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**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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**Office of Thrift Supervision**  
**Financial Reporting System**  
**TFR Industry Aggregate Report**  
**93018 - OTS-Regulated: Indiana**  
**December 2007**  
**Run Date: February 20, 2008, 3:30 PM**  

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**Frozen Aggregated Data ($Thousands)**  

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***** PUBLIC *****

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

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

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<td>Noncumulative</td>
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<td><strong>Accumulated Other Comprehensive Income - Total</strong></td>
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### Other Codes As of Dec 2007

#### Other Asset Codes

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<td>13</td>
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<td>Other noninterest-bearing short-term accounts recv</td>
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<td>Unapplied loan disbursements</td>
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<td>Noninterest-bearing overdrafts of deposits-customer protection convenience</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>The liability recorded for post-retirement benefit</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>$-692</td>
<td>$-556</td>
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<td>Other Fees and Charges</td>
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<td>Net Income (Loss) from Other - Total</td>
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<td>Sale of Assets Held for Sale and Avail-for-Sale Secs</td>
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<td>$4,592</td>
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<td>Operations &amp; Sale of Repossessed Assets</td>
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<td>$-1,891</td>
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<td>LOCOM Adjustments Made to Assets Held for Sale</td>
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<td>$90</td>
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<td>Sale of Other Assets Held for Investment</td>
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<td>$-29</td>
<td>$-12</td>
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<td>Trading Assets (Realized and Unrealized)</td>
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<td>$14</td>
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<td>Noninterest Expense - Total</td>
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<td>All Personnel Compensation and Expense</td>
<td>SO510</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>$3,403</td>
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<td>$126</td>
<td>$131</td>
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<td>Goodwill and Other Intangibles Expense</td>
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<td>$574</td>
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<td>Net Provision for Losses on Non-Interest-Bearing Assets</td>
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<td>$100</td>
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<td>Other Noninterest Expense</td>
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<td>$9,268</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>Other Noninterest Expense Detail - Amount #2</td>
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<td>Income (Loss) Before Income Taxes</td>
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<td>$14,491</td>
<td>$16,256</td>
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<td>Income Taxes - Total</td>
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<td>Federal</td>
<td>SO710</td>
<td>$3,344</td>
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<td>$3,757</td>
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## Schedule SO --- Consolidated Statement of Operations

<table>
<thead>
<tr>
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<tr>
<td>State, Local &amp; Other</td>
<td>SO720</td>
<td>$ 410</td>
<td>$ 596</td>
<td>$ 651</td>
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<td>Inc/Loss Before Extraord Items/Effects of Accounting Changes</td>
<td>SO81</td>
<td>$ 10,737</td>
<td>$ 11,840</td>
<td>$ 12,069</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>
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<td>$ 10,737</td>
<td>$ 11,840</td>
<td>$ 12,069</td>
<td>$ 12,319</td>
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### Other Codes As of Dec 2007

#### Other Noninterest Income Codes

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
<th>Count</th>
<th>Amount</th>
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<tr>
<td>4</td>
<td>Net income(loss) from leasing or subleasing space</td>
<td>8</td>
<td>$201</td>
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<tr>
<td>6</td>
<td>Net income(loss)-equity invest in uncons sub org</td>
<td>4</td>
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<tr>
<td>7</td>
<td>Net income(loss) from leased property</td>
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<td>9</td>
<td>Net income from data processing lease/services</td>
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<td>$1</td>
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<td>15</td>
<td>Income from corporate-owned life insurance</td>
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<td>Other</td>
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#### Other Noninterest Expense Codes

<table>
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<th>Code</th>
<th>Description</th>
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<th>Amount</th>
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<tr>
<td>1</td>
<td>Deposit Insurance Premiums</td>
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<td>2</td>
<td>OTS assessments</td>
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<td>4</td>
<td>Interest expense on Treasury tax &amp; loan accounts</td>
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<td>$1</td>
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<td>5</td>
<td>Forfeited commitment fees on FHLBank advances</td>
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<td>6</td>
<td>Supervisory examination fees</td>
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<td>Office supplies, printing, and postage</td>
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<td>8</td>
<td>Telephone, including data lines</td>
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<td>Loan origination expense</td>
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<td>ATM expense</td>
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<td>Misc taxes other than income &amp; real estate</td>
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<td>Foreclosure expenses</td>
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<td>16</td>
<td>Web site expenses</td>
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<td>Other</td>
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<td><strong>YEAR TO DATE INCOME &amp; EXPENSES</strong></td>
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<td><strong>YTD - Interest Income - Total</strong></td>
<td>Y_SO11</td>
<td>$ 572,453</td>
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<td><strong>YTD - Deposits and Investment Securities</strong></td>
<td>Y_SO115</td>
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<td><strong>YTD - Mortgage-Backed Securities</strong></td>
<td>Y_SO125</td>
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<td><strong>YTD - Mortgage Loans</strong></td>
<td>Y_SO141</td>
<td>$ 414,915</td>
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<td><strong>YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</strong></td>
<td>Y_SO142</td>
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<td>$ 1,636</td>
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<tr>
<td><strong>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</strong></td>
<td>Y_SO160</td>
<td>$ 43,407</td>
<td>$ 32,361</td>
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<tr>
<td><strong>YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans</strong></td>
<td>Y_SO162</td>
<td>$ 546</td>
<td>$ 413</td>
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<td><strong>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</strong></td>
<td>Y_SO171</td>
<td>$ 38,177</td>
<td>$ 28,498</td>
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<tr>
<td><strong>YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</strong></td>
<td>Y_SO172</td>
<td>$ 861</td>
<td>$ 663</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>$ 5,246</td>
<td>$ 4,001</td>
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<td><strong>YTD - Federal Home Loan Bank Stock</strong></td>
<td>Y_SO181</td>
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<td><strong>YTD - Other</strong></td>
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<td><strong>YTD - Interest Expense - Total</strong></td>
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<td><strong>YTD - Deposits</strong></td>
<td>Y_SO215</td>
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<td><strong>YTD - Escrows</strong></td>
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<td>$ 6</td>
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<td><strong>YTD - Advances from FHLBank</strong></td>
<td>Y_SO230</td>
<td>$ 67,126</td>
<td>$ 51,070</td>
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<td><strong>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</strong></td>
<td>Y_SO240</td>
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<td><strong>YTD - Mortgage Collateralized Securities Issued</strong></td>
<td>Y_SO250</td>
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<td><strong>YTD - Other Borrowed Money</strong></td>
<td>Y_SO260</td>
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<td><strong>YTD - Capitalized Interest</strong></td>
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<td><strong>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO312</td>
<td>$ 263,732</td>
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<td>$ 12,836</td>
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<td><strong>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO332</td>
<td>$ 244,082</td>
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<td><strong>YTD - Noninterest Income - Total</strong></td>
<td>Y_SO42</td>
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<td><strong>YTD - Mortgage Loan Serving Fees</strong></td>
<td>Y_SO410</td>
<td>$ 4,777</td>
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<td><strong>YTD - Servicing Amortization and Valuation Adjustments</strong></td>
<td>Y_SO411</td>
<td>$- 2,744</td>
<td>$- 1,960</td>
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</tbody>
</table>
### Schedule SO --- Consolidated Statement of Operations

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>YTD - Other Fees and Charges</td>
<td>Y_SO420</td>
<td>$ 54,956</td>
<td>$ 40,875</td>
<td>$ 26,768</td>
<td>$ 12,968</td>
<td>$ 55,967</td>
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<td>YTD - Net Income (Loss) from Other - Total</td>
<td>YTD0451</td>
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<td>$ 2,102</td>
<td>$ 7,056</td>
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<td>Y_SO430</td>
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<td>$ 2,900</td>
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<td>Y_SO461</td>
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<td>$ 40</td>
<td>$ 40</td>
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<td>YTD - Sale of Securities Held-to-Maturity</td>
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<td>$ 34</td>
<td>$ 34</td>
<td>$ 34</td>
<td>$ - 54</td>
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<td>Y_SO461</td>
<td>- 4,206</td>
<td>- 2,333</td>
<td>- 1,519</td>
<td>- 834</td>
<td>- 3,048</td>
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<tr>
<td>YTD - LOCOM Adjustments Made to Assets Held for Sale</td>
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<td>$ 40</td>
<td>$ 40</td>
<td>$ - 50</td>
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<td>$ 349</td>
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<td>YTD - Sale of Loans Held for Investment</td>
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<td>$ 167</td>
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<td>$ 11</td>
<td>$ 254</td>
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<td>YTD - Sale of Other Assets Held for Investment</td>
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<td>- 49</td>
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<td>- 25</td>
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<td>YTD - Trading Assets (Realized and Unrealized)</td>
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<td>- 271</td>
<td>- 0</td>
<td>- 0</td>
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<td>YTD - Other Noninterest Income</td>
<td>Y_SO488</td>
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<td>$ 11,586</td>
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<tr>
<td>YTD - All Personnel Compensation &amp; Expense</td>
<td>Y_SO510</td>
<td>$ 144,254</td>
<td>$ 109,282</td>
<td>$ 73,156</td>
<td>$ 37,407</td>
<td>$ 146,520</td>
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<tr>
<td>YTD - Legal Expense</td>
<td>Y_SO520</td>
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<td>$ 1,688</td>
<td>$ 1,094</td>
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<td>$ 2,079</td>
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<td>YTD - Office Occupancy &amp; Equipment Expense</td>
<td>Y_SO530</td>
<td>$ 52,835</td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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

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

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

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<tr>
<td>Real Estate - Construction</td>
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<td>Real Estate - Nonresidential (Except Land)</td>
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**TROUBLED DEBT RESTRUCTURED**

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<td>Amount this Quarter</td>
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**MORTGAGE LOANS FORECLOSED IN QUARTER**

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<td>Mortgage Loans Foreclosed During Quarter - Total</td>
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**CLASSIFICATION OF ASSETS**

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<td>Quarter End Balance - Special Mention</td>
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<td>$172,528</td>
<td>$158,364</td>
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<tr>
<td>Doubtful</td>
<td>VA970</td>
<td>$14,545</td>
<td>$17,150</td>
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**PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3**

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

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**Classified Assets - Quarter End Balance - Total**

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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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# Schedule PD --- Consolidated Past Due and Nonaccrual

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# Schedule PD --- Consolidated Past Due and Nonaccrual

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Nonmortgage Loans:

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Memoranda:

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# Schedule LD --- Loan Data

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### Schedule LD --- Loan Data

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<td>$2,186</td>
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<td>90% up to 100% LTV</td>
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<td><strong>Originations - Total</strong></td>
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<td><strong>$12,281</strong></td>
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<td>90% up to 100% LTV</td>
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<td>$8,641</td>
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<td>$10,512</td>
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<td>100% and greater LTV</td>
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<td>1-4 Dwelling Units Construction-to-Permanent Loans</td>
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<td>Owner-Occupied Multifamily Permanent Loans</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>Undisbursed Balance of Nonmortgage Loans Closed</td>
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<td>Commitments Outstanding to Originate Mortgages - Total</td>
<td>SUB3330</td>
<td><strong>$158,487</strong></td>
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### Schedule CC --- Consolidated Commitments and Contingencies

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<td>Unused Lines of Credit - Total</td>
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<td>Revolving, Open-End Loans on 1-4 Dwelling Units</td>
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<td>Commercial Lines</td>
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<td>Open-End Consumer Lines - Credit Cards</td>
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<td>$ 52,648</td>
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<td>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</td>
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<td>Standby, Not Included on CC465 or CC468</td>
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<td>$ 40,394</td>
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<td>Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs</td>
<td>CC455</td>
<td>$ 50,562</td>
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<td>Amount of Direct Credit Substitutes on Assets in CC455</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<td>Mortgage-Backed Securities:</td>
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<td>Pass-Through:</td>
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<td>Purchases</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<td><strong>Mortgage Loans Disbursed - Total</strong></td>
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### Nonmortgage Loans:

**Commercial:**

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<td>Closed or Purchased</td>
<td>$120,143</td>
<td>$122,929</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<tr>
<td>Sales</td>
<td>CF395</td>
<td>$7,453</td>
<td>$9,778</td>
<td>$18,132</td>
<td>$18,011</td>
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<td>Consumer:</td>
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<td>Closed or Purchased</td>
<td>CF400</td>
<td>$45,737</td>
<td>$52,563</td>
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<td>$45,235</td>
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<td>Sales</td>
<td>CF405</td>
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<td>Nonmortgage Loans Closed or Purchased - Total</td>
<td>SUB3910</td>
<td>$165,880</td>
<td>$175,492</td>
<td>$197,103</td>
<td>$160,159</td>
<td>$189,526</td>
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<td>Nonmortgage Loans - Sales - Total</td>
<td>SUB3915</td>
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<td>$9,778</td>
<td>$21,877</td>
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<td>Net Purchases (Sales) of Nonmortgage Loans - Total</td>
<td>SUB3919</td>
<td>$158,427</td>
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<td>Deposits:</td>
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<td>Interest Credited to Deposits</td>
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### Schedule DI --- Consolidated Deposit Information

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<td>Total Broker - Originated Deposits</td>
<td>SUB4061</td>
<td>$262,426</td>
<td>$271,259</td>
<td>$256,088</td>
<td>$240,712</td>
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<td>Fully Insured</td>
<td>DI100</td>
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<td>$237,274</td>
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<td>Other</td>
<td>DI110</td>
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<td>Deposits (Excluding Retirement Accounts) with Balances</td>
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<td>$100,000 or Less</td>
<td>DI120</td>
<td>$4,020,558</td>
<td>$4,083,956</td>
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<td>Greater than $100,000</td>
<td>DI130</td>
<td>$2,465,758</td>
<td>$2,535,602</td>
<td>$2,458,563</td>
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<td>Number of Deposits (Excluding Retirement Accounts) with Balances</td>
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<td>$100,000 or Less</td>
<td>DI150</td>
<td>705,568</td>
<td>708,413</td>
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<td>720,813</td>
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<td>DI160</td>
<td>9,101</td>
<td>9,314</td>
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<td>Retirement Deposits with Balances</td>
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<td>$250,000 or Less</td>
<td>DI170</td>
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<td>$515,980</td>
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<td>DI175</td>
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<td>Number of Retirement Deposits with Balances</td>
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<td>$250,000 or Less</td>
<td>DI180</td>
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<td>Greater than $250,000</td>
<td>DI185</td>
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<td>104</td>
<td>95</td>
<td>97</td>
<td>930</td>
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<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>740,731</td>
<td>744,354</td>
<td>764,103</td>
<td>744,226</td>
<td>758,026</td>
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<td>IRA/Keogh Accounts</td>
<td>DI200</td>
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<td>$551,105</td>
<td>$543,956</td>
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<td>Uninsured Deposits</td>
<td>DI210</td>
<td>$1,242,740</td>
<td>$1,346,217</td>
<td>$1,239,834</td>
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<td>Preferred Deposits</td>
<td>DI220</td>
<td>$21,166</td>
<td>$18,574</td>
<td>$19,074</td>
<td>$23,960</td>
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<td>Components of Deposits and Escrows</td>
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<td>Transaction Accounts (Including Demand Deposits)</td>
<td>DI310</td>
<td>$1,097,436</td>
<td>$1,079,578</td>
<td>$1,082,316</td>
<td>$1,193,211</td>
<td>$1,224,149</td>
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<td>Money Market Deposit Accounts</td>
<td>DI320</td>
<td>$1,056,875</td>
<td>$1,129,186</td>
<td>$1,092,231</td>
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<td>$1,062,060</td>
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**Schedule DI --- Consolidated Deposit Information**

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<td>Passbook Accounts (Including Nondemand Escrows)</td>
<td>DI330</td>
<td>$1,011,902</td>
<td>$1,027,504</td>
<td>$1,039,425</td>
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<td>Time Deposits</td>
<td>DI340</td>
<td>$3,861,725</td>
<td>$3,931,792</td>
<td>$3,830,403</td>
<td>$3,887,792</td>
<td>$3,915,639</td>
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<td>Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits</td>
<td>DI350</td>
<td>$1,259,426</td>
<td>$1,325,483</td>
<td>$1,260,014</td>
<td>$1,195,200</td>
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<td>IRA/Keogh Accounts of $100,000 or Greater Included in Time Deposits</td>
<td>DI360</td>
<td>$139,074</td>
<td>$139,932</td>
<td>$135,122</td>
<td>$128,640</td>
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<td>Non-Interest-Bearing Demand Deposits</td>
<td>DI610</td>
<td>$427,264</td>
<td>$450,544</td>
<td>$444,416</td>
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<td>$470,562</td>
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**Deposits Data for Deposit Insurance Premium Assessments**

**Section I (Optional Revised Format on an Unconsolidated Basis)**

**Quarter-End Deposit Totals:**

- Total Deposit Liabilities Before Exclusions (Gross)  | DI510 | $1,248,511 | $1,300,045 | $1,143,456 | $633,488 | N/A |
- Total Allowable Exclusions (Including Foreign Deposits) | DI520 | $130   | $136   | $0   | $0 | N/A |
- Total Foreign Deposits (Included in Total Allowable Exclusion) | DI530 | $0 | $0 | $0 | $0 | N/A |

**Average Daily Deposit Totals:**

- Total Daily Average Deposit Liabilities Before Exclusions (Gross)  | DI540 | $1,053,126 | $1,019,360 | $879,505 | $408,315 | N/A |
- Total Daily Average Allowable Exclusion (Including Foreign Deposits) | DI550 | $155 | $155 | $0 | $0 | N/A |
- Total Daily Avg Forgn Dep (Included in Tot Daily Avl of Allow Exclusions) | DI560 | $0 | $0 | $0 | $0 | N/A |

**Section II (If Section I Completed, This Section Not Required)**

- Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710 | DI620 | $710 | $828 | $824 | $893 | $1,191 |
- Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act | DI720 | $635 | $1,082 | $1,861 | $1,339 | $755 |
- Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act | DI730 | $700 | $0 | $0 | $0 | $262 |
### Schedule SI --- Consolidated Supplemental Information

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<tbody>
<tr>
<td><strong>Miscellaneous</strong></td>
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<tr>
<td>Number of Full-time Equivalent Employees</td>
<td>SI370</td>
<td>2,437</td>
<td>2,437</td>
<td>2,422</td>
<td>2,465</td>
<td>2,496</td>
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<td>Assets Held in Trading Accounts</td>
<td>SI375</td>
<td>$1,392</td>
<td>$1,443</td>
<td>$1,601</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Assets Recorded on Schedule SC Under a Fair Value Option</td>
<td>SI376</td>
<td>$20,951</td>
<td>$22,811</td>
<td>$23,856</td>
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<td>Liabilities Recorded on Schedule SC Under a Fair Value Option</td>
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<td>$0</td>
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<td>$0</td>
<td>$0</td>
<td>N/A</td>
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<td>Available-for-Sale Securities</td>
<td>SI385</td>
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<td>$1,053,856</td>
<td>$1,120,804</td>
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<td>Assets Held for Sale</td>
<td>SI387</td>
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<td>$41,201</td>
<td>$46,810</td>
<td>$32,835</td>
<td>$32,691</td>
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<td>Loans Serviced for Others</td>
<td>SI390</td>
<td>$2,803,143</td>
<td>$2,717,217</td>
<td>$2,687,443</td>
<td>$2,722,472</td>
<td>$2,733,057</td>
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<td><strong>Residual Interests</strong></td>
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<td>Residual Interests in the Form of Interest-Only Strips</td>
<td>SI402</td>
<td>$1,392</td>
<td>$1,443</td>
<td>$1,601</td>
<td>$1,683</td>
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<td>Other Residual Interests</td>
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<td>$0</td>
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<td>$0</td>
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<td><strong>Qualified Thrift Lender Test</strong></td>
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<td>Actual Thrift Investment Percentage at Month-end</td>
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<tr>
<td>First month of Qtr</td>
<td>SI581</td>
<td>85.11%</td>
<td>85.41%</td>
<td>85.49%</td>
<td>85.77%</td>
<td>86.31%</td>
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<tr>
<td>Second month of Qtr</td>
<td>SI582</td>
<td>85.06%</td>
<td>85.50%</td>
<td>84.97%</td>
<td>85.93%</td>
<td>86.12%</td>
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<td>Third month of Qtr</td>
<td>SI583</td>
<td>84.70%</td>
<td>84.95%</td>
<td>85.21%</td>
<td>85.63%</td>
<td>85.35%</td>
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<td><strong>IRS Domestic Building and Loan Test</strong></td>
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<tr>
<td>Percent of Assets Test</td>
<td>SI585</td>
<td>76.65%</td>
<td>76.43%</td>
<td>77.75%</td>
<td>78.61%</td>
<td>79.24%</td>
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<td><strong>Aggregate Investment in Service Corporations</strong></td>
<td>SI588</td>
<td>$80,039</td>
<td>$80,087</td>
<td>$78,120</td>
<td>$78,911</td>
<td>$78,969</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>
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<td>$54,818</td>
<td>$50,930</td>
<td>$54,066</td>
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<td>No. of exec officers.. with credit &gt; $500k/5% unimpaired cap</td>
<td>SI595</td>
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<td>59</td>
<td>58</td>
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<td><strong>Summary of Changes in Equity Capital</strong></td>
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<td>Beginning Equity Capital</td>
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<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
<td>$10,737</td>
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<td>Dividends Declared</td>
<td>SI620</td>
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<td>Preferred Stock</td>
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<td>Common Stock</td>
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<td>Stock Issued</td>
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<td>Stock Retired</td>
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<td>$2,059</td>
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<td>$7,058</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td>New Basis Accounting Adjustments</td>
<td>SI660</td>
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<td>Other Comprehensive Income</td>
<td>SI662</td>
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<td>$ 7,307</td>
<td>$-6,601</td>
<td>$ 1,431</td>
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<td>Prior Period Adjustments</td>
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<td>Other Adjustments</td>
<td>SI671</td>
<td>$ 402</td>
<td>$ 76</td>
<td>$ 3,434</td>
<td>$ 625</td>
<td>$ 706</td>
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<td><strong>Ending Equity Capital (SC80)</strong></td>
<td>SI680</td>
<td><strong>$ 993,412</strong></td>
<td><strong>$ 988,138</strong></td>
<td><strong>$ 964,124</strong></td>
<td><strong>$ 996,389</strong></td>
<td><strong>$ 1,017,240</strong></td>
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### Transactions With Affiliations

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<td>Qtr Activity of Covered Transacts w/Affil Subj to Limits</td>
<td>SI750</td>
<td>$ 144</td>
<td>$ 2,000</td>
<td>$ 93</td>
<td>$ 466</td>
<td>$ 488</td>
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<tr>
<td>Qtr Activity of Covered Transacts w/Affil Not Subj to Limits</td>
<td>SI760</td>
<td>$ 114,460</td>
<td>$ 130,216</td>
<td>$ 4,659</td>
<td>$ 733</td>
<td>$ 199</td>
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### Followers Fund and Annuity Sales

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<td>Total Assets Managed of Proprietary Mutual Funds/Annuities</td>
<td>SI815</td>
<td>$ 82,696</td>
<td>$ 83,057</td>
<td>$ 78,114</td>
<td>$ 74,155</td>
<td>$ 71,976</td>
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<td>Fee Inc from the Sale/Servicing of Mutual Funds/Annuities</td>
<td>SI860</td>
<td>$ 883</td>
<td>$ 881</td>
<td>$ 780</td>
<td>$ 554</td>
<td>$ 605</td>
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### Average Balance Sheet Data

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<tbody>
<tr>
<td><strong>Total Assets</strong></td>
<td>SI870</td>
<td>$ 9,530,928</td>
<td>$ 9,537,779</td>
<td>$ 9,483,383</td>
<td>$ 9,647,204</td>
<td>$ 9,757,918</td>
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<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
<td>SI875</td>
<td>$ 992,216</td>
<td>$ 1,029,146</td>
<td>$ 1,120,583</td>
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<td>Mortgage Loans and Mortgage-Backed Securities</td>
<td>SI880</td>
<td>$ 6,794,531</td>
<td>$ 6,761,467</td>
<td>$ 6,700,163</td>
<td>$ 6,672,815</td>
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<td>Nonmortgage Loans</td>
<td>SI885</td>
<td>$ 1,008,663</td>
<td>$ 1,032,930</td>
<td>$ 955,697</td>
<td>$ 943,688</td>
<td>$ 966,860</td>
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<td>Deposits and Excrows</td>
<td>SI890</td>
<td>$ 6,874,457</td>
<td>$ 6,946,604</td>
<td>$ 6,901,475</td>
<td>$ 6,927,269</td>
<td>$ 7,001,729</td>
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<td><strong>Total Borrowings</strong></td>
<td>SI895</td>
<td>$ 1,362,234</td>
<td>$ 1,354,728</td>
<td>$ 1,373,351</td>
<td>$ 1,439,424</td>
<td>$ 1,472,658</td>
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### Schedule SQ --- Consolidated Supplemental Questions

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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>N/A</td>
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<td>Independent CPA Changed During Quarter?</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>
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### Fiduciary and Related Services

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

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<tr>
<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>13 [Yes]</td>
<td>14 [Yes]</td>
<td>13 [Yes]</td>
<td>13 [Yes]</td>
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<td>Do you exercise the fiduciary powers you have been granted?</td>
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<td>12 [Yes]</td>
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<td>12 [Yes]</td>
<td>12 [Yes]</td>
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<td>Do you have any activity to report on this schedule?</td>
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<td>11 [Yes]</td>
<td>12 [Yes]</td>
<td>11 [Yes]</td>
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<td>Total Assets ($) - Fiduciary, Custody &amp; Safekeeping Accounts</td>
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<td>Managed Assets ($) - Total Fiduciary Accounts</td>
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<td>$945,814</td>
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<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>$473,197</td>
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<td>Other Retirement Accounts</td>
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<td>Investment Management Agency Accounts</td>
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<td>Other Fiduciary Accounts</td>
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<td>Managed Assets ($) - Assets Excl in OTS Assess Complex Comp</td>
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<td>Nonmanaged Assets ($) - Total Fiduciary Accounts</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>Employee Benefit - Defined Benefit</td>
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<td>Other Retirement Accounts</td>
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<td>Other Fiduciary Accounts</td>
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<td>Nonmanaged Assets ($) - Custody and Safekeeping Accounts</td>
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<td>Managed Assets (#) - Total Fiduciary Accounts</td>
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<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>664</td>
<td>502</td>
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<td>Employee Benefit - Defined Contribution</td>
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### Schedule FS --- Fiduciary and Related Services

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<td>Other Retirement Accounts</td>
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<td>Investment Management Agency Accounts</td>
<td>FS262 850</td>
<td>FS262 735</td>
<td>FS262 469</td>
<td>FS262 451</td>
<td>FS262 429</td>
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<td>Other Fiduciary Accounts</td>
<td>FS272 9</td>
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<td>FS272 10</td>
<td>FS272 8</td>
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<td>Nonmanaged Assets (#) - Total Fiduciary Accounts</td>
<td>FS23 180,595</td>
<td>FS23 177,287</td>
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<td>FS23 165,005</td>
<td>FS23 162,406</td>
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<td>Personal Trust and Agency Accounts</td>
<td>FS213 180,120</td>
<td>FS213 176,802</td>
<td>FS213 169,280</td>
<td>FS213 164,499</td>
<td>FS213 161,892</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>SUB6130 460</td>
<td>SUB6130 469</td>
<td>SUB6130 482</td>
<td>SUB6130 490</td>
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<td>Employee Benefit - Defined Contribution</td>
<td>FS223 3</td>
<td>FS223 3</td>
<td>FS223 4</td>
<td>FS223 4</td>
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<td>Employee Benefit - Defined Benefit</td>
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<td>FS233 10</td>
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<td>Other Retirement Accounts</td>
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<td>FS243 447</td>
<td>FS243 455</td>
<td>FS243 468</td>
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<td>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</td>
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### FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)

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<tr>
<td>YTD - Income - Total Gross Fiduciary &amp; Related Services</td>
<td>FS30  $8,510</td>
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<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
<td>SUB6200  $1,098</td>
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<td>Employee Benefit - Defined Contribution</td>
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<tr>
<td>Employee Benefit - Defined Benefit</td>
<td>FS330  $53</td>
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<tr>
<td>Other Retirement Accounts</td>
<td>FS340  $609</td>
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<tr>
<td>Corporate Trust and Agency Accounts</td>
<td>FS350  $0</td>
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<tr>
<td>Investment Management Agency Accounts</td>
<td>FS360  $1,244</td>
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<td>Other Fiduciary Accounts</td>
<td>FS370  $16</td>
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<tr>
<td>Custody and Safekeeping Accounts</td>
<td>FS380  $11</td>
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<td>Other Fiduciary and Related Services</td>
<td>FS390  $616</td>
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<td>YTD - Expenses - Fiduciary and Related Services</td>
<td>FS391  $6,006</td>
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<tr>
<td>YTD - Net Losses from Fiduciary and Related Services</td>
<td>FS392  $20</td>
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<tr>
<td>YTD - Intracompany Inc Credits for Fiduciary/Related Service</td>
<td>FS393  $0</td>
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<tr>
<td>YTD - Income - Net Fiduciary and Related Services Income</td>
<td>FS35  $2,484</td>
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### FIDUCIARY MEMORANDA

<table>
<thead>
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<th>Description</th>
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<tr>
<td>Managed Assets in Personal Trust and Agency Accounts - Total</td>
<td>FS40  $261,767</td>
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## Schedule FS --- Fiduciary and Related Services

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<td>U.S. Treasury and U.S. Government Agency Obligations</td>
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<td>State, County and Municipal Obligations</td>
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<td>Number of Funds - Total Collective Investment Funds</td>
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**FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)**
## Schedule FS --- Fiduciary and Related Services

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<td><strong>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</strong></td>
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<td><strong>Total Fid Settlements/Surcharges/Oth Losses - Recoveries</strong></td>
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## Schedule CCR --- Consolidated Capital Requirement

### Tier 1 (Core) Capital Requirement

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<td>Equity Capital (SC80)</td>
<td>CCR100</td>
<td>$ 993,397</td>
<td>$ 988,131</td>
<td>$ 964,124</td>
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<td>Equity Capital Deductions - Total</td>
<td>SUB1631</td>
<td>$ 52,409</td>
<td>$ 49,392</td>
<td>$ 45,843</td>
<td>$ 67,946</td>
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<td>Investments in and Advances to &quot;Nonincludable&quot; Subsidiaries</td>
<td>CCR105</td>
<td>$ 572</td>
<td>$ 570</td>
<td>$ 569</td>
<td>$ 568</td>
<td>$ 578</td>
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<tr>
<td>Goodwill and Certain Other Intangible Assets</td>
<td>CCR115</td>
<td>$ 41,060</td>
<td>$ 39,242</td>
<td>$ 35,464</td>
<td>$ 57,279</td>
<td>$ 56,406</td>
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<td>Disallowed Servicing/Deferrd Tax/Resid Interests/Othr Assets</td>
<td>CCR133</td>
<td>$ 10,074</td>
<td>$ 8,877</td>
<td>$ 9,115</td>
<td>$ 9,412</td>
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<td>Other</td>
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<td>$ 702</td>
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<td>Equity Capital Additions -Total</td>
<td>SUB1641</td>
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<td>Accm Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
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<td>$ 8,903</td>
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<td>Intangible Assets</td>
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<td>Minority Int in Includable Consol Subs Incl REIT Pref Stk</td>
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<td><strong>Tier 1 (Core) Capital</strong></td>
<td>CCR20</td>
<td>$ 935,917</td>
<td>$ 939,432</td>
<td>$ 927,184</td>
<td>$ 930,330</td>
<td>$ 952,464</td>
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<td><strong>Total Assets (SC60)</strong></td>
<td>CCR205</td>
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<td>Asset Deductions - Total</td>
<td>SUB1651</td>
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<td>$ 49,520</td>
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<td>Assets of &quot;Nonincludable&quot; Subsidiaries</td>
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<td>Disallowed Servicing/Defeer'd Tax/Resid Interests/Othr Assets</td>
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<td>Asset Additions - Total</td>
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<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
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<td><strong>Adjusted Total Assets</strong></td>
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<td>CCR27</td>
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<td><strong>TOTAL RISK-BASED CAPITAL REQUIREMENT</strong></td>
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<td><strong>Tier 1 (Core) Capital</strong></td>
<td>CCR30</td>
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<td>$ 939,432</td>
<td>$ 927,184</td>
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<td>Tier 2 Capital - Unrealized Gains on AFS Equity Securities</td>
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<td><strong>Tier 2 (Supplementary) Capital</strong></td>
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<td>$ 59,729</td>
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<td>$ 60,288</td>
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<td>Allowable Tier 2 (Supplementary) Capital</td>
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<td>Equity Investments &amp; Other Assets Required to be Deducted</td>
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<td>Deduction for Low-Level Recourse and Residual Interests</td>
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<td>CCR400</td>
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### Schedule CCR --- Consolidated Capital Requirement

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<td>20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W</td>
<td>CCR430</td>
<td>$ 415,269</td>
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<td>20% R/W Category - Claims on FHLBs</td>
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<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
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<td>20% R/W Category - Claims on Domestic Depository Inst</td>
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<td>20% R/W Category - Other</td>
<td>CCR450</td>
<td>$ 329,799</td>
<td>$ 399,353</td>
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<td>CCR455</td>
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<td>50% R/W Category - Qualifying Single-Fam Residential Mtges</td>
<td>CCR460</td>
<td>$ 3,816,182</td>
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<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
<td>CCR465</td>
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<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR470</td>
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<td>$ 5,284</td>
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<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
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<td>50% R/W Category - Other</td>
<td>CCR480</td>
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<td>50% R/W Category - Assets Total</td>
<td>CCR485</td>
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<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$ 469,880</td>
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<td>$ 328,566</td>
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<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$ 3,899,718</td>
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<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$ 4,369,598</td>
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<td>100% Risk-Weight Total for R/B Capital (CCR510x100%)</td>
<td>CCR55</td>
<td>$ 4,369,598</td>
<td>$ 4,144,083</td>
<td>$ 4,226,127</td>
<td>$ 4,251,707</td>
<td>$ 4,272,828</td>
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### Excess Allowances for Loan and Lease Losses

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<td>Assets to Risk-Weight</td>
<td>CCR64</td>
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<td>Subtotal Risk-Weighted Assets</td>
<td>CCR75</td>
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<td>Excess Allowances for Loan and Lease Losses</td>
<td>CCR530</td>
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<td>Total Risk-Weighted Assets</td>
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<td>$ 6,715,889</td>
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</tr>
<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>CCR80</td>
<td>$ 532,913</td>
<td>$ 537,272</td>
<td>$ 522,437</td>
<td>$ 528,107</td>
<td>$ 528,258</td>
</tr>
</tbody>
</table>

### CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Core) Capital Ratio</td>
<td>CCR810</td>
</tr>
<tr>
<td>Total Risk-Based Capital Ratio</td>
<td>CCR820</td>
</tr>
<tr>
<td>Tier 1 Risk-Based Capital Ratio</td>
<td>CCR830</td>
</tr>
</tbody>
</table>
### Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
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<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Tangible Equity Ratio</td>
<td><strong>CCR840</strong></td>
<td>9.85%</td>
<td>9.86%</td>
<td>9.83%</td>
<td>9.67%</td>
</tr>
</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.