



Thrift Financial Report 2007

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 35.4 hours for quarterly schedules and 2.6 hours for schedules only required annually (total of 144.2 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.

Association _____

Docket Number _____

Office of Thrift Supervision
2007 Thrift Financial Report
Officers' and Directors'
Certification

For the Thrift Financial Report as of _____, 2007

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.

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

Signature of Officer Authorized to Sign Report

Director

Date of Signature

Director

For informational purposes only;
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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.

For informational purposes only:
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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			
Reposessed 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 Reposessed 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			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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	
SC691		SC692		
SC693		SC694		
SC697		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 Borrowings		SC760			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

		Lines	Bil	Mil	Thou
Other Liabilities:					
Total		SC75			
Accrued Interest Payable – Deposits		SC763			
Accrued Interest Payable - Other		SC766			
Accrued Taxes		SC776			
Accounts Payable		SC780			
Deferred Income Taxes		SC790			
Other Liabilities and Deferred Income		SC796			
Memo: Detail of Other Liabilities					
	Code				
	SC791				
	SC794				
	SC797				
	SC792				
	SC795				
	SC798				
Total Liabilities		SC70			
Minority Interest.....		SC800			
EQUITY CAPITAL					
Perpetual Preferred Stock:					
Cumulative		SC812			
Noncumulative		SC814			
Common Stock:					
Par Value		SC820			
Paid in Excess of Par.....		SC830			
Accumulated Other Comprehensive Income: Total		SC86			
Unrealized Gains (Losses) on Available-for-Sale Securities.....		SC860			
Gains (Losses) on Cash Flow Hedges		SC865			
Other		SC870			
Retained Earnings		SC880			
Other Components of Equity Capital.....		SC891			
Total Equity Capital		SC80			
Total Liabilities, Minority Interest, and Equity Capital		SC90			

For informational purposes only
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

		For the Quarter			
		Lines	Bil	Mil	Thou
Interest Income:	Total	SO11			
Deposits and Investment Securities		SO115			
Mortgage-Backed Securities		SO125			
Mortgage Loans		SO141			
Prepayment Fees, Late Fees, and Assumption Fees for Mortgage Loans		SO142			
Nonmortgage Loans:					
Commercial Loans and Leases		SO160			
Prepayment Fees, Late Fees, and Assumption Fees for Commercial Loans		SO162			
Consumer Loans and Leases		SO171			
Prepayment Fees, Late Fees, and Assumption Fees for Consumer Loans		SO172			
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			
Servicing Amortization and Valuation Adjustments		SO411			
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			

For informational purposes only;
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

Sale of Other Assets Held for Investment.....
Trading Assets (Realized and Unrealized).....
Other Noninterest Income.....

Lines	For the Quarter		
	Bil	Mil	Thou
SO477			
SO485			
SO488			

Memo: Detail of Other Noninterest Income

	Code		Amount	
SO489			SO492	
SO495			SO496	
SO497			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			SO582	
SO583			SO584	
SO585			SO586	

Income (Loss) Before Income Taxes:.....

SO60			
------	--	--	--

Income Taxes:

Total.....
Federal.....
State, Local, and Other.....

Lines	Bil	Mil	Thou
SO71			
SO710			
SO720			

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

SO81			
------	--	--	--

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

SO811			
-------	--	--	--

NET INCOME (LOSS).....

SO91			
------	--	--	--

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

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				Recoveries				Specific Valuation Allowance Provisions & Transfers from General Allowances				Adjusted Net Charge-offs			
	Charge-offs (VA 155)				Recoveries (VA135)				General Allowances (VA118 + VA128)				Adjusted Net Charge-offs			
	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			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

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			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

Schedule VA – Consolidated Valuation Allowances and Related Data

OTHER ITEMS

(Report in Thousands of Dollars)

Troubled Debt Restructured:

	Lines	Bil	Mil	Thou
Amount this Quarter	VA940			
Amount Included in Schedule SC in Compliance with Modified Terms	VA942			

Mortgage Loans Foreclosed During the Quarter: Total

	VA95			
Construction	VA951			
Permanent Loans Secured By:				
1-4 Dwelling Units	VA952			
Multifamily (5 or More) Dwelling Units	VA953			
Nonresidential (Except Land)	VA954			
Land	VA955			

Classification of Assets:

End of Quarter Balances:				
Special Mention	VA960			
Substandard	VA965			
Doubtful	VA970			
Loss	VA975			

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

Outstanding Balance (Contractual)	VA980			
Recorded Investment (Carrying Amount Before Deducting Any Loan Loss Allowances)	VA981			
Allowance Amount Included in Allowance for Loan and Lease Losses (SC283, SC357)	VA985			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

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			

For informational purposes only:
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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:

	Lines	Bil	Mil	Thou
90% up to 100% LTV	LD110			
100% and greater LTV	LD120			

Past Due and Nonaccrual Balances:

Past Due and Still Accruing:

30-89 Days:

90% up to 100% LTV	LD210			
100% and greater LTV	LD220			

90 Days or More:

90% up to 100% LTV	LD230			
100% and greater LTV	LD240			

Nonaccrual:

90% up to 100% LTV	LD250			
100% and greater LTV	LD260			

Charge-offs and Recoveries:

Net Charge-offs (including Specific Valuation Allowance Provisions & Transfers

From General to Specific Allowances):

90% up to 100% LTV	LD310			
100% and greater LTV	LD320			

Purchases:

90% up to 100% LTV	LD410			
100% and greater LTV	LD420			

Originations:

90% up to 100% LTV	LD430			
100% and greater LTV	LD440			

Sales:

90% up to 100% LTV	LD450			
100% and greater LTV	LD460			

SUPPLEMENTAL LOAN DATA

1-4 Dwelling Units Construction-to-Permanent Loans	LD510			
Owner-Occupied Multifamily Permanent Loans	LD520			
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530			
1-4 Dwelling Units Option ARM Loans	LD610			
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620			
Total Capitalized Negative Amortization	LD650			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

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			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

Schedule CF – Consolidated Cash Flow Information

(Report in Thousands of Dollars)

Mortgage-Backed Securities:

	Lines	For the Quarter		
		Bil	Mil	Thou
Pass-Through:				
Purchases.....	CF143			
Sales.....	CF145			
Other Balance Changes.....	CF148			
Other Mortgage-Backed Securities:				
Purchases.....	CF153			
Sales.....	CF155			
Other Balance Changes.....	CF158			

Mortgage Loans:

Mortgage Loans Disbursed:				
Construction Loans on:				
1-4 Dwelling Units.....	CF190			
Multifamily (5 or More) Dwelling Units.....	CF200			
Nonresidential.....	CF210			
Permanent Loans on:				
1-4 Dwelling Units.....	CF225			
Home Equity and Junior Liens.....	CF226			
Multifamily (5 or More) Dwelling Units.....	CF245			
Nonresidential (Except Land).....	CF260			
Land.....	CF270			
Loans and Participations Purchased, Secured By:				
1-4 Dwelling Units.....	CF280			
Purchased from Entities Other than Federally-Insured Depository Institutions or Their Subsidiaries.....	CF281			
Home Equity and Junior Liens.....	CF282			
Multifamily (5 or More) Dwelling Units.....	CF290			
Nonresidential.....	CF300			
Loans and Participations Sold, Secured By:				
1-4 Dwelling Units.....	CF310			
Home Equity and Junior Liens.....	CF311			
Multifamily (5 or More) Dwelling Units.....	CF320			
Nonresidential.....	CF330			
Memo: Refinancing Loans.....	CF361			

Nonmortgage Loans:

Commercial:				
Closed or Purchased.....	CF390			
Sales.....	CF395			
Consumer:				
Closed or Purchased.....	CF400			
Sales.....	CF405			

For informational purposes only:
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule CF – Consolidated Cash Flow Information

(Report in Thousands of Dollars)

Deposits:

Interest Credited to Deposits.....

Lines	Bil	Mil	Thou
CF430			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule DI – Consolidated Deposit Information

		(Report in Thousands of Dollars)		
Lines		Bil	Mil	Thou
Deposit Data:				
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	DI150			Actual Number
Greater than \$100,000	DI160			Actual Number
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	DI180			Actual Number
Greater Than \$250,000	DI185			Actual Number
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			
Time Deposits of \$100,000 or Greater (Excluding Brokered Time Deposits Participate Out by the Broker in Shares of Less Than \$100,000	DI350			
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360			
Non-Interest-Bearing Demand Deposits	DI610			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule DI – Consolidated Deposit Information

(Report in Thousands of Dollars)

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

Deposit Data for Deposit Insurance Premium Assessments:

Section I (Optional)

Quarter-End Deposit Totals:

Total Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations	DI510			
Total Allowable Exclusions (Including Foreign Deposits)	DI520			
Total Foreign Deposits (Included in Total Allowable Exclusions)	DI530			

Average Daily Deposit Totals:

Total Daily Average of Deposit Liabilities Before Exclusions (Gross) as Defined in Section 3(l) of the FDI Act and FDIC Regulations	DI540			
Total Daily Average of Allowable Exclusions (Including Foreign Deposits)	DI550			
Total Daily Average of Foreign Deposits (Included in Total Daily Average of Allowable Exclusions)	DI560			

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

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

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

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		
Assets Recorded on Schedule SC Under a Fair Value Option	SI376		
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377		
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		

For informational purposes only:
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule SI – Consolidated Supplemental Information

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
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		

Transactions With Affiliates:

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	<input type="checkbox"/>	NO	<input type="checkbox"/>
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:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

Schedule SQ – Consolidated Supplemental Questions

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

Lines

Check the Appropriate Box				
---------------------------	--	--	--	--

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	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

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

SQ310	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

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

SQ320	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

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	<input type="checkbox"/>	NO	<input type="checkbox"/>
-------	-----	--------------------------	----	--------------------------

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

Schedule SB – Consolidated Small Business Loans

The following data is to be completed annually at June 30 to comply with

ANNUALLY

Section 122 of the FDIC Improvement Act:

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

Lines
SB010

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

With original amounts of:

(Report in Thousands of Dollars)

\$100,000 or less.....

SB300

Actual Number

SB310

Bil Mil Thou

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:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

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 Actual Numbers)				
(Report in Thousands of Dollars)								Number of Managed Accounts		Number of Nonmanaged Accounts		
Managed Assets				Nonmanaged Assets								
Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou	Lines		Lines		
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:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule FS – Fiduciary and Related Services

		(Report Calendar Year-to-Date in Thousands of Dollars)			
		Lines	Bil	Mil	Thou
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)					
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>		FS391			
<i>Less: Net Losses from Fiduciary and Related Services</i>		FS392			
Plus: Intracompany Income Credits for Fiduciary and Related Services		FS393			
Net Fiduciary and Related Services Income (30 – 391 – 392 + 393)		FS35			

Memoranda

		Lines	Bil	Mil	Thou
Managed Assets Held in Personal Trust and Agency Accounts:					
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)			
		Principal Amount Outstanding			
		Lines	Bil	Mil	Thou
Corporate Trust and Agency Accounts:					
Corporate and Municipal Trusteeships	Number of Issues	FS510			
Transfer Agent, Registrar, Paying Agent, and Other					
Corporate Agency		FS520			

For informational purposes only:
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____

Docket Number _____

Report Date _____, 2007

Schedule HC – Thrift Holding Company

Holding Company Number HC100 H [] [] [] [] []
 Fiscal Year End HC110 [] [] [] [] [] [] mm
 Stock Exchange Ticker Symbol HC125 [] [] [] [] [] [] [] [] [] [] []
 SEC File Number HC130 [] [] [] [] [] [] [] [] [] [] [] [] [] []
 Website Address (78 characters maximum) HC140 _____

Parent Only

Consolidated

(Report in Thousands of Dollars)

(Report in Thousands of Dollars)

	Parent Only			Consolidated				
	Lines	Bil	Mil	Thou	Lines	Bil	Mil	Thou
Total Assets	HC210				HC600			
Total Liabilities	HC220				HC610			
Minority Interest					HC620			
Total Equity	HC240				HC630			
Net Income for the Quarter	HC250				HC640			
Included in Total Assets:								
Receivable from Subsidiaries:								
Thrift	HC310							
Other Subsidiaries	HC320							
Investment in Subsidiaries:								
Thrift	HC330							
Other Subsidiaries	HC340							
Intangible Assets:								
Mortgage Servicing Assets	HC350				HC650			
Nonmortgage Servicing Assets and Other	HC360				HC655			
Deferred Policy Acquisition Costs	HC370				HC660			
Included in Total Liabilities (Excluding Deposits):								
Payable to Subsidiaries:								
Thrift Subsidiaries:								
Transactional	HC410							
Debt	HC420							
Other Subsidiaries:								
Transactional	HC430							
Debt	HC440							
Trust Preferred Instruments	HC445				HC670			
Other Debt Maturing In 12 Months or Less	HC450				HC680			
Other Debt Maturing In More Than 12 Months	HC460				HC690			

For informational purposes only:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

Schedule HC – Thrift Holding Company

Parent Only

Consolidated

(Report in Thousands of Dollars)

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou	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

All Other Debt HC555

Net Cash Flow From Operations for the Quarter... HC565

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

For informational purposes only
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule HC – Thrift Holding Company

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

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

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	<input type="text"/>						
Entity Name.....	CSS020	<input type="text"/>						
Street Address.....	CSS025	<input type="text"/>						
City.....	CSS030	<input type="text"/>						
State.....	CSS040	<input type="text"/>						
Zip Code.....	CSS045	<input type="text"/>						
OTS Docket Number or Tax ID# of Immediate Parent.....	CSS050	<input type="text"/>						
Name of Immediate Parent.....	CSS060	<input type="text"/>						
% Ownership by Immediate Parent.....	CSS070	<input type="text"/> %						
Type of Entity (See codes in Instruction Manual).....	CSS080	<input type="text"/>						
Type of Business (See codes in Instruction Manual).....	CSS100 CSS101 CSS102 CSS103	<input type="text"/>						
Identification Number of Subsidiary Depository Institution.....	CSS110	<input type="text"/>						
Other Business Type (Narrative limited to 20 characters).....	CSS115	<input type="text"/>						
(Report in Thousands of Dollars)								
Total Assets.....	Lines CSS120	<table border="1"><tr><th>Bil</th><th>Mil</th><th>Thou</th></tr><tr><td><input type="text"/></td><td><input type="text"/></td><td><input type="text"/></td></tr></table>	Bil	Mil	Thou	<input type="text"/>	<input type="text"/>	<input type="text"/>
Bil	Mil	Thou						
<input type="text"/>	<input type="text"/>	<input type="text"/>						
Total Liabilities.....	CSS130	<input type="text"/>						
Total Capital.....	CSS140	<input type="text"/>						
Net Income (Loss) for the Calendar Year.....	CSS150	<input type="text"/>						
Gross Commitments and Contingent Liabilities.....	CSS160	<input type="text"/>						
Transactional Internet Banking Web Site, as Defined in 12 CFR 555.300(b) (if none, leave blank).....	CSS200	<input type="text"/> (78 characters maximum)						
Is this entity a GAAP-consolidated subsidiary of the parent savings association?.....	CSS210	YES <input type="checkbox"/> NO <input type="checkbox"/>						

For informational purposes only:
not for data entry

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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:
not for data entry

Office of Thrift Supervision
2007 Thrift Financial Report

Association _____
Docket Number _____
Report Date _____, 2007

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

Association _____

Docket Number _____

Report Date _____, 2007

Office of Thrift Supervision
2007 Thrift Financial Report

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

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

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

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

For informational purposes only.
not for data entry

**Office of Thrift Supervision
2007 Thrift Financial Report**

Association _____
Docket Number _____, 2007
Report Date _____

Schedule CMR — Consolidated Maturity/Rate

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See instructions for Details on Specific Items

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)

Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed 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	
									CMR125	\$

For informational purposes only
not for data entry

Association _____
Docket Number _____, 2007
Report Date _____

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

**Office of Thrift Supervision
2007 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate**

ASSETS---Continued

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

Teaser ARMs

Balances Currently Subject to Introductory Rates
WAC

Non-Teaser ARMs

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

Current Market Index ARMs by Coupon Reset Frequency		
6 Mo or Less	7 Mo to 2 Yrs	2 + Yrs to 5 Yrs
CMR141 \$	CMR142 \$	CMR143 \$
CMR145 %	CMR147 %	CMR148 %

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 \$	CMR161 \$
CMR164 bp	CMR165 bp	CMR166 bp
CMR168 %	CMR170 %	CMR171 %
CMR174 months	CMR175 months	CMR176 months
CMR179 months	CMR180 months	CMR181 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		
6 Mo or Less	7 Mo to 2 Yrs	2 + Yrs to 5 Yrs
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 \$

CMR189 \$	CMR190 \$	CMR191 \$
CMR194 bp	CMR195 bp	CMR196 bp
CMR199 \$	CMR200 \$	CMR201 \$
CMR204 bp	CMR205 bp	CMR206 bp
CMR209 \$	CMR210 \$	CMR211 \$
CMR219 bp	CMR220 bp	CMR221 bp
CMR214 \$	CMR215 \$	CMR216 \$

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 \$

MBS Included in ARM Balances

CMR241 \$	CMR242 \$	CMR243 \$
-----------	-----------	-----------

CMR244 \$	CMR245 \$
-----------	-----------

For informational purposes only; not for data entry

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule CMR — Consolidated Maturity/Rate

Association _____, 2007
Docket Number _____
Report Date _____

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)

Fixed-Rate:

Balances
WARM
Remaining Term to Full Amortization
WAC

CONSTRUCTION & LAND LOANS

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

SECOND MORTGAGE LOANS & SECURITIES

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

Balloons	Fully Amortizing
CMR261 \$	CMR262 \$
CMR263 months	CMR264 months
CMR265 months	
CMR267	CMR268
CMR269 bp	CMR270 bp
CMR271 months	CMR272 months
CMR273 \$	CMR274 \$
CMR275 bp	CMR276 bp

CMR281 \$	CMR282 \$
CMR283 months	CMR284 months
CMR285 months	
CMR287	CMR288

Adjustable Rate	Fixed Rate
CMR291 \$	CMR290 \$
CMR293 months	CMR294 months
CMR295	
CMR297 bp	CMR298
CMR299 months	

Adjustable Rate	Fixed Rate
CMR311 \$	CMR312 \$
CMR313 months	CMR314 months
CMR315	
CMR317 bp	CMR318
CMR319 months	

ASSETS---CONTINUED

COMMERCIAL LOANS

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

CONSUMER LOANS

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

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

CMO Residuals:

Fixed Rate
Floating Rate

Stripped Mortgage-Backed Securities:

Interest-Only MBS
WAC
Principal-Only MBS
WAC

Total Mortgage-Derivative Securities--Book Value

Adjustable Rate	Fixed Rate
CMR325 \$	CMR326 \$
CMR327 months	CMR328 months
CMR329 bp	CMR330
CMR331 months	
CMR333	

Adjustable Rate	Fixed Rate
CMR335 \$	CMR336 \$
CMR337 months	CMR338 months
CMR339	
CMR341 bp	CMR342
CMR343 months	

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

CMR365 \$	CMR366 \$
CMR367 \$	CMR368 \$

CMR369 \$	CMR370 \$
CMR371	CMR372
CMR373 \$	CMR374 \$
CMR375	CMR376

CMR377 \$	CMR378 \$
-----------	-----------

For informational purposes only:
not for data entry

INSTRUCTIONS

Office of Thrift Supervision
2007 Thrift Financial Report
Schedule CMR — Consolidated Maturity/Rate

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

Association _____
Docket Number _____, 2007
Report Date _____

ASSETS - Continued

MORTGAGE LOANS SERVICED FOR OTHERS

Fixed-Rate Mortgage Loan Servicing

Balances Serviced
WARM
Wtd Avg Servicing Fee

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

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

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)** CMR490 \$

Balances	WAC	WARM
CMR461 \$		
CMR464 \$		
CMR470 \$	• %	CMR472 months
CMR473 \$	• %	CMR475 months
CMR476 \$	• %	CMR478 months
CMR479 \$	• %	CMR481 months
CMR490 \$		

For informational purposes only:
not for data entry

**Office of Thrift Supervision
2007 Thrift Financial Report**

Association _____
Docket Number _____, 2007
Report Date _____

Schedule CMR — Consolidated Maturity/Rate

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

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: <i>Unamortized Yield Adjustments</i>	CMR504	\$	
<i>Valuation Allowances</i>	CMR507	\$	
Unrealized Gains (Losses)	CMR508	\$	

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26 CMR578 \$

Loans Secured by Real Estate Reported as Nonmortgage Loans at SC31 CMR580 \$

ITEMS RELATED TO NONMORTGAGE LOANS & SECURITIES

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

Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464:
Equity Securities & Non-Mortgage-Related Mutual Funds
Mortgage-Related Mutual Funds CMR562 \$
CMR564 \$

Mortgage Loans Serviced by Others:
Fixed-Rate Mortgage Loans Serviced CMR586 \$
Wtd Avg Servicing Fee CMR587 bp
Adjustable-Rate Mortgage Loans Serviced CMR588 \$
Wtd Avg Servicing Fee CMR589 bp

REAL ESTATE HELD FOR INVESTMENT

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

REPOSSESSED ASSETS

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

Credit Card Balances Expected to Pay Off in Grace Period CMR590 \$

**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: <i>Unamortized Yield Adjustments</i>	CMR539	\$	
<i>Valuation Allowances</i>	CMR540	\$	

OTHER ASSETS

Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	CMR541	\$	
Miscellaneous I	CMR542	\$	
Miscellaneous II	CMR544	\$	

TOTAL ASSETS

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

For informational purposes only.
not for data entry

Association _____
Docket Number _____
Report Date _____, 2007

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See instructions for Details on Specific Items

**Office of Thrift Supervision
2007 Thrift Financial Report**

Schedule CMR — Consolidated Maturity/Rate

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 \$

Balances Maturing in 4 to 12 Months.....

WAC
WARM

CMR615	\$	CMR616	\$	CMR617	\$
CMR619	%	CMR620	%	CMR621	%
CMR622	months	CMR623	months	CMR624	months

CMR618 \$

Balances Maturing in 13 to 36 Months.....

WAC
WARM

CMR631	\$	CMR632	\$
CMR634	%	CMR635	%
CMR636	months	CMR637	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 of Less	13 to 36
	37 or More

CMR650	\$	CMR651	\$	CMR652	\$
--------	----	--------	----	--------	----

CMR653	\$	CMR654	\$	CMR655	\$
CMR656	months	CMR657	months	CMR658	months

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

For informational purposes only; not for data entry

Association _____
 Docket Number _____
 Report Date _____, 2007

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See Instructions for Details on Specific Items

**Office of Thrift Supervision
 2007 Thrift Financial Report**

Schedule CMR — Consolidated Maturity/Rate

LIABILITIES-Continued

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

Balances by Coupon Class:

	Remaining Maturity			WAC
	0 to 3 Months	4 to 36 Months	Over 36 Months	
Under 3.00%	CMR675 \$	CMR676 \$	CMR677 \$	CMR678 • %
3.00 to 3.99%	CMR679 \$	CMR680 \$	CMR681 \$	CMR682 • %
4.00 to 4.99%	CMR683 \$	CMR684 \$	CMR685 \$	CMR686 • %
5.00 to 5.99%	CMR687 \$	CMR688 \$	CMR689 \$	CMR690 • %
6.00 to 6.99%	CMR691 \$	CMR692 \$	CMR693 \$	CMR694 • %
7.00 to 7.99%	CMR695 \$	CMR696 \$	CMR697 \$	CMR698 • %
8.00 to 8.99%	CMR699 \$	CMR700 \$	CMR701 \$	CMR702 • %
9.00% and Above	CMR703 \$	CMR704 \$	CMR705 \$	CMR706 • %

WARM	CMR711 months	CMR712 months	CMR713 months
------	---------------	---------------	---------------

CMR715 \$

Total Fixed-Rate, Fixed-Maturity Borrowings

CMR755 \$

Memo: Book Value of Redeemable Preferred Stock

For informational purposes only:
not for data entry

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. Report Maturities in Whole Months
4. See instructions for Details on Specific Items

Office of Thrift Supervision
2007 Thrift Financial Report

Schedule CMR — Consolidated Maturity/Rate

Association _____
Docket Number _____, 2007
Report Date _____

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

CMR795 \$

TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL

CMR800 \$

For informational purposes only:
not for data entry

**Office of Thrift Supervision
2007 Thrift Financial Report**

Association _____
Docket Number _____, 2007
Report Date _____

INSTRUCTIONS

1. Report Dollar Balances in Thousands (\$000)
2. Report Percentages to Two (2) Decimal Places (e.g., x.xx%)
3. See Instructions for Details on Specific Items

Schedule CMR — Consolidated Maturity/Rate

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 \$	CMR803 \$	CMR804	CMR805
Position 2	CMR802 \$	CMR808 \$	CMR809	CMR810
Position 3	CMR807 \$	CMR813 \$	CMR814	CMR815
Position 4	CMR812 \$	CMR819 \$	CMR819	CMR820
Position 5	CMR822 \$	CMR823 \$	CMR824	CMR825
Position 6	CMR827 \$	CMR828 \$	CMR829	CMR830
Position 7	CMR832 \$	CMR833 \$	CMR834	CMR835
Position 8	CMR837 \$	CMR838 \$	CMR839	CMR840
Position 9	CMR842 \$	CMR843 \$	CMR844	CMR845
Position 10	CMR847 \$	CMR848 \$	CMR849	CMR850
Position 11	CMR852 \$	CMR853 \$	CMR854	CMR855
Position 12	CMR857 \$	CMR858 \$	CMR859	CMR860
Position 13	CMR862 \$	CMR863 \$	CMR864	CMR865
Position 14	CMR867 \$	CMR868 \$	CMR869	CMR870
Position 15	CMR872 \$	CMR873 \$	CMR874	CMR875
Position 16	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	

