or any other similar commercial arrangement.

FS234 Through 237: IRAs, HSAs, and Similar Accounts

Report the market value and number of Individual Retirement Accounts, Health Savings Accounts, and other similar accounts, included in FS240 through FS243 or FS280 and FS281. Other similar accounts include Roth IRAs, Coverdell Education Savings Accounts, and Archer Medical Savings Accounts. Exclude accounts not offered through your trust department or fiduciary business unit.

FS290 and FS291: Assets Included Above, Excluded for Purposes of the OTS Assessment Complexity Component

OTS imposes semiannual assessments on savings associations based on three components: the thrift's size, its condition, and the complexity of its portfolio. For savings associations that have trust powers, a

complexity component is assessed for those associations that administer over \$1 billion in trust assets. This complexity component, broken into three different categories, is calculated by utilizing different line items of this schedule. There are situations where OTS requires savings associations to report certain assets on a line item in Schedule FS that will not be included for assessment purposes. Therefore, the purpose of FS290 and FS291 is to exclude certain assets for OTS assessment purposes.

Report on FS290 those assets of proprietary mutual funds that are reported as a separate account in lines FS260 through FS263. Do not include in FS290 those shares of the proprietary mutual fund held by fiduciary or custodial accounts that are reported in other sections of Schedule FS.

Also, include in FS290 and FS291, any amounts you have included in FS234 through FS237. Since these assets are already included in FS240 through FS243 or FS280 and FS281 as well as FS234 through FS237, they should be excluded for purposes of assessment so as to avoid duplicate assessment.

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

Report fiduciary and related services income and expense for the calendar year-to-date. The following income categories correspond to the asset categories described in FS210 through FS237. Report income and expense on an accrual basis. You may report both income and expense on a cash basis **only** if the results would not materially differ from those obtained using an accrual basis. For report dates through December 31, 2008, the information reported in Schedule FS on fiduciary and related services income (except total gross fiduciary and related services income) will not be made available to the public on an individual basis. Beginning with the March 31, 2009 report date, all of the information reported in Schedule FS will be publicly available.

FS310: PERSONAL TRUST AND AGENCY ACCOUNTS

Report gross income generated from the services provided to personal trust and agency accounts reported on FS210 through FS213.

RETIREMENT RELATED TRUST AND AGENCY ACCOUNTS:

FS320: Employee Benefit – Defined Contribution

Report gross income generated from the services provided to defined contribution, employee benefit trust and agency accounts reported on FS220 through FS223.

FS330: Employee Benefit – Defined Benefit

Report gross income generated from the services provided to defined benefit, employee benefit trust and agency accounts reported on FS230 through FS233.

FS340: Other Retirement Accounts

Report gross income generated from the services provided to other retirement accounts reported on FS240 through FS243.

FS350: CORPORATE TRUST AND AGENCY ACCOUNTS

Report gross income generated from the services provided to corporate trust and agency accounts reported on FS250 through FS253.

FS360: INVESTMENT MANAGEMENT AND INVESTMENT ADVISORY AGENCY ACCOUNTS

Report gross income generated from the services provided to investment management and investment advisory agency accounts reported on FS260 through FS263. Include income received from investment advisory activities when the assets are not held by the institution.

FS365: FOUNDATIONS AND ENDOWMENTS

Report gross income generated from the services provided to foundation and endowment accounts reported on FS264 through FS267.

FS370: OTHER FIDUCIARY ACCOUNTS

Report gross income generated from services provided to other fiduciary accounts reported on FS270 through FS273.

FS380: CUSTODY AND SAFEKEEPING ACCOUNTS

Report gross income generated from services provided to custody and safekeeping accounts reported on FS280 and FS281.

FS390: OTHER FIDUCIARY AND RELATED SERVICES INCOME

Report all other gross fiduciary and related services income that cannot properly be reported on FS310 through FS380. Include income received from others, including affiliates, for fiduciary and related services provided by you. Income received from investment advisory services in which the account assets are held in a custody or safekeeping account at the reporting institution should be reported in FS380. Also, include net income generated from securities lending activities, after deduction of broker rebates and income paid to lending accounts. Include income from providing services for land trusts and mortgage-backed securities if you have these activities in addition to other trust and fiduciary activities. Do not include allocations of income to the trust department from other areas of your savings association, such as credits for fiduciary cash held as a deposit on your commercial side.

FS30: TOTAL GROSS FIDUCIARY AND RELATED SERVICES INCOME

The EFS software will compute this line as the sum of FS310 through FS390.

FS391: LESS: EXPENSES

Report total direct and indirect expenses attributable to the fiduciary and related services reported in this schedule.

Direct expenses are immediately identifiable as costs for and directly chargeable to the trust department or fiduciary business unit. These expenses include: salaries, bonuses, hourly wages, overtime pay, employee benefits, and incentive pay associated with officers and employees of, or associated with, the fiduciary and related services reported in this schedule. If only a portion of their time is allocated to reportable activities, report that proportional share of their salaries and employee benefits. For trust only institutions, include expenses directly chargeable to the fiduciary and related services reported in this schedule such as those associated with occupancy, i.e. maintenance, service and repairs, telephones and utilities, insurance coverage, real estate or property taxes, depreciation/amortization, lease/rental payments for premises and equipment, and any leasehold improvements. Also include fees paid directly for external or internal audits of the fiduciary and related services, trust examination fees, employee training, fees directly paid for outside legal counsel and/or consultants, and expenses paid directly for advertising and business development activities.

Indirect expenses are those expenses charged to the fiduciary and related services activity from other departments of the institution. The expenses are generally reflected in your retail accounting system and include any allocation for the proportionate share of corporate expenses that you do not directly charge to a particular department or function. If your internal accounting system is unable to provide the information, you may use a reasonable alternate method to estimate indirect costs. Indirect expenses include: the proportionate share of data processing expenses; building rent or depreciation; utilities; real estate taxes; insurance; in-house and/or outside legal counsel; business development activities; charitable contributions; corporate overhead, such as allocated expenses for corporate planning and/or financial staff; board of director/committee fees; temporary personnel and professionals; travel; entertainment; stationary and postage; and automobile expenses. You must keep your reporting methods for indirect expenses consistent from period to period.

Do not include settlements, surcharges, and other losses reported in FS710 through FS742.

FS392 LESS: NET LOSSES FROM FIDUCIARY AND RELATED SERVICES

Report net losses resulting from fiduciary and related services. Net losses are gross losses less recoveries. Gross losses may result from settlements, surcharges, errors from trade processing, miscalculation of fees or taxes, pricing discrepancies and other losses that are realized in the reporting period attributable to the fiduciary and related services. Recoveries should include those that are attributable to prior and current period losses. FS392 must equal the sum of gross managed and nonmanaged account losses minus recoveries (FS 70 + FS 71 - FS 72) reported in the Memoranda section of the FS Schedule.

FS393 PLUS: INTRACOMPANY INCOME CREDITS FOR FIDUCIARY AND RELATED SERVICES

If applicable, report credits from other areas of your association for activities reportable in this schedule. Include any intracompany income credit made available to the fiduciary area for fiduciary account holdings of own-bank deposits. Also, include credits for other intracompany services and transactions.

FS35 NET FIDUCIARY AND RELATED SERVICES INCOME

The EFS software will compute this line as the sum of FS30 less FS391 and FS392 plus FS393.

MEMORANDA

MANAGED ASSETS HELD IN FIDUCIARY ACCOUNTS

Column A, Personal Trust and Agency and Investment Management Agency Accounts

Report the market value of managed assets held in personal trust and agency accounts (as defined for FS210/212) and investment management agency accounts (as defined for FS260/262 in accordance with how the account is invested. Do not include investment advisory agency accounts (as defined for FS261/263).

Column B, Employee Benefit and Retirement Related Accounts

Report the market value of managed assets held in employee benefit and retirement related trust and agency accounts (as defined for FS220/FS222, FS230/232, and FS240/242)

Column C, All Other Accounts

Report the market value of managed assets held in corporate trust and agency accounts (as defined for FS250/252), foundations and endowments (as defined for FS264/266), and other fiduciary accounts (as defined for FS270/272).

For units in common trust funds and collective investment funds that are held by a managed fiduciary account, report the market value of the units in this section. Do not allocate the underlying assets of each common trust fund or collective investment fund attributable to managed accounts in the other lines of this section. Please note that line items FS463 through FS465 should be used to report investments in common trust funds and collective investment funds. Report securities held in fiduciary accounts that are loaned in securities lending transactions, accounted for as secured borrowings, as an asset of the fiduciary account that loaned the securities. Do not report the collateral received as an asset of this fiduciary account.

FS410 Through FS412: Non-interest-bearing Deposits

Report all non-interest-bearing deposits, including deposits of both principal and income cash.

FS415 Through FS417: Interest-bearing Deposits

Report interest-bearing savings and time deposits. Include NOW accounts, MMDA accounts, BICs (bank investment contracts) that are insured by the FDIC, and certificates of deposit. Report interest-bearing deposits of both principal and income cash.

FS420 Through FS422: U.S. Treasury and U.S. Government Agency Obligations

Report all securities issued by and loans to the U.S. Government and agencies and sponsored enterprises of the U.S. Include certificates or other obligations that represent pass-through participations in pools of real estate loans when the participation instruments: (1) are issued by FHA-approved mortgagees and guaranteed by Ginnie Mae, or (2) are issued, insured, or guaranteed by a U.S. Government agency or sponsored enterprise, such as Freddie Mac. Also include CMOs and REMICs issued by Fannie Mae and Freddie Mac.

FS425 Through FS427: State, County and Municipal Obligations

Report all short and long-term obligations of state and local governments and political subdivisions of the United States. Include obligations of U.S. territories and their political subdivisions and all Federal income tax exempt obligations of authorities such as local housing and industrial development authorities

that derive their tax-exempt status from relationships with state or local governments. Tax-exempt money market mutual funds should be reported with money market mutual funds on FS428 through 430.

FS428 Through FS430: Money Market Mutual Funds

Report all holdings of mutual funds registered under the Investment Company Act of 1940 that attempt to maintain net asset values at \$1.00 per share or that meet the SEC's requirements at 17 C.F.R. § 270.2a-7. Include both taxable and tax-exempt money market mutual funds. Do not include any short-term common or collective investment funds.

FS431 Through FS433: Equity Mutual Funds

Report all holdings of mutual funds registered under the Investment Company Act of 1940, exchange traded funds (ETFs), and unit investment trusts (UITs) that invest primarily in equity securities. For this item you should categorize these investments either on the basis of the fund's investment objective as stated in the fund prospectus or the fund classification of a company that tracks information on these funds, such as Morningstar, Lipper, etc. Your methodology for categorizing mutual fund, UIT, and ETF investments should be consistently applied.

FS437 Through FS439: Other Mutual Funds

Report all holdings of all other mutual funds registered under the Investment Company Act of 1940, ETFs and UITs. For this item you should categorize these investments either on the basis of the fund's investment objective as stated in the fund prospectus or the fund classification of a company that tracks information on these funds, such as Morningstar, Lipper, etc. Your methodology for categorizing mutual fund, UIT, and ETF investments should be consistently applied.

FS463 Through FS465: Common Trust Funds and Collective Investment Funds

Report all holdings of all common trust funds and collective investment funds. Common trust funds and collective investment funds are funds that banks are authorized to administer by Section 9.18 of the Office of the Comptroller of the Currency's regulations or comparable state regulations.

FS434 Through FS436: Other Short-Term Obligations

Report all other short-term obligations. Short-term obligations are defined as obligations with original maturities of less than 1 year, or 13 months in the case of the time portion of master notes. In addition to short-term notes, include in this item such money market instruments as master note arrangements, commercial paper, bankers' acceptances, securities repurchase agreements, and other short-term liquidity investments. Do not include any state, county or municipal obligations.

FS440 Through FS442: Other Notes and Bonds

Report all other bonds, notes other than personal notes, and debentures.

Include:

1. Corporate debt, insurance annuity contracts, GICs and BICs that are not insured by the FDIC, and obligations of foreign governments.
2. Certificates or other obligations, however named, representing pass-through participation in pools of real estate loans when the participation instruments are issued by financial institutions and guaranteed in whole or in part by private guarantors.
3. CMOs and REMICs that are **not** issued by Fannie Mae or Freddie Mac, even if the collateral consists of Ginnie Mae or Fannie Mae pass-throughs or Freddie Mac PCs.

Do not include:

1. Short-term obligations that should be reported on FS435.
2. Personal notes.

FS466 Through FS468: Investment in Unregistered Funds and Private Equity Investments

Report all holdings of funds exempt from registration under Sections 3c1 or 3c7 of the Investment Company Act of 1940, for example, "hedge funds". Report all holdings of private equity investments exempt from registration under Securities Act of 1933 Regulation D. Private equity investments is an asset class consisting of purchased equity securities in operating companies that are not publicly traded on a stock exchange or otherwise registered with the SEC under federal securities laws. Private equity-related funds are funds that invest primarily in private equity investments. Unregistered private equity funds should be reported in this item.

Investments in family businesses that are associated with the grantors or beneficiaries of a fiduciary account should not be reported in this Memorandum item as a "private equity investment". Such investments may arise, for example, from an in-kind transfer to a fiduciary account of securities of a closely-held family business or an increase in a fiduciary account's percentage ownership of an existing closely-held family business whose securities are held in the account. Such investments should be reported in FS460 through FS462.

FS445 Through FS447: Other Common and Preferred Stocks

Report all holdings of domestic and foreign common and preferred equities, including warrants and options. Exclude investments in unregistered funds and private equity investments (which should be reported in FS466 through FS468).

FS450 Through FS452: Real Estate Mortgages

Report real estate mortgages, real estate contracts, land trust certificates, and ground rents. These assets may be reported at their unpaid balance if that figure is a fair approximation of market value.

FS455 Through FS457: Real Estate

Report real estate and other similar assets.

Include:

1. Mineral interests.
2. Royalty interests.
3. Leaseholds.
4. Land and buildings associated with farm management accounts.
5. Investments in limited partnerships that are solely or primarily invested in real estate.

FS460 Through FS462: Miscellaneous Assets

Report personal notes, tangible personal property, and other miscellaneous assets that cannot be properly reported on FS410 through FS457. Include crops, equipment, and livestock associated with farm management accounts. Also, include investments in closely-held family businesses if such investments represent in-kind transfers to a fiduciary account of securities in a closely-held family business or an increase in a fiduciary account's percentage ownership of an existing closely-held family business whose securities are held in the account.

FS40 Through FS442: Total Managed Assets

The EFS software will compute these lines as the sums of their respective columns, from FS410, FS411, and FS412 through FS460, FS461, and FS462

INVESTMENTS OF MANAGED FIDUCIARY ACCOUNTS IN ADVISED OR SPONSORED MUTUAL FUNDS

FS495: Market Value of Accounts Invested in Advised/Sponsored Mutual Funds

Report the market value of all fiduciary managed assets invested in mutual funds that you, a subsidiary or affiliate sponsors or acts as investment adviser.

FS496: Number of Accounts Invested in Advised/Sponsored Mutual Funds

Report the number of fiduciary managed accounts with assets invested in advised or sponsored mutual funds.

CORPORATE TRUST AND AGENCY ACCOUNTS:

FS510 and FS515: Corporate and Municipal Trusteeships

Report in FS510 the total number of corporate and municipal issues, including equities, such as trust preferred securities, or asset-backed securities, for which you serve as trustee. Also, report other debt issues such as unit investment trusts and private placement leases, for which you serve as trustee. If more than one institution is trustee for an issue, both institutions should report the issue. Consider securities with different CUSIP numbers as separate issues; however, consider serial bond issues as a single issue. When you serve as trustee of a bond issue and you also perform agency functions for the issue such as transfer agent or paying agent, you should report the issue only in FS510, as the trustee appointment is considered the primary function. Do not include issues that have been called in their entirety or matured even if they are unrepresented bonds or coupons for which funds are being held.

Report on FS515 the unpaid principal balance of the outstanding securities for the issues reported on FS510. For zero-coupon bonds, report the final maturity amount. For trust preferred securities, report the redemption price. Do not include assets, such as cash, deposits, and investments, that are being held for corporate trust purposes; report these on FS250 or FS251.

FS516 and FS517:

Report in FS516 the total number and in FS517 the unpaid principal balance (redemption price for trust preferred securities) of the issues reported in FS510 that are in substantive default. A substantive default occurs when the issuer (a) fails to make a required payment of principal or interest, defaults on a required payment into a sinking fund, files for bankruptcy, or is declared bankrupt or insolvent, and (b) default has been declared by the trustee. Issues should not be reported as being in substantive default during a cure period, provided the indenture for the issue provides for a cure period. Private placement leases where the trustee is required to delay or waive the declaration of an event of default, unless requested in writing to make such declaration, should not be reported as being in substantive default, provided such written request has not been made. Once a trustee's duties with respect to an issue in substantive default have been completed, the issue should no longer be reported as being in default.

Do not report issues that are in technical default, i.e., if the obligor failed to provide information or documentation to the trustee within specified time period.

FS520: Transfer Agent, Registrar, Paying Agent, and Other Corporate Agency

Report the total number of issues for which you act in a corporate agency capacity. Include the total number of equity, debt, and mutual fund issues for which you act as transfer agent or registrar regardless of whether the transfer agent is registered with its appropriate regulatory agency. Separate classes of a mutual fund should be consolidated and reflected as a single issue. Include the total number of stock or bond issues for which you disburse dividend or interest payments. Also include the total number of issues of any other corporate appointments that are performed by you through your fiduciary capacity. Issues where you serve in a dual capacity should be reported once. Corporate and municipal trusteeships reported in FS510, in which you also serve as transfer agent, registrar, paying agent, or other corporate agency capacity should not be included in FS520. Include only those agency appointments that do not relate to issues reported in FS510.

COLLECTIVE INVESTMENT FUNDS AND COMMON TRUST FUNDS:

Report in the appropriate subitem the number of funds and the market value of the assets held in Collective Investment Funds (CIFs) and Common Trust Funds administered by you. Common trust funds and collective investment funds are funds that banks are permitted to administer by Section 9.18 of the Office of the Comptroller of the Currency's regulations or comparable state regulations. If you administer a common or collective fund that is used more than one institution, the entire fund should be reported in this section only by the institution that administers the fund. Do not include proprietary mutual funds in this section. Each common or collective investment fund should be reported in the one subitem that best fits the fund type.

FS610 and FS615: Domestic Equity

Report funds investing primarily in U.S. equities.

Include:

1. Funds seeking growth, income, or both growth and income.
2. U.S. index funds and those concentrating on small, mid, or large cap domestic stocks.

Do not include funds specializing in a particular sector, such as technology, health care, financial institutions, or real estate. Sector funds should be reported on FS670 and FS675.

FS620 and FS625: International/Global Equity

Report funds investing exclusively in equities of issuers located outside the U.S. and those funds representing a combination of U.S. and foreign issuers. Include funds that specialize in a particular country, region, or emerging market.

FS630 and FS635: Stock/Bond Blend

Report funds investing in a combination of equity and bond investments. Include funds with a fixed allocation along with those having the flexibility to shift assets between stocks, bonds, and cash.

FS640 and FS645: Taxable Bond

Report funds investing in taxable debt securities.

Include funds that specialize in:

1. U.S. Treasury and U.S. Government agency debt.
2. Investment grade corporate bonds.

3. High-yield debt securities.
4. Mortgage-related securities.
5. Global, international, and emerging market debt funds.

Do not include funds that invest in:

1. Municipal bonds; report these on FS650 and FS655.
2. Funds that qualify as short-term investments that should be reported on FS660 and FS665.

FS650 and FS655: Municipal Bond

Report funds investing in debt securities issued by states and political subdivisions in the U.S. Such securities may be taxable or tax-exempt. Include funds that invest in municipal debt issues from a single state. Do not include funds that qualify as short-term investments that should be reported on FS660 and FS665.

FS660 and FS665: Short Term Investments/Money Market

Report funds subject to the provisions of 12 C.F.R. 9.18(b)(4)(ii)(B) or comparable state regulations that invest in short-term money market instruments. Money market instruments may include U.S. Treasury bills, commercial paper, bankers' acceptances, and repurchase agreements. Include taxable and nontaxable funds.

FS670 and FS675: Specialty/Other

Report funds that specialize in equity securities of particular sectors, such as technology, health care, financial, or real estate. Also report funds that do not fit into any of the above categories.

FS60 AND FS65: TOTAL COLLECTIVE INVESTMENT FUNDS

The EFS software will compute these lines as the sum of FS610 through FS670 and the sum of FS615 through FS675.

FIDUCIARY SETTLEMENTS, SURCHARGES, AND OTHER LOSSES (CALENDAR YEAR-TO-DATE)

Report for the calendar year-to-date all aggregate gross settlements, surcharges, and other losses arising from errors, misfeasance, or malfeasance on managed accounts on FS710 through FS740 and on nonmanaged accounts, including custody and safekeeping accounts on FS711 through FS741. Gross losses should reflect losses recognized on an accrual basis before recoveries or insurance payments. Do not include fiduciary related contingent losses, including those for pending or threatened litigation, for which a loss has not yet been recognized in accordance with FASB Statement NO.5.

Report recoveries on FS712 through FS742. Recoveries may be for current or prior years' losses and should be reported when payment is actually realized, not upon the filing of an insurance claim.

For report dates through December 31, 2008, the information reported on fiduciary settlements, surcharges, and other losses will not be made available to the public on an individual institution basis. Beginning with the March 31, 2009 report date, all of the information reported in Schedule FS for each savings association will be publicly available.

FS710 through FS712: Personal Trust and Agency Accounts

Report gross losses and recoveries for managed and nonmanaged personal trust and agency accounts.

FS720 through FS722: Retirement Related Employee Benefit Accounts

Report gross losses and recoveries for managed and nonmanaged retirement related employee benefit accounts. Include gross losses and recoveries for all defined contribution, defined benefit, and other retirement accounts.

FS730 through FS732: Investment Management and Investment Advisory Agency Accounts

Report gross losses and recoveries for investment management and investment advisory agency accounts.

FS740 through FS742: Other Fiduciary Accounts and Related Services

Report gross losses and recoveries for all other fiduciary accounts and related services that are not included in FS710 through FS732. Include losses and recoveries from corporate trust and agency accounts, foundations and endowments, other fiduciary accounts, custody and safekeeping accounts, and other fiduciary related service accounts.

FS70 THROUGH FS72: TOTAL FIDUCIARY SETTLEMENTS, SURCHARGES, AND OTHER LOSSES

The EFS software will compute these lines as the sum of FS710 through FS740, FS711 through FS741, and FS712 through FS742. The sum of FS70 and FS71 minus FS72 must equal FS392.