### Schedule NS --- Optional Narrative Statement

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### Schedule SC --- Consolidated Statement of Condition

#### ASSETS

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# Schedule SC --- Consolidated Statement of Condition

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<td>All Other - Junior Liens</td>
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### Schedule SC --- Consolidated Statement of Condition

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<td>Other, Including Lease Receivables</td>
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<td><strong>General Valuation Allowances - Total</strong></td>
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<td>Deposits and Escrows - Total</td>
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<td>Fed Funds Purchased/Secs Sold Under Agreements to Repurchase</td>
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<td><strong>$51,851</strong></td>
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<td>Accrued Interest Payable - Deposits</td>
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<td>Accrued Interest Payable - Other</td>
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<td>Accrued Taxes</td>
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<td>Other Liabilities and Deferred Income</td>
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<td><strong>Total Liabilities</strong></td>
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<td><strong>$1,437,330</strong></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>Common Stock - Par Value</td>
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<td>Common Stock - Paid in Excess of Par</td>
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<td>Unrealized Gains (Losses) on Available-for-Sale Securities</td>
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<td>Other Components of Equity Capital</td>
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<td><strong>Total Liabilities, Minority Interest and Equity Capital</strong></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>3</td>
<td>Federal, State, or other taxes receivable</td>
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<td>Net deferred tax assets</td>
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#### Other Liability Codes

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<td>Nonrefundable loan fees received prior to closing</td>
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<td>Balances in U.S. Treasury tax and loan accounts</td>
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<td>Deferred gains from the sale of real estate</td>
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<td>The liability recorded for post-retirement benefit</td>
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<td>14</td>
<td>Unapplied loan payments received</td>
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<td>99</td>
<td>Other</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td><strong>QUARTERLY INCOME &amp; EXPENSES</strong></td>
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<td>Interest Income - Total</td>
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<td>Deposits and Investment Securities</td>
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<td>Mortgage-Backed Securities</td>
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<td>Mortgage Loans</td>
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<td>Consumer Loans and Leases</td>
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<td>Dividend Inc on Equity Investments Not Subj to FASB 115-Total</td>
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<td>Net Provision for Losses on Interest-Bearing Assets</td>
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<td>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</td>
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<td>Noninterest Income - Total</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td>All Personnel Compensation and Expense</td>
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<td><strong>Income (Loss) Before Income Taxes</strong></td>
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<td>$ 510</td>
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### Other Codes As of Dec 2004

#### Other Noninterest Income Codes

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<td>Net income(loss) from leased property</td>
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#### Other Noninterest Expense Codes

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<td><strong>YEAR TO DATE INCOME &amp; EXPENSES</strong></td>
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<td>YTD - Interest Income - Total</td>
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<td>YTD - Deposits and Investment Securities</td>
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<td>YTD - Mortgage-Backed Securities</td>
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<td>$278</td>
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<td>YTD - Mortgage Loans</td>
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<td>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</td>
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<td>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</td>
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<td>YTD - Escrows</td>
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<td>YTD - Advances from FHLBank</td>
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<td>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</td>
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<td>YTD - Other Borrowed Money</td>
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<td>YTD - Capitalized Interest</td>
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<td>YTD - Noninterest Income - Total</td>
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<td>YTD - Net Income (Loss) from Other - Total</td>
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<td>YTD - Sale of Assets Held for Sale and AFS Secs</td>
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<td>YTD - Operations &amp; Sale of Repossessed Assets</td>
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<td>YTD - LOCOM Adjustments Made to Assets Held for Sale</td>
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<td>YTD - Sale of Securities Held-to-Maturity</td>
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<td>YTD - Sale of Loans Held for Investment</td>
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### Schedule SO --- Consolidated Statement of Operations

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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 | $ 200 | $ 206 | $ 213 | $ 553 | 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     | $ 79  | $ 103 | $ 80  | $ 252 | $ 162 |
| Construction - Total                | SUB2030  | $ 6   | $ 4   | $ 0   | $ 0   | N/A |
| 1-4 Dwelling Units                  | VA420    | $ 6   | $ 4   | $ 0   | $ 0   | N/A |
| Multifamily (5 or more) Dwelling Units | VA430   | $ 0   | $ 4   | $ 0   | $ 0   | N/A |
| Nonresidential Property             | VA440    | $ 0   | $ 0   | $ 0   | $ 0   | $ 0   |
| Permanent - Total                   | SUB2041  | $ 73  | $ 99  | $ 80  | $ 252 | N/A |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA446 | $ 55  | $ 0   | $ 0   | $ 18  | $ 0   |
| 1-4 Dwelling Units - Secured by First Liens | VA456   | $ 18  | $ 29  | $ 65  | $ 173 | N/A |
| 1-4 Dwelling Units - Secured by Junior Liens | VA466   | $ 0   | $ 0   | $ 0   | $ 0   | $ 0   |
| Multifamily (5 or more) Dwelling Units | VA470   | $ 0   | $ 0   | $ 0   | $ 0   | N/A |
| Nonresidential Property (Except Land) | VA480   | $ 0   | $ 70  | $ 15  | $ 61  | $ 64 |
| Land                                  | VA490    | $ 0   | $ 0   | $ 0   | $ 0   | $ 0   |
| **Nonmortgage Loans - Total**        | VA56     | $ 121 | $ 103 | $ 133 | $ 297 | $ 289 |
| Commercial Loans                      | VA520    | $ 5   | $ 0   | $ 0   | $ 42  | $ 22 |
| Consumer Loans - Total                | SUB2061  | $ 116 | $ 103 | $ 133 | $ 255 | N/A |
| Loans on Deposits                     | VA510    | $ 0   | $ 0   | $ 0   | $ 0   | N/A |
| Home Improvement Loans                | VA516    | $ 3   | $ 5   | $ 2   | $ 2   | $ 0   |
| Education Loans                       | VA530    | $ 0   | $ 0   | $ 0   | $ 0   | $ 0   |
| Auto Loans                            | VA540    | $ 36  | $ 60  | $ 51  | $ 80  | $ 88 |
| Mobile Home Loans                     | VA550    | $ 0   | $ 0   | $ 16  | $ 99  | $ 14 |
### 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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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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

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

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### NONACCRUAL

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### Schedule LD --- Loan Data

#### HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE

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**Schedule LD --- Loan Data**

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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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### Schedule CC --- Consolidated Commitments and Contingencies

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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>Secured by Nonresidential</td>
<td>CF300</td>
<td>$ 0</td>
<td>$ 193</td>
<td>$ 207</td>
<td>$ 333</td>
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<tr>
<td><strong>Loans and Participations Sold - Total</strong></td>
<td>SUB3890</td>
<td>$ 17,199</td>
<td>$ 20,349</td>
<td>$ 19,923</td>
<td>$ 19,083</td>
<td>$ 39,870</td>
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<tr>
<td>Secured by 1-4 Dwelling Units</td>
<td>CF310</td>
<td>$ 17,199</td>
<td>$ 20,349</td>
<td>$ 19,923</td>
<td>$ 17,278</td>
<td>$ 38,587</td>
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<tr>
<td>Secured by Multifamily (5 or more) Dwelling Units</td>
<td>CF320</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td>Secured by Nonresidential</td>
<td>CF330</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 1,805</td>
<td>$ 1,283</td>
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<td><strong>Net Purchases (Sales) of Loans and Participations - Total</strong></td>
<td>SUB3885</td>
<td>$ -17,199</td>
<td>$ -20,156</td>
<td>$ -18,971</td>
<td>$ -18,558</td>
<td>$ -39,017</td>
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<td>Mortgage Loans - Cash Repayment of Principal</td>
<td>CF340</td>
<td>$ 54,483</td>
<td>$ 55,015</td>
<td>$ 71,283</td>
<td>$ 62,000</td>
<td>$ 63,585</td>
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<td>Mortgage Loans - Debits Less Credits Othr Than Repay of Prin</td>
<td>CF350</td>
<td>$ 15,170</td>
<td>$ 19,858</td>
<td>$ 12,644</td>
<td>$ 57,630</td>
<td>$ 23,009</td>
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<td>Mortgage Loans - Memo - Refinancing Loans</td>
<td>CF361</td>
<td>$ 22,344</td>
<td>$ 11,509</td>
<td>$ 24,766</td>
<td>$ 21,953</td>
<td>$ 23,684</td>
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<tr>
<td>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</td>
<td>SUB3906</td>
<td>$ 12,729</td>
<td>$ 15,369</td>
<td>$ 79,155</td>
<td>$ 26,802</td>
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<tr>
<td><strong>Nonmortgage Loans Closed or Purchased - Total</strong></td>
<td>SUB3910</td>
<td>$ 16,989</td>
<td>$ 24,906</td>
<td>$ 58,357</td>
<td>$ 94,197</td>
<td>$ 65,609</td>
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<tr>
<td>Commercial</td>
<td>CF390</td>
<td>$ 10,721</td>
<td>$ 18,097</td>
<td>$ 34,103</td>
<td>$ 80,427</td>
<td>$ 41,475</td>
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<td>Consumer</td>
<td>CF400</td>
<td>$ 6,268</td>
<td>$ 6,809</td>
<td>$ 24,254</td>
<td>$ 13,770</td>
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<td><strong>Nonmortgage Loans - Sales - Total</strong></td>
<td>SUB3915</td>
<td>$ 0</td>
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<td>$ 323</td>
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<td>Commercial</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>$16,989</td>
<td>$24,906</td>
<td>$58,357</td>
<td>$93,874</td>
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<td>Net Deposit Gain (Loss), Excluding Acquired Deposits</td>
<td>SUB3920</td>
<td>$-1,208</td>
<td>$40,122</td>
<td>$37,006</td>
<td>$17,343</td>
<td>$28,309</td>
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<td>New Deposits Received less Deposits Withdrawn</td>
<td>CF420</td>
<td>$-3,190</td>
<td>$35,855</td>
<td>$32,083</td>
<td>$12,814</td>
<td>$23,823</td>
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<td>Interest Credited to Deposits</td>
<td>CF430</td>
<td>$4,398</td>
<td>$4,267</td>
<td>$4,923</td>
<td>$4,529</td>
<td>$4,486</td>
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<td>Deposits Acquired, Net of Dispositions in Bulk Transactions</td>
<td>CF435</td>
<td>N/A</td>
<td>N/A</td>
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## Schedule DI --- Consolidated Deposit Information

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<tr>
<td>BALANCES - END OF QUARTER</td>
<td></td>
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<tr>
<td>Total Broker-Originated Deposits - Total</td>
<td>SUB4061</td>
<td>$0</td>
<td>$0</td>
<td>$97,025</td>
<td>$75,703</td>
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<td>Fully Insured</td>
<td>DI100</td>
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<td>$0</td>
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<td>Other</td>
<td>DI110</td>
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<tr>
<td>Deposits with Balances - $100,000 or Less</td>
<td>DI120</td>
<td>$619,840</td>
<td>$616,640</td>
<td>$827,874</td>
<td>$814,077</td>
<td>$806,702</td>
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<tr>
<td>Deposits with Balances - Greater than $100,000</td>
<td>DI130</td>
<td>$219,087</td>
<td>$221,263</td>
<td>$356,180</td>
<td>$326,297</td>
<td>$313,374</td>
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<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>83,881</td>
<td>83,806</td>
<td>108,380</td>
<td>108,053</td>
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<td>Balances of $100,000 or Less</td>
<td>DI150</td>
<td>82,622</td>
<td>82,569</td>
<td>106,800</td>
<td>106,526</td>
<td>107,141</td>
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<tr>
<td>Balances Greater than $100,000</td>
<td>DI160</td>
<td>1,259</td>
<td>1,237</td>
<td>1,580</td>
<td>1,527</td>
<td>1,517</td>
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<td>IRA/Keogh Accounts</td>
<td>DI200</td>
<td>$63,948</td>
<td>$64,537</td>
<td>$82,925</td>
<td>$80,747</td>
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<td>Uninsured Deposits</td>
<td>DI210</td>
<td>$147,657</td>
<td>$141,686</td>
<td>$180,201</td>
<td>$167,633</td>
<td>$168,692</td>
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<td>Preferred Deposits</td>
<td>DI220</td>
<td>$2,805</td>
<td>$4,272</td>
<td>$3,119</td>
<td>$3,673</td>
<td>$2,244</td>
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<td>Deposits &amp; Escrows - Transaction Accts(Incl Demand Deposits)</td>
<td>DI310</td>
<td>$316,724</td>
<td>$319,642</td>
<td>$396,744</td>
<td>$380,979</td>
<td>$380,979</td>
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<td>Deposits &amp; Escrows - Money Market Deposit Accounts</td>
<td>DI320</td>
<td>$56,636</td>
<td>$60,253</td>
<td>$80,650</td>
<td>$80,324</td>
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<td>Deposits &amp; Escrows - Passbook Accts (Incl Nondemand Escrows)</td>
<td>DI330</td>
<td>$147,510</td>
<td>$155,433</td>
<td>$174,300</td>
<td>$168,435</td>
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<td>Deposits &amp; Escrows - Time Deposits</td>
<td>DI340</td>
<td>$318,056</td>
<td>$302,573</td>
<td>$532,363</td>
<td>$510,638</td>
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<td>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</td>
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<tr>
<td>Non-Interest-Bearing Demand Deposits</td>
<td>DI610</td>
<td>$40,083</td>
<td>$49,599</td>
<td>$88,240</td>
<td>$78,340</td>
<td>$82,286</td>
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<tr>
<td>Outstd Checks Drawn Against FHLBs &amp; FRBs Not Incl in SC710</td>
<td>DI620</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Deposits of Consolidated Subs - Demand Deposits</td>
<td>DI640</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Deposits of Consolidated Subs - Time and Savings Deposits</td>
<td>DI650</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Adj to Deposits for Depository Inst Invest Contracts &amp; IBFs</td>
<td>DI700</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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### Schedule DI --- Consolidated Deposit Information

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<tr>
<td>Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs</td>
<td>DI710</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>N/A</td>
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<tr>
<td>Adjustments to Demand Deposits (including escrows)</td>
<td>DI720</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>N/A</td>
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<tr>
<td>Adjustment to Time and Savings Deposits (including escrows)</td>
<td>DI730</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>N/A</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>$5,518</td>
<td>$ 0</td>
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<td>Amt of purch/acq deps in DI740 attributed to secondary fund</td>
<td>DI750</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td>Total deposits sold or transferred during the quarter</td>
<td>DI760</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$5,518</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td>MISCELLANEOUS DATA</td>
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<tr>
<td>Number of Full-time Equivalent Employees</td>
<td>SI370</td>
<td>346</td>
<td>361</td>
<td>545</td>
<td>540</td>
<td>542</td>
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<tr>
<td>Assets Held in Trading Accounts</td>
<td>SI375</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td>Available-for-Sale Securities</td>
<td>SI385</td>
<td>$98,457</td>
<td>$99,099</td>
<td>$169,473</td>
<td>$166,719</td>
<td>$149,544</td>
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<tr>
<td>Assets Held for Sale</td>
<td>SI387</td>
<td>$ 637</td>
<td>$ 1,171</td>
<td>$ 1,162</td>
<td>$ 938</td>
<td>$ 488</td>
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<tr>
<td>Loans Serviced for Others</td>
<td>SI390</td>
<td>$445,967</td>
<td>$445,614</td>
<td>$510,716</td>
<td>$516,165</td>
<td>$518,141</td>
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<td>RESIDUAL INTERESTS</td>
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<tr>
<td>Residual Interests in the Form of Interest-Only Strips</td>
<td>SI402</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td>Other Residual Interests</td>
<td>SI404</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>QUALIFIED THRIFT LENDER TEST</td>
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<tr>
<td>Actual Thrift Investment Percentage - First month of Qtr</td>
<td>SI581</td>
<td>84.91%</td>
<td>83.36%</td>
<td>84.17%</td>
<td>84.73%</td>
<td>85.51%</td>
</tr>
<tr>
<td>Actual Thrift Investment Percentage - Second month of Qtr</td>
<td>SI582</td>
<td>85.32%</td>
<td>83.43%</td>
<td>83.81%</td>
<td>84.54%</td>
<td>85.31%</td>
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<tr>
<td>Actual Thrift Investment Percentage - Third month of Qtr</td>
<td>SI583</td>
<td>85.10%</td>
<td>84.21%</td>
<td>83.93%</td>
<td>84.59%</td>
<td>85.04%</td>
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<td>IRS DOMESTIC BUILDING AND LOAN TEST</td>
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<tr>
<td>Percent of Assets Test</td>
<td>SI585</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
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<td>Do you meet the DBLA business operations test?</td>
<td>SI586</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
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<td>Aggregate Investment in Service Corporations</td>
<td>SI588</td>
<td>$ 255</td>
<td>$ 253</td>
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<td>$ 1,401</td>
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<td>CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS &amp; RELATED INTEREST</td>
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<td>Aggregate amount of all extensions of credit</td>
<td>SI590</td>
<td>$10,511</td>
<td>$10,278</td>
<td>$12,788</td>
<td>$12,254</td>
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<tr>
<td>No. of exec officers.. with credit &gt; $500K/5% unimpaired cap</td>
<td>SI595</td>
<td>21</td>
<td>23</td>
<td>23</td>
<td>75</td>
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<td>RECONCILIATION OF EQUITY CAPITAL</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td><strong>Beginning Equity Capital</strong></td>
<td>SI600</td>
<td>$ 120,317</td>
<td>$ 119,241</td>
<td>$ 160,546</td>
<td>$ 155,937</td>
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<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
<td>$ 2,249</td>
<td>$ 510</td>
<td>$ 3,816</td>
<td>$ 4,520</td>
<td>$ 1,495</td>
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<td>Dividends Declared - Preferred Stock</td>
<td>SI620</td>
<td>$ 0</td>
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<td>Dividends Declared - Common Stock</td>
<td>SI630</td>
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<td>$ 0</td>
<td>$ 900</td>
<td>$ 0</td>
<td>$ 1,450</td>
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<td>Stock Issued</td>
<td>SI640</td>
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<td>Stock Retired</td>
<td>SI650</td>
<td>$ 0</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
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<td>New Basis Accounting Adjustments</td>
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<td>Other Comprehensive Income</td>
<td>SI662</td>
<td>$ 879</td>
<td>$ 566</td>
<td>$-2,725</td>
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<td>Prior Period Adjustments</td>
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<td>Other Adjustments</td>
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<td>$ 0</td>
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<td><strong>Ending Equity Capital (SC80)</strong></td>
<td>SI680</td>
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<td>$ 120,317</td>
<td>$ 160,737</td>
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### TRANSACTIONS WITH AFFILIATES

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<td>Qtr Activity of Covered Transacts w/Affil Subj to Limits</td>
<td>SI750</td>
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<td>$ 0</td>
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<td>Qtr Activity of Covered Transacts w/Affil Not Subj to Limits</td>
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### MUTUAL FUNDS AND ANNUITIES

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<td>Total Assets Managed of Proprietary Mutual Funds/Annuities</td>
<td>SI815</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 121</td>
<td>$ 256</td>
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<td>Fee Inc from the Sale/Servicing of Mutual Funds/Annuities</td>
<td>SI860</td>
<td>$ 57</td>
<td>$ 12</td>
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### AVERAGE MONTH-END BALANCES

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<td>Total Assets</td>
<td>SI870</td>
<td>$ 1,140,302</td>
<td>$ 1,124,942</td>
<td>$ 1,613,264</td>
<td>$ 1,571,266</td>
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<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
<td>SI875</td>
<td>$ 134,314</td>
<td>$ 128,912</td>
<td>$ 152,039</td>
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<td>Mortgage Loans and Mortgage-Backed Securities</td>
<td>SI880</td>
<td>$ 841,565</td>
<td>$ 828,077</td>
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<td>Nonmortgage Loans</td>
<td>SI885</td>
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<td>$ 102,864</td>
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<td>$ 247,955</td>
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<td>Deposits and Escrows</td>
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<td>Total Borrowings</td>
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<td>$ 167,279</td>
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### LOANS TO EXECUTIVE OFFICERS

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<td>Number of Loans Made to Executive Officers During Quarter</td>
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<td>Total Dollar Amount of Loans Made During Quarter</td>
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<td>$ 1,004</td>
<td>$ 18</td>
<td>$ 92</td>
<td>$ 202</td>
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<td>Interest Charged on Loans Made During Quarter - Minimum</td>
<td>SI920</td>
<td>6.00</td>
<td>6.50</td>
<td>6.75</td>
<td>5.00</td>
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<td>Interest Charged on Loans Made During Quarter - Maximum</td>
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<td>8.88</td>
<td>6.50</td>
<td>6.75</td>
<td>5.50</td>
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### Schedule SQ --- Consolidated Supplemental Questions

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<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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<td>Acquire assets by merger with another depository inst?</td>
<td>SQ100</td>
<td>0</td>
<td>0</td>
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<td>1st time incl asset/liab from branch/bulk dep purch?</td>
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<td>Change in Control of Association?</td>
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<td>Date of Reorganization for Push-down Accounting</td>
<td>SQ170</td>
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<td>Fiscal Year-End</td>
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<td>Nature of Work Code performed by CPA this fiscal year</td>
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<td>Any Outstanding Futures or Options Positions?</td>
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<td>Does Association Have Subchapter S in effect this year?</td>
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<td>If consol in another TFR, docket # of Parent Svgs Assn</td>
<td>SQ410</td>
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<td>If consol in Call Report, FDIC Cert # of Parent Bank</td>
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<td>If Internet web page, Main Internet Page Address</td>
<td>SQ530</td>
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<td>Provide transactional Internet banking to customers?</td>
<td>SQ540</td>
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### Schedule FS --- Fiduciary and Related Services

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<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
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<td>Does your institution have fiduciary powers?</td>
<td>FS120</td>
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<td>0 [Yes]</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
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<td>Do you exercise the fiduciary powers you have been granted?</td>
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<td>0 [Yes]</td>
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<td>Do you have any activity to report on this schedule?</td>
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### FIDUCIARY AND RELATED ASSETS

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<td>Total Assets ($) - Fiduciary, Custody &amp; Safekeeping Accounts</td>
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### Schedule FS --- Fiduciary and Related Services

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**FIDUCIARY MEMORANDA**

**Managed Assets in Personal Trust and Agency Accounts - Total**

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**FIDUCIARY MEMORANDA**

**Managed Assets in Personal Trust and Agency Accounts - Total**

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### Schedule FS --- Fiduciary and Related Services

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**Tier 1 (Core) Capital Requirement**

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<td>$-5,091</td>
<td>$-2,584</td>
<td>$-6,444</td>
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<td>Qualifying Intangible Assets</td>
<td>CCR285</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Other</td>
<td>CCR290</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>N/A</td>
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<tr>
<td>Adjusted Total Assets</td>
<td>CCR25</td>
<td>$1,137,126</td>
<td>$1,125,677</td>
<td>$1,635,931</td>
<td>$1,590,642</td>
<td>$1,559,335</td>
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<td>Tier 1 (Core) Capital Requirement (CCR25*4%)</td>
<td>CCR27</td>
<td>$44,741</td>
<td>$44,315</td>
<td>$65,215</td>
<td>$63,408</td>
<td>$62,159</td>
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<tr>
<td><strong>Total Risk-Based Capital Requirement</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Tier 1 (Core) Capital</td>
<td>CCR30</td>
<td>$118,570</td>
<td>$115,953</td>
<td>$157,739</td>
<td>$155,485</td>
<td>$150,929</td>
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<tr>
<td>Tier 2 Capital - Unrealized Gains on AFS Equity Securities</td>
<td>CCR302</td>
<td>$2,934</td>
<td>$2,209</td>
<td>$2,121</td>
<td>$2,027</td>
<td>$2,300</td>
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<tr>
<td>Tier 2 Capital - Qualifying Sub Debt &amp; Redeem Preferred Stock</td>
<td>CCR310</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Description</td>
<td>CCR40</td>
<td>CCR430</td>
<td>CCR435</td>
<td>CCR440</td>
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<tr>
<td>Tier 2 Capital - Other Equity Instruments</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Tier 2 Capital - Allowances for Loan and Lease Losses</td>
<td>$8,595</td>
<td>$8,567</td>
<td>$12,717</td>
<td>$12,253</td>
<td>$12,067</td>
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<td>Tier 2 Capital - Other</td>
<td>$164</td>
<td>$159</td>
<td>$142</td>
<td>$121</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Tier 2 (Supplementary) Capital</td>
<td>$11,693</td>
<td>$10,935</td>
<td>$14,980</td>
<td>$14,401</td>
<td>$14,367</td>
<td>$14,367</td>
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<tr>
<td>Allowable Tier 2 (Supplementary) Capital</td>
<td>$11,693</td>
<td>$10,935</td>
<td>$14,980</td>
<td>$14,401</td>
<td>$14,367</td>
<td>$14,367</td>
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<tr>
<td>Equity Investments &amp; Other Assets Required to be Deducted</td>
<td>$19,734</td>
<td>$18,102</td>
<td>$20,708</td>
<td>$21,142</td>
<td>$17,528</td>
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<tr>
<td>Deduction for Low-Level Recourse and Residual Interests</td>
<td>$338</td>
<td>$338</td>
<td>$328</td>
<td>$328</td>
<td>$322</td>
<td>$322</td>
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<tr>
<td><strong>Total Risk-Based Capital</strong></td>
<td><strong>$110,191</strong></td>
<td><strong>$108,448</strong></td>
<td><strong>$151,683</strong></td>
<td><strong>$148,416</strong></td>
<td><strong>$147,446</strong></td>
<td><strong>$147,446</strong></td>
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<tr>
<td><strong>$0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</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>20% R/W Category - Claims on FHLBs</td>
<td>$27,984</td>
<td>$26,400</td>
<td>$50,871</td>
<td>$51,542</td>
<td>$64,451</td>
<td>$52,997</td>
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<tr>
<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>$504</td>
<td>$510</td>
<td>$504</td>
<td>$510</td>
<td>$503</td>
<td>$503</td>
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<tr>
<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>$11,042</td>
<td>$11,026</td>
<td>$12,766</td>
<td>$10,820</td>
<td>$17,887</td>
<td>$17,887</td>
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<tr>
<td>20% R/W Category - Other</td>
<td>$12,000</td>
<td>$12,418</td>
<td>$36,360</td>
<td>$41,638</td>
<td>$36,457</td>
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<tr>
<td>20% R/W Category - Assets Total</td>
<td>$55,747</td>
<td>$82,583</td>
<td>$93,235</td>
<td>$81,020</td>
<td>$81,576</td>
<td>$81,576</td>
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<tr>
<td><strong>20% Risk-Weight Total for R/B Capital (CCR455 x 20%)</strong></td>
<td><strong>$11,150</strong></td>
<td><strong>$14,787</strong></td>
<td><strong>$29,354</strong></td>
<td><strong>$31,853</strong></td>
<td><strong>$30,439</strong></td>
<td><strong>$30,439</strong></td>
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<tr>
<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
<td>$7,160</td>
<td>$4,445</td>
<td>$25,175</td>
<td>$23,677</td>
<td>$76,964</td>
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<tr>
<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$124</td>
<td>$124</td>
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<tr>
<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>50% R/W Category - Other</td>
<td>$604</td>
<td>$340</td>
<td>$163</td>
<td>$262</td>
<td>$649</td>
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<tr>
<td>50% R/W Category - Assets Total</td>
<td>$449,425</td>
<td>$440,560</td>
<td>$568,728</td>
<td>$541,408</td>
<td>$542,124</td>
<td>$542,124</td>
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<tr>
<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td><strong>$224,715</strong></td>
<td><strong>$220,281</strong></td>
<td><strong>$279,367</strong></td>
<td><strong>$270,706</strong></td>
<td><strong>$271,064</strong></td>
<td><strong>$271,064</strong></td>
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</tbody>
</table>
### Schedule CCR — Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$ 28,227</td>
<td>$ 26,114</td>
<td>$ 24,537</td>
<td>$ 44,456</td>
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<tr>
<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$ 549,312</td>
<td>$ 548,646</td>
<td>$ 868,482</td>
<td>$ 817,885</td>
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<tr>
<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$ 577,539</td>
<td>$ 574,760</td>
<td>$ 893,019</td>
<td>$ 862,341</td>
<td>$ 839,072</td>
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<tr>
<td>100% Risk-Weight Total for R/B Capital (CCR510x100%)</td>
<td>CCR55</td>
<td>$ 577,539</td>
<td>$ 574,760</td>
<td>$ 893,019</td>
<td>$ 862,341</td>
<td>$ 839,072</td>
</tr>
<tr>
<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>CCR605</td>
<td>$ 0</td>
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<td>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</td>
<td>CCR62</td>
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<tr>
<td>Assets to Risk-Weight</td>
<td>CCR64</td>
<td>$ 1,180,925</td>
<td>$ 1,171,839</td>
<td>$ 1,691,747</td>
<td>$ 1,644,040</td>
<td>$ 1,614,972</td>
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<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>CCR75</td>
<td>$ 813,401</td>
<td>$ 809,828</td>
<td>$ 1,201,738</td>
<td>$ 1,164,899</td>
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<tr>
<td>Excess Allowances for Loan and Lease Losses</td>
<td>CCR530</td>
<td>$ 4,587</td>
<td>$ 5,154</td>
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<td>$ 5,030</td>
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<tr>
<td>Total Risk-Weighted Assets</td>
<td>CCR78</td>
<td>$ 808,814</td>
<td>$ 804,674</td>
<td>$ 1,196,553</td>
<td>$ 1,159,869</td>
<td>$ 1,135,642</td>
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<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>CCR80</td>
<td>$ 64,705</td>
<td>$ 64,372</td>
<td>$ 95,724</td>
<td>$ 92,789</td>
<td>$ 90,851</td>
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</table>

**CAPITAL & PROMPT CORRECTIVE ACTION RATIOS**

| Tier (Core) Capital Ratio                                                 | CCR810    | 10.43%         | 10.30%         | 9.64%          | 9.77%          | 9.68%          |
| Total Risk-Based Capital Ratio                                            | CCR820    | 13.62%         | 13.48%         | 12.68%         | 12.80%         | 12.98%         |
| Tier 1 Risk-Based Capital Ratio                                           | CCR830    | 14.62%         | 14.37%         | 13.16%         | 13.38%         | 13.26%         |
| Tangible Equity Ratio                                                     | CCR840    | 10.43%         | 10.30%         | 9.64%          | 9.77%          | 9.68%          |

*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.