### TFR Industry Aggregate Report

Run Date: February 16, 2005, 4:10 PM

**Frozen Aggregated Data**

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<tr>
<td><strong>Number of Institutions</strong></td>
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#### Schedule NS --- Optional Narrative Statement

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<td>Have you included a narrative statement?</td>
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<td>Yes</td>
<td>Yes</td>
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<td>Narrative Statement Made by Savings Association Management</td>
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#### Schedule SC --- Consolidated Statement of Condition

**ASSETS**

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<tbody>
<tr>
<td>Cash, Deposits and Investment Securities - Total</td>
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<td>Cash and Non-Interest-Earning Deposits</td>
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<td>Interest-Earning Deposits in FHLBs</td>
<td>$2,350,817</td>
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<td>Other Interest-Earning Deposits</td>
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<td>Fed Funds Sold/Secs Purchased Under Agreements to Resell</td>
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<td>U.S. Government, Agency and Sponsored Enterprise Securities</td>
<td>$6,254,174</td>
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<td>Equity Securities Subject to FASB Statement No. 115</td>
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<td>State and Municipal Obligations</td>
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<td>Securities Backed by Nonmortgage Loans</td>
<td>$138,806</td>
<td>$165,672</td>
<td>$181,559</td>
<td>$202,903</td>
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<td>Other Investment Securities</td>
<td>$1,418,625</td>
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<td>Accrued Interest Receivable</td>
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**Mortgage-Backed Securities - Gross**

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<tr>
<th>Description</th>
<th>SUB0072</th>
<th>SUB0073</th>
<th>SC210</th>
<th>SC215</th>
<th>SC217</th>
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<th>SC22</th>
<th>SC227</th>
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<td>Pass-Through - Total</td>
<td>$32,757,385</td>
<td>$30,525,673</td>
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<td>$30,625,158</td>
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<td>Other Pass-Through</td>
<td>$19,709,033</td>
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<td>Other Mortgage-Backed Securities (Excluding Bonds) - Total</td>
<td>$11,133,797</td>
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<td>$10,801,775</td>
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<td>Issued or Guaranteed by FNMA, FHLMC, or GNMA</td>
<td>$2,842,232</td>
<td>$2,929,095</td>
<td>$2,778,194</td>
<td>$2,577,434</td>
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<td>Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA</td>
<td>$2,974,996</td>
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<td>Other</td>
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### Schedule SC --- Consolidated Statement of Condition

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<td>General Valuation Allowances</td>
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<td>Mortgage Loans - Gross</td>
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<td>Mortgage Loans - Total</td>
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<td>$127,656,561</td>
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<td>Construction Loans - Total</td>
<td>SUB0100</td>
<td>$6,297,613</td>
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<td>Residential - Total</td>
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<td>$5,161,986</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
<td>SC235</td>
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<td>Nonresidential Property</td>
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<td>Permanent Loans - Total</td>
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<td>1-4 Dwelling Units - Total</td>
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<td>Revolving Open-End Loans</td>
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<td>All Other - First Liens</td>
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<td>All Other - Junior Liens</td>
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<td>$2,909,486</td>
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<td>Nonresidential Property (Except Land)</td>
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<td>Net Change in Mortgage Loan Portfolio - Stock</td>
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<td>$28,163,623</td>
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<td>Consumer Loans - Total</td>
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<td>Loans on Deposits</td>
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<td>Home Improvement Loans (Not secured by real estate)</td>
<td>SC316</td>
<td>$65,684</td>
<td>$67,125</td>
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<td>Education Loans</td>
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<td>Auto Loans</td>
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<td>Credit Cards</td>
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### Schedule SC --- Consolidated Statement of Condition

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<tr>
<td>Other, Including Lease Receivables</td>
<td>SC330</td>
<td>$11,539,597</td>
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<td>Allowance for Loan and Lease Losses</td>
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<td>Repossessed Assets - Gross</td>
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<td>$217,124</td>
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<td>1-4 Dwelling Units</td>
<td>SC415</td>
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<td>Equity Investments Not Subj to FASB Statement 115 - Total</td>
<td>SC51</td>
<td>$2,417,211</td>
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<td>Office Premises and Equipment</td>
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<td>Other Assets - Gross</td>
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<td>Other Assets - Total</td>
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<td>Bank-Owned Life Insurance - Key Person Life Insurance</td>
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<td>Bank-Owned Life Insurance - Other</td>
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<td>Intangible Assets - Servicing Assets on Mortgage Loans</td>
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<td>$943,252</td>
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<td>Intangible Assets - Servicing Assets on Nonmortgage Loans</td>
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<td>Intangible Assets - Goodwill &amp; Other Intangible Assets</td>
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<td>Interest-Only Strip Receivables &amp; Certain Other Instruments</td>
<td>SC665</td>
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**Schedule SC --- Consolidated Statement of Condition**

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<td>General Valuation Allowances</td>
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<td>$ 327</td>
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<td><strong>Total Assets - Gross</strong></td>
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<td><strong>Total Assets</strong></td>
<td>SC60</td>
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<td>$ 208,457,683</td>
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<td><strong>Deposits and Escrows - Total</strong></td>
<td>SC71</td>
<td>$ 146,748,749</td>
<td>$ 144,939,227</td>
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<td>Deposits</td>
<td>SC710</td>
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<td>$ 142,578,984</td>
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<td>Unamortized Yield Adjustments on Deposits &amp; Escrows</td>
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<td>$ 2,350</td>
<td>$ 458</td>
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<td><strong>Borrowings - Total</strong></td>
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<td>$ 43,359,652</td>
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<td>Advances from FHLBank</td>
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<td>$ 30,774,489</td>
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<td>Fed Funds Purchased/Secs Sold Under Agreements to Repurchase</td>
<td>SC730</td>
<td>$ 15,726,586</td>
<td>$ 13,417,366</td>
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<td>Subordinated Debentures Incl Man Conv Secs/Lim Prefer Stk</td>
<td>SC736</td>
<td>$ 210,500</td>
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<td>Mortgage Collateralized Securities Issued - Total</td>
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<td>CMOs (Including REMICs)</td>
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<td>Other</td>
<td>SC745</td>
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<td>Other Borrowings</td>
<td>SC760</td>
<td>$ 989,739</td>
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<td><strong>Other Liabilities - Total</strong></td>
<td>SC75</td>
<td>$ 3,561,928</td>
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<td>$ 3,000,953</td>
<td>$ 3,236,170</td>
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<td>Accrued Interest Payable - Deposits</td>
<td>SC763</td>
<td>$ 179,497</td>
<td>$ 182,405</td>
<td>$ 171,266</td>
<td>$ 166,371</td>
<td>$ 166,909</td>
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<td>Accrued Interest Payable - Other</td>
<td>SC766</td>
<td>$ 160,566</td>
<td>$ 122,628</td>
<td>$ 117,205</td>
<td>$ 116,533</td>
<td>$ 136,962</td>
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<td>Accrued Taxes</td>
<td>SC776</td>
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<td>$ 682,835</td>
<td>$ 619,486</td>
<td>$ 600,644</td>
<td>$ 460,849</td>
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<td>Accounts Payable</td>
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<td>$ 841,990</td>
<td>$ 782,116</td>
<td>$ 790,964</td>
<td>$ 748,766</td>
<td>$ 703,244</td>
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<td>Deferred Income Taxes</td>
<td>SC790</td>
<td>$ 447,630</td>
<td>$ 355,622</td>
<td>$ 348,660</td>
<td>$ 413,077</td>
<td>$ 412,440</td>
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<td>Other Liabilities and Deferred Income</td>
<td>SC796</td>
<td>$ 1,567,226</td>
<td>$ 1,207,875</td>
<td>$ 1,472,915</td>
<td>$ 1,455,562</td>
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<td><strong>Other Liabilities Detail - Code #1</strong></td>
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<td><strong>Other Liabilities Detail - Amount #2</strong></td>
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<td><strong>Total Liabilities</strong></td>
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<td>$ 198,011,991</td>
<td>$ 191,632,360</td>
<td>$ 189,801,358</td>
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</table>
### Schedule SC --- Consolidated Statement of Condition

<table>
<thead>
<tr>
<th></th>
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<tr>
<td><strong>Minority Interest</strong></td>
<td>SC800</td>
<td>$ 203,741</td>
<td>$ 204,245</td>
<td>$ 204,500</td>
<td>$ 199,884</td>
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<td><strong>EQUITY CAPITAL</strong></td>
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<td><strong>Equity Capital - Total</strong></td>
<td>SC80</td>
<td>$ 19,620,576</td>
<td>$ 18,962,037</td>
<td>$ 18,451,832</td>
<td>$ 18,264,569</td>
<td>$ 17,803,987</td>
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<td>Stock - Total</td>
<td>SC820</td>
<td>$ 10,577,043</td>
<td>$ 10,105,255</td>
<td>$ 10,086,573</td>
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<td>Perpetual Preferred Stock - Cumulative</td>
<td>SC812</td>
<td>$ 0</td>
<td>$ 13</td>
<td>$ 13</td>
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<td>Perpetual Preferred Stock - Noncumulative</td>
<td>SC814</td>
<td>$ 141,869</td>
<td>$ 139,569</td>
<td>$ 148,619</td>
<td>$ 145,119</td>
<td>$ 144,997</td>
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<td>Common Stock - Par Value</td>
<td>SC820</td>
<td>$ 140,667</td>
<td>$ 133,302</td>
<td>$ 141,949</td>
<td>$ 147,859</td>
<td>$ 146,520</td>
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<td>Common Stock - Paid in Excess of Par</td>
<td>SC830</td>
<td>$ 10,294,507</td>
<td>$ 9,832,371</td>
<td>$ 9,795,992</td>
<td>$ 9,533,093</td>
<td>$ 9,418,445</td>
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<td>Accumulated Other Comprehensive Income - Total</td>
<td>SC86</td>
<td>$- 89,626</td>
<td>$- 120,770</td>
<td>$- 278,025</td>
<td>$ 49,520</td>
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<td>Unrealized Gains (Losses) on Available-for-Sale Securities</td>
<td>SC860</td>
<td>$ 35,439</td>
<td>$ 10,565</td>
<td>$- 251,360</td>
<td>$ 240,496</td>
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<td>Gains (Losses) on Cash Flow Hedges</td>
<td>SC865</td>
<td>$- 118,600</td>
<td>$- 129,579</td>
<td>$- 23,794</td>
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<td>Other</td>
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<td>Retained Earnings</td>
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<td>Other Components of Equity Capital</td>
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<td>$- 13,313</td>
<td>$- 17,386</td>
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<td><strong>Total Liabilities, Minority Interest and Equity Capital</strong></td>
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<td>$ 217,836,308</td>
<td>$ 210,798,642</td>
<td>$ 208,457,690</td>
<td>$ 200,862,313</td>
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### Other Asset Codes

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<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>Net deferred tax assets</td>
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<td>Insured portion of real estate acquired by forecls</td>
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<td>Prepaid deposit insurance premiums</td>
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<td>7</td>
<td>Prepaid expenses</td>
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<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>Property leased to others, net of accumul. deprec.</td>
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<td>Amounts receivable under interest rate swap agreem</td>
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<td>Noninterest-bearing accts rcv from Hold Co/Affil</td>
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<td>Other noninterest-bearing short-term accounts rcv</td>
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<td>Unapplied loan disbursements</td>
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<td>Other</td>
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### Other Liability Codes

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<td>Nonrefundable loan fees received prior to closing</td>
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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>Negative equity investments in uncons service corp</td>
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<td>Fees received for standby contracts and other</td>
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<td>Amounts due brokers for unsettled transactions</td>
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<td>The liability recorded for post-retirement benefit</td>
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<td>Amounts payable under interest-rate-swap agreement</td>
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<td>Unapplied loan payments received</td>
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<td>Liability on loan servicing contracts</td>
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<td>Recourse loan liability</td>
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<td>Noninterest-bearing payables to Hold Co/Affiliates</td>
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<td>$412,119</td>
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## QUARTERLY INCOME & EXPENSES

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<td>Interest Income - Total</td>
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<td>Mortgage Loans</td>
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<td>Nonmortgage Loans - Total</td>
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<td>Commercial Loans and Leases</td>
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<td>Consumer Loans and Leases</td>
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<td>Dividend Inc on Equity Investments Not Subj to FASB 115-Total</td>
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<td>$26,746</td>
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<td>Federal Home Loan Bank Stock</td>
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<td>Other</td>
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<td>$215</td>
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<td>Interest Expense - Total</td>
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<td>Deposits</td>
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<td>Escrows</td>
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<td>$196</td>
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<td>Advances from FHLBank</td>
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<td>$269,138</td>
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<td>Subordinated Debentures (Incl Mandatory Convertible Secs)</td>
<td>SO240</td>
<td>$3,630</td>
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<td>Mortgage Collateralized Securities Issued</td>
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<td>$0</td>
<td>$0</td>
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<td>$0</td>
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<td>Other Borrowed Money</td>
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<td>$113,285</td>
<td>$100,259</td>
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<td>Capitalized Interest</td>
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<td>$361</td>
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<td>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</td>
<td>SO312</td>
<td>$1,592,837</td>
<td>$1,544,859</td>
<td>$1,460,391</td>
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<td>Net Provision for Losses on Interest-Bearing Assets</td>
<td>SO321</td>
<td>$188,551</td>
<td>$128,580</td>
<td>$160,550</td>
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<td>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</td>
<td>SO332</td>
<td>$1,404,286</td>
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<td>Noninterest Income - Total</td>
<td>SO42</td>
<td>$783,306</td>
<td>$837,445</td>
<td>$867,584</td>
<td>$856,499</td>
<td>$848,187</td>
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<td>Mortgage Loan Serving Fees</td>
<td>SO410</td>
<td>$50,585</td>
<td>$21,102</td>
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<td>$9,783</td>
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<td>Other Fees and Charges</td>
<td>SO420</td>
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<td>Net Income (Loss) from Other - Total</td>
<td>SUB0451</td>
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<td>Sale of Assets Held for Sale and Aval-for-Sale Secs</td>
<td>SO430</td>
<td>$118,059</td>
<td>$214,435</td>
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<td>Operations &amp; Sale of Repossessed Assets</td>
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<td>LOCOM Adjustments Made to Assets Held for Sale</td>
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<td>$-2,726</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>$618</td>
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<td>Sale of Other Assets Held for Investment</td>
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<td>Trading Assets (Realized and Unrealized)</td>
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<td>Other Noninterest Income</td>
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Noninterest Expense - Total

All Personnel Compensation and Expense

Legal Expense

Office Occupancy and Equipment Expense

Marketing and Other Professional Services

Loan Servicing Fees

Goodwill and Other Intangibles Expense

Net Provision for Losses on Non-Interest-Bearing Assets

Other Noninterest Expense

Other Noninterest Expense Detail - Code #1

Other Noninterest Expense Detail - Amount #1

Other Noninterest Expense Detail - Code #2

Other Noninterest Expense Detail - Amount #2

Other Noninterest Expense Detail - Code #3

Other Noninterest Expense Detail - Amount #3

Income (Loss) Before Income Taxes

Income Taxes - Total

Federal

State, Local & Other

Inc/Loss Before Extraord Items/Effects of Accounting Changes

Extraord Items, Net of Effects (Tax & Cum Accting Changes)

Net Income (Loss)
### Other Codes As of Dec 2004

#### Other Noninterest Income Codes

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<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Count</th>
<th>Amount</th>
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<td>2</td>
<td>Interest income from income tax refunds</td>
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<td>Net income/(loss) from leasing or subleasing space</td>
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<td>5</td>
<td>Net income/(loss) from real estate held for invest</td>
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<td>$434</td>
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<tr>
<td>6</td>
<td>Net income/(loss)-equity invest in uncons sub org</td>
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<tr>
<td>7</td>
<td>Net income/(loss) from leased property</td>
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<tr>
<td>9</td>
<td>Net income from data processing lease/services</td>
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<td>10</td>
<td>Dividends from subordinate organizations</td>
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<td>11</td>
<td>Adjustments to prior periods</td>
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<td>Interest Income from CNFIs reported on SC655</td>
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<td>15</td>
<td>Income from corporate-owned life insurance</td>
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<td>19</td>
<td>Realized/unrealized gains on derivatives</td>
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<td>99</td>
<td>Other</td>
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#### Other Noninterest Expense Codes

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<th>Code</th>
<th>Description</th>
<th>Count</th>
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<td>Deposit Insurance Premiums</td>
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<td>OTS assessments</td>
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<td>Interest expense on Treasury tax &amp; loan accounts</td>
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<td>Supervisory examination fees</td>
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<td>Office supplies, printing, and postage</td>
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<td>Telephone, including data lines</td>
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<td>9</td>
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<td>12</td>
<td>Acquisition and organization costs</td>
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<td>13</td>
<td>Misc taxes other than income &amp; real estate</td>
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<td>14</td>
<td>Losses from fraud</td>
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<td>15</td>
<td>Foreclosure expenses</td>
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<td>Web site expenses</td>
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<td>Charitable contributions</td>
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<td>18</td>
<td>Minority Interest</td>
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<td>19</td>
<td>Realized/unrealized losses on derivatives</td>
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<td>99</td>
<td>Other</td>
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<td>$134,756</td>
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### TFR Industry Aggregate Report

**Financial Reporting System**  
**Run Date:** February 16, 2005, 4:10 PM  
**Office of Thrift Supervision**  
**99112 - OTS-Regulated: Southeast Region (Geog)**  
**December 2004**

### YEAR TO DATE INCOME & EXPENSES

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<tbody>
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<td><strong>YTD - Interest Income - Total</strong></td>
<td>Y_SO11</td>
<td>$9,859,638</td>
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<td>YTD - Deposits and Investment Securities</td>
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<td>$473,520</td>
<td>$351,989</td>
<td>$229,453</td>
<td>$116,594</td>
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<td>YTD - Mortgage-Backed Securities</td>
<td>Y_SO125</td>
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<td>YTD - Mortgage Loans</td>
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<tr>
<td>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</td>
<td>Y_SO160</td>
<td>$556,146</td>
<td>$405,780</td>
<td>$269,218</td>
<td>$133,317</td>
<td>$617,804</td>
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<td>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</td>
<td>Y_SO171</td>
<td>$1,552,161</td>
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<td>$765,207</td>
<td>$396,766</td>
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<td><strong>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</strong></td>
<td>Y_SO18</td>
<td>$103,490</td>
<td>$77,711</td>
<td>$51,886</td>
<td>$27,178</td>
<td>N/A</td>
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<tr>
<td>YTD - Federal Home Loan Bank Stock</td>
<td>Y_SO181</td>
<td>$101,620</td>
<td>$75,825</td>
<td>$50,206</td>
<td>$26,082</td>
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<td>Y_SO185</td>
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<td><strong>YTD - Interest Expense - Total</strong></td>
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<td>$3,976,139</td>
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<td>$295</td>
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<td>YTD - Advances from FHLBank</td>
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<td>$729,892</td>
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<td>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</td>
<td>Y_SO240</td>
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<td>$10,652</td>
<td>$7,174</td>
<td>$3,580</td>
<td>$30,612</td>
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<tr>
<td>YTD - Mortgage Collateralized Securities Issued</td>
<td>Y_SO250</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>N/A</td>
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<tr>
<td>YTD - Other Borrowed Money</td>
<td>Y_SO260</td>
<td>$382,057</td>
<td>$268,891</td>
<td>$168,679</td>
<td>$82,234</td>
<td>$295,621</td>
</tr>
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<td>YTD - Capitalized Interest</td>
<td>Y_SO271</td>
<td>$1,457</td>
<td>$1,049</td>
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<td>$110</td>
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<tr>
<td><strong>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO312</td>
<td>$5,986,989</td>
<td>$4,398,719</td>
<td>$2,877,486</td>
<td>$1,433,717</td>
<td>N/A</td>
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<tr>
<td>YTD - Net Provision for Losses on Interest-Bearing Assets</td>
<td>Y_SO321</td>
<td>$616,889</td>
<td>$428,416</td>
<td>$304,517</td>
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<tr>
<td>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</td>
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<td><strong>YTD - Noninterest Income - Total</strong></td>
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<tr>
<td>YTD - Mortgage Loan Serving Fees</td>
<td>Y_SO410</td>
<td>$97,783</td>
<td>$46,908</td>
<td>$88,124</td>
<td>$9,677</td>
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<tr>
<td>YTD - Other Fees and Charges</td>
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<td>YTD - Net Income (Loss) from Other - Total</td>
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<td>YTD - Sale of Assets Held for Sale and AFS Secs</td>
<td>Y_SO430</td>
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<td>$641,330</td>
<td>$426,956</td>
<td>$274,795</td>
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<td>YTD - Operations &amp; Sale of Repossessed Assets</td>
<td>Y_SO461</td>
<td>$8,978</td>
<td>$3,846</td>
<td>$2,160</td>
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<td>YTD - LOCOM Adjustments Made to Assets Held for Sale</td>
<td>Y_SO465</td>
<td>$-7,409</td>
<td>$-5,844</td>
<td>$-7,995</td>
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<td>$-58,742</td>
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<td>YTD - Sale of Securities Held-to-Maturity</td>
<td>Y_SO467</td>
<td>$1,149</td>
<td>$1,194</td>
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<td>YTD - Sale of Loans Held for Investment</td>
<td>Y_SO475</td>
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## Schedule SO --- Consolidated Statement of Operations

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<td><strong>YTD - Sale of Other Assets Held for Investment</strong></td>
<td>Y_SO477</td>
<td>$128,491</td>
<td>$109,762</td>
<td>$62,913</td>
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<td><strong>YTD - Trading Assets (Realized and Unrealized)</strong></td>
<td>Y_SO485</td>
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<td><strong>YTD - Other Noninterest Income</strong></td>
<td>Y_SO488</td>
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<td><strong>YTD - All Personnel Compensation &amp; Expense</strong></td>
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<td>$2,384,722</td>
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<td><strong>YTD - Legal Expense</strong></td>
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<td><strong>YTD - Office Occupancy &amp; Equipment Expense</strong></td>
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<td>$425,496</td>
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<td><strong>YTD - Marketing and Other Professional Services</strong></td>
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<td><strong>YTD - Loan Servicing Fees</strong></td>
<td>Y_SO550</td>
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<td>$73,440</td>
<td>$46,954</td>
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<td><strong>YTD - Goodwill &amp; Other Intangibles Expense</strong></td>
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<td><strong>YTD - Net Provision for Losses on Non-Interest-Bear Assets</strong></td>
<td>Y_SO570</td>
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<td>$3,105</td>
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<td><strong>YTD - Other Noninterest Expense</strong></td>
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<td><strong>YTD - Income (Loss) Before Income Taxes</strong></td>
<td>Y_SO60</td>
<td>$2,995,855</td>
<td>$2,343,363</td>
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<td><strong>YTD - Income Taxes - Total</strong></td>
<td>Y_SO71</td>
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<td><strong>YTD - Federal</strong></td>
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<td><strong>YTD - State, Local, and Other</strong></td>
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<td><strong>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</strong></td>
<td>Y_SO81</td>
<td>$1,968,778</td>
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<td><strong>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</strong></td>
<td>Y_SO811</td>
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<td><strong>YTD - Net Income (Loss)</strong></td>
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## Schedule VA --- Consolidated Valuation Allowances and Related Data

<table>
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<tr>
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<tbody>
<tr>
<td>RECONCILIATION: VALUATION ALLOWANCES</td>
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<tr>
<td><strong>General Valuation Allowances - Beginning Balance</strong></td>
<td>VA105</td>
<td>$1,305,777</td>
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<td><strong>Transfers</strong></td>
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<td><strong>Recoveries</strong></td>
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<td><strong>Charge-offs</strong></td>
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<td><strong>General Valuation Allowances - Ending Balance</strong></td>
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<td><strong>Specific Valuation Allowances - Beginning Balance</strong></td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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<tbody>
<tr>
<td><strong>Transfers</strong></td>
<td>VA128</td>
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<td>$15,212</td>
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<td><strong>Total Valuation Allowances - Beginning Balance</strong></td>
<td>VA110</td>
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<td><strong>Net Provision for Loss</strong></td>
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<td><strong>Recoveries</strong></td>
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<td><strong>Adjustments</strong></td>
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<td><strong>Charge-offs</strong></td>
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<td><strong>Total Valuation Allowances - Ending Balance</strong></td>
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</table>

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

<p>| GVA Charge-offs - Assets - Total                | SUB2026   | $306,770       | $258,079       | $280,445       | $306,925       | N/A            |
| Deposits and Investment Securities             | VA36      | $0             | $0             | $0             | $0             | N/A            |
| Mortgage-Backed Securities                     | VA370     | $419           | $9,263         | $265           | $4,014         | N/A            |
| Mortgage Loans - Total                         | VA46      | $19,194        | $13,954        | $16,146        | $14,188        | $15,428        |
| Construction - Total                          | SUB2030   | $3,529         | $975           | $1,277         | $1,106         | $2,143         |
| 1-4 Dwelling Units                             | VA420     | $1,387         | $975           | $1,265         | $993           | $1,749         |
| Multifamily (5 or more) Dwelling Units         | VA430     | $425           | $0             | $0             | $0             | $81            |
| Nonresidential Property                        | VA440     | $1,717         | $0             | $12            | $113           | $313           |
| Permanent - Total                              | SUB2041   | $15,665        | $12,979        | $14,869        | $13,082        | N/A            |
| 1-4 Dwelling Units - Revolving Open-End Loans  | VA446     | $3,040         | $2,578         | $2,731         | $2,916         | $1,814         |
| 1-4 Dwelling Units - Secured by First Liens    | VA456     | $7,175         | $5,001         | $3,253         | $4,551         | N/A            |
| 1-4 Dwelling Units - Secured by Junior Liens   | VA466     | $2,443         | $2,674         | $2,220         | $2,996         | N/A            |
| Multifamily (5 or more) Dwelling Units         | VA470     | $11            | $51            | $2,368         | $840           | $0             |
| Nonresidential Property (Except Land)          | VA480     | $2,842         | $2,671         | $4,285         | $1,287         | $1,065         |
| Land                                            | VA490     | $154           | $4             | $12            | $492           | $781           |
| Nonmortgage Loans - Total                      | VA56      | $282,402       | $230,876       | $259,321       | $283,601       | $315,801       |
| Commercial Loans                               | VA520     | $88,758        | $44,584        | $49,728        | $46,947        | $55,052        |
| Consumer Loans - Total                         | SUB2061   | $193,644       | $186,292       | $209,593       | $236,654       | N/A            |
| Loans on Deposits                              | VA510     | $5             | $43            | $31            | $58            | $68            |
| Home Improvement Loans                         | VA516     | $447           | $531           | $270           | $522           | $371           |
| Education Loans                                | VA530     | $93            | $16            | $68            | $59            | $172           |
| Auto Loans                                      | VA540     | $20,099        | $17,083        | $17,043        | $16,481        | $18,355        |</p>
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<td>1-4 Dwelling Units - Revolving Open-End Loans</td>
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<td>1-4 Dwelling Units - Secured by First Liens</td>
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<td>1-4 Dwelling Units - Secured by Junior Liens</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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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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### TROUBLED DEBT RESTRUCTURED

- Amount this Quarter: VA940 $73,620, $56,065, $77,781, $80,061, $61,982
- Amount in Schedule SC Complying with Modified Terms: VA942 $238,759, $250,078, $267,345, $264,846, N/A

### MORTGAGE LOANS FORECLOSED IN QUARTER

- Mortgage Loans Foreclosed During Quarter - Total: VA95 $59,312, $47,996, $74,861, $71,083, $64,342
- Construction: VA951 $5,979, $777, $4,367, $3,224, $998
- Permanent - 1-4 Dwelling Units: VA952 $43,219, $44,615, $45,763, $47,511, $51,004
- Permanent - Multifamily (5 or more) Dwelling Units: VA953 $4,390, $406, $345, $6,397, $791
- Permanent - Nonresidential (Except Land): VA954 $4,217, $5,088, $22,494, $12,256, $4,611
- Permanent - Land: VA955 $1,507, $80, $1,892, $1,695, $6,938

### CLASSIFICATION OF ASSETS

- Quarter End Balance - Special Mention: VA960 $903,961, $948,258, $1,042,844, $1,043,746, $1,065,534
- Classified Assets - Quarter End Balance - Total: SUB2811 $1,610,734, $1,636,487, $1,654,631, $1,741,000, $1,768,919
- Substandard: VA965 $1,424,128, $1,440,414, $1,478,256, $1,552,962, $1,578,614
- Doubtful: VA970 $186,457, $195,907, $175,211, $187,722, $190,300
- Loss: VA975 $149, $166, $1,164, $316, $5

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

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<td>Delinquent Loans - Total</td>
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### PAST DUE & STILL ACCRUING

- Past Due & Still Accruing - Total: SUB2470 $1,492,604, $1,463,510, $1,460,155, $1,453,918, $1,727,264
### TFR Industry Aggregate Report

**Run Date:** February 16, 2005, 4:10 PM

**Office of Thrift Supervision**

**Financial Reporting System**

**December 2004**

### ***** PUBLIC *****

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<td><strong>Past Due &amp; Still Accruing - 30-89 Days - Total</strong></td>
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<td>Memo - Troubled Debt Restructured Included Above</td>
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### Schedule PD --- Consolidated Past Due and Nonaccrual

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### NONACCREDITAL

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### Schedule LD --- Loan Data

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<td>SUB5100</td>
<td>$ 3,128,833</td>
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### Schedule LD --- Loan Data

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<td>90% up to 100% LTV</td>
<td>LD250</td>
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<td>Net Charge-offs - Total</td>
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<td>90% up to 100% LTV</td>
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<td>100% and greater LTV</td>
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<td>Purchases - Total</td>
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<td>100% and greater LTV</td>
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<td>$12,406</td>
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<td>Originations - Total</td>
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<td>100% and greater LTV</td>
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<td>Sales - Total</td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<tr>
<td>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</td>
<td>SUB3380</td>
<td>$5,441,313</td>
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<td>Mortgage Construction Loans</td>
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<td>$4,821,561</td>
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<td>Other Mortgage Loans</td>
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<td>Undisbursed Balance of Nonmortgage Loans Closed</td>
<td>CC125</td>
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<td>$716,058</td>
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<td>Commitments Outstanding to Originate Mortgages - Total</td>
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<td>$5,898,322</td>
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<td>1-4 Dwelling Units</td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<td>Multifamily (5 or more) Dwelling Units</td>
<td>CC290</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>
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<td>Commitments Outstanding to Purchase Investment Securities</td>
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<td>Revolving, Open-End Loans on 1-4 Dwelling Units</td>
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<td>$12,339,181</td>
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<td>Commercial Lines</td>
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<td>Open-End Consumer Lines - Credit Cards</td>
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<td>Open-End Consumer Lines - Other</td>
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<td>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</td>
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<td>$828,544</td>
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<td>Commercial</td>
<td>CC430</td>
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<td>Standby, Not Included on CC465 or CC468</td>
<td>CC435</td>
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<td>Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs</td>
<td>CC455</td>
<td>$12,567,710</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>
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<td>Other Contingent Liabilities</td>
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<td>Contingent Assets</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<tr>
<td>Mortgage-Backed Securities - Purchases - Total</td>
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<td>$9,156,191</td>
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<td>Pass-Through Securities</td>
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<td>Other Mortgage-Backed Securities</td>
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<td>Mortgage-Backed Securities - Sales - Total</td>
<td>SUB3821</td>
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<td>Other Mortgage-Backed Securities</td>
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<td>Mortgages Backed Securities - Pass-Thru Secs - Other Bal Chgs</td>
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<td>CF210</td>
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<td>$336,849</td>
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<td>Permanent Loans - Total</td>
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<td>1-4 Dwelling Units</td>
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<td>Nonresidential (Except Land)</td>
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<td><strong>Loans and Participations Purchased - Total</strong></td>
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<td>Secured by 1-4 Dwelling Units</td>
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<td>Secured by Nonresidential</td>
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<td><strong>Loans and Participations Sold - Total</strong></td>
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<td>Secured by 1-4 Dwelling Units</td>
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<td><strong>Net Purchases (Sales) of Loans and Participations - Total</strong></td>
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<td>Mortgage Loans - Debts Less Credits Othrs Than Repay of Prin</td>
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<td>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</td>
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<tr>
<td>Nonmortgage Loans Closed or Purchased - Total</td>
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### Schedule CF --- Consolidated Cash Flow Information

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</thead>
<tbody>
<tr>
<td>Net Purchases (Sales) of Nonmortgage Loans - Total</td>
<td>SUB3919</td>
<td>9,661,434</td>
<td>9,489,721</td>
<td>10,478,821</td>
<td>9,692,382</td>
<td>N/A</td>
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<tr>
<td>Net Deposit Gain (Loss), Excluding Acquired Deposits</td>
<td>SUB3920</td>
<td>2,052,871</td>
<td>3,359,748</td>
<td>2,244,616</td>
<td>4,218,355</td>
<td>2,445,405</td>
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<tr>
<td>New Deposits Received less Deposits Withdrawn</td>
<td>CF420</td>
<td>1,426,328</td>
<td>2,769,560</td>
<td>1,677,767</td>
<td>3,645,809</td>
<td>1,860,812</td>
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<tr>
<td>Interest Credited to Deposits</td>
<td>CF430</td>
<td>626,543</td>
<td>590,188</td>
<td>566,849</td>
<td>572,546</td>
<td>584,593</td>
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<tr>
<td>Deposits Acquired, Net of Dispositions in Bulk Transactions</td>
<td>CF435</td>
<td>4,163</td>
<td>56,153</td>
<td>-250,945</td>
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### Schedule DI --- Consolidated Deposit Information

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<tr>
<td>Total Broker -Originated Deposits - Total</td>
<td>SUB4061</td>
<td>13,123,465</td>
<td>13,320,838</td>
<td>12,272,397</td>
<td>11,853,141</td>
<td>N/A</td>
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<tr>
<td>Fully Insured</td>
<td>DI100</td>
<td>12,389,248</td>
<td>12,628,175</td>
<td>11,807,010</td>
<td>11,432,155</td>
<td>10,648,791</td>
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<tr>
<td>Other</td>
<td>DI110</td>
<td>734,217</td>
<td>692,663</td>
<td>465,387</td>
<td>420,986</td>
<td>766,899</td>
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<tr>
<td>Deposits with Balances - $100,000 or Less</td>
<td>DI120</td>
<td>96,999,232</td>
<td>96,350,414</td>
<td>95,738,579</td>
<td>94,514,270</td>
<td>91,965,133</td>
</tr>
<tr>
<td>Deposits with Balances - Greater than $100,000</td>
<td>DI130</td>
<td>49,759,644</td>
<td>48,586,431</td>
<td>47,175,811</td>
<td>47,604,219</td>
<td>44,030,985</td>
</tr>
<tr>
<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>15,064,485</td>
<td>14,872,055</td>
<td>14,049,784</td>
<td>13,474,740</td>
<td>N/A</td>
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<tr>
<td>Balances of $100,000 or Less</td>
<td>DI150</td>
<td>14,848,365</td>
<td>14,661,320</td>
<td>13,845,350</td>
<td>13,272,800</td>
<td>12,845,993</td>
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<td>Balances Greater than $100,000</td>
<td>DI160</td>
<td>216,120</td>
<td>210,735</td>
<td>204,434</td>
<td>201,940</td>
<td>195,368</td>
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<td>IRA/Keogh Accounts</td>
<td>DI200</td>
<td>7,121,607</td>
<td>7,083,586</td>
<td>7,070,534</td>
<td>7,002,566</td>
<td>6,863,859</td>
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<tr>
<td>Uninsured Deposits</td>
<td>DI210</td>
<td>29,390,619</td>
<td>28,253,851</td>
<td>27,643,654</td>
<td>27,393,765</td>
<td>25,332,634</td>
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<tr>
<td>Preferred Deposits</td>
<td>DI220</td>
<td>982,862</td>
<td>935,705</td>
<td>936,720</td>
<td>1,071,140</td>
<td>903,257</td>
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<tr>
<td>Deposits &amp; Escrows - Transaction Accts(Incl Demand Deposits)</td>
<td>DI310</td>
<td>27,391,067</td>
<td>26,534,712</td>
<td>27,240,649</td>
<td>26,953,366</td>
<td>N/A</td>
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<tr>
<td>Deposits &amp; Escrows - Money Market Deposit Accounts</td>
<td>DI320</td>
<td>39,901,863</td>
<td>39,024,612</td>
<td>38,975,061</td>
<td>38,149,955</td>
<td>N/A</td>
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<tr>
<td>Deposits &amp; Escrows - Passbook Accts (Incl Nondemand Escrows)</td>
<td>DI330</td>
<td>16,774,531</td>
<td>17,231,180</td>
<td>16,472,607</td>
<td>16,494,430</td>
<td>N/A</td>
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<tr>
<td>Deposits &amp; Escrows - Time Deposits</td>
<td>DI340</td>
<td>62,681,425</td>
<td>62,146,383</td>
<td>60,226,095</td>
<td>60,520,718</td>
<td>N/A</td>
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<tr>
<td><strong>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</strong></td>
<td></td>
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<td></td>
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<tr>
<td>Non-Interest-Bearing Demand Deposits</td>
<td>DI610</td>
<td>13,611,997</td>
<td>13,463,206</td>
<td>14,089,801</td>
<td>14,471,527</td>
<td>10,924,606</td>
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<tr>
<td>Outstd Checks Drawn Against FHLBs &amp; FRBs Not Incl in SC710</td>
<td>DI620</td>
<td>26,258</td>
<td>29,994</td>
<td>42,958</td>
<td>39,381</td>
<td>33,683</td>
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<tr>
<td>Deposits of Consolidated Subs - Demand Deposits</td>
<td>DI640</td>
<td>409,687</td>
<td>250,275</td>
<td>639,150</td>
<td>586,207</td>
<td>694,148</td>
</tr>
<tr>
<td>Deposits of Consolidated Subs - Time and Savings Deposits</td>
<td>DI650</td>
<td>780,913</td>
<td>989,303</td>
<td>747,180</td>
<td>507,385</td>
<td>598,315</td>
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<tr>
<td>Adj to Deposits for Depository Inst Invest Contracts &amp; IBFs</td>
<td>DI700</td>
<td>0</td>
<td>0</td>
<td>0</td>
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### Schedule DI — Consolidated Deposit Information

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<tr>
<td>Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs</td>
<td>DI710</td>
<td>$0</td>
<td>$22,674</td>
<td>$15,336</td>
<td>$17,556</td>
<td>N/A</td>
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<td>Adjustments to Demand Deposits (including escrows)</td>
<td>DI720</td>
<td>$60,375</td>
<td>$53,628</td>
<td>$78,371</td>
<td>$54,467</td>
<td>$2,619</td>
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<tr>
<td>Adjustment to Time and Savings Deposits (including escrows)</td>
<td>DI730</td>
<td>$6,115</td>
<td>$27,477</td>
<td>$19,936</td>
<td>$27,451</td>
<td>$681</td>
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<tr>
<td>Total deposits purch/acq from FDIC-ins institutis during qtr</td>
<td>DI740</td>
<td>$459,130</td>
<td>$183,770</td>
<td>$12,091</td>
<td>$0</td>
<td>$1,307,710</td>
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<tr>
<td>Amt of purch/acq deps in DI740 attributed to secondary fund</td>
<td>DI750</td>
<td>$113,315</td>
<td>$183,770</td>
<td>$12,091</td>
<td>$0</td>
<td>$204,084</td>
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<tr>
<td>Total deposits sold or transferred during the quarter</td>
<td>DI760</td>
<td>$13,127</td>
<td>$8,228</td>
<td>$256,288</td>
<td>$13,590</td>
<td>$0</td>
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### Schedule SI — Consolidated Supplemental Information

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<tr>
<td>MISCELLANEOUS DATA</td>
<td>SI370</td>
<td>43,914</td>
<td>43,422</td>
<td>43,505</td>
<td>42,685</td>
<td>42,163</td>
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<tr>
<td>Assets Held in Trading Accounts</td>
<td>SI375</td>
<td>$999,131</td>
<td>$944,282</td>
<td>$955,170</td>
<td>$984,232</td>
<td>$810,817</td>
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<tr>
<td>Assets Held for Sale</td>
<td>SI387</td>
<td>$6,475,324</td>
<td>$7,973,916</td>
<td>$8,259,772</td>
<td>$8,714,289</td>
<td>$9,594,402</td>
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<tr>
<td>Loans Serviced for Others</td>
<td>SI390</td>
<td>$117,531,186</td>
<td>$119,248,962</td>
<td>$124,324,957</td>
<td>$108,443,537</td>
<td>$99,645,737</td>
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<tr>
<td>RESIDUAL INTERESTS</td>
<td>SI402</td>
<td>$108,843</td>
<td>$109,845</td>
<td>$116,447</td>
<td>$127,785</td>
<td>$137,039</td>
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<tr>
<td>Other Residual Interests</td>
<td>SI404</td>
<td>$291,756</td>
<td>$281,716</td>
<td>$278,997</td>
<td>$209,940</td>
<td>$207,042</td>
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<tr>
<td>QUALIFIED THRIFT LENDER TEST</td>
<td>SI581</td>
<td>85.64%</td>
<td>84.10%</td>
<td>84.68%</td>
<td>84.72%</td>
<td>85.17%</td>
</tr>
<tr>
<td>Actual Thrift Investment Percentage - First month of Qtr</td>
<td>SI582</td>
<td>85.73%</td>
<td>84.50%</td>
<td>84.66%</td>
<td>84.51%</td>
<td>85.32%</td>
</tr>
<tr>
<td>Actual Thrift Investment Percentage - Second month of Qtr</td>
<td>SI583</td>
<td>85.31%</td>
<td>84.64%</td>
<td>84.49%</td>
<td>83.80%</td>
<td>85.18%</td>
</tr>
<tr>
<td>IRS DOMESTIC BUILDING AND LOAN TEST</td>
<td>SI585</td>
<td>79.57%</td>
<td>80.16%</td>
<td>81.34%</td>
<td>80.01%</td>
<td>N/A</td>
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<tr>
<td>Do you meet the DBLA business operations test?</td>
<td></td>
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<tr>
<td>Aggregate Investment in Service Corporations</td>
<td>SI588</td>
<td>$2,076,515</td>
<td>$2,126,074</td>
<td>$2,124,456</td>
<td>$1,690,063</td>
<td>N/A</td>
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<tr>
<td>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</td>
<td></td>
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<tr>
<td>Aggregate amount of all extensions of credit</td>
<td>SI590</td>
<td>$375,409</td>
<td>$392,442</td>
<td>$398,475</td>
<td>$383,944</td>
<td>$344,174</td>
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<tr>
<td>No. of exec officers.. with credit &gt; $500K/5% unimpaird cap</td>
<td>SI595</td>
<td>417</td>
<td>1,127</td>
<td>1,067</td>
<td>1,558</td>
<td>984</td>
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### Reconciliation of Equity Capital
### Schedule SI --- Consolidated Supplemental Information

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<tr>
<td>Beginning Equity Capital</td>
<td>SI600</td>
<td>$18,079,981</td>
<td>$18,177,059</td>
<td>$18,102,883</td>
<td>$17,792,033</td>
<td>$17,019,981</td>
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<tr>
<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
<td>$421,193</td>
<td>$542,485</td>
<td>$545,590</td>
<td>$487,353</td>
<td>$394,451</td>
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<tr>
<td>Dividends Declared - Preferred Stock</td>
<td>SI620</td>
<td>$2,818</td>
<td>$2,558</td>
<td>$2,629</td>
<td>$235</td>
<td>$6,100</td>
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<td>Dividends Declared - Common Stock</td>
<td>SI630</td>
<td>$237,157</td>
<td>$103,277</td>
<td>$237,771</td>
<td>$304,204</td>
<td>$101,317</td>
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<td>Stock Issued</td>
<td>SI640</td>
<td>$12,189</td>
<td>$11,648</td>
<td>$13,014</td>
<td>$10,677</td>
<td>$219,459</td>
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<td>Stock Retired</td>
<td>SI650</td>
<td>$2</td>
<td>$0</td>
<td>$0</td>
<td>$47</td>
<td>$71,869</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
<td>SI655</td>
<td>$357,165</td>
<td>$130,674</td>
<td>$263,641</td>
<td>$160,106</td>
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<td>New Basis Accounting Adjustments</td>
<td>SI660</td>
<td>$58,597</td>
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<td>$38,360</td>
<td>$0</td>
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<td>Other Comprehensive Income</td>
<td>SI662</td>
<td>$20,998</td>
<td>$163,619</td>
<td>$323,920</td>
<td>$89,260</td>
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<td>Prior Period Adjustments</td>
<td>SI668</td>
<td>$-1,612</td>
<td>$-730</td>
<td>$-5,337</td>
<td>$-9,915</td>
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<td>Other Adjustments</td>
<td>SI671</td>
<td>$118,268</td>
<td>$43,111</td>
<td>$57,995</td>
<td>$39,333</td>
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<td>Ending Equity Capital (SC80)</td>
<td>SI680</td>
<td>$19,620,558</td>
<td>$18,962,031</td>
<td>$18,451,826</td>
<td>$18,264,361</td>
<td>$17,803,982</td>
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</table>

### TRANSACTIONS WITH AFFILIATES

| Otr Activity of Covered Transacts w/ Affil Subj to Limits | SI750 | $7,413 | $13,157 | $17,734 | $17,890 | N/A |
| Otr Activity of Covered Transacts w/ Affil Not Subj to Limits | SI760 | $5,158,643 | $4,997,227 | $9,878,762 | $6,762,611 | N/A |

### MUTUAL FUNDS AND ANNUITIES

| Total Assets Managed of Proprietary Mutual Funds/Annuities | SI815 | $239,552 | $257,801 | $8,220,206 | $8,273,714 | N/A |
| Fee Inc from the Sale/Servicing of Mutual Funds/Annuities | SI860 | $9,369 | $10,679 | $9,446 | $14,827 | $9,901 |

### AVERAGE MONTH-END BALANCES

| Total Assets | SI870 | $215,544,026 | $209,363,100 | $205,371,627 | $198,070,492 | N/A |
| Deposits & Investments Excluding Non-Interest-Earning Items | SI875 | $15,197,508 | $16,634,433 | $18,647,506 | $19,295,584 | N/A |
| Mortgage Loans and Mortgage-Backed Securities | SI880 | $156,477,472 | $152,398,968 | $144,508,536 | $134,582,818 | N/A |
| Nonmortgage Loans | SI885 | $29,013,378 | $28,567,218 | $28,131,650 | $29,587,948 | N/A |
| Deposits and Excrows | SI890 | $144,137,981 | $140,672,651 | $138,538,427 | $135,276,224 | N/A |
| Total Borrowings | SI895 | $46,226,880 | $44,484,383 | $41,398,350 | $37,356,503 | N/A |

### LOANS TO EXECUTIVE OFFICERS

| Number of Loans Made to Executive Officers During Quarter | SI900 | 118 | 158 | 176 | 156 | 150 |
| Total Dollar Amount of Loans Made During Quarter | SI910 | $9,513 | $22,017 | $17,515 | $15,030 | $18,502 |
| Interest Charged on Loans Made During Quarter - Minimum | SI920 | 5.44 | 4.92 | 4.98 | 4.84 | 4.81 |
| Interest Charged on Loans Made During Quarter - Maximum | SI930 | 6.64 | 6.30 | 6.55 | 6.08 | 6.12 |
### Schedule SQ --- Consolidated Supplemental Questions

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<td>Value</td>
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<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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<tr>
<td>Acquire assets by merger with another depository inst?</td>
<td>SQ100</td>
<td>3</td>
<td>2</td>
<td>1</td>
<td>0</td>
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<td>1st time incl asset/liab from branch/bulk dep purch?</td>
<td>SQ110</td>
<td>2</td>
<td>3</td>
<td>2</td>
<td>1</td>
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<tr>
<td>Change in Control of Association?</td>
<td>SQ130</td>
<td>4</td>
<td>4</td>
<td>2</td>
<td>3</td>
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<td>Merger Accounted for under the Purchase Method?</td>
<td>SQ160</td>
<td>2</td>
<td>3</td>
<td>2</td>
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<td>Date of Reorganization for Push-down Accounting</td>
<td>SQ170</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Fiscal Year-End</td>
<td>SQ270</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Nature of Work Code performed by CPA this fiscal year</td>
<td>SQ280</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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<td>Independent CPA Changed During Quarter?</td>
<td>SQ300</td>
<td>4</td>
<td>9</td>
<td>8</td>
<td>12</td>
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<tr>
<td>Any Outstanding Futures or Options Positions?</td>
<td>SQ310</td>
<td>5</td>
<td>6</td>
<td>6</td>
<td>3</td>
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<tr>
<td>Does Association Have Subchapter S in effect this year?</td>
<td>SQ320</td>
<td>27</td>
<td>27</td>
<td>26</td>
<td>25</td>
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<tr>
<td>If consol in another TFR, docket # of Parent Svgs Assn</td>
<td>SQ410</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>If consol in Call Report, FDIC Cert # of Parent Bank</td>
<td>SQ420</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>If Internet web page, Main Internet Page Address</td>
<td>SQ530</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Provide transactional Internet banking to customers?</td>
<td>SQ540</td>
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### Schedule FS --- Fiduciary and Related Services

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<td>Line Item</td>
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<td>FIDUCIARY AND RELATED SERVICES</td>
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<td>Do you exercise the fiduciary powers you have been granted?</td>
<td>FS120</td>
<td>33 [Yes]</td>
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<td>Do you have any activity to report on this schedule?</td>
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<td>31 [Yes]</td>
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<td>Total Assets ($) - Fiduciary, Custody &amp; Safekeeping Accounts</td>
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<td>Investment Management Agency Accounts</td>
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### Schedule FS --- Fiduciary and Related Services

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<td>$ 8,400,053</td>
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<td>120,809</td>
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<td>Employee Benefit - Defined Benefit</td>
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<td>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</td>
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<td>YTD - Income - Total Gross Fiduciary &amp; Related Services</td>
<td>FS30</td>
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<td>$ 73,920</td>
<td>$ 48,542</td>
<td>$ 24,832</td>
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## Schedule FS — Fiduciary and Related Services

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<td><strong>YTD - Expenses - Fiduciary and Related Services</strong></td>
<td>FS391</td>
<td><strong>$94,492</strong></td>
<td><strong>$38,201</strong></td>
<td><strong>$26,861</strong></td>
<td><strong>$12,227</strong></td>
<td><strong>$85,656</strong></td>
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<td><strong>YTD - Net Losses from Fiduciary and Related Services</strong></td>
<td>FS392</td>
<td><strong>$299</strong></td>
<td><strong>$184</strong></td>
<td><strong>$132</strong></td>
<td><strong>$126</strong></td>
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<td><strong>YTD - Intracompany Inc Credits for Fiduciary/Related Service</strong></td>
<td>FS393</td>
<td><strong>$5,239</strong></td>
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<td><strong>$2,210</strong></td>
<td><strong>$832</strong></td>
<td><strong>$1,452</strong></td>
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<td><strong>YTD - Income - Net Fiduciary and Related Services Income</strong></td>
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<td><strong>$14,897</strong></td>
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<td><strong>$23,759</strong></td>
<td><strong>$13,311</strong></td>
<td><strong>$15,895</strong></td>
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## FIDUCIARY MEMORANDA

| Managed Assets in Personal Trust and Agency Accounts - Total               | FS40      | $4,312,831     | $3,338,473     | $3,298,505     | $3,355,481     | $4,286,110     |
| Non-Interest-Bearing Deposits                                             | FS410     | $2,057         | $-45           | $-178          | $1,464         | $2,671         |
| Interest-Bearing Deposits                                                 | FS415     | $25,097        | $11,754        | $13,190        | $15,797        | $25,225        |
| State, County and Municipal Obligations                                   | FS425     | $602,777       | $514,116       | $485,767       | $537,045       | $622,580       |
| Money Market Mutual Funds                                                 | FS430     | $323,998       | $226,450       | $145,161       | $167,731       | $251,682       |
| Other Short-term Obligations                                              | FS435     | $54,611        | $16,651        | $95,285        | $62,328        | $58,730        |
| Other Notes and Bonds                                                     | FS440     | $113,947       | $101,906       | $98,765        | $101,349       | $117,108       |
| Common and Preferred Stock                                                | FS445     | $2,626,232     | $2,192,433     | $2,191,490     | $2,192,585     | $2,623,259     |
| Real Estate Mortgages                                                     | FS450     | $7,313         | $6,935         | $5,721         | $7,385         | $8,281         |
| Real Estate                                                               | FS455     | $317,139       | $72,044        | $77,641        | $77,747        | $74,686        |
| Miscellaneous Assets                                                      | FS460     | $102,955       | $10,060        | $102,315       | $99,844        | $359,581       |

| Corporate Trust and Agency Accounts - No. of Issues - Total               | SUB6300   | 111            | 0              | 0              | 10             | 30             |
| Corporate and Municipal Trustships                                        | FS510     | 69             | 0              | 0              | 10             | 10             |
| Transfer Agent/Registrar/Paying Agent/Other Corp Agncy                    | FS520     | 42             | 0              | 0              | 0              | 20             |

**Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships**

| FS515 | $4,177,705 | $0 | $0 | $93,365 | $93,365 |
### Schedule FS --- Fiduciary and Related Services

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### Market Value - Total Collective Investment Funds

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### Fiduciary Settlements, Surcharges & Other Losses (Calendar YTD)

#### Managed Accts - Total Fid Settlements/Surcharges/Othr Losses

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<td>FS70 $ 234</td>
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#### Nonmanaged Accts - Total Fid Settlements/Surcharges/Otr Losses

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### Total Fid Settlements/Surcharges/Otr Losses - Recoveries

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<tr>
<td><strong>TIER 1 (CORE) CAPITAL REQUIREMENT</strong></td>
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<td>Equity Capital (SC80)</td>
<td>CCR100</td>
<td>$19,620,576</td>
<td>$18,962,037</td>
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<td>Equity Capital Deductions - Total</td>
<td>SUB1631</td>
<td>$1,236,337</td>
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<td>Investments in and Advances to &quot;Nonincludable&quot; Subsidiaries</td>
<td>CCR105</td>
<td>$55,610</td>
<td>$44,144</td>
<td>$42,774</td>
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<td>Goodwill and Certain Other Intangible Assets</td>
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<td>$920,804</td>
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<td>Disallowed Servicing/Deferrd Tax/Resid Interests/othr Assets</td>
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<td>Other</td>
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<td>Equity Capital Additions - Total</td>
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<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
<td>CCR180</td>
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<td>$111,212</td>
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<td>Qualifying Intangible Assets</td>
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<td>Minority Int in Includable Consol Subs Incl REIT Pref Stk</td>
<td>CCR190</td>
<td>$168,294</td>
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<td>Other</td>
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<td><strong>Tier 1 (Core) Capital</strong></td>
<td>CCR20</td>
<td>$18,658,393</td>
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<td>$17,988,807</td>
<td>$17,318,479</td>
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<td><strong>Total Assets (SC60)</strong></td>
<td>CCR205</td>
<td>$217,836,304</td>
<td>$210,798,641</td>
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<td>$200,862,315</td>
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<td><strong>Adjusted Total Assets</strong></td>
<td>CCR25</td>
<td>$216,476,695</td>
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<td><strong>Tier 1 (Core) Capital Requirement (CCR25*4%)</strong></td>
<td>CCR27</td>
<td>$8,569,341</td>
<td>$8,466,934</td>
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<td><strong>TOTAL RISK-BASED CAPITAL REQUIREMENT</strong></td>
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<td><strong>Tier 2 Capital - Unrealized Gains on AFS Equity Securities</strong></td>
<td>CCR302</td>
<td>$97,149</td>
<td>$96,661</td>
<td>$93,207</td>
<td>$102,029</td>
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<td><strong>Tier 2 Capital - Qualifying Sub Debt &amp; Redeem Preferred Stock</strong></td>
<td>CCR310</td>
<td>$210,500</td>
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<td>Tier 2 Capital - Other Equity Instruments</td>
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<td>Tier 2 Capital - Allowances for Loan and Lease Losses</td>
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<td>Tier 2 Capital - Other</td>
<td>CCR355</td>
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<td>Tier 2 (Supplementary) Capital</td>
<td>CCR33</td>
<td>$1,260,627</td>
<td>$1,253,769</td>
<td>$1,271,596</td>
<td>$1,245,176</td>
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<td>Allowable Tier 2 (Supplementary) Capital</td>
<td>CCR35</td>
<td>$1,260,627</td>
<td>$1,253,769</td>
<td>$1,271,596</td>
<td>$1,245,176</td>
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<td>Equity Investments &amp; Other Assets Required to be Deducted</td>
<td>CCR370</td>
<td>$11,289</td>
<td>$11,827</td>
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<td>$12,319</td>
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<td>CCR375</td>
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<td>Total Risk-Based Capital</td>
<td>CCR39</td>
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<td>0% R/W Category - Cash</td>
<td>CCR400</td>
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<td>$1,119,402</td>
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<td>0% R/W Category - Securities Backed by U.S. Government</td>
<td>CCR405</td>
<td>$6,029,665</td>
<td>$6,038,307</td>
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<td>0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets</td>
<td>CCR409</td>
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<td>$3,252</td>
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<td>0% R/W Category - Assets Total</td>
<td>CCR420</td>
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<td>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</td>
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<td>20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W</td>
<td>CCR430</td>
<td>$26,247,811</td>
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<td>20% R/W Category - Claims on FHLBs</td>
<td>CCR435</td>
<td>$6,930,310</td>
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<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
<td>$663,220</td>
<td>$584,659</td>
<td>$391,053</td>
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<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>CCR445</td>
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<td>20% R/W Category - Other</td>
<td>CCR450</td>
<td>$5,031,236</td>
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<td>20% R/W Category - Assets Total</td>
<td>CCR455</td>
<td>$44,285,807</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>
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<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
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<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR470</td>
<td>$1,324,613</td>
<td>$234,162</td>
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<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
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<td>$246,217</td>
<td>$226,592</td>
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<td>50% R/W Category - Other</td>
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<td>50% R/W Category - Assets Total</td>
<td>CCR485</td>
<td>$84,543,201</td>
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<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td>CCR50</td>
<td>$42,271,673</td>
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### Schedule CCR --- Consolidated Capital Requirement

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<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$4,983,915</td>
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<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$83,604,412</td>
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<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$88,588,327</td>
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<td>$80,658,618</td>
<td>$77,200,504</td>
<td>$76,095,760</td>
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<td>100% Risk-Weight Total for R/B Capital (CCR510x100%)</td>
<td>CCR55</td>
<td>$88,588,327</td>
<td>$84,489,606</td>
<td>$80,658,618</td>
<td>$77,200,504</td>
<td>$76,095,760</td>
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<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>CCR605</td>
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<td>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</td>
<td>CCR62</td>
<td>$9,901</td>
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<td>Assets to Risk-Weight</td>
<td>CCR64</td>
<td>$225,464,236</td>
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<td>Subtotal Risk-Weighted Assets</td>
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<td>Excess Allowances for Loan and Lease Losses</td>
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<td>Total Risk-Weighted Assets</td>
<td>CCR78</td>
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<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>CCR80</td>
<td>$11,187,940</td>
<td>$10,716,589</td>
<td>$10,428,188</td>
<td>$9,951,968</td>
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### CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

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<tr>
<td>Tier 1 (Core) Capital Ratio</td>
<td>CCR810</td>
<td>8.62%</td>
<td>8.63%</td>
<td>8.58%</td>
<td>8.69%</td>
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<tr>
<td>Total Risk-Based Capital Ratio</td>
<td>CCR820</td>
<td>14.04%</td>
<td>14.18%</td>
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<td>Tier 1 Risk-Based Capital Ratio</td>
<td>CCR830</td>
<td>13.14%</td>
<td>13.25%</td>
<td>13.45%</td>
<td>13.67%</td>
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<tr>
<td>Tangible Equity Ratio</td>
<td>CCR840</td>
<td>8.60%</td>
<td>8.62%</td>
<td>8.57%</td>
<td>8.68%</td>
<td>8.70%</td>
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*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.