CHANGES TO THE MARCH 2004 THRIFT FINANCIAL REPORT (TFR) FORM

Schedule NS – Narrative Statement *(New Schedule)*

Optional Narrative Statement

Have you included a narrative statement?  (Yes/No)  NS100  NL

Narrative Statement Made by Savings Association Management: NS110  NL

Schedule SC – Consolidated Statement of Condition

**ASSETS:**

<table>
<thead>
<tr>
<th>Cash, Deposits, and Investment Securities:</th>
<th>Total</th>
<th>SC11</th>
<th>RN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash and Non-Interest-Earning Deposits</td>
<td></td>
<td>SC110</td>
<td>CC</td>
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<tr>
<td>Interest-Earning Deposits in FHLBs</td>
<td></td>
<td>SC112</td>
<td>RN</td>
</tr>
<tr>
<td>Other Interest-Earning Deposits</td>
<td></td>
<td>SC118</td>
<td>RN</td>
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<tr>
<td>Federal Funds Sold and Securities Purchased Under Agreements to Resell</td>
<td></td>
<td>SC125</td>
<td>RN</td>
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<tr>
<td>Equity Securities Subject to FASB Statement No. 115</td>
<td></td>
<td>SC140</td>
<td>CC</td>
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<tr>
<td>Securities Backed by Nonmortgage Loans</td>
<td></td>
<td>SC182</td>
<td>NL</td>
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<tr>
<td>Accrued Interest Receivable</td>
<td></td>
<td>SC191</td>
<td>RN</td>
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</table>

<table>
<thead>
<tr>
<th>Mortgage-Backed Securities:</th>
<th>Total</th>
<th>SC22</th>
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</thead>
<tbody>
<tr>
<td>Pass-Through</td>
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<tr>
<td>Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S.</td>
<td></td>
<td>SC210</td>
<td>CC</td>
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<tr>
<td>Other Pass-Through</td>
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<td>SC215</td>
<td>CC</td>
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<tr>
<td>Other Mortgage-Backed Securities (Excluding Bonds):</td>
<td></td>
<td>SC217</td>
<td>NL</td>
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<tr>
<td>Issued or Guaranteed by FNMA, FHLMC or GNMA</td>
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<td>SC219</td>
<td>NL</td>
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<tr>
<td>Collateralized by Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC or GNMA</td>
<td></td>
<td>SC219</td>
<td>NL</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td>SC222</td>
<td>NL</td>
</tr>
<tr>
<td>Accrued Interest Receivable</td>
<td></td>
<td>SC228</td>
<td>RN</td>
</tr>
<tr>
<td>General Valuation Allowances</td>
<td></td>
<td>SC229</td>
<td>RN</td>
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</table>
### Mortgage Loans:

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
<th>SC</th>
<th>RN</th>
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</thead>
<tbody>
<tr>
<td>Multifamily (5 or More Dwelling Units)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Permanent Mortgages on:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-4 Dwelling Units:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Revolving, Open-End Loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>All Other:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secured by First Liens</td>
<td></td>
<td></td>
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<tr>
<td>Secured by Junior Liens</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multifamily (5 or More Dwelling Units)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nonmortgage Loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secured</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lease Receivables</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Consumer Loans:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Home Improvement Loans (Not secured by real estate)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Cards</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other, Including Lease Receivables</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Note: Subheadings “Closed-end” and “Open-end” have been deleted from report format.]

### Repossessed Assets:

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
<th>SC</th>
<th>RN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multifamily (5 or More Dwelling Units)</td>
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<td></td>
</tr>
</tbody>
</table>

### Equity Investments Not Subject to FASB Statement No. 115:

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
<th>SC</th>
<th>RN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Home Loan Bank Stock</td>
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<td></td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

[Note: FHLB stock has been moved from Other Assets to this section. SC540 equals previous SC50.]

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### Other Assets:

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
<th>SC</th>
<th>RN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank-Owned Life Insurance:</td>
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<td>NH</td>
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<tr>
<td>Key Person Life Insurance</td>
<td>SC615</td>
<td>NL</td>
<td>SC615</td>
</tr>
<tr>
<td>Other</td>
<td>SC625</td>
<td>NL</td>
<td>SC625</td>
</tr>
<tr>
<td>Intangible Assets:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Servicing Assets On:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage Loans</td>
<td>SC642</td>
<td>NC</td>
<td>SC642</td>
</tr>
<tr>
<td>Nonmortgage Loans</td>
<td>SC644</td>
<td>NC</td>
<td>SC644</td>
</tr>
<tr>
<td>Goodwill and Other Intangible Assets</td>
<td>SC660</td>
<td>NC</td>
<td>SC660</td>
</tr>
<tr>
<td>Interest-Only Strip Receivables and Certain Other Instruments</td>
<td>SC665</td>
<td>RN</td>
<td>SC665</td>
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<tr>
<td>Other Assets</td>
<td>SC689</td>
<td>RN</td>
<td>SC689</td>
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</tbody>
</table>

[Note: Intangible Assets have been regrouped to include servicing assets (SC642 and SC644); but do not include SC665.]

### Liabilities:

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
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<th>RN</th>
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</thead>
<tbody>
<tr>
<td>Deposits and Escrows:</td>
<td></td>
<td>NL</td>
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</tr>
<tr>
<td>Deposits</td>
<td>SC710</td>
<td>NC</td>
<td>SC710</td>
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<tr>
<td>Escrows</td>
<td>SC712</td>
<td>RN</td>
<td>SC712</td>
</tr>
<tr>
<td>Unamortized Yield Adjustments on Deposits and Escrows</td>
<td>SC715</td>
<td>CC</td>
<td>SC715</td>
</tr>
<tr>
<td>Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock)</td>
<td>SC736</td>
<td>RN</td>
<td>SC736</td>
</tr>
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</table>

[Note: Certain limited-life preferred stock was previously reported in SC799 with minority interest.]

### Equity Capital:

<table>
<thead>
<tr>
<th>Description</th>
<th>SC800</th>
<th>RN</th>
<th>CC</th>
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<tbody>
<tr>
<td>Minority Interest</td>
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<td>RN</td>
<td>CC</td>
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</tbody>
</table>

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Accumulated Other Comprehensive Income: Total SC86 NL
- Unrealized Gains (Losses) on Available-for-sale Securities SC860 NC
- Gains (losses) on Cash Flow Hedges SC865 NL
- Other SC870 NL

Other Components of Equity Capital SC891 RN

Total Liabilities, Minority Interest, and Equity Capital SC90 CC


Schedule SO – Consolidated Statement of Operations

Interest Income: Total SO11 NC
- Deposits and Investment Securities SO115 RN
- Mortgage-Backed Securities SO125 NL
- Mortgage Loans SO141 RN
- Nonmortgage Loans: NC
  - Consumer Loans and Leases SO171 RN

Dividend Income on Equity Investments Not Subject to FASB Statement No. 115: Total SO18 NL
- Federal Home Loan Bank Stock SO181 NL
- Other SO185 NL

Interest Expense: NC
- Escrows SO225 RN

Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets SO312 RN

Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets SO332 RN

Noninterest Income: Total SO42 RN

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Other Noninterest Income   SO488 RN
  Memo:  Detail of Other NonInterest Income   NC
  Code   SO489 RN
  Amount   SO492 RN

Noninterest Expense:   Total   SO51 NC

Goodwill and Other Intangibles Expense   SO560 CC

[Deleted lines:  SO110, SO120, SO140, SO170, SO266, SO311, SO331, SO40, SO491, SO493, SO494]

Schedule VA – Consolidated Valuation Allowances and Related Data

Adjusted Net Charge-offs   CC
[New title replaces “Total” in the fourth column for section on Charge-offs, Recoveries, and Specific Valuation Allowance Activity]

| Deposits and Investment Securities | VA36, VA37, VA38, VA39 | RN |
| Mortgage-Backed Securities | VA370, VA371, VA372, VA375 | NL |

Mortgage Loans:   Total   VA46, VA47, VA48, VA49 RN

| Construction: | VA430, VA431, VA432, VA435 CC |
| Multifamily (5 or More Dwelling Units) | |

Permanent:   NC

| 1-4 Dwelling Units: | |
| Revolving, Open-End Loans | VA446, VA447, VA448, VA449 RN CC |
| All Other: | |
| Secured by First Liens | VA456, VA457, VA458, VA459 NL |
| Secured by Junior Liens | VA466, VA467, VA468, VA469 NL |
| Multifamily (5 or More Dwelling Units) | VA470, VA471, VA472, VA475 CC |

Nonmortgage Loans:   Total   VA56, VA57, VA58, VA59 RN

| Commercial Loans | VA520, VA521, VA522, VA525 CC |
| Consumer Loans: | |
| Credit Cards | VA556, VA557, VA558, VA559 NL |

[Note:  Subheadings “Closed-end” and “Open-end” have been deleted.]

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Repossessed Assets: Total VA60, VA62, VA65 NC
Multifamily (5 or More Dwelling Units) VA616, VA617, VA618 CC

Equity Investments Not Subject to FASB Statement No. 115 VA820,VA821,VA822, VA825 CC

Troubled Debt Restructured: NC
Amount Included in Schedule SC in Compliance with Modified Terms VA942 NL

Mortgage Loans Foreclosed During the Quarter: Total VA95 NC
Multifamily (5 or More Dwelling Units) VA953 CC

[Deleted lines: VA30, VA31, VA32, VA35, VA380, VA381, VA382, VA385, VA40, VA41, VA42, VA45, VA450, VA451, VA452, VA455, VA460, VA461, VA462, VA465, VA 50, VA51, VA52, VA55, VA570, VA571, VA572, VA575, VA580, VA581, VA582, VA585, VA941]

Schedule PD – Consolidated Past Due and Nonaccrual
Schedule PD format changed from one-column to three-column layout.

Mortgage Loans: NC
Permanent, Secured by: NC
1-4 Dwelling Units: NH
Revolving, Open-End Loans PD121, PD221, PD321 NL
All Other: NH
Secured by First Liens PD123, PD223, PD323 NL
Secured by Junior Liens PD124, PD224, PD324 NL
Multifamily (5 or More Dwelling Units) PD125, PD225, PD325 CC

Nonmortgage Loans: CC
Commercial Loans PD140, PD240, PD340 CC
Consumer Loans: NC
Mobile Home Loans PD169, PD269, PD369 NC
Credit Cards PD171, PD271, PD371 NL
Other PD180, PD280, PD380 NL

[Note: Subheadings “Closed-end” and “Open-end” have been deleted.]

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Memoranda:  
 Troubled Debt Restructured Included Above  
 Portion of Loans Included Above Wholly or Partially Guaranteed by the US Government or Agency Thereof

[Deleted lines: PD120, PD170, PD175, PD178, PD220, PD270, PD275, PD278, PD320, PD370, PD375, PD378]

Schedule LD – Loan Data  (No Changes)

Schedule CC – Consolidated Commitments and Contingencies

Committed Outstanding:  
 To Originate Mortgages Secured by:  
 Multifamily (5 or More Dwelling Units)  
 To Purchase Mortgage-Backed Securities  
 To Sell Mortgage-Backed Securities  
 To Purchase Investment Securities  
 To Sell Investment Securities

Lines and Letters of Credit:  
 Unused Lines of Credit:  
 Revolving, Open-End Loans on 1-4 Dwelling Units  
 Open-End Consumer Lines:  
 Credit Cards  
 Other

[Deleted lines: CC340, CC350, CC360, CC370, CC410]

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Schedule CF – Consolidated Cash Flow Information

**Mortgage-Backed Securities:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Line Number</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pass-Through:</td>
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</tr>
<tr>
<td>Purchases</td>
<td>CF143</td>
<td>RN</td>
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<tr>
<td>Sales</td>
<td>CF145</td>
<td>RN</td>
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<tr>
<td>Other Balance Changes</td>
<td>CF148</td>
<td>RN</td>
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<tr>
<td>Other Mortgage-Backed Securities:</td>
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<tr>
<td>Purchases</td>
<td>CF153</td>
<td>NL</td>
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<td>Sales</td>
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<td>NL</td>
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<tr>
<td>Other Balance Changes</td>
<td>CF158</td>
<td>NL</td>
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**Mortgage Loans:**

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<thead>
<tr>
<th>Category</th>
<th>Line Number</th>
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<tbody>
<tr>
<td>Mortgage Loans Disbursed:</td>
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<td>NC</td>
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<tr>
<td>Construction Loans on:</td>
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<td>NC</td>
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<tr>
<td>Multifamily (5 or More Dwelling Units)</td>
<td>CF200</td>
<td>CC</td>
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<tr>
<td>Permanent Loans on:</td>
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</tr>
<tr>
<td>1-4 Dwelling Units</td>
<td>CF225</td>
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<tr>
<td>Multifamily (5 or More Dwelling Units)</td>
<td>CF245</td>
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<td>Loans and Participations Purchased, Secured By:</td>
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<td>NC</td>
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<tr>
<td>Multifamily (5 or More Dwelling Units)</td>
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<tr>
<td>Loans and Participations Sold, Secured By:</td>
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<td>Multifamily (5 or More Dwelling Units)</td>
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<td>CC</td>
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<tr>
<td>Memo: Refinancing Loans</td>
<td>CF361</td>
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**Nonmortgage Loans:**

<table>
<thead>
<tr>
<th>Category</th>
<th>Line Number</th>
<th>Notes</th>
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</thead>
<tbody>
<tr>
<td>Commercial:</td>
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<td>Closed or Purchased:</td>
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<td>CC</td>
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<td>Sales</td>
<td>CF395</td>
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<td>Consumer:</td>
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<td>Closed or Purchased:</td>
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<td>CC</td>
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<tr>
<td>Sales</td>
<td>CF405</td>
<td>NL</td>
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</table>

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Schedule DI – Consolidated Deposit Information  *(New Schedule)*
This is a new schedule consisting of 19 lines currently in Schedule SI (SI100 through SI266) that will be moved to this schedule and new lines added that conform to the commercial bank Call Report.

**Deposit Data:**
- Total Broker-Originated Deposits: **NC**
  - Fully Insured: **DI100 RN**
  - Other: **DI110 RN**
- Deposits with Balances:
  - $100,000 or Less: **DI120 RN**
  - Greater than $100,000: **DI130 RN**
- Number of Deposit Accounts with Balances:
  - $100,000 or Less: **DI150 RN**
  - Greater than $100,000: **DI160 RN**
- IRA/Keogh Accounts: **DI200 RN**
- Uninsured Deposits: **DI210 RN**
- Preferred Deposits: **DI220 RN**
- Components of Deposits and Escrows:
  - Transaction Accounts (Including Demand Deposits): **DI310 NL**
  - Money Market Deposit Accounts: **DI320 NL**
  - Passbook Accounts (Including Nondemand Escrows): **DI330 NL**
  - Time Deposits: **DI340 NL**

**Deposit and Escrow Data for Deposit Insurance Premium Assessments:** **NC**
- Non-Interest-Bearing Demand Deposits: **DI610 RN**
- Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710: **DI620 RN**
- Deposits of Consolidated Subsidiaries:
  - Demand Deposits: **DI640 RN**
  - Time and Savings Deposits: **DI650 RN**
- Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest): **DI700 RN**
- Adjustments to Demand Deposits for Reciprocal Demand Balances with Commercial Banks and Other Savings Associations: **DI710 NL**
- Other amounts necessary to adjust deposits reported on SC710

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(reported in accordance with GAAP) to conform to the definition of deposits in accordance with the Federal Deposit Insurance Act: CC  
Adjustment to Demand Deposits (including escrows) DI720 RN  
Adjustment to Time and Savings Deposits (including escrows) DI730 RN  

To be completed ONLY by associations with Oakar deposits: NC  
Total deposits purchased or acquired from FDIC-insured institutions during the quarter DI740 RN  
Amount of purchased or acquired deposits reported in DI740 attributable to a secondary fund (i.e., SAIF members report deposits attributable to BIF; BIF members report deposits attributable to SAIF) DI750 RN  
Total deposits sold or transferred during the quarter DI760 RN  

[Note: SI240, Deposits in Lifeline Accounts, has been deleted.]

Schedule SI – Consolidated Supplemental Information  
All deposit information (lines SI 100 through SI266) will be moved to a new schedule, Schedule DI.

Miscellaneous: CC  
Number of Full-time Equivalent Employees SI370 NC  
IRS Domestic Building and Loan Test: NH  
Percent of Assets Test SI585 NL  
[Percentage format is 3 digit plus 2 decimal: _ _ _ . _ _ %]  
Do you meet the DBLA business operations test? [Yes/No] SI586 NL  

Aggregate Investment in Service Corporations SI588 NL  

Summary of Changes in Equity Capital: NH  
Capital Contributions (Where No Stock is Issued) SI655 NL  
Other Comprehensive Income SI662 NL  
Prior Period Adjustments SI668 NL  
Other Adjustments SI671 RN  
Ending Capital (SC80) (600+610-620-630+640-650+655+660 +662+668+671) SI680 CC  

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Transactions with Affiliates:  
Outstanding Balances of Covered Transactions with Affiliates Subject to Quantitative Limits  SI750 NL
Activity During the Quarter of Other Covered Transactions with Affiliates, Not Subject to Quantitative Limits  SI760 NL

Mutual Fund and Annuity Sales:  
Do you sell private-label or third-party mutual funds and annuities? [Yes/No]  SI805 NL
Total Assets you Manage of Proprietary Mutual Funds and Annuities  SI815 NL
Fee Income from the Sale and Servicing of Mutual Funds and Annuities  SI860 NC

Average Balance Sheet Data (Based on Month-End Data):  
Total Assets  SI870 NL
Deposits and Investments Excluding Non-Interest-Earning Items  SI875 NL
Mortgage Loans and Mortgage-back Securities  SI880 NL
Nonmortgage Loans  SI885 NL
Deposits and Escrows  SI890 NL
Total Borrowings  SI895 NL

Schedule SQ – Consolidated Supplemental Questions

Did you acquire any assets through merger with another depository institution?  [Yes/No]  SQ100 CC *
Did you include in your balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase?  [Yes/No]  SQ110 CC *

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Has there been:

- A change in control? [Yes/No]  SQ130 CC *
- A merger accounted for under the purchase method? [Yes/No]  SQ160 CC *

If you restated your balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization. (MMDDYYYY)  SQ170 CC *

Your fiscal year-end (MM)  SQ270 CC *

Did you change your independent public accountant during the quarter? [Yes/No]  SQ300 CC *

Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter end? [Yes/No]  SQ310 CC *

Do you have a Subchapter S election in effect for federal income tax purpose for the current year? [Yes/No]  SQ320 CC *

Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association.  SQ410 CC *

Have you been consolidated with your parent in a commercial bank Call Report? If so, enter the FDIC certificate number of your parent commercial bank.  SQ420 CC *

[Note: 5 digit docket and certificate numbers]

Web Site Information:  NH

If you have a web page on the Internet, indicate your main Internet home page address (for transactional or nontransactional web sites). [78 characters maximum]  SQ530 NL

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? [Yes/No]  SQ540 NL

Schedule SB – Consolidated Small Business Loans

Do you have any small business loans to report in this schedule?  SB010 NL

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Loans to Small Businesses and Small Farms: NC
Do you have any loans secured primarily by farms reported on SC260 or any loans to finance agricultural production or other loans to farmers reported on SC300, 303, or 306? [Yes/No] SB100 CC *

Are all or substantially all of your commercial loans (Schedule SC lines 260, 300, 303, and 306) loans with original amounts of $100,000 or less? [Yes/No] SB110 CC *

Schedule FS – Fiduciary and Related Services (No Changes)

Schedule HC – Thrift Holding Company
Schedule HC format is being changed from a one-column to two-column layout.

Stock Exchange Ticker Symbol [6 alpha/numeric characters maximum] HC125 NL
SEC File Number [10 alpha/numeric characters maximum] HC130 NL
Website Address [78 characters maximum] HC140 NL

[Note: HC125 - up to six characters, and HC130 - up to ten characters, are Alpha/Numeric]

<table>
<thead>
<tr>
<th></th>
<th>Parent Only</th>
<th>NH</th>
<th>Consolidated</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bil/Mil/Thou</td>
<td>NH</td>
<td>Bil/Mil/Thou</td>
</tr>
<tr>
<td>Total Assets</td>
<td>HC210</td>
<td>NL</td>
<td>HC600</td>
</tr>
<tr>
<td>Total Liabilities</td>
<td>HC220</td>
<td>NL</td>
<td>HC610</td>
</tr>
<tr>
<td>Minority Interest</td>
<td></td>
<td></td>
<td>HC620</td>
</tr>
<tr>
<td>Total Equity</td>
<td>HC240</td>
<td>NL</td>
<td>HC630</td>
</tr>
<tr>
<td>Net Income for the Quarter</td>
<td>HC250</td>
<td>NL</td>
<td>HC640</td>
</tr>
</tbody>
</table>

Included in Total Assets: NH
  Receivable from Subsidiaries: NH
    Thrift HC310 NL
    Other Subsidiaries HC320 NL

Investment in Subsidiaries: NH
  Thrift HC330 NL
  Other Subsidiaries HC340 NL

Intangible assets: NH
  Mortgage Servicing Assets HC350 NL HC650 NL

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Nonmortgage Servicing Assets and Other
Deferred Policy Acquisition Costs

Included in Total Liabilities (excluding deposits):

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payable to subsidiaries:</td>
<td>NH</td>
</tr>
<tr>
<td>Thrift Subsidiaries:</td>
<td>NH</td>
</tr>
<tr>
<td>Transactional Debt</td>
<td>HC410 NL</td>
</tr>
<tr>
<td>Other Subsidiaries:</td>
<td>NH</td>
</tr>
<tr>
<td>Transactional Debt</td>
<td>HC430 NL</td>
</tr>
<tr>
<td>Trust Preferred Instruments</td>
<td>HC445 NL HC670 NL</td>
</tr>
<tr>
<td>Other Debt Maturing In 12 Months or Less</td>
<td>HC450 NL HC680 NL</td>
</tr>
<tr>
<td>Other Debt Maturing In More Than 12 Months</td>
<td>HC460 NL HC690 NL</td>
</tr>
</tbody>
</table>

Reflected in Net Income for the quarter:

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dividends:</td>
<td>NH</td>
</tr>
<tr>
<td>From Thrift Subsidiaries</td>
<td>HC525 NL</td>
</tr>
<tr>
<td>From Other Subsidiaries</td>
<td>HC535 NL</td>
</tr>
<tr>
<td>Interest expense:</td>
<td>NH</td>
</tr>
<tr>
<td>Trust Preferred Instruments</td>
<td>HC545 NL HC710 NL</td>
</tr>
<tr>
<td>All Other Debt</td>
<td>HC555 NL HC720 NL</td>
</tr>
</tbody>
</table>

Net Cash Flow From Operations for the Quarter | HC565 NL HC730 RN |

Supplemental Questions [Yes/No]

Have any significant subsidiaries of the holding company been formed, sold, or dissolved during the quarter? | HC810 NL |

Is the holding company or any of its subsidiaries: | NH |

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>A broker or dealer registered under the Securities and Exchange Act of 1934?</td>
<td>HC815 NL</td>
</tr>
<tr>
<td>An investment adviser regulated by the Securities and Exchange Commission or any State?</td>
<td>HC820 NL</td>
</tr>
<tr>
<td>An investment company registered under the Investment Company Act of 1940?</td>
<td>HC825 NL</td>
</tr>
<tr>
<td>An Insurance company subject to supervision by a State insurance regulator?</td>
<td>HC830 NL</td>
</tr>
<tr>
<td>Subject to regulation by the Commodity Futures Trading Commission?</td>
<td>HC835 NL</td>
</tr>
<tr>
<td>Regulated by a foreign financial services regulator?</td>
<td>HC840 NL</td>
</tr>
</tbody>
</table>

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Has the holding company appointed any new senior executive officers or directors during the quarter?  

Has the holding company or any of its subsidiaries entered into a new pledge, or changed the terms and conditions of any existing pledge, of capital stock of any subsidiary savings association that secures short-term or long-term debt or other borrowings of the holding company?  

Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors?  

Has there been any default in the payment of principal, interest, a sinking or purchase fund installment, or any other default of the holding company or any of its subsidiaries during the quarter?  

Has there been a change in the holding company's independent auditors during the quarter?  

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

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

If located in the United States or its territories, provide the FDIC certificate number:  

[Note: 5-digit certificate number for up to five depository institutions.]

[Lines deleted:  HC120, HC200, HC300, HC400, HC510, HC515, HC520, HC530, HC540, HC550, HC560]
Schedule CSS – Subordinate Organization Schedule

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

Transactional Internet banking web site, as defined in 12 CFR 555.300(b) (if none, leave blank) [78 characters maximum]

Is this entity a GAAP-consolidated subsidiary of the parent savings association? [Yes/No]

Schedule CCR – Consolidated Capital Requirement

**Tier 1 (Core) Capital**
- Goodwill and Certain Other Intangible Assets CCR115 CC
- Other CCR134 NL
  - Add:
    - Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes CCR180 RN
    - Qualifying Intangible Assets CCR185 RN
    - Minority Interest in Includable Consolidated Subsidiaries Including REIT Preferred Stock Reported as a Borrowing CCR190 RN CC
    - Other CCR195 NL

**Tier 1 (Core) Capital (100-105-115-133-134+180+185+190+195) CCR20 CC**

**Adjusted Total Assets**
- Total Assets (SC60) CCR205 RN
  - Deduct:
    - Assets of "Nonincludable" Subsidiaries CCR260 RN
    - Goodwill and Certain Other Intangible Assets CCR265 RN
    - Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets CCR270 RN
    - Other CCR275 NL
  - Add:
    - Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges CCR280 RN
    - Qualifying Intangible Assets CCR285 RN

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Other

Adjusted Total Assets (205-260-265-270-275+280+285+290)  CCR290  NL

Tier 2 (Supplementary) Capital:

Other  CCR355  NL

0% Risk-weight:

Notes and Obligations of FDIC, including Covered Assets  CCR409  NL

20% Risk-weight:

Mortgage and Asset-Backed Securities Eligible for 20% Risk Weight  CCR430  CC

50% Risk-weight:

Mortgage and Asset-Backed Securities Eligible for 50% Risk Weight  CCR470  CC

100% Risk-weight:

Securities Risk Weighted at 100% (or More) Under the Ratings Based Approach  CCR501  NL

All Other Assets  CCR506  NL

Total (501+506)  CCR510  CC

[Lines deleted:  CCR102, CCR120, CCR125, CCR130, CCR135, CCR137, CCR145, CCR155, CCR170, CCR220, CCR250, CCR320, CCR330, CCR408, CCR410, CCR505]

Schedule CMR – Consolidated Maturity/Rate

Equity Investments Not Subject to FASB Statement No. 115  CMR530  CC

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