**TFR Industry Aggregate Report**

**93020 - OTS-Regulated: Kansas**

**December 2004**

***** PUBLIC *****

### Number of Institutions

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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>Narrative Statement Made by Savings Association Management</td>
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### Schedule SC --- Consolidated Statement of Condition

**ASSETS**

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<td>Cash, Deposits and Investment Securities - Total</td>
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<td>Interest-Earning Deposits in FHLBs</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>$ 2,969</td>
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<td>U.S. Government, Agency and Sponsored Enterprise Securities</td>
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<td>State and Municipal Obligations</td>
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<td>$ 1,684</td>
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<td>Securities Backed by Nonmortgage Loans</td>
<td>SC182</td>
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<td>Other Investment Securities</td>
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<td>Mortgage-Backed Securities - Gross</td>
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<td>$ 3,798,422</td>
<td>$ 4,042,437</td>
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<td>Pass-Through - Total</td>
<td>SUB0073</td>
<td>$ 3,342,503</td>
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<td>Other Pass-Through</td>
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<td>Other Mortgage-Backed Securities (Excluding Bonds) - Total</td>
<td>SUB0074</td>
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<td>$ 413,834</td>
<td>$ 421,534</td>
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<td>Issued or Guaranteed by FNMA, FHLMC, or GNMA</td>
<td>SC217</td>
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<td>$ 20,658</td>
<td>$ 23,102</td>
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<td>Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA</td>
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<td>Other</td>
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<td>$ 15,751</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>$0</td>
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<td>Mortgage Loans - Gross</td>
<td>SUB0092</td>
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<td>Mortgage Loans - Total</td>
<td>SC26</td>
<td>$6,860,817</td>
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<td>Construction Loans - Total</td>
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<td>Residential - Total</td>
<td>SUB0110</td>
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<td>1-4 Dwelling Units</td>
<td>SC230</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential Property</td>
<td>SC240</td>
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<td>Permanent Loans - Total</td>
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<td>Residential - Total</td>
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<td>1-4 Dwelling Units - Total</td>
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<td>Revolving Open-End Loans</td>
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<td>All Other - First Liens</td>
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<td>All Other - Junior Liens</td>
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<td>Net Change in Mortgage Loan Portfolio - Stock</td>
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<td>Nonmortgage Loans - Total</td>
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<td>Federal Home Loan Bank Stock</td>
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<td>Office Premises and Equipment</td>
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<td>Bank-Owned Life Insurance - Key Person Life Insurance</td>
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<td>Bank-Owned Life Insurance - Other</td>
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<td>Intangible Assets - Servicing Assets on Mortgage Loans</td>
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<td>$ 29,625</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>
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<td>$ 92,624</td>
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<td>$ 63,545</td>
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<td>Accrued Interest Payable - Other</td>
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<td>Deferred Income Taxes</td>
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<td>Other Liabilities and Deferred Income</td>
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## Schedule SC --- Consolidated Statement of Condition

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<td>Perpetual Preferred Stock - Noncumulative</td>
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<td>Total Liabilities, Minority Interest and Equity Capital</td>
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### Other Codes As of Dec 2004

#### Other Asset Codes

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<td>2</td>
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<td>Prepaid expenses</td>
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<td>9</td>
<td>Advances for loans serviced for others</td>
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<td>Amounts receivable under interest rate swap agreem</td>
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<td>Noninterest-bearing accts recv from Hold Co/Affl</td>
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#### Other Liability Codes

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<td>Balances in U.S. Treasury tax and loan accounts</td>
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<td>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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### QUARTERLY INCOME & EXPENSES

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<td>Other Fees and Charges</td>
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### Schedule SO — Consolidated Statement of Operations

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<td>$ - 102</td>
<td>$ - 802</td>
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<td>Other Noninterest Income</td>
<td>SO488</td>
<td>$ 1,750</td>
<td>$ 4,648</td>
<td>$ 4,601</td>
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<td><strong>Noninterest Expense - Total</strong></td>
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<td>$ 272,919</td>
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<td>All Personnel Compensation and Expense</td>
<td>SO510</td>
<td>$ 22,299</td>
<td>$ 20,983</td>
<td>$ 22,043</td>
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<td>Legal Expense</td>
<td>SO520</td>
<td>$ 235</td>
<td>$ 205</td>
<td>$ 137</td>
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<td>Office Occupancy and Equipment Expense</td>
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<td>Marketing and Other Professional Services</td>
<td>SO540</td>
<td>$ 2,863</td>
<td>$ 3,076</td>
<td>$ 2,617</td>
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<td>$ 2,369</td>
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<td>Loan Servicing Fees</td>
<td>SO550</td>
<td>$ 9</td>
<td>$ 11</td>
<td>$ 7</td>
<td>$ 7</td>
<td>$ 3</td>
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<td>Goodwill and Other Intangibles Expense</td>
<td>SO560</td>
<td>$ 102</td>
<td>$ 71</td>
<td>$ 76</td>
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<td>Net Provision for Losses on Non-Interest-Bearing Assets</td>
<td>SO570</td>
<td>$ 103</td>
<td>$ 48</td>
<td>$ - 41</td>
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<td>Other Noninterest Expense</td>
<td>SO580</td>
<td>$ 6,546</td>
<td>$ 242,648</td>
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<td>Other Noninterest Expense Detail - Code #1</td>
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<td>N/A</td>
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<td><strong>Income (Loss) Before Income Taxes</strong></td>
<td>SO60</td>
<td>$ 40,386</td>
<td>$ 197,842</td>
<td>$ 24,886</td>
<td>$ 23,843</td>
<td>$ 16,538</td>
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<td><strong>Income Taxes - Total</strong></td>
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<td>$ 14,126</td>
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<td>$ 9,142</td>
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<td>Federal</td>
<td>SO710</td>
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<td>$ 68,777</td>
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<td>State, Local &amp; Other</td>
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<td>$ 7,163</td>
<td>$ 1,163</td>
<td>$ 1,194</td>
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<td><strong>Inc/Loss Before Extraord Items/Effects of Accounting Changes</strong></td>
<td>SO81</td>
<td>$ 26,260</td>
<td>$ 121,902</td>
<td>$ 15,744</td>
<td>$ 16,199</td>
<td>$ 11,194</td>
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<td><strong>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</strong></td>
<td>SO811</td>
<td>$ 0</td>
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<td>$ 0</td>
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<td><strong>Net Income (Loss)</strong></td>
<td>SO91</td>
<td>$ 26,260</td>
<td>$ 121,902</td>
<td>$ 15,744</td>
<td>$ 16,199</td>
<td>$ 11,222</td>
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Other Codes As of Dec 2004

### Other Noninterest Income Codes

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<th>Code</th>
<th>Description</th>
<th>Count</th>
<th>Amount</th>
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<tbody>
<tr>
<td>4</td>
<td>Net income(loss) from leasing or subleasing space</td>
<td>7</td>
<td>$117</td>
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<td>5</td>
<td>Net income(loss) from real estate held for invest</td>
<td>2</td>
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<td>Net income(loss) from leased property</td>
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<td>9</td>
<td>Net income from data processing lease/services</td>
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<td>14</td>
<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>99</td>
<td>Other</td>
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<td>$963</td>
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### Other Noninterest Expense Codes

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<tr>
<td>1</td>
<td>Deposit Insurance Premiums</td>
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<td>2</td>
<td>OTS assessments</td>
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<td>6</td>
<td>Supervisory examination fees</td>
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<td>7</td>
<td>Office supplies, printing, and postage</td>
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<td>Telephone, including data lines</td>
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<td>9</td>
<td>Loan origination expense</td>
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<td>ATM expense</td>
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<td>Charitable contributions</td>
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<tr>
<td>99</td>
<td>Other</td>
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### **TFR Industry Aggregate Report**

**Run Date: February 16, 2005, 3:01 PM**

#### **Schedule SO --- Consolidated Statement of Operations**

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>YEAR TO DATE INCOME &amp; EXPENSES</strong></td>
<td></td>
<td></td>
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<td></td>
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<tr>
<td><strong>YTD - Interest Income - Total</strong></td>
<td>Y_SO11</td>
<td>$551,989</td>
<td>$408,533</td>
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<td><strong>YTD - Deposits and Investment Securities</strong></td>
<td>Y_SO115</td>
<td>$46,999</td>
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<td><strong>YTD - Mortgage-Backed Securities</strong></td>
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<td><strong>YTD - Mortgage Loans</strong></td>
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<td>$359,511</td>
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<td><strong>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</strong></td>
<td>Y_SO160</td>
<td>$9,001</td>
<td>$6,561</td>
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<td><strong>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</strong></td>
<td>Y_SO171</td>
<td>$4,851</td>
<td>$3,634</td>
<td>$2,374</td>
<td>$1,228</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>
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<td>$6,237</td>
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<td>$2,009</td>
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<td><strong>YTD - Federal Home Loan Bank Stock</strong></td>
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<td>$6,217</td>
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<td><strong>YTD - Other</strong></td>
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<td><strong>YTD - Interest Expense - Total</strong></td>
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<td>$253,093</td>
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<td><strong>YTD - Deposits</strong></td>
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<td>$100,424</td>
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<td><strong>YTD - Escrows</strong></td>
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<td><strong>YTD - Advances from FHLBank</strong></td>
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<td>$194,050</td>
<td>$150,100</td>
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<td><strong>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</strong></td>
<td>Y_SO240</td>
<td>$80</td>
<td>$60</td>
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<td><strong>YTD - Mortgage Collateralized Securities Issued</strong></td>
<td>Y_SO250</td>
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<td><strong>YTD - Other Borrowed Money</strong></td>
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<td>$4,153</td>
<td>$2,496</td>
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<td><strong>YTD - Capitalized Interest</strong></td>
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<td><strong>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bearing Assets</strong></td>
<td>Y_SO312</td>
<td>$227,480</td>
<td>$161,677</td>
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<td><strong>YTD - Net Provision for Losses on Interest-Bearing Assets</strong></td>
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<td>$3,558</td>
<td>$2,282</td>
<td>$866</td>
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<td><strong>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bearing Assets</strong></td>
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<td><strong>YTD - Noninterest Income - Total</strong></td>
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<td><strong>YTD - Mortgage Loan Serving Fees</strong></td>
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<td><strong>YTD - Other Fees and Charges</strong></td>
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<td><strong>YTD - Net Income (Loss) from Other - Total</strong></td>
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<td>$1,287</td>
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<td><strong>YTD - Sale of Assets Held for Sale and AFS Secs</strong></td>
<td>Y_SO430</td>
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<td>$3,673</td>
<td>$2,451</td>
<td>$1,225</td>
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<td><strong>YTD - Operations &amp; Sale of Repossessed Assets</strong></td>
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<td>$372</td>
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<td>$125</td>
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<td><strong>YTD - LOCOM Adjustments Made to Assets Held for Sale</strong></td>
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<td><strong>YTD - Sale of Securities Held-to-Maturity</strong></td>
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<td><strong>YTD - Sale of Loans Held for Investment</strong></td>
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### Schedule SO --- Consolidated Statement of Operations

<table>
<thead>
<tr>
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<tbody>
<tr>
<td>YTD - Sale of Other Assets Held for Investment</td>
<td>Y_SO477</td>
<td>$ 356</td>
<td>$ 261</td>
<td>$ 149</td>
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<td>$ 104</td>
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<td>YTD - Trading Assets (Realized and Unrealized)</td>
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<td>$-112</td>
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<td><strong>YTD - Noninterest Expense - Total</strong></td>
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<td>YTD - All Personnel Compensation &amp; Expense</td>
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<td>$ 64,867</td>
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<td>$ 23,962</td>
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<td>YTD - Legal Expense</td>
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<td>$ 737</td>
<td>$ 502</td>
<td>$ 297</td>
<td>$ 162</td>
<td>$ 987</td>
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<td>YTD - Office Occupancy &amp; Equipment Expense</td>
<td>Y_SO530</td>
<td>$ 23,429</td>
<td>$ 17,516</td>
<td>$ 11,639</td>
<td>$ 5,922</td>
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<td>YTD - Marketing and Other Professional Services</td>
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<td>$ 7,989</td>
<td>$ 4,913</td>
<td>$ 2,446</td>
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<td>YTD - Loan Servicing Fees</td>
<td>Y_SO550</td>
<td>$ 34</td>
<td>$ 25</td>
<td>$ 14</td>
<td>$ 7</td>
<td>$ 20</td>
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<tr>
<td>YTD - Goodwill &amp; Other Intangibles Expense</td>
<td>Y_SO560</td>
<td>$ 267</td>
<td>$ 165</td>
<td>$ 94</td>
<td>$ 18</td>
<td>$ 37</td>
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<td>YTD - Net Provision for Losses on Non-Interest-Bear Assets</td>
<td>Y_SO570</td>
<td>$ 177</td>
<td>$ 74</td>
<td>$ 26</td>
<td>$ 67</td>
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<td>$ 255,183</td>
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<td><strong>YTD - Income (Loss) Before Income Taxes</strong></td>
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<td>$- 106,554</td>
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<td>YTD - Income Taxes - Total</td>
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<td>YTD - Federal</td>
<td>Y_SO710</td>
<td>$- 40,840</td>
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<td>YTD - State, Local, and Other</td>
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<td>$ 0</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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### CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY

| GVA Charge-offs - Assets - Total           | SUB2026   | $ 507     | $ 483     | $ 257    | $ 413    | N/A      |
| Deposits and Investment Securities         | VA36      | $ 0       | $ 0       | $ 0      | $ 0      | N/A      |
| Mortgage-Backed Securities                 | VA370     | $ 0       | $ 0       | $ 0      | $ 0      | N/A      |
| Mortgage Loans - Total                     | VA46      | $ 150     | $ 322     | $ 52     | $ 243    | $ 1,188  |
| Construction - Total                      | SUB2030   | $ 0       | $ 0       | $ 14     | $ 0      | $ 0      |
| 1-4 Dwelling Units                         | VA420     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Multifamily (5 or more) Dwelling Units     | VA430     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Nonresidential Property                    | VA440     | $ 0       | $ 0       | $ 14     | $ 0      | $ 0      |
| Permanent - Total                          | SUB2041   | $ 150     | $ 322     | $ 38     | $ 243    | N/A      |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA446   | $ 0       | $ 0       | $ 5      | $ 10     | $ 0      |
| 1-4 Dwelling Units - Secured by First Liens | VA456   | $ 108     | $ 111     | $ 23     | $ 200    | N/A      |
| 1-4 Dwelling Units - Secured by Junior Liens | VA466  | $ 42      | $ 0       | $ 5      | $ 30     | N/A      |
| Multifamily (5 or more) Dwelling Units     | VA470     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Nonresidential Property (Except Land)      | VA480     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Land                                      | VA490     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Nonmortgage Loans - Total                  | VA56      | $ 230     | $ 128     | $ 107    | $ 97     | $ 108    |
| Commercial Loans                           | VA520     | $ 1       | $ 0       | $ 13     | $ 1      | $ 0      |
| Consumer Loans - Total                     | SUB2061   | $ 229     | $ 128     | $ 94     | $ 96     | N/A      |
| Loans on Deposits                          | VA510     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Home Improvement Loans                     | VA516     | $ 1       | $ 0       | $ 7      | $ 0      | $ 3      |
| Education Loans                            | VA530     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
| Auto Loans                                 | VA540     | $ 57      | $ 21      | $ 16     | $ 21     | $ 15     |
| Mobile Home Loans                          | VA550     | $ 0       | $ 0       | $ 0      | $ 0      | $ 0      |
### 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 | $6,075 | $4,069 | $5,457 | $3,125 | $6,338 |

**MORTGAGE LOANS FORECLOSED IN QUARTER**

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**CLASSIFICATION OF ASSETS**

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<td>Quarter End Balance - Special Mention</td>
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### Schedule PD --- Consolidated Past Due and Nonaccrual

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<td>Mortgages - Total</td>
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**PAST DUE & STILL ACCRUING**

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

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<td>Permanent - Nonresidential Property (Except Land)</td>
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<td>Nonmortgage Loans - Consumer Loans - Total</td>
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**Schedule LD --- Loan Data**

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<td>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</td>
<td>SUB5100</td>
<td>$13,931</td>
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### Schedule LD --- Loan Data

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<td>90% up to 100% LTV</td>
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<td><strong>Purchases - Total</strong></td>
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<td><strong>Sales - Total</strong></td>
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<td>90% up to 100% LTV</td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<tr>
<td><strong>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</strong></td>
<td>SUB3380</td>
<td>$ 274,557</td>
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<td>Mortgage Construction Loans</td>
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<td>Other Mortgage Loans</td>
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<td><strong>Undisbursed Balance of Nonmortgage Loans Closed</strong></td>
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<td><strong>Commitments Outstanding to Originate Mortgages - Total</strong></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>All Other Real Estate</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 Investment Securities</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>Amount of Direct Credit Substitutes on Assets in CC455</td>
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### Schedule CF --- Consolidated Cash Flow Information

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### Schedule CF --- Consolidated Cash Flow Information

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<td>$ 78,468</td>
<td>$ 47,575</td>
<td>$ 60,871</td>
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<tr>
<td>Multifamily (5 or more) Dwelling Units</td>
<td>CF200</td>
<td>$ 5,683</td>
<td>$ 6,818</td>
<td>$ 4,148</td>
<td>$ 974</td>
<td>$ 8,489</td>
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<td>Nonresidential</td>
<td>CF210</td>
<td>$ 22,594</td>
<td>$ 15,427</td>
<td>$ 9,614</td>
<td>$ 11,022</td>
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<tr>
<td>Permanent Loans - Total</td>
<td>SUB3851</td>
<td>$ 367,428</td>
<td>$ 425,585</td>
<td>$ 431,864</td>
<td>$ 324,437</td>
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<td>1-4 Dwelling Units</td>
<td>CF225</td>
<td>$ 322,687</td>
<td>$ 341,428</td>
<td>$ 395,779</td>
<td>$ 266,146</td>
<td>$ 328,448</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
<td>CF245</td>
<td>$ 5,060</td>
<td>$ 12,199</td>
<td>$ 3,580</td>
<td>$ 5,982</td>
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<td>Nonresidential (Except Land)</td>
<td>CF260</td>
<td>$ 22,019</td>
<td>$ 46,574</td>
<td>$ 24,453</td>
<td>$ 47,360</td>
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<td>Land</td>
<td>CF270</td>
<td>$ 17,662</td>
<td>$ 25,384</td>
<td>$ 5,695</td>
<td>$ 7,351</td>
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<td><strong>Loans and Participations Purchased - Total</strong></td>
<td>SUB3880</td>
<td><strong>$ 282,704</strong></td>
<td><strong>$ 334,271</strong></td>
<td><strong>$ 299,501</strong></td>
<td><strong>$ 224,060</strong></td>
<td><strong>$ 98,631</strong></td>
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<td>Secured by 1-4 Dwelling Units</td>
<td>CF280</td>
<td>$ 240,831</td>
<td>$ 286,763</td>
<td>$ 255,377</td>
<td>$ 201,039</td>
<td>$ 77,660</td>
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<td>Secured by Multifamily (5 or more) Dwelling Units</td>
<td>CF290</td>
<td>$ 12,191</td>
<td>$ 18,511</td>
<td>$ 12,738</td>
<td>$ 6,472</td>
<td>$ 4,896</td>
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<td>Secured by Nonresidential</td>
<td>CF300</td>
<td>$ 29,682</td>
<td>$ 28,997</td>
<td>$ 31,386</td>
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<td>$ 16,075</td>
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<td><strong>Loans and Participations Sold - Total</strong></td>
<td>SUB3890</td>
<td><strong>$ 103,250</strong></td>
<td><strong>$ 107,707</strong></td>
<td><strong>$ 80,255</strong></td>
<td><strong>$ 79,110</strong></td>
<td><strong>$ 69,929</strong></td>
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<td>Secured by 1-4 Dwelling Units</td>
<td>CF310</td>
<td>$ 95,401</td>
<td>$ 91,031</td>
<td>$ 77,718</td>
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<td>Secured by Multifamily (5 or more) Dwelling Units</td>
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<td>Secured by Nonresidential</td>
<td>CF330</td>
<td>$ 7,849</td>
<td>$ 16,676</td>
<td>$ 2,537</td>
<td>$ 21,029</td>
<td>$ 5,853</td>
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<tr>
<td><strong>Net Purchases (Sales) of Loans and Participations - Total</strong></td>
<td>SUB3885</td>
<td><strong>$ 179,454</strong></td>
<td><strong>$ 226,564</strong></td>
<td><strong>$ 219,246</strong></td>
<td><strong>$ 144,950</strong></td>
<td><strong>$ 28,702</strong></td>
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<td><strong>Mortgage Loans - Cash Repayment of Principal</strong></td>
<td>CF340</td>
<td><strong>$ 423,710</strong></td>
<td><strong>$ 419,867</strong></td>
<td><strong>$ 480,975</strong></td>
<td><strong>$ 338,225</strong></td>
<td><strong>$ 412,207</strong></td>
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<tr>
<td><strong>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</strong></td>
<td>CF350</td>
<td><strong>$- 43,832</strong></td>
<td><strong>$- 34,566</strong></td>
<td><strong>$- 53,011</strong></td>
<td><strong>$- 25,075</strong></td>
<td><strong>$- 53,024</strong></td>
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<td><strong>Mortgage Loans - Memo - Refinancing Loans</strong></td>
<td>CF361</td>
<td><strong>$ 177,708</strong></td>
<td><strong>$ 41,765</strong></td>
<td><strong>$ 191,548</strong></td>
<td><strong>$ 217,268</strong></td>
<td><strong>$ 171,657</strong></td>
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<td><strong>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</strong></td>
<td>SUB3906</td>
<td><strong>$ 169,310</strong></td>
<td><strong>$ 285,273</strong></td>
<td><strong>$ 215,935</strong></td>
<td><strong>$ 164,250</strong></td>
<td>N/A</td>
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<tr>
<td><strong>Nonmortgage Loans Closed or Purchased - Total</strong></td>
<td>SUB3910</td>
<td><strong>$ 67,227</strong></td>
<td><strong>$ 65,682</strong></td>
<td><strong>$ 104,816</strong></td>
<td><strong>$ 82,740</strong></td>
<td><strong>$ 72,922</strong></td>
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<td>Commercial</td>
<td>CF390</td>
<td>$ 53,239</td>
<td>$ 44,565</td>
<td>$ 82,885</td>
<td>$ 69,141</td>
<td>$ 63,776</td>
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<td>Consumer</td>
<td>CF400</td>
<td>$ 13,988</td>
<td>$ 21,117</td>
<td>$ 21,931</td>
<td>$ 13,599</td>
<td>$ 9,146</td>
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<td><strong>Nonmortgage Loans - Sales - Total</strong></td>
<td>SUB3915</td>
<td><strong>$ 5,344</strong></td>
<td><strong>$ 1,760</strong></td>
<td><strong>$ 5,322</strong></td>
<td><strong>$ 5,089</strong></td>
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<td>Commercial</td>
<td>CF395</td>
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<td>Consumer</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<tr>
<td>Net Purchases (Sales) of Nonmortgage Loans - Total</td>
<td>SUB3919</td>
<td>$61,883</td>
<td>$63,922</td>
<td>$99,494</td>
<td>$77,651</td>
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<td>Net Deposit Gain (Loss), Excluding Acquired Deposits</td>
<td>SUB3920</td>
<td>$-23,294</td>
<td>$-55,570</td>
<td>$-23,806</td>
<td>$104,862</td>
<td>$-124,483</td>
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<td>New Deposits Received less Deposits Withdrawn</td>
<td>CF420</td>
<td>$-53,136</td>
<td>$-84,607</td>
<td>$-53,023</td>
<td>$75,738</td>
<td>$-156,346</td>
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<td>Interest Credited to Deposits</td>
<td>CF430</td>
<td>$29,842</td>
<td>$29,037</td>
<td>$29,217</td>
<td>$29,124</td>
<td>$31,863</td>
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<td>Deposits Acquired, Net of Dispositions in Bulk Transactions</td>
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### Schedule DI --- Consolidated Deposit Information

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<tr>
<td>BALANCES - END OF QUARTER</td>
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<td>Total Broker-Originated Deposits - Total</td>
<td>SUB4061</td>
<td>$178,276</td>
<td>$185,092</td>
<td>$184,738</td>
<td>$189,250</td>
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<td>Fully Insured</td>
<td>D1100</td>
<td>$146,429</td>
<td>$147,021</td>
<td>$142,266</td>
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<tr>
<td>Other</td>
<td>D1110</td>
<td>$31,847</td>
<td>$38,071</td>
<td>$42,472</td>
<td>$44,199</td>
<td>$43,072</td>
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<td>Deposits with Balances - $100,000 or Less</td>
<td>D1120</td>
<td>$4,890,905</td>
<td>$4,957,715</td>
<td>$5,006,741</td>
<td>$5,141,489</td>
<td>$5,015,968</td>
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<tr>
<td>Deposits with Balances - Greater than $100,000</td>
<td>D1130</td>
<td>$1,558,638</td>
<td>$1,557,102</td>
<td>$1,537,575</td>
<td>$1,519,721</td>
<td>$1,423,323</td>
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<tr>
<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>$551,384</td>
<td>$555,529</td>
<td>$565,456</td>
<td>$580,302</td>
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<tr>
<td>Balances of $100,000 or Less</td>
<td>D1150</td>
<td>$544,097</td>
<td>$548,197</td>
<td>$558,156</td>
<td>$573,043</td>
<td>$568,087</td>
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<td>Balances Greater than $100,000</td>
<td>D1160</td>
<td>7,287</td>
<td>7,332</td>
<td>7,300</td>
<td>7,259</td>
<td>7,217</td>
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<tr>
<td>IRA/Keogh Accounts</td>
<td>D1200</td>
<td>$801,046</td>
<td>$818,968</td>
<td>$820,525</td>
<td>$829,801</td>
<td>$832,476</td>
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<tr>
<td>Uninsured Deposits</td>
<td>D1210</td>
<td>$856,515</td>
<td>$846,458</td>
<td>$832,060</td>
<td>$830,244</td>
<td>$721,995</td>
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<tr>
<td>Preferred Deposits</td>
<td>D1220</td>
<td>$286,812</td>
<td>$254,435</td>
<td>$229,565</td>
<td>$226,803</td>
<td>$199,250</td>
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<tr>
<td>Deposits &amp; Escrows - Transaction Accts(Incl Demand Deposits)</td>
<td>D1310</td>
<td>$805,632</td>
<td>$811,007</td>
<td>$799,144</td>
<td>$816,219</td>
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<tr>
<td>Deposits &amp; Escrows - Money Market Deposit Accounts</td>
<td>D1320</td>
<td>$1,332,065</td>
<td>$1,361,525</td>
<td>$1,381,622</td>
<td>$1,444,862</td>
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<tr>
<td>Deposits &amp; Escrows - Passbook Accts (Incl Nondemand Escrows)</td>
<td>D1330</td>
<td>$333,646</td>
<td>$344,971</td>
<td>$346,773</td>
<td>$360,293</td>
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<td>Deposits &amp; Escrows - Time Deposits</td>
<td>D1340</td>
<td>$3,978,203</td>
<td>$3,997,315</td>
<td>$4,016,780</td>
<td>$4,039,836</td>
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### DEPOSITS & ESCRROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS

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<tbody>
<tr>
<td>Non-Interest-Bearing Demand Deposits</td>
<td>D1610</td>
<td>$218,016</td>
<td>$241,956</td>
<td>$224,509</td>
<td>$233,699</td>
<td>$165,724</td>
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<tr>
<td>Outstd Checks Drawn Against FHLBs &amp; FRBs Not Incl in SC710</td>
<td>D1620</td>
<td>$116</td>
<td>$164</td>
<td>$95</td>
<td>$429</td>
<td>$153</td>
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<td>Deposits of Consolidated Subs - Demand Deposits</td>
<td>D1640</td>
<td>$15,398</td>
<td>$14,862</td>
<td>$15,007</td>
<td>$14,512</td>
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<td>Deposits of Consolidated Subs - Time and Savings Deposits</td>
<td>D1650</td>
<td>$186</td>
<td>$216</td>
<td>$204</td>
<td>$226</td>
<td>$203</td>
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<td>Adj to Deposits for Depository Inst Invest Contracts &amp; IBFs</td>
<td>D1700</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>
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<td>$10</td>
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<td>Adjustments to Demand Deposits (including escrows)</td>
<td>DI720</td>
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<td>Adjustment to Time and Savings Deposits (including escrows)</td>
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<td>Total deposits purch/acq from FDIC-ins instituts during qtr</td>
<td>DI740</td>
<td>$0</td>
<td>$0</td>
<td>$28,117</td>
<td>$0</td>
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<td>Amt of purch/acq deps in DI740 attributed to secondary fund</td>
<td>DI750</td>
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<td>Total deposits sold or transferred during the quarter</td>
<td>DI760</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td>MISCELLANEOUS DATA</td>
<td>SI370</td>
<td>1,589</td>
<td>1,590</td>
<td>1,591</td>
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<td>Number of Full-time Equivalent Employees</td>
<td>SI375</td>
<td>$20</td>
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<td>Assets Held in Trading Accounts</td>
<td>SI385</td>
<td>$1,761,158</td>
<td>$1,870,962</td>
<td>$2,048,762</td>
<td>$2,326,400</td>
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<td>Available-for-Sale Securities</td>
<td>SI387</td>
<td>$22,397</td>
<td>$10,784</td>
<td>$24,376</td>
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<td>$8,827</td>
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<tr>
<td>Assets Held for Sale</td>
<td>SI390</td>
<td>$3,290,294</td>
<td>$3,099,244</td>
<td>$3,108,837</td>
<td>$3,051,959</td>
<td>$3,196,571</td>
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<tr>
<td>Loans Serviced for Others</td>
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<td>RESIDUAL INTERESTS</td>
<td>SI402</td>
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<td>Residual Interests in the Form of Interest-Only Strips</td>
<td>SI404</td>
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<td>QUALIFIED THRIFT LENDER TEST</td>
<td>SI581</td>
<td>88.01%</td>
<td>80.21%</td>
<td>86.46%</td>
<td>87.16%</td>
<td>87.27%</td>
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<tr>
<td>Actual Thrift Investment Percentage - First month of Qtr</td>
<td>SI582</td>
<td>87.23%</td>
<td>82.05%</td>
<td>87.51%</td>
<td>85.74%</td>
<td>86.48%</td>
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<tr>
<td>Actual Thrift Investment Percentage - Second month of Qtr</td>
<td>SI583</td>
<td>88.03%</td>
<td>81.15%</td>
<td>80.74%</td>
<td>85.56%</td>
<td>87.05%</td>
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<td>Actual Thrift Investment Percentage - Third month of Qtr</td>
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<td>IRS DOMESTIC BUILDING AND LOAN TEST</td>
<td>SI585</td>
<td>73.97%</td>
<td>73.35%</td>
<td>75.10%</td>
<td>78.21%</td>
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<td>Do you meet the DBLA business operations test?</td>
<td>SI588</td>
<td>$1,152</td>
<td>$1,078</td>
<td>$1,074</td>
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<td>Aggregate Investment in Service Corporations</td>
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<td>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</td>
<td>SI590</td>
<td>$16,080</td>
<td>$13,517</td>
<td>$13,466</td>
<td>$13,152</td>
<td>$12,468</td>
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<tr>
<td>Aggregate amount of all extensions of credit</td>
<td>SI595</td>
<td>30</td>
<td>21</td>
<td>19</td>
<td>15</td>
<td>15</td>
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<tr>
<td>No. of exec officers.. with credit &gt; $500K/5% unimpaird cap</td>
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<tr>
<td>RECONCILIATION OF EQUITY CAPITAL</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td>Beginning Equity Capital</td>
<td>SI600</td>
<td>$1,118,436</td>
<td>$1,230,085</td>
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<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
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<td>Dividends Declared - Preferred Stock</td>
<td>SI620</td>
<td>$0</td>
<td>$0</td>
<td>$233</td>
<td>$0</td>
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<tr>
<td>Dividends Declared - Common Stock</td>
<td>SI630</td>
<td>$3,188</td>
<td>$2,441</td>
<td>$12,468</td>
<td>$7,532</td>
<td>$98,499</td>
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<tr>
<td>Stock Issued</td>
<td>SI640</td>
<td>$550</td>
<td>$700</td>
<td>$650</td>
<td>$400</td>
<td>$6,500</td>
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<tr>
<td>Stock Retired</td>
<td>SI650</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Capital Contributions (Where No Stock is Issued)</td>
<td>SI655</td>
<td>$1,380</td>
<td>$-771</td>
<td>$3,000</td>
<td>$28</td>
<td>N/A</td>
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<tr>
<td>New Basis Accounting Adjustments</td>
<td>SI660</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$5,068</td>
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<tr>
<td>Other Comprehensive Income</td>
<td>SI662</td>
<td>$725</td>
<td>$12,310</td>
<td>$-21,246</td>
<td>$8,838</td>
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<td>Prior Period Adjustments</td>
<td>SI668</td>
<td>$0</td>
<td>$0</td>
<td>$2</td>
<td>$0</td>
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<tr>
<td>Other Adjustments</td>
<td>SI671</td>
<td>$2,624</td>
<td>$455</td>
<td>$5,011</td>
<td>$6,954</td>
<td>N/A</td>
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<td>Ending Equity Capital (SC80)</td>
<td>SI680</td>
<td>$1,146,787</td>
<td>$1,118,436</td>
<td>$1,230,085</td>
<td>$1,253,178</td>
<td>$1,223,225</td>
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#### TRANSACTIONS WITH AFFILIATES

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<tr>
<td>Qtr Activity of Covered Transacts w/Affil Subj to Limits</td>
<td>SI750</td>
<td>$45</td>
<td>$-276</td>
<td>$100</td>
<td>$734</td>
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<td>Qtr Activity of Covered Transacts w/Affil Not Subj to Limits</td>
<td>SI760</td>
<td>$1,327</td>
<td>$1,320</td>
<td>$1,082</td>
<td>$6,184</td>
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#### MUTUAL FUNDS AND ANNUITIES

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<tr>
<td>Total Assets Managed of Proprietary Mutual Funds/Annuities</td>
<td>SI815</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Fee Inc from the Sale/Servicing of Mutual Funds/Annuities</td>
<td>SI860</td>
<td>$170</td>
<td>$1,354</td>
<td>$223</td>
<td>$240</td>
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#### AVERAGE MONTH-END BALANCES

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<tbody>
<tr>
<td>Total Assets</td>
<td>SI870</td>
<td>$12,520,674</td>
<td>$12,446,690</td>
<td>$12,282,201</td>
<td>$12,247,691</td>
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<tr>
<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
<td>SI875</td>
<td>$1,038,614</td>
<td>$1,156,879</td>
<td>$1,183,867</td>
<td>$1,404,117</td>
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<tr>
<td>Mortgage Loans and Mortgage-Backed Securities</td>
<td>SI880</td>
<td>$10,624,435</td>
<td>$10,455,465</td>
<td>$10,330,299</td>
<td>$7,283,582</td>
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<tr>
<td>Nonmortgage Loans</td>
<td>SI885</td>
<td>$231,761</td>
<td>$233,784</td>
<td>$226,393</td>
<td>$224,235</td>
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<td>Deposits and Excrows</td>
<td>SI890</td>
<td>$6,358,409</td>
<td>$6,407,991</td>
<td>$6,442,504</td>
<td>$6,480,166</td>
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<td>Total Borrowings</td>
<td>SI895</td>
<td>$4,801,110</td>
<td>$4,707,072</td>
<td>$4,384,774</td>
<td>$4,320,396</td>
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#### LOANS TO EXECUTIVE OFFICERS

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<tbody>
<tr>
<td>Number of Loans Made to Executive Officers During Quarter</td>
<td>SI900</td>
<td>4</td>
<td>3</td>
<td>3</td>
<td>8</td>
<td>6</td>
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<tr>
<td>Total Dollar Amount of Loans Made During Quarter</td>
<td>SI910</td>
<td>$343</td>
<td>$111</td>
<td>$194</td>
<td>$1,425</td>
<td>$650</td>
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<tr>
<td>Interest Charged on Loans Made During Quarter - Minimum</td>
<td>SI920</td>
<td>4.74</td>
<td>5.87</td>
<td>5.83</td>
<td>4.69</td>
<td>5.00</td>
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<tr>
<td>Interest Charged on Loans Made During Quarter - Maximum</td>
<td>SI930</td>
<td>4.79</td>
<td>5.87</td>
<td>5.83</td>
<td>4.75</td>
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### Schedule SQ --- Consolidated Supplemental Questions

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</thead>
<tbody>
<tr>
<td>Acquire assets by merger with another depository inst?</td>
<td>SQ100</td>
<td>Yes 0 0 0 1 0</td>
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<tr>
<td>1st time incl asset/liab from branch/bulk dep purch?</td>
<td>SQ110</td>
<td>Yes 0 0 0 1 1</td>
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<td></td>
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<tr>
<td>Change in Control of Association?</td>
<td>SQ130</td>
<td>Yes 0 0 0 0 0</td>
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<tr>
<td>Merger Accounted for under the Purchase Method?</td>
<td>SQ160</td>
<td>Yes 0 0 0 1 0</td>
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<tr>
<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>
<td>N/A</td>
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<tr>
<td>Fiscal Year-End</td>
<td>SQ270</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Nature of Work Code performed by CPA this fiscal year</td>
<td>SQ280</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Independent CPA Changed During Quarter?</td>
<td>SQ300</td>
<td>Yes 0 0 0 1 0</td>
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<tr>
<td>Any Outstanding Futures or Options Positions?</td>
<td>SQ310</td>
<td>Yes 0 0 0 0 0</td>
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<tr>
<td>Does Association Have Subchapter S in effect this year?</td>
<td>SQ320</td>
<td>2 2 2 2 2</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>
<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>
<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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<tr>
<td>Provide transactional Internet banking to customers?</td>
<td>SQ540</td>
<td>7 6 7 7 7</td>
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### Schedule FS --- Fiduciary and Related Services

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<tbody>
<tr>
<td>DOES YOUR INSTITUTION HAVE FIDUCIARY POWERS?</td>
<td>FS110</td>
<td>1 YES 1 YES 1 YES 1 YES 1 YES 1 YES</td>
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<td></td>
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<tr>
<td>DO YOU EXERCISE THE FIDUCIARY POWERS YOU HAVE BEEN GRANTED?</td>
<td>FS120</td>
<td>1 YES 1 YES 1 YES 1 YES 1 YES 1 YES</td>
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<tr>
<td>DO YOU HAVE ANY ACTIVITY TO REPORT ON THIS SCHEDULE?</td>
<td>FS130</td>
<td>1 YES 1 YES 1 YES 1 YES 1 YES 1 YES</td>
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### FIDUCIARY AND RELATED SERVICES

**Total Assets ($)** - Fiduciary, Custody & Safekeeping Accounts

<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>Managed Assets ($) - Total Fiduciary Accounts</td>
<td>FS20</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<tr>
<td>Personal Trust and Agency Accounts</td>
<td>FS210</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<tr>
<td>Retirement-related Trust and Agency Accounts - Total</td>
<td>SUB6100</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<td></td>
<td></td>
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<tr>
<td>Employee Benefit - Defined Contribution</td>
<td>FS220</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<tr>
<td>Employee Benefit - Defined Benefit</td>
<td>FS230</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<tr>
<td>Other Retirement Accounts</td>
<td>FS240</td>
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<tr>
<td>Corporate Trust and Agency Accounts</td>
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<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<tr>
<td>Investment Management Agency Accounts</td>
<td>FS260</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<tr>
<td>Other Fiduciary Accounts</td>
<td>FS270</td>
<td>0 $ 0 $ 0 $ 0 $ 0</td>
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<td>-----------------------------------------------------------------------------</td>
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<tr>
<td><strong>Managed Assets ($) - Assets Excl in OTS Assess Complex Comp</strong></td>
<td><strong>$155</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
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<tr>
<td>Nonmanaged Assets ($) - Total Fiduciary Accounts</td>
<td><strong>$125,101</strong></td>
<td><strong>$100,369</strong></td>
<td><strong>$88,007</strong></td>
<td><strong>$81,261</strong></td>
<td><strong>$72,190</strong></td>
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<td>Personal Trust and Agency Accounts</td>
<td><strong>$60,349</strong></td>
<td><strong>$40,744</strong></td>
<td><strong>$30,757</strong></td>
<td><strong>$27,876</strong></td>
<td><strong>$21,331</strong></td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
<td><strong>$64,752</strong></td>
<td><strong>$59,625</strong></td>
<td><strong>$57,250</strong></td>
<td><strong>$53,385</strong></td>
<td><strong>$50,859</strong></td>
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<td>Employee Benefit - Defined Contribution</td>
<td><strong>$5,013</strong></td>
<td><strong>$4,886</strong></td>
<td><strong>$4,816</strong></td>
<td><strong>$809</strong></td>
<td><strong>$770</strong></td>
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<td>Employee Benefit - Defined Benefit</td>
<td><strong>$49,447</strong></td>
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<td><strong>$45,317</strong></td>
<td><strong>$43,110</strong></td>
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<td>Other Retirement Accounts</td>
<td><strong>$10,292</strong></td>
<td><strong>$9,327</strong></td>
<td><strong>$7,386</strong></td>
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<td><strong>$6,979</strong></td>
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<td>Corporate Trust and Agency Accounts</td>
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<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
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<td>Other Fiduciary Accounts</td>
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<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
<td><strong>$0</strong></td>
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<tr>
<td><strong>Nonmanaged Assets ($) - Custody and Safekeeping Accounts</strong></td>
<td><strong>$2,106,046</strong></td>
<td><strong>$2,019,309</strong></td>
<td><strong>$1,763,208</strong></td>
<td><strong>$1,648,782</strong></td>
<td><strong>$1,472,543</strong></td>
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<td>Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex Comp</td>
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<td><strong>$0</strong></td>
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<td>Managed Assets (#) - Total Fiduciary Accounts</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td>Personal Trust and Agency Accounts</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<tr>
<td>Employee Benefit - Defined Contribution</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td>Employee Benefit - Defined Benefit</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td>Other Retirement Accounts</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td>Corporate Trust and Agency Accounts</td>
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<td><strong>0</strong></td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td>Other Fiduciary Accounts</td>
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<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
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<td><strong>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</strong></td>
<td><strong>5,640</strong></td>
<td><strong>5,421</strong></td>
<td><strong>4,702</strong></td>
<td><strong>3,924</strong></td>
<td><strong>3,626</strong></td>
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<tr>
<td><strong>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</strong></td>
<td><strong>$2,218</strong></td>
<td><strong>$0</strong></td>
<td><strong>$1,020</strong></td>
<td><strong>$478</strong></td>
<td><strong>$1,018</strong></td>
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<tr>
<td>YTD - Income - Total Gross Fiduciary &amp; Related Services</td>
<td><strong>$155</strong></td>
<td><strong>$0</strong></td>
<td><strong>$54</strong></td>
<td><strong>$38</strong></td>
<td><strong>$64</strong></td>
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<td>Personal Trust and Agency Accounts</td>
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### Schedule FS --- Fiduciary and Related Services

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<tr>
<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>$75</td>
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### FIDUCIARY MEMORANDA

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## Schedule CCR --- Consolidated Capital Requirement

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<td><strong>TIER 1 (CORE) CAPITAL REQUIREMENT</strong></td>
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<td>Equity Capital (SC80)</td>
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<td>Investments in and Advances to &quot;Nonincludable&quot; Subsidiaries</td>
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<td>Disallowed Servicing/Deferred Tax/Resid Interests/Othr Assets</td>
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<td>$397</td>
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<td>$1,128,847</td>
<td>$1,254,212</td>
<td>$1,256,146</td>
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<td>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</td>
<td>CCR40</td>
<td>$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>$3,275,662</td>
<td>$3,299,188</td>
<td>$3,531,663</td>
<td>$3,670,186</td>
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<tr>
<td>20% R/W Category - Claims on FHLBs</td>
<td>CCR435</td>
<td>$684,999</td>
<td>$744,043</td>
<td>$644,899</td>
<td>$692,395</td>
<td>$692,395</td>
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<tr>
<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
<td>$1,695</td>
<td>$1,709</td>
<td>$1,696</td>
<td>$3,649</td>
<td>$3,649</td>
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<tr>
<td>20% R/W Category - Other</td>
<td>CCR445</td>
<td>$615,920</td>
<td>$672,556</td>
<td>$823,914</td>
<td>$807,342</td>
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<tr>
<td>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</td>
<td>CCR40</td>
<td>$0</td>
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<td>20% Risk-Weight Total for R/B Capital (CCR455 x20%)</td>
<td>CCR45</td>
<td>$926,170</td>
<td>$951,504</td>
<td>$1,010,566</td>
<td>$1,045,501</td>
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<tr>
<td>50% R/W Category - Qualifying Single-Fam Residential Mtges</td>
<td>CCR460</td>
<td>$5,902,782</td>
<td>$5,770,628</td>
<td>$5,774,767</td>
<td>$5,324,357</td>
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<tr>
<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
<td>CCR465</td>
<td>$47,767</td>
<td>$47,172</td>
<td>$44,741</td>
<td>$50,605</td>
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<tr>
<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR470</td>
<td>$97,800</td>
<td>$107,161</td>
<td>$115,211</td>
<td>$99,647</td>
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<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>CCR475</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>50% R/W Category - Other</td>
<td>CCR480</td>
<td>$2,921</td>
<td>$1,601</td>
<td>$2,226</td>
<td>$1,219</td>
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<tr>
<td>50% R/W Category - Assets Total</td>
<td>CCR485</td>
<td>$6,051,270</td>
<td>$5,926,562</td>
<td>$5,936,945</td>
<td>$5,475,828</td>
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<tr>
<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td>CCR50</td>
<td>$3,025,639</td>
<td>$2,963,284</td>
<td>$2,968,476</td>
<td>$2,737,920</td>
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**Schedule CCR --- Consolidated Capital Requirement**

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<tbody>
<tr>
<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$1,648,991</td>
<td>$1,630,389</td>
<td>$1,466,378</td>
<td>$1,455,692</td>
<td>N/A</td>
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<tr>
<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$1,648,991</td>
<td>$1,630,389</td>
<td>$1,466,378</td>
<td>$1,455,692</td>
<td>$1,388,284</td>
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<tr>
<td>100% Risk-Weight Total for R/B Capital (CCR510 x 100%)</td>
<td>CCR55</td>
<td>$1,648,991</td>
<td>$1,630,389</td>
<td>$1,466,378</td>
<td>$1,455,692</td>
<td>$1,388,284</td>
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<tr>
<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>CCR605</td>
<td>$191</td>
<td>$155</td>
<td>$84</td>
<td>$64</td>
<td>$54</td>
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<td>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</td>
<td>CCR62</td>
<td>$2,388</td>
<td>$1,938</td>
<td>$1,050</td>
<td>$800</td>
<td>$675</td>
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<td>Assets to Risk-Weight</td>
<td>CCR64</td>
<td>$12,843,901</td>
<td>$12,840,351</td>
<td>$12,952,098</td>
<td>$12,616,614</td>
<td>$12,327,423</td>
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<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>CCR75</td>
<td>$5,605,186</td>
<td>$5,547,113</td>
<td>$5,446,464</td>
<td>$5,239,909</td>
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<td>Excess Allowances for Loan and Lease Losses</td>
<td>CCR530</td>
<td>$150</td>
<td>$193</td>
<td>$228</td>
<td>$186</td>
<td>$245</td>
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<td>Total Risk-Weighted Assets</td>
<td>CCR78</td>
<td>$5,605,036</td>
<td>$5,546,920</td>
<td>$5,446,236</td>
<td>$5,239,723</td>
<td>$5,072,908</td>
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<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>CCR80</td>
<td>$448,403</td>
<td>$443,753</td>
<td>$435,699</td>
<td>$419,177</td>
<td>$405,831</td>
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**CAPITAL & PROMPT CORRECTIVE ACTION RATIOS**

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<tr>
<th>Description</th>
<th>Line Item</th>
<th>Tier 1 (Core) Capital Ratio</th>
<th>Total Risk-Based Capital Ratio</th>
<th>Tier 1 Risk-Based Capital Ratio</th>
<th>Tangible Equity Ratio</th>
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<tbody>
<tr>
<td></td>
<td>CCR810</td>
<td>9.12%</td>
<td>20.59%</td>
<td>20.28%</td>
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<td>CCR820</td>
<td>8.92%</td>
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<td>10.01%</td>
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<td>22.68%</td>
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<td>CCR840</td>
<td>10.02%</td>
<td>23.97%</td>
<td>23.60%</td>
<td>10.02%</td>
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</tbody>
</table>

*Note*

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