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# Thrift Financial Report 2007

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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

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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
<b>Cash, Deposits, and Investment Securities:</b>	<b>Total .....</b>	<b>SC11</b>			
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			
<b>Mortgage-Backed Securities:</b>	<b>Total .....</b>	<b>SC22</b>			
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			
<b>Mortgage Loans:</b>	<b>Total .....</b>	<b>SC26</b>			
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
<b>Nonmortgage Loans:</b>	<b>Total .....</b>	<b>SC31</b>			
Commercial Loans:	<b>Total .....</b>	<b>SC32</b>			
Secured .....		SC300			
Unsecured .....		SC303			
Lease Receivables .....		SC306			
Consumer Loans:	<b>Total .....</b>	<b>SC35</b>			
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			
<b>Reposessed Assets:</b>	<b>Total .....</b>	<b>SC40</b>			
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			
<b>Equity Investments Not Subject to FASB Statement No. 115:</b>	<b>Total ....</b>	<b>SC51</b>			
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
<b>Other Assets:</b>	<b>Total .....</b>	<b>SC59</b>			
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			
<b>Total Assets .....</b>		<b>SC60</b>			

**LIABILITIES**

<b>Deposits and Escrows:</b>	<b>Total .....</b>	<b>SC71</b>			
Deposits .....		SC710			
Escrows.....		SC712			
Unamortized Yield Adjustments on Deposits and Escrows .....		SC715			
<b>Borrowings:</b>	<b>Total .....</b>	<b>SC72</b>			
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			

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

		Lines	Bil	Mil	Thou
<b>Other Liabilities:</b>					
<b>Total .....</b>		<b>SC75</b>			
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				
<b>Total Liabilities .....</b>		<b>SC70</b>			
<b>Minority Interest.....</b>		<b>SC800</b>			
<b>EQUITY CAPITAL</b>					
<b>Perpetual Preferred Stock:</b>					
Cumulative .....		SC812			
Noncumulative .....		SC814			
<b>Common Stock:</b>					
Par Value .....		SC820			
Paid in Excess of Par.....		SC830			
<b>Accumulated Other Comprehensive Income: Total .....</b>		<b>SC86</b>			
Unrealized Gains (Losses) on Available-for-Sale Securities.....		SC860			
Gains (Losses) on Cash Flow Hedges .....		SC865			
Other .....		SC870			
<b>Retained Earnings .....</b>		<b>SC880</b>			
<b>Other Components of Equity Capital.....</b>		<b>SC891</b>			
<b>Total Equity Capital .....</b>		<b>SC80</b>			
<b>Total Liabilities, Minority Interest, and Equity Capital .....</b>		<b>SC90</b>			



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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

		For the Quarter			
		Lines	Bil	Mil	Thou
<b>Interest Income:</b>	<b>Total .....</b>	<b>SO11</b>			
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			
<b>Dividend Income on Equity Investments Not Subject to FASB Statement No. 115:</b>	<b>Total .....</b>	<b>SO18</b>			
Federal Home Loan Bank Stock .....		SO181			
Other .....		SO185			
<b>Interest Expense:</b>	<b>Total .....</b>	<b>SO21</b>			
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			
<b>Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets .....</b>		<b>SO312</b>			
<i>Net Provision for Losses on Interest-Bearing Assets .....</i>		SO321			
<b>Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets .....</b>		<b>SO332</b>			
<b>Noninterest Income</b>	<b>Total .....</b>	<b>SO42</b>			
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			

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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
<b>SO51</b>			
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			
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**Income Taxes:**

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

Lines	Bil	Mil	Thou
<b>SO71</b>			
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				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
<b>Deposits and Investment</b>																
Securities .....									VA38				VA39			
Mortgage-Backed Securities ...	VA370				VA371				VA372				VA375			
<b>Mortgage Loans: Total .....</b>	VA46				VA47				VA48				VA49			
<b>Construction:</b>																
1-4 Dwelling Units .....	VA420				VA421				VA422				VA425			
Multifamily (5 or More)																
Dwelling Units .....	VA430				VA431				VA432				VA435			
Nonresidential Property .....	VA440				VA441				VA442				VA445			
<b>Permanent:</b>																
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
<b>Nonmortgage Loans: Total ...</b>	<b>VA56</b>				<b>VA57</b>				<b>VA58</b>				<b>VA59</b>			
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			
<b>Repossessed Assets: Total ...</b>	<b>VA60</b>								<b>VA62</b>				<b>VA65</b>			
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			
<b>Real Estate Held for Investment.....</b>									<b>VA72</b>				<b>VA75</b>			
<b>Equity Investments Not Subject to FASB Statement No. 115 ...</b>									<b>VA822</b>				<b>VA825</b>			
<b>Other Assets.....</b>	<b>VA930</b>				<b>VA931</b>				<b>VA932</b>				<b>VA935</b>			

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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
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			

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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
<b>Mortgage Loans:</b>												
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			
<b>Nonmortgage Loans:</b>												
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			
<b>Total.....</b>	<b>PD10</b>				<b>PD20</b>				<b>PD30</b>			
<b>Memoranda:</b>												
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:**

	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			

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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 of 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:**

	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			

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Schedule CF – Consolidated Cash Flow Information

(Report in Thousands of Dollars)

**Deposits:**

Interest Credited to Deposits.....

Lines	Bil	Mil	Thou
CF430			

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Schedule DI – Consolidated Deposit Information

		(Report in Thousands of Dollars)		
Lines		Bil	Mil	Thou
<b>Deposit Data:</b>				
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			

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Schedule DI – Consolidated Deposit Information

(Report in Thousands of Dollars)

Lines	Bil	Mil	Thou
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**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			

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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		
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		

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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) .....	<b>SI680</b>		

**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			

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

Your fiscal year-end..... 

SQ270	mm			
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Code representing nature of work to be performed by independent public accountants for the current fiscal year ..... 

SQ280	Code			
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Did you change your independent public accountant during the quarter? ..... 

SQ300	YES	<input type="checkbox"/>	NO	<input type="checkbox"/>
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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"/>
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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"/>
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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									
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**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"/>
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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:

SC260 .....

SB200

Actual Number

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:

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

SB300

Actual Number

(Report in Thousands of Dollars)

Bil Mil Thou

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

SB320

SB310

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



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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 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		
<b>FIDUCIARY AND RELATED ASSETS</b>												
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	
<b>Total Fiduciary Accounts .....</b>	<b>FS20</b>				<b>FS21</b>				<b>FS22</b>		<b>FS23</b>	
Custody and Safekeeping Accounts ....					FS280							FS281
Assets Included Above that are												
Excluded for Purposes of the OTS												
Assessment Complexity Component..	FS290				FS291							

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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
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			
<b>Total Gross Fiduciary and Related Services Income (310 thru 390) .....</b>	<b>FS30</b>			
<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			
<b>Net Fiduciary and Related Services Income (30 – 391 – 392 + 393) .....</b>	<b>FS35</b>			

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			
<b>Total Managed Assets Held in Personal Trust and Agency Accounts (410 thru 460) (Must equal FS210) .....</b>		<b>FS40</b>			

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

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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			
<b>Total Collective Investment Funds .....</b>	<b>FS60</b>		<b>FS65</b>			

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		
<b>Total Fiduciary Settlements, Surcharges, and Other Losses (70 + 71 – 72 = 392).....</b>	<b>FS70</b>			<b>FS71</b>			<b>FS72</b>		

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**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:**

<b>Thrift Subsidiaries:</b>								
Transactional .....	HC410							
Debt .....	HC420							
<b>Other Subsidiaries:</b>								
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			

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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 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

**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					

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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  Bil  Mil  Thou  
CSS120

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  NO

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Schedule CCR – Consolidated Capital Requirement

**TIER 1 (CORE) CAPITAL REQUIREMENT:**

(Report in Thousands of Dollars)

	Lines	Bil	Mil	Thou
<b>Tier 1 (Core) Capital</b>				
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			
<b>Tier 1 (Core) Capital (100 – 105 – 115 – 133 – 134 + 180 + 185 + 190 + 195) .....</b>	<b>CCR20</b>			
<b>Adjusted Total Assets</b>				
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			
<b>Adjusted Total Assets (205 – 260 – 265 – 270 – 275 + 280 + 285 + 290).....</b>	<b>CCR25</b>			
<b>Tier 1 (Core) Capital Requirement (25 x 4%) .....</b>	<b>CCR27</b>			



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Schedule CCR – Consolidated Capital Requirement

(Report in Thousands of Dollars)

TOTAL RISK-BASED CAPITAL REQUIREMENT:	Lines	Bil	Mil	Thou
<b>Tier 1 (Core) Capital (20)</b> .....	<b>CCR30</b>			
<b>Tier 2 (Supplementary) Capital:</b>				
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			
<b>Tier 2 (Supplementary) Capital (302 + 310 + 340 + 350 + 355)</b> .....	<b>CCR33</b>			
<b>Allowable Tier 2 (Supplementary) Capital</b> .....	<b>CCR35</b>			
Equity Investments and Other Assets Required to be Deducted .....	CCR370			
Deduction for Low-Level Recourse and Residual Interests .....	CCR375			
<b>Total Risk-based Capital (30 + 35 – 370 – 375)</b> .....	<b>CCR39</b>			
<b>Risk-Weight Categories</b>				
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			
<b>0% Risk-Weight Total (420 x 0%)</b> .....	<b>CCR40</b>			
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			
<b>20% Risk-Weight Total (455 x 20%)</b> .....	<b>CCR45</b>			
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			
<b>50% Risk-Weight Total (485 x 50%)</b> .....	<b>CCR50</b>			

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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			
<b>100% Risk-Weight Total (510 x 100%).....</b>	<b>CCR55</b>			

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			%
-------------------------------------------------------------------------------------------------------------	--------	--	--	---

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**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	\$	

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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

**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 \$

CMR224 \$	CMR225 \$	CMR226 \$
CMR228 bp	CMR229 bp	CMR230 bp
CMR234 \$	CMR235 \$	CMR236 \$

**MBS Included in ARM Balances**

CMR241 \$	CMR242 \$	CMR243 \$
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CMR244 \$	CMR245 \$	CMR246 \$
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**Schedule CMR — Consolidated Maturity/Rate**

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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)

**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 \$
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INSTRUCTIONS

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

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**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 \$	CMR471 %	CMR472 months
CMR473 \$	CMR474 %	CMR475 months
CMR476 \$	CMR477 %	CMR478 months
CMR479 \$	CMR480 %	CMR481 months
CMR490 \$		

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**Schedule CMR — Consolidated Maturity/Rate**

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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: <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**

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

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

Mortgage Loans Serviced by Others:

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

**REAL ESTATE HELD FOR INVESTMENT**

	CMR520	\$	
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**REPOSSESSED ASSETS**

	CMR525	\$	
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**EQUITY INVESTMENTS NOT SUBJECT TO  
FASB STATEMENT NO. 115**

	CMR530	\$	
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**OFFICE PREMISES AND EQUIPMENT**

	CMR535	\$	
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**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**

	CMR550	\$	
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**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	\$
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CMR653	\$	CMR654	\$	CMR655	\$
CMR656	months	CMR657	months	CMR658	months

CMR659	\$	CMR660	\$	CMR661	\$
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INSTRUCTIONS

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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
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Total Fixed-Rate, Fixed-Maturity Borrowings

CMR715 \$

Memo: Book Value of Redeemable Preferred Stock

CMR755 \$

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INSTRUCTIONS

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4. See instructions for Details on Specific Items

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Schedule CMR — Consolidated Maturity/Rate

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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** .....

CMR795 \$

**TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL** .....

CMR800 \$

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**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 \$	CMR809 \$	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	





