
Thrift Financial Report 2003

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 32.2 hours for quarterly schedules and 2.6 hours for schedules only required annually (total of 131.4 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 National Systems, Research and Information Systems, Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552, and to the Office of Management and Budget, Paperwork Reduction Project (1550-0023), Washington, DC 20503.

Association _____

Docket _____

**Office of Thrift Supervision
2003 Thrift Financial Report
Officers' and Directors'
Certification**

For the Thrift Financial Report as of _____, 2003

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

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

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

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

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

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

Director

Signature of Officer Authorized to Sign Report

Director

Date of Signature

Director

For informational purposes only:
not for data entry

Association _____
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Report Date _____, 2003

Office of Thrift Supervision
2003 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

ASSETS

		Line	Bil	Mil	Thou
Cash, Deposits and Investment Securities:	Total	SC10			
Cash and Noninterest-Earning Deposits.....		SC110			
U.S. Government and Agency Securities.....		SC130			
Equity Securities Subject to SFAS No. 115.....		SC140			
Mortgage Derivative Securities.....		SC150			
Interest-Earning Deposits in FHLBs.....		SC162			
Other Interest-Earning Deposits.....		SC166			
Federal Funds Sold and Securities Purchased Under Agreements to Resell.....		SC170			
State and Municipal Obligations.....		SC180			
Other Investment Securities.....		SC185			
Accrued Interest Receivable.....		SC190			
<i>General Valuation Allowances</i>		SC199			
Mortgage Pool Securities:	Total	SC20			
Insured or Guaranteed by an Agency or Instrument of the United States.....		SC210			
Other Mortgage Pool Securities.....		SC215			
Accrued Interest Receivable.....		SC220			
<i>General Valuation Allowances</i>		SC227			
Mortgage Loans:	Total	SC23			
Construction Loans on:					
1-4 Dwelling Units.....		SC230			
5 or More Dwelling Units.....		SC235			
Nonresidential Property.....		SC240			
Permanent Mortgages on:					
1-4 Dwelling Units:					
Closed-End First Mortgages and Junior Liens.....		SC250			
Revolving, Open-End Loans.....		SC253			
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>		SC283			

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2003 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

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

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2003 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
Other Assets:				
Total	SC58			
Servicing Assets on:				
Mortgage Loans	SC642			
Nonmortgage Loans	SC644			
Interest-only Strip Receivables and Certain Other Instruments	SC655			
Goodwill and Other Intangible Assets	SC660			
Other Assets	SC690			

Memo: Detail of Other Assets Code Amount

SC691			SC692	
SC693			SC694	
SC697			SC698	

General Valuation Allowances	SC699			
Total Assets	SC60			

LIABILITIES

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

Memo: Detail of Other Liabilities Code Amount

SC791			SC792	
SC794			SC795	
SC797			SC798	

Total Liabilities	SC70			
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**Office of Thrift Supervision
2003 Thrift Financial Report
Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

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

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Schedule SO — Consolidated Statement of Operations

(Report in Thousands of Dollars)

		For the Quarter			
		Line	Bil	Mil	Thou
Interest Income:		SO11			
Total					
Deposits and Investment Securities.....		SO110			
Mortgage Pool Securities.....		SO120			
Mortgage Loans.....		SO140			
Nonmortgage Loans:					
Commercial Loans and Leases.....		SO160			
Consumer Loans and Leases.....		SO170			
Interest Expense:		SO21			
Total					
Deposits.....		SO215			
Escrows.....		SO266			
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		SO311			
Net Provision for Losses on Interest-Bearing Assets		SO321			
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets ...		SO331			
Noninterest Income:		SO40			
Total					
Mortgage Loan Servicing Fees.....		SO410			
Other Fees and Charges.....		SO420			
Net Income (Loss) from:					
Sale of Assets Held for Sale and Available-for-Sale Securities.....		SO430			
Operations and Sale of Repossessed Assets.....		SO461			
LOCOM Adjustments Made to Assets Held for Sale.....		SO465			
Sale of Securities Held-to-Maturity.....		SO467			
Sale of Loans Held for Investment.....		SO475			
Sale of Other Assets Held for Investment.....		SO477			
Trading Assets (Realized and Unrealized).....		SO485			
Other Noninterest Income.....		SO491			
Memo: Detail of Other Noninterest Income	Code	Amount			
	SO493	0 1	SO494		
	SO495		SO496		
	SO497		SO498		

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**Office of Thrift Supervision
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Schedule SO — Consolidated Statement of Operations**

(Report in Thousands of Dollars)

		For the Quarter		
		Bil	Mil	Thou
	Line			
Noninterest Expense:				
	Total			
	All Personnel Compensation and Expense			
	Legal Expense			
	Office Occupancy and Equipment Expense			
	Marketing and Other Professional Services			
	Loan Servicing Fees			
	Amortization of Goodwill			
	Net Provision for Losses on Noninterest-bearing Assets			
	Other Noninterest Expense			
	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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**Office of Thrift Supervision
2003 Thrift Financial Report**

Schedule VA — Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars)
For the Quarter

Reconciliation

Valuation Allowances

	General				Specific				Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Beginning Balance	VA105				VA108				VA110			
<i>Add or Deduct:</i>												
Net Provision for Loss	VA115				VA118				VA120			
Transfers	VA125				VA128							
<i>Add:</i>												
Recoveries	VA135								VA140			
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				Total							
	Charge-Offs (VA155)				Recoveries (VA135)				(VA118 + VA128)							
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
Deposits, and Investment Securities	VA30				VA31				VA32				VA35			
Mortgage Pool Securities	VA380				VA381				VA382				VA385			
Mortgage Loans: Total	VA40				VA41				VA42				VA45			
Construction:																
1-4 Dwelling Units	VA420				VA421				VA422				VA425			
5 or More Dwelling Units	VA430				VA431				VA432				VA435			
Nonresidential Property	VA440				VA441				VA442				VA445			
Permanent:																
1-4 Closed-End First Mortgages & Junior Liens	VA450				VA451				VA452				VA455			
1-4 Revolving, Open-End Loans	VA460				VA461				VA462				VA465			
5 or More Dwelling Units	VA470				VA471				VA472				VA475			
Nonresidential Property (Except Land)	VA480				VA481				VA482				VA485			
Land	VA490				VA491				VA492				VA495			

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

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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 Statement of Condition

Line	Bil	Mil	Thou
VA940			
VA941			

Mortgage Loans Foreclosed During the Quarter:

Total.....

Construction
Permanent Loans Secured By:
 1-4 Dwelling Units
 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			

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2003 Thrift Financial Report
Schedule PD — Consolidated Past Due and Nonaccrual

PAST DUE AND STILL ACCRUING

(Report in Thousands of Dollars)

30 - 89 DAYS

Line	Bil	Mil	Thou
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Mortgage Loans:

Construction	PD115			
Permanent, Secured by:				
1-4 Dwelling Units	PD120			
5 or More Dwelling Units	PD125			
Nonresidential Property (Except Land)	PD135			
Land	PD138			

Nonmortgage Loans and Leases:

Commercial	PD140			
Consumer Loans:				
Closed-End:				
Loans on Deposits	PD161			
Home Improvement Loans	PD163			
Education Loans	PD165			
Auto Loans	PD167			
Mobile Home Loans	PD169			
Other, Including Leases	PD170			
Open-End:				
Revolving Loans Secured by 1-4 Dwelling Units	PD175			
Credit Cards and Related Plans	PD178			

Total	PD10			
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90 DAYS OR MORE

Mortgage Loans:

Construction	PD215			
Permanent, Secured by:				
1-4 Dwelling Units	PD220			
5 or More Dwelling Units	PD225			
Nonresidential Property (Except Land)	PD235			
Land	PD238			

Nonmortgage Loans and Leases:

Commercial	PD240			
Consumer Loans:				
Closed-End:				
Loans on Deposits	PD261			
Home Improvement Loans	PD263			

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Schedule PD — Consolidated Past Due and Nonaccrual

PAST DUE AND STILL ACCRUING

(Report in Thousands of Dollars)

90 DAYS OR MORE (continued)

Line	Bil	Mil	Thou
PD265			
PD267			
PD269			
PD270			
PD275			
PD278			
PD20			

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

Total.....

NONACCRUAL

Mortgage Loans:

PD315			
PD320			
PD325			
PD335			
PD338			

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

Nonmortgage Loans and Leases:

PD340			
PD361			
PD363			
PD365			
PD367			
PD369			
PD370			

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

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

Total.....

PD375			
PD378			
PD30			

For informational purposes only:
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**Office of Thrift Supervision
2003 Thrift Financial Report
Schedule LD — Loan Data**

Association _____
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**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

Line	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			

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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):

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

Line	Bil	Mil	Thou
CC105			
CC115			
CC125			

To Originate Mortgages Secured by:

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

CC280			
CC290			
CC300			

To Originate Nonmortgage Loans.....

CC310			
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To Purchase Loans.....

CC320			
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To Sell Loans.....

CC330			
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To Purchase Mortgage Pool Securities.....

CC340			
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To Sell Mortgage Pool Securities.....

CC350			
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To Purchase Investment Securities.....

CC360			
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To Sell Investment Securities.....

CC370			
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Lines and Letters of Credit:

Unused Lines of Credit:

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

CC410			
CC420			

Letters of Credit:

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

CC430			
CC435			

Recourse Obligations and Direct Credit Substitutes

Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit

Substitutes.....

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

CC465			
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Amount of Recourse Obligations on Assets in CC455.....

CC468			
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Other Contingent Liabilities.....

CC480			
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Contingent Assets.....

CC490			
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Schedule CF — Consolidated Cash Flow Information

(Report in Thousands of Dollars)

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

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Schedule SI — Consolidated Supplemental Information

Deposit Data:

(Report in Thousands of Dollars)

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

Deposit and Escrow Data for Deposit Insurance Premium Assessments:

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

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

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

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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule SI — Consolidated Supplemental Information

(Report in Thousands of Dollars)

Other Data:

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

Line	Bil	Mil	Thou
SI370			
SI375			
SI385			
SI387			
SI390			

Residual Interests:

Residual Interests in the Form of Interest-only Strips.....
Other Residual Interests

SI402			
SI404			

Qualified Thrift Lender Test:

Actual Thrift Investment Percentage at Month-end:
First Month of Quarter Percentages
Second Month of Quarter.....
Third Month of Quarter.....

SI581	— — • — — %
SI582	— — • — — %
SI583	— — • — — %

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

Aggregate amount of all extensions of credit.....

SI590			
-------	--	--	--

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

	Actual Number
SI595	

Reconciliation of Equity Capital:

Beginning Equity Capital

SI600			
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Net Income (Loss) (SO91)

SI610			
-------	--	--	--

Dividends Declared:

Preferred Stock

SI620			
-------	--	--	--

Common Stock

SI630			
-------	--	--	--

Stock Issued

SI640			
-------	--	--	--

Stock Retired

SI650			
-------	--	--	--

New Basis Accounting Adjustments

SI660			
-------	--	--	--

Other Adjustments

SI670			
-------	--	--	--

Ending Equity Capital (SC80)

SI680			
-------	--	--	--

For informational purposes only:
not for data entry

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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule SI — Consolidated Supplemental Information

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

(Report in Thousands of Dollars)

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

Line	Bil	Mil	Thou
SI800			
SI810			
SI820			
SI830			
SI840			
SI850			
SI860			

For informational purposes only:
not for data entry

**Office of Thrift Supervision
2003 Thrift Financial Report
SPECIAL REPORT**

Association _____
Docket Number _____
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LOANS TO EXECUTIVE OFFICERS

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Thrift Financial Report (TFR). With each TFR, these Laws require all savings associations to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous TFR. Data regarding individual loans or other extensions of credit are not required. Exclude the first \$15,000 of indebtedness of each executive officer under a credit card plan. See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. (The Office of Thrift Supervision incorporated the Federal Reserve Board's Regulation O by reference at Section 563.43 of Title 12 of the Code of Federal Regulations.) This report should not include loans and other extensions of credit to directors and principal shareholders who are not executive officers.

	Line	Actual Number
Number of Loans Made to Executive Officers During the Quarter	SI900	_____
		(Report in Thousands of Dollars)
		Bil Mil Thou
Total Dollar Amount of Above Loans (In Thousands of Dollars)	SI910	_____
Range of Interest Charged on Above Loans		
Minimum	SI920	____ • ____ %
Maximum	SI930	____ • ____ %

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

Signature and Title of Officer Authorized to Sign Report

Date

For informational purposes only:
not for data entry

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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule SQ — Consolidated Supplemental Questions

**Check the
Appropriate Box**

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

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

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

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

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

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

Has there been:

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

SQ130		
SQ160		

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

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

Reporting association's fiscal year-end

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

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

SQ280	__ __	Code
		Yes No

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

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

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

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

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

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

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

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

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

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

For informational purposes only:
not for data entry

Association _____
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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule SB — Consolidated Small Business Loans

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

Annually

Loans to Small Businesses and Small Farms:

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

Line	Yes	No
SB100		

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

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

	Yes	No
SB110		

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

Number of loans reported on lines:

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

	Actual Number
SB200	
SB210	

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

With original amounts of:

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

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

Number and amount outstanding of nonmortgage, nonagricultural commercial loans reported on SC300, 303, and 306:

With original amounts of:

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

SB400				
SB420				
SB440				

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

With original amounts of:

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

SB500				
SB520				
SB540				

Number and amount outstanding of nonmortgage, commercial loans to finance agricultural production and other nonmortgage commercial loans to farmers reported on SC300, 303, and 306:

With original amounts of:

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

SB600				
SB620				
SB640				

For informational purposes only:
not for data entry

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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule FS — Fiduciary and Related Services

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

If the answer to FS130 is "NO," do not complete the rest of Schedule FS.

If your 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 (items FS20 and 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 (items FS20 and 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. FS 210 through FS291 **each quarter**; and
 2. Memoranda 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									
Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line		Line			
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			
Other Retirement Accounts													
FS240				FS241				FS242		FS243			
Corporate Trust and Agency Accounts													
FS250				FS251				FS252		FS253			
Investment Management													
Agency Accounts													
FS260								FS262					
Other Fiduciary Accounts													
FS270				FS271				FS272		FS273			
Total Fiduciary Accounts													
FS20				FS21				FS22		FS23			
Custody and Safekeeping													
Accounts													
				FS280						FS281			
Assets Included Above													
Excluded for Purposes of the													
OTS Assessment Complexity													
Component													
FS290				FS291									

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2003

Office of Thrift Supervision
2003 Thrift Financial Report
Schedule FS — Fiduciary and Related Services

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

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

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

Memoranda

	Line	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)

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

For informational purposes only:
not for data entry

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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule FS — Fiduciary and Related Services

Memoranda – Continued

(Actual Number) Number of Funds		(Report in Thousands of Dollars) Market Value of Fund Assets			
Line		Line	Bil	Mil	Thou
FS610		FS615			
FS620		FS625			
FS630		FS635			
FS640		FS645			
FS650		FS655			
FS660		FS665			
FS670		FS675			
FS60		FS65			

Collective Investment Funds and Common Trust Funds:

Domestic Equity

International/Global Equity

Stock/Bond Blend

Taxable Bond

Municipal Bond

Short-term Investments/Money Market

Specialty/Other

Total Collective Investment Funds

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

Gross Losses Managed Accounts			Gross Losses Nonmanaged Accounts			Recoveries		
Line	Mil	Thou	Line	Mil	Thou	Line	Mil	Thou
FS710			FS711			FS712		
FS720			FS721			FS722		
FS730			FS731			FS732		
FS740			FS741			FS742		
FS70			FS71			FS72		

Fiduciary Settlements, Surcharges, and Other

Losses (Calendar Year-to-Date):

Personal Trust and Agency Accounts

Retirement-related Trust and Agency Accounts

Investment Management Agency Accounts

Other Fiduciary Accounts and Related Services

Total Fiduciary Settlements, Surcharges, and

Other Losses (70 + 71 - 72 = 392)

For informational purposes only:
not for data entry

Association _____
Docket Number _____
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Office of Thrift Supervision
2003 Thrift Financial Report
Schedule HC — Thrift Holding Company

Holding Company Number

HC100	H				
-------	---	--	--	--	--

Fiscal Year End

HC110		M	M		
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Filings Under the Securities Exchange Act of 1934:

Is any company in this holding company's corporate structure required to file periodic securities disclosure documents (for example, Forms 10-K and 10-Q) with the SEC, pursuant to the Securities Exchange Act of 1934?

Line	YES	NO
HC120		

(Report in Thousands of Dollars)

Total Assets

Line	Bil	Mil	Thou
HC200			

Total Liabilities

HC300			
-------	--	--	--

Total Equity

HC400			
-------	--	--	--

Intangible Assets and Deferred Policy Acquisition Costs

HC510			
-------	--	--	--

Servicing Assets included in HC510

HC515			
-------	--	--	--

Debt Maturing Within the Next 12 Months (Excluding Deposits)

HC520			
-------	--	--	--

All Other Debt (Excluding Deposits)

HC530			
-------	--	--	--

Net Cash Flow from Operations for the Quarter

HC540			
-------	--	--	--

Net Income for the Quarter

HC550			
-------	--	--	--

Interest Expense for the Quarter

HC560			
-------	--	--	--

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2003

Office of Thrift Supervision
2003 Thrift Financial Report
Schedule CSS – Subordinate Organization Schedule

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

Entity Tax ID#.....	Line				
Entity Name.....	CSS010	<input type="text"/>			
Street Address.....	CSS020	<input type="text"/>			
City.....	CSS025	<input type="text"/>			
State.....	CSS030	<input type="text"/>			
Zip Code.....	CSS040	<input type="text"/>			
OTS Docket Number or Tax ID# of Immediate Parent.....	CSS045	<input type="text"/>			
Name of Immediate Parent.....	CSS050	<input type="text"/>			
% Ownership by Immediate Parent.....	CSS060	<input type="text"/>			
Type of Entity (See codes in Instruction Manual).....	CSS070	<input type="text"/> %			
Type of Business (See codes in Instruction Manual).....	CSS080	<input type="text"/>			
	CSS100	<input type="text"/>			
	CSS101	<input type="text"/>			
	CSS102	<input type="text"/>			
	CSS103	<input type="text"/>			
Identification Number of Subsidiary Depository Institution.....	CSS110	<input type="text"/>			
Other Business Type (Narrative limited to 20 characters).....	CSS115	<input type="text"/>			
		(Report in Thousands of Dollars)			
		<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 33%;">Bil</td> <td style="width: 33%;">Mil</td> <td style="width: 33%;">Thou</td> </tr> </table>	Bil	Mil	Thou
Bil	Mil	Thou			
Total Assets.....	CSS120	<input type="text"/>			
Total Liabilities.....	CSS130	<input type="text"/>			
Total Capital.....	CSS140	<input type="text"/>			
Net Income (Loss) for the Calendar Year	CSS150	<input type="text"/>			
Gross Commitments and Contingent Liabilities.....	CSS160	<input type="text"/>			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2003

Office of Thrift Supervision
2003 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

TIER 1 (CORE) CAPITAL REQUIREMENT

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

Tier 1 (Core) Capital

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

Adjusted Total Assets

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

Tier 1 (Core) Capital Requirement (25 x 4%).....	CCR27			
---	--------------	--	--	--

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2003

Office of Thrift Supervision
2003 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
TOTAL RISK-BASED CAPITAL REQUIREMENT:				
Tier 1 (Core) Capital (20)	CCR30			
Tier 2 (Supplementary) Capital:				
Unrealized Gains on Available-for-Sale Equity Securities.....	CCR302			
Qualifying Subordinated Debt and Redeemable Preferred Stock.....	CCR310			
Capital Certificates.....	CCR320			
Nonwithdrawable Deposit Accounts Not Reported on CCR130.....	CCR330			
Other Equity Instruments.....	CCR340			
Allowances for Loan and Lease Losses.....	CCR350			
Tier 2 (Supplementary) Capital (302 + 310 + 320 + 330 + 340 + 350)	CCR33			
Allowable Tier 2 (Supplementary) Capital	CCR35			
Equity Investments and Other Assets Required to be Deducted.....	CCR370			
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.....	CCR408			
FDIC Covered Assets.....	CCR410			
Other.....	CCR415			
Total (400 + 405 + 408 + 410 + 415).....	CCR420			
0% Risk-weight Total (420 x 0%)	CCR40			
20% Risk-weight:				
High-quality MBS.....	CCR430			
Claims on FHLBs.....	CCR435			
General Obligations of State and Local Governments.....	CCR440			
Claims on Domestic Depository Institutions.....	CCR445			
Other.....	CCR450			
Total (430 + 435 + 440 + 445 + 450).....	CCR455			
20% Risk-weight Total (455 x 20%)	CCR45			
50% Risk-weight:				
Qualifying Single-family Residential Mortgage Loans.....	CCR460			
Qualifying Multifamily Residential Mortgage Loans.....	CCR465			
Other MBS Backed by Qualifying Mortgage Loans.....	CCR470			
State and Local Revenue Bonds.....	CCR475			
Other.....	CCR480			
Total (460 + 465 + 470 + 475 + 480).....	CCR485			
50% Risk-weight Total (485 x 50%)	CCR50			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2003

Office of Thrift Supervision
2003 Thrift Financial Report
Schedule CCR — Consolidated Capital Requirement

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
100% Risk-weight:				
All Other Assets	CCR505			
Total (505)	CCR510			
100% Risk-weight Total (510 x 100%).....	CCR55			
Amount of Low-Level Recourse and Residual Interests Before Risk-weighting	CCR605			
Risk-weighted Assets for Low-Level Recourse and Residual Interests (605 x 12.5)	CCR62			
Assets to Risk-weight (420 + 455 + 485 + 510 + 605).....	CCR64			
Subtotal Risk-weighted Assets (40 + 45 + 50 + 55 + 62)	CCR75			
Excess Allowances for Loan and Lease Losses	CCR530			
Total Risk-weighted Assets (75 – 530).....	CCR78			
Total Risk-based Capital Requirement (78 x 8%).....	CCR80			

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

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

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2003

**Office of Thrift Supervision
2003 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

INSTRUCTIONS

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

ASSETS

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

Coupon										
Less Than 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	\$	
CMR026	\$	CMR027	\$	CMR028	\$	CMR029	\$	CMR030	\$	
CMR031	months	CMR032	months	CMR033	months	CMR034	months	CMR035	months	
CMR036	• %	CMR037	• %	CMR038	• %	CMR039	• %	CMR040	• %	
CMR046	\$	CMR047	\$	CMR048	\$	CMR049	\$	CMR050	\$	
CMR051	months	CMR052	months	CMR053	months	CMR054	months	CMR055	months	
CMR056	• %	CMR057	• %	CMR058	• %	CMR059	• %	CMR060	• %	
CMR066	\$	CMR067	\$	CMR068	\$	CMR069	\$	CMR070	\$	
CMR071	• %	CMR072	• %	CMR073	• %	CMR074	• %	CMR075	• %	
CMR076	\$	CMR077	\$	CMR078	\$	CMR079	\$	CMR080	\$	
CMR081	• %	CMR082	• %	CMR083	• %	CMR084	• %	CMR085	• %	
CMR086	months	CMR087	months	CMR088	months	CMR089	months	CMR090	months	
CMR096	\$	CMR097	\$	CMR098	\$	CMR099	\$	CMR100	\$	
CMR101	• %	CMR102	• %	CMR103	• %	CMR104	• %	CMR105	• %	
CMR106	\$	CMR107	\$	CMR108	\$	CMR109	\$	CMR110	\$	
CMR111	• %	CMR112	• %	CMR113	• %	CMR114	• %	CMR115	• %	
CMR116	months	CMR117	months	CMR118	months	CMR119	months	CMR120	months	
Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed Securities									CMR125	\$

30-Year Mortgages and MBS:
Mortgage Loans
WARM
WAC.....
\$ of Which Are FHA or VA Guaranteed.....

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

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

15- Year Mortgages and MBS:
Mortgage Loans
WAC.....

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

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

Balloon Mortgages and MBS:
Mortgage Loans
WAC.....

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

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

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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

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

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

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

ARM Cap & Floor Detail

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

Balances Subject to Periodic Rate Floors.....

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

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

MBS Included in ARM Balances.....

CMR241	\$	CMR242	\$	CMR243	\$
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CMR244	\$	CMR245	\$
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ASSETS---Continued

**MULTIFAMILY & NONRESIDENTIAL
MORTGAGE LOANS & SECURITIES**

Adjustable-Rate:

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

Fixed-Rate:

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

CONSTRUCTION & LAND LOANS

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

SECOND MORTGAGE LOANS & SECURITIES

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

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

CMR273	\$	CMR274	\$
CMR275	bp	CMR276	bp

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

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

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

ASSETS---CONTINUED

COMMERCIAL LOANS

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

CONSUMER LOANS

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

**MORTGAGE-DERIVATIVE
SECURITIES--BOOK VALUE
Collateralized Mortgage Obligations:**

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

CMO Residuals:

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

Stripped Mortgage-Backed Securities:

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

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

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

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

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

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

CMR377	\$	CMR378	\$
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4. See Instructions for Details on Specific Items

ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Coupon of Fixed-Rate Mortgages Serviced for Others

Fixed-Rate Mortgage Loan Servicing

Less Than 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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3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

ASSETS - Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

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

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

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

REAL ESTATE HELD FOR INVESTMENT CMR520 \$

REPOSSESSED ASSETS CMR525 \$

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

OFFICE PREMISES AND EQUIPMENT CMR535 \$

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

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

OTHER ASSETS

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

TOTAL ASSETS CMR550 \$

ASSETS-Continued

MEMORANDA ITEMS

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23	CMR578	\$
Loans Secured by Real Estate Reported as Consumer Loans at SC34	CMR580	\$
Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464: Equity Securities & Non-Mortgage-Related Mutual Funds	CMR582	\$
Mortgage-Related Mutual Funds	CMR584	\$
Mortgage Loans Serviced by Others: Fixed-Rate Mortgage Loans Serviced	CMR586	\$
Wtd Avg Servicing Fee	CMR587	bp
Adjustable-Rate Mortgage Loans Serviced	CMR588	\$
Wtd Avg Servicing Fee	CMR589	bp
Credit Card Balances Expected to Pay Off in Grace Period	CMR590	\$

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LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:

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 or 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
--------	--------	--------	--------	--------	--------

Total Fixed-Rate, Fixed-Maturity Borrowings

CMR715	\$
--------	----

Memo: Book Value of Redeemable Preferred Stock

CMR755	\$
--------	----

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

NON-MATURITY DEPOSITS

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	\$
--------	----

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS.....

CMR782	\$
--------	----

UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS.....

CMR784	\$
--------	----

OTHER LIABILITIES

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

CMR785	\$
CMR786	\$
CMR787	\$

TOTAL LIABILITIES (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	\$
--------	----

EQUITY CAPITAL

CMR796	\$
--------	----

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL.....

CMR800	\$
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**SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES
AND OFF-BALANCE-SHEET POSITIONS**

	[1]	[2]	[3]	[4]	[5]
Entry Number (OBS010)	Contract Code (OBS020)	Notional Amount (OBS030)	Maturity or Fees (OBS040)	Price/Rate #1 (OBS050)	Price/Rate #2 (OBS060)
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
		\$.	.
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