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Thrift Financial Report 2006

Office of Thrift Supervision
1700 G Street, N.W.
Washington, DC 20552

**OFFICE OF THRIFT SUPERVISION
THRIFT FINANCIAL REPORT**

PAPERWORK REDUCTION ACT STATEMENT

The Office of Thrift Supervision will use this information to supervise the savings associations and to develop regulatory policy.

Collection of the information is mandatory [12 CFR Part 563.180].

The estimated average burden associated with this collection of information per response is 57.5 hours for quarterly schedules and 2.5 hours for schedules only required annually (total of 232.5 hours annually). If a valid OMB Control Number does not appear on this form, you are not required to complete this form. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden to Information Collection Comments, Chief Counsel's Office, Office of Thrift Supervision, 1700 G Street, NW, Washington, DC 20552, and to the Office of Management and Budget, Paperwork Reduction Project (1550-0023), Washington, DC 20503. All comments should reference OMB Control Number 1550-0023.

Office of Thrift Supervision
2006 Thrift Financial Report
Officers' and Directors'
Certification

Association _____

Docket Number _____

For the Thrift Financial Report as of _____, 2006

The Thrift Financial Report is required by OTS regulation 12 CFR 563.180 to be filed by all savings associations as defined in 12 CFR 561.43. OTS regulation 12 CFR 563.180(b) requires that no false or misleading statements or omission shall knowingly be made in financial reports filed with OTS. This certification is required under 12 U.S.C. 1817(a) (3).

The Statements of Condition and Operations (including all supporting schedules) must be signed by an authorized officer of the reporting savings association. The Statements of Condition and Operations are to be prepared in accordance with Office of Thrift Supervision instructions

This certification form must be retained in the file of the reporting savings association and be available for inspection by OTS.

I, _____, of the
(Name and Title of Officer Authorized to Sign Report)

named savings association do hereby declare that these Statements of Condition and Operations (including the supporting schedules) have been prepared in conformance with the instructions issued by the Office of Thrift Supervision and are true to the best of my knowledge and belief.

Signature of Officer Authorized to Sign Report

Date of Signature

We, the undersigned directors, attest to the correctness of this Statement of Condition (including the supporting schedules) and declare that it has been examined by us and to the best of our knowledge and belief has been prepared in conformance with the instructions issued by the Office of Thrift Supervision and is true and correct.

Director

Director

Director

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Schedule NS – Optional Narrative Statement

OPTIONAL NARRATIVE STATEMENT

The management of the reporting savings association may, if it wishes, submit a brief narrative statement on the amounts reported in the TFR or other pertinent information about your association that affects this report, such as mergers and other structural changes. This optional statement will be made available to the public, along with other public portions of the TFR. If you choose to submit a narrative statement, you should ensure that it does not contain the names or other identification of individual customers, references to confidential (nonpublic) data items of the TFR, or any other information that you are not willing to have made public or that would compromise the privacy of your customers.

This statement should not exceed 750 characters, including punctuation and spacing. Any information in excess of 750 characters will be truncated.

All information in this narrative statement must be accurate and not misleading. You should print a copy of this statement and keep it with the TFR for your records. If subsequent to the original submission, you choose to delete a narrative statement previously submitted, you may check "No" to the question below (NS100) and submit an amended report in accordance with the TFR instructions. Your original statement will be deleted from all future public releases of data. However, you should refer to the General Instructions in the TFR Instruction Manual to assure that your amendment is filed timely.

The optional narrative statement will appear in OTS records and in releases to the public exactly as submitted (or amended) by you. The statement will not be edited or screened in any way by OTS for accuracy or relevance. Disclosure of the statement shall not signify that OTS has verified or confirmed the accuracy of the information contained therein.

Have you included a narrative statement? NS100 YES NO

Narrative Statement Made by Savings Association Management NS110

Multiple horizontal lines for entering the narrative statement.

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Schedule SC – Consolidated Statement of Condition

ASSETS		(Report in Thousands of Dollars)			
		Lines	Bil	Mil	Thou
Cash, Deposits, and Investment Securities:	Total	SC11			
Cash and Non-Interest-Earning Deposits		SC110			
Interest-Earning Deposits in FHLBs		SC112			
Other Interest-Earning Deposits		SC118			
Federal Funds Sold and Securities Purchased Under Agreements to Resell		SC125			
U.S. Government, Agency, and Sponsored Enterprise Securities		SC130			
Equity Securities Subject to FASB Statement No. 115		SC140			
State and Municipal Obligations		SC180			
Securities Backed by Nonmortgage Loans		SC182			
Other Investment Securities		SC185			
Accrued Interest Receivable		SC191			
Mortgage-Backed Securities:	Total	SC22			
Pass-Through:					
Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S.		SC210			
Other Pass-Through		SC215			
Other Mortgage-Backed Securities (Excluding Bonds):					
Issued or Guaranteed by FNMA, FHLMC, or GNMA		SC217			
Collateralized by Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC, or GNMA		SC219			
Other		SC222			
Accrued Interest Receivable		SC228			
General Valuation Allowances		SC229			
Mortgage Loans:	Total	SC26			
Construction Loans on:					
1-4 Dwelling Units		SC230			
Multifamily (5 or More) Dwelling Units		SC235			
Nonresidential Property		SC240			
Permanent Mortgages on:					
1-4 Dwelling Units:					
Revolving, Open-End Loans		SC251			
All Other:					
Secured by First Liens		SC254			
Secured by Junior Liens		SC255			
Multifamily (5 or More) Dwelling Units		SC256			
Nonresidential Property (Except Land)		SC260			
Land		SC265			
Accrued Interest Receivable		SC272			
Advances for Taxes and Insurance		SC275			
Allowance for Loan and Lease Losses		SC283			

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Schedule SC – Consolidated Statement of Condition

		(Report in Thousands of Dollars)		
Lines		Bil	Mil	Thou
Nonmortgage Loans:	Total	SC31		
Commercial Loans:	Total	SC32		
Secured		SC300		
Unsecured		SC303		
Lease Receivables		SC306		
Consumer Loans:	Total	SC35		
Loans on Deposits		SC310		
Home Improvement Loans (Not secured by real estate)		SC316		
Education Loans		SC320		
Auto Loans		SC323		
Mobile Home Loans		SC326		
Credit Cards		SC328		
Other, Including Lease Receivables		SC330		
Accrued Interest Receivable		SC348		
Allowance for Loan and Lease Losses		SC357		
Repossessed Assets:	Total	SC40		
Real Estate:				
Construction		SC405		
1-4 Dwelling Units		SC415		
Multifamily (5 or More) Dwelling Units		SC425		
Nonresidential (Except Land)		SC426		
Land		SC428		
U.S. Government-Guaranteed or -Insured Real Estate Owned		SC429		
Other Repossessed Assets		SC430		
General Valuation Allowances		SC441		
Real Estate Held for Investment		SC45		
Equity Investments Not Subject to FASB Statement No. 115:	Total	SC51		
Federal Home Loan Bank Stock		SC510		
Other		SC540		
Office Premises and Equipment		SC55		

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou	
Other Assets: Total	SC59			
Bank-Owned Life Insurance:				
Key Person Life Insurance.....	SC615			
Other.....	SC625			
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642			
Nonmortgage Loans.....	SC644			
Goodwill and Other Intangible Assets.....	SC660			
Interest-Only Strip Receivables and Certain Other Instruments	SC665			
Other Assets	SC689			

Memo: Detail of Other Assets

Code

Amount

Code	Amount
SC691	
SC693	
SC697	
SC692	
SC694	
SC698	

General Valuation Allowances.....	SC699			
Total Assets	SC60			

LIABILITIES

Deposits and Escrows: Total	SC71			
Deposits	SC710			
Escrows.....	SC712			
Unamortized Yield Adjustments on Deposits and Escrows	SC715			
Borrowings: Total	SC72			
Advances from FHLBank	SC720			
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock)	SC730			
Mortgage Collateralized Securities Issued:				
CMOs (including REMICs).....	SC740			
Other.....	SC745			
Other Borrowings	SC760			

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
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Other Liabilities: **Total** **SC75**

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Accrued Interest Payable – Deposits SC763

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Accrued Interest Payable - Other SC766

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Accrued Taxes SC776

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Accounts Payable SC780

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Deferred Income Taxes SC790

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Other Liabilities and Deferred Income SC796

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Memo: Detail of Other Liabilities

Code

Amount

Code	Amount
SC791	
SC794	
SC797	
SC792	
SC795	
SC798	

Total Liabilities **SC70**

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Minority Interest **SC800**

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EQUITY CAPITAL

Perpetual Preferred Stock:

Cumulative SC812

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Noncumulative SC814

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Common Stock:

Par Value SC820

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Paid in Excess of Par SC830

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Accumulated Other Comprehensive Income: **Total** **SC86**

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Unrealized Gains (Losses) on Available-for-Sale Securities SC860

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Gains (Losses) on Cash Flow Hedges SC865

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Other SC870

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Retained Earnings **SC880**

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Other Components of Equity Capital **SC891**

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Total Equity Capital **SC80**

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Total Liabilities, Minority Interest, and Equity Capital **SC90**

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

		For the Quarter		
		Bil	Mil	Thou
Interest Income:	Total	SO11		
Deposits and Investment Securities		SO115		
Mortgage-Backed Securities		SO125		
Mortgage Loans		SO141		
Nonmortgage Loans:				
Commercial Loans and Leases		SO160		
Consumer Loans and Leases		SO171		
Dividend Income on Equity Investments Not Subject to FASB Statement No. 115:	Total	SO18		
Federal Home Loan Bank Stock		SO181		
Other		SO185		
Interest Expense:	Total	SO21		
Deposits		SO215		
Escrows		SO225		
Advances from FHLBank		SO230		
Subordinated Debentures (Including Mandatory Convertible Securities)		SO240		
Mortgage Collateralized Securities Issued		SO250		
Other Borrowed Money		SO260		
Capitalized Interest		SO271		
Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets	SO312			
<i>Net Provision for Losses on Interest-Bearing Assets</i>	SO321			
Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets	SO332			
Noninterest Income	Total	SO42		
Mortgage Loan Servicing Fees		SO410		
Other Fees and Charges		SO420		
Net Income (Loss) from:				
Sale of Assets Held for Sale and Available-for-Sale Securities		SO430		
Operations and Sale of Repossessed Assets		SO461		
LOCOM Adjustments Made to Assets Held for Sale		SO465		
Sale of Securities Held-to-Maturity		SO467		
Sale of Loans Held for Investment		SO475		
Sale of Other Assets Held for Investment		SO477		
Trading Assets (Realized and Unrealized)		SO485		

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

Lines	For the Quarter		
	Bil	Mil	Thou
Other Noninterest Income			
SO488			

Memo: Detail of Other Noninterest Income

Code	Amount		
SO489			
SO495			
SO497			
SO492			
SO496			
SO498			

(Report in Thousands of Dollars)

Noninterest Expense:

	Total
All Personnel Compensation and Expense	
Legal Expense	
Office Occupancy and Equipment Expense	
Marketing and Other Professional Services	
Loan Servicing Fees	
Goodwill and Other Intangibles Expense	
Net Provision for Losses on Non-Interest-Bearing Assets	
Other Noninterest Expense	

Lines	For the Quarter		
	Bil	Mil	Thou
SO51			
SO510			
SO520			
SO530			
SO540			
SO550			
SO560			
SO570			
SO580			

Memo: Detail of Other Noninterest Expense

Code	Amount		
SO581			
SO583			
SO585			
SO582			
SO584			
SO586			

Income (Loss) Before Income Taxes:

SO60			
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Income Taxes:

	Total
Federal	
State, Local, and Other	

Lines	For the Quarter		
	Bil	Mil	Thou
SO71			
SO710			
SO720			

Income (Loss) Before Extraordinary Items and Effects of Accounting Changes

SO81			
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Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles

SO811			
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NET INCOME (LOSS)

SO91			
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Schedule VA – Consolidated Valuation Allowances and Related Data

Reconciliation

(Report in Thousands of Dollars for the Quarter)

	Valuation Allowances											
	General				Specific				Total			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Beginning Balance	VA105				VA108				VA110			
<i>Add or Deduct:</i>												
Net Provision for Loss	VA115				VA118				VA120			
Transfers	VA125				VA128							
<i>Add:</i>												
Recoveries	VA135								VA140			
Adjustments	VA145				VA148				VA150			
<i>Deduct:</i>												
Charge-offs	VA155				VA158				VA160			
Ending Balance	VA165				VA168				VA170			

Charge-offs, Recoveries, and Specific Valuation Allowance Activity

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)				Adjusted Net Charge-offs			
	Charge-offs (VA 155)				Recoveries (VA135)											
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Deposits and Investment																
Securities									VA38				VA39			
Mortgage-Backed Securities ...	VA370				VA371				VA372				VA375			
Mortgage Loans: Total	VA46				VA47				VA48				VA49			
Construction:																
1-4 Dwelling Units	VA420				VA421				VA422				VA425			
Multifamily (5 or More)																
Dwelling Units	VA430				VA431				VA432				VA435			
Nonresidential Property	VA440				VA441				VA442				VA445			
Permanent:																
1-4 Dwelling Units:																
Revolving, Open-End Loans	VA446				VA447				VA448				VA449			
All Other:																
Secured by First Liens	VA456				VA457				VA458				VA459			
Secured by Junior Liens	VA466				VA467				VA468				VA469			
Multifamily (5 or More)																
Dwelling Units	VA470				VA471				VA472				VA475			
Nonresidential Property																
(Except Land)	VA480				VA481				VA482				VA485			
Land	VA490				VA491				VA492				VA495			

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Schedule VA – Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars for the Quarter)

	General Valuation Allowances				Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)				Adjusted Net Charge-offs							
	Charge-offs (VA 155)				Recoveries (VA135)											
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Nonmortgage Loans: Total ...	VA56				VA57				VA58				VA59			
Commercial Loans.....	VA520				VA521				VA522				VA525			
Consumer Loans:																
Loans on Deposits.....	VA510				VA511				VA512				VA515			
Home Improvement Loans....	VA516				VA517				VA518				VA519			
Education Loans.....	VA530				VA531				VA532				VA535			
Auto Loans.....	VA540				VA541				VA542				VA545			
Mobile Home Loans.....	VA550				VA551				VA552				VA555			
Credit Cards.....	VA556				VA557				VA558				VA559			
Other.....	VA560				VA561				VA562				VA565			
Repossessed Assets: Total ...	VA60								VA62				VA65			
Real Estate:																
Construction.....	VA605								VA606				VA607			
1-4 Dwelling Units.....	VA613								VA614				VA615			
Multifamily (5 or More)																
Dwelling Units.....	VA616								VA617				VA618			
Nonresidential (Except Land)	VA625								VA626				VA627			
Land.....	VA628								VA629				VA631			
Other Repossessed Assets.....	VA630								VA632				VA633			
Real Estate Held for Investment.....									VA72				VA75			
Equity Investments Not Subject to FASB Statement No. 115 ...									VA822				VA825			
Other Assets.....	VA930				VA931				VA932				VA935			

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Schedule VA – Consolidated Valuation Allowances and Related Data

OTHER ITEMS

(Report in Thousands of Dollars)

Troubled Debt Restructured:

Lines	Bil	Mil	Thou
VA940			
VA942			

Amount this Quarter
Amount Included in Schedule SC in Compliance with Modified Terms

Mortgage Loans Foreclosed During the Quarter: Total

VA95			
VA951			
VA952			
VA953			
VA954			
VA955			

Construction
Permanent Loans Secured By:
1-4 Dwelling Units
Multifamily (5 or More) Dwelling Units
Nonresidential (Except Land)
Land

Classification of Assets:

End of Quarter Balances:

VA960			
VA965			
VA970			
VA975			

Special Mention
Substandard
Doubtful
Loss

Purchased Impaired Loans Held for Investment Accounted for in Accordance with AICPA SOP 03-3 (Exclude Loans Held for Sale):

VA980			
VA981			
VA985			

Outstanding Balance (Contractual)
Recorded Investment (Carrying Amount Before Deducting Any Loan Loss Allowances)
Allowance Amount Included in Allowance for Loan and Lease Losses (SC283, SC357)

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Schedule PD – Consolidated Past Due and Nonaccrual

	PAST DUE AND STILL ACCRUING								NONACCRUAL			
	30 – 89 DAYS				90 DAYS OR MORE							
	(Report in Thousands of Dollars)				(Report in Thousands of Dollars)				(Report in Thousands of Dollars)			
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Mortgage Loans:												
Construction.....	PD115				PD215				PD315			
Permanent, Secured by:												
1-4 Dwelling Units:												
Revolving, Open-End Loans.....	PD121				PD221				PD321			
All Other:												
Secured by First Liens.....	PD123				PD223				PD323			
Secured by Junior Liens.....	PD124				PD224				PD324			
Multifamily (5 or More) Dwelling Units.....	PD125				PD225				PD325			
Nonresidential Property (Except Land).....	PD135				PD235				PD335			
Land.....	PD138				PD238				PD338			
Nonmortgage Loans:												
Commercial Loans.....	PD140				PD240				PD340			
Consumer Loans:												
Loans on Deposits.....	PD161				PD261				PD361			
Home Improvement Loans.....	PD163				PD263				PD363			
Education Loans.....	PD165				PD265				PD365			
Auto Loans.....	PD167				PD267				PD367			
Mobile Home Loans.....	PD169				PD269				PD369			
Credit Cards.....	PD171				PD271				PD371			
Other.....	PD180				PD280				PD380			
Total.....	PD10				PD20				PD30			
Memoranda:												
Troubled Debt Restructured Included in PD115-PD380.....	PD190				PD290				PD390			
Loans and Leases Reported in PD115-PD380 That Are Held for Sale.....	PD192				PD292				PD392			
Loans and Leases Reported in PD115-PD380 That Are Wholly or Partially Guaranteed By the U.S. Government, Agency, or Sponsored Entity.....	PD195				PD295				PD395			
Guaranteed Portion of Other Loans and Leases Included in PD195-PD395 (Exclude Rebooked "GNMA Loans").....	PD196				PD296				PD396			
Rebooked "GNMA Loans" Repurchased or Eligible for Repurchase Included in PD195-PD395.....	PD197				PD297				PD397			

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Schedule LD – Loan Data

HIGH LOAN-TO-VALUE LOANS SECURED BY 1-4 FAMILY RESIDENTIAL PROPERTIES, WITHOUT PMI OR GOVERNMENT GUARANTEE

(Report in Thousands of Dollars)

Balances at Quarter-end:

90% up to 100% LTV
100% and greater LTV

Lines	Bil	Mil	Thou
LD110			
LD120			

Past Due and Nonaccrual Balances:

Past Due and Still Accruing:

30-89 Days:

90% up to 100% LTV
100% and greater LTV

LD210			
LD220			

90 Days or More:

90% up to 100% LTV
100% and greater LTV

LD230			
LD240			

Nonaccrual:

90% up to 100% LTV
100% and greater LTV

LD250			
LD260			

Charge-offs and Recoveries:

Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers From General to Specific Allowances):

90% up to 100% LTV
100% and greater LTV

LD310			
LD320			

Purchases:

90% up to 100% LTV
100% and greater LTV

LD410			
LD420			

Originations:

90% up to 100% LTV
100% and greater LTV

LD430			
LD440			

Sales:

90% up to 100% LTV
100% and greater LTV

LD450			
LD460			

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Schedule CC – Consolidated Commitments and Contingencies

Commitments Outstanding:

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Undisbursed Balance of Loans Closed (Loans-in-Process Excluding Lines of Credit):				
Mortgage Construction Loans	CC105			
Other Mortgage Loans	CC115			
Nonmortgage Loans	CC125			
To Originate Mortgages Secured by:				
1-4 Dwelling Units	CC280			
Multifamily (5 or More) Dwelling Units	CC290			
All Other Real Estate	CC300			
To Originate Nonmortgage Loans	CC310			
To Purchase Loans	CC320			
To Sell Loans	CC330			
To Purchase Mortgage-Backed Securities	CC335			
To Sell Mortgage-Backed Securities	CC355			
To Purchase Investment Securities	CC365			
To Sell Investment Securities	CC375			

Lines and Letters of Credit:

Unused Lines of Credit:				
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412			
Commercial Lines	CC420			
Open-End Consumer Lines:				
Credit Cards	CC423			
Other	CC425			
Letters of Credit:				
Commercial	CC430			
Standby, Not Included on CC465 or CC468	CC435			

Recourse Obligations and Direct Credit Substitutes:

Total Principal Amount of Assets Covered by Recourse Obligations or Direct Credit Substitutes	CC455			
Amount of Direct Credit Substitutes on Assets in CC455	CC465			
Amount or Recourse Obligations on Assets in CC455	CC468			
Other Contingent Liabilities	CC480			
Contingent Assets	CC490			

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Schedule CF – Consolidated Cash Flow Information

(Report in Thousands of Dollars)

Mortgage-Backed Securities:

For the Quarter

Lines	Bil	Mil	Thou
CF143			
CF145			
CF148			
CF153			
CF155			
CF158			

Pass-Through:

Purchases.....

Sales.....

Other Balance Changes.....

Other Mortgage-Backed Securities:

Purchases.....

Sales.....

Other Balance Changes.....

Mortgage Loans:

Mortgage Loans Disbursed:

Construction Loans on:

1-4 Dwelling Units.....

Multifamily (5 or More) Dwelling Units.....

Nonresidential.....

Permanent Loans on:

1-4 Dwelling Units.....

Multifamily (5 or More) Dwelling Units.....

Nonresidential (Except Land).....

Land.....

Loans and Participations Purchased, Secured By:

1-4 Dwelling Units.....

Multifamily (5 or More) Dwelling Units.....

Nonresidential.....

Loans and Participations Sold, Secured By:

1-4 Dwelling Units.....

Multifamily (5 or More) Dwelling Units.....

Nonresidential.....

Cash Repayment of Principal.....

Debits Less Credits Other Than Repayment of Principal.....

Memo: Refinancing Loans.....

CF190			
CF200			
CF210			
CF225			
CF245			
CF260			
CF270			
CF280			
CF290			
CF300			
CF310			
CF320			
CF330			
CF340			
CF350			
CF361			

Nonmortgage Loans:

Commercial:

Closed or Purchased.....

Sales.....

Consumer:

Closed or Purchased.....

Sales.....

CF390			
CF395			
CF400			
CF405			

Deposits:

New Deposits Received less Deposits Withdrawn.....

Interest Credited to Deposits.....

Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS Mergers and Conversions).....

CF420			
CF430			
CF435			

For informational purposes only:
not for data entry

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Schedule DI – Consolidated Deposit Information

Association _____
Docket Number _____
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Deposit Data:

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Total Broker-Originated Deposits:				
Fully Insured.....	DI100			
Other.....	DI110			
Deposits (Excluding Retirement Accounts) with Balances:				
\$100,000 or Less.....	DI120			
Greater than \$100,000.....	DI130			
Number of Deposit Accounts (Excluding Retirement Accounts) with Balances:				
\$100,000 or Less..... Actual Number	DI150			
Greater than \$100,000..... Actual Number	DI160			
Retirement Deposits with Balances:				
\$250,000 or Less.....	DI170			
Greater Than \$250,000.....	DI175			
Number of Retirement Deposit Accounts with Balances:				
\$250,000 or Less..... Actual Number	DI180			
Greater Than \$250,000..... Actual Number	DI185			
IRA/Keogh Accounts.....	DI200			
Uninsured Deposits.....	DI210			
Preferred Deposits.....	DI220			
Components of Deposits and Escrows:				
Transaction Accounts (Including Demand Deposits).....	DI310			
Money Market Deposit Accounts.....	DI320			
Passbook Accounts (Including Nondemand Escrows).....	DI330			
Time Deposits.....	DI340			
Deposit and Escrow Data for Deposit Insurance Premium Assessments:				
Non-Interest-Bearing Demand Deposits.....	DI610			
Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710.....	DI620			
Deposits of Consolidated Subsidiaries:				
Demand Deposits.....	DI640			
Time and Savings Deposits.....	DI650			
Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest).....	DI700			
Adjustments to Demand Deposits for Reciprocal Demand Balances with Commercial Banks and Other Savings Associations.....	DI710			
Other amounts necessary to adjust deposits reported on SC710 (reported in accordance with GAAP) to conform to the definition of deposits in accordance with the Federal Deposit Insurance Act:				
Adjustment to Demand Deposits (including escrows).....	DI720			
Adjustment to Time and Savings Deposits (including escrows).....	DI730			

For informational purposes only.
not for data entry

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

Miscellaneous:

	Lines	Bil	Mil	Thou
Number of Full-time Equivalent Employees	SI370			
Assets Held in Trading Accounts	SI375			
Available-for-Sale Securities	SI385			
Assets Held for Sale	SI387			
Loans Serviced for Others	SI390			

Residual Interests:

Residual Interests in the Form of Interest-Only Strips	SI402			
Other Residual Interests	SI404			

Qualified Thrift Lender Test:

Actual Thrift Investment Percentage at Month-end:				
First Month of Quarter	SI581			%
Second Month of Quarter	SI582			%
Third Month of Quarter	SI583			%

IRS Domestic Building and Loan Test:

Percent of Assets Test	SI585			%	
Do you meet the DBLA business operations test?	SI586	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>

Aggregate Investment in Service Corporations	SI588			
---	-------	--	--	--

Extensions of credit by the reporting association (and its controlled subsidiaries) to its executive officers, principal shareholders, directors, and their related interests as of the report date:

Aggregate amount of all extensions of credit	SI590			
Number of executive officers, principal shareholders, and directors to whom the amount of all extensions of credit (including extensions of credit to related interests) equals or exceeds the lesser of \$500,000 or 5 percent of unimpaired capital and unimpaired surplus (CCR30 + CCR35 + CCR530 + CCR105)	SI595			

Summary of Changes in Equity Capital:

Beginning Equity Capital	SI600			
Net Income (Loss) (SO91)	SI610			
Dividends Declared:				
Preferred Stock	SI620			
Common Stock	SI630			
Stock Issued	SI640			
Stock Retired	SI650			
Capital Contributions (Where No Stock is Issued)	SI655			
New Basis Accounting Adjustments	SI660			
Other Comprehensive Income	SI662			
Prior Period Adjustments	SI668			
Other Adjustments	SI671			
Ending Equity Capital (SC80) (600 + 610 – 620 – 630 + 640 – 650 + 655 + 660 + 662 + 668 + 671)	SI680			

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Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

Transactions With Affiliates:

Lines	Bil	Mil	Thou
-------	-----	-----	------

Activity During the Quarter of Covered Transactions with Affiliates

Subject to Quantitative Limits SI750

--	--	--	--

Activity During the Quarter of Other Covered Transactions with Affiliates

Not Subject to Quantitative Limits SI760

--	--	--	--

Mutual Fund and Annuity Sales:

Do you sell private-label or third-party mutual funds and annuities? SI805

YES	NO

Total Assets you Manage of Proprietary Mutual Funds and Annuities SI815

--	--	--

Fee Income from the Sale and Servicing of Mutual Funds and Annuities SI860

--	--	--

Average Balance Sheet Data (Based on Month-End Data):

Total Assets SI870

--	--	--

Deposits and Investments Excluding Non-Interest-Earning Items SI875

--	--	--

Mortgage Loans and Mortgage-Backed Securities SI880

--	--	--

Nonmortgage Loans SI885

--	--	--

Deposits and Escrows SI890

--	--	--

Total Borrowings SI895

--	--	--

For informational purposes only.
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SPECIAL REPORT

LOANS TO EXECUTIVE OFFICERS

The following information is required by Public Laws 90-44 and 102-242, but does not constitute a part of the Thrift Financial Report (TFR). With each TFR, these Laws require all savings associations to furnish a report of all loans or other extensions of credit to their executive officers made since the date of the previous TFR. Data regarding individual loans or other extensions of credit are not required. Exclude the first \$15,000 of indebtedness of each executive officer under a credit card plan. See Sections 215.2 and 215.3 of Title 12 of the Code of Federal Regulations (Federal Reserve Board Regulation O) for the definitions of "executive officer" and "extension of credit," respectively. (The Office of Thrift Supervision incorporated the Federal Reserve Board's Regulation O by reference at Section 563.43 of Title 12 of the Code of Federal Regulations.) This report should not include loans and other extensions of credit to directors and principal shareholders who are not executive officers.

Lines

Actual Number

Number of Loans Made to Executive Officers During the Quarter

SI900

(Report in Thousands of Dollars)

Bil	Mil	Thou
-----	-----	------

Total Dollar Amount of Above Loans (In Thousands of Dollars)

SI910

_____	_____	_____
-------	-------	-------

Range of Interest Charged on Above Loans

Minimum.....

SI920

_____ . _____ %

Maximum.....

SI930

_____ . _____ %

A paper copy of this signed form has been retained in our files and is available for inspection by OTS.

Signature and Title of Officer Authorized to Sign Report

Date

For informational purposes only:
not for data entry

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Schedule SQ – Consolidated Supplemental Questions

All questions except 310 should be completed for the reporting savings association only.

Lines

Check the
Appropriate Box

Did you acquire any assets through merger with another depository institution?

SQ100

YES NO

Did you include in your balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase?

SQ110

YES NO

Has there been:

A change in control?

SQ130

YES NO

A merger accounted for under the purchase method?

SQ160

YES NO

If you restated your balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization

SQ170

MM DD YYYY

Your fiscal year-end

SQ270

mm

Code representing nature of work to be performed by independent public accountants for the current fiscal year

SQ280

Code

Did you change your independent public accountant during the quarter?

SQ300

YES NO

Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter-end?

SQ310

YES NO

Do you have a Subchapter S election in effect for federal income tax purposes for the current tax year?

SQ320

YES NO

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

SQ410

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

SQ420

Web Site Information:

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

SQ530

Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)?

SQ540

YES NO

For informational purposes only:
not for data entry

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Schedule SB – Consolidated Small Business Loans

The following data is to be completed annually at June 30 to comply with
Section 122 of the FDIC Improvement Act:

Lines
SB010

ANNUALLY

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

YES NO

Loans to Small Businesses and Small Farms:

Do you have any loans secured primarily by farms reported
on SC260 or any loans to finance agricultural production or other loans to
farmers reported on SC300, 303, and 306?

SB100

YES NO

If 100 is yes, complete lines 300 through 650 (Do not complete 110 thru 210).
If no, complete the following item, 110.

Are all or substantially all of your commercial loans (Schedule SC
lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less?

SB110

YES NO

If 110 is yes, complete the following lines, 200 and 210, only. If no, complete
Lines 300 through 450, only.

Number of loans reported on lines:

Actual Number

SC260

SB200

SC300, 303, and 306

SB210

Number and amount outstanding of permanent mortgage
loans secured by nonfarm, nonresidential properties
reported on SC260:

Number of Loans

Outstanding
Balance

(Report in Thousands of Dollars)

With original amounts of:

Actual Number

Bil Mil Thou

\$100,000 or less

SB300

SB310

Greater than \$100,000 thru \$250,000

SB320

SB330

Greater than \$250,000 thru \$1 million

SB340

SB350

Number and amount outstanding of nonmortgage,
nonagricultural commercial loans reported on SC300, 303,
and 306:

With original amounts of:

\$100,000 or less

SB400

SB410

Greater than \$100,000 thru \$250,000

SB420

SB430

Greater than \$250,000 thru \$1 million

SB440

SB450

Number and amount outstanding of loans secured primarily
by farms reported on SC260:

With original amounts of:

\$100,000 or less

SB500

SB510

Greater than \$100,000 thru \$250,000

SB520

SB530

Greater than \$250,000 thru \$500,000

SB540

SB550

Number and amount outstanding of nonmortgage,
commercial loans to finance agricultural production and
other nonmortgage commercial loans to farmers reported
on SC300, 303, and 306:

With original amounts of:

\$100,000 or less

SB600

SB610

Greater than \$100,000 thru \$250,000

SB620

SB630

Greater than \$250,000 thru \$500,000

SB640

SB650

For informational purposes only:
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Schedule FS – Fiduciary and Related Services

Does your institution have fiduciary powers?

Lines
FS110

 YES NO

If the answer to item 1 is "NO," do not complete Schedule FS

Does your institution exercise the fiduciary powers it has been granted?

Lines
FS120

 YES NO

Does your institution have any fiduciary or related activity (in the form of assets or accounts) to report in this schedule?

Lines
FS130

 YES NO

If the answer to FS130 is "NO," do not complete the rest of Schedule FS.

If the answer to FS130 is "YES," complete the applicable items of Schedule FS as follows:

- If your total fiduciary assets (FS20 + FS21) are greater than \$250 million or for the preceding calendar year, your gross fiduciary and related services income was greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS30 **each quarter**;
 2. FS391 through FS35 **annually**, with the December report; and
 3. All memoranda items, FS410 through FS72, **annually** with the December report.
- If your total fiduciary assets (FS20 + FS21) are greater than \$100 million but less than or equal to \$250 million and, for the preceding calendar year, your gross fiduciary and related services income was **not** greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS291 **each quarter**; and
 2. FS310 through FS35 and all memorandum items, FS410 through FS72 **annually** with the December report.
- If your total fiduciary assets (FS20 + FS21) are \$100 million or less and, for the preceding calendar year, your gross fiduciary and related services income was **not** greater than 10 percent of total revenue (net interest income plus noninterest income), you must complete:
 1. FS210 through FS291 **each quarter**; and
 2. Memorandum items, FS410 through FS65, **annually** with the December report.

	(Report in Thousands of Dollars)								(Report in Actual Numbers)	
	Managed Assets				Nonmanaged Assets				Number of Managed Accounts	Number of Nonmanaged Accounts
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou		
FIDUCIARY AND RELATED ASSETS										
Personal Trust and Agency Accounts ..	FS210				FS211				FS212	FS213
Retirement-related Trust and Agency Accounts:										
Employee Benefit –										
Defined Contribution	FS220				FS221				FS222	FS223
Employee Benefit –										
Defined Benefit	FS230				FS231				FS232	FS233
Other Retirement Accounts	FS240				FS241				FS242	FS243
Corporate Trust and Agency Accounts	FS250				FS251				FS252	FS253
Investment Management Agency										
Accounts	FS260								FS262	
Other Fiduciary Accounts	FS270				FS271				FS272	FS273
Total Fiduciary Accounts	FS20				FS21				FS22	FS23
Custody and Safekeeping Accounts					FS280					FS281
Assets Included Above that are										
Excluded for Purposes of the OTS										
Assessment Complexity Component ..	FS290				FS291					

For informational purposes only;
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Schedule FS – Fiduciary and Related Services

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

(Report Calendar Year-to-Date in
Thousands of Dollars)

	Lines	Bil	Mil	Thou
Personal Trust and Agency Accounts	FS310			
Retirement-related Trust and Agency Accounts:				
Employee Benefit – Defined Contribution	FS320			
Employee Benefit – Defined Benefit	FS330			
Other Retirement Accounts	FS340			
Corporate Trust and Agency Accounts	FS350			
Investment Management Agency Accounts	FS360			
Other Fiduciary Accounts	FS370			
Custody and Safekeeping Accounts	FS380			
Other Fiduciary and Related Services Income	FS390			
Total Gross Fiduciary and Related Services Income (310 thru 390)	FS30			
<i>Less: Expenses</i>	<i>FS391</i>			
<i>Less: Net Losses from Fiduciary and Related Services</i>	<i>FS392</i>			
Plus: Intracompany Income Credits for Fiduciary and Related Services	FS393			
Net Fiduciary and Related Services Income (30 – 391 – 392 + 393)	FS35			

Memoranda

Managed Assets Held in Personal Trust and Agency Accounts:

	Lines	Bil	Mil	Thou
Non-Interest-Bearing Deposits	FS410			
Interest-Bearing Deposits	FS415			
U.S. Treasury and U.S. Government Agency Obligations	FS420			
State, County, and Municipal Obligations	FS425			
Money Market Mutual Funds	FS430			
Other Short-term Obligations	FS435			
Other Notes and Bonds	FS440			
Common and Preferred Stocks	FS445			
Real Estate Mortgages	FS450			
Real Estate	FS455			
Miscellaneous Assets	FS460			
Total Managed Assets Held in Personal Trust and Agency Accounts (410 thru 460) (Must equal FS210)	FS40			

		(Report in Thousands of Dollars)			
Number of Issues		Principal Amount Outstanding			
Lines	Number	Lines	Bil	Mil	Thou
Corporate Trust and Agency Accounts:					
Corporate and Municipal Trusteeships	FS510	FS515			
Transfer Agent, Registrar, Paying Agent, and Other Corporate Agency	FS520				

For informational purposes only:
not for data entry

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Schedule FS – Fiduciary and Related Services

Memoranda – Continued

Collective Investment Funds and Common Trust Funds:

	(Actual Number)		(Report in Thousands of Dollars)			
	Number of Funds		Market Value of Fund Assets			
	Lines	Number	Lines	Bil	Mil	Thou
Domestic Equity	FS610		FS615			
International/Global Equity	FS620		FS625			
Stock/Bond Blend	FS630		FS635			
Taxable Bond	FS640		FS645			
Municipal Bond	FS650		FS655			
Short-Term Investments/Money Market	FS660		FS665			
Specialty/Other	FS670		FS675			
Total Collective Investment Funds	FS60		FS65			

Fiduciary Settlements, Surcharges, and Other
Losses (Calendar Year-to-Date):

	(Report Calendar Year-to-Date in Thousands of Dollars)								
	Gross Losses						Recoveries		
	Managed Accounts			Nonmanaged Accounts					
Lines	Mil	Thou	Lines	Mil	Thou	Lines	Mil	Thou	
Personal Trust and Agency Accounts	FS710			FS711			FS712		
Retirement-Related Trust and Agency Accounts ..	FS720			FS721			FS722		
Investment Management Agency Accounts	FS730			FS731			FS732		
Other Fiduciary Accounts and Related Services ..	FS740			FS741			FS742		
Total Fiduciary Settlements, Surcharges, and Other Losses (70 + 71 – 72 = 392)	FS70			FS71			FS72		

For informational purposes only:
not for data entry

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Schedule HC – Thrift Holding Company

Parent Only

Consolidated

(Report in Thousands of Dollars)
Lines Bil Mil Thou

(Report in Thousands of Dollars)
Lines Bil Mil Thou

Reflected in Net Income for the Quarter:

Dividends:

From Thrift Subsidiaries HC525 [] [] []
From Other Subsidiaries HC535 [] [] []

Interest Expense:

Trust Preferred Instruments HC545 [] [] [] HC710 [] [] []
All Other Debt HC555 [] [] [] HC720 [] [] []

Net Cash Flow From Operations for the Quarter... HC565 [] [] [] HC730 [] [] []

Supplemental Questions:

Have any significant subsidiaries of the holding company been formed, sold, or dissolved during the quarter? HC810 YES NO

Is the holding company or any of its subsidiaries:

A broker or dealer registered under the Securities Exchange Act of 1934? HC815 YES NO
An investment adviser regulated by the Securities Exchange Commission or any State? HC820 YES NO
An investment company registered under the Investment Company Act of 1940? HC825 YES NO
An insurance company subject to supervision by a State insurance regulator? HC830 YES NO
Subject to regulation by the Commodity Futures Trading Commission? HC835 YES NO
Regulated by a foreign financial services regulator? HC840 YES NO

Has the holding company appointed any new senior executive officers or directors during the quarter? HC845 YES NO

Has the holding company or any of its subsidiaries entered into a new pledge, or changed the terms and conditions of any existing pledge, of capital stock of any subsidiary savings association that secures short-term or long-term debt or other borrowings of the holding company? HC850 YES NO

Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors? HC855 YES NO

Has there been any default in the payment of principal, interest, a sinking or purchase fund installment, or any other default of the holding company or any of its subsidiaries during the quarter? HC860 YES NO

Has there been a change in the holding company's independent auditors during the quarter? HC865 YES NO

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Schedule HC – Thrift Holding Company

For informational purposes only:
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Supplemental Questions – continued:

Has there been a change in the holding company's fiscal year end during the quarter? HC870 YES NO

Does the holding company or any of its GAAP-consolidated subsidiaries (other than the reporting thrift) control other U.S. depository institutions? HC875 YES NO

If located in the U.S. or its territories, provide the FDIC certificate number:

HC876					
HC877					
HC878					
HC879					
HC880					

For informational purposes only:
not for data entry

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Schedule CSS – Subordinate Organization Schedule

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

Entity Tax ID#

Lines
CSS010

--	--	--	--	--	--	--	--	--	--

Entity Name

CSS020

Street Address

CSS025

City

CSS030

State

CSS040

--	--

Zip Code

CSS045

--	--	--	--	--	--

OTS Docket Number or Tax ID# of Immediate Parent

CSS050

--	--	--	--	--	--	--	--	--	--

Name of Immediate Parent

CSS060

% Ownership by Immediate Parent

CSS070

--	--	--	--	--

 %

Type of Entity (See codes in Instruction Manual)

CSS080

--	--

Type of Business (See codes in Instruction Manual)

CSS100
CSS101
CSS102
CSS103

Identification Number of Subsidiary Depository Institution

CSS110

--	--	--	--	--	--

Other Business Type (Narrative limited to 20 characters)

CSS115

(Report in Thousands of Dollars)

Total Assets

Lines
CSS120

Bil	Mil	Thou

Total Liabilities

CSS130

--	--	--

Total Capital

CSS140

--	--	--

Net Income (Loss) for the Calendar Year

CSS150

--	--	--

Gross Commitments and Contingent Liabilities

CSS160

--	--	--

Transactional Internet Banking Web Site, as Defined in 12 CFR 555.300(b) (78 characters maximum)
(if none, leave blank)

CSS200

Is this entity a GAAP-consolidated subsidiary of the parent savings association?

CSS210

 YES

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 NO

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For informational purposes only:
not for data entry

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Schedule CCR – Consolidated Capital Requirement

TIER 1 (CORE) CAPITAL REQUIREMENT:

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
Tier 1 (Core) Capital				
Equity Capital (SC80)	CCR100			
<i>Deduct:</i>				
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105			
Goodwill and Certain Other Intangible Assets	CCR115			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets	CCR133			
Other	CCR134			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes	CCR180			
Intangible Assets	CCR185			
Minority Interest in Includable Consolidated Subsidiaries Including REIT Preferred Stock Reported as a Borrowing	CCR190			
Other	CCR195			
Tier 1 (Core) Capital (100 – 105 – 115 – 133 – 134 + 180 + 185 + 190 + 195)	CCR20			
Adjusted Total Assets				
Total Assets (SC60)	CCR205			
<i>Deduct:</i>				
Assets of "Nonincludable" Subsidiaries	CCR260			
Goodwill and Certain Other Intangible Assets	CCR265			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets	CCR270			
Other	CCR275			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges	CCR280			
Intangible Assets	CCR285			
Other	CCR290			
Adjusted Total Assets (205 – 260 – 265 – 270 – 275 + 280 + 285 + 290)	CCR25			
Tier 1 (Core) Capital Requirement (25 x 4%)	CCR27			

For informational purposes only:
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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

TOTAL RISK-BASED CAPITAL REQUIREMENT:	Lines	Bil	Mil	Thou
Tier 1 (Core) Capital (20)	CCR30			
Tier 2 (Supplementary) Capital:				
Unrealized Gains on Available-for-Sale Equity Securities	CCR302			
Qualifying Subordinated Debt and Redeemable Preferred Stock	CCR310			
Other Equity Instruments	CCR340			
Allowances for Loan and Lease Losses	CCR350			
Other	CCR355			
Tier 2 (Supplementary) Capital (302 + 310 + 340 + 350 + 355)	CCR33			
Allowable Tier 2 (Supplementary) Capital	CCR35			
Equity Investments and Other Assets Required to be Deducted	CCR370			
Deduction for Low-Level Recourse and Residual Interests	CCR375			
Total Risk-based Capital (30 + 35 – 370 – 375)	CCR39			
Risk-Weight Categories				
0% Risk-Weight:				
Cash	CCR400			
Securities Backed by Full Faith and Credit of U.S. Government	CCR405			
Notes and Obligations of FDIC, Including Covered Assets	CCR409			
Other	CCR415			
Total (400 + 405 + 409 + 415)	CCR420			
0% Risk-Weight Total (420 x 0%)	CCR40			
20% Risk-Weight:				
Mortgage and Asset-Backed Securities Eligible for 20% Risk Weight	CCR430			
Claims on FHLBs	CCR435			
General Obligations of State and Local Governments	CCR440			
Claims on Domestic Depository Institutions	CCR445			
Other	CCR450			
Total (430 + 435 + 440 + 445 + 450)	CCR455			
20% Risk-Weight Total (455 x 20%)	CCR45			
50% Risk-Weight:				
Qualifying Single-Family Residential Mortgage Loans	CCR460			
Qualifying Multifamily Residential Mortgage Loans	CCR465			
Mortgage and Asset-Backed Securities Eligible for 50% Risk Weight	CCR470			
State and Local Revenue Bonds	CCR475			
Other	CCR480			
Total (460 + 465 + 470 + 475 + 480)	CCR485			
50% Risk-Weight Total (485 x 50%)	CCR50			

For informational purposes only.
not for data entry

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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

TOTAL RISK-BASED CAPITAL REQUIREMENT: – continued

Lines	Bil	Mil	Thou
-------	-----	-----	------

100% Risk-Weight:

Securities Risk Weighted at 100% (or More) Under the Ratings-Based Approach	CCR501			
All Other Assets	CCR506			
Total (501 + 506)	CCR510			
100% Risk-Weight Total (510 x 100%).....	CCR55			

Amount of Low-Level Recourse and Residual Interests Before Risk-Weighting	CCR605			
---	--------	--	--	--

Risk-Weighted Assets for Low-Level Recourse and Residual Interests

(605 x 12.50)	CCR62			
----------------------------	--------------	--	--	--

Assets to Risk-Weight (420 + 455 + 485 + 510 + 605)	CCR64			
--	--------------	--	--	--

Subtotal Risk-Weighted Assets (40 + 45 + 50 + 55 + 62)	CCR75			
---	--------------	--	--	--

Excess Allowances for Loan and Lease Losses.....	CCR530			
--	--------	--	--	--

Total Risk-Weighted Assets (75 – 530)	CCR78			
--	--------------	--	--	--

Total Risk-Based Capital Requirement (78 x 8%)	CCR80			
---	--------------	--	--	--

CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:

Tier 1 (Core) Capital Ratio	CCR810			%
(Tier 1 (Core) Capital ÷ Adjusted Total Assets)				

Total Risk-Based Capital Ratio	CCR820			%
(Total Risk-Based Capital ÷ Risk-Weighted Assets)				

Tier 1 Risk-Based Capital Ratio	CCR830			%
((Tier 1 (Core) Capital – Deduction for Low-level Recourse and Residual Interests) ÷ Risk-Weighted Assets)				

Tangible Equity Ratio	CCR840			%
((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)				

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ASSETS

**FIXED-RATE, SINGLE-FAMILY, FIRST MORTGAGE
LOANS & MORTGAGE-BACKED SECURITIES**

30-Year Mortgages and MBS:

Mortgage Loans
WARM
WAC
\$ of Which Are FHA or VA Guaranteed

Securities Backed By Conventional Mortgages

WARM
Wtd Avg Pass-Thru Rate

Securities Backed by FHA or VA Mortgages

WARM
Wtd Avg Pass-Thru Rate

15-Year Mortgages and MBS:

Mortgage Loans
WAC

Mortgage Securities

Wtd Avg Pass-Thru Rate

WARM (of Loans & Securities)

Balloon Mortgages and MBS:

Mortgage Loans
WAC

Mortgage Securities

Wtd Avg Pass-Thru Rate

WARM (of Loans & Securities)

		Coupon							
		Less Than 5%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above			
CMR001	\$	CMR002	\$	CMR003	\$	CMR004	\$	CMR005	\$
CMR006	months	CMR007	months	CMR008	months	CMR009	months	CMR010	months
CMR011	%	CMR012	%	CMR013	%	CMR014	%	CMR015	%
CMR016	\$	CMR017	\$	CMR018	\$	CMR019	\$	CMR020	\$
CMR026	\$	CMR027	\$	CMR028	\$	CMR029	\$	CMR030	\$
CMR031	months	CMR032	months	CMR033	months	CMR034	months	CMR035	months
CMR036	%	CMR037	%	CMR038	%	CMR039	%	CMR040	%
CMR046	\$	CMR047	\$	CMR048	\$	CMR049	\$	CMR050	\$
CMR051	months	CMR052	months	CMR053	months	CMR054	months	CMR055	months
CMR056	%	CMR057	%	CMR058	%	CMR059	%	CMR060	%
CMR066	\$	CMR067	\$	CMR068	\$	CMR069	\$	CMR070	\$
CMR071	%	CMR072	%	CMR073	%	CMR074	%	CMR075	%
CMR076	\$	CMR077	\$	CMR078	\$	CMR079	\$	CMR080	\$
CMR081	%	CMR082	%	CMR083	%	CMR084	%	CMR085	%
CMR086	months	CMR087	months	CMR088	months	CMR089	months	CMR090	months
CMR096	\$	CMR097	\$	CMR098	\$	CMR099	\$	CMR100	\$
CMR101	%	CMR102	%	CMR103	%	CMR104	%	CMR105	%
CMR106	\$	CMR107	\$	CMR108	\$	CMR109	\$	CMR110	\$
CMR111	%	CMR112	%	CMR113	%	CMR114	%	CMR115	%
CMR116	months	CMR117	months	CMR118	months	CMR119	months	CMR120	months
								CMR121	\$

Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed Securities

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ASSETS---Continued

**ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE
 LOANS & MORTGAGE-BACKED SECURITIES**

Teaser ARMs

Balances Currently Subject to Introductory Rates
 WAC

Current Market Index ARMs by Coupon Reset Frequency		7 Mo to 2 Yrs		2 + Yrs to 5 Yrs	
6 Mo or Less					
CMR141 \$	CMR142 \$	CMR143 \$			
CMR146 %	CMR147 %	CMR148 %			

Lagging Market Index ARMs by Coupon Reset Frequency		1 Month		2 Mo to 5 Yrs	
CMR144 \$	CMR145 \$				
CMR149 %	CMR150 %				

Non-Teaser ARMs

Balances of All Non-Teaser ARMs
 Wtd Avg Margin
 WAC
 WARM
 Wtd Avg Time Until Next Payment Reset

CMR156 \$	CMR157 \$	CMR158 \$			
CMR161 bp	CMR162 bp	CMR163 bp			
CMR166 %	CMR167 %	CMR168 %			
CMR171 months	CMR172 months	CMR173 months			
CMR176 months	CMR177 months	CMR178 months			

CMR159 \$	CMR160 \$				
CMR164 bp	CMR165 bp				
CMR169 %	CMR170 %				
CMR174 months	CMR175 months				
CMR179 months	CMR180 months				

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities

CMR185 \$

MEMO ITEMS FOR ALL ARMs (Reported at CMR185):

ARM Balances by Distance to Lifetime Cap

Balances W/Coupon Within 200 bp of Lifetime Cap
 Wtd Avg Distance from Lifetime Cap
 Balances W/Coupon 201-400 bp from Lifetime Cap
 Wtd Avg Distance from Lifetime Cap
 Balances W/Coupon Over 400 bp from Lifetime Cap
 Wtd Avg Distance from Lifetime Cap
 Balances Without Lifetime Cap

Current Market Index ARMs by Coupon Reset Frequency		7 Mo to 2 Yrs		2 + Yrs to 5 Yrs	
6 Mo or Less					
CMR186 \$	CMR187 \$	CMR188 \$			
CMR191 bp	CMR192 bp	CMR193 bp			
CMR196 \$	CMR197 \$	CMR198 \$			
CMR201 bp	CMR202 bp	CMR203 bp			
CMR206 \$	CMR207 \$	CMR208 \$			
CMR216 bp	CMR217 bp	CMR218 bp			
CMR211 \$	CMR212 \$	CMR213 \$			

Lagging Market Index ARMs by Coupon Reset Frequency		1 Month		2 Mo to 5 Yrs	
CMR189 \$	CMR190 \$				
CMR194 bp	CMR195 bp				
CMR199 \$	CMR200 \$				
CMR204 bp	CMR205 bp				
CMR209 \$	CMR210 \$				
CMR219 bp	CMR220 bp				
CMR214 \$	CMR215 \$				

ARM Cap & Floor Detail

Balances Subject to Periodic Rate Caps
 Wtd Avg Periodic Rate Cap (in basis points)
 Balances Subject to Periodic Rate Floors

CMR221 \$	CMR222 \$	CMR223 \$			
CMR226 bp	CMR227 bp	CMR228 bp			
CMR231 \$	CMR232 \$	CMR233 \$			

CMR224 \$	CMR225 \$				
CMR229 bp	CMR230 bp				
CMR234 \$	CMR235 \$				

MBS Included in ARM Balances

CMR241 \$	CMR242 \$	CMR243 \$			
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CMR244 \$	CMR245 \$				
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ASSETS---Continued

**MULTIFAMILY & NONRESIDENTIAL
MORTGAGE LOANS & SECURITIES**

Adjustable-Rate:

Balances.....
WARM.....
Remaining Term to Full Amortization.....
Rate Index Code.....
Margin.....
Reset Frequency.....
MEMO: ARMs within 300 bp of Life Cap
Balances.....
WA Distance to Lifetime Cap (bp).....

Balloons	Fully Amortizing
CMR261	CMR262
CMR263	CMR264
CMR265	CMR266
CMR267	CMR268
CMR269	CMR270
CMR271	CMR272

CMR273	CMR274
CMR275	CMR276

Fixed-Rate:

Balances.....
WARM.....
Remaining Term to Full Amortization.....
WAC.....

CMR281	CMR282
CMR283	CMR284
CMR285	CMR286
CMR287	CMR288

CONSTRUCTION & LAND LOANS

Balances.....
WARM.....
Rate Index Code.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....

Adjustable Rate	Fixed Rate
CMR291	CMR292
CMR293	CMR294
CMR295	CMR296
CMR297	CMR298
CMR299	

SECOND MORTGAGE LOANS & SECURITIES

Balances.....
WARM.....
Rate Index Code.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....

Adjustable Rate	Fixed Rate
CMR311	CMR312
CMR313	CMR314
CMR315	CMR316
CMR317	CMR318
CMR319	

ASSETS---CONTINUED

COMMERCIAL LOANS

Balances.....
WARM.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....
Rate Index Code.....

Adjustable Rate	Fixed Rate
CMR325	CMR326
CMR327	CMR328
CMR329	CMR330
CMR331	
CMR333	

CONSUMER LOANS

Balances.....
WARM.....
Rate Index Code.....
Margin in Col 1; WAC in Col 2.....
Reset Frequency.....

Adjustable Rate	Fixed Rate
CMR335	CMR336
CMR337	CMR338
CMR339	
CMR341	CMR342
CMR343	

**MORTGAGE-DERIVATIVE
SECURITIES--BOOK VALUE**

Collateralized Mortgage Obligations:

Floating Rate.....
Fixed Rate:.....
Remaining WAL <= 5 Years.....
Remaining WAL 5-10 Years.....
Remaining WAL Over 10 Years.....
Superfloaters.....
Inverse Floaters & Super POS.....
Other.....

High Risk	Low Risk
CMR351	CMR352
CMR353	CMR354
CMR355	CMR356
CMR357	
CMR359	
CMR361	
CMR363	CMR364

CMO Residuals:

Fixed Rate.....
Floating Rate.....

CMR365	CMR366
CMR367	CMR368

Stripped Mortgage-Backed Securities:

Interest-Only MBS.....
WAC.....
Principal-Only MBS.....
WAC.....

CMR369	CMR370
CMR371	CMR372
CMR373	CMR374
CMR375	CMR376

**Total Mortgage-Derivative
Securities--Book Value**

CMR377	CMR378
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ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing

Balances Serviced
WARM
Wtd Avg Servicing Fee

Coupon of Fixed-Rate Mortgages Serviced for Others									
Less Than 5%		5.00 to 5.99%		6.00 to 6.99%		7.00 to 7.99%		8.00% & Above	
CMR401	\$	CMR402	\$	CMR403	\$	CMR404	\$	CMR405	\$
CMR406	months	CMR407	months	CMR408	months	CMR409	months	CMR410	months
CMR411	bp	CMR412	bp	CMR413	bp	CMR414	bp	CMR415	bp

Total # of Fixed-Rate Loans Serviced That Are:
Conventional Loans
FHAVA Loans
Subserviced by Others

CMR421	loans
CMR422	loans
CMR423	loans

Adjustable-Rate Mortgage Loan Servicing

Balances Serviced
WARM
Wtd Avg Servicing Fee

Index on Serviced Loan	
Current Market	Lagging Market
CMR431	CMR432
\$	\$
CMR433	CMR434
months	months
CMR435	CMR436
bp	bp

Total # of Adjustable-Rate Loans Serviced
Of Which, Number Subserviced By Others

CMR441	loans
CMR442	loans

Total Balances of Mortgage Loans Serviced for Others CMR450 \$

CASH, DEPOSITS, & SECURITIES

Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos

Equity Securities (including Mutual Funds) Subject to SFAS No.115

Zero-Coupon Securities

Government and Agency Securities

Term Fed Funds, Term Repos, and Interest-Earning Deposits

Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.)

**Total Cash, Deposits, & Securities (includes on-balance-sheet items that are
in supplemental reporting and are not included above)**

Balances	WAC	WARM
CMR461 \$		
CMR464 \$		
CMR470 \$	•	•
CMR471	•	•
CMR472	•	•
CMR473 \$	•	•
CMR474	•	•
CMR475	•	•
CMR476 \$	•	•
CMR477	•	•
CMR478	•	•
CMR479 \$	•	•
CMR480	•	•
CMR481	•	•
CMR482 \$		

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ASSETS - Continued

ASSETS-Continued

ITEMS RELATED TO MORTGAGE LOANS & SECURITIES

MEMORANDA ITEMS

Nonperforming Loans	CMR501	\$	
Accrued Interest Receivable	CMR502	\$	
Advances for Taxes and Insurance	CMR503	\$	
Less: Unamortized Yield Adjustments	CMR504	\$	
Valuation Allowances	CMR507	\$	
Unrealized Gains (Losses)	CMR508	\$	

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26

CMR576	\$
--------	----

Loans Secured by Real Estate Reported as Nonmortgage Loans at SC31

CMR560	\$
--------	----

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464:
Equity Securities & Non-Mortgage-Related Mutual Funds
Mortgage-Related Mutual Funds

CMR930	\$
CMR934	\$

Nonperforming Loans	CMR511	\$	
Accrued Interest Receivable	CMR512	\$	
Less: Unamortized Yield Adjustments	CMR513	\$	
Valuation Allowances	CMR516	\$	
Unrealized Gains (Losses)	CMR517	\$	

Mortgage Loans Serviced by Others:

Fixed-Rate Mortgage Loans Serviced	CMR596	\$	
Wtd Avg Servicing Fee	CMR597		bp
Adjustable-Rate Mortgage Loans Serviced	CMR598	\$	
Wtd Avg Servicing Fee	CMR599		bp

REAL ESTATE HELD FOR INVESTMENT

CMR520	\$
--------	----

REPOSSESSED ASSETS

CMR525	\$
--------	----

Credit Card Balances Expected to Pay Off in Grace Period

CMR500	\$
--------	----

**EQUITY INVESTMENTS NOT SUBJECT TO
FASB STATEMENT NO. 115**

CMR530	\$
--------	----

OFFICE PREMISES AND EQUIPMENT

CMR535	\$
--------	----

ITEMS RELATED TO CERTAIN INVESTMENT SECURITIES

Unrealized Gains (Losses)	CMR538	\$	
Less: Unamortized Yield Adjustments	CMR539	\$	
Valuation Allowances	CMR540	\$	

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables,
and Certain Other Instruments
Miscellaneous I
Miscellaneous II

CMR541	\$
CMR543	\$
CMR544	\$

TOTAL ASSETS

CMR550	\$
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LIABILITIES

FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:

Balances Maturing in 3 Months or Less:

WAC
WARM

		Original Maturity in Months			
		12 or Less	13 to 36	37 or More	
CMR601	\$	CMR602	\$	CMR603	\$
CMR605	%	CMR606	%	CMR607	%
CMR608	months	CMR609	months	CMR610	months

CMR604 \$

Early Withdrawals
During Quarter

Balances Maturing in 4 to 12 Months

WAC
WARM

CMR615	\$	CMR616	\$	CMR617	\$
CMR618	%	CMR620	%	CMR621	%
CMR622	months	CMR623	months	CMR624	months

CMR618 \$

Balances Maturing in 13 to 36 Months

WAC
WARM

CMR631	\$	CMR632	\$	CMR633	\$
CMR634	%	CMR635	%	CMR636	%
CMR636	months	CMR637	months		months

CMR633 \$

Balances Maturing in 37 or More Months

WAC
WARM

CMR641	\$	CMR643	%	CMR644	months
--------	----	--------	---	--------	--------

CMR642 \$

Total Fixed-rate, Fixed-maturity Deposits:

CMR645 \$

**Memo: Fixed-rate, Fixed-maturity Deposit
Detail:**

Balances in Brokered Deposits

Deposits with Early-withdrawal Penalties Stated
in Terms of Months of Forgone Interest:

Balances Subject to Penalty
Penalty in Months of Forgone Interest
(expressed to two decimal places; e.g., x.xx)

Balances in New Accounts

		Original Maturity in Months			
		12 or Less	13 to 36	37 or More	
CMR650	\$	CMR651	\$	CMR652	\$
CMR653	\$	CMR654	\$	CMR655	\$
CMR656	months	CMR657	months	CMR658	months

CMR659	\$	CMR660	\$	CMR661	\$
--------	----	--------	----	--------	----

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LIABILITIES-Continued

**FIXED-RATE, FIXED-MATURITY:
FHLB ADVANCES, OTHER BORROWINGS,
REDEEMABLE PREFERRED STOCK,
& SUBORDINATED DEBT**

Balances by Coupon Class:

Under 3.00%
3.00 to 3.99%
4.00 to 4.99%
5.00 to 5.99%
6.00 to 6.99%
7.00 to 7.99%
8.00 to 8.99%
9.00% and Above

	Remaining Maturity			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	
CMR675	\$	CMR676 \$	CMR677 \$	• %
CMR679	\$	CMR680 \$	CMR681 \$	• %
CMR683	\$	CMR684 \$	CMR685 \$	• %
CMR687	\$	CMR688 \$	CMR689 \$	• %
CMR691	\$	CMR692 \$	CMR693 \$	• %
CMR695	\$	CMR696 \$	CMR697 \$	• %
CMR699	\$	CMR700 \$	CMR701 \$	• %
CMR703	\$	CMR704 \$	CMR705 \$	• %

WARM
.....
.....

CMR711	months	CMR712	months	CMR713	months

Total Fixed-Rate, Fixed-Maturity Borrowings
.....

CMR715 \$

Memo: Book Value of Redeemable Preferred Stock
.....

CMR755 \$

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LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL

NON-MATURITY DEPOSITS

Transaction Accounts
Money Market Deposit Accounts (MMDAs)
Passbook Accounts
Noninterest-Bearing Nonmaturity Deposits

Total Balances		WAC	
CMR762	\$	CMR763	%
CMR765	\$	CMR766	%
CMR768	\$	CMR769	%
CMR771	\$		

Balances in New Accounts	
CMR764	\$
CMR767	\$
CMR770	\$
CMR773	\$

ESCROW ACCOUNTS

Escrows for Mortgages Held in Portfolio
Escrows for Mortgages Serviced for Others
Other Escrows

Total Balances		WAC	
CMR775	\$	CMR776	%
CMR777	\$	CMR778	%
CMR779	\$	CMR780	%

TOTAL NONMATURITY DEPOSITS & ESCROW ACCOUNTS

CMR781	\$
--------	----

UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS

CMR782	\$
--------	----

UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS

CMR784	\$
--------	----

OTHER LIABILITIES

Collateralized Mortgage Securities Issued
Miscellaneous I
Miscellaneous II

CMR785	\$
CMR786	\$
CMR787	\$

TOTAL LIABILITIES (includes on-balance-sheet items that are in supplemental reporting and are not included above)

CMR790	\$
--------	----

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES

CMR793	\$
--------	----

EQUITY CAPITAL

CMR796	\$
--------	----

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL

CMR800	\$
--------	----

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Financial Derivatives and Off-Balance-Sheet Positions

[1] [2] [3] [4] [5]

Contract Code	Notional Amount	Maturity or Fees	Price/Rate #1	Price/Rate #2
Position 1 CMR801	CMR802 \$	CMR803 \$	CMR804	CMR805
Position 2 CMR806	CMR807 \$	CMR808 \$	CMR809	CMR810
Position 3 CMR811	CMR812 \$	CMR813 \$	CMR814	CMR815
Position 4 CMR816	CMR817 \$	CMR818 \$	CMR819	CMR820
Position 5 CMR821	CMR822 \$	CMR823 \$	CMR824	CMR825
Position 6 CMR826	CMR827 \$	CMR828 \$	CMR829	CMR830
Position 7 CMR831	CMR832 \$	CMR833 \$	CMR834	CMR835
Position 8 CMR836	CMR837 \$	CMR838 \$	CMR839	CMR840
Position 9 CMR841	CMR842 \$	CMR843 \$	CMR844	CMR845
Position 10 CMR846	CMR847 \$	CMR848 \$	CMR849	CMR850
Position 11 CMR851	CMR852 \$	CMR853 \$	CMR854	CMR855
Position 12 CMR856	CMR857 \$	CMR858 \$	CMR859	CMR860
Position 13 CMR861	CMR862 \$	CMR863 \$	CMR864	CMR865
Position 14 CMR866	CMR867 \$	CMR868 \$	CMR869	CMR870
Position 15 CMR871	CMR872 \$	CMR873 \$	CMR874	CMR875
Position 16 CMR876	CMR877 \$	CMR878 \$	CMR879	CMR880

NOTE: Enter "price" or "rate" in columns 4 & 5 to two decimal places (e.g., "price" = 102.25 or "rate" = 6.12%)

MEMO: Reconciliation of Off-Balance-Sheet Contract Positions Reported

Reported Above at CMR801-CMR880
Reported Using Supplemental Reporting
Self-Valued & Reported Using Supplemental Reporting of Market Value Estimates

# of Positions	
CMR801	
CMR802	
CMR803	

