

CHANGES TO THE MARCH 2004 THRIFT FINANCIAL REPORT (TFR) FORM

Schedule NS – Narrative Statement (New Schedule)

Optional Narrative Statement

Have you included a narrative statement? (Yes/No) NS100 NL

Narrative Statement Made by Savings Association Management: NS110 NL

Schedule SC – Consolidated Statement of Condition

ASSETS:

| Cash, Deposits, and Investment Securities: | Total | SC11 | RN |
|---|--------------|-------------|-----------|
| Cash and Non-Interest-Earning Deposits | | SC110 | CC |
| Interest-Earning Deposits in FHLBs | | SC112 | RN |
| Other Interest-Earning Deposits | | SC118 | RN |
| Federal Funds Sold and Securities Purchased Under Agreements to Resell | | SC125 | RN |
| U.S. Government, Agency, and Sponsored Enterprise Securities | | SC130 | CC |
| Equity Securities Subject to FASB Statement No. 115 | | SC140 | CC |
| Securities Backed by Nonmortgage Loans | | SC182 | NL |
| Accrued Interest Receivable | | SC191 | RN |
| | | | |
| Mortgage-Backed Securities: | Total | SC22 | NL |
| Pass-Through: | | | NH |
| Insured or Guaranteed by an Agency or Sponsored Enterprise of the U.S. | | SC210 | CC |
| Other Pass-Through | | SC215 | CC |
| Other Mortgage-Backed Securities (Excluding Bonds): | | | NH |
| Issued or Guaranteed by FNMA, FHLMC or GNMA | | SC217 | NL |
| Collateralized by Mortgage-Backed Securities Issued or Guaranteed by FNMA, FHLMC or GNMA | | SC219 | NL |
| Other | | SC222 | NL |
| Accrued Interest Receivable | | SC228 | RN |
| General Valuation Allowances | | SC229 | RN |

| | | | |
|---|--------------|-------------|-----------|
| Mortgage Loans: | Total | SC26 | RN |
| Multifamily (5 or More Dwelling Units) | | SC235 | CC |
| Permanent Mortgages on: | | | NC |
| 1-4 Dwelling Units: | | | NC |
| Revolving, Open-End Loans | | SC251 | RN |
| All Other: | | | NH |
| Secured by First Liens | | SC254 | NL |
| Secured by Junior Liens | | SC255 | NL |
| Multifamily (5 or More Dwelling Units) | | SC256 | CC |
| Nonmortgage Loans: | Total | SC31 | RN |
| Commercial Loans: | Total | SC32 | NC |
| Secured | | SC300 | CC |
| Lease Receivables | | SC306 | CC |
| Consumer Loans: | Total | SC35 | RN |
| Home Improvement Loans (Not secured by real estate) | | SC316 | CC |
| Credit Cards | | SC328 | NL |
| Other, Including Lease Receivables | | SC330 | CC |

[Note: Subheadings "Closed-end" and "Open-end" have been deleted from report format.]

| | | | |
|--|--------------|-------------|-----------|
| Repossessed Assets: | | | NC |
| Multifamily (5 or More Dwelling Units) | | SC425 | CC |
| Equity Investments Not Subject to FASB Statement No. 115: | Total | SC51 | NL |
| Federal Home Loan Bank Stock | | SC510 | NL |
| Other | | SC540 | RN |

[Note: FHLB stock has been moved from Other Assets to this section. SC540 equals previous SC50.]

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| Other Assets: | Total | SC59 | RN |
|---|--------------|-------------|-----------|
| Bank-Owned Life Insurance: | | | NH |
| Key Person Life Insurance | | SC615 | NL |
| Other | | SC625 | NL |
| Intangible Assets: | | | NH |
| Servicing Assets On: | | | NC |
| Mortgage Loans | | SC642 | NC |
| Nonmortgage Loans | | SC644 | NC |
| Goodwill and Other Intangible Assets | | SC660 | NC |
| Interest-Only Strip Receivables and Certain Other Instruments | | SC665 | RN |
| Other Assets | | SC689 | RN |

[Note: Intangible Assets have been regrouped to include servicing assets (SC642 and SC644); but do not include SC665.]

LIABILITIES:

| Deposits and Escrows: | Total | SC71 | NL |
|---|--------------|-------------|-----------|
| Deposits | | SC710 | NC |
| Escrows | | SC712 | RN |
| Unamortized Yield Adjustments on Deposits and Escrows | | SC715 | CC |
| Subordinated Debentures (Including Mandatory Convertible Securities and Limited-Life Preferred Stock) | | SC736 | RN CC |

[Note: Certain limited-life preferred stock was previously reported in SC799 with minority interest.]

| | | | | |
|--------------------------|--|--------------|-----------|-----------|
| Minority Interest | | SC800 | RN | CC |
|--------------------------|--|--------------|-----------|-----------|

EQUITY CAPITAL:

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| | | | |
|---|--------------|-------------|-----------|
| Accumulated Other Comprehensive Income: | Total | SC86 | NL |
| Unrealized Gains (Losses) on Available-for-sale Securities | | SC860 | NC |
| Gains (losses) on Cash Flow Hedges | | SC865 | NL |
| Other | | SC870 | NL |
| Other Components of Equity Capital | | SC891 | RN |
| Total Liabilities, Minority Interest, and Equity Capital | | SC90 | CC |

[Deleted lines: SC10, SC150, SC162, SC166, SC170, SC190, SC199, SC20, SC220, SC227, SC23, SC250, SC253, SC30, SC34, SC340, SC345, SC481, SC50, SC529, SC58, SC655, SC690, SC735, SC783, SC799, SC890]

Schedule SO – Consolidated Statement of Operations

| | | | |
|---|--------------|--------------|-----------|
| Interest Income: | Total | SO11 | NC |
| Deposits and Investment Securities | | SO115 | RN |
| Mortgage-Backed Securities | | SO125 | NL |
| Mortgage Loans | | SO141 | RN |
| Nonmortgage Loans: | | | NC |
| Consumer Loans and Leases | | SO171 | RN |
| Dividend Income on Equity Investments Not Subject to FASB Statement No. 115: | Total | SO18 | NL |
| Federal Home Loan Bank Stock | | SO181 | NL |
| Other | | SO185 | NL |
| Interest Expense: | | | NC |
| Escrows | | SO225 | RN |
| Net Interest Income (Expense) Before Provision for Losses on Interest-Bearing Assets | | SO312 | RN |
| Net Interest Income (Expense) After Provision for Losses on Interest-Bearing Assets | | SO332 | RN |
| Noninterest Income: | Total | SO42 | RN |

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| | | |
|--|--------------|----------------|
| Other Noninterest Income | SO488 | RN |
| Memo: Detail of Other NonInterest Income | | NC |
| Code | SO489 | RN |
| Amount | SO492 | RN |
| Noninterest Expense: | Total | SO51 NC |
| Goodwill and Other Intangibles Expense | SO560 | CC |

[Deleted lines: SO110, SO120, SO140, SO170, SO266, SO311, SO331, SO40, SO491, SO493, SO494]

Schedule VA – Consolidated Valuation Allowances and Related Data

| | | |
|--|-----------------------------------|----------------------------------|
| Adjusted Net Charge-offs | | CC |
| <i>[New title replaces "Total" in the fourth column for section on Charge-offs, Recoveries, and Specific Valuation Allowance Activity]</i> | | |
| Deposits and Investment Securities | VA36, VA37, VA38, VA39 | RN |
| Mortgage-Backed Securities | VA370, VA371, VA372, VA375 | NL |
| Mortgage Loans: | Total | VA46, VA47, VA48, VA49 RN |
| Construction: | | NC |
| Multifamily (5 or More Dwelling Units) | VA430, VA431, VA432, VA435 | CC |
| Permanent: | | NC |
| 1-4 Dwelling Units: | | NH |
| Revolving, Open-End Loans | VA446, VA447, VA448, VA449 | RN CC |
| All Other: | | NH |
| Secured by First Liens | VA456, VA457, VA458, VA459 | NL |
| Secured by Junior Liens | VA466, VA467, VA468, VA469 | NL |
| Multifamily (5 or More Dwelling Units) | VA470, VA471, VA472, VA475 | CC |
| Nonmortgage Loans: | Total | VA56, VA57, VA58, VA59 RN |
| Commercial Loans | VA520, VA521, VA522, VA525 | CC |
| Consumer Loans: | | CC |
| Credit Cards | VA556, VA557, VA558, VA559 | NL |

[Note: Subheadings "Closed-end" and "Open-end" have been deleted.]

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| | | | |
|--|--------------|---------------------------------|-----------|
| Repossessed Assets: | Total | VA60, VA62, VA65 | NC |
| Multifamily (5 or More Dwelling Units) | | VA616, VA617, VA618 | CC |
| Equity Investments Not Subject to FASB Statement No. 115 | | | |
| | | VA820,VA821,VA822, VA825 | CC |
| Troubled Debt Restructured: | | | |
| Amount Included in Schedule SC in Compliance with Modified Terms | | VA942 | NL |
| Mortgage Loans Foreclosed During the Quarter: | Total | VA95 | NC |
| Multifamily (5 or More Dwelling Units) | | VA953 | CC |

[Deleted lines: VA30, VA31, VA32, VA35, VA380, VA381, VA382, VA385, VA40, VA41, VA42, VA45, VA450, VA451, VA452, VA455, VA460, VA461, VA462, VA465, VA 50, VA51, VA52, VA55, VA570, VA571, VA572, VA575, VA580, VA581, VA582, VA585, VA941]

Schedule PD – Consolidated Past Due and Nonaccrual

Schedule PD format changed from one-column to three-column layout.

| | | | |
|--|--|---------------------|----|
| Mortgage Loans: | | | NC |
| Permanent, Secured by: | | | NC |
| 1-4 Dwelling Units: | | | NH |
| Revolving, Open-End Loans | | PD121, PD221, PD321 | NL |
| All Other: | | | NH |
| Secured by First Liens | | PD123, PD223, PD323 | NL |
| Secured by Junior Liens | | PD124, PD224, PD324 | NL |
| Multifamily (5 or More Dwelling Units) | | PD125, PD225, PD325 | CC |
| Nonmortgage Loans: | | | CC |
| Commercial Loans | | PD140, PD240, PD340 | CC |
| Consumer Loans: | | | NC |
| Mobile Home Loans | | PD169, PD269, PD369 | NC |
| Credit Cards | | PD171, PD271, PD371 | NL |
| Other | | PD180, PD280, PD380 | NL |

[Note: Subheadings “Closed-end” and “Open-end” have been deleted.]

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| | | |
|---|---------------------|----|
| Memoranda: | | NH |
| Troubled Debt Restructured Included Above | PD190, PD290, PD390 | NL |
| Portion of Loans Included Above Wholly or Partially Guaranteed by the US Government or Agency Thereof | PD195, PD295, PD395 | NL |

[Deleted lines: PD120, PD170, PD175, PD178, PD220, PD270, PD275, PD278, PD320, PD370, PD375, PD378]

Schedule LD – Loan Data (No Changes)

Schedule CC – Consolidated Commitments and Contingencies

| | | |
|---|-------|-----------|
| Commitments Outstanding: | | NC |
| To Originate Mortgages Secured by: | | NC |
| Multifamily (5 or More Dwelling Units) | CC290 | CC |
| To Purchase Mortgage-Backed Securities | CC335 | NL |
| To Sell Mortgage-Backed Securities | CC355 | NL |
| To Purchase Investment Securities | CC365 | NL |
| To Sell Investment Securities | CC375 | NL |
| Lines and Letters of Credit: | | NC |
| Unused Lines of Credit: | | NC |
| Revolving, Open-End Loans on 1-4 Dwelling Units | CC412 | NL |
| Open-End Consumer Lines: | | NH |
| Credit Cards | CC423 | NL |
| Other | CC425 | NL |

[Deleted lines: CC340, CC350, CC360, CC370, CC410]

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Schedule CF – Consolidated Cash Flow Information

| | | |
|---|-------|-----------|
| Mortgage-Backed Securities: | | CC |
| Pass-Through: | | NH |
| Purchases | CF143 | RN |
| Sales | CF145 | RN |
| Other Balance Changes | CF148 | RN |
| Other Mortgage-Backed Securities: | | NH |
| Purchases | CF153 | NL |
| Sales | CF155 | NL |
| Other Balance Changes | CF158 | NL |
| Mortgage Loans: | | NC |
| Mortgage Loans Disbursed: | | NC |
| Construction Loans on: | | NC |
| Multifamily (5 or More Dwelling Units) | CF200 | CC |
| Permanent Loans on: | | NC |
| 1-4 Dwelling Units | CF225 | NL |
| Multifamily (5 or More Dwelling Units) | CF245 | NL |
| Loans and Participations Purchased, Secured By: | | NC |
| Multifamily (5 or More Dwelling Units) | CF290 | CC |
| Loans and Participations Sold, Secured By: | | NC |
| Multifamily (5 or More Dwelling Units) | CF320 | CC |
| Memo: Refinancing Loans | CF361 | RN |
| Nonmortgage Loans: | | CC |
| Commercial: | | NH |
| Closed or Purchased: | CF390 | CC |
| Sales | CF395 | NL |
| Consumer: | | NH |
| Closed or Purchased: | CF400 | CC |
| Sales | CF405 | NL |

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[Lines deleted: CF140, CF150, CF160, CF170, CF180, CF220, CF230, CF240, CF250, CF360]

Schedule DI – Consolidated Deposit Information (New Schedule)

This is a new schedule consisting of 19 lines currently in Schedule SI (SI100 through SI266) that will be moved to this schedule and new lines added that conform to the commercial bank Call Report.

| | | | |
|---|---------------|-------|-----------|
| Deposit Data: | | | NC |
| Total Broker-Originated Deposits: | | | NC |
| Fully Insured | | DI100 | RN |
| Other | | DI110 | RN |
| Deposits with Balances: | | | NC |
| \$100,000 or Less | | DI120 | RN |
| Greater than \$100,000 | | DI130 | RN |
| Number of Deposit Accounts with Balances: | | | NC |
| \$100,000 or Less | Actual Number | DI150 | RN |
| Greater than \$100,000 | Actual Number | DI160 | RN |
| IRA/Keogh Accounts | | DI200 | RN |
| Uninsured Deposits | | DI210 | RN |
| Preferred Deposits | | DI220 | RN |
| Components of Deposits and Escrows: | | | NH |
| Transaction Accounts (Including Demand Deposits) | | DI310 | NL |
| Money Market Deposit Accounts | | DI320 | NL |
| Passbook Accounts (Including Nondemand Escrows) | | DI330 | NL |
| Time Deposits | | DI340 | NL |
| Deposit and Escrow Data for Deposit Insurance Premium Assessments: | | | NC |
| Non-Interest-Bearing Demand Deposits | | DI610 | RN |
| Outstanding Checks Drawn Against FHLBanks and Federal Reserve Banks Not Included in SC710 | | DI620 | RN |
| Deposits of Consolidated Subsidiaries: | | | NC |
| Demand Deposits | | DI640 | RN |
| Time and Savings Deposits | | DI650 | RN |
| Adjustments to Deposits for Depository Institution Investment Contracts and Deposits in Foreign Offices, Edge and Agreement Subsidiaries, and IBFs (Including Accrued Interest) | | DI700 | RN |
| Adjustments to Demand Deposits for Reciprocal Demand Balances with Commercial Banks and Other Savings Associations | | DI710 | NL |
| Other amounts necessary to adjust deposits reported on SC710 | | | |

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| | | | |
|--|-------|--|----|
| (reported in accordance with GAAP) to conform to the definition of deposits in accordance with the Federal Deposit Insurance Act: | | | CC |
| Adjustment to Demand Deposits (including escrows) | DI720 | | RN |
| Adjustment to Time and Savings Deposits (including escrows) | DI730 | | RN |
| To be completed ONLY by associations with Oakar deposits: | | | NC |
| Total deposits purchased or acquired from FDIC-insured institutions during the quarter | DI740 | | RN |
| Amount of purchased or acquired deposits reported in DI740 attributable to a secondary fund (i.e., SAIF members report deposits attributable to BIF; BIF members report deposits attributable to SAIF) | DI750 | | RN |
| Total deposits sold or transferred during the quarter | DI760 | | RN |

[Note: SI240, Deposits in Lifeline Accounts, has been deleted.]

Schedule SI – Consolidated Supplemental Information

All deposit information (lines SI 100 through SI266) will be moved to a new schedule, Schedule DI.

| | | | |
|---|--------------|--|-----------|
| Miscellaneous: | | | CC |
| Number of Full-time Equivalent Employees | SI370 | | NC |
| IRS Domestic Building and Loan Test: | | | NH |
| Percent of Assets Test | SI585 | | NL |
| <i>[Percentage format is 3 digit plus 2 decimal: ___ . __ %]</i> | | | |
| Do you meet the DBLA business operations test? <i>[Yes/No]</i> | SI586 | | NL |
| Aggregate Investment in Service Corporations | SI588 | | NL |
| Summary of Changes in Equity Capital: | | | NH |
| Capital Contributions (Where No Stock is Issued) | SI655 | | NL |
| Other Comprehensive Income | SI662 | | NL |
| Prior Period Adjustments | SI668 | | NL |
| Other Adjustments | SI671 | | RN |
| Ending Capital (SC80) (600+610-620-630+640-650+655+660+662+668+671) | SI680 | | CC |

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Transactions with Affiliates: **NH**

| | | |
|---|-------|----|
| Outstanding Balances of Covered Transactions with Affiliates Subject to Quantitative Limits | SI750 | NL |
| Activity During the Quarter of Other Covered Transactions with Affiliates, Not Subject to Quantitative Limits | SI760 | NL |

Mutual Fund and Annuity Sales: **CC**

| | | |
|---|-------|----|
| Do you sell private-label or third-party mutual funds and annuities? [Yes/No] | SI805 | NL |
| Total Assets you Manage of Proprietary Mutual Funds and Annuities | SI815 | NL |
| Fee Income from the Sale and Servicing of Mutual Funds and Annuities | SI860 | NC |

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

| | | |
|---|-------|----|
| Total Assets | SI870 | NL |
| Deposits and Investments Excluding Non-Interest-Earning Items | SI875 | NL |
| Mortgage Loans and Mortgage-back Securities | SI880 | NL |
| Nonmortgage Loans | SI885 | NL |
| Deposits and Escrows | SI890 | NL |
| Total Borrowings | SI895 | NL |

[Lines deleted: SI100, SI110, SI165, SI175, SI210, SI215, SI220, SI230, SI235, SI237, SI239, SI240, SI243, SI244, SI245, SI247, SI248, SI255, SI265, SI266, SI670, SI800, SI810, SI820, SI830, SI840, SI850]

Schedule SQ – Consolidated Supplemental Questions

| | | |
|--|-------|------|
| Did you acquire any assets through merger with another depository institution? [Yes/No] | SQ100 | CC * |
| Did you include in your balance sheet for the first time assets and/or liabilities acquired as a result of a branch or other bulk deposit purchase? [Yes/No] | SQ110 | CC * |

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Has there been:

| | | |
|---|-------|------|
| A change in control? <i>[Yes/No]</i> | SQ130 | CC * |
| A merger accounted for under the purchase method? <i>[Yes/No]</i> | SQ160 | CC * |

| | | |
|---|-------|------|
| If you restated your balance sheet for the first time this quarter as a result of applying push-down accounting, enter the date of the reorganization. (MMDDYYYY) | SQ170 | CC * |
|---|-------|------|

| | | |
|---------------------------|-------|------|
| Your fiscal year-end (MM) | SQ270 | CC * |
|---------------------------|-------|------|

| | | |
|---|-------|------|
| Did you change your independent public accountant during the quarter? <i>[Yes/No]</i> | SQ300 | CC * |
|---|-------|------|

| | | |
|--|-------|------|
| Did you and your consolidated subsidiaries have any outstanding futures or options positions at quarter end? <i>[Yes/No]</i> | SQ310 | CC * |
|--|-------|------|

| | | |
|--|-------|------|
| Do you have a Subchapter S election in effect for federal income tax purpose for the current year? <i>[Yes/No]</i> | SQ320 | CC * |
|--|-------|------|

| | | |
|--|-------|------|
| Have you been consolidated with your parent in another TFR? If so, enter the OTS docket number of your parent savings association. | SQ410 | CC * |
|--|-------|------|

| | | |
|--|-------|------|
| 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 | CC * |
|--|-------|------|

[Note: 5 digit docket and certificate numbers]

Web Site Information: **NH**

| | | |
|---|-------|----|
| If you have a web page on the Internet, indicate your main Internet home page address (for transactional or nontransactional web sites). <i>[78 characters maximum]</i> | SQ530 | NL |
|---|-------|----|

| | | |
|---|-------|----|
| Do you provide transactional Internet banking to your customers, as defined in 12 CFR 555.300(b)? <i>[Yes/No]</i> | SQ540 | NL |
|---|-------|----|

Schedule SB – Consolidated Small Business Loans

| | | |
|--|-------|----|
| Do you have any small business loans to report in this schedule? | SB010 | NL |
|--|-------|----|

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Loans to Small Businesses and Small Farms:

NC

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, or 306? [Yes/No] SB100 CC *

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? [Yes/No] SB110 CC *

Schedule FS – Fiduciary and Related Services (No Changes)

Schedule HC – Thrift Holding Company

Schedule HC format is being changed from a one-column to two-column layout.

| | | |
|---|-------|----|
| Stock Exchange Ticker Symbol [6 alpha/numeric characters maximum] | HC125 | NL |
| SEC File Number [10 alpha/numeric characters maximum] | HC130 | NL |
| Website Address [78 characters maximum] | HC140 | NL |

[Note: HC125 - up to six characters, and HC130 - up to ten characters, are Alpha/Numeric]

| | Parent Only Bil/Mil/Thou | NH NH | Consolidated Bil/Mil/Thou | NH NH |
|-------------------------------|-----------------------------|----------|------------------------------|----------|
| Total Assets | HC210 | NL | HC600 | RN |
| Total Liabilities | HC220 | NL | HC610 | RN |
| Minority Interest | | | HC620 | NL |
| Total Equity | HC240 | NL | HC630 | RN |
| Net Income for the Quarter | HC250 | NL | HC640 | RN |
| Included in Total Assets: | | | | NH |
| Receivable from Subsidiaries: | | | | NH |
| Thrift | HC310 | NL | | |
| Other Subsidiaries | HC320 | NL | | |
| Investment in Subsidiaries: | | | | NH |
| Thrift | HC330 | NL | | |
| Other Subsidiaries | HC340 | NL | | |
| Intangible assets: | | | | NH |
| Mortgage Servicing Assets | HC350 | NL | HC650 | NL |

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| | | | | |
|---|-------|----|-------|----|
| Nonmortgage Servicing Assets and Other | HC360 | NL | HC655 | NL |
| Deferred Policy Acquisition Costs | HC370 | NL | HC660 | NL |
| Included in Total Liabilities (excluding deposits): | | | | NH |
| Payable to subsidiaries: | | | | NH |
| Thrift Subsidiaries: | | | | NH |
| Transactional | HC410 | NL | | |
| Debt | HC420 | NL | | |
| Other Subsidiaries: | | | | NH |
| Transactional | HC430 | NL | | |
| Debt | HC440 | NL | | |
| Trust Preferred Instruments | HC445 | NL | HC670 | NL |
| Other Debt Maturing In 12 Months or Less | HC450 | NL | HC680 | NL |
| Other Debt Maturing In More Than 12 Months | HC460 | NL | HC690 | NL |
| Reflected in Net Income for the quarter: | | | | NH |
| Dividends: | | | | NH |
| From Thrift Subsidiaries | HC525 | NL | | |
| From Other Subsidiaries | HC535 | NL | | |
| Interest expense: | | | | NH |
| Trust Preferred Instruments | HC545 | NL | HC710 | NL |
| All Other Debt | HC555 | NL | HC720 | NL |
| Net Cash Flow From Operations for the Quarter | HC565 | NL | HC730 | RN |
| <u>Supplemental Questions</u> [Yes/No] | | | | NH |
| Have any significant subsidiaries of the holding company been formed, sold, or dissolved during the quarter? | | | HC810 | NL |
| Is the holding company or any of its subsidiaries: | | NH | | |
| A broker or dealer registered under the Securities and Exchange Act of 1934? | | | HC815 | NL |
| An investment adviser regulated by the Securities and Exchange Commission or any State? | | | HC820 | NL |
| An investment company registered under the Investment Company Act of 1940? | | | HC825 | NL |
| An Insurance company subject to supervision by a State insurance regulator? | | | HC830 | NL |
| Subject to regulation by the Commodity Futures Trading Commission? | | | HC835 | NL |
| Regulated by a foreign financial services regulator? | | | HC840 | NL |

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| | | |
|--|-------|----|
| Has the holding company appointed any new senior executive officers or directors during the quarter? | HC845 | NL |
| 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 | NL |
| Has the holding company or any of its subsidiaries implemented changes to any class of securities that would negatively impact investors? | HC855 | NL |
| 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 | NL |
| Has there been a change in the holding company's independent auditors during the quarter? | HC865 | NL |
| Has there been a change in the holding company's fiscal year end during the quarter? | HC870 | NL |
| Does the holding company or any of its GAAP-consolidated subsidiaries (other than the reporting thrift) control other depository institutions? If located in the United States or its territories, provide the FDIC certificate number: | HC875 | NL |
| | HC876 | NL |
| | HC877 | NL |
| | HC878 | NL |
| | HC879 | NL |
| | HC880 | NL |

[Note: 5-digit certificate number for up to five depository institutions.]

[Lines deleted: HC120, HC200, HC300, HC400, HC510, HC515, HC520, HC530, HC540, HC550, HC560]

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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.

| | | |
|--|--------|----|
| Transactional Internet banking web site, as defined in 12 CFR 555.300(b) (if none, leave blank) <i>[78 characters maximum]</i> | CSS200 | NL |
| Is this entity a GAAP-consolidated subsidiary of the parent savings association? [Yes/No] | CSS210 | NL |

Schedule CCR – Consolidated Capital Requirement

| | | |
|---|--------------|-----------|
| Tier 1 (Core) Capital | | NC |
| Goodwill and Certain Other Intangible Assets | CCR115 | CC |
| Other | CCR134 | NL |
| Add: | | NC |
| Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges, Net of Taxes | CCR180 | RN |
| Qualifying Intangible Assets | CCR185 | RN |
| Minority Interest in Includable Consolidated Subsidiaries Including REIT Preferred Stock Reported as a Borrowing | CCR190 | RN CC |
| Other | CCR195 | NL |
| Tier 1 (Core) Capital (100-105-115-133-134+180+185+190+195) | CCR20 | CC |
| Adjusted Total Assets | | NC |
| Total Assets (SC60) | CCR205 | RN |
| Deduct: | | NC |
| Assets of "Nonincludable" Subsidiaries | CCR260 | RN |
| Goodwill and Certain Other Intangible Assets | CCR265 | RN |
| Disallowed Servicing Assets, Disallowed Deferred Tax Assets, Disallowed Residual Interests, and Other Disallowed Assets | CCR270 | RN |
| Other | CCR275 | NL |
| Add: | | NC |
| Accumulated Losses (Gains) on Certain Available-for-Sale Securities and Cash Flow Hedges | CCR280 | RN |
| Qualifying Intangible Assets | CCR285 | RN |

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| | | |
|---|--------------|-----------|
| Other | CCR290 | NL |
| Adjusted Total Assets (205-260-265-270-275+280+285+290) | CCR25 | CC |
| | | |
| Tier 2 (Supplementary) Capital: | | NC |
| Other | CCR355 | NL |
| | | |
| 0% Risk-weight: | | NC |
| Notes and Obligations of FDIC, including Covered Assets | CCR409 | NL |
| | | |
| 20% Risk-weight: | | NC |
| Mortgage and Asset-Backed Securities Eligible for 20% Risk Weight | CCR430 | CC |
| | | |
| 50% Risk-weight: | | NC |
| Mortgage and Asset-Backed Securities Eligible for 50% Risk Weight | CCR470 | CC |
| | | |
| 100% Risk-weight: | | NC |
| Securities Risk Weighted at 100% (or More) Under the Ratings Based Approach | CCR501 | NL |
| All Other Assets | CCR506 | NL |
| Total (501+506) | CCR510 | CC |

[Lines deleted: CCR102, CCR120, CCR125, CCR130, CCR135, CCR137, CCR145, CCR155, CCR170, CCR220, CCR250, CCR320, CCR330, CCR408, CCR410, CCR505]

Schedule CMR – Consolidated Maturity/Rate

| | | |
|---|---------------|-----------|
| Equity Investments Not Subject to FASB Statement No. 115 | CMR530 | CC |
|---|---------------|-----------|

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