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# Thrift Financial Report Sample Forms

## 2000

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Office of Thrift Supervision  
1700 G Street, N.W.  
Washington, D.C. 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 is 33 hours per response. 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 Financial Reporting, Research and Analysis, 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.

Association \_\_\_\_\_

Docket \_\_\_\_\_

**Office of Thrift Supervision  
2000 Thrift Financial Report  
Officers' and Directors'  
Certification**

For the Thrift Financial Report as of \_\_\_\_\_, 2000

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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Association \_\_\_\_\_  
Docket Number \_\_\_\_\_  
Report Date \_\_\_\_\_, 2000

**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

**ASSETS**

Line	Bil	Mil	Thou
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**Cash, Deposits and Investment Securities:**

**Total**.....

<b>SC10</b>			
SC110			
SC130			
SC140			
SC150			
SC162			
SC166			
SC170			
SC180			
SC185			
SC190			
SC199			

Cash and Noninterest-Earning Deposits.....  
U.S. Government and Agency Securities.....  
Equity Securities Subject to SFAS No. 115.....  
Mortgage Derivative Securities.....  
Interest-Earning Deposits in FHLBs.....  
Other Interest-Earning Deposits.....  
Federal Funds Sold and Securities Purchased Under Agreements to Resell.....  
State and Municipal Obligations.....  
Other Investment Securities.....  
Accrued Interest Receivable.....  
*General Valuation Allowances*.....

**Mortgage Pool Securities:**

**Total**.....

<b>SC20</b>			
SC210			
SC215			
SC220			

Insured or Guaranteed by an Agency or Instrument of the United States.....  
Other Mortgage Pool Securities.....  
Accrued Interest Receivable.....

*General Valuation Allowances*.....

<b>SC227</b>			
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**Mortgage Loans:**

**Total**.....

<b>SC23</b>			
SC230			
SC235			
SC240			

Construction Loans on:  
1-4 Dwelling Units.....  
5 or More Dwelling Units.....  
Nonresidential Property.....

Permanent Mortgages on:

1-4 Dwelling Units:  
Closed-End First Mortgages and Junior Liens.....  
Revolving, Open-End Loans.....  
5 or More Dwelling Units.....  
Nonresidential Property (Except Land).....  
Land.....

<b>SC250</b>			
SC253			
SC256			
SC260			
SC265			

Accrued Interest Receivable.....  
Advances for Taxes and Insurance.....

<b>SC272</b>			
SC275			

*Allowance for Loan and Lease Losses*.....

<b>SC283</b>			
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**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

		Line	Bil	Mil	Thou
<b>Nonmortgage Loans:</b>	<b>Total</b> .....	<b>SC30</b>	:	:	:
Commercial Loans:	<b>Total</b> .....	<b>SC32</b>	:	:	:
Secured, Other than Mortgage .....		SC300	:	:	:
Unsecured .....		SC303	:	:	:
Financing Leases .....		SC306	:	:	:
Consumer Loans:	<b>Total</b> .....	<b>SC34</b>	:	:	:
Closed-End:					
Loans on Deposits .....		SC310	:	:	:
Home Improvement Loans .....		SC316	:	:	:
Education Loans .....		SC320	:	:	:
Auto Loans .....		SC323	:	:	:
Mobile Home Loans .....		SC326	:	:	:
Other, Including Leases .....		SC330	:	:	:
Open-End:					
Revolving Loans Secured by 1-4 Dwelling Units .....		SC340	:	:	:
Credit Cards and Related Plans .....		SC345	:	:	:
Accrued Interest Receivable .....		SC348	:	:	:
<i>Allowance for Loan and Lease Losses</i> .....		SC357	:	:	:
<b>Repossessed Assets:</b>	<b>Total</b> .....	<b>SC40</b>	:	:	:
Real Estate:					
Construction .....		SC405	:	:	:
1-4 Dwelling Units .....		SC415	:	:	:
5 or More Dwelling Units .....		SC425	:	:	:
Nonresidential (Except Land) .....		SC426	:	:	:
Land .....		SC428	:	:	:
Other Repossessed Assets .....		SC430	:	:	:
<i>General Valuation Allowances</i> .....		SC441	:	:	:
<b>Real Estate Held for Investment</b> .....		SC45	:	:	:
Memo: <i>General Valuation Allowances</i> .....	SC481	:	:	:	:
<b>Equity Investments Not Subject to SFAS No. 115 (Excluding FHLB Stock)</b> .....		SC50	:	:	:
Memo: <i>General Valuation Allowances</i> .....	SC529	:	:	:	:
<b>Office Premises and Equipment</b> .....		SC55	:	:	:

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Docket Number \_\_\_\_\_  
Report Date \_\_\_\_\_, 2000

**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
<b>Other Assets:</b>				
<b>Total</b> .....	<b>SC58</b>			
Servicing Assets on:				
Mortgage Loans .....	SC642			
Nonmortgage Loans .....	SC644			
Interest-only Strip Receivables and Certain Other Instruments .....	SC655			
Goodwill and Other Intangible Assets .....	SC660			
Other Assets .....	SC690			

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</b> .....	SC710			
<b>Escrows</b> .....	SC783			
<b>Unamortized Yield Adjustments on Deposits</b> .....	SC715			

<b>Borrowings:</b>				
<b>Total</b> .....	<b>SC72</b>			
Advances from FHLBank .....	SC720			
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase .....	SC730			
Subordinated Debentures (Including Mandatory Convertible Securities) .....	SC735			
Mortgage Collateralized Securities Issued:				
CMOs (including REMICs) .....	SC740			
Other .....	SC745			
Other Borrowings .....	SC760			

<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                      Amount

SC791			SC792		
SC794			SC795		
SC797			SC798		

<b>Total Liabilities</b> .....	<b>SC70</b>			
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Report Date \_\_\_\_\_, 2000

**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule SC — Consolidated Statement of Condition**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
<b>Redeemable Preferred Stock and Minority Interest</b> .....	SC799			
<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>Unrealized Gains (Losses) on Available-for-Sale Securities</b> .....	SC860			
<b>Retained Earnings</b> .....	SC880			
<b>Other Components of Equity Capital</b> .....	SC890			
<b>Total Equity Capital</b> .....	SC80			
<b>Total Liabilities, Redeemable Preferred Stock, Minority Interest and Equity Capital</b> .....	SC90			

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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule SO — Consolidated Statement of Operations**

(Report in Thousands of Dollars)

		<b>For the Quarter</b>		
		Bil	Mil	Thou
<b>Interest Income:</b>	<b>Total</b> .....	<b>SO11</b>		
Deposits and Investment Securities .....		SO110		
Mortgage Pool Securities .....		SO120		
Mortgage Loans .....		SO140		
Nonmortgage Loans:				
Commercial Loans and Leases .....		SO160		
Consumer Loans and Leases .....		SO170		
Amortization of Deferred Gains (Losses) on Asset Hedges .....		SO180		
<b>Interest Expense:</b>	<b>Total</b> .....	<b>SO21</b>		
Deposits .....		SO215		
Escrows .....		SO266		
Advances from FHLBank .....		SO230		
Subordinated Debentures (Including Mandatory Convertible Securities) .....		SO240		
Mortgage Collateralized Securities Issued .....		SO250		
Other Borrowed Money .....		SO260		
Other Items:				
<i>Capitalized Interest</i> .....		SO271		
Amortization of Deferred Losses (Gains) on Liability Hedges .....		SO280		
Net Cost of Matched Interest Rate Swaps .....		SO290		
<b>Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets</b>		<b>SO311</b>		
<b>Net Provision for Losses on Interest-Bearing Assets</b> .....		SO321		
<b>Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets</b>		<b>SO331</b>		
<b>Noninterest Income:</b>	<b>Total</b> .....	<b>SO40</b>		
Mortgage Loan Servicing Fees .....		SO410		
Other Fees and Charges .....		SO420		
Net Income (Loss) from:				
Sale of Assets Held for Sale and Available-for-Sale Securities .....		SO430		
Operations and Sale of Repossessed Assets .....		SO461		
LOCOM Adjustments Made to Assets Held for Sale .....		SO465		
Sale of Securities Held-to-Maturity .....		SO467		
Sale of Loans Held for Investment .....		SO475		
Sale of Other Assets Held for Investment .....		SO477		
Trading Assets (Realized and Unrealized) .....		SO485		
Other Noninterest Income .....		SO491		
Memo: Detail of Other Noninterest Income	Code	Amount		
SO493	<b>0</b> <b>1</b>	SO494		
SO495		SO496		
SO497		SO498		



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**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule SO — Consolidated Statement of Operations**

(Report in Thousands of Dollars)

		<b>For the Quarter</b>		
	Line	Bil	Mil	Thou
<b>Noninterest Expense:</b>	<b>Total</b> .....			
All Personnel Compensation and Expense.....	SO510			
Legal Expense.....	SO520			
Office Occupancy and Equipment Expense.....	SO530			
Marketing and Other Professional Services.....	SO540			
Loan Servicing Fees.....	SO550			
Amortization of Goodwill.....	SO560			
Net Provision for Losses on Noninterest-bearing Assets.....	SO570			
Other Noninterest Expense.....	SO580			
Memo: Detail of Other Noninterest Expense				
	Code		Amount	
	SO581		SO582	
	SO583		SO584	
	SO585		SO586	
<b>Income (Loss) Before Income Taxes</b> .....	<b>SO60</b>			
<b>Income Taxes:</b>	<b>Total</b> .....			
Federal.....	SO710			
State, Local, and Other.....	SO720			
<b>Income (Loss) Before Extraordinary Items and Effects of Accounting Changes</b> .....	<b>SO81</b>			
<b>Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles</b> .....	SO811			
<b>NET INCOME (LOSS)</b> .....	<b>SO91</b>			

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**Office of Thrift Supervision  
2000 Thrift Financial Report**

Association \_\_\_\_\_  
Docket Number \_\_\_\_\_  
Report Date \_\_\_\_\_, 2000

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

(Report in Thousands of Dollars)  
For the Quarter

**Reconciliation**

**Valuation Allowances**

	General				Specific				Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	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			
Acquisitions .....	VA145				VA148				VA150			
<i>Deduct:</i>												
Charge-offs .....	VA155				VA158				VA160			
Ending Balance .....	VA165				VA168				VA170			

**Charge-offs, Recoveries, and Specific Valuation Allowance Activity**

	General Valuation Allowances								Specific Valuation Allowance Provisions & Transfers from General Allowances								Total			
	Charge-Offs (VA155)				Recoveries (VA135)				VA118 + VA128											
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
<b>Deposits, and Investment</b>																				
<b>Securities</b> .....	VA30				VA31				VA32				VA35							
<b>Mortgage Pool Securities</b> .....	VA380				VA381				VA382				VA385							
<b>Mortgage Loans: Total</b> .....	VA40				VA41				VA42				VA45							
Construction:																				
1-4 Dwelling Units .....	VA420				VA421				VA422				VA425							
5 or More Dwelling Units .....	VA430				VA431				VA432				VA435							
Nonresidential Property .....	VA440				VA441				VA442				VA445							
Permanent:																				
1-4 Closed-End First Mortgages & Junior Liens .....	VA450				VA451				VA452				VA455							
1-4 Revolving, Open-End Loans .....	VA460				VA461				VA462				VA465							
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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**Office of Thrift Supervision  
2000 Thrift Financial Report**

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

(Report in Thousands of Dollars)  
For the Quarter

**Specific Valuation  
Allowance Provisions  
& Transfers from  
General Allowances  
(VA118 + VA128)**

**General Valuation Allowances**

**Charge-Offs  
(VA155)**

**Recoveries  
(VA135)**

**Total**

	Charge-Offs (VA155)				Recoveries (VA135)				Specific Valuation Allowance Provisions & Transfers from General Allowances (VA118 + VA128)				Total			
	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou	Line	Bil	Mil	Thou
<b>Nonmortgage Loans: Total.....</b>	<b>VA50</b>				<b>VA51</b>				<b>VA52</b>				<b>VA55</b>			
Commercial.....	VA520				VA521				VA522				VA525			
Consumer (Closed-End):																
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			
Other.....	VA560				VA561				VA562				VA565			
Consumer (Open-End):																
Revolving Loans Secured by 1-4 Dwelling Units.....	VA570				VA571				VA572				VA575			
Credit Cards and Related Plans.....	VA580				VA581				VA582				VA585			
<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			
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>VA70</b>								<b>VA72</b>				<b>VA75</b>			
<b>Equity Investments Not Subject to SFAS No. 115.....</b>	<b>VA820</b>				<b>VA821</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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**Office of Thrift Supervision  
2000 Thrift Financial Report**

Association \_\_\_\_\_  
Docket Number \_\_\_\_\_  
Report Date \_\_\_\_\_, 2000

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

**OTHER ITEMS**

(Report in Thousands of Dollars)

**Troubled Debt Restructured:**

Line	Bil	Mil	Thou
VA940			
VA941			

**Mortgage Loans Foreclosed During the Quarter:**

**Total.....**

Construction .....	VA95			
Permanent Loans Secured By:	VA951			
1-4 Dwelling Units .....	VA952			
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			

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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule PD — Consolidated Past Due and Nonaccrual**

**PAST DUE AND STILL ACCRUING**

(Report in Thousands of Dollars)

Line	Bil	Mil	Thou
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**30 - 89 DAYS**

Mortgage Loans:

Construction ..... PD115

Permanent, Secured by:

1-4 Dwelling Units ..... PD120

5 or More Dwelling Units ..... PD125

Nonresidential Property (Except Land) ..... PD135

Land ..... PD138

Nonmortgage Loans and Leases:

Commercial ..... PD140

Consumer Loans:

Closed-End:

Loans on Deposits ..... PD161

Home Improvement Loans ..... PD163

Education Loans ..... PD165

Auto Loans ..... PD167

Mobile Home Loans ..... PD169

Other, Including Leases ..... PD170

Open-End:

Revolving Loans Secured by 1-4 Dwelling Units ..... PD175

Credit Cards and Related Plans ..... PD178

**Total** ..... **PD10**

**90 DAYS OR MORE**

Mortgage Loans:

Construction ..... PD215

Permanent, Secured by:

1-4 Dwelling Units ..... PD220

5 or More Dwelling Units ..... PD225

Nonresidential Property (Except Land) ..... PD235

Land ..... PD238

Nonmortgage Loans and Leases:

Commercial ..... PD240

Consumer Loans:

Closed-End:

Loans on Deposits ..... PD261

Home Improvement Loans ..... PD263

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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule PD — Consolidated Past Due and Nonaccrual**

**PAST DUE AND STILL ACCRUING**

(Report in Thousands of Dollars)

**90 DAYS OR MORE (continued)**

Line	Bil	Mil	Thou
PD265			
PD267			
PD269			
PD270			
PD275			
PD278			
<b>PD20</b>			

Education Loans.....  
Auto Loans.....  
Mobile Home Loans.....  
Other, Including Leases.....  
Open-End:  
Revolving Loans Secured by 1-4 Dwelling Units.....  
Credit Cards and Related Plans.....

**Total**.....

**NONACCRUAL**

Mortgage Loans:

PD315			
PD320			
PD325			
PD335			
PD338			

Construction.....  
Permanent, Secured by:  
1-4 Dwelling Units.....  
5 or More Dwelling Units.....  
Nonresidential Property (Except Land).....  
Land.....

Nonmortgage Loans and Leases:

PD340			
PD361			
PD363			
PD365			
PD367			
PD369			
PD370			

Commercial.....  
Consumer Loans:  
Closed-End:  
Loans on Deposits.....  
Home Improvement Loans.....  
Education Loans.....  
Auto Loans.....  
Mobile Home Loans.....  
Other, Including Leases.....

Open-End:  
Revolving Loans Secured by 1-4 Dwelling Units.....  
Credit Cards and Related Plans.....

**Total**.....

<b>PD30</b>			
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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule CC — Consolidated Commitments and Contingencies**

**Commitments Outstanding:**

(Report in Thousands of Dollars)

Undisbursed Balance of Loans Closed (Loans-in-process Excluding Lines of Credit):

Mortgage Construction Loans.....  
Other Mortgage Loans.....  
Nonmortgage Loans.....

Line	Bil	Mil	Thou
CC105			
CC115			
CC125			

To Originate Mortgages Secured by:

1-4 Dwelling Units.....  
5 or More Dwelling Units.....  
All Other Real Estate.....

CC280			
CC290			
CC300			

To Originate Nonmortgage Loans.....

CC310			
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To Purchase Loans.....

CC320			
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To Sell Loans.....

CC330			
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To Purchase Mortgage Pool Securities.....

CC340			
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To Sell Mortgage Pool Securities.....

CC350			
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To Purchase Investment Securities.....

CC360			
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To Sell Investment Securities.....

CC370			
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**Lines and Letters of Credit:**

**Unused Lines of Credit:**

Open-End Consumer Lines.....  
Commercial Lines.....

CC410			
CC420			

**Letters of Credit:**

Commercial.....  
Standby, Not Included on CC465 or CC468.....

CC430			
CC435			

**Recourse Obligations and Direct Credit Substitutes**

Total Principal Amount of Off-Balance-Sheet Assets Covered by Recourse Obligations or  
Direct Credit Substitutes.....

CC455			
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Amount of Direct Credit Substitutes on Assets in CC455.....

CC465			
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Amount of Recourse Obligations on Assets in CC455.....

CC468			
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**Other Contingent Liabilities**.....

CC480			
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**Contingent Assets**.....

CC490			
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Association \_\_\_\_\_  
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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule CF — Consolidated Cash Flow Information**

(Report in Thousands of Dollars)

		<b>For the Quarter</b>		
		Line	Bil	Mil
<b>Mortgage Pool Securities:</b>				
Purchases - Secured by Fixed-Rate Mortgages .....	CF140	:	:	:
Purchases - Secured by Variable-Rate Mortgages .....	CF150	:	:	:
Sales - Secured by Fixed-Rate Mortgages .....	CF160	:	:	:
Sales - Secured by Variable-Rate Mortgages .....	CF170	:	:	:
Principal Reductions .....	CF180	:	:	:
<b>Mortgage Loans:</b>				
Mortgage Loans Disbursed:				
Construction Loans on:				
1-4 Dwelling Units .....	CF190	:	:	:
5 or More Dwelling Units .....	CF200	:	:	:
Nonresidential .....	CF210	:	:	:
Permanent Loans on:				
1-4 Dwelling Units:				
Newly Built .....	CF220	:	:	:
Previously Occupied .....	CF230	:	:	:
5 or More Dwelling Units:				
Newly Built .....	CF240	:	:	:
Previously Occupied .....	CF250	:	:	:
Nonresidential (Except Land) .....	CF260	:	:	:
Land .....	CF270	:	:	:
Loans and Participations Purchased, Secured By:				
1-4 Dwelling Units .....	CF280	:	:	:
5 or More Dwelling Units .....	CF290	:	:	:
Nonresidential .....	CF300	:	:	:
Loans and Participations Sold, Secured By:				
1-4 Dwelling Units .....	CF310	:	:	:
5 or More Dwelling Units .....	CF320	:	:	:
Nonresidential .....	CF330	:	:	:
Cash Repayment of Principal .....	CF340	:	:	:
Debits less Credits Other Than Repayment of Principal .....	CF350	:	:	:
Refinancing Loans .....	CF360	:	:	:
<b>Nonmortgage Loans Closed or Purchased:</b>				
Commercial .....	CF390	:	:	:
Consumer .....	CF400	:	:	:
<b>Deposits:</b>				
New Deposits Received less Deposits Withdrawn .....	CF420	:	:	:
Interest Credited to Deposits .....	CF430	:	:	:
Deposits Acquired, Net of Dispositions in Bulk Transactions (Including Non-OTS Mergers and Conversions) .....	CF435	:	:	:



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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule SI — Consolidated Supplemental Information**

**Deposit Data:**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
Total Broker-Originated Deposits:				
Fully Insured.....	SI100			
Other .....	SI110			
Deposits with Balances:				
\$100,000 or Less.....	SI165			
Greater than \$100,000.....	SI175			
IRA/Keogh Accounts.....	SI210			
Number of Deposit Accounts with Balances:				
\$100,000 or Less .....	SI220			
Greater than \$100,000 .....	SI230			
Uninsured Deposits .....	SI235			
Preferred Deposits .....	SI237			

**Deposit and Escrow Data for Deposit Insurance Premium Assessments:**

Noninterest-bearing Demand Deposits.....	SI215			
Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710 .....	SI239			
Deposits in Lifeline Accounts.....	SI240			
Deposits of Consolidated Subsidiaries:				
Demand Deposits .....	SI243			
Time and Savings Deposits .....	SI244			
Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest)	SI245			
Amount of assets netted against deposit and escrow liabilities in Schedule SC in accordance with generally accepted accounting principles that cannot be netted for purposes of calculating deposits in accordance with the Federal Deposit Insurance Act:				
Netted Against Demand Deposits (including escrows).....	SI247			
Netted Against Time and Savings Deposits (including escrows).....	SI248			

To be completed **ONLY** by associations with Oakar deposits:

Total deposits purchased or acquired from FDIC-insured institutions during the quarter.....	SI255			
Amount of purchased or acquired deposits reported in SI255 attributable to a secondary fund (i.e., SAIF members report deposits attributable to BIF; BIF members report deposits attributable to SAIF).....	SI265			
Total deposits sold or transferred during the quarter.....	SI266			

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**Office of Thrift Supervision  
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Schedule SI — Consolidated Supplemental Information**

(Report in Thousands of Dollars)

**Other Data:**

Line	Bil	Mil	Thou
SI350	:	:	:
SI370	:	:	:
SI375	:	:	:
SI385	:	:	:
SI387	:	:	:
SI390	:	:	:

Approximate Value of Trust Assets Administered.....  
 Number of Full-time Equivalent Employees ..... **Actual Number**  
 Assets Held in Trading Accounts .....  
 Available-for-Sale Securities .....  
 Assets Held for Sale .....  
 Loans Serviced for Others.....

**Regulatory Liquidity:**

Regulatory Liquidity Ratio.....	Percentage	SI500	— — • — — %
---------------------------------	------------	-------	-------------

**Qualified Thrift Lender Test:**

Actual Thrift Investment Percentage at Month-end:			
First Month of Quarter.....	Percentages	}	SI581 — — • — — %
Second Month of Quarter.....			SI582 — — • — — %
Third Month of Quarter.....			SI583 — — • — — %

**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	Actual Number	
		:	:

**Reconciliation of 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	:	:
New Basis Accounting Adjustments.....	SI660	:	:
Other Adjustments.....	SI670	:	:
Ending Equity Capital (SC80).....	SI680	:	:

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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule SI — Consolidated Supplemental Information**

**Asset Repricing/Maturing Data**

Will the reporting association file Schedule CMR for this quarter? .....  
If no, complete Lines 710 through 740. If yes, Lines 710 through 740 are not required.

	Yes	No
SI700		

(Report in Thousands of Dollars)

**Assets Repricing/Maturing in Three Years or Less:**

Mortgage Loans and Securities .....  
Nonmortgage Loans, Interest-earning Deposits and Investment Securities .....

Line	Bil	Mil	Thou
SI710	:	:	:
SI720	:	:	:

**Assets Repricing/Maturing in More than Three Years:**

Mortgage Loans and Securities .....  
Nonmortgage Loans, Interest-earning Deposits, and Investment Securities .....

SI730	:	:
SI740	:	:

**Mutual fund and annuity sales during the quarter (include proprietary, private label, and third party mutual funds):**

Money Market Funds.....  
Equity Securities Funds.....  
Debt Securities Funds.....  
Other Funds.....  
Annuities.....  
Sales of Proprietary Mutual Funds and Annuities Included on Lines 800 thru 840 Above.....  
Fee Income from the Sale and Servicing of Mutual Funds and Annuities .....

SI800	:	:
SI810	:	:
SI820	:	:
SI830	:	:
SI840	:	:
SI850	:	:
SI860	:	:

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**Office of Thrift Supervision  
2000 Thrift Financial Report  
SPECIAL REPORT**

**LOANS TO EXECUTIVE OFFICERS**

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

	Line	Actual Number
<b>Number of Loans Made to Executive Officers During the Quarter</b> .....	SI900	
		(Report in Thousands of Dollars)
		Bil : Mil : Thou
<b>Total Dollar Amount of Above Loans (In Thousands of Dollars)</b> .....	SI910	
<b>Range of Interest Charged on Above Loans</b>		
<b>Minimum</b> .....	SI920	___ . ___ %
<b>Maximum</b> .....	SI930	___ . ___ %

**A paper copy of this signed form must be retained in the files of the reporting savings association and be available for inspection by OTS.**

Signature and Title of Officer Authorized to Sign Report

Date

For informational purposes only:  
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Association \_\_\_\_\_  
Docket Number \_\_\_\_\_  
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**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule SQ — Consolidated Supplemental Questions**

**Check the  
Appropriate Box**

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

Line	Yes	No
------	-----	----

Did the reporting association acquire any assets through merger with another depository institution?.....

SQ100		
-------	--	--

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

SQ110		
-------	--	--

Has there been:

a change in the control of the association?.....  
a merger accounted for under the purchase method?.....

SQ130		
SQ160		

If the reporting association restated its balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization (MMDDYYYY).....

SQ170	__ __	mm
-------	-------	----

Reporting association's fiscal year-end .....

SQ270	__ __
-------	-------

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

SQ280	__ __	Code
		Yes      No

Did the reporting association change its independent public accountant during the quarter? ...

SQ300		
-------	--	--

Did the reporting association and its consolidated subsidiaries have any outstanding futures or options positions at quarter-end? .....

SQ310		
-------	--	--

Does the reporting association have a Subchapter S election in effect for Federal income tax purposes for the current tax year? .....

SQ320		
-------	--	--

Has the reporting association been consolidated with its parent in another TFR? If so, enter the OTS docket number of the parent savings association. ....

SQ410					
-------	--	--	--	--	--

Has the reporting association been consolidated with its parent in a Commercial Bank Call Report? If so, enter the FDIC certificate number of the parent commercial bank. ....

SQ420					
-------	--	--	--	--	--

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**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule YD — Yields on Deposits**

**Interest Rate Yield on New Deposits Received:**

	Line	Compounded Annual Yield
Interest-Bearing Transaction Accounts (NOW/Super NOW) .....	YD110	— — • — — %
Money Market Deposit Accounts (MMDAs) .....	YD120	— — • — — %

**Fixed-Rate, Fixed-Term Certificate Accounts, Classified by Balance and Original Maturity:**

**Balances of \$100,000 or less:**

32-91 Days .....	YD130	— — • — — %
92-182 Days .....	YD140	— — • — — %
183 Days through 1 Year .....	YD150	— — • — — %
Over 1 Year through 2 Years .....	YD160	— — • — — %
Over 2 Years through 3 Years .....	YD170	— — • — — %
Over 3 Years .....	YD180	— — • — — %

**Balances Greater than \$100,000:**

Up to 1 Month .....	YD220	— — • — — %
Over 1 Month through 2 Months .....	YD230	— — • — — %
Over 2 Months through 3 Months .....	YD240	— — • — — %
Over 3 Months through 6 Months .....	YD250	— — • — — %
Over 6 Months through 12 Months .....	YD260	— — • — — %

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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule SB — Consolidated Small Business Loans**

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

**Annually**

**Loans to Small Businesses and Small Farms:**

Does the reporting association 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, or 306? .....

Line	Yes	No
SB100		

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 the association's commercial loans (Schedule SC lines 260, 300, 303, and 306) loans with original amounts of \$100,000 or less? .....

	Yes	No
SB110		

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.....  
SC300, 303, and 306.....

	Actual Number
SB200	
SB210	

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

**Number of Loans**

**Outstanding Balance**

(Report in Thousands of Dollars)

With original amounts of:

\$100,000 or less.....  
Greater than \$100,000 thru \$250,000.....  
Greater than \$250,000 thru \$1 million.....

	Actual Number		Bil : Mil : Thou
SB300		SB310	:
SB320		SB330	:
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.....  
Greater than \$100,000 thru \$250,000.....  
Greater than \$250,000 thru \$1 million.....

SB400		SB410	:
SB420		SB430	:
SB440		SB450	:

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

With original amounts of:

\$100,000 or less.....  
Greater than \$100,000 thru \$250,000.....  
Greater than \$250,000 thru \$500,000.....

SB500		SB510	:
SB520		SB530	:
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.....  
Greater than \$100,000 thru \$250,000.....  
Greater than \$250,000 thru \$500,000.....

SB600		SB610	:
SB620		SB630	:
SB640		SB650	:

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**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule CSS – Subordinate Organization Schedule**

Complete this schedule annually as of December 31 for all active subordinate organizations owned directly or indirectly by the savings association, including any shell organizations owning active entities. Repeat the data fields for each entity.

Entity Tax ID#.....	Line	
	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	<input type="text"/>
	CSS101	<input type="text"/>
	CSS102	<input type="text"/>
	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)		
		Bil : Mil : Thou
Total Assets.....	CSS120	<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"/>



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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule CCR — Consolidated Capital Requirement**

(Report in Thousands of Dollars)

**TIER 1 (CORE) CAPITAL REQUIREMENT**

**Tier 1 (Core) Capital**

	Line	Bil	Mil	Thou
Equity Capital (SC80).....	CCR100			
<i>Deduct:</i>				
Investments in and Advances to "Nonincludable" Subsidiaries .....	CCR105			
Goodwill and Other Intangible Assets.....	CCR115			
Nonqualifying Equity Instruments.....	CCR120			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets .....	CCR133			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes .....	CCR102			
Qualifying Intangible Assets.....	CCR220			
Minority Interest in Includable Consolidated Subsidiaries Reported on SC799.....	CCR125			
Mutual Institutions' Nonwithdrawable Deposit Accounts Reported on SC710 .....	CCR130			
<b>Tier 1 (Core) Capital (100 – 105 – 115 – 120 – 133 + 102 + 220 + 125 + 130).....</b>	CCR20			
<b>Adjusted Total Assets</b>				
Total Assets (SC60).....	CCR135			
<i>Deduct:</i>				
Assets of "Nonincludable" Subsidiaries .....	CCR145			
Goodwill and Other Intangible Assets.....	CCR155			
Disallowed Servicing Assets, Disallowed Deferred Tax Assets, and Other Disallowed Assets .....	CCR170			
<i>Add:</i>				
Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges .....	CCR137			
Qualifying Intangible Assets.....	CCR250			
<b>Adjusted Total Assets (135 – 145 – 155 – 170 + 137 + 250).....</b>	CCR25			
<b>Tier 1 (Core) Capital Requirement (25 x 4%).....</b>	CCR27			

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**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**Schedule CCR — Consolidated Capital Requirement**

(Report in Thousands of Dollars)

**TOTAL RISK-BASED CAPITAL REQUIREMENT:**

	Line	Bil	Mil	Thou
<b>Tier 1 (Core) Capital (20)</b> .....	<b>CCR30</b>			
Tier 2 (Supplementary) Capital:				
Unrealized Gains on Available-for-Sale Equity Securities.....	CCR302			
Qualifying Subordinated Debt and Redeemable Preferred Stock.....	CCR310			
Capital Certificates.....	CCR320			
Nonwithdrawable Deposit Accounts Not Reported on CCR130.....	CCR330			
Other Equity Instruments.....	CCR340			
Allowances for Loan and Lease Losses.....	CCR350			
<b>Tier 2 (Supplementary) Capital (302 + 310 + 320 + 330 + 340 + 350)</b> .....	<b>CCR33</b>			
<b>Allowable Tier 2 (Supplementary) Capital</b> .....	<b>CCR35</b>			
Equity Investments and Other Assets Required to be Deducted.....	CCR370			
Low-Level Recourse Deduction.....	CCR375			
Capital Reduction for Interest-rate Risk (IRR) Exposure.....	CCR380			
<b>Total Risk-based Capital (30 + 35 – 370 – 375 – 380)</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.....	CCR408			
FDIC Covered Assets.....	CCR410			
Other.....	CCR415			
Total (400 + 405 + 408 + 410 + 415).....	CCR420			
<b>0% Risk-weight Total (420 x 0%)</b> .....	<b>CCR40</b>			
20% Risk-weight:				
High-quality MBS.....	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			
Other MBS Backed by Qualifying Mortgage Loans.....	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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**Office of Thrift Supervision  
2000 Thrift Financial Report  
Schedule CCR — Consolidated Capital Requirement**

(Report in Thousands of Dollars)

	Line	Bil	Mil	Thou
100% Risk-weight:				
All Other Assets .....	CCR505	:	:	:
Total (505) .....	CCR510	:	:	:
<b>100% Risk-weight Total (510 x 100%).....</b>	<b>CCR55</b>	:	:	:
Low-Level Recourse Amount (Before Risk-weighting) .....	CCR605	:	:	:
<b>Low-Level Recourse Risk-weighted Assets (605 x 12.5).....</b>	<b>CCR62</b>	:	:	:
<b>Assets to Risk-weight (420 + 455 + 485 + 510 + 605).....</b>	<b>CCR64</b>	:	:	:
<b>Subtotal Risk-weighted Assets (40 + 45 + 50 + 55 + 62).....</b>	<b>CCR75</b>	:	:	:
Excess Allowances for Loan and Lease Losses .....	CCR530	:	:	:
<b>Total Risk-weighted Assets (75 – 530).....</b>	<b>CCR78</b>	:	:	:
<b>Total Risk-based Capital Requirement (78 x 8%).....</b>	<b>CCR80</b>	:	:	:
<b>CAPITAL AND PROMPT CORRECTIVE ACTION RATIOS:</b>				
Tier 1 (Core) Capital Ratio .....	CCR810	— — • — —		%
(Tier 1 (Core) Capital ÷ Adjusted Total Assets)				
Total Risk-Based Capital Ratio .....	CCR820	— — • — —		%
(Total Risk-Based Capital ÷ Risk-weighted Assets)				
Tier 1 Risk-Based Capital Ratio .....	CCR830	— — • — —		%
((Tier 1 (Core) Capital – Low-level Recourse Deduction) ÷ Risk-weighted Assets)				
Tangible Equity Ratio .....	CCR840	— — • — —		%
((Tangible Capital + Cumulative Perpetual Preferred Stock) ÷ Tangible Assets)				

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**Office of Thrift Supervision  
2000 Thrift Financial Report  
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**

		<b>Coupon</b>									
		<b>Less Than 7%</b>		<b>7.00 to 7.99%</b>		<b>8.00 to 8.99%</b>		<b>9.00 to 9.99%</b>		<b>10.00% &amp; Above</b>	
<b>30-Year Mortgages and MBS:</b>											
Mortgage Loans .....		CMR001	\$	CMR002	\$	CMR003	\$	CMR004	\$	CMR005	\$
WARM .....		CMR006	months	CMR007	months	CMR008	months	CMR009	months	CMR010	months
WAC .....		CMR011	• %	CMR012	• %	CMR013	• %	CMR014	• %	CMR015	• %
\$ of Which Are FHA or VA Guaranteed .....		CMR016	\$	CMR017	\$	CMR018	\$	CMR019	\$	CMR020	\$
<b>Securities Backed By Conventional Mortgages .....</b>											
WARM .....		CMR026	\$	CMR027	\$	CMR028	\$	CMR029	\$	CMR030	\$
Wtd Avg Pass-Thru Rate .....		CMR031	months	CMR032	months	CMR033	months	CMR034	months	CMR035	months
		CMR036	• %	CMR037	• %	CMR038	• %	CMR039	• %	CMR040	• %
<b>Securities Backed by FHA or VA Mortgages .....</b>											
WARM .....		CMR046	\$	CMR047	\$	CMR048	\$	CMR049	\$	CMR050	\$
Wtd Avg Pass-Thru Rate .....		CMR051	months	CMR052	months	CMR053	months	CMR054	months	CMR055	months
		CMR056	• %	CMR057	• %	CMR058	• %	CMR059	• %	CMR060	• %
<b>15- Year Mortgages and MBS:</b>											
Mortgage Loans .....		CMR066	\$	CMR067	\$	CMR068	\$	CMR069	\$	CMR070	\$
WAC .....		CMR071	• %	CMR072	• %	CMR073	• %	CMR074	• %	CMR075	• %
Mortgage Securities .....		CMR076	\$	CMR077	\$	CMR078	\$	CMR079	\$	CMR080	\$
Wtd Avg Pass-Thru Rate .....		CMR081	• %	CMR082	• %	CMR083	• %	CMR084	• %	CMR085	• %
WARM (of Loans & Securities) .....		CMR086	months	CMR087	months	CMR088	months	CMR089	months	CMR090	months
<b>Balloon Mortgages and MBS:</b>											
Mortgage Loans .....		CMR096	\$	CMR097	\$	CMR098	\$	CMR099	\$	CMR100	\$
WAC .....		CMR101	• %	CMR102	• %	CMR103	• %	CMR104	• %	CMR105	• %
Mortgage Securities .....		CMR106	\$	CMR107	\$	CMR108	\$	CMR109	\$	CMR110	\$
Wtd Avg Pass-Thru Rate .....		CMR111	• %	CMR112	• %	CMR113	• %	CMR114	• %	CMR115	• %
WARM (of Loans & Securities) .....		CMR116	months	CMR117	months	CMR118	months	CMR119	months	CMR120	months
<b>Total Fixed-Rate, Single-Family, First Mortgage Loans and Mortgage-Backed Securities</b>										CMR125	\$

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**ASSETS---Continued**

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

Current Market Index ARMs by Coupon Reset Frequency		
6 Mo or Less	7 Mo to 2 Yrs	2 + Yrs to 5 Yrs

Lagging Market Index ARMs by Coupon Reset Frequency	
1 Month	2 Mo to 5 Yrs

**Teaser ARMs**

Balances Currently Subject to Introductory Rates.....  
WAC.....

CMR141	\$	CMR142	\$	CMR143	\$
CMR146	• %	CMR147	• %	CMR148	• %

CMR144	\$	CMR145	\$
CMR149	• %	CMR150	• %

**Non-Teaser ARMs**

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

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

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

**Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities .....** CMR185 \$

**MEMO ITEMS FOR ALL ARMS (Reported at CMR185):**

**ARM Balances by Distance to Lifetime Cap**

Balances W/Coupon Within 200 bp of Lifetime Cap.....  
Wtd Avg Distance from Lifetime Cap .....

Balances W/Coupon 201-400 bp from Lifetime Cap .....

Wtd Avg Distance from Lifetime Cap .....

Balances W/Coupon Over 400 bp from Lifetime Cap .....

Wtd Avg Distance from Lifetime Cap .....

Balances Without Lifetime Cap.....

Current Market Index ARMs by Coupon Reset Frequency		
6 Mo or Less	7 Mo to 2 Yrs	2 + Yrs to 5 Yrs

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

**ARM Cap & Floor Detail**

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

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

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

**MBS Included in ARM Balances.....**

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

**MULTIFAMILY & NONRESIDENTIAL MORTGAGE LOANS & SECURITIES**

**Adjustable-Rate:**

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

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

**Fixed-Rate:**

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

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

**CONSTRUCTION & LAND LOANS**

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

Adjustable Rate		Fixed Rate	
CMR291	\$	CMR292	\$
CMR293	months	CMR294	months
CMR295			
CMR297	bp	CMR298	• %
CMR299	months		

**SECOND MORTGAGE LOANS & SECURITIES**

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

Adjustable Rate		Fixed Rate	
CMR311	\$	CMR312	\$
CMR313	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.....

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

**CONSUMER LOANS**

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

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

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

**Collateralized Mortgage Obligations:**

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

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

**CMO Residuals:**

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

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

**Stripped Mortgage-Backed Securities:**

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

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

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

CMR377	\$	CMR378	\$
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**ASSETS - Continued**

**MORTGAGE LOANS SERVICED FOR OTHERS**

**Coupon of Fixed-Rate Mortgages Serviced for Others**

**Fixed-Rate Mortgage Loan Servicing**

Less Than 7%		7.00 to 7.99%		8.00 to 8.99%		9.00 to 9.99%		10.00% & 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

Balances Serviced .....  
WARM.....  
Wtd Avg Servicing Fee.....

Total # of Fixed-Rate Loans Serviced That Are:  
Conventional Loans.....  
FHA/VA Loans.....  
Subserviced by Others.....

CMR421	loans
CMR422	loans
CMR423	loans

**Adjustable-Rate Mortgage Loan Servicing**

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

Balances Serviced .....  
WARM.....  
Wtd Avg Servicing Fee.....

Total # of Adjustable-Rate Loans Serviced ..... CMR441 loans  
Of Which, Number Subserviced By Others ..... CMR442 loans

**Total Balances of Mortgage Loans Serviced for Others** ..... CMR450 \$

**CASH, DEPOSITS, & SECURITIES**

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos.....	CMR461 \$		
Equity Securities (including Mutual Funds) Subject to SFAS No.115.....	CMR464 \$		
Zero-Coupon Securities.....	CMR470 \$	CMR471 • %	CMR472 months
Government and Agency Securities.....	CMR473 \$	CMR474 • %	CMR475 months
Term Fed Funds, Term Repos, and Interest-Earning Deposits.....	CMR476 \$	CMR477 • %	CMR478 months
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, Etc.).....	CMR479 \$	CMR480 • %	CMR481 months
Structured Securities.....	CMR485 \$		
<b>Total Cash, Deposits, &amp; Securities</b> .....	CMR490 \$		

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**ASSETS - Continued**

**ITEMS RELATED TO MORTGAGE LOANS & SECURITIES**

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	\$

**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	\$

**REAL ESTATE HELD FOR INVESTMENT**..... CMR520 \$

**REPOSSESSED ASSETS**..... CMR525 \$

**EQUITY INVESTMENTS NOT SUBJECT TO SFAS NO. 115 (EXCLUDING FHLB STOCK)**..... 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	\$
Margin Account.....	CMR542	\$
Miscellaneous I.....	CMR543	\$
Miscellaneous II.....	CMR544	\$

**TOTAL ASSETS**..... CMR550 \$

**ASSETS-Continued**

**MEMORANDA ITEMS**

Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC23..... CMR578 \$

Loans Secured by Real Estate Reported as Consumer Loans at SC34..... CMR580 \$

Market Value of Equity Securities & Mutual Funds Rpt'd at CMR464:  
Equity Securities & Non-Mortgage-Related Mutual Funds..... CMR582 \$  
Mortgage-Related Mutual Funds..... CMR584 \$

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

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



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**LIABILITIES**

**FIXED-RATE, FIXED-MATURITY DEPOSITS**

**Balances by Remaining Maturity:**

Balances Maturing in 3 Months or Less.....  
WAC.....  
WARM.....

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

**Early Withdrawals  
During Quarter  
(Optional)**

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.....

Original Maturity in Months					
12 of Less		13 to 36		37 or More	
CMR650	\$	CMR651	\$	CMR652	\$

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)

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

Balances in New Accounts (Optional).....

CMR659	\$	CMR660	\$	CMR661	\$
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**LIABILITIES-Continued**

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

Remaining Maturity		
0 to 3 Months	4 to 36 Months	Over 36 Months

<b>WAC</b>
------------

**Balances by Coupon Class:**

Under 5.00%.....  
5.00 to 5.99%.....  
6.00 to 6.99%.....  
7.00 to 7.99%.....  
8.00 to 8.99%.....  
9.00 to 9.99%.....  
10.00 to 10.99%.....  
11.00% and Above.....

CMR675	\$	CMR676	\$	CMR677	\$
CMR679	\$	CMR680	\$	CMR681	\$
CMR683	\$	CMR684	\$	CMR685	\$
CMR687	\$	CMR688	\$	CMR689	\$
CMR691	\$	CMR692	\$	CMR693	\$
CMR695	\$	CMR696	\$	CMR697	\$
CMR699	\$	CMR700	\$	CMR701	\$
CMR703	\$	CMR704	\$	CMR705	\$

CMR678	•	%
CMR682	•	%
CMR686	•	%
CMR690	•	%
CMR694	•	%
CMR698	•	%
CMR702	•	%
CMR706	•	%

**WARM** .....

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

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

CMR715	\$
--------	----

**VARIABLE-RATE, FIXED-MATURITY LIABILITIES**

	Liability Code	Rate Index Code	Balance	Margin	Rate Reset Frequency	Months to Next Reset	WARM
Position 1.....	CMR721	CMR722	CMR723 \$	CMR724 bp	CMR725 mo	CMR726 mo	CMR727 mo
Position 2.....	CMR728	CMR729	CMR730 \$	CMR731 bp	CMR732 mo	CMR733 mo	CMR734 mo
Position 3.....	CMR735	CMR736	CMR737 \$	CMR738 bp	CMR739 mo	CMR740 mo	CMR741 mo
All Other Positions.....			CMR744 \$	CMR745 bp	CMR746 mo	CMR747 mo	CMR748 mo

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

CMR755	\$
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**LIABILITIES (Con't.), MINORITY INTEREST, & CAPITAL**

Balances in New Accounts (Optional)	
CMR764	\$
CMR767	\$
CMR770	\$
CMR773	\$

**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	\$		

**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 (Incl. Redeemable Preferred Stock)**..... CMR790 \$

**MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES**..... CMR793 \$

**EQUITY CAPITAL**..... CMR796 \$

**TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL**..... CMR800 \$

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**Financial Derivatives and Off-Balance-Sheet Positions**

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

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

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

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

Reported Above at CMR801-CMR880 .....

Reported Using Optional Supplemental Reporting .....

Self-Valued & Reported as "Additional" Positions at CMR911-CMR919 .....

# of Positions	
CMR901	
CMR902	
CMR903	

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**REPORTING OF MARKET VALUE ESTIMATES  
Estimated Market Value After Specified Rate Shock**

	Required Reporting Items				Optional Reporting Items				Required Reporting Items	
	Rate Shock in Basis Points	Off-Balance-Sheet Contracts Reported Under "Additional"		Mortgage-Derivative Securities		Options on Liabilities		Collateralized Mortgage Securities Issued		Structured Securities
+400 .....	CMR911	\$	CMR921	\$	CMR941	\$	CMR951	\$	CMR961	\$
+300 .....	CMR912	\$	CMR922	\$	CMR942	\$	CMR952	\$	CMR962	\$
+200 .....	CMR913	\$	CMR923	\$	CMR943	\$	CMR953	\$	CMR963	\$
+100 .....	CMR914	\$	CMR924	\$	CMR944	\$	CMR954	\$	CMR964	\$
No Change .....	CMR915	\$	CMR925	\$	CMR945	\$	CMR955	\$	CMR965	\$
-100 .....	CMR916	\$	CMR926	\$	CMR946	\$	CMR956	\$	CMR966	\$
-200 .....	CMR917	\$	CMR927	\$	CMR947	\$	CMR957	\$	CMR967	\$
-300 .....	CMR918	\$	CMR928	\$	CMR948	\$	CMR958	\$	CMR968	\$
-400 .....	CMR919	\$	CMR929	\$	CMR949	\$	CMR959	\$	CMR969	\$

Memo: Face Value of Liabilities with Options (reported CMR941 thru CMR 949) ..... 

CMR950	\$
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For informational purposes only:  
not for data entry

Association \_\_\_\_\_  
Docket Number \_\_\_\_\_  
Report Date \_\_\_\_\_, 2000

**Office of Thrift Supervision**  
**2000 Thrift Financial Report**  
**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

**OPTIONAL SUPPLEMENTAL REPORTING FOR ASSETS/LIABILITIES**

	[1]	[2]	[3]	[4]	[5]	[6]	[7]	[8]	[9]
Entry #	Asset/ Liability Code	Rate Index Code	Balance \$000	Margin/ WAC in bp	Rate Reset Frequency	Months to Full Amort/ Next Reset	Remaining Maturity	Distance to Lifetime Cap	Distance to Lifetime Floor
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp
			\$	bp	mo	mo	mo	bp	bp

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**Office of Thrift Supervision  
2000 Thrift Financial Report  
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%)
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**OPTIONAL SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES  
AND OFF-BALANCE-SHEET POSITIONS**

	[1]	[2]	[3]	[4]	[5]
Entry #	Contract Code	Notional Amount	Maturity or Fees	Price/Rate #1	Price/Rate #2
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.
		\$		.	.