### TFR Industry Aggregate Report

#### Frozen Aggregated Data

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<tr>
<td>Frozen Aggregated Data ($Thousands)</td>
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<tr>
<td>Total</td>
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#### Schedule SC --- Consolidated Statement of Condition

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<tr>
<td><strong>ASSETS</strong></td>
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<td>Other Investment Securities</td>
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<td><strong>Mortgage-Backed Securities - Gross</strong></td>
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<td>Pass-Through - Total</td>
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<td>Insured/Guaranteed by U.S. Agency/Sponsored Enterprise</td>
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<td>Other Mortgage-Backed Securities (Excluding Bonds) - Total</td>
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<td>$7,964,427</td>
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<td>Issued or Guaranteed by FNMA, FHLMC, or GNMA</td>
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<td>Accrued Interest Receivable</td>
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<td>$38,878</td>
<td>$41,778</td>
<td>$44,998</td>
<td>$46,365</td>
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## Schedule SC --- Consolidated Statement of Condition

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<td>General Valuation Allowances</td>
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<td>Mortgage Loans - Gross</td>
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<td>Mortgage Loans - Total</td>
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<td>34,125,990</td>
<td>33,323,113</td>
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<td>Construction Loans - Total</td>
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<td>Residential - Total</td>
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<td>1-4 Dwelling Units</td>
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<td>321,955</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential Property</td>
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<td>Permanent Loans - Total</td>
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<td>Revolving Open-End Loans</td>
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<td>All Other - First Liens</td>
<td>SC254</td>
<td>18,885,707</td>
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<td>All Other - Junior Liens</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Consumer Loans - Total</td>
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<td>Auto Loans</td>
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<td>Mobile Home Loans</td>
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<td>Credit Cards</td>
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<td>Other, Including Lease Receivables</td>
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<td>Allowance for Loan and Lease Losses</td>
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<td>Office Premises and Equipment</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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### Schedule SC --- Consolidated Statement of Condition

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<td>Total Assets - Gross</td>
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#### LIABILITIES

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<td>Advances from FHLBank</td>
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<tr>
<td>Fed Funds Purchased/Secs Sold Under Agreements to Repurchase</td>
<td>SC730</td>
<td>$ 7,005,976</td>
<td>$ 7,504,615</td>
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<td>Mortgage Collateralized Securities Issued - Total</td>
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<td>CMOs (Including REMICs)</td>
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<td>Other Borrowings</td>
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#### Other Liabilities - Total

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<td>Accrued Interest Payable - Deposits</td>
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<td>$ 10,825</td>
<td>$ 9,382</td>
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<td>Accrued Interest Payable - Other</td>
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<td>$ 47,963</td>
<td>$ 50,466</td>
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<td>Accrued Taxes</td>
<td>SC776</td>
<td>$ 49,897</td>
<td>$ 60,506</td>
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<td>Accounts Payable</td>
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<td>$ 116,860</td>
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<td>Deferred Income Taxes</td>
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<td>$ 4,573</td>
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<td>Other Liabilities and Deferred Income</td>
<td>SC796</td>
<td>$ 224,585</td>
<td>$ 204,102</td>
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<td>Total Liabilities</td>
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<td>$ 49,169,276</td>
<td>$ 49,200,613</td>
<td>$ 49,419,707</td>
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### Schedule SC --- Consolidated Statement of Condition

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<td>Minority Interest</td>
<td>SC800</td>
<td>$ 999</td>
<td>$ 920</td>
<td>$ 726</td>
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<td><strong>EQUITY CAPITAL</strong></td>
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<td>Equity Capital - Total</td>
<td>SC80</td>
<td>$ 5,814,159</td>
<td>$ 5,816,670</td>
<td>$ 5,912,184</td>
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<td>$ 5,179,432</td>
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<td>Stock - Total</td>
<td>SUB0311</td>
<td>$ 3,492,502</td>
<td>$ 3,480,497</td>
<td>$ 3,466,604</td>
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<td>Perpetual Preferred Stock - Cumulative</td>
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<td>Perpetual Preferred Stock - Noncumulative</td>
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<td>Unrealized Gains (Losses) on Available-for-Sale Securities</td>
<td>SC860</td>
<td>$- 111,592</td>
<td>$- 78,412</td>
<td>$- 37,489</td>
<td>$- 99,104</td>
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<td>Gains (Losses) on Cash Flow Hedges</td>
<td>SC865</td>
<td>$ 0</td>
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<td>Other</td>
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<td>$- 550</td>
<td>$- 2,473</td>
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<td>Retained Earnings</td>
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<td>$ 2,489,802</td>
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<td>$ 2,542,983</td>
<td>$ 2,452,122</td>
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<td>Other Components of Equity Capital</td>
<td>SC891</td>
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<td>$- 56,418</td>
<td>$- 57,441</td>
<td>$- 55,026</td>
<td>$- 51,882</td>
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<td><strong>Total Liabilities, Minority Interest and Equity Capital</strong></td>
<td>SC90</td>
<td>$ 55,025,072</td>
<td>$ 54,986,866</td>
<td>$ 55,113,523</td>
<td>$ 55,153,939</td>
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Other Codes As of Dec 2005

### Other Asset Codes

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<td>2</td>
<td>Accrued Federal Home Loan Bank dividends</td>
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<td>Federal, State, or other taxes receivable</td>
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<td>4</td>
<td>Net deferred tax assets</td>
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<td>Prepaid deposit insurance premiums</td>
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<td>7</td>
<td>Prepaid expenses</td>
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<td>8</td>
<td>Deposits for utilities and other services</td>
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<td>9</td>
<td>Advances for loans serviced for others</td>
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<td>14</td>
<td>Other noninterest-bearing short-term accounts recv</td>
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<td>99</td>
<td>Other</td>
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### Other Liability Codes

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<td>4</td>
<td>Nonrefundable loan fees received prior to closing</td>
<td>5</td>
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<td>7</td>
<td>Deferred gains from the sale of real estate</td>
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<td>10</td>
<td>Amounts due brokers for unsettled transactions</td>
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<td>11</td>
<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>16</td>
<td>Recourse loan liability</td>
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<td>Noninterest-bearing payables to Hold Co/Affiliates</td>
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<td>18</td>
<td>Litigation reserves</td>
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<td>99</td>
<td>Other</td>
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<td>$46,252</td>
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***** PUBLIC *****
**Schedule SO --- Consolidated Statement of Operations**

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td><strong>QUARTERLY INCOME &amp; EXPENSES</strong></td>
<td>SO11</td>
<td>$ 686,938</td>
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<td>Deposits and Investment Securities</td>
<td>SO115</td>
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<td>$ 46,384</td>
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<td>$ 39,739</td>
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<td>Mortgage-Backed Securities</td>
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<td>Mortgage Loans</td>
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<td>$ 470,462</td>
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<td>Nonmortgage Loans - Total</td>
<td>SUB0950</td>
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<td>$ 37,900</td>
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<td>$ 34,443</td>
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<td>Commercial Loans and Leases</td>
<td>SO160</td>
<td>$ 23,386</td>
<td>$ 22,042</td>
<td>$ 20,574</td>
<td>$ 18,165</td>
<td>$ 16,560</td>
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<td>Consumer Loans and Leases</td>
<td>SO171</td>
<td>$ 16,238</td>
<td>$ 15,858</td>
<td>$ 15,062</td>
<td>$ 16,278</td>
<td>$ 15,061</td>
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<td>Dividend Inc on Equity Investmnts Not Subj to FASB115-Total</td>
<td>SO18</td>
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<td>Federal Home Loan Bank Stock</td>
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<td>Interest Expense - Total</td>
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<td>Deposits</td>
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<td>Escrows</td>
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<td>Advances from FHLBank</td>
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<td>$ 44,816</td>
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<td>Subordinated Debentures (Incl Mandatory Convertible Secs)</td>
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<td>Mortgage Collateralized Securities Issued</td>
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<td>Other Borrowed Money</td>
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<td>$ 70,443</td>
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<td>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</td>
<td>SO312</td>
<td>$ 376,054</td>
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<td>$ 389,334</td>
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<td>Net Provision for Losses on Interest-Bearing Assets</td>
<td>SO321</td>
<td>$ 2,997</td>
<td>$ - 7,480</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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<td>Mortgage Loan Serving Fees</td>
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<td>Other Fees and Charges</td>
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<td>Net Income (Loss) from Other - Total</td>
<td>SUB0451</td>
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<td>Sale of Assets Held for Sale and Aвлor-For-Sale Secs</td>
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<td>$ - 664</td>
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<td>Operations &amp; Sale of Repossessed Assets</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td>$ 95</td>
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<td>Trading Assets (Realized and Unrealized)</td>
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<td>Office Occupancy and Equipment Expense</td>
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<td>Marketing and Other Professional Services</td>
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<td>Loan Servicing Fees</td>
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<td>Goodwill and Other Intangibles Expense</td>
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<td>SO581</td>
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<td>Other Noninterest Expense Detail - Amount #1</td>
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<td>Other Noninterest Expense Detail - Code #2</td>
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<td>Income (Loss) Before Income Taxes</td>
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<td>$ 226,727</td>
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<td>Income Taxes - Total</td>
<td>SO71</td>
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<td>Inc/Loss Before Extraord Items/Effects of Accounting Changes</td>
<td>SO81</td>
<td>$ 148,448</td>
<td>$ 162,967</td>
<td>$ 155,036</td>
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<td>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</td>
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<td>Net Income (Loss)</td>
<td>SO91</td>
<td>$ 148,448</td>
<td>$ 162,977</td>
<td>$ 155,036</td>
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### Other Codes As of Dec 2005

#### Other Noninterest Income Codes

<table>
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<tr>
<th>Code</th>
<th>Description</th>
<th>Count</th>
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<tr>
<td>4</td>
<td>Net income(loss) from leasing or subleasing space</td>
<td>11</td>
<td>$1,186</td>
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<td>5</td>
<td>Net income(loss) from real estate held for invest</td>
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<td>6</td>
<td>Net income(loss)-equity invest in uncons sub org</td>
<td>2</td>
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<td>7</td>
<td>Net income(loss) from leased property</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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#### Other Noninterest Expense Codes

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<td>1</td>
<td>Deposit Insurance Premiums</td>
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<td>OTS assessments</td>
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<tr>
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<td>Supervisory examination fees</td>
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<td>Office supplies, printing, and postage</td>
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<td>8</td>
<td>Telephone, including data lines</td>
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<td>9</td>
<td>Loan origination expense</td>
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<td>10</td>
<td>ATM expense</td>
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<td>12</td>
<td>Acquisition and organization costs</td>
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<td>Misc taxes other than income &amp; real estate</td>
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<td>14</td>
<td>Losses from fraud</td>
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<td>Web site expenses</td>
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<td>Charitable contributions</td>
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<td>99</td>
<td>Other</td>
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<td>$9,273</td>
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### Schedule SO --- Consolidated Statement of Operations

<table>
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<tr>
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<tr>
<td><strong>YEAR TO DATE INCOME &amp; EXPENSES</strong></td>
<td></td>
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<td><strong>YTD - Interest Income - Total</strong></td>
<td>Y_SO11</td>
<td>$ 2,679,742</td>
<td>$ 1,992,804</td>
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<td>YTD - Deposits and Investment Securities</td>
<td>Y_SO115</td>
<td>$ 177,430</td>
<td>$ 130,572</td>
<td>$ 84,188</td>
<td>$ 39,739</td>
<td>$ 136,969</td>
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<td>YTD - Mortgage-Backed Securities</td>
<td>Y_SO125</td>
<td>$ 501,186</td>
<td>$ 387,171</td>
<td>$ 266,109</td>
<td>$ 136,212</td>
<td>$ 506,603</td>
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<td>YTD - Mortgage Loans</td>
<td>Y_SO141</td>
<td>$ 1,853,523</td>
<td>$ 1,367,082</td>
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<td>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</td>
<td>Y_SO160</td>
<td>$ 84,167</td>
<td>$ 60,781</td>
<td>$ 38,739</td>
<td>$ 18,165</td>
<td>$ 54,087</td>
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<td>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</td>
<td>Y_SO171</td>
<td>$ 63,436</td>
<td>$ 47,198</td>
<td>$ 31,340</td>
<td>$ 16,278</td>
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<td><strong>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</strong></td>
<td>Y_SO18</td>
<td>$ 16,944</td>
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<td>$ 7,362</td>
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<td>YTD - Federal Home Loan Bank Stock</td>
<td>Y_SO181</td>
<td>$ 16,879</td>
<td>$ 12,002</td>
<td>$ 7,356</td>
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<td>YTD - Other</td>
<td>Y_SO185</td>
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<td><strong>YTD - Interest Expense - Total</strong></td>
<td>Y_SO21</td>
<td>$ 1,162,661</td>
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<td>$ 550,712</td>
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<td>YTD - Deposits</td>
<td>Y_SO215</td>
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<td>YTD - Escrows</td>
<td>Y_SO225</td>
<td>$ 661</td>
<td>$ 500</td>
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<td>$ 131</td>
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<td>YTD - Advances from FHLBank</td>
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<td>$ 188,937</td>
<td>$ 135,446</td>
<td>$ 88,813</td>
<td>$ 43,997</td>
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<td>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</td>
<td>Y_SO240</td>
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<td>YTD - Mortgage Collateralized Securities Issued</td>
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<td>YTD - Other Borrowed Money</td>
<td>Y_SO260</td>
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<td>YTD - Capitalized Interest</td>
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<td><strong>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO312</td>
<td>$ 1,534,025</td>
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<td>$ 773,646</td>
<td>$ 384,312</td>
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<td>YTD - Net Provision for Losses on Interest-Bearing Assets</td>
<td>Y_SO321</td>
<td>$ - 1,794</td>
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<td>$ 2,689</td>
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<td><strong>YTD - Net Int Inc(Exp) Alt Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO332</td>
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<tr>
<td><strong>YTD - Noninterest Income - Total</strong></td>
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<td>$ 339,252</td>
<td>$ 253,900</td>
<td>$ 159,407</td>
<td>$ 80,873</td>
<td>$ 287,372</td>
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<td>YTD - Mortgage Loan Serving Fees</td>
<td>Y_SO410</td>
<td>$ 7,088</td>
<td>$ 5,497</td>
<td>$ 2,474</td>
<td>$ 3,399</td>
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<td>YTD - Other Fees and Charges</td>
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<td>$ 200,708</td>
<td>$ 128,198</td>
<td>$ 61,960</td>
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<td>YTD - Net Income (Loss) from Other - Total</td>
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<td>$ 6,122</td>
<td>$ 6,874</td>
<td>$ 1,404</td>
<td>$ 3,135</td>
<td>$ 11,476</td>
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<td>YTD - Sale of Assets Held for Sale and AFS Secs</td>
<td>Y_SO430</td>
<td>$ 3,402</td>
<td>$ 4,066</td>
<td>$ 709</td>
<td>$ 2,405</td>
<td>$ 10,770</td>
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<td>YTD - Operations &amp; Sale of Repossessed Assets</td>
<td>Y_SO461</td>
<td>$ 960</td>
<td>$ 1,151</td>
<td>$ 603</td>
<td>$ 709</td>
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<td>YTD - LOCOM Adjustments Made to Assets Held for Sale</td>
<td>Y_SO465</td>
<td>$ 77</td>
<td>$ 77</td>
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<td>YTD - Sale of Securitites 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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<td>YTD - Sale of Other Assets Held for Investment</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>$488,644</td>
<td>$365,519</td>
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<td>YTD - Legal Expense</td>
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<td>$191,738</td>
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<td>$46,363</td>
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<td>YTD - Loan Servicing Fees</td>
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<td>YTD - Goodwill &amp; Other Intangibles Expense</td>
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<td>YTD - Federal</td>
<td>Y_SO710</td>
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<td>$226,817</td>
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<td>Y_SO720</td>
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<td>$34,749</td>
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<td><strong>YTD - Inc (Loss) Bef Extraord Items/Effects of Actng Chg</strong></td>
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<td>$150,925</td>
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<td><strong>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Actng Chg)</strong></td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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<td><strong>RECONCILIATION: VALUATION ALLOWANCES</strong></td>
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<td><strong>General Valuation Allowances - Beginning Balance</strong></td>
<td>VA105</td>
<td>$328,213</td>
<td>$336,776</td>
<td>$335,378</td>
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<td><strong>Transfers</strong></td>
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<td><strong>General Valuation Allowances - Ending Balance</strong></td>
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<td><strong>Specific Valuation Allowances - Beginning Balance</strong></td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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<th>Sep 05</th>
<th>Jun 05</th>
<th>Mar 05</th>
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<td>Transfers</td>
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#### CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY

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

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

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

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### TROUBLED DEBT RESTRUCTURED

- **Amount this Quarter**: VA940, **Dec 2005** = $4,454, **Sep 2005** = $848, **Jun 2005** = $2,730, **Mar 2005** = $4,318, **Dec 2004** = $6,417

- **Amount in Schedule SC Complying with Modified Terms**: VA942, **Dec 2005** = $17,619, **Sep 2005** = $21,018, **Jun 2005** = $31,697, **Mar 2005** = $37,477, **Dec 2004** = $35,826

### MORTGAGE LOANS FORECLOSED IN QUARTER

- **Mortgage Loans Foreclosed During Quarter - Total**: VA95, **Dec 2005** = $1,170, **Sep 2005** = $1,239, **Jun 2005** = $2,638, **Mar 2005** = $913, **Dec 2004** = $1,122

### CLASSIFICATION OF ASSETS

- **Quarter End Balance - Special Mention**: VA960, **Dec 2005** = $254,492, **Sep 2005** = $230,513, **Jun 2005** = $211,908, **Mar 2005** = $211,702, **Dec 2004** = $160,496

### PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3

- **Outstanding Balanced (Contractual)**: VA980, **Dec 2005** = $41,253, **Sep 2005** = $45,480, **N/A**
- **Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)**: VA981, **Dec 2005** = $33,084, **Sep 2005** = $36,944, **N/A**
- **Allowance Amount Included in ALLL (SC283, SC357)**: VA985, **Dec 2005** = $0, **Sep 2005** = $0, **N/A**

### DELINQUENT LOANS

- **Delinquent Loans - Total**: SUB2410, **Dec 2005** = $263,912, **Sep 2005** = $206,793, **Jun 2005** = $206,480, **Mar 2005** = $187,267, **Dec 2004** = $184,242

- **Mortgages - Total**: SUB2421, **Dec 2005** = $227,787, **Sep 2005** = $172,635, **Jun 2005** = $168,672, **Mar 2005** = $151,591, **Dec 2004** = $155,165

- **Construction and Land Loans**: SUB2430, **Dec 2005** = $7,835, **Sep 2005** = $12,385, **Jun 2005** = $16,992, **Mar 2005** = $6,703, **Dec 2004** = $6,931
### Schedule PD --- Consolidated Past Due and Nonaccrual

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<td>Rebooked GNMA Incl in PD295</td>
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**NONACCURAL**

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<th>PD30</th>
<th>$125,164</th>
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MEMORANDA: TFR Industry Aggregate Report
### Schedule PD --- Consolidated Past Due and Nonaccrual

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<td>Revolving Open-End Loans</td>
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<td>Secured by Junior Liens</td>
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<td>Nonresidential Property (Except Land)</td>
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#### Nonmortgage Loans:

- **Commercial Loans**: PD340
- **Consumer Loans - Total**: SUB2531
- **Loans on Deposits**: PD361
- **Home Improvement Loans**: PD363
- **Education Loans**: PD365
- **Auto Loans**: PD367
- **Mobile Home Loans**: PD369
- **Credit Cards**: PD371
- **Other**: PD380

#### Memoranda:

- **Troubled Debt Restructured Included in PD315:PD380**: PD390
- **Held for Sale Included in PD315:PD380**: PD392
- **Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380**: PD395
- **Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's**: PD396
- **Rebooked GNMA's Incl in PD395**: PD397

### Schedule LD --- Loan Data

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<tr>
<td><strong>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</strong></td>
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<td><strong>Balances at Quarter-end - Total</strong></td>
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<td>Past Due and Still Accruing - 30-89 Days - Total</td>
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## Schedule LD --- Loan Data

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<td><strong>Originations - Total</strong></td>
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## Schedule CC --- Consolidated Commitments and Contingencies

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<td>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</td>
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<td>Mortgage Construction Loans</td>
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<td>Other Mortgage Loans</td>
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<td><strong>Commitments Outstanding to Originate Mortgages - Total</strong></td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<td>Commitments Outstanding to Purchase Investment Securities</td>
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<td>Amount of Recourse Obligations on Assets in CC455</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<td>Pass-Through Securities</td>
<td>CF143</td>
<td>$66,906</td>
<td>$109,902</td>
<td>$158,123</td>
<td>$123,340</td>
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<td>Other Mortgage-Backed Securities</td>
<td>CF153</td>
<td>$53,261</td>
<td>$59,592</td>
<td>$60,849</td>
<td>$289,576</td>
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<td>Mortgage-Backed Securities - Sales - Total</td>
<td>SUB3821</td>
<td>$75,075</td>
<td>$4,357</td>
<td>$268,187</td>
<td>$23,916</td>
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<td>Pass-Through Securities</td>
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<td>$52,611</td>
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<td>Other Mortgage-Backed Securities</td>
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<td>$0</td>
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<td>Mortgage-Backed Securities - Net Purchases - Total</td>
<td>SUB3826</td>
<td>$45,092</td>
<td>$165,137</td>
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<td>Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs</td>
<td>CF148</td>
<td>$168,046</td>
<td>$208,698</td>
<td>$179,461</td>
<td>$178,327</td>
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<td>Mortgage-Backed Securities - Other MBS - Other Bal Changes</td>
<td>CF158</td>
<td>$613,631</td>
<td>$822,385</td>
<td>$644,007</td>
<td>$671,196</td>
<td>$667,361</td>
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<td>Mortgage Loans Disbursed - Total</td>
<td>SUB3831</td>
<td>$2,027,040</td>
<td>$2,479,815</td>
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<td>Construction Loans - Total</td>
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<td>$214,366</td>
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<td>1-4 Dwelling Units</td>
<td>CF190</td>
<td>$43,056</td>
<td>$70,204</td>
<td>$71,435</td>
<td>$52,241</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>$98,589</td>
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<td>$85,558</td>
<td>$74,445</td>
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## Schedule CF --- Consolidated Cash Flow Information

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<tr>
<td>Nonresidential</td>
<td>CF210</td>
<td>$72,721</td>
<td>$62,334</td>
<td>$40,552</td>
<td>$43,113</td>
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<td>Permanent Loans - Total</td>
<td>SUB3851</td>
<td>$1,812,674</td>
<td>$2,246,608</td>
<td>$1,941,362</td>
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<td>1-4 Dwelling Units</td>
<td>CF225</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
<td>CF245</td>
<td>$306,967</td>
<td>$383,620</td>
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<td>Nonresidential (Except Land)</td>
<td>CF260</td>
<td>$272,678</td>
<td>$346,112</td>
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<td>Land</td>
<td>CF270</td>
<td>$6,167</td>
<td>$12,940</td>
<td>$12,967</td>
<td>$12,155</td>
<td>$34,344</td>
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<td>Loans and Participations Purchased - Total</td>
<td>SUB3880</td>
<td>$374,616</td>
<td>$341,611</td>
<td>$196,527</td>
<td>$379,062</td>
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<td>Secured by 1-4 Dwelling Units</td>
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<td>Secured by Nonresidential</td>
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<td>Loans and Participations Sold - Total</td>
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<td>Secured by 1-4 Dwelling Units</td>
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<td>$201,164</td>
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<td>Secured by Multifamily (5 or more) Dwelling Units</td>
<td>CF320</td>
<td>$32,760</td>
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<td>$30,870</td>
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<td>Secured by Nonresidential</td>
<td>CF330</td>
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<td>Net Purchases (Sales) of Loans and Participations - Total</td>
<td>SUB3885</td>
<td>$164,361</td>
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<td>$163,980</td>
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<td>Mortgage Loans - Cash Repayment of Principal</td>
<td>CF340</td>
<td>$1,457,288</td>
<td>$1,713,409</td>
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<td>$1,309,140</td>
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<td>Mortgage Loans - Debits Less Credits Oth Than Repay of Prin</td>
<td>CF350</td>
<td>$55,264</td>
<td>$27,916</td>
<td>$30,485</td>
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<td>Mortgage Loans - Memo - Refinancing Loans</td>
<td>CF361</td>
<td>$779,066</td>
<td>$827,278</td>
<td>$695,754</td>
<td>$627,474</td>
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<td>Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow</td>
<td>SUB3906</td>
<td>$789,377</td>
<td>$893,359</td>
<td>$655,830</td>
<td>$565,473</td>
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<td>Nonmortgage Loans Closed or Purchased - Total</td>
<td>SUB3910</td>
<td>$307,076</td>
<td>$376,807</td>
<td>$357,159</td>
<td>$194,093</td>
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<td>Commercial</td>
<td>CF390</td>
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<td>Consumer</td>
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<td>Nonmortgage Loans - Sales - Total</td>
<td>SUB3915</td>
<td>$1,820</td>
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<td>Commercial</td>
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<td>Consumer</td>
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<td>$7,551</td>
<td>$1,422</td>
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<td>$432</td>
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<td>Net Purchases (Sales) of Nonmortgage Loans - Total</td>
<td>SUB3919</td>
<td>$305,256</td>
<td>$364,051</td>
<td>$348,199</td>
<td>$193,460</td>
<td>$231,822</td>
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<td>Net Deposit Gain (Loss), Excluding Acquired Deposits</td>
<td>SUB3920</td>
<td>$177,750</td>
<td>$381,841</td>
<td>$178,231</td>
<td>$369,095</td>
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<td>New Deposits Received less Deposits Withdrawn</td>
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<td>Interest Credited to Deposits</td>
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<td>$176,026</td>
<td>$159,537</td>
<td>$149,860</td>
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<td>Deposits Acquired, Net of Dispositions in Bulk Transactions</td>
<td>CF435</td>
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<td>$0</td>
<td>$23,319</td>
<td>$1,805,296</td>
<td>$478,916</td>
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## Schedule DI --- Consolidated Deposit Information

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<thead>
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<tr>
<td>BALANCES - END OF QUARTER</td>
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<tr>
<td>Total Broker-Originated Deposits - Total</td>
<td>SUB4061</td>
<td>$310,832</td>
<td>$260,435</td>
<td>$222,181</td>
<td>$216,840</td>
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<td>Fully Insured</td>
<td>DI100</td>
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<td>$238,284</td>
<td>$192,642</td>
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<tr>
<td>Other</td>
<td>DI110</td>
<td>$28,054</td>
<td>$22,151</td>
<td>$29,539</td>
<td>$16,266</td>
<td>$16,770</td>
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<tr>
<td>Deposits with Balances - $100,000 or Less</td>
<td>DI120</td>
<td>$25,975,739</td>
<td>$26,149,114</td>
<td>$26,125,698</td>
<td>$25,958,243</td>
<td>$24,075,663</td>
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<tr>
<td>Deposits with Balances - Greater than $100,000</td>
<td>DI130</td>
<td>$10,406,844</td>
<td>$10,100,256</td>
<td>$9,732,973</td>
<td>$9,726,668</td>
<td>$9,362,728</td>
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<tr>
<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>3,214,401</td>
<td>3,211,670</td>
<td>3,218,690</td>
<td>3,211,358</td>
<td>2,943,156</td>
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<tr>
<td>Balances of $100,000 or Less</td>
<td>DI150</td>
<td>3,159,853</td>
<td>3,158,243</td>
<td>3,166,946</td>
<td>3,159,930</td>
<td>2,894,972</td>
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<td>Balances Greater than $100,000</td>
<td>DI160</td>
<td>54,548</td>
<td>53,427</td>
<td>51,744</td>
<td>51,428</td>
<td>48,184</td>
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<td>IRA/Keogh Accounts</td>
<td>DI200</td>
<td>$2,981,773</td>
<td>$3,010,707</td>
<td>$2,990,004</td>
<td>$2,976,620</td>
<td>$2,860,157</td>
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<td>Uninsured Deposits</td>
<td>DI210</td>
<td>$5,169,591</td>
<td>$5,038,572</td>
<td>$4,652,950</td>
<td>$4,616,397</td>
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<td>Preferred Deposits</td>
<td>DI220</td>
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<td>$471,252</td>
<td>$445,113</td>
<td>$437,139</td>
<td>$389,918</td>
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<td>Deposits &amp; Escrows - Transaction Accts(Incl Demand Deposits)</td>
<td>DI310</td>
<td>$4,283,302</td>
<td>$4,391,143</td>
<td>$4,245,729</td>
<td>$5,343,375</td>
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<td>Deposits &amp; Escrows - Money Market Deposit Accounts</td>
<td>DI320</td>
<td>$5,285,346</td>
<td>$5,370,360</td>
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<td>Deposits &amp; Escrows - Passbook Accts (Incl Nondemand Escrows)</td>
<td>DI330</td>
<td>$8,103,861</td>
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<td>$8,804,998</td>
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<td>Deposits &amp; Escrows - Time Deposits</td>
<td>DI340</td>
<td>$18,710,072</td>
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<td>$16,569,021</td>
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<td>DEPOSITS &amp; ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS</td>
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<td>Non-Interest-Bearing Demand Deposits</td>
<td>DI610</td>
<td>$2,139,012</td>
<td>$2,262,746</td>
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<td>Outstd Checks Drawn Against FHLBs &amp; FRBs Not Incl in SC710</td>
<td>DI620</td>
<td>$2,712</td>
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<td>Deposits of Consolidated Subs - Demand Deposits</td>
<td>DI640</td>
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<td>Deposits of Consolidated Subs - Time and Savings Deposits</td>
<td>DI650</td>
<td>$157,754</td>
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<td>$349,980</td>
<td>$313,717</td>
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<td>Adj to Deposits for Depository Inst Invest Contracts &amp; IBFs</td>
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<td>Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs</td>
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<td>Adjustments to Demand Deposits (including escrows)</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>
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<td>Amt of purch/acq deps in DI740 attributed to secondary fund</td>
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<td>$0</td>
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<td>$336,972</td>
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### Schedule DI --- Consolidated Deposit Information

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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

#### MISCELLANEOUS DATA

- **Number of Full-time Equivalent Employees**
  - Value: 8,187 (Dec 2005), 8,182 (Sep 2005), 8,152 (Jun 2005), 8,137 (Mar 2005), 7,568 (Dec 2004)

- **Assets Held in Trading Accounts**
  - Value: $0 (Dec 2005), $0 (Sep 2005), $0 (Jun 2005), $0 (Mar 2005), $0 (Dec 2004)

- **Available-for-Sale Securities**
  - Value: $8,115,580 (Dec 2005), $8,478,615 (Sep 2005), $8,897,779 (Jun 2005), $9,109,751 (Mar 2005), $8,737,655 (Dec 2004)

- **Loans Serviced for Others**

#### RESIDUAL INTERESTS

- **Residual Interests in the Form of Interest-Only Strips**
  - Value: $0 (Dec 2005), $0 (Sep 2005), $0 (Jun 2005), $0 (Mar 2005), $0 (Dec 2004)

- **Other Residual Interests**
  - Value: $117 (Dec 2005), $163 (Sep 2005), $161 (Jun 2005), $160 (Mar 2005), $156 (Dec 2004)

#### QUALIFIED THRIFT LENDER TEST

- **Actual Thrift Investment Percentage - First month of Qtr**
  - Value: 84.01% (Dec 2005), 83.88% (Sep 2005), 83.45% (Jun 2005), 85.82% (Mar 2005), 85.63% (Dec 2004)

- **Actual Thrift Investment Percentage - Second month of Qtr**
  - Value: 84.26% (Dec 2005), 83.93% (Sep 2005), 83.44% (Jun 2005), 85.69% (Mar 2005), 85.60% (Dec 2004)

- **Actual Thrift Investment Percentage - Third month of Qtr**
  - Value: 84.37% (Dec 2005), 84.21% (Sep 2005), 83.62% (Jun 2005), 85.61% (Mar 2005), 85.57% (Dec 2004)

#### IRS DOMESTIC BUILDING AND LOAN TEST

- **Percent of Assets Test**
  - Value: 79.52% (Dec 2005), 73.01% (Sep 2005), 72.05% (Jun 2005), 63.34% (Mar 2005), 69.27% (Dec 2004)

- **Do you meet the DBLA business operations test?**

#### Aggregate Investment in Service Corporations

- **Value:** $7,580,684 (Dec 2005), $7,609,673 (Sep 2005), $5,361,144 (Jun 2005), $5,377,984 (Mar 2005), $5,303,921 (Dec 2004)

#### CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST

- **Aggregate amount of all extensions of credit**
  - Value: $54,133 (Dec 2005), $55,783 (Sep 2005), $55,735 (Jun 2005), $52,168 (Mar 2005), $53,038 (Dec 2004)

- **No. of exec officers.. with credit > $500K/5% unimpaired cap**
  - Value: 24 (Dec 2005), 35 (Sep 2005), 38 (Jun 2005), 48 (Mar 2005), 48 (Dec 2004)

#### RECONCILIATION OF EQUITY CAPITAL

- **Beginning Equity Capital**
  - Value: $5,816,667 (Dec 2005), $5,912,184 (Sep 2005), $5,733,492 (Jun 2005), $5,179,430 (Mar 2005), $5,203,611 (Dec 2004)

- **Net Income (Loss) (SO91)**
  - Value: $148,448 (Dec 2005), $162,977 (Sep 2005), $155,036 (Jun 2005), $150,925 (Mar 2005), $131,314 (Dec 2004)

- **Dividends Declared - Preferred Stock**
  - Value: $23 (Dec 2005), $8 (Sep 2005), $7 (Jun 2005), $11 (Mar 2005), $6 (Dec 2004)

- **Dividends Declared - Common Stock**
  - Value: $129,925 (Dec 2005), $234,271 (Sep 2005), $59,714 (Jun 2005), $106,267 (Mar 2005), $244,986 (Dec 2004)

- **Stock Issued**
  - Value: $8,639 (Dec 2005), $319 (Sep 2005), $21,027 (Jun 2005), $6,222 (Mar 2005), $312 (Dec 2004)

- **Stock Retired**
  - Value: $0 (Dec 2005), $0 (Sep 2005), $160 (Jun 2005), $0 (Mar 2005), $0 (Dec 2004)

- **Capital Contributions (Where No Stock is Issued)**
  - Value: $5,828 (Dec 2005), $7,398 (Sep 2005), $4,513 (Jun 2005), $40,964 (Mar 2005), $96,155 (Dec 2004)

- **New Basis Accounting Adjustments**
  - Value: $5 (Dec 2005), $6,026 (Sep 2005), $85 (Jun 2005), $525,148 (Mar 2005), $0 (Dec 2004)

- **Other Comprehensive Income**
  - Value: $-34,121 (Dec 2005), $-39,001 (Sep 2005), $61,403 (Jun 2005), $-63,293 (Mar 2005), $-8,397 (Dec 2004)
### Schedule SI --- Consolidated Supplemental Information

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### Schedule SQ --- Consolidated Supplemental Questions

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### Schedule SQ --- Consolidated Supplemental Questions

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

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<td><strong>FIDUCIARY AND RELATED SERVICES</strong></td>
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<td>Does your institution have fiduciary powers?</td>
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<td>Do you exercise the fiduciary powers you have been granted?</td>
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### Schedule FS --- Fiduciary and Related Services

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### FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)

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<td><strong>YTD - Income - Total Gross Fiduciary &amp; Related Services</strong></td>
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### Schedule FS --- Fiduciary and Related Services

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<tbody>
<tr>
<td>Other Fiduciary Accounts</td>
<td>FS370</td>
<td>$ 169</td>
<td>$ 20</td>
<td>$ 4</td>
<td>$ 12</td>
<td>$ 4</td>
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<tr>
<td>Custody and Safekeeping Accounts</td>
<td>FS380</td>
<td>$ 424</td>
<td>$ 317</td>
<td>$ 216</td>
<td>$ 126</td>
<td>$ 324</td>
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<td>Other Fiduciary and Related Services</td>
<td>FS390</td>
<td>$ 86</td>
<td>$ 72</td>
<td>$ 1,013</td>
<td>$ 13</td>
<td>$ 13</td>
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<tr>
<td><strong>YTD - Expenses - Fiduciary and Related Services</strong></td>
<td>FS391</td>
<td>$ 4,805</td>
<td>$ 2,177</td>
<td>$ 1,479</td>
<td>$ 805</td>
<td>$ 3,974</td>
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<tr>
<td><strong>YTD - Net Losses from Fiduciary and Related Services</strong></td>
<td>FS392</td>
<td>$ 110</td>
<td>$ 3</td>
<td>$ 3</td>
<td>$ 6</td>
<td>$ 18</td>
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<tr>
<td><strong>YTD - Intracompany Inc Credits for Fiduciary/Related Service</strong></td>
<td>FS393</td>
<td>$ 80</td>
<td>$ 28</td>
<td>$ 14</td>
<td>$ 6</td>
<td>$ 35</td>
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<tr>
<td><strong>YTD - Income - Net Fiduciary and Related Services Income</strong></td>
<td>FS35</td>
<td>$ 8,825</td>
<td>$ 8,096</td>
<td>$ 5,230</td>
<td>$ 2,420</td>
<td>$ 7,687</td>
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### FIDUCIARY MEMORANDA

- **Managed Assets in Personal Trust and Agency Accounts - Total**
  - Non-Interest-Bearing Deposits FS410 $ 505 $ 7 $ -17 $ 2 $ -96
  - Interest-Bearing Deposits FS415 $ 1,139 $ 172 $ 208 $ 211 $ 401
  - State, County and Municipal Obligations FS425 $ 23,754 $ 7,669 $ 8,149 $ 7,523 $ 35,804
  - Money Market Mutual Funds FS430 $ 44,896 $ 30,685 $ 40,532 $ 41,406 $ 43,777
  - Other Short-term Obligations FS435 $ 0 $ 0 $ 0 $ 0 $ 0
  - Other Notes and Bonds FS440 $ 11,232 $ 5,430 $ 5,744 $ 6,072 $ 12,511
  - Common and Preferred Stock FS445 $ 228,357 $ 172,954 $ 170,908 $ 172,553 $ 315,408
  - Real Estate Mortgages FS450 $ 665 $ 354 $ 361 $ 345 $ 449
  - Real Estate FS455 $ 5,230 $ 1,910 $ 1,516 $ 1,847 $ 3,762
  - Miscellaneous Assets FS460 $ 159,096 $ 160,071 $ 160,962 $ 160,935 $ 3,599

- **Corporate Trust and Agency Accounts - No. of Issues - Total**
  - Corporate and Municipal Trusteeships FS510 0 0 0 0 0
  - Transfer Agent/Registrar/Paying Agent/Other Corp Agncy FS520 0 0 0 0 0

- **Corporation Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships**
  - Number of Funds - Total Collective Investment Funds FS60 6 6 6 6 6

- **Domestic Equity** FS610 3 3 3 3 3
- **International/Global Equity** FS620 0 0 0 0 0
- **Stock/Bond Blend** FS630 0 0 0 0 0
- **Taxable Bond** FS640 2 2 2 2 2
- **Municipal Bond** FS650 1 1 1 1 1
### Schedule FS --- Fiduciary and Related Services

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<td>Short-Term Investments/Money Market</td>
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<tr>
<td>Specialty/Other</td>
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<td><strong>Market Value - Total Collective Investment Funds</strong></td>
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<tr>
<td>Domestic Equity</td>
<td>$75,564</td>
<td>$76,605</td>
<td>$78,481</td>
<td>$77,692</td>
<td>$78,677</td>
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<tr>
<td>Stock/Bond Blend</td>
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<td>Taxable Bond</td>
<td>$83,639</td>
<td>$85,812</td>
<td>$85,230</td>
<td>$86,171</td>
<td>$93,724</td>
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<td>Municipal Bond</td>
<td>$16,511</td>
<td>$15,756</td>
<td>$15,797</td>
<td>$15,584</td>
<td>$15,978</td>
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<td>Specialty/Other</td>
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### FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)

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

<table>
<thead>
<tr>
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<tr>
<td>Personal Trust and Agency Accounts</td>
<td>$105</td>
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<tr>
<td>Retirement-Related Trust and Agency Accounts</td>
<td>$105</td>
<td>3</td>
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<tr>
<td>Investment Management Agency Accounts</td>
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<td>Other Fiduciary Accounts and Related Services</td>
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#### Nonmanaged Accts - Total Fid Settlements/Surcharges/Other Losses

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<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-Related Trust and Agency Accounts</td>
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<tr>
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<tr>
<td>Other Fiduciary Accounts and Related Services</td>
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#### Total Fid Settlements/Surcharges/Other Losses - Recoveries

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<tr>
<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-Related Trust and Agency Accounts</td>
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<td>0</td>
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<tr>
<td>Other Fiduciary Accounts and Related Services</td>
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### Schedule CCR --- Consolidated Capital Requirement

<table>
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<tbody>
<tr>
<td>TIER 1 (CORE ) CAPITAL REQUIREMENT</td>
<td></td>
<td></td>
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<tr>
<td>Equity Capital (SC80)</td>
<td>$5,814,159</td>
<td>$5,816,670</td>
<td>$5,912,184</td>
<td>$5,733,494</td>
<td>$5,179,432</td>
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<tr>
<td>Equity Capital Deductions - Total</td>
<td>$1,460,271</td>
<td>$1,473,345</td>
<td>$1,443,436</td>
<td>$1,448,054</td>
<td>$1,071,237</td>
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<tr>
<td>Investments in and Advances to &quot;Nonincludable&quot; Subsidiaries</td>
<td>$9,550</td>
<td>$15,717</td>
<td>$14,819</td>
<td>$14,750</td>
<td>$14,840</td>
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<tr>
<td>-----------------------------------------------------------------------------</td>
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<tr>
<td>Goodwill and Certain Other Intangible Assets</td>
<td>CCR115</td>
<td>$1,440,114</td>
<td>$1,446,032</td>
<td>$1,424,383</td>
<td>$1,428,816</td>
</tr>
<tr>
<td>Disallowed Servicing/Deferred Tax/Resid Interests/Other Assets</td>
<td>CCR133</td>
<td>$10,604</td>
<td>$11,440</td>
<td>$4,038</td>
<td>$4,248</td>
</tr>
<tr>
<td>Other</td>
<td>CCR134</td>
<td>$3</td>
<td>$156</td>
<td>$196</td>
<td>$240</td>
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<tr>
<td>Equity Capital Additions - Total</td>
<td>SUB1641</td>
<td>$110,839</td>
<td>$78,571</td>
<td>$37,821</td>
<td>$99,984</td>
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<tr>
<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
<td>CCR180</td>
<td>$110,009</td>
<td>$77,004</td>
<td>$36,429</td>
<td>$98,610</td>
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<tr>
<td>Qualifying Intangible Assets</td>
<td>CCR185</td>
<td>$0</td>
<td>$836</td>
<td>$795</td>
<td>$765</td>
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<tr>
<td>Minority Int in Includable Consol Subs Incl REIT Pref Stk</td>
<td>CCR190</td>
<td>$830</td>
<td>$731</td>
<td>$597</td>
<td>$609</td>
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<tr>
<td>Other</td>
<td>CCR195</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Tier 1 (Core) Capital</td>
<td>CCR20</td>
<td>$4,464,727</td>
<td>$4,421,896</td>
<td>$4,506,569</td>
<td>$4,385,424</td>
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<tr>
<td>Asset Deductions - Total</td>
<td>SUB1651</td>
<td>$1,454,727</td>
<td>$1,461,507</td>
<td>$1,449,458</td>
<td>$1,460,091</td>
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<td>Goodwill and Certain Other Intangible Assets</td>
<td>CCR260</td>
<td>$4,009</td>
<td>$4,035</td>
<td>$21,527</td>
<td>$27,027</td>
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<td>Disallowed Servicing/Deferred Tax/Resid Interests/Other Assets</td>
<td>CCR270</td>
<td>$10,604</td>
<td>$11,440</td>
<td>$4,038</td>
<td>$4,248</td>
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<td>Other</td>
<td>CCR275</td>
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<td>Asset Additions - Total</td>
<td>SUB1661</td>
<td>$147,982</td>
<td>$106,491</td>
<td>$56,303</td>
<td>$139,816</td>
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<tr>
<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
<td>CCR280</td>
<td>$147,982</td>
<td>$105,655</td>
<td>$55,508</td>
<td>$139,051</td>
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<td>Qualifying Intangible Assets</td>
<td>CCR285</td>
<td>$0</td>
<td>$836</td>
<td>$795</td>
<td>$765</td>
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<tr>
<td>Other</td>
<td>CCR290</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Tier 1 (Core) Capital Requirement (CCR25*4%)</td>
<td>CCR27</td>
<td>$2,131,850</td>
<td>$2,133,608</td>
<td>$2,148,763</td>
<td>$2,140,524</td>
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<tr>
<td>Tier 2 Capital - Unrealized Gains on AFS Equity Securities</td>
<td>CCR302</td>
<td>$1,037</td>
<td>$1,097</td>
<td>$1,396</td>
<td>$1,359</td>
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<td>Tier 2 Capital - Qualifying Sub Debt &amp; Redeem Preferred Stock</td>
<td>CCR310</td>
<td>$0</td>
<td>$0</td>
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<td>Tier 2 Capital - Other Equity Instruments</td>
<td>CCR340</td>
<td>$0</td>
<td>$0</td>
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<td>Tier 2 Capital - Allowances for Loan and Lease Losses</td>
<td>CCR350</td>
<td>$279,771</td>
<td>$277,489</td>
<td>$275,394</td>
<td>$272,173</td>
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<tr>
<td>Tier 2 Capital - Other</td>
<td>CCR355</td>
<td>$0</td>
<td>$649</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Allowable Tier 2 (Supplementary) Capital</td>
<td>CCR33</td>
<td>$280,808</td>
<td>$279,235</td>
<td>$276,790</td>
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<tr>
<td>Allowable Tier 2 (Supplementary) Capital</td>
<td>CCR35</td>
<td>$280,808</td>
<td>$279,235</td>
<td>$276,790</td>
<td>$273,532</td>
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### Schedule CCR — Consolidated Capital Requirement

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<tbody>
<tr>
<td>Equity Investments &amp; Other Assets Required to be Deducted</td>
<td>CCR370</td>
<td>$1,513</td>
<td>$1,816</td>
<td>$1,818</td>
<td>$2,253</td>
<td>$2,700</td>
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<td>Deduction for Low-Level Recourse and Residual Interests</td>
<td>CCR375</td>
<td>$14,201</td>
<td>$14,307</td>
<td>$13,335</td>
<td>$12,748</td>
<td>$10,952</td>
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<tr>
<td><strong>Total Risk-Based Capital</strong></td>
<td><strong>CCR39</strong></td>
<td><strong>$4,729,821</strong></td>
<td><strong>$4,685,008</strong></td>
<td><strong>$4,768,206</strong></td>
<td><strong>$4,643,955</strong></td>
<td><strong>$4,384,221</strong></td>
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<td>0% R/W Category - Cash</td>
<td>CCR400</td>
<td>$220,377</td>
<td>$215,738</td>
<td>$239,713</td>
<td>$218,754</td>
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<td>0% R/W Category - Securities Backed by U.S. Government</td>
<td>CCR405</td>
<td>$523,619</td>
<td>$545,763</td>
<td>$570,058</td>
<td>$631,467</td>
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<td>0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets</td>
<td>CCR409</td>
<td>$8,164</td>
<td>$8,361</td>
<td>$8,559</td>
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<td>0% R/W Category - Other</td>
<td>CCR415</td>
<td>$76,013</td>
<td>$69,568</td>
<td>$64,121</td>
<td>$64,558</td>
<td>$64,894</td>
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<td><strong>0% R/W Category - Assets Total</strong></td>
<td><strong>CCR420</strong></td>
<td><strong>$828,173</strong></td>
<td><strong>$839,430</strong></td>
<td><strong>$882,451</strong></td>
<td><strong>$922,650</strong></td>
<td><strong>$902,887</strong></td>
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<td>20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W</td>
<td>CCR430</td>
<td>$9,757,845</td>
<td>$10,340,871</td>
<td>$11,138,269</td>
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<td>20% R/W Category - Claims on FHLBs</td>
<td>CCR435</td>
<td>$1,203,359</td>
<td>$1,133,483</td>
<td>$1,187,535</td>
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<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
<td>$661,185</td>
<td>$588,000</td>
<td>$571,058</td>
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<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>CCR445</td>
<td>$845,467</td>
<td>$875,268</td>
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<td>20% R/W Category - Other</td>
<td>CCR450</td>
<td>$2,045,351</td>
<td>$2,285,165</td>
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<td><strong>20% R/W Category - Assets Total</strong></td>
<td><strong>CCR455</strong></td>
<td><strong>$14,513,207</strong></td>
<td><strong>$15,222,787</strong></td>
<td><strong>$16,215,758</strong></td>
<td><strong>$17,095,288</strong></td>
<td><strong>$16,693,308</strong></td>
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<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR460</td>
<td>$19,588,846</td>
<td>$19,253,602</td>
<td>$18,794,815</td>
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<td>50% R/W Category - Qualifying Single-Fam Residential Mtges</td>
<td>CCR465</td>
<td>$2,387,914</td>
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<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
<td>CCR470</td>
<td>$848</td>
<td>$1,518</td>
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<td>$1,918</td>
<td>$1,984</td>
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<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>CCR475</td>
<td>$49,803</td>
<td>$50,687</td>
<td>$44,450</td>
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<td>50% R/W Category - Other</td>
<td>CCR480</td>
<td>$245,726</td>
<td>$186,022</td>
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<td><strong>50% R/W Category - Assets Total</strong></td>
<td><strong>CCR485</strong></td>
<td><strong>$22,273,137</strong></td>
<td><strong>$21,857,679</strong></td>
<td><strong>$21,379,110</strong></td>
<td><strong>$21,133,259</strong></td>
<td><strong>$19,837,437</strong></td>
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<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR490</td>
<td>$11,136,580</td>
<td>$10,928,850</td>
<td>$10,689,563</td>
<td>$10,566,639</td>
<td>$9,918,729</td>
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<tr>
<td>100% R/W Category - Mtge/Asset Backed Secs Elig for 100% R/W</td>
<td>CCR495</td>
<td>$705</td>
<td>$583</td>
<td>$713</td>
<td>$659</td>
<td>$583</td>
</tr>
</tbody>
</table>
Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</thead>
<tbody>
<tr>
<td>R/W Assets for Low-Level Recourse/Resid Ints (CCR605x12.5)</td>
<td>CCR62</td>
<td>$8,813</td>
<td>$7,288</td>
<td>$8,913</td>
<td>$8,238</td>
<td>$7,288</td>
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<tr>
<td>Assets to Risk-Weight</td>
<td>CCR64</td>
<td>$55,719,887</td>
<td>$55,563,735</td>
<td>$55,667,554</td>
<td>$55,760,118</td>
<td>$52,809,008</td>
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<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>CCR75</td>
<td>$32,152,689</td>
<td>$31,623,941</td>
<td>$31,131,144</td>
<td>$30,602,189</td>
<td>$28,639,363</td>
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<tr>
<td>Excess Allowances for Loan and Lease Losses</td>
<td>CCR530</td>
<td>$45,465</td>
<td>$50,339</td>
<td>$61,081</td>
<td>$62,853</td>
<td>$52,741</td>
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<tr>
<td>Total Risk-Weighted Assets</td>
<td>CCR78</td>
<td>$32,107,224</td>
<td>$31,573,602</td>
<td>$31,070,063</td>
<td>$30,539,336</td>
<td>$28,586,622</td>
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<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>CCR80</td>
<td>$2,568,577</td>
<td>$2,525,889</td>
<td>$2,485,574</td>
<td>$2,443,146</td>
<td>$2,286,924</td>
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</tbody>
</table>

CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Item</th>
<th>Tier 1 (Core) Capital Ratio</th>
<th>Total Risk-Based Capital Ratio</th>
<th>Tangible Equity Ratio</th>
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</thead>
<tbody>
<tr>
<td>Tier 1 (Core) Capital Ratio</td>
<td>CCR810</td>
<td>8.31%</td>
<td>14.73%</td>
<td>8.31%</td>
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<tr>
<td>Total Risk-Based Capital Ratio</td>
<td>CCR820</td>
<td>14.73%</td>
<td>14.84%</td>
<td>8.31%</td>
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<tr>
<td>Tier 1 Risk-Based Capital Ratio</td>
<td>CCR830</td>
<td>13.86%</td>
<td>13.96%</td>
<td>8.31%</td>
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<tr>
<td>Tangible Equity Ratio</td>
<td>CCR840</td>
<td>8.31%</td>
<td>8.24%</td>
<td>8.14%</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.