**Office of Thrift Supervision**

**TFR Industry Aggregate Report**

**Frozen Aggregated Data**

**93044 - OTS-Regulated: Rhode Island**

**March 2008**

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### Schedule NS --- Optional Narrative Statement

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### Schedule SC --- Consolidated Statement of Condition

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### Schedule SC --- Consolidated Statement of Condition

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### Schedule SC --- Consolidated Statement of Condition

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### Liabilities

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<td>Deposits and Escrows - Total</td>
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### Schedule SC --- Consolidated Statement of Condition

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**EQUITY CAPITAL**

#### Perpetual Preferred Stock:
- **Stock - Total**
  - Line Item: SUB0311
  - Mar 2008: $136,860
  - Dec 2007: $73,229
  - Sep 2007: $63,215
  - Jun 2007: $41,216
  - Mar 2007: $37,167
- **Cumulative**
  - Line Item: SC812
  - Mar 2008: $0
  - Dec 2007: $0
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0
- **Noncumulative**
  - Line Item: SC814
  - Mar 2008: $0
  - Dec 2007: $0
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0

#### Common Stock:
- **Par Value**
  - Line Item: SC820
  - Mar 2008: $4,342
  - Dec 2007: $4,342
  - Sep 2007: $4,342
  - Jun 2007: $4,342
  - Mar 2007: $4,342
- **Paid in Excess of Par**
  - Line Item: SC830
  - Mar 2008: $132,518
  - Dec 2007: $68,887
  - Sep 2007: $58,873
  - Jun 2007: $36,874
  - Mar 2007: $32,825

#### Accumulated Other Comprehensive Income - Total
- **SC86**
  - Mar 2008: $286
  - Dec 2007: $-2
  - Sep 2007: $-696
  - Jun 2007: $-726
  - Mar 2007: $-432
- **Unrealized Gains (Losses) on Available-for-Sale Securities**
  - Line Item: SC860
  - Mar 2008: $286
  - Dec 2007: $-2
  - Sep 2007: $-696
  - Jun 2007: $-726
  - Mar 2007: $-432
- **Gains (Losses) on Cash Flow Hedges**
  - Line Item: SC865
  - Mar 2008: $0
  - Dec 2007: $0
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0
- **Other**
  - Line Item: SC870
  - Mar 2008: $0
  - Dec 2007: $0
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0

#### Retained Earnings
- Line Item: SC880
  - Mar 2008: $98,160
  - Dec 2007: $95,337
  - Sep 2007: $94,115
  - Jun 2007: $87,527
  - Mar 2007: $86,906

#### Other Components of Equity Capital
- **SC891**
  - Mar 2008: $-3,317
  - Dec 2007: $-3,382
  - Sep 2007: $-3,447
  - Jun 2007: $-3,512
  - Mar 2007: $-3,577

#### Total Equity Capital
- Line Item: SC80
  - Mar 2008: $231,989
  - Dec 2007: $165,182
  - Sep 2007: $153,187
  - Jun 2007: $124,505
  - Mar 2007: $120,064

#### Total Liabilities, Minority Interest and Equity Capital
- Line Item: SC90
  - Mar 2008: $1,537,788
  - Dec 2007: $1,340,305
  - Sep 2007: $1,130,973
  - Jun 2007: $884,789
  - Mar 2007: $842,431
### Other Codes As of Mar 2008

#### Other Asset Codes

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#### Other Liability Codes

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<td>Income Taxes - Total</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td>Federal</td>
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<td>Inc/Loss Before Extraord Items/Effects of Accounting Changes</td>
<td>SO81</td>
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<td>Net Income (Loss)</td>
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<td>$2,886</td>
<td>$1,220</td>
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### Other Codes As of Mar 2008

#### Other Noninterest Income Codes

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<th>Code</th>
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<td>15</td>
<td>Income from corporate-owned life insurance</td>
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#### Other Noninterest Expense Codes

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<td>1</td>
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<td>7</td>
<td>Office supplies, printing, and postage</td>
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<td>9</td>
<td>Loan origination expense</td>
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<td>Adjustments to prior periods</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td><strong>YEAR TO DATE INCOME &amp; EXPENSES</strong></td>
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<td>YTD - Other Borrowed Money</td>
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<td>Y_SO312</td>
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<td>YTD - Other Fees and Charges</td>
<td>Y_SO420</td>
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<td>YTD0451</td>
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<td>Y_SO430</td>
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<td>Y_SO461</td>
<td>$- 365</td>
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<td>YTD - Sale of Securities Held-to-Maturity</td>
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<td>$- 29</td>
<td>$- 29</td>
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<td>$ 0</td>
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<td>Y_SO485</td>
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<td>YTD - Office Occupancy &amp; Equipment Expense</td>
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<td>$ 1,183</td>
<td>$ 61</td>
<td>$ 22</td>
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<td>YTD - Inc (Loss) Bef Extraord Items/Effects of Actng Chg</td>
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<td>$ 8,969</td>
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### RECONCILIATION: VALUATION ALLOWANCES

#### General Valuation Allowances - Beginning Balance

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#### General Valuation Allowances - Ending Balance

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#### Specific Valuation Allowances - Beginning Balance

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#### Specific Valuation Allowances - Ending Balance

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<td>$ -169</td>
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<td>Charge-offs</td>
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#### Total Valuation Allowances - Beginning Balance

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#### Total Valuation Allowances - Ending Balance

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### CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY

#### GVA Charge-offs - Assets - Total

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#### Mortgage Loans - Total

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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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### Troubled Debt Restructured

- **Amount this Quarter**: VA940
  - Mar 2008: $0
  - Dec 2007: $311
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0

- **Amount in Schedule SC Complying with Modified Terms**: VA942
  - Mar 2008: $311
  - Dec 2007: $311
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0

### Mortgage Loans Foreclosed in Quarter

- **Mortgage Loans Foreclosed During Quarter - Total**: VA95
  - Mar 2008: $257
  - Dec 2007: $417
  - Sep 2007: $882
  - Jun 2007: $1,265
  - Mar 2007: $252

  - Construction: VA951
    - Mar 2008: $0
    - Dec 2007: $0
    - Sep 2007: $0
    - Jun 2007: $0
    - Mar 2007: $0

  - Permanent - 1-4 Dwelling Units: VA952
    - Mar 2008: $257
    - Dec 2007: $417
    - Sep 2007: $882
    - Jun 2007: $1,265
    - Mar 2007: $252

  - Permanent - Multifamily (5 or more) Dwelling Units: VA953
    - Mar 2008: $0
    - Dec 2007: $0
    - Sep 2007: $0
    - Jun 2007: $0
    - Mar 2007: $0

  - Permanent - Nonresidential (Except Land): VA954
    - Mar 2008: $0
    - Dec 2007: $0
    - Sep 2007: $0
    - Jun 2007: $0
    - Mar 2007: $0

  - Permanent - Land: VA955
    - Mar 2008: $0
    - Dec 2007: $0
    - Sep 2007: $0
    - Jun 2007: $0
    - Mar 2007: $0

### Classification of Assets

- **Quarter End Balance - Special Mention**: VA960
  - Mar 2008: $6,101
  - Dec 2007: $6,001
  - Sep 2007: $4,674
  - Jun 2007: $5,099
  - Mar 2007: $4,042

  - Substandard: VA965
    - Mar 2008: $15,842
    - Dec 2007: $17,604
    - Sep 2007: $11,757
    - Jun 2007: $9,267
    - Mar 2007: $8,202

  - Doubtful: VA970
    - Mar 2008: $320
    - Dec 2007: $183
    - Sep 2007: $443
    - Jun 2007: $294
    - Mar 2007: $324

  - Loss: VA975
    - Mar 2008: $0
    - Dec 2007: $0
    - Sep 2007: $0
    - Jun 2007: $0
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### Purchased Impaired Loans Held for Investment Per AICPA SOP 03-3

- **Outstanding Balanced (Contractual)**: VA980
  - Mar 2008: $0
  - Dec 2007: $0
  - Sep 2007: $0
  - Jun 2007: $0
  - Mar 2007: $0

- **Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)**: VA981
  - Mar 2008: $0
  - Dec 2007: $0
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- **Allowance Amount Included in ALLL (SC283, SC357)**: VA985
  - Mar 2008: $0
  - Dec 2007: $0
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### Schedule PD --- Consolidated Past Due and Nonaccrual

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### Schedule PD --- Consolidated Past Due and Nonaccrual

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### Schedule LD --- Loan Data

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### Schedule LD --- Loan Data

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<td>Standby, Not Included on CC465 or CC468</td>
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<td>Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs</td>
<td>CC455</td>
<td>$227,062</td>
<td>$243,675</td>
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<td>Amount of Direct Credit Substitutes on Assets in CC455</td>
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<td>Amount of Recourse Obligations on Assets in CC455</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<td>Net Purchases - Total</td>
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<td>Construction Loans - Total</td>
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<td>Nonresidential (Except Land)</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential</td>
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<td>Loans and Participations Sold, Secured By - Total</td>
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<td>$59,870</td>
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<td>1-4 Dwelling Units</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<tbody>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential</td>
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**Net Purchases (Sales) of Loans and Participations - Total**

|-----------|----------------|----------------|----------------|----------------|----------------|

**Memo - Refinancing Loans**

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<td>CF361</td>
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### Schedule DI --- Consolidated Deposit Information

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<tr>
<td>Total Broker - Originated Deposits</td>
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<td>$4,970</td>
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<td>Fully Insured</td>
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**Deposits (Excluding Retirement Accounts) with Balances**

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<tbody>
<tr>
<td>$100,000 or Less</td>
<td>DI120</td>
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<td>$528,709</td>
<td>$510,644</td>
<td>$438,969</td>
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**Number of Deposits (Excluding Retirement Accounts) with Balances**

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<tbody>
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<td>$100,000 or Less</td>
<td>DI150</td>
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<td>911</td>
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**Retirement Deposits with Balances**

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<td>$250,000 or Less</td>
<td>DI170</td>
<td>$57,385</td>
<td>$60,246</td>
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<td>Greater than $250,000</td>
<td>DI175</td>
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<td>$932</td>
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**Number of Retirement Deposits with Balances**

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<td>$250,000 or Less</td>
<td>DI180</td>
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<td>Greater than $250,000</td>
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## Schedule DI --- Consolidated Deposit Information

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<td>IRA/Keogh Accounts</td>
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<td>Uninsured Deposits</td>
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<td>Transaction Accounts (Including Demand Deposits)</td>
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## Deposits Data for Deposit Insurance Premium Assessments

### Quarter-End Deposit Totals:

- Total Deposit Liabilities Before Exclusions (Gross): DI510
- Total Allowable Exclusions (Including Foreign Deposits): DI520
- Total Foreign Deposits (Included in Total Allowable Exclusion): DI530

### Average Daily Deposit Totals:

- Total Daily Average Deposit Liabilities Before Exclusions (Gross): DI540
- Total Daily Average Allowable Exclusion (Including Foreign Deposits): DI550
- Total Daily Avg Forgn Dep (Included in Total Daily Avg of Allow Exclusions): DI560

## Schedule SI --- Consolidated Supplemental Information

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<tr>
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<td>SI582</td>
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<td>97.58%</td>
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<td>Percent of Assets Test</td>
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<td>Do you meet the DBLA business operations test?</td>
<td>SI586</td>
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<td>Aggregate Investment in Service Corporations</td>
<td>SI588</td>
<td>$115</td>
<td>$115</td>
<td>$115</td>
<td>$155</td>
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<td>Credit extended to assn exec officers, prin shareholders &amp; related interest</td>
<td>SI590</td>
<td>$3,145</td>
<td>$3,186</td>
<td>$3,153</td>
<td>$3,449</td>
<td>$3,224</td>
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<td>No. of exec officers, with credit &gt; $500K/5% unimpaired cap</td>
<td>SI595</td>
<td>0</td>
<td>0</td>
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<td>Summary of Changes in Equity Capital</td>
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<td>Beginning Equity Capital</td>
<td>SI600</td>
<td>$165,183</td>
<td>$153,189</td>
<td>$124,509</td>
<td>$120,066</td>
<td>$144,453</td>
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<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
<td>$2,886</td>
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<td>Preferred Stock</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
<td>SI655</td>
<td>$63,631</td>
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<td>Other Comprehensive Income</td>
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<td>Prior Period Adjustments</td>
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<td>Ending Equity Capital (SC80)</td>
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### **schedule si --- consolidated supplemental information**

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<td>Qtr Activity of Covered Transacts w/Affil Subj to Limits</td>
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<td>Sell private-label/third-party mutual funds/annuities?</td>
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<td>Total Assets</td>
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<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
<td>SI875</td>
<td>$124,516</td>
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<td>Mortgage Loans and Mortgage-Backed Securities</td>
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<td>Nonmortgage Loans</td>
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<td>Total Borrowings</td>
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### **schedule sq --- consolidated supplemental questions**

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<td>Fiscal Year-End</td>
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<td>Nature of Work Code performed by CPA this fiscal year</td>
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<td>Independent CPA Changed During Quarter?</td>
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<td>Any Outstanding Futures or Options Positions?</td>
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<td>Does Association Have Subchapter S in effect this year?</td>
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<td>If consol in another TFR, docket # of Parent Svgs Assn</td>
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<td>If consol in Call Report, FDIC Cert # of Parent Bank</td>
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<td>If Internet web page, Main Internet Page Address</td>
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<td>Provide transactional Internet banking to customers?</td>
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### **schedule fs --- fiduciary and related services**

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<tr>
<td><strong>fiduciary and related services</strong></td>
<td></td>
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<td>Does your institution have fiduciary powers?</td>
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<td>Do you exercise the fiduciary powers you have been granted?</td>
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Schedule FS --- Fiduciary and Related Services

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<td>Do you have any activity to report on this schedule?</td>
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**FIDUCIARY AND RELATED ASSETS**

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<td>Managed Assets ($) - Total Fiduciary Accounts</td>
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### Schedule FS --- Fiduciary and Related Services

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**FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)**

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**FIDUCIARY MEMORANDA**

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### Schedule FS --- Fiduciary and Related Services

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**FIDUCIARY SETTLEMENTS, Surcharges & OTHER LOSSES (CALENDAR YTD)**

|---------------------------------------------------------------|-----------|----------------|----------------|----------------|----------------|----------------|
### Schedule FS --- Fiduciary and Related Services

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<thead>
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### Schedule CCR --- Consolidated Capital Requirement

#### TIER 1 (CORE) CAPITAL REQUIREMENT

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<td>Equity Capital (SC80)</td>
<td>CCR100</td>
<td>$ 231,989</td>
<td>$ 165,182</td>
<td>$ 153,187</td>
<td>$ 124,505</td>
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<td>$ 13,283</td>
<td>$ 13,200</td>
<td>$ 12,957</td>
<td>$ 14,510</td>
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<td>Investments in and Advances to &quot;Nonincludable&quot; Subsidiaries</td>
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<td>Goodwill and Certain Other Intangible Assets</td>
<td>CCR115</td>
<td>$ 2,663</td>
<td>$ 2,728</td>
<td>$ 2,794</td>
<td>$ 3,012</td>
<td>$ 3,012</td>
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<tr>
<td>Disallowed Servicing/Defeed Tax/Resid Interests/Othr Assets</td>
<td>CCR133</td>
<td>$ 10,620</td>
<td>$ 10,472</td>
<td>$ 10,163</td>
<td>$ 11,498</td>
<td>$ 12,662</td>
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<td>Equity Capital Additions -Total</td>
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<td>$- 446</td>
<td>$- 149</td>
<td>$ 529</td>
<td>$ 545</td>
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<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
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<td>$- 149</td>
<td>$ 529</td>
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<td>CCR20</td>
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<td>$ 151,833</td>
<td>$ 140,759</td>
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<td>$ 104,671</td>
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<td>Total Assets (SC60)</td>
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<tr>
<td>Disallowed Servicing/Deferred Tax/Resid Interests/Othr Assets</td>
<td>$10,620</td>
<td>$10,472</td>
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<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
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<td>Intangible Assets</td>
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<td>$49,119</td>
<td>$44,514</td>
<td>$45,585</td>
<td>$45,747</td>
<td>$47,968</td>
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</tr>
<tr>
<td>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W</td>
<td>$73,747</td>
<td>$65,285</td>
<td>$36,425</td>
<td>$38,040</td>
<td>$37,216</td>
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<tr>
<td>20% R/W Category - Claims on FHLBs</td>
<td>$19,893</td>
<td>$9,838</td>
<td>$12,400</td>
<td>$13,660</td>
<td>$20,361</td>
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<tr>
<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>$6,496</td>
<td>$6,496</td>
<td>$6,497</td>
<td>$6,498</td>
<td>$6,498</td>
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</tbody>
</table>
### Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>$154,457</td>
<td>$129,311</td>
<td>$114,317</td>
<td>$63,530</td>
<td>$68,387</td>
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<tr>
<td>20% R/W Category - Other</td>
<td>$47,713</td>
<td>$19,896</td>
<td>$19,163</td>
<td>$19,185</td>
<td>$17,305</td>
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<tr>
<td>20% R/W Category - Assets Total</td>
<td>$302,306</td>
<td>$230,826</td>
<td>$188,802</td>
<td>$140,913</td>
<td>$149,767</td>
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<tr>
<td>20% Risk-Weight Total for R/B Capital (CCR455 x 20%)</td>
<td>$60,460</td>
<td>$46,165</td>
<td>$37,761</td>
<td>$28,182</td>
<td>$29,953</td>
</tr>
<tr>
<td>50% R/W Category - Qualifying Single-Fam Residential Mtges</td>
<td>$315,087</td>
<td>$314,110</td>
<td>$302,271</td>
<td>$304,355</td>
<td>$288,456</td>
</tr>
<tr>
<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
<td>$5,772</td>
<td>$3,959</td>
<td>$3,959</td>
<td>$368</td>
<td>$148</td>
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<tr>
<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>50% R/W Category - Other</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>50% R/W Category - Assets Total</td>
<td>$320,859</td>
<td>$318,069</td>
<td>$306,691</td>
<td>$304,767</td>
<td>$290,189</td>
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<tr>
<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td>$160,430</td>
<td>$159,035</td>
<td>$153,347</td>
<td>$153,239</td>
<td>$145,096</td>
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<tr>
<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>100% R/W Category - All Other Assets</td>
<td>$866,722</td>
<td>$747,033</td>
<td>$592,991</td>
<td>$392,725</td>
<td>$355,145</td>
</tr>
<tr>
<td>100% R/W Category - Assets Total</td>
<td>$866,722</td>
<td>$747,033</td>
<td>$592,991</td>
<td>$392,725</td>
<td>$355,145</td>
</tr>
<tr>
<td>100% Risk-Weight Total for R/B Capital (CCR510 x 100%)</td>
<td>$866,722</td>
<td>$747,033</td>
<td>$592,991</td>
<td>$392,725</td>
<td>$355,145</td>
</tr>
<tr>
<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>R/W Assets for Low-Level Recourse/Resid Ints bef Risk-Weighting</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Assets to Risk-Weight</td>
<td>$1,539,006</td>
<td>$1,340,442</td>
<td>$1,134,069</td>
<td>$885,861</td>
<td>$843,069</td>
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<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>$1,087,612</td>
<td>$952,233</td>
<td>$784,097</td>
<td>$574,145</td>
<td>$530,193</td>
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<tr>
<td>Excess Allowances for Loan and Lease Losses</td>
<td>$642</td>
<td>$675</td>
<td>$1,339</td>
<td>$1,444</td>
<td>$2,057</td>
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<tr>
<td>Total Risk-Weighted Assets</td>
<td>$1,086,970</td>
<td>$951,558</td>
<td>$782,758</td>
<td>$572,701</td>
<td>$528,136</td>
</tr>
<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>$86,957</td>
<td>$76,124</td>
<td>$62,620</td>
<td>$45,816</td>
<td>$42,250</td>
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</table>

#### CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

<table>
<thead>
<tr>
<th>Description</th>
<th>Tier 1 (Core) Capital Ratio</th>
<th>Total Risk-Based Capital Ratio</th>
<th>Tier 1 Risk-Based Capital Ratio</th>
<th>Tangible Equity Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (Core) Capital Ratio</td>
<td>14.32%</td>
<td>11.44%</td>
<td>12.58%</td>
<td>12.69%</td>
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<tr>
<td>Total Risk-Based Capital Ratio</td>
<td>19.68%</td>
<td>15.40%</td>
<td>17.43%</td>
<td>18.46%</td>
</tr>
<tr>
<td>Tier 1 Risk-Based Capital Ratio</td>
<td>19.07%</td>
<td>14.70%</td>
<td>16.58%</td>
<td>17.37%</td>
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<tr>
<td>Tangible Equity Ratio</td>
<td>14.32%</td>
<td>11.44%</td>
<td>12.58%</td>
<td>12.69%</td>
</tr>
</tbody>
</table>

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.