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# Thrift Financial Report

## 2006

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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  
2006 Thrift Financial Report  
Officers' and Directors'  
Certification

For the Thrift Financial Report as of \_\_\_\_\_, 2006

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

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

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

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

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

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 \_\_\_\_\_

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Office of Thrift Supervision  
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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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Association \_\_\_\_\_  
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Office of Thrift Supervision  
2006 Thrift Financial Report

Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

**ASSETS**

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

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

		Lines	Bil	Mil	Thou
<b>Nonmortgage Loans:</b>	<b>Total .....</b>	SC31			
Commercial Loans:	<b>Total .....</b>	SC32			
Secured .....		SC300			
Unsecured .....		SC303			
Lease Receivables .....		SC306			
Consumer Loans:	<b>Total .....</b>	SC35			
Loans on Deposits .....		SC310			
Home Improvement Loans (Not secured by real estate) .....		SC316			
Education Loans .....		SC320			
Auto Loans .....		SC323			
Mobile Home Loans .....		SC326			
Credit Cards .....		SC328			
Other, Including Lease Receivables .....		SC330			
Accrued Interest Receivable .....		SC348			
<i>Allowance for Loan and Lease Losses .....</i>		SC357			
<b>Repossessed Assets:</b>	<b>Total .....</b>	SC40			
Real Estate:					
Construction .....		SC405			
1-4 Dwelling Units .....		SC415			
Multifamily (5 or More) Dwelling Units .....		SC425			
Nonresidential (Except Land) .....		SC426			
Land .....		SC428			
U.S. Government-Guaranteed or -Insured Real Estate Owned .....		SC429			
Other Repossessed Assets .....		SC430			
<i>General Valuation Allowances .....</i>		SC441			
<b>Real Estate Held for Investment.....</b>		SC45			
<b>Equity Investments Not Subject to FASB Statement No. 115:</b>	<b>Total ....</b>	SC51			
Federal Home Loan Bank Stock .....		SC510			
Other .....		SC540			
<b>Office Premises and Equipment .....</b>		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>	SC59			
Bank-Owned Life Insurance:					
Key Person Life Insurance.....		SC615			
Other.....		SC625			
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans .....		SC642			
Nonmortgage Loans.....		SC644			
Goodwill and Other Intangible Assets.....		SC660			
Interest-Only Strip Receivables and Certain Other Instruments .....		SC665			
Other Assets .....		SC689			
Memo: Detail of Other Assets	Code	Amount			
	SC691		SC692		
	SC693		SC694		
	SC697		SC698		
General Valuation Allowances.....		SC699			
<b>Total Assets .....</b>		SC60			

**LIABILITIES**

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

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Schedule SC – Consolidated Statement of Condition

(Report in Thousands of Dollars)

		Lines	Bil	Mil	Thou
<b>Other Liabilities:</b>	<b>Total .....</b>	SC75			
Accrued Interest Payable – Deposits .....		SC763			
Accrued Interest Payable - Other .....		SC766			
Accrued Taxes .....		SC776			
Accounts Payable .....		SC780			
Deferred Income Taxes .....		SC790			
Other Liabilities and Deferred Income .....		SC796			
Memo: Detail of Other Liabilities					
	Code	Amount			
	SC791				
	SC794				
	SC797				
	SC792				
	SC795				
	SC798				
<b>Total Liabilities .....</b>		SC70			
<b>Minority Interest .....</b>		SC800			
<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>		SC86			
Unrealized Gains (Losses) on Available-for-Sale Securities .....		SC860			
Gains (Losses) on Cash Flow Hedges .....		SC865			
Other .....		SC870			
<b>Retained Earnings .....</b>		SC880			
<b>Other Components of Equity Capital .....</b>		SC891			
<b>Total Equity Capital .....</b>		SC80			
<b>Total Liabilities, Minority Interest, and Equity Capital .....</b>		SC90			



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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

		Lines	For the Quarter		
			Bil	Mil	Thou
<b>Interest Income:</b>	<b>Total .....</b>	S011			
Deposits and Investment Securities .....		S0115			
Mortgage-Backed Securities .....		S0125			
Mortgage Loans .....		S0141			
Nonmortgage Loans:					
Commercial Loans and Leases .....		S0160			
Consumer Loans and Leases .....		S0171			
<b>Dividend Income on Equity Investments Not Subject to FASB Statement No. 115:</b>	<b>Total .....</b>	S018			
Federal Home Loan Bank Stock .....		S0181			
Other .....		S0185			
<b>Interest Expense:</b>	<b>Total .....</b>	S021			
Deposits .....		S0215			
Escrows .....		S0225			
Advances from FHLBank .....		S0230			
Subordinated Debentures (Including Mandatory Convertible Securities) .....		S0240			
Mortgage Collateralized Securities Issued .....		S0250			
Other Borrowed Money .....		S0260			
Capitalized Interest .....		S0271			
<b>Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets .....</b>		S0312			
<i>Net Provision for Losses on Interest-Bearing Assets .....</i>		S0321			
<b>Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets .....</b>		S0332			
<b>Noninterest Income</b>	<b>Total .....</b>	S042			
Mortgage Loan Servicing Fees .....		S0410			
Other Fees and Charges .....		S0420			
Net Income (Loss) from:					
Sale of Assets Held for Sale and Available-for-Sale Securities .....		S0430			
Operations and Sale of Repossessed Assets .....		S0461			
LOCOM Adjustments Made to Assets Held for Sale .....		S0465			
Sale of Securities Held-to-Maturity .....		S0467			
Sale of Loans Held for Investment .....		S0475			
Sale of Other Assets Held for Investment .....		S0477			
Trading Assets (Realized and Unrealized) .....		S0485			

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Schedule SO – Consolidated Statement of Operations

(Report in Thousands of Dollars)

	Lines	For the Quarter		
		Bil	Mil	Thou
Other Noninterest Income .....	SO488			

Memo: Detail of Other Noninterest Income

	Code		Amount		
SO489			SO492		
SO495			SO496		
SO497			SO498		

(Report in Thousands of Dollars)

	Lines	For the Quarter		
		Bil	Mil	Thou
<b>Noninterest Expense:</b>				
<b>Total .....</b>	SO51			
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			
Goodwill and Other Intangibles Expense .....	SO560			
Net Provision for Losses on Non-Interest-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>	SO60			
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	Lines	For the Quarter		
		Bil	Mil	Thou
<b>Income Taxes:</b>				
<b>Total .....</b>	SO71			
Federal .....	SO710			
State, Local, and Other .....	SO720			

<b>Income (Loss) Before Extraordinary Items and Effects of Accounting Changes</b>	SO81			
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<b>Extraordinary Items, Net of Tax Effect, and Cumulative Effect of Changes in Accounting Principles .....</b>	SO811			
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<b>NET INCOME (LOSS) .....</b>	SO91			
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Schedule VA – Consolidated Valuation Allowances and Related Data

**Reconciliation**

(Report in Thousands of Dollars for the Quarter)

**Valuation Allowances**

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

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

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

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Schedule VA – Consolidated Valuation Allowances and Related Data

(Report in Thousands of Dollars for the Quarter)

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









































































