**Number of Regulated Institutions**

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**Schedule NS --- Optional Narrative Statement**

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<td>Other Mortgage-Backed Securities (Excluding Bonds) - Total</td>
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## Schedule SC --- Consolidated Statement of Condition

### Description

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<td>Residential - Total</td>
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<td>1-4 Dwelling Units</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
<td>SC235</td>
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### Schedule SC --- Consolidated Statement of Condition

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<td>Goodwill &amp; Other Intangible Assets</td>
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<td>Interest-Only Strip Receivables &amp; Certain Other Instruments</td>
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<td>$ 562</td>
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<td><strong>Total Assets - Gross</strong></td>
<td>SUB0283</td>
<td>$ 147,204,114</td>
<td>$ 150,398,799</td>
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<td><strong>Total Assets</strong></td>
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<td>$ 149,906,090</td>
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**LIABILITIES**

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<td>Deposits</td>
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<td>Escrows</td>
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<td>Unamortized Yield Adjustments on Deposits &amp; Escrows</td>
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<td><strong>Borrowings - Total</strong></td>
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<td>Advances from FHLBank</td>
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<td>$ 30,500</td>
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<td>Mortgage Collateralized Securities Issued: CMOs (Including REMICs)</td>
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<td>Other Borrowings</td>
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<td>Accrued Interest Payable - Other</td>
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<td>Accrued Taxes</td>
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<td>Accounts Payable</td>
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<td>$ 420,851</td>
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<td>Deferred Income Taxes</td>
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<td>Other Liabilities and Deferred Income</td>
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## Schedule SC --- Consolidated Statement of Condition

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<td><strong>Total Liabilities</strong></td>
<td><strong>SC70</strong></td>
<td><strong>$ 131,822,753</strong></td>
<td><strong>$ 134,714,618</strong></td>
<td><strong>$ 135,858,433</strong></td>
<td><strong>$ 111,939,859</strong></td>
<td><strong>$ 110,911,993</strong></td>
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<td>EQUITY CAPITAL</td>
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<td>Perpetual Preferred Stock:</td>
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<td>Stock - Total</td>
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<td>Cumulative</td>
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<td>$ 0</td>
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<td>Noncumulative</td>
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<td>Common Stock:</td>
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<td>Par Value</td>
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<td>Paid in Excess of Par</td>
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<td>$ 8,057,153</td>
<td>$ 7,971,694</td>
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<td><strong>Accumulated Other Comprehensive Income - Total</strong></td>
<td><strong>SC86</strong></td>
<td><strong>$ - 83,161</strong></td>
<td><strong>$ - 189,549</strong></td>
<td><strong>$ - 234,550</strong></td>
<td><strong>$ - 210,396</strong></td>
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<td>Accumulated Gains (Losses) on Certain Securities</td>
<td>SC860</td>
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<td>Gains (Losses) on Cash Flow Hedges</td>
<td>SC865</td>
<td>$ - 259</td>
<td>$ - 347</td>
<td>$ - 749</td>
<td>$ - 927</td>
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<td>Other</td>
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<td>Retained Earnings</td>
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<td>$ 4,543,983</td>
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<td>Other Components of Equity Capital</td>
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<td><strong>Total Savings Association Equity Capital</strong></td>
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<td><strong>$ 13,231,506</strong></td>
<td><strong>$ 13,767,400</strong></td>
<td><strong>$ 13,989,302</strong></td>
<td><strong>$ 10,699,733</strong></td>
<td><strong>$ 11,346,415</strong></td>
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<td>Noncontrolling Interests in Consolidated Subsidiaries</td>
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<td>$ 8,567</td>
<td>$ 58,361</td>
<td>$ 57,538</td>
<td>$ 57,314</td>
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<td><strong>Total Equity Capital</strong></td>
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<td><strong>$ 13,775,967</strong></td>
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<td><strong>Total Liabilities and Equity Capital</strong></td>
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<td><strong>$ 145,061,796</strong></td>
<td><strong>$ 148,490,585</strong></td>
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<td><strong>$ 122,697,130</strong></td>
<td><strong>$ 122,315,722</strong></td>
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### Other Codes As of Sep 2009

#### Other Asset Codes

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<tr>
<td>2</td>
<td>Accrued Federal Home Loan Bank dividends</td>
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<td>3</td>
<td>Federal, State, or other taxes receivable</td>
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<td>$ 253,646</td>
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<td>4</td>
<td>Net deferred tax assets</td>
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<td>6</td>
<td>Prepaid deposit insurance premiums</td>
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<td>7</td>
<td>Prepaid expenses</td>
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<td>$ 59,812</td>
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<td>8</td>
<td>Deposits for utilities and other services</td>
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<td>9</td>
<td>Advances for loans serviced for others</td>
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<td>13</td>
<td>Noninterest-bearing accts recv from Hold Co/Affl</td>
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<td>Other noninterest-bearing short-term accounts recv</td>
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<td>Receivables fr a broker for unsettled transactions</td>
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<td>F/V of all derivative instr. reportable as assets</td>
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<td>Unapplied loan disbursements</td>
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<td>26</td>
<td>Noninterest-bearing overdrafts of deposits-customer protection convenience</td>
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#### Other Liability Codes

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<td>Balances in U.S. Treasury tax and loan accounts</td>
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<td>Deferred gains from the sale of real estate</td>
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<td>Unapplied loan payments received</td>
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### Schedule SO --- Consolidated Statement of Operations

**QUARTERLY INCOME & EXPENSES**

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<th>Mar 09 Value</th>
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<td>$1,821,758</td>
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<td>Deposits and Investment Securities</td>
<td>SO115</td>
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<td>SO125</td>
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<td>$217,520</td>
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<td>Mortgage Loans</td>
<td>SO141</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</td>
<td>SO142</td>
<td>$9,761</td>
<td>$11,322</td>
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<td>Commercial Loans and Leases</td>
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<td>$93,979</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans</td>
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<td>Consumer Loans and Leases</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</td>
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<td>Subordinated Debentures (Incl Mandatory Convertible Secs)</td>
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<td>Other Borrowed Money</td>
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<td><strong>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</strong></td>
<td>SO312</td>
<td>$951,770</td>
<td>$940,275</td>
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<td>Net Provision for Losses on Interest-Bearing Assets</td>
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<td>$871,772</td>
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<td><strong>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</strong></td>
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<td>$79,998</td>
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<td>Noninterest Income - Total</td>
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<td>$640,348</td>
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<td>Mortgage Loan Servicing Fees</td>
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<td>Amort &amp; Fair Value Adjusts to Loan Servicing Assts &amp; Liabilities</td>
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<td>$-117,779</td>
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<td>$-143,744</td>
<td>$287,889</td>
<td>$-36,413</td>
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## Schedule SO --- Consolidated Statement of Operations

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<td>Other Fees and Charges</td>
<td>SO420</td>
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<td>Sale of Loans and Leases Held for Sale</td>
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<td>Other-than-Temporary Impairment Charges on Debt &amp; Equity Securities</td>
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<td>$-8,460</td>
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<td>Sale of Securities Held-to-Maturity</td>
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<td>Sale of Loans Held for Investment</td>
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<td>Sale of Other Assets Held for Investment</td>
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<td>Gains &amp; Losses on Financial Assets &amp; Liabilities Carried at Fair Value</td>
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<td>$128,522</td>
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<td>Other Noninterest Income</td>
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<td><strong>Noninterest Expense - Total</strong></td>
<td>SO51</td>
<td>$1,392,027</td>
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<td>$1,198,056</td>
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<td>All Personnel Compensation and Expense</td>
<td>SO510</td>
<td>$526,455</td>
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<td>Legal Expense</td>
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<td>Office Occupancy and Equipment Expense</td>
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<td>Marketing and Other Professional Services</td>
<td>SO540</td>
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<td>Loan Servicing Fees</td>
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<td>Goodwill and Other Intangibles Expense</td>
<td>SO560</td>
<td>$12,101</td>
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<td>Net Provision for Losses on Non-Interest-Bearing Assets</td>
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<td>Other Noninterest Expense</td>
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<td>Other Noninterest Expense Detail - Code #1</td>
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</table>
## Schedule SO --- Consolidated Statement of Operations

<table>
<thead>
<tr>
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<td>Other Noninterest Expense Detail - Code #3</td>
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<td>Income (Loss) Before Income Taxes</td>
<td>SO60</td>
<td>$- 671,681</td>
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<td>Income Taxes - Total</td>
<td>SO71</td>
<td>$ 110,095</td>
<td>$ 16,726</td>
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<td>Federal</td>
<td>SO710</td>
<td>$ 98,304</td>
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<td>$ 20,149</td>
<td>$ 151,562</td>
<td>$ 202,026</td>
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<td>State, Local &amp; Other</td>
<td>SO720</td>
<td>$ 11,791</td>
<td>$ 1,914</td>
<td>$ 915</td>
<td>$ 4,993</td>
<td>$ 23,434</td>
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<td>Income (Loss) Before Extraordinary Items</td>
<td>SO81</td>
<td>$- 781,776</td>
<td>$- 343,128</td>
<td>$- 105,274</td>
<td>$- 700,581</td>
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<td>Extraordinary Items</td>
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<td>Net Income (Loss) Attributable to Savings Assoc &amp; Noncontrolling Interests</td>
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<td>$- 781,776</td>
<td>$- 343,128</td>
<td>$- 105,274</td>
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<td>Net Income (Loss) Attributable to Savings Association</td>
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<td>$- 781,778</td>
<td>$- 343,130</td>
<td>$- 105,277</td>
<td>$- 700,581</td>
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### INTEREST INCOME:

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<tr>
<td>YTD - Interest Income - Total</td>
<td>Y_SO11</td>
<td>$ 5,423,112</td>
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<td>YTD - Deposits and Investment Securities</td>
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<td>$ 156,672</td>
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<td>YTD - Mortgage-Backed Securities</td>
<td>Y_SO125</td>
<td>$ 663,532</td>
<td>$ 431,794</td>
<td>$ 214,274</td>
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<td>YTD - Mortgage Loans</td>
<td>Y_SO141</td>
<td>$ 3,564,058</td>
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<td>$ 4,542,985</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</td>
<td>Y_SO142</td>
<td>$ 31,390</td>
<td>$ 21,871</td>
<td>$ 10,549</td>
<td>$ 31,210</td>
<td>$ 23,898</td>
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<td>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</td>
<td>Y_SO160</td>
<td>$ 276,915</td>
<td>$ 190,259</td>
<td>$ 96,280</td>
<td>$ 258,138</td>
<td>$ 192,360</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans</td>
<td>Y_SO162</td>
<td>$ 3,215</td>
<td>$ 2,280</td>
<td>$ 1,043</td>
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<tr>
<td>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</td>
<td>Y_SO171</td>
<td>$ 695,583</td>
<td>$ 458,637</td>
<td>$ 225,283</td>
<td>$ 813,794</td>
<td>$ 604,763</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</td>
<td>Y_SO172</td>
<td>$ 31,748</td>
<td>$ 21,005</td>
<td>$ 10,822</td>
<td>$ 39,129</td>
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<td>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</td>
<td>Y_SO18</td>
<td>$ 27,528</td>
<td>$ 16,340</td>
<td>$ 7,247</td>
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<td>YTD - Federal Home Loan Bank Stock</td>
<td>Y_SO181</td>
<td>$ 27,448</td>
<td>$ 16,302</td>
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<td>YTD - Other</td>
<td>Y_SO185</td>
<td>$ 80</td>
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<td>$ 23</td>
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<td>YTD - Interest Expense - Total</td>
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<td>YTD - Deposits</td>
<td>Y_SO215</td>
<td>$ 1,903,874</td>
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<td>YTD - Escrows</td>
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<td>YTD - Advances from FHLBank</td>
<td>Y_SO230</td>
<td>$ 551,110</td>
<td>$ 378,362</td>
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## Schedule SO --- Consolidated Statement of Operations

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<td>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</td>
<td>Y_SO240</td>
<td>$ 1,501</td>
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<td>YTD - Mortgage Collateralized Securities Issued</td>
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<td>YTD - Other Borrowed Money</td>
<td>Y_SO260</td>
<td>$ 175,488</td>
<td>$ 117,348</td>
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<td>YTD - Capitalized Interest</td>
<td>Y_SO271</td>
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<td><strong>YTD - Net Inc(Exp) Bef Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO312</td>
<td>$ 2,817,735</td>
<td>$ 1,867,010</td>
<td>$ 926,735</td>
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<td>YTD - Net Provision for Losses on Interest-Bearing Assets</td>
<td>Y_SO321</td>
<td>$ 2,222,105</td>
<td>$ 1,360,774</td>
<td>$ 660,126</td>
<td>$ 2,265,489</td>
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<td><strong>YTD - Net Inc(Exp) Aft Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO332</td>
<td>$ 595,630</td>
<td>$ 506,236</td>
<td>$ 266,609</td>
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<td><strong>YTD - Noninterest Income - Total</strong></td>
<td>Y_SO42</td>
<td>$ 2,311,506</td>
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<td>YTD - Mortgage Loan Servicing Fees</td>
<td>Y_SO410</td>
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<td>$ 134,085</td>
<td>$ 74,262</td>
<td>$ 237,835</td>
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<td>YTD - Servicing Amortization and Valuation Adjustments</td>
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<tr>
<td>YTD - Other Fees and Charges</td>
<td>Y_SO420</td>
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<td>YTD - Net Income (Loss) from Other - Total</td>
<td>YTD0451</td>
<td>$ 883,094</td>
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<td>YTD - Sale of Available-for-Sale Securities</td>
<td>Y_SO430</td>
<td>$ 567,964</td>
<td>$ 574,806</td>
<td>$ 420,344</td>
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<tr>
<td>YTD - Sale of Loans and Leases Held for Sale</td>
<td>Y_SO431</td>
<td>$ 269,155</td>
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<td>YTD - Sale of Other Assets Held for Sale</td>
<td>Y_SO432</td>
<td>$ 20</td>
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<tr>
<td>YTD - Other-than-Temporary Impairment Charges on Debt &amp; Equity Securities</td>
<td>Y_SO441</td>
<td>$- 62,679</td>
<td>$- 58,151</td>
<td>$- 27,516</td>
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<td>YTD - Operations &amp; Sale of Repossessed Assets</td>
<td>Y_SO461</td>
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<td>$- 55,179</td>
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<td>YTD - Sale of Securities Held-to-Maturity</td>
<td>Y_SO467</td>
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<td>YTD - Sale of Loans Held for Investment</td>
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<td>$ 2,139</td>
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<td>YTD - Sale of Other Assets Held for Investment</td>
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<td><strong>YTD - Gains &amp; Losses on Financial Assets &amp; Liabilities Carried at Fair Value</strong></td>
<td>Y_SO485</td>
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<td>$ 16,797</td>
<td>$ 48,779</td>
<td>$ 78,649</td>
<td>$ 58,941</td>
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<td>YTD - Other Noninterest Income</td>
<td>Y_SO488</td>
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<td>$ 3,027</td>
<td>$ 24,859</td>
<td>$ 65,462</td>
<td>$ 45,726</td>
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<td><strong>YTD - Noninterest Expense - Total</strong></td>
<td>Y_SO51</td>
<td>$ 4,035,927</td>
<td>$ 2,665,219</td>
<td>$ 1,259,978</td>
<td>$ 3,949,365</td>
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<td>YTD - All Personnel Compensation &amp; Expense</td>
<td>Y_SO510</td>
<td>$ 1,642,457</td>
<td>$ 1,132,485</td>
<td>$ 574,211</td>
<td>$ 1,681,233</td>
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<td>YTD - Legal Expense</td>
<td>Y_SO520</td>
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<td>YTD - Office Occupancy &amp; Equipment Expense</td>
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<td>$ 348,960</td>
<td>$ 177,249</td>
<td>$ 589,484</td>
<td>$ 411,772</td>
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<td>YTD - Marketing and Other Professional Services</td>
<td>Y_SO540</td>
<td>$ 343,170</td>
<td>$ 227,958</td>
<td>$ 115,351</td>
<td>$ 484,208</td>
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<td>YTD - Loan Servicing Fees</td>
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<td>$ 10,911</td>
<td>$ 40,193</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td>YTD - Goodwill &amp; Other Intangibles Expense</td>
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<td>YTD - Net Provision for Losses on Non-Interest-Bear Assets</td>
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<td>$ 28,755</td>
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<td>YTD - Other Noninterest Expense</td>
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<td>YTD - Income (Loss) Before Income Taxes</td>
<td>Y_SO60</td>
<td>$- 1,128,793</td>
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<td>YTD - State, Local, and Other</td>
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<td>YTD - Income (Loss) Before Extraordinary Items</td>
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<td>$- 1,188,256</td>
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<td>$- 1,075,408</td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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<td>RECONCILIATION: VALUATION ALLOWANCES</td>
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<td>$- 279,877</td>
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<td>$ 62,317</td>
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<td>Specific Valuation Allowances - Beginning Balance</td>
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<td>Total Valuation Allowances - Beginning Balance</td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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#### CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY

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<td><strong>GVA Charge-offs - Assets - Total</strong></td>
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### Schedule VA — Consolidated Valuation Allowances and Related Data

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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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Mortgage Loans Foreclosed in Quarter
## Schedule VA --- Consolidated Valuation Allowances and Related Data

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<td><strong>Mortgage Loans Foreclosed During Quarter - Total</strong></td>
<td>VA95</td>
<td>$702,309</td>
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<td>Permanent - 1-4 Dwelling Units</td>
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<td>Permanent - Multifamily (5 or more) Dwelling Units</td>
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<td>Permanent - Land</td>
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## Classification of Assets

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<td>Quarter End Balance - Special Mention</td>
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<td>$1,951,399</td>
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<td>Doubtful</td>
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## Credit Card Charge-Offs Related to Accrued Interest

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<td>Outstanding Balancing (Contractual)</td>
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<td>Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)</td>
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## Purchased Impaired Loans Held for Investment Per AICPA SOP 03-3

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<td>Delinquent Loans - Total</td>
<td>SUB2410</td>
<td>$6,307,659</td>
<td>$6,560,327</td>
<td>$6,799,194</td>
<td>$5,231,751</td>
<td>$4,327,771</td>
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<tr>
<td>Mortgages - Total</td>
<td>SUB2421</td>
<td>$5,652,738</td>
<td>$5,958,189</td>
<td>$6,189,400</td>
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<td>$3,949,904</td>
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<td>Construction and Land Loans</td>
<td>SUB2430</td>
<td>$1,104,099</td>
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<td>Permanent Loans Secured by 1-4 Property</td>
<td>SUB2441</td>
<td>$3,451,366</td>
<td>$3,322,786</td>
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<td>Permanent Loans Secured by All Other Property</td>
<td>SUB2450</td>
<td>$1,665,168</td>
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<tr>
<td>Nonmortgages - Total</td>
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## Schedule PD --- Consolidated Past Due and Nonaccrual

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## Past Due & Still Accruing

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### Schedule PD --- Consolidated Past Due and Nonaccrual

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<td>PD121</td>
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<td>Troubled Debt Restructured Included in PD115:PD180</td>
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### Schedule PD --- Consolidated Past Due and Nonaccrual

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<td>Commercial Loans</td>
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**Memoranda:**

- Troubled Debt Restructured Included in PD215:PD280
  - PD290 $ 22,509 $ 5,051 $ 3,443 $ 3,093 $ 3,805
- Held for Sale Included in PD215:PD280
  - PD292 $0 $0 $0 $0 $0
- Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280
  - PD295 $ 3,774 $ 3,109 $ 3,188 $ 2,288 $ 2,243
- Guaranteed Portion Incl in PD295,Excl Rebooked GNMA
  - PD296 $1,413 $1,051 $894 $ 518 $ 557
- Rebooked GNMA Incl in PD295
  - PD297 $0 $0 $0 $0 $0

### Nonaccrual

**Nonaccrual - Total**

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**Nonmortgage Loans:**

- Commercial Loans
  - PD340 $ 166,229
- Consumer Loans - Total
  - SUB2531 $ 79,281
- Loans on Deposits
  - PD361 $ 195
- Home Improvement Loans
  - PD363 $ 1,683
- Education Loans
  - PD365 $ 31,610
### Schedule PD --- Consolidated Past Due and Nonaccrual

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<td>Auto Loans</td>
<td>PD367</td>
<td>$28,351</td>
<td>$28,556</td>
<td>$28,729</td>
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<td>Mobile Home Loans</td>
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<td>$671</td>
<td>$746</td>
<td>$684</td>
<td>$604</td>
<td>$599</td>
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<td>Credit Cards</td>
<td>PD371</td>
<td>$3,096</td>
<td>$2,564</td>
<td>$3,953</td>
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<td>Other</td>
<td>PD380</td>
<td>$13,675</td>
<td>$11,684</td>
<td>$13,225</td>
<td>$8,919</td>
<td>$6,585</td>
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Memoranda:
- Troubled Debt Restructured Included in PD315:PD380
  | PD390     | $728,511 | $609,996 | $602,996 | $434,086 | $195,988 |
- Held for Sale Included in PD315:PD380
  | PD392     | $1,528   | $2,279   | $1,921   | $3,596   | $22,919  |
- Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380
  | PD395     | $49,024  | $43,014  | $35,998  | $29,320  | $22,925  |
- Guaranteed Portion Incl in PD395, Excl Rebooked GNMA
  | PD396     | $38,015  | $35,053  | $29,095  | $23,683  | $19,108  |
- Rebooked GNMA Incl in PD395
  | PD397     | $6,608   | $5,367   | $5,078   | $4,274   | $2,980   |

### LOANS IN PROCESS OF FORECLOSURE

#### Loans in Process of Foreclosure - Total
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<td>Construction Loans</td>
<td>PD415</td>
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<td>$320,991</td>
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<td>1-4 Dwelling Units:</td>
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<tr>
<td>Revolving Open-End Loans</td>
<td>PD421</td>
<td>$50,817</td>
<td>$52,409</td>
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<td>N/A</td>
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<td>Secured by First Liens</td>
<td>PD423</td>
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<td>$1,213,70</td>
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<td>Secured by Junior Liens</td>
<td>PD424</td>
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<td>$18,264</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential Property (Except Land)</td>
<td>PD435</td>
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<td>Land Loans</td>
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<td>$597,405</td>
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### Schedule LD --- Loan Data

|--------------------------------------------------|-----------|----------------|----------------|----------------|----------------|----------------|
| HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE
<p>| SUBS100   | $2,739,027 | $2,827,031 | $2,856,991 | $2,410,449 | $2,489,613 |
| 1-4 Dwelling Units - 90% up to 100% LTV         | LD110     | $2,223,947 | $2,310,923 | $2,377,170 | $1,970,326 | $2,037,069 |
| Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV | LD111 | $23,834 | $20,796 | N/A | N/A | N/A |
| 1-4 Dwelling Units - 100% and greater LTV       | LD120     | $481,063  | $478,478  | $479,821  | $440,123  | $452,544  |
| Multifamily (5 or more) Dwelling Units - 100% and greater LTV | LD121 | $10,183 | $16,834 | N/A | N/A | N/A |
| Past Due and Nonaccrual Balances - Total        | SUBS250   | $381,099  | $244,749  | $261,382  | $277,615  | $230,199  |
| Past Due and Still Accruing - Total             | SUBS240   | $133,765  | $109,185  | $115,790  | $122,600  | $94,141   |
| Past Due and Still Accruing - 30-89 Days - Total| SUBS210   | $129,154  | $105,056  | $111,677  | $117,396  | $91,172   |</p>
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<th>1-4 Dwelling Units - 90% up to 100% LTV</th>
<th>LD210</th>
<th>$92,327</th>
<th>$67,049</th>
<th>$76,125</th>
<th>$83,067</th>
<th>$62,390</th>
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<td><strong>Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV</strong></td>
<td>LD211</td>
<td>$ 0</td>
<td>$ 220</td>
<td>N/A</td>
<td>N/A</td>
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<td>1-4 Dwelling Units - 100% and greater LTV</td>
<td>LD220</td>
<td>$ 36,827</td>
<td>$ 37,787</td>
<td>$ 35,552</td>
<td>$ 34,329</td>
<td>$ 28,782</td>
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<td>Multifamily (5 or more) Dwelling Units - 100% and greater LTV</td>
<td>LD221</td>
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<td>Past Due and Still Accruing - 90 Days or More - Total</td>
<td>SUB5220</td>
<td>$ 4,611</td>
<td>$ 4,129</td>
<td>$ 4,113</td>
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<td>1-4 Dwelling Units - 90% up to 100% LTV</td>
<td>LD230</td>
<td>$ 2,973</td>
<td>$ 2,654</td>
<td>$ 2,587</td>
<td>$ 4,111</td>
<td>$ 2,319</td>
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<td>Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV</td>
<td>LD231</td>
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<td>1-4 Dwelling Units - 100% and greater LTV</td>
<td>LD240</td>
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<td>$ 1,526</td>
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<td>$ 650</td>
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<td>Multifamily (5 or more) Dwelling Units - 100% and greater LTV</td>
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<td>SUB5230</td>
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<td>$ 135,564</td>
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<td>1-4 Dwelling Units - 90% up to 100% LTV</td>
<td>LD250</td>
<td>$ 162,628</td>
<td>$ 79,557</td>
<td>$ 95,039</td>
<td>$ 91,528</td>
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<td>1-4 Dwelling Units - 100% and greater LTV</td>
<td>LD260</td>
<td>$ 82,070</td>
<td>$ 54,559</td>
<td>$ 50,553</td>
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<td><strong>Net Charge-offs - Total</strong></td>
<td>SUB5300</td>
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<td>1-4 Dwelling Units - 90% up to 100% LTV</td>
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<td>$ 17,456</td>
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<td>$ 10,911</td>
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<td><strong>Purchases - Total</strong></td>
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<td>1-4 Dwelling Units - 90% up to 100% LTV</td>
<td>LD410</td>
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<td>Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV</td>
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<td><strong>Originations - Total</strong></td>
<td>SUB5330</td>
<td>$ 133,711</td>
<td>$ 166,762</td>
<td>$ 151,901</td>
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<td>1-4 Dwelling Units - 90% up to 100% LTV</td>
<td>LD430</td>
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<td>1-4 Dwelling Units - 100% and greater LTV</td>
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<td><strong>Sales - Total</strong></td>
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<td>1-4 Dwelling Units - 90% up to 100% LTV</td>
<td>LD450</td>
<td>$61,746</td>
<td>$86,554</td>
<td>$120,298</td>
<td>$99,489</td>
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<td>Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV</td>
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<td>1-4 Dwelling Units - 100% and greater LTV</td>
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<td><strong>Supplemental Loan Data for All Loans</strong></td>
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<td>1-4 Dwelling Units Construction-to-Permanent Loans</td>
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<td>$490,775</td>
<td>$515,682</td>
<td>$582,112</td>
<td>$565,745</td>
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<td>Owner-Occupied Multifamily Permanent Loans</td>
<td>LD520</td>
<td>$355,216</td>
<td>$353,754</td>
<td>$367,476</td>
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<td>Owner-Occupied Nonresidential Property (Except Land) Permanent Loans</td>
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<td>$5,084,903</td>
<td>$5,460,992</td>
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<td>1-4 Dwelling Units Option ARM Loans</td>
<td>LD610</td>
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<td>$276,948</td>
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<td>1-4 Dwelling Units ARM Loans with Negative Amortization</td>
<td>LD620</td>
<td>$209,406</td>
<td>$252,576</td>
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<td>LD650</td>
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<td>$18,320</td>
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<td><strong>Construction Loans with Capitalized Interest</strong></td>
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<td>Construction Loans on 1-4 Dwelling Units with Capitalized Interest</td>
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<td>$132,514</td>
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<td>LD715</td>
<td>$895</td>
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<td>Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc</td>
<td>LD725</td>
<td>$1,945</td>
<td>$1,740</td>
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<td>Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int</td>
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<td>$187,489</td>
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<td>Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc</td>
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Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities
### Schedule LD --- Loan Data

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<td>Collaterized Debt Obligations: Carrying Value</td>
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<td>$105,675</td>
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<td>LD765</td>
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<td>Commercial Mortgage-Backed Securities: Carrying Value</td>
<td>LD770</td>
<td>$451,008</td>
<td>$342,157</td>
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<td>Commercial Mortgage-Backed Securities: Market Value</td>
<td>LD775</td>
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<td>$315,515</td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<td>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</td>
<td>SUB3380</td>
<td>$1,276,838</td>
<td>$1,349,213</td>
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<tr>
<td>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</td>
<td>SUB3380</td>
<td>$1,276,838</td>
<td>$1,349,213</td>
<td>$1,552,642</td>
<td>$1,176,254</td>
<td>$1,524,789</td>
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<td>Mortgage Construction Loans</td>
<td>CC105</td>
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<td>Other Mortgage Loans</td>
<td>CC115</td>
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<td>$382,406</td>
<td>347,687</td>
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<td>Undisbursed Balance of Nonmortgage Loans Closed</td>
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<td>Commitments Outstanding to Originate Mortgages - Total</td>
<td>SUB3330</td>
<td>$3,391,736</td>
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<td>CC280</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>All Other Real Estate</td>
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<td>CC310</td>
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<td>Commitments Outstanding to Purchase Loans</td>
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<td>Commitments Outstanding to Sell Loans</td>
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<td>Commitments Outstanding to Purchase Mortgage-Backed Secs</td>
<td>CC335</td>
<td>$2,707,857</td>
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<td>Commitments Outstanding to Sell Mortgage-Backed Securities</td>
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<td>Commitments Outstanding to Purchase Investment Securities</td>
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<td>$17,443</td>
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<td>Unused Lines of Credit - Total</td>
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<td>$60,295,038</td>
<td>$59,260,268</td>
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<td>Revolving, Open-End Loans on 1-4 Dwelling Units</td>
<td>CC412</td>
<td>$7,004,126</td>
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<td>Commercial Lines</td>
<td>CC420</td>
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<td>Open-End Consumer Lines - Credit Cards</td>
<td>CC423</td>
<td>$48,878,203</td>
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<td>Open-End Consumer Lines - Other</td>
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### Letters of Credit (Excluding Items on CC465 & CC468) - Total

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<td>SUB3390</td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<th>Description</th>
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<th>Jun 09</th>
<th>Mar 09</th>
<th>Dec 08</th>
<th>Sep 08</th>
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<tr>
<td>Commercial</td>
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<td>Standby, Not Included on CC465 or CC468</td>
<td>CC435</td>
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<td>$ 312,274</td>
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<td>Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs</td>
<td>CC455</td>
<td>$ 4,525,562</td>
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<td>Amount of Direct Credit Substitutes on Assets in CC455</td>
<td>CC465</td>
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<td>Amount of Recourse Obligations on Assets in CC455</td>
<td>CC468</td>
<td>$ 758,510</td>
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<td>$ 902,463</td>
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<td>Greater than 120 Days</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<tr>
<th>Description</th>
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<th>Jun 09</th>
<th>Mar 09</th>
<th>Dec 08</th>
<th>Sep 08</th>
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<tbody>
<tr>
<td><strong>Mortgage-Backed Securities:</strong></td>
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<tr>
<td>Pass-Through:</td>
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<td>Purchases</td>
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<td>$ 5,955,037</td>
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<td>Other Balance Changes</td>
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<td>$- 172,137</td>
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<td><strong>Mortgage-Backed Securities</strong></td>
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<th>Sep 08</th>
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<tbody>
<tr>
<td>Purchases - Total</td>
<td>SUB3811</td>
<td>$ 3,860,513</td>
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<td>$ 3,173,466</td>
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<td>Net Purchases - Total</td>
<td>SUB3826</td>
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<td>Mortgage Loans Disbursed - Total</td>
<td>SUB3831</td>
<td>$ 12,356,469</td>
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<td>Construction Loans - Total</td>
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<td>1-4 Dwelling Units</td>
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<td>Permanent Loans - Total</td>
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<td>1-4 Dwelling Units</td>
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<tr>
<td>Description</td>
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<td>Sep 09</td>
<td>Jun 09</td>
<td>Mar 09</td>
<td>Dec 08</td>
<td>Sep 08</td>
</tr>
<tr>
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<td>---------</td>
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<tr>
<td><strong>Multifamily (5 or more) Dwelling Units</strong></td>
<td>CF245</td>
<td>$ 267,251</td>
<td>$ 213,649</td>
<td>$ 206,433</td>
<td>$ 210,678</td>
<td>$ 300,640</td>
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<tr>
<td>Nonresidential (Except Land)</td>
<td>CF260</td>
<td>$ 572,721</td>
<td>$ 730,557</td>
<td>$ 853,456</td>
<td>$ 589,689</td>
<td>$ 721,235</td>
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<tr>
<td>Land</td>
<td>CF270</td>
<td>$ 137,584</td>
<td>$ 137,301</td>
<td>$ 123,526</td>
<td>$ 119,431</td>
<td>$ 129,930</td>
</tr>
<tr>
<td><strong>Loans and Participations Purchased, Secured By</strong></td>
<td>SUB3880</td>
<td>$ 7,477,441</td>
<td>$ 17,162,919</td>
<td>$ 17,221,830</td>
<td>$ 9,720,992</td>
<td>$ 11,479,594</td>
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<tr>
<td>High Quality</td>
<td>CF280</td>
<td>$ 7,435,340</td>
<td>$ 17,105,599</td>
<td>$ 17,154,005</td>
<td>$ 9,688,986</td>
<td>$ 11,436,712</td>
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<tr>
<td>Loans Purchased from Entities Other than Fed Ins</td>
<td>CF281</td>
<td>$ 3,768,134</td>
<td>$ 7,975,217</td>
<td>$ 7,922,279</td>
<td>$ 4,640,655</td>
<td>$ 5,814,907</td>
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<tr>
<td><strong>Loans and Participations Sold, Secured By</strong></td>
<td>SUB3890</td>
<td>$ 16,652,425</td>
<td>$ 27,397,485</td>
<td>$ 24,609,204</td>
<td>$ 12,941,114</td>
<td>$ 15,302,434</td>
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<tr>
<td>High Quality</td>
<td>CF310</td>
<td>$ 16,428,690</td>
<td>$ 27,274,746</td>
<td>$ 24,508,700</td>
<td>$ 12,810,218</td>
<td>$ 15,172,470</td>
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<tr>
<td>Loans Sold with Recourse</td>
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<td>$ 72</td>
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<tr>
<td><strong>Net Purchases (Sales) of Loans and Participations</strong></td>
<td>SUB3885</td>
<td>$- 9,174,984</td>
<td>$- 10,234,566</td>
<td>$- 7,387,374</td>
<td>$- 3,220,122</td>
<td>$- 3,822,840</td>
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<tr>
<td>Home Equity and Junior Liens</td>
<td>CF330</td>
<td>$ 115,044</td>
<td>$ 48,631</td>
<td>$ 64,642</td>
<td>$ 24,891</td>
<td>$ 38,272</td>
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<tr>
<td><strong>Memo - Refinancing Loans</strong></td>
<td>CF361</td>
<td>$ 3,422,032</td>
<td>$ 7,813,387</td>
<td>$ 8,599,414</td>
<td>$ 1,761,145</td>
<td>$ 1,526,938</td>
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<td>CF365</td>
<td>$ 736,401</td>
<td>$ 1,028,315</td>
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<td>$ 6,533,520</td>
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Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:42 PM

****** PUBLIC *****

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<td>$ 12,941,114</td>
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<td>$ 16,428,690</td>
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<td><strong>Nonmortgage Loans Closed or Purchased - Total</strong></td>
<td>SUB3910</td>
<td>$ 7,298,608</td>
<td>$ 8,551,652</td>
<td>$ 8,073,277</td>
<td>$ 6,063,469</td>
<td>$ 6,533,520</td>
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<td>Nonresidential</td>
<td>CF405</td>
<td>$ 57,795</td>
<td>$ 58,605</td>
<td>$ 59,944</td>
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<td><strong>Commercial:</strong></td>
<td>CF430</td>
<td>$ 569,666</td>
<td>$ 532,747</td>
<td>$ 580,353</td>
<td>$ 528,760</td>
<td>$ 541,131</td>
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<tr>
<td>Deposit Data</td>
<td>SUB4061</td>
<td>$15,922,175</td>
<td>$15,036,597</td>
<td>$15,782,572</td>
<td>$13,635,373</td>
<td>$3,867,080</td>
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<tr>
<td></td>
<td>DI100</td>
<td>$14,972,498</td>
<td>$11,256,959</td>
<td>$12,361,293</td>
<td>$10,545,675</td>
<td>$3,706,799</td>
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<td>DI110</td>
<td>$949,677</td>
<td>$3,779,638</td>
<td>$3,551,900</td>
<td>$3,089,698</td>
<td>$160,281</td>
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<td>Deposits (Excluding Retirement Accounts) with Balances</td>
<td>DI120</td>
<td>$81,367,883</td>
<td>$62,569,931</td>
<td>$64,361,293</td>
<td>$52,926,864</td>
<td>$52,972,572</td>
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<td>DI130</td>
<td>$16,248,299</td>
<td>$36,489,513</td>
<td>$35,014,714</td>
<td>$26,876,439</td>
<td>$25,860,947</td>
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<td>Number of Deposits (Excluding Retirement Accounts) with Balances</td>
<td>DI150</td>
<td>$9,058,798</td>
<td>$8,624,090</td>
<td>$9,176,714</td>
<td>$7,018,529</td>
<td>$6,619,707</td>
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<td>DI160</td>
<td>$21,107</td>
<td>$167,572</td>
<td>$162,379</td>
<td>$126,643</td>
<td>$120,538</td>
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<td>Retirement Deposits with Balances</td>
<td>DI170</td>
<td>$9,558,963</td>
<td>$9,675,429</td>
<td>$9,501,919</td>
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<td>DI175</td>
<td>$468,934</td>
<td>$477,993</td>
<td>$449,370</td>
<td>$331,021</td>
<td>$330,465</td>
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<td>Number of Retirement Deposits with Balances</td>
<td>DI180</td>
<td>679,231</td>
<td>631,029</td>
<td>596,974</td>
<td>393,253</td>
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<td>DI185</td>
<td>1,354</td>
<td>1,360</td>
<td>1,287</td>
<td>872</td>
<td>910</td>
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<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>9,760,490</td>
<td>9,424,051</td>
<td>9,373,354</td>
<td>7,539,297</td>
<td>7,132,296</td>
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<td>IRA/Keogh Accounts</td>
<td>DI200</td>
<td>$10,083,224</td>
<td>$10,189,228</td>
<td>$9,993,844</td>
<td>$7,351,984</td>
<td>$7,262,478</td>
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<td>Uninsured Deposits</td>
<td>DI210</td>
<td>$9,726,306</td>
<td>$15,151,835</td>
<td>$15,105,060</td>
<td>$13,176,770</td>
<td>$14,106,857</td>
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<td>Preferred Deposits</td>
<td>DI220</td>
<td>$1,100,636</td>
<td>$1,160,033</td>
<td>$1,145,750</td>
<td>$729,047</td>
<td>$767,011</td>
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<td>Reciprocal Brokered Deposits</td>
<td>DI230</td>
<td>$1,018,555</td>
<td>$1,261,518</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Components of Deposits and Escrows</td>
<td>DI310</td>
<td>$7,892,971</td>
<td>$8,038,750</td>
<td>$8,407,535</td>
<td>$6,440,699</td>
<td>$6,126,548</td>
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<td>Transaction Accounts (Including Demand Deposits)</td>
<td>DI320</td>
<td>$25,063,969</td>
<td>$21,794,580</td>
<td>$19,943,051</td>
<td>$15,119,123</td>
<td>$15,406,259</td>
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<td>Passbook Accounts (Including Nondemand Escrows)</td>
<td>DI340</td>
<td>$59,266,438</td>
<td>$63,688,825</td>
<td>$66,131,448</td>
<td>$54,994,649</td>
<td>$53,826,536</td>
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<td>Time Deposits</td>
<td>DI350</td>
<td>$18,774,907</td>
<td>$20,128,268</td>
<td>$20,707,319</td>
<td>$16,835,028</td>
<td>$16,435,504</td>
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<tr>
<td>Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits</td>
<td>DI360</td>
<td>$2,447,111</td>
<td>$2,749,013</td>
<td>$2,710,434</td>
<td>$1,987,984</td>
<td>$1,937,354</td>
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<td>IRA/Keogh Accounts of $100,000 or Greater Included in Time Deposits</td>
<td>DI610</td>
<td>$5,038,949</td>
<td>$5,345,340</td>
<td>$5,336,357</td>
<td>$3,682,011</td>
<td>$3,497,242</td>
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<td>Deposits Data for Deposit Insurance Premium Assessments</td>
<td>DI510</td>
<td>$107,857,812</td>
<td>$109,450,709</td>
<td>$109,533,786</td>
<td>$87,114,312</td>
<td>$86,041,013</td>
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### Schedule DI --- Consolidated Deposit Information

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<tr>
<td>Total Allowable Exclusions (Including Foreign Deposits)</td>
<td>DI520</td>
<td>$ 213,742</td>
<td>$ 237,903</td>
<td>$ 206,311</td>
<td>$ 3,590</td>
<td>$ 3,586</td>
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<tr>
<td>Total Foreign Deposits (Included in Total Allowable Exclusion)</td>
<td>DI530</td>
<td>$ 0</td>
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<tr>
<td>Unsecured Federal Funds Purchased</td>
<td>DI630</td>
<td>$ 32,401</td>
<td>$ 409,984</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Secured Federal Funds Purchased</td>
<td>DI635</td>
<td>$ 179,002</td>
<td>$ 149,078</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Securities Sold Under Agreements to Repurchase</td>
<td>DI641</td>
<td>$ 3,912,136</td>
<td>$ 3,670,695</td>
<td>N/A</td>
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**Other Borrowings (Unsecured) with Remaining Maturity**

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<td>One Year or Less</td>
<td>DI645</td>
<td>$ 1,313,554</td>
<td>$ 1,224,796</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Over One Year</td>
<td>DI651</td>
<td>$ 40,389</td>
<td>$ 32,945</td>
<td>N/A</td>
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**Subordinated Debentures with Remaining Maturity**

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<tbody>
<tr>
<td>One Year or Less</td>
<td>DI655</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Over One Year</td>
<td>DI660</td>
<td>$ 30,500</td>
<td>$ 30,500</td>
<td>N/A</td>
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**Average Daily Deposit Totals**

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<tr>
<td>Total Daily Average Deposit Liabilities Before Exclusions (Gross)</td>
<td>DI540</td>
<td>$ 87,096,524</td>
<td>$ 87,015,340</td>
<td>$ 86,483,270</td>
<td>$ 70,810,747</td>
<td>$ 68,269,012</td>
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<tr>
<td>Total Daily Average Allowable Exclusion (Including Foreign Deposits)</td>
<td>DI550</td>
<td>$ 218,732</td>
<td>$ 185,346</td>
<td>$ 231,956</td>
<td>$ 2,769</td>
<td>$ 2,898</td>
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<tr>
<td>Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)</td>
<td>DI560</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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**Deposit Data for Thrifts Participating in the Transaction Account Guarantee**

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<tbody>
<tr>
<td>Amount of Noninterest-bearing Transaction Accounts of More than $250,000</td>
<td>DI570</td>
<td>$ 1,963,494</td>
<td>$ 2,267,630</td>
<td>$ 1,860,969</td>
<td>$ 1,043,777</td>
<td>N/A</td>
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<tr>
<td>Number of Noninterest-bearing Transaction Accounts of More than $250,000</td>
<td>DI575</td>
<td>2,482</td>
<td>3,021</td>
<td>2,157</td>
<td>1,220</td>
<td>N/A</td>
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### Schedule SI --- Consolidated Supplemental Information

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<tbody>
<tr>
<td>Miscellaneous</td>
<td>SI370</td>
<td>33,079</td>
<td>34,212</td>
<td>34,363</td>
<td>28,052</td>
<td>28,362</td>
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<tr>
<td>Financial Assets Held for Trading Purposes</td>
<td>SI375</td>
<td>$ 1,027,053</td>
<td>$ 1,689,693</td>
<td>$ 1,770,852</td>
<td>$ 624,580</td>
<td>$ 108,240</td>
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<tr>
<td>Financial Assets Carried at Fair Value Through Earnings</td>
<td>SI376</td>
<td>$ 3,733,397</td>
<td>$ 5,332,134</td>
<td>$ 6,734,404</td>
<td>$ 1,190,145</td>
<td>$ 1,654,793</td>
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<tr>
<td>Financial Liabilities Carried at Fair Value Through Earnings</td>
<td>SI377</td>
<td>$ 20,685</td>
<td>$ 23,388</td>
<td>$ 67,408</td>
<td>$ 34,162</td>
<td>$ 45,774</td>
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<tr>
<td>Available-for-Sale Securities</td>
<td>SI385</td>
<td>$ 21,136,144</td>
<td>$ 17,608,629</td>
<td>$ 17,577,206</td>
<td>$ 14,039,284</td>
<td>$ 14,083,512</td>
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## Schedule SI --- Consolidated Supplemental Information

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<tr>
<td>Assets Held for Sale</td>
<td>SI387</td>
<td>$3,784,385</td>
<td>$5,140,100</td>
<td>$6,397,830</td>
<td>$3,067,461</td>
<td>$3,468,035</td>
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<td>Loans Serviced for Others</td>
<td>SI390</td>
<td>$136,557,275</td>
<td>$141,197,781</td>
<td>$128,797,806</td>
<td>$111,404,760</td>
<td>$99,398,266</td>
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<td>Pledged Loans</td>
<td>SI394</td>
<td>$34,299,905</td>
<td>$36,057,647</td>
<td>N/A</td>
<td>N/A</td>
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<td>Pledged Trading Assets</td>
<td>SI395</td>
<td>$1,048,694</td>
<td>$821,475</td>
<td>N/A</td>
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<td>Residual Interests</td>
<td>SI402</td>
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<td>$0</td>
<td>$0</td>
<td>$1,113</td>
<td>$1,183</td>
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<td>Residual Interests in the Form of Interest-Only Strips</td>
<td>SI404</td>
<td>$1,519</td>
<td>$1,520</td>
<td>$18,389</td>
<td>$78</td>
<td>$78</td>
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<tr>
<td>Residual Interests</td>
<td>SI404</td>
<td>$1,519</td>
<td>$1,520</td>
<td>$18,389</td>
<td>$78</td>
<td>$78</td>
</tr>
<tr>
<td>Residual Interests</td>
<td>SI404</td>
<td>$1,519</td>
<td>$1,520</td>
<td>$18,389</td>
<td>$78</td>
<td>$78</td>
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<tr>
<td>Qualified Thrift Lender Test</td>
<td>SI581</td>
<td>87.29%</td>
<td>87.68%</td>
<td>87.48%</td>
<td>87.18%</td>
<td>87.49%</td>
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<tr>
<td>Actual Thrift Investment Percentage at Month-end</td>
<td>SI582</td>
<td>87.11%</td>
<td>87.58%</td>
<td>87.35%</td>
<td>87.35%</td>
<td>87.46%</td>
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<tr>
<td>Second month of Qtr</td>
<td>SI582</td>
<td>87.05%</td>
<td>87.53%</td>
<td>87.70%</td>
<td>87.55%</td>
<td>87.42%</td>
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<tr>
<td>Third month of Qtr</td>
<td>SI583</td>
<td>82.62%</td>
<td>79.93%</td>
<td>81.29%</td>
<td>81.42%</td>
<td>82.52%</td>
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<tr>
<td>Percent of Assets Test</td>
<td>SI586</td>
<td>$191,917</td>
<td>$159,186</td>
<td>$197,095</td>
<td>$156,746</td>
<td>$199,705</td>
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<td>Aggregate Investment in Service Corporations</td>
<td>SI588</td>
<td>$382,674</td>
<td>$385,969</td>
<td>$413,497</td>
<td>$263,217</td>
<td>$249,736</td>
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<td>Credit extended to assn exec officers, prin shareholders &amp; related interest</td>
<td>SI590</td>
<td>265</td>
<td>270</td>
<td>278</td>
<td>196</td>
<td>193</td>
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<tr>
<td>No. of exec officers.. with credit &gt; $500K/5% unimpaird cap</td>
<td>SI595</td>
<td>$3,812,003</td>
<td>$3,131,137</td>
<td>$11,352,179</td>
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<td>Savings Assoc Equity Capital, Beginning Balance</td>
<td>SI600</td>
<td>$781,778</td>
<td>$343,130</td>
<td>$105,277</td>
<td>$700,581</td>
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<td>Net Income (Loss) Attributable to Savings Association (SO91)</td>
<td>SI610</td>
<td>$0</td>
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<td>$0</td>
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<td>Dividends Declared</td>
<td>SI620</td>
<td>$54,246</td>
<td>$70,209</td>
<td>$76,232</td>
<td>$84,136</td>
<td>$189,996</td>
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<td>Common Stock</td>
<td>SI630</td>
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<td>$50,270</td>
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<td>Stock Issued</td>
<td>SI640</td>
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<td>Stock Retired</td>
<td>SI650</td>
<td>$180,886</td>
<td>$45,000</td>
<td>$3,725</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
<td>SI660</td>
<td>$0</td>
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<td>New Basis Accounting Adjustments</td>
<td>SI660</td>
<td>$1,183</td>
<td>$1,183</td>
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<td>$1,183</td>
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<tr>
<td>Other Comprehensive Income</td>
<td>SI662</td>
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<td>$6,712</td>
<td>$180,886</td>
<td>$45,000</td>
<td>$35,878</td>
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<tr>
<td>Prior Period Adjustments</td>
<td>SI668</td>
<td>$18,506</td>
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<td>$180,886</td>
<td>$45,000</td>
<td>$35,878</td>
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<td>Other Adjustments</td>
<td>SI671</td>
<td>$8,791</td>
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<td>$12,750</td>
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**Schedule SI --- Consolidated Supplemental Information**

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</thead>
<tbody>
<tr>
<td><strong>Total Savings Association Equity Capital, Ending Balance (SC80)</strong></td>
<td>SI680</td>
<td>$13,231,502</td>
<td>$13,767,389</td>
<td>$13,989,303</td>
<td>$10,699,730</td>
<td>$11,346,409</td>
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<td>Transactions With Affiliations</td>
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<tr>
<td>Qtr Activity of Covered Transacts w/ Affil Subj to Limits</td>
<td>SI750</td>
<td>$72,173</td>
<td>$121,916</td>
<td>$115,637</td>
<td>$118,579</td>
<td>$129,098</td>
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<tr>
<td>Qtr Activity of Covered Transacts w/ Affil Not Subj to Limits</td>
<td>SI760</td>
<td>$724,303</td>
<td>$676,345</td>
<td>$754,954</td>
<td>$959,051</td>
<td>$726,110</td>
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<td><strong>Mutual Fund and Annuity Sales</strong></td>
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<tr>
<td>Total Assets Managed of Proprietary Mutual Funds/Annuities</td>
<td>SI815</td>
<td>$749,667</td>
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<td>Total Assets</td>
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<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
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<td>$11,262,131</td>
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<td>Mortgage Loans and Mortgage-Backed Securities</td>
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<td>$105,595,286</td>
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<td>Nonmortgage Loans</td>
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<td>Deposits and Excrows</td>
<td>SI890</td>
<td>$106,643,981</td>
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<td><strong>Total Borrowings</strong></td>
<td>SI895</td>
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<td>Brokerage Activities</td>
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<td>Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?</td>
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<td>17</td>
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<td>Provide custody, safekeeping, othr service accept/sale/purch of securities?</td>
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<td>Engage in third party broker arrangements to sell securities prod/services?</td>
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<td>47</td>
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**Schedule SQ --- Consolidated Supplemental Questions**

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<td>Does Association Have Subchapter S in effect this year?</td>
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## Schedule SQ --- Consolidated Supplemental Questions

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<td>If consol in another TFR, docket # of Parent Svgs Assn</td>
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<td>If Internet web page, Main Internet Page Address</td>
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<td>Provide transactional Internet banking to customers?</td>
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## Schedule FS --- Fiduciary and Related Services

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<tr>
<td><strong>FIDUCIARY AND RELATED SERVICES</strong></td>
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<td>Do you exercise the fiduciary powers you have been granted?</td>
<td>FS120</td>
<td>26 [Yes]</td>
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<td>Do you have any activity to report on this schedule?</td>
<td>FS130</td>
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<td>Total Assets ($) - Fiduciary, Custody &amp; Safekeeping Accounts</td>
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<td>$81,535,627</td>
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<td><strong>Managed Assets ($) - Total Fiduciary Accounts</strong></td>
<td>FS20</td>
<td>$38,521,987</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>YTD - Net Losses from Fiduciary and Related Services</td>
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**FIDUCIARY MEMORANDA**

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<td>Interest-Bearing Deposits</td>
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<td>U.S. Treasury and U.S. Government Agency Obligations</td>
<td>FS420 $107,448</td>
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<td>State, County and Municipal Obligations</td>
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<td>Money Market Mutual Funds</td>
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<td>Other Short-term Obligations</td>
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<td>Common and Preferred Stock</td>
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<td>Real Estate</td>
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<td>Miscellaneous Assets</td>
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<td>Corporate Trust and Agency Accounts - No. of Issues - Total</td>
<td>SUB6300 7</td>
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<tr>
<td>Corporate and Municipal Trusteeships</td>
<td>FS510 4</td>
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<tr>
<td>Transfer Agent/Registrar/Paying Agent/Other Corp Agncy</td>
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<td>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</td>
<td>FS515 $3</td>
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<td>Number of Funds - Total Collective Investment Funds</td>
<td>FS60 0</td>
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<td>Domestic Equity</td>
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<td>International/Global Equity</td>
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<td>Stock/Bond Blend</td>
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<td>Taxable Bond</td>
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<td>Municipal Bond</td>
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<td>Short-Term Investments/Money Market</td>
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<td>Specialty/Other</td>
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<td>Market Value - Total Collective Investment Funds</td>
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<td>Domestic Equity</td>
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### Schedule FS --- Fiduciary and Related Services

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<td><strong>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</strong></td>
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<td>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</td>
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<td>$157</td>
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<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-Related Trust and Agency Accounts</td>
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<td>Investment Management Agency Accounts</td>
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<td>Other Fiduciary Accounts and Related Services</td>
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<td>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses</td>
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<td><strong>Total Fid Settlements/Surcharges/Othr Losses - Recoveries</strong></td>
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<td>Investment Management Agency Accounts</td>
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### Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>TIER 1 (CORE ) CAPITAL REQUIREMENT</strong></td>
<td></td>
<td></td>
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<tr>
<td>Total Equity Capital (SC84)</td>
<td>CCR100</td>
<td>$13,239,043</td>
<td>$13,775,967</td>
<td>$14,047,663</td>
<td>$10,699,733</td>
<td>$11,346,415</td>
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<tr>
<td>Equity Capital Deductions - Total</td>
<td>SUB1631</td>
<td>$839,432</td>
<td>$917,673</td>
<td>$931,795</td>
<td>$589,357</td>
<td>$879,323</td>
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<tr>
<td>Investments in, Adv to, and Noncontrolling Interests in Nonincodable Subs</td>
<td>CCR105</td>
<td>$17,906</td>
<td>$19,219</td>
<td>$19,515</td>
<td>$8,548</td>
<td>$8,565</td>
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<td>Goodwill and Certain Other Intangible Assets</td>
<td>CCR115</td>
<td>$605,314</td>
<td>$675,116</td>
<td>$694,264</td>
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<tr>
<td>Disallowed Servicing/Deferrd Tax/Resid Interests/Othr Assets</td>
<td>CCR133</td>
<td>$209,497</td>
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<td>$185,996</td>
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## Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th>Description</th>
<th>Sep 09 Value</th>
<th>Jun 09 Value</th>
<th>Mar 09 Value</th>
<th>Dec 08 Value</th>
<th>Sep 08 Value</th>
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<tr>
<td>Other</td>
<td>CCR134</td>
<td>$ 6,715</td>
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<tr>
<td>Equity Capital Additions -Total</td>
<td>SUB1641</td>
<td>$ 102,590</td>
<td>$ 179,078</td>
<td>$ 190,465</td>
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<td>Accum Losses (Gains) on Certain Securities and Cash Flow Hedges</td>
<td>CCR180</td>
<td>$ 31,425</td>
<td>$ 150,762</td>
<td>$ 195,020</td>
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<tr>
<td>Tier 1 (Core) Capital</td>
<td>CCR20</td>
<td>$ 12,502,201</td>
<td>$ 13,037,372</td>
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<td>$ 10,341,608</td>
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<tr>
<td>Tier 1 (Core) Capital Requirement (CCR25*4%)</td>
<td>CCR27</td>
<td>$ 5,714,729</td>
<td>$ 5,813,065</td>
<td>$ 5,868,405</td>
<td>$ 4,805,492</td>
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<tr>
<td>Tier 1 (Core) Capital - Unrealized Gains on AFS Equity Securities</td>
<td>CCR302</td>
<td>$ 267</td>
<td>$ 239</td>
<td>$ 146</td>
<td>$ 136</td>
</tr>
<tr>
<td>Tier 1 (Core) Capital - Qualifying Sub Debt &amp; Redeem Preferred Stock</td>
<td>CCR310</td>
<td>$ 27,500</td>
<td>$ 27,500</td>
<td>$ 38,900</td>
<td>$ 38,900</td>
</tr>
<tr>
<td>Tier 1 (Core) Capital - Other Equity Instruments</td>
<td>CCR340</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 33,381</td>
<td>$ 28,594</td>
</tr>
<tr>
<td>Tier 1 (Core) Capital - Allowances for Loan and Lease Losses</td>
<td>CCR350</td>
<td>$ 1,043,742</td>
<td>$ 1,032,004</td>
<td>$ 1,023,243</td>
<td>$ 806,509</td>
</tr>
<tr>
<td>Tier 2 (Supplementary) Capital</td>
<td>CCR33</td>
<td>$ 1,071,509</td>
<td>$ 1,059,920</td>
<td>$ 1,095,847</td>
<td>$ 876,464</td>
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<tr>
<td>Allowable Tier 2 (Supplementary) Capital</td>
<td>CCR35</td>
<td>$ 1,071,484</td>
<td>$ 1,056,860</td>
<td>$ 1,095,847</td>
<td>$ 876,464</td>
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<tr>
<td>Tier 2 Capital - Other</td>
<td>CCR355</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 177</td>
<td>$ 177</td>
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<tr>
<td>Tier 2 Capital - Unrealized Gains on AFS Equity Securities</td>
<td>CCR33</td>
<td>$ 1,071,509</td>
<td>$ 1,059,920</td>
<td>$ 1,095,847</td>
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<td>$ 28,594</td>
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<td>Tier 2 Capital - Other</td>
<td>CCR355</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 177</td>
<td>$ 177</td>
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<tr>
<td>Tier 2 (Supplementary) Capital</td>
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</table>
### Schedule CCR --- Consolidated Capital Requirement

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<tr>
<td><strong>Total Risk-Based Capital</strong></td>
<td>CCR39</td>
<td>$13,533,527</td>
<td>$14,054,316</td>
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<td>0% R/W Category - Cash</td>
<td>CCR400</td>
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<td>$666,978</td>
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<td>0% R/W Category - Securities Backed by U.S. Government</td>
<td>CCR405</td>
<td>$2,626,852</td>
<td>$1,504,627</td>
<td>$1,338,081</td>
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<td>0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets</td>
<td>CCR409</td>
<td>$7,410</td>
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<td>$13,919</td>
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<td>0% R/W Category - Other</td>
<td>CCR415</td>
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<td>0% R/W Category - Assets Total</td>
<td>CCR420</td>
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<td>20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W</td>
<td>CCR430</td>
<td>$15,322,189</td>
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<td>20% R/W Category - Claims on FHLBs</td>
<td>CCR435</td>
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<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
<td>$796,860</td>
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<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>CCR445</td>
<td>$2,434,346</td>
<td>$2,625,414</td>
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<td>20% R/W Category - Other</td>
<td>CCR450</td>
<td>$5,316,333</td>
<td>$4,354,827</td>
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<td>CCR455</td>
<td>$27,575,918</td>
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<td>20% Risk-Weight Total for R/B Capital (CCR455x20%)</td>
<td>CCR45</td>
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<td>50% R/W Category - Qualifying Single-Fam Residential Mtges</td>
<td>CCR460</td>
<td>$45,191,741</td>
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<td>50% R/W Category - Qualifying Multifam Residential Mtges</td>
<td>CCR465</td>
<td>$1,170,919</td>
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<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR470</td>
<td>$822,866</td>
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<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>CCR475</td>
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<td>50% R/W Category - Other</td>
<td>CCR480</td>
<td>$311,542</td>
<td>$327,717</td>
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<td>50% R/W Category - Assets Total</td>
<td>CCR485</td>
<td>$47,701,248</td>
<td>$50,473,444</td>
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<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td>CCR50</td>
<td>$23,850,683</td>
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<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$4,748,250</td>
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<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$64,801,068</td>
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<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$69,549,318</td>
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<td>$70,254,876</td>
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<td>$54,274,665</td>
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<td>100% Risk-Weight Total for R/B Capital (CCR510x100%)</td>
<td>CCR55</td>
<td>$69,549,318</td>
<td>$70,497,966</td>
<td>$70,254,876</td>
<td>$54,964,423</td>
<td>$54,274,665</td>
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<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>CCR605</td>
<td>$25,926</td>
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<td>R/W Assets for Low-Level Recourse/Resid Ints (CCR605x12.5)</td>
<td>CCR62</td>
<td>$324,077</td>
<td>$322,689</td>
<td>$100,090</td>
<td>$115,213</td>
<td>$127,578</td>
</tr>
<tr>
<td>Assets to Risk-Weight</td>
<td>CCR64</td>
<td>$151,639,675</td>
<td>$154,788,599</td>
<td>$156,523,994</td>
<td>$127,967,183</td>
<td>$127,540,639</td>
</tr>
</tbody>
</table>
## Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>$ 99,239,208</td>
<td>$ 101,556,754</td>
<td>$ 102,374,836</td>
<td>$ 82,734,597</td>
<td>$ 82,765,454</td>
</tr>
<tr>
<td>Excess Allowances for Loan and Lease Losses</td>
<td>$ 993,011</td>
<td>$ 869,559</td>
<td>$ 874,353</td>
<td>$ 696,933</td>
<td>$ 463,370</td>
</tr>
<tr>
<td>Total Risk-Weighted Assets</td>
<td>$ 98,246,197</td>
<td>$ 100,687,195</td>
<td>$ 101,500,483</td>
<td>$ 82,037,664</td>
<td>$ 82,302,084</td>
</tr>
<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>$ 7,859,686</td>
<td>$ 8,054,969</td>
<td>$ 8,134,553</td>
<td>$ 6,563,006</td>
<td>$ 6,584,163</td>
</tr>
</tbody>
</table>

## Capital & Prompt Corrective Action Ratios

<table>
<thead>
<tr>
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</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Core) Capital Ratio</td>
<td>8.67%</td>
<td>8.83%</td>
<td>8.92%</td>
<td>8.45%</td>
<td>8.83%</td>
</tr>
<tr>
<td>Total Risk-Based Capital Ratio</td>
<td>13.78%</td>
<td>13.96%</td>
<td>14.15%</td>
<td>13.62%</td>
<td>14.08%</td>
</tr>
<tr>
<td>Tier 1 Risk-Based Capital Ratio</td>
<td>12.69%</td>
<td>12.92%</td>
<td>13.08%</td>
<td>12.56%</td>
<td>13.03%</td>
</tr>
<tr>
<td>Tangible Equity Ratio</td>
<td>8.67%</td>
<td>8.83%</td>
<td>8.92%</td>
<td>8.45%</td>
<td>8.83%</td>
</tr>
</tbody>
</table>

*Note*

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.