## Schedule NS --- Optional Narrative Statement

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## Schedule SC --- Consolidated Statement of Condition

### ASSETS

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

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<td>General Valuation Allowances - Total</td>
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<td>Total Assets - Gross</td>
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<td>$42,151,049</td>
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<td>Total Assets</td>
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**LIABILITIES**

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<td>Deposits and Escrows - Total</td>
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<td>$15,229,891</td>
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<td>Unamortized Yield Adjustments on Deposits &amp; Escrows</td>
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<td>Borrowings - Total</td>
<td>SC72</td>
<td>$15,156,353</td>
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<td>Fed Funds Purchased/Secs Sold Under Agreements to Repurchase</td>
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<td>Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk</td>
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<td>Mortgage Collateralized Securities Issued: CMOs (Including REMICs)</td>
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<td>Other Borrowings</td>
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<td>Other Liabilities - Total</td>
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<td>$7,352,924</td>
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<td>Accrued Interest Payable - Deposits</td>
<td>SC763</td>
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<td>Accrued Interest Payable - Other</td>
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<td>$74,547</td>
<td>$130,453</td>
<td>$101,843</td>
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<td>Accrued Taxes</td>
<td>SC776</td>
<td>$45,715</td>
<td>$80,790</td>
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<td>Accounts Payable</td>
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<td>Deferred Income Taxes</td>
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<td>Other Liabilities and Deferred Income</td>
<td>SC796</td>
<td>$1,908,046</td>
<td>$3,282,754</td>
<td>$7,346,807</td>
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<td>$7,221,544</td>
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### Schedule SC --- Consolidated Statement of Condition

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<td><strong>Total Liabilities</strong></td>
<td>SC70</td>
<td>$33,541,963</td>
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<td>Minority Interest</td>
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<td>$1,561</td>
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#### EQUITY CAPITAL

**Perpetual Preferred Stock:**

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<td>Stock - Total</td>
<td>SUB0311</td>
<td>$5,034,510</td>
<td>$34,425,819</td>
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<td>Cumulative</td>
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<td>Noncumulative</td>
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**Common Stock:**

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<td>Paid in Excess of Par</td>
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<td>$34,409,978</td>
<td>$37,112,001</td>
<td>$37,455,786</td>
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<td><strong>Accumulated Other Comprehensive Income - Total</strong></td>
<td>SC86</td>
<td>$2,236</td>
<td>$-788,975</td>
<td>$-729,121</td>
<td>$-140,557</td>
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<td>Unrealized Gains (Losses) on Available-for-Sale Securities</td>
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<td>$9,636</td>
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<td>Gains (Losses) on Cash Flow Hedges</td>
<td>SC865</td>
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<td><strong>Retained Earnings</strong></td>
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<td><strong>Other Components of Equity Capital</strong></td>
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<td>$-10,573</td>
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<td><strong>Total Equity Capital</strong></td>
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<td>$37,170,196</td>
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**Total Liabilities, Minority Interest and Equity Capital** | SC90 | $40,226,257 | $87,334,387 | $85,681,976 | $83,333,080 | $76,310,107 |
### Other Codes As of Sep 2008

#### Other Asset Codes

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<th>Code</th>
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<th>Count</th>
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<td>4</td>
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<td>7</td>
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<td>12</td>
<td>Amounts receivable under interest rate swap agreement</td>
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<td>13</td>
<td>Noninterest-bearing accts recv from Hold Co/Affl</td>
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<td>14</td>
<td>Other noninterest-bearing short-term accounts recv</td>
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<td>99</td>
<td>Other</td>
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#### Other Liability Codes

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<td>Dividends payable on stock</td>
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<td>11</td>
<td>The liability recorded for post-retirement benefit</td>
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<td>Amounts payable under interest-rate-swap agreement</td>
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<td>Liability on loan servicing contracts</td>
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<td>Noninterest-bearing payables to Hold Co/Affiliates</td>
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<td>99</td>
<td>Other</td>
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### QUARTERLY INCOME & EXPENSES

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<td><strong>Interest Income - Total</strong></td>
<td>SO11</td>
<td>$1,246,199</td>
<td>$1,747,432</td>
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<td>Deposits and Investment Securities</td>
<td>SO115</td>
<td>$36,914</td>
<td>$114,259</td>
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<td>Mortgage-Backed Securities</td>
<td>SO125</td>
<td>$3,539</td>
<td>$249,637</td>
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<td>Mortgage Loans</td>
<td>SO141</td>
<td>$6,775</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</td>
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<td>$48</td>
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<td>Commercial Loans and Leases</td>
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<td>$324,245</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans</td>
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<td>Consumer Loans and Leases</td>
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<td>$729,232</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</td>
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<td><strong>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</strong></td>
<td>SO18</td>
<td>$114</td>
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<td>Federal Home Loan Bank Stock</td>
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<td>Deposits</td>
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<td>Advances from FHLBank</td>
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<td>Other Borrowed Money</td>
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<td><strong>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</strong></td>
<td>SO312</td>
<td>$898,797</td>
<td>$1,418,332</td>
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<td>Net Provision for Losses on Interest-Bearing Assets</td>
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<td>$102,010</td>
<td>$415,073</td>
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<td><strong>Noninterest Income - Total</strong></td>
<td>SO42</td>
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<td>$1,480,716</td>
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<td>Mortgage Loan Servicing Fees</td>
<td>SO410</td>
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<td>$29</td>
<td>$27</td>
<td>$27</td>
<td>$129</td>
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<td>Amort &amp; Fair Value Adjusts to Loan Servicing Assts &amp; Liabilities</td>
<td>SO411</td>
<td>$-60</td>
<td>$-74</td>
<td>$-49</td>
<td>$-53</td>
<td>$-54</td>
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### Schedule SO --- Consolidated Statement of Operations

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<tbody>
<tr>
<td>Other Fees and Charges</td>
<td>SO420</td>
<td>$ 1,299,355</td>
<td>$ 1,416,199</td>
<td>$ 1,410,397</td>
<td>$ 1,473,056</td>
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<td>Net Income (Loss) from Other - Total</td>
<td>SO80451</td>
<td>$ 46,175</td>
<td>$-238,733</td>
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<td>$-148,789</td>
<td>$ 80,862</td>
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<td>Sale of Assets Held for Sale and Avail-for-Sale Secs</td>
<td>SO340</td>
<td>$ 45,030</td>
<td>$-239,403</td>
<td>$ 150,268</td>
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<td>$ 77,595</td>
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<td>Operations &amp; Sale of Repossessed Assets</td>
<td>SO461</td>
<td>$-23</td>
<td>$ 9</td>
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<td>LOCOM Adjustments Made to Assets Held for Sale</td>
<td>SO465</td>
<td>$ 895</td>
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<td>$ 0</td>
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<tr>
<td>Sale of Securities Held-to-Maturity</td>
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<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>$ 0</td>
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<tr>
<td>Sale of Loans Held for Investment</td>
<td>SO475</td>
<td>$ 273</td>
<td>$ 611</td>
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<td>Sale of Other Assets Held for Investment</td>
<td>SO477</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>$ 318</td>
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<td>Gains &amp; Losses on Financial Assets &amp; Liabilities Carried at Fair Value</td>
<td>SO485</td>
<td>$ 0</td>
<td>$ 27</td>
<td>$-1,902</td>
<td>$ 470</td>
<td>$-2,373</td>
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<tr>
<td>Other Noninterest Income</td>
<td>SO488</td>
<td>$-25,093</td>
<td>$-18,582</td>
<td>$-474</td>
<td>$-10,423</td>
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<td>Other Noninterest Income Detail - Code #1</td>
<td>SO489</td>
<td>N/A</td>
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<td>Other Noninterest Income Detail - Amount #1</td>
<td>SO492</td>
<td>N/A</td>
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<td>Other Noninterest Income Detail - Amount #2</td>
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<td>Other Noninterest Income Detail - Amount #3</td>
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<td><strong>Noninterest Expense - Total</strong></td>
<td>SO515</td>
<td>$ 1,275,309</td>
<td>$ 1,403,402</td>
<td>$ 1,328,456</td>
<td>$ 1,393,424</td>
<td>$ 1,268,835</td>
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<tr>
<td>All Personnel Compensation and Expense</td>
<td>SO510</td>
<td>$ 76,833</td>
<td>$ 92,306</td>
<td>$ 84,617</td>
<td>$ 87,875</td>
<td>$ 93,916</td>
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<td>Legal Expense</td>
<td>SO520</td>
<td>$ 2,435</td>
<td>$ 2,716</td>
<td>$ 2,682</td>
<td>$ 3,161</td>
<td>$ 3,425</td>
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<td>Office Occupancy and Equipment Expense</td>
<td>SO530</td>
<td>$ 39,486</td>
<td>$ 36,341</td>
<td>$ 22,036</td>
<td>$ 22,569</td>
<td>$ 19,056</td>
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<td>Marketing and Other Professional Services</td>
<td>SO540</td>
<td>$ 432,284</td>
<td>$ 417,596</td>
<td>$ 383,889</td>
<td>$ 436,558</td>
<td>$ 386,967</td>
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<td>Loan Servicing Fees</td>
<td>SO550</td>
<td>$ 40,624</td>
<td>$ 169,755</td>
<td>$ 182,793</td>
<td>$ 168,542</td>
<td>$ 141,299</td>
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<td>Goodwill and Other Intangibles Expense</td>
<td>SO560</td>
<td>$ 16,859</td>
<td>$ 17,061</td>
<td>$ 15,907</td>
<td>$ 13,830</td>
<td>$ 12,369</td>
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<td>Net Provision for Losses on Non-Interest-Bearing Assets</td>
<td>SO570</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td>Other Noninterest Expense</td>
<td>SO580</td>
<td>$ 666,788</td>
<td>$ 667,627</td>
<td>$ 636,532</td>
<td>$ 660,889</td>
<td>$ 611,173</td>
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<td>Other Noninterest Expense Detail - Code #1</td>
<td>SO581</td>
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<td>Other Noninterest Expense Detail - Amount #1</td>
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<td>Other Noninterest Expense Detail - Code #2</td>
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<td>Other Noninterest Expense Detail - Code #3</td>
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<td><strong>Income (Loss) Before Income Taxes</strong></td>
<td>SO60</td>
<td>$ 147,109</td>
<td>$ 170,510</td>
<td>$ 948,272</td>
<td>$ 510,375</td>
<td>$ 855,036</td>
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<td><strong>Income Taxes - Total</strong></td>
<td>SO71</td>
<td>$ 71,031</td>
<td>$ 58,991</td>
<td>$ 361,750</td>
<td>$ 179,915</td>
<td>$ 309,320</td>
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## Schedule SO --- Consolidated Statement of Operations

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<tr>
<td>Federal</td>
<td>$ 65,646</td>
<td>$ 60,219</td>
<td>$ 311,940</td>
<td>$ 170,066</td>
<td>$ 280,388</td>
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<tr>
<td>State, Local &amp; Other</td>
<td>$ 5,385</td>
<td>$-1,228</td>
<td>$ 49,810</td>
<td>$ 9,849</td>
<td>$ 28,932</td>
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<tr>
<td><strong>Inc/Loss Before Extraord Items/Effects of Accounting Changes</strong></td>
<td>$ 76,078</td>
<td>$ 111,519</td>
<td>$ 586,522</td>
<td>$ 330,460</td>
<td>$ 545,716</td>
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<td><strong>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</strong></td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td><strong>Net Income (Loss)</strong></td>
<td>$ 76,078</td>
<td>$ 111,519</td>
<td>$ 586,522</td>
<td>$ 330,460</td>
<td>$ 545,716</td>
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### Other Codes As of Sep 2008

#### Other Noninterest Income Codes

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<tr>
<th>Code</th>
<th>Description</th>
<th>Count</th>
<th>Amount</th>
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<tr>
<td>4</td>
<td>Net income(loss) from leasing or subleasing space</td>
<td>1</td>
<td>$ 2</td>
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<td>14</td>
<td>Interest Income from CNFIs reported on SC655</td>
<td>1</td>
<td>$- 25,339</td>
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<td>15</td>
<td>Income from corporate-owned life insurance</td>
<td>1</td>
<td>$ 199</td>
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<tr>
<td>99</td>
<td>Other</td>
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<td>$ 45</td>
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#### Other Noninterest Expense Codes

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<th>Code</th>
<th>Description</th>
<th>Count</th>
<th>Amount</th>
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<tr>
<td>1</td>
<td>Deposit Insurance Premiums</td>
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<td>$ 7</td>
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<tr>
<td>2</td>
<td>OTS assessments</td>
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<td>$ 45</td>
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<tr>
<td>7</td>
<td>Office supplies, printing, and postage</td>
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<tr>
<td>8</td>
<td>Telephone, including data lines</td>
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<td>$ 103</td>
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<tr>
<td>14</td>
<td>Losses from fraud</td>
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<td>99</td>
<td>Other</td>
<td>6</td>
<td>$ 664,261</td>
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### Schedule SO --- Consolidated Statement of Operations

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<tr>
<td><strong>YEFTD - Interest Income - Total</strong></td>
<td>Y_SO11</td>
<td>$3,697,290</td>
<td>$3,534,361</td>
<td>$1,786,929</td>
<td>$7,284,561</td>
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<td>YTD - Deposits and Investment Securities</td>
<td>Y_SO115</td>
<td>$107,505</td>
<td>$227,793</td>
<td>$113,534</td>
<td>$1,424,648</td>
<td>$1,279,542</td>
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<td>YTD - Mortgage-Backed Securities</td>
<td>Y_SO125</td>
<td>$10,297</td>
<td>$500,527</td>
<td>$250,890</td>
<td>$969,760</td>
<td>$718,709</td>
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<td>YTD - Mortgage Loans</td>
<td>Y_SO141</td>
<td>$20,925</td>
<td>$310,800</td>
<td>$165,235</td>
<td>$189,287</td>
<td>$66,885</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</td>
<td>Y_SO142</td>
<td>$2,026</td>
<td>$4,618</td>
<td>$2,530</td>
<td>$730</td>
<td>$337</td>
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<td>YTD - Nonmortgage Loans - Commercial Loans &amp; Leases</td>
<td>Y_SO160</td>
<td>$1,007,308</td>
<td>$765,708</td>
<td>$398,501</td>
<td>$1,809,320</td>
<td>$1,368,507</td>
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<tr>
<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans</td>
<td>Y_SO162</td>
<td>$55,364</td>
<td>$33,909</td>
<td>$17,094</td>
<td>$57,819</td>
<td>$41,111</td>
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<td>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</td>
<td>Y_SO171</td>
<td>$2,117,078</td>
<td>$1,472,334</td>
<td>$743,102</td>
<td>$2,484,765</td>
<td>$1,841,188</td>
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<tr>
<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</td>
<td>Y_SO172</td>
<td>$376,787</td>
<td>$218,672</td>
<td>$96,043</td>
<td>$348,232</td>
<td>$263,166</td>
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<tr>
<td><strong>YEFTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</strong></td>
<td>Y_SO18</td>
<td>$283</td>
<td>$4,114</td>
<td>$1,576</td>
<td>$9,579</td>
<td>$8,337</td>
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<tr>
<td>YTD - Federal Home Loan Bank Stock</td>
<td>Y_SO181</td>
<td>$283</td>
<td>$4,114</td>
<td>$1,576</td>
<td>$3,710</td>
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<td>YTD - Other</td>
<td>Y_SO185</td>
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<td><strong>YEFTD - Interest Expense - Total</strong></td>
<td>Y_SO21</td>
<td>$827,855</td>
<td>$704,668</td>
<td>$373,030</td>
<td>$2,421,488</td>
<td>$1,963,608</td>
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<tr>
<td>YTD - Deposits</td>
<td>Y_SO215</td>
<td>$307,659</td>
<td>$226,797</td>
<td>$106,205</td>
<td>$476,611</td>
<td>$372,585</td>
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<td>YTD - Escrows</td>
<td>Y_SO225</td>
<td>$0</td>
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<td>$49</td>
<td>$0</td>
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<tr>
<td>YTD - Advances from FHLBank</td>
<td>Y_SO230</td>
<td>$4,504</td>
<td>$188,545</td>
<td>$104,194</td>
<td>$331,169</td>
<td>$211,776</td>
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<td>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</td>
<td>Y_SO240</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>YTD - Mortgage Collateralized Securities Issued</td>
<td>Y_SO250</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
<td>$0</td>
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<td>YTD - Other Borrowed Money</td>
<td>Y_SO260</td>
<td>$515,692</td>
<td>$289,324</td>
<td>$162,630</td>
<td>$1,613,659</td>
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<td>YTD - Capitalized Interest</td>
<td>Y_SO271</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
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<td><strong>YEFTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</strong></td>
<td>Y_SO312</td>
<td>$2,869,718</td>
<td>$2,833,807</td>
<td>$1,451,475</td>
<td>$4,872,652</td>
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<td>YTD - Net Provision for Losses on Interest-Bearing Assets</td>
<td>Y_SO321</td>
<td>$2,468,495</td>
<td>$1,700,349</td>
<td>$697,090</td>
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<tr>
<td><strong>YEFTD - Noninterest Income - Total</strong></td>
<td>Y_SO42</td>
<td>$4,291,916</td>
<td>$2,717,182</td>
<td>$1,558,343</td>
<td>$5,832,445</td>
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<tr>
<td>YTD - Mortgage Loan Serving Fees</td>
<td>Y_SO410</td>
<td>$87</td>
<td>$56</td>
<td>$27</td>
<td>$188</td>
<td>$161</td>
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<tr>
<td>YTD - Servicing Amortization and Valuation Adjustments</td>
<td>Y_SO411</td>
<td>$-183</td>
<td>$-123</td>
<td>$-49</td>
<td>$-221</td>
<td>$-168</td>
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### Schedule SO --- Consolidated Statement of Operations

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</thead>
<tbody>
<tr>
<td>YTD - Other Fees and Charges</td>
<td>Y_SO420</td>
<td>$ 4,081,475</td>
<td>$ 2,826,596</td>
<td>$ 1,410,397</td>
<td>$ 5,401,465</td>
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<td>YTD - Net Income (Loss) from Other - Total</td>
<td>YTD0451</td>
<td>$ 254,861</td>
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<td>$ 148,442</td>
<td>$ 432,386</td>
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<td>YTD - Sale of Assets Held for Sale and AFS Secs</td>
<td>Y_SO430</td>
<td>$ 253,014</td>
<td>$ -89,135</td>
<td>$ 150,268</td>
<td>$ 418,580</td>
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<td>YTD - Operations &amp; Sale of Repossessed Assets</td>
<td>Y_SO461</td>
<td>$ -33</td>
<td>$ 7</td>
<td>$ -16</td>
<td>$ -76</td>
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<tr>
<td>YTD - LOCOM Adjustments Made to Assets Held for Sale</td>
<td>Y_SO465</td>
<td>$ 363</td>
<td>$ -532</td>
<td>$ -541</td>
<td>$ 13,348</td>
</tr>
<tr>
<td>YTD - Sale of Securities Held-to-Maturity</td>
<td>Y_SO467</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
</tr>
<tr>
<td>YTD - Sale of Loans Held for Investment</td>
<td>Y_SO475</td>
<td>$ 1,517</td>
<td>$ 1,244</td>
<td>$ 633</td>
<td>$ 1,666</td>
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<tr>
<td>YTD - Sale of Other Assets Held for Investment</td>
<td>Y_SO477</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 318</td>
</tr>
<tr>
<td>YTD- Gains &amp; Losses on Financial Assets &amp; Liabilities Carried at Fair Value</td>
<td>Y_SO485</td>
<td>$ 0</td>
<td>$ -1,875</td>
<td>$ -1,902</td>
<td>$ -1,450</td>
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<tr>
<td>YTD - Other Noninterest Income</td>
<td>Y_SO488</td>
<td>$ -44,324</td>
<td>$ -19,056</td>
<td>$ -474</td>
<td>$ -1,373</td>
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<td><strong>YTD - Noninterest Expense - Total</strong></td>
<td>Y_SO51</td>
<td>$ 3,945,007</td>
<td>$ 2,731,858</td>
<td>$ 1,328,456</td>
<td>$ 5,012,905</td>
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<tr>
<td>YTD - All Personnel Compensation &amp; Expense</td>
<td>Y_SO510</td>
<td>$ 247,759</td>
<td>$ 176,923</td>
<td>$ 84,617</td>
<td>$ 437,594</td>
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<tr>
<td>YTD - Legal Expense</td>
<td>Y_SO520</td>
<td>$ 7,805</td>
<td>$ 5,398</td>
<td>$ 2,682</td>
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<td>YTD - Office Occupancy &amp; Equipment Expense</td>
<td>Y_SO530</td>
<td>$ 95,691</td>
<td>$ 58,377</td>
<td>$ 22,036</td>
<td>$ 112,008</td>
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<tr>
<td>YTD - Marketing and Other Professional Services</td>
<td>Y_SO540</td>
<td>$ 1,199,645</td>
<td>$ 801,485</td>
<td>$ 383,889</td>
<td>$ 1,545,854</td>
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<tr>
<td>YTD - Loan Servicing Fees</td>
<td>Y_SO550</td>
<td>$ 393,172</td>
<td>$ 352,548</td>
<td>$ 182,793</td>
<td>$ 476,584</td>
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<tr>
<td>YTD - Goodwill &amp; Other Intangibles Expense</td>
<td>Y_SO560</td>
<td>$ 49,827</td>
<td>$ 32,968</td>
<td>$ 15,907</td>
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<tr>
<td>YTD - Net Provision for Losses on Non-Interest-Bear Assets</td>
<td>Y_SO570</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>YTD - Other Noninterest Expense</td>
<td>Y_SO580</td>
<td>$ 1,951,108</td>
<td>$ 1,304,159</td>
<td>$ 636,532</td>
<td>$ 2,385,368</td>
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<td><strong>YTD - Income (Loss) Before Income Taxes</strong></td>
<td>Y_SO60</td>
<td>$ 748,132</td>
<td>$ 1,118,782</td>
<td>$ 948,272</td>
<td>$ 3,766,094</td>
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<tr>
<td>YTD - Income Taxes - Total</td>
<td>Y_SO71</td>
<td>$ 305,971</td>
<td>$ 420,741</td>
<td>$ 361,750</td>
<td>$ 1,376,016</td>
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<td>YTD - Federal</td>
<td>Y_SO710</td>
<td>$ 273,777</td>
<td>$ 372,159</td>
<td>$ 311,940</td>
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<td>YTD - State, Local, and Other</td>
<td>Y_SO720</td>
<td>$ 32,194</td>
<td>$ 48,582</td>
<td>$ 49,810</td>
<td>$ 103,893</td>
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<td><strong>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</strong></td>
<td>Y_SO81</td>
<td>$ 442,161</td>
<td>$ 698,041</td>
<td>$ 586,522</td>
<td>$ 2,390,078</td>
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<td><strong>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</strong></td>
<td>Y_SO811</td>
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<td>YTD - Net Income (Loss)</td>
<td>Y_SO91</td>
<td>$ 442,161</td>
<td>$ 698,041</td>
<td>$ 586,522</td>
<td>$ 2,390,078</td>
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## RECONCILIATION: VALUATION ALLOWANCES

### General Valuation Allowances - Beginning Balance

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<thead>
<tr>
<th></th>
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<tr>
<td>VA105</td>
<td>$ 1,796,901</td>
<td>$ 1,492,604</td>
<td>$ 1,483,189</td>
<td>$ 1,018,879</td>
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Net Provision for Loss

<table>
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<tr>
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<tr>
<td>VA115</td>
<td>$ 796,787</td>
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<td>VA125</td>
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<td>VA135</td>
<td>$ 75,638</td>
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<tr>
<td>VA145</td>
<td>$ 39,646</td>
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<td>VA155</td>
<td>$ 784,182</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Transfers</td>
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</tr>
<tr>
<td>Recoveries</td>
<td>$ 0</td>
</tr>
<tr>
<td>Adjustments</td>
<td>$ 0</td>
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<tr>
<td>Charge-offs</td>
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### General Valuation Allowances - Ending Balance

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<td>VA165</td>
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### Specific Valuation Allowances - Beginning Balance

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<tr>
<td>VA108</td>
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Net Provision for Loss

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<td>VA128</td>
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<tr>
<td>VA148</td>
<td>$ 0</td>
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<td>VA158</td>
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<table>
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<tr>
<td>Transfers</td>
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<tr>
<td>Adjustments</td>
<td>$ 0</td>
</tr>
<tr>
<td>Charge-offs</td>
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### Specific Valuation Allowances - Ending Balance

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<td>VA168</td>
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### Total Valuation Allowances - Beginning Balance

<table>
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<th>Value</th>
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<tbody>
<tr>
<td>VA110</td>
<td>$ 1,796,946</td>
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<table>
<thead>
<tr>
<th>Description</th>
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<tbody>
<tr>
<td>Net Provision for Loss</td>
<td>$ 796,787</td>
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<tr>
<td>Recoveries</td>
<td>$ 75,638</td>
</tr>
<tr>
<td>Adjustments</td>
<td>$ 39,646</td>
</tr>
<tr>
<td>Charge-offs</td>
<td>$ 784,182</td>
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### Total Valuation Allowances - Ending Balance

<table>
<thead>
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<th>Line Item</th>
<th>Value</th>
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<tbody>
<tr>
<td>VA110</td>
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### CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY

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

<table>
<thead>
<tr>
<th>Line Item</th>
<th>Value</th>
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<tbody>
<tr>
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<table>
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<tr>
<th>Description</th>
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<tr>
<td>Mortgage-Backed Securities</td>
<td>$ 0</td>
</tr>
<tr>
<td>Construction - Total</td>
<td>$ 33</td>
</tr>
<tr>
<td>1-4 Dwelling Units</td>
<td>$ 33</td>
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<tr>
<td>Multifamily (5 or more) Dwelling Units</td>
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<tr>
<td>Nonresidential Property</td>
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<td>Permanent - Total</td>
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### Mortgage-Backed Securities

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</thead>
<tbody>
<tr>
<td>VA370</td>
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<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Construction - Total</td>
<td>$ 0</td>
</tr>
<tr>
<td>1-4 Dwelling Units</td>
<td>$ 0</td>
</tr>
<tr>
<td>Multifamily (5 or more) Dwelling Units</td>
<td>$ 0</td>
</tr>
<tr>
<td>Nonresidential Property</td>
<td>$ 0</td>
</tr>
<tr>
<td>Permanent - Total</td>
<td>$ 0</td>
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#### 1-4 Dwelling Units

<table>
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<tr>
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<th>Value</th>
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<tbody>
<tr>
<td>1-4 Dwelling Units - Total</td>
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</tr>
<tr>
<td>1-4 Dwelling Units - Secured by First Liens</td>
<td>$ 2,047</td>
</tr>
<tr>
<td>1-4 Dwelling Units - Secured by Junior Liens</td>
<td>$ 754</td>
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### Permanent - Total

<table>
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<tr>
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<th>Value</th>
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<tbody>
<tr>
<td>Permanent - Total</td>
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</tr>
<tr>
<td>1-4 Dwelling Units - Secured by First Liens</td>
<td>$ 2,047</td>
</tr>
<tr>
<td>1-4 Dwelling Units - Secured by Junior Liens</td>
<td>$ 754</td>
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### Nonresidential Property

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
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</thead>
<tbody>
<tr>
<td>Nonresidential Property - Total</td>
<td>$ 2,047</td>
</tr>
<tr>
<td>Nonresidential Property (Except Land)</td>
<td>$ 0</td>
</tr>
</tbody>
</table>
### Schedule VA --- Consolidated Valuation Allowances and Related Data

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>Land</td>
<td>VA490</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<tr>
<td><strong>Nonmortgage Loans - Total</strong></td>
<td>VA56</td>
<td>$ 778,886</td>
<td>$ 656,733</td>
<td>$ 663,578</td>
<td>$ 503,536</td>
<td>$ 420,701</td>
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<td>Commercial Loans</td>
<td>VA520</td>
<td>$ 267,603</td>
<td>$ 216,319</td>
<td>$ 172,957</td>
<td>$ 133,508</td>
<td>$ 115,727</td>
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<td>Consumer Loans - Total</td>
<td>SUB2061</td>
<td>$ 511,283</td>
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<td>$ 304,974</td>
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<td>Loans on Deposits</td>
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<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>Home Improvement Loans</td>
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<td>$ 10,357</td>
<td>$ 5,859</td>
<td>$ 2,152</td>
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<td>Education Loans</td>
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<td>$ 0</td>
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<td>$ 8</td>
<td>$ 0</td>
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<td>Auto Loans</td>
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<td>Mobile Home Loans</td>
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<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>Credit Cards</td>
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<td><strong>Other</strong></td>
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<td>$ 93,672</td>
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<td><strong>Repossessed Assets - Total</strong></td>
<td>VA60</td>
<td>$ 4,500</td>
<td>$ 3,054</td>
<td>$ 2,250</td>
<td>$ 1,438</td>
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<td>Real Estate - Construction</td>
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<td>$ 6,190</td>
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<td>$ 0</td>
<td>$ 0</td>
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<td><strong>GVA Recoveries - Assets - Total</strong></td>
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<td>$ 56,540</td>
<td>$ 40,873</td>
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<td>$ 0</td>
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<td><strong>Mortgage Loans - Total</strong></td>
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# Schedule VA --- Consolidated Valuation Allowances and Related Data

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<tr>
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<tr>
<td><strong>Commercial Loans</strong></td>
<td>VA521</td>
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<td><strong>Consumer Loans - Total</strong></td>
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<td>Loans on Deposits</td>
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<td>Home Improvement Loans</td>
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<td>$0</td>
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<tr>
<td>Credit Cards</td>
<td>VA557</td>
<td>$50,393</td>
<td>$32,908</td>
<td>$21,878</td>
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<td>$25,324</td>
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<tr>
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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 | $136,934 | $38,752 | $3,661 | $2,925 | $4,668 |

| Amount in Schedule SC Complying with Modified Terms | VA942 | $238,972 | $153,266 | $131,163 | $21,838 | $11,192 |

### Mortgage Loans Foreclosed in Quarter

| Mortgage Loans Foreclosed During Quarter - Total | VA95 | $2,217   | $649    | $1,057   | $1,032   | $72    |
| Construction | VA951 | $2,006   | $245    | $602     | $865     | $0     |
| Permanent - 1-4 Dwelling Units | VA952 | $211     | $193    | $0       | $167     | $72    |
| Permanent - Multifamily (5 or more) Dwelling Units | VA953 | $0       | $0      | $0       | $0       | $0     |
| Permanent - Nonresidential (Except Land) | VA954 | $0       | $211    | $0       | $0       | $0     |
| Permanent - Land | VA955 | $0       | $0      | $455     | $0       | $0     |

### Classification of Assets

| Quarter End Balance - Special Mention | VA960 | $4,556   | $39,287  | $43,705  | $53,094  | $3,131  |

| Classified Assets - Quarter End Balance - Total | SUB2811 | $799,949 | $1,000,524 | $802,198 | $678,841 | $543,120 |
| Substandard | VA965 | $799,736 | $948,186 | $788,836 | $678,669 | $543,000 |
| Doubtful | VA970 | $213    | $52,338  | $13,362  | $172     | $120    |
| Loss | VA975 | $0     | $0      | $0       | $0       | $0     |

### Purchased Impaired Loans Held for Investment per AICPA SOP 03-3

| Outstanding Balanced (Contractual) | VA980 | $0     | $0      | $0       | $0       | $0     |
| Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct) | VA981 | $0     | $0      | $0       | $0       | $0     |
| Allowance Amount Included in ALLL (SC283, SC357) | VA985 | $0     | $0      | $0       | $0       | $0     |
### DELINQUENT LOANS

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### PAST DUE & STILL ACCRUING

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### Memoranda:

- Troubled Debt Restructured Included in PD115:PD180
- Held for Sale Included in PD115:PD180
### Schedule PD --- Consolidated Past Due and Nonaccrual

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**Past Due & Still Accruing - 90 Days or More - Total**

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<tr>
<td>Mortgage Loans - Total</td>
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<td>$0</td>
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<td>$0</td>
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<td>PD215</td>
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**Permanant:**

- **Residential:**
  - 1-4 Dwelling Units
    - Revolving Open-End Loans | PD221 | $0 | $39 | $0 | $74 | $352 |
  - Secured by First Liens | PD223 | $0 | $91 | $0 | $74 | $74 |
  - Secured by Junior Liens | PD224 | $0 | $0 | $0 | $0 | $0 |
  - Multifamily (5 or more) Dwelling Units | PD225 | $0 | $0 | $0 | $0 | $0 |
  - Nonresidential Property (Except Land) | PD235 | $0 | $0 | $0 | $0 | $0 |
  - Land | PD238 | $0 | $0 | $0 | $0 | $76 |

**Nonmortgage Loans:**

- Commercial Loans | PD240 | $225,690 | $233,137 | $197,353 | $157,366 | $116,716 |
- Consumer Loans - Total | SUB2521 | $142,052 | $158,312 | $107,650 | $151,153 | $154,422 |
- Loans on Deposits | PD261 | $0 | $0 | $0 | $0 | $0 |
- Home Improvement Loans | PD263 | $0 | $0 | $0 | $0 | $0 |
- Education Loans | PD265 | $0 | $0 | $0 | $0 | $0 |
- Auto Loans | PD267 | $0 | $0 | $0 | $0 | $0 |
- Mobile Home Loans | PD269 | $0 | $0 | $0 | $0 | $0 |
- Credit Cards | PD271 | $141,852 | $158,040 | $107,497 | $150,973 | $154,355 |
- Other | PD280 | $200 | $272 | $153 | $180 | $67 |

**Memoranda:**

- Troubled Debt Restructured Included in PD215:PD280 | PD290 | $7,793 | $761 | $1 | $2 | $3 |
- Held for Sale Included in PD215:PD280 | PD292 | $0 | $0 | $0 | $0 | $0 |
- Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280 | PD295 | $0 | $0 | $0 | $74 | $74 |
- Guaranteed Portion Incl in PD295,Excl Rebooked GNMAs | PD296 | $0 | $0 | $0 | $0 | $0 |
- Rebooked GNMAs Incl in PD295 | PD297 | $0 | $0 | $0 | $0 | $0 |

### NONACCRUAL

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

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<td>Construction</td>
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<td>Troubled Debt Restructured Included in PD315:PD380</td>
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### Schedule LD --- Loan Data

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<tr>
<td>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</td>
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<td>Balances at Quarter-end - Total</td>
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### Office of Thrift Supervision

#### Financial Reporting System

**Run Date:** November 18, 2008, 2:57 PM

**Available Date:** September 2008

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**Schedule LD --- Loan Data**

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**Supplemental Loan Data for All Loans**

- 1-4 Dwelling Units Construction-to-Permanent Loans
  - LD510 | $4,848 | $6,671 | $5,529 | $5,305 | $5,025 |
- Owner-Occupied Multifamily Permanent Loans
  - LD520 | $0 | $0 | $0 | $0 | $0 |
- Owner-Occupied Nonresidential Property (Except Land) Permanent Loans
  - LD530 | $18,958 | $19,440 | $19,670 | $22,049 | $21,517 |
- 1-4 Dwelling Units Option ARM Loans
  - LD610 | $8,419 | $39,117 | $37,836 | $43,576 | $47,542 |
- 1-4 Dwelling Units ARM Loans with Negative Amortization
  - LD620 | $0 | $3,075 | $4,569 | $5,914 | $6,183 |
- Total Capitalized Negative Amortization
  - LD650 | $0 | $137 | $153 | $179 | $158 |
## Schedule CC --- Consolidated Commitments and Contingencies

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<th>Line Item</th>
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<th>Jun 08</th>
<th>Mar 08</th>
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<td>SUB3380</td>
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<td>Other Mortgage Loans</td>
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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>$ 10,482,208</td>
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<td>Amount of Direct Credit Substitutes on Assets in CC455</td>
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<td>Other Contingent Liabilities</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<td><strong>Mortgage-Backed Securities:</strong></td>
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<td>Pass-Through:</td>
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<td>Purchases</td>
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<td>Purchases</td>
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<td>Other Balance Changes</td>
<td>CF158</td>
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<td>Construction Loans - Total</td>
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<td>1-4 Dwelling Units</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential (Except Land)</td>
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<td>Land</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<td>Nonmortgage Loans Closed or Purchased - Total</td>
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<td>$59,690,209</td>
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<td>$63,172,255</td>
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<td>SUB3915</td>
<td>$23,923,894</td>
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<td>$35,766,315</td>
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<td>Interest Credited to Deposits</td>
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### Schedule DI --- Consolidated Deposit Information

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<td>Deposit Data</td>
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<td>Total Broker - Originated Deposits</td>
<td>SUB4061</td>
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<td>Fully Insured</td>
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<td>Other</td>
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<td>$100,000 or Less</td>
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<td>DI130</td>
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<td>Number of Deposits (Excluding Retirement Accounts) with Balances</td>
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### Schedule DI --- Consolidated Deposit Information

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<td>Number of Deposit Accounts - Total</td>
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<td>IRA/Keogh Accounts</td>
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<td>$ 31,170</td>
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<td>Uninsured Deposits</td>
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<td>Transaction Accounts (Including Demand Deposits)</td>
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<td>Money Market Deposit Accounts</td>
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<td>Time Deposits</td>
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### Deposits Data for Deposit Insurance Premium Assessments

#### Quarter-End Deposit Totals:

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<td>Total Deposit Liabilities Before Exclusions (Gross)</td>
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#### Average Daily Deposit Totals:

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<td>Total Daily Average Deposit Liabilities Before Exclusions (Gross)</td>
<td>DI540</td>
<td>$ 13,670,898</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td>SI370</td>
<td>4,685</td>
<td>4,926</td>
<td>5,185</td>
<td>5,742</td>
<td>6,337</td>
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<td>Financial Assets Held for Trading Purposes</td>
<td>SI375</td>
<td>$ 0</td>
<td>$ 12,577</td>
<td>$ 12,577</td>
<td>$ 14,512</td>
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<td>Financial Assets Carried at Fair Value Through Earnings</td>
<td>SI376</td>
<td>$ 0</td>
<td>$ 12,577</td>
<td>$ 12,577</td>
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<tr>
<td>Financial Liabilities Carried at Fair Value Through Earnings</td>
<td>SI377</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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### Schedule SI --- Consolidated Supplemental Information

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<tr>
<td>Available-for-Sale Securities</td>
<td>SI385</td>
<td>$1,491,341</td>
<td>$23,339,417</td>
<td>$22,289,742</td>
<td>$26,016,481</td>
<td>$27,065,455</td>
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<td>Assets Held for Sale</td>
<td>SI387</td>
<td>$301,485</td>
<td>$255,751</td>
<td>$251,093</td>
<td>$208,055</td>
<td>$1,783,673</td>
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<td>Loans Serviced for Others</td>
<td>SI390</td>
<td>$17,210,026</td>
<td>$16,585,384</td>
<td>$35,318,035</td>
<td>$38,616,523</td>
<td>$38,437,157</td>
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<td>Residual Interests</td>
<td></td>
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<td>Residual Interests in the Form of Interest-Only Strips</td>
<td>SI402</td>
<td>$6,374</td>
<td>$31,058</td>
<td>$47,758</td>
<td>$44,917</td>
<td>$53,541</td>
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<td>Other Residual Interests</td>
<td>SI404</td>
<td>$219,879</td>
<td>$224,016</td>
<td>$199,305</td>
<td>$63,227</td>
<td>$21,466</td>
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<td>Qualified Thrift Lender Test</td>
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<td>Actual Thrift Investment Percentage at Month-end</td>
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<tr>
<td>First month of Qtr</td>
<td>SI581</td>
<td>88.49%</td>
<td>86.37%</td>
<td>88.11%</td>
<td>82.38%</td>
<td>80.87%</td>
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<tr>
<td>Second month of Qtr</td>
<td>SI582</td>
<td>87.82%</td>
<td>84.81%</td>
<td>86.88%</td>
<td>84.21%</td>
<td>82.64%</td>
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<tr>
<td>Third month of Qtr</td>
<td>SI583</td>
<td>87.82%</td>
<td>85.08%</td>
<td>85.81%</td>
<td>88.66%</td>
<td>82.73%</td>
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<tr>
<td>IRS Domestic Building and Loan Test</td>
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<tr>
<td>Percent of Assets Test</td>
<td>SI585</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
<td>0.00%</td>
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<tr>
<td>Do you meet the DBLA business operations test?</td>
<td>SI586</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
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<td>Aggregate Investment in Service Corporations</td>
<td>SI588</td>
<td>$276</td>
<td>$385</td>
<td>$437</td>
<td>$10,006,982</td>
<td>$515</td>
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<td>Credit extended to assn exec officers, prin shareholders &amp; related interest</td>
<td></td>
<td></td>
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<tr>
<td>Aggregate amount of all extensions of credit</td>
<td>SI590</td>
<td>$7,513</td>
<td>$7,080</td>
<td>$6,679</td>
<td>$8,059</td>
<td>$7,677</td>
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<td>No. of exec officers... with credit &gt; $500K/5% unimpaired cap</td>
<td>SI595</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>4</td>
<td>4</td>
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<tr>
<td>Summary of Changes in Equity Capital</td>
<td></td>
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<tr>
<td>Beginning Equity Capital</td>
<td>SI600</td>
<td>$6,595,885</td>
<td>$38,729,575</td>
<td>$37,170,197</td>
<td>$37,796,849</td>
<td>$39,739,125</td>
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<tr>
<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
<td>$76,078</td>
<td>$111,519</td>
<td>$586,522</td>
<td>$330,460</td>
<td>$545,716</td>
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<td>Dividends Declared</td>
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<td>Preferred Stock</td>
<td>SI620</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Common Stock</td>
<td>SI630</td>
<td>$850</td>
<td>$3,000,754</td>
<td>$151,296</td>
<td>$2,833,456</td>
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<td>Stock Issued</td>
<td>SI640</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
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<td>Stock Retired</td>
<td>SI650</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
<td>SI655</td>
<td>$1,469</td>
<td>$45,386</td>
<td>$1,712,716</td>
<td>$1,839,923</td>
<td>$357,167</td>
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<td>New Basis Accounting Adjustments</td>
<td>SI660</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Other Comprehensive Income</td>
<td>SI662</td>
<td>$10,127</td>
<td>$- 59,854</td>
<td>$- 588,564</td>
<td>$36,418</td>
<td>$156,188</td>
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<td>Prior Period Adjustments</td>
<td>SI668</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Other Adjustments</td>
<td>SI671</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$2</td>
<td>$- 2</td>
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<tr>
<td>Ending Equity Capital (SC80)</td>
<td>SI680</td>
<td>$6,682,709</td>
<td>$35,825,872</td>
<td>$38,729,575</td>
<td>$37,170,196</td>
<td>$37,796,848</td>
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**TFR Industry Aggregate Report**

**Frozen Aggregated Data ($Thousands)**

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 2:57 PM

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*Public Data*
### Schedule SI --- Consolidated Supplemental Information

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<tbody>
<tr>
<td>Qtr Activity of Covered Transacts w/Affil Subj to Limits</td>
<td>SI750</td>
<td>$21,968</td>
<td>$25,576</td>
<td>$25,367</td>
<td>$24,197</td>
<td>$20,217</td>
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<td>Qtr Activity of Covered Transacts w/Affil Not Subj to Limits</td>
<td>SI760</td>
<td>$4,176</td>
<td>$39</td>
<td>$39</td>
<td>$7,172</td>
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### Mutual Fund and Annuity Sales

<table>
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<tr>
<td>Sell private-label/third-party mutual funds/annuities?</td>
<td>SI805</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
<td>0 [Yes]</td>
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<tr>
<td>Total Assets Managed of Proprietary Mutual Funds/Annuities</td>
<td>SI815</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>Fee Inc from the Sale/Servicing of Mutual Funds/Annuities</td>
<td>SI860</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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### Average Balance Sheet Data

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<tbody>
<tr>
<td>Total Assets</td>
<td>SI870</td>
<td>$40,958,633</td>
<td>$86,880,222</td>
<td>$82,438,133</td>
<td>$79,504,845</td>
<td>$75,055,472</td>
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<tr>
<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
<td>SI875</td>
<td>$5,278,717</td>
<td>$14,807,349</td>
<td>$12,195,676</td>
<td>$15,012,517</td>
<td>$11,932,970</td>
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<tr>
<td>Mortgage Loans and Mortgage-Backed Securities</td>
<td>SI880</td>
<td>$706,163</td>
<td>$26,382,717</td>
<td>$27,127,828</td>
<td>$23,717,421</td>
<td>$18,942,160</td>
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<tr>
<td>Nonmortgage Loans</td>
<td>SI885</td>
<td>$34,568,038</td>
<td>$43,440,863</td>
<td>$41,355,356</td>
<td>$40,115,095</td>
<td>$42,320,632</td>
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<tr>
<td>Deposits and Excrows</td>
<td>SI890</td>
<td>$14,565,351</td>
<td>$15,717,305</td>
<td>$11,365,235</td>
<td>$8,743,838</td>
<td>$8,778,611</td>
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<td>Total Borrowings</td>
<td>SI895</td>
<td>$16,655,250</td>
<td>$27,775,955</td>
<td>$24,229,632</td>
<td>$26,697,949</td>
<td>$19,469,445</td>
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### Schedule SQ --- Consolidated Supplemental Questions

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<tbody>
<tr>
<td>Fiscal Year-End</td>
<td>SQ270</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Nature of Work Code performed by CPA this fiscal year</td>
<td>SQ280</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Independent CPA Changed During Quarter?</td>
<td>SQ300</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1</td>
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<tr>
<td>Any Outstanding Futures or Options Positions?</td>
<td>SQ310</td>
<td>0</td>
<td>0</td>
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<td>0</td>
<td>0</td>
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<tr>
<td>Does Association Have Subchapter S in effect this year?</td>
<td>SQ320</td>
<td>2</td>
<td>2</td>
<td>2</td>
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<tr>
<td>If consol in another TFR, docket # of Parent Svgs Assn</td>
<td>SQ410</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>If consol in Call Report, FDIC Cert # of Parent Bank</td>
<td>SQ420</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>If Internet web page, Main Internet Page Address</td>
<td>SQ530</td>
<td>N/A</td>
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<td>Provide transactional Internet banking to customers?</td>
<td>SQ540</td>
<td>4</td>
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### Schedule FS --- Fiduciary and Related Services

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<tr>
<td>Do you exercise the fiduciary powers you have been granted?</td>
<td>FS120</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
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## Schedule FS --- Fiduciary and Related Services

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<tbody>
<tr>
<td><strong>Do you have any activity to report on this schedule?</strong></td>
<td>FS130</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
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<tr>
<td><strong>FIDUCIARY AND RELATED ASSETS</strong></td>
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<tr>
<td><strong>Total Assets ($) - Fiduciary, Custody &amp; Safekeeping Accounts</strong></td>
<td>SUB6150</td>
<td>$23,809,458</td>
<td>$27,088,191</td>
<td>$27,720,380</td>
<td>$30,319,745</td>
<td>$33,043,137</td>
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<tr>
<td><strong>Managed Assets ($) - Total Fiduciary Accounts</strong></td>
<td>FS20</td>
<td>$12,941</td>
<td>$13,083</td>
<td>$10,012</td>
<td>$11,360</td>
<td>$9,711</td>
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<tr>
<td>Personal Trust and Agency Accounts</td>
<td>FS210</td>
<td>$12,941</td>
<td>$13,083</td>
<td>$10,012</td>
<td>$11,360</td>
<td>$9,711</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
<td>SUB6100</td>
<td>$0</td>
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<td>Employee Benefit - Defined Contribution</td>
<td>FS220</td>
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<td>Employee Benefit - Defined Benefit</td>
<td>FS230</td>
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<td>Other Retirement Accounts</td>
<td>FS240</td>
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<td>Corporate Trust and Agency Accounts</td>
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<td>Investment Management Agency Accounts</td>
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<td>Other Fiduciary Accounts</td>
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<td><strong>Managed Assets ($) - Assets Excl in OTS Assess Complex</strong></td>
<td>FS290</td>
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<td>$0</td>
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<td><strong>Nonmanaged Assets ($) - Total Fiduciary Accounts</strong></td>
<td>FS211</td>
<td>$1,233,670</td>
<td>$1,629,084</td>
<td>$1,673,144</td>
<td>$1,820,653</td>
<td>$3,974,878</td>
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<td>Personal Trust and Agency Accounts</td>
<td>FS211</td>
<td>$80,791</td>
<td>$72,185</td>
<td>$58,783</td>
<td>$60,548</td>
<td>$58,471</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
<td>SUB61100</td>
<td>$1,152,878</td>
<td>$1,395,278</td>
<td>$1,444,645</td>
<td>$1,599,783</td>
<td>$3,741,277</td>
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<td>Employee Benefit - Defined Contribution</td>
<td>FS221</td>
<td>$359,159</td>
<td>$565,416</td>
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<td>$625,632</td>
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<td>Employee Benefit - Defined Benefit</td>
<td>FS231</td>
<td>$122,617</td>
<td>$149,017</td>
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<td>Other Retirement Accounts</td>
<td>FS241</td>
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<td>$680,845</td>
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<td>Corporate Trust and Agency Accounts</td>
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<tr>
<td>Other Fiduciary Accounts</td>
<td>FS271</td>
<td>$1</td>
<td>$161,621</td>
<td>$169,716</td>
<td>$160,322</td>
<td>$175,130</td>
</tr>
<tr>
<td><strong>Nonmanaged Assets ($) - Custody and Safekeeping Accounts</strong></td>
<td>FS280</td>
<td>$22,562,847</td>
<td>$25,446,024</td>
<td>$26,037,224</td>
<td>$28,487,732</td>
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<tr>
<td><strong>Nonmanaged Assets ($) - Assets Ex in OTS Assess Complex</strong></td>
<td>FS290</td>
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<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td><strong>Managed Assets (#) - Total Fiduciary Accounts</strong></td>
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<td>Personal Trust and Agency Accounts</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
<td>SUB6120</td>
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### Schedule FS --- Fiduciary and Related Services

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### Nonmanaged Assets (#) - Custody and Safekeeping Accounts

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

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<td>$1,718</td>
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<td>$2,628</td>
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### Schedule FS --- Fiduciary and Related Services

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### Market Value - Total Collective Investment Funds

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### FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)

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## Schedule FS --- Fiduciary and Related Services

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## Schedule CCR --- Consolidated Capital Requirement

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<td>Tier 1 (Core) Capital Requirement</td>
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<td>Goodwill and Certain Other Intangible Assets</td>
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<td>Other</td>
<td>CCR20</td>
<td>$6,009,019</td>
<td>$35,926,198</td>
<td>$38,575,679</td>
<td>$36,587,192</td>
<td>$37,373,949</td>
</tr>
<tr>
<td>Tier 1 (Core) Capital</td>
<td>CCR205</td>
<td>$40,226,257</td>
<td>$87,334,385</td>
<td>$85,681,976</td>
<td>$83,333,080</td>
<td>$76,310,107</td>
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<tr>
<td>Total Assets (SC60)</td>
<td>SUB1651</td>
<td>$694,342</td>
<td>$712,023</td>
<td>$728,075</td>
<td>$720,078</td>
<td>$601,654</td>
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<tr>
<td>Asset Deductions - Total</td>
<td>CCR260</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Assets of &quot;Nonincludable&quot; Subsidiaries</td>
<td>CCR265</td>
<td>$692,202</td>
<td>$709,826</td>
<td>$725,825</td>
<td>$720,056</td>
<td>$601,630</td>
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</table>
### Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Disallowed Servicing/Deferrd Tax/Resid Interests/Othr Assets</td>
<td>CCR270</td>
<td>$2,140</td>
<td>$2,197</td>
<td>$2,250</td>
<td>$22</td>
<td>$24</td>
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<tr>
<td>Other</td>
<td>CCR275</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Asset Additions - Total</td>
<td>SUB1661</td>
<td>$19,767</td>
<td>$1,283,510</td>
<td>$1,188,713</td>
<td>$221,762</td>
<td>$292,056</td>
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<tr>
<td>Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes</td>
<td>CCR280</td>
<td>$-1,537</td>
<td>$1,261,685</td>
<td>$1,163,210</td>
<td>$221,762</td>
<td>$292,056</td>
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<tr>
<td>Intangible Assets</td>
<td>CCR285</td>
<td>$21,304</td>
<td>$21,825</td>
<td>$25,503</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Other</td>
<td>CCR290</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td><strong>Adjusted Total Assets</strong></td>
<td>CCR25</td>
<td>$39,551,682</td>
<td>$87,905,872</td>
<td>$86,142,614</td>
<td>$82,834,764</td>
<td>$76,000,509</td>
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<tr>
<td><strong>Tier 1 (Core) Capital Requirement (CCR25*4%)</strong></td>
<td>CCR27</td>
<td>$1,586,697</td>
<td>$3,516,234</td>
<td>$3,445,704</td>
<td>$3,310,441</td>
<td>$3,037,106</td>
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<tr>
<td><strong>TOTAL RISK-BASED CAPITAL REQUIREMENT</strong></td>
<td>CCR39</td>
<td>$6,318,563</td>
<td>$36,238,654</td>
<td>$39,102,121</td>
<td>$37,025,692</td>
<td>$37,883,957</td>
</tr>
<tr>
<td>Tier 1 (Core) Capital</td>
<td>CCR30</td>
<td>$6,009,019</td>
<td>$35,926,198</td>
<td>$38,757,679</td>
<td>$36,587,192</td>
<td>$37,373,949</td>
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<tr>
<td>Tier 2 Capital - Unrealized Gains on AFS Equity Securities</td>
<td>CCR302</td>
<td>$0</td>
<td>$908</td>
<td>$1,584</td>
<td>$2,440</td>
<td>$5,798</td>
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<tr>
<td>Tier 2 Capital - Qualifying Sub Debt &amp; Redeem Preferred Stock</td>
<td>CCR310</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Tier 2 Capital - Other Equity Instruments</td>
<td>CCR340</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Tier 2 Capital - Allowances for Loan and Lease Losses</td>
<td>CCR350</td>
<td>$535,797</td>
<td>$571,964</td>
<td>$595,392</td>
<td>$676,157</td>
<td>$547,205</td>
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<tr>
<td>Tier 2 Capital - Other</td>
<td>CCR355</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Tier 2 (Supplementary) Capital</td>
<td>CCR33</td>
<td>$535,797</td>
<td>$572,872</td>
<td>$596,976</td>
<td>$678,597</td>
<td>$553,003</td>
</tr>
<tr>
<td>Allowable Tier 2 (Supplementary) Capital</td>
<td>CCR35</td>
<td>$535,797</td>
<td>$572,872</td>
<td>$596,976</td>
<td>$678,597</td>
<td>$553,003</td>
</tr>
<tr>
<td>Equity Investments &amp; Other Assets Required to be Deducted</td>
<td>CCR370</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<tr>
<td>Deduction for Low-Level Recourse and Residual Interests</td>
<td>CCR375</td>
<td>$226,253</td>
<td>$260,416</td>
<td>$252,534</td>
<td>$240,097</td>
<td>$42,995</td>
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<tr>
<td><strong>Total Risk-Based Capital</strong></td>
<td>CCR39</td>
<td>$6,318,563</td>
<td>$36,238,654</td>
<td>$39,102,121</td>
<td>$37,025,692</td>
<td>$37,883,957</td>
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<tr>
<td>0% R/W Category - Cash</td>
<td>CCR400</td>
<td>$2,007</td>
<td>$8,171</td>
<td>$8,085</td>
<td>$8,180</td>
<td>$7,203</td>
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<tr>
<td>0% R/W Category - Securities Backed by U.S. Government</td>
<td>CCR405</td>
<td>$1,082,527</td>
<td>$1,386,724</td>
<td>$1,385,290</td>
<td>$1,827,635</td>
<td>$1,072,328</td>
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<tr>
<td>0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets</td>
<td>CCR409</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>0% R/W Category - Other</td>
<td>CCR415</td>
<td>$6,965</td>
<td>$4,897</td>
<td>$6,557</td>
<td>$5,588</td>
<td>$145,122</td>
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<tr>
<td>0% R/W Category - Assets Total</td>
<td>CCR420</td>
<td>$1,091,499</td>
<td>$1,399,792</td>
<td>$1,399,932</td>
<td>$1,841,403</td>
<td>$1,224,653</td>
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<tr>
<td>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</td>
<td>CCR440</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>CCR430</td>
<td>$303,406</td>
<td>$18,220,816</td>
<td>$15,242,573</td>
<td>$17,641,175</td>
<td>$18,400,814</td>
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<tr>
<td>20% R/W Category - Claims on FHLBs</td>
<td>CCR435</td>
<td>$67,478</td>
<td>$2,166,697</td>
<td>$3,063,090</td>
<td>$647,808</td>
<td>$631,899</td>
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<tr>
<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
<td>$8,919</td>
<td>$693,647</td>
<td>$690,052</td>
<td>$890,278</td>
<td>$1,046,856</td>
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</tbody>
</table>
### Schedule CCR --- Consolidated Capital Requirement

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>CCR445</td>
<td>$3,913,197</td>
<td>$18,020,621</td>
<td>$14,745,230</td>
<td>$10,363,367</td>
<td>$9,362,654</td>
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<td>20% R/W Category - Other</td>
<td>CCR450</td>
<td>$713,808</td>
<td>$2,513,277</td>
<td>$6,613,513</td>
<td>$9,022,411</td>
<td>$13,027,476</td>
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<tr>
<td>20% R/W Category - Assets Total</td>
<td>CCR455</td>
<td>$5,006,808</td>
<td>$41,615,058</td>
<td>$40,354,458</td>
<td>$38,565,039</td>
<td>$42,469,699</td>
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<tr>
<td>20% Risk-Weight Total for R/B Capital (CCR455x20%)</td>
<td>CCR45</td>
<td>$1,001,361</td>
<td>$8,323,012</td>
<td>$8,070,891</td>
<td>$7,713,007</td>
<td>$8,493,940</td>
</tr>
<tr>
<td>50% R/W Category - Qualifying Single-Fam Residential Mtgts</td>
<td>CCR460</td>
<td>$122,275</td>
<td>$326,287</td>
<td>$332,543</td>
<td>$364,113</td>
<td>$373,033</td>
</tr>
<tr>
<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR470</td>
<td>$9,685</td>
<td>$2,283,934</td>
<td>$2,140,580</td>
<td>$2,245,795</td>
<td>$9,006</td>
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<tr>
<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>CCR475</td>
<td>$44,816</td>
<td>$797,606</td>
<td>$513,442</td>
<td>$539,913</td>
<td>$602,941</td>
</tr>
<tr>
<td>50% R/W Category - Other</td>
<td>CCR480</td>
<td>$0</td>
<td>$43,399</td>
<td>$62,850</td>
<td>$64,981</td>
<td>$66,811</td>
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<td>50% R/W Category - Assets Total</td>
<td>CCR485</td>
<td>$176,776</td>
<td>$3,599,937</td>
<td>$3,233,999</td>
<td>$3,397,187</td>
<td>$1,352,105</td>
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<tr>
<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td>CCR50</td>
<td>$88,389</td>
<td>$1,799,970</td>
<td>$1,617,001</td>
<td>$1,698,595</td>
<td>$676,054</td>
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<tr>
<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$966</td>
<td>$197,758</td>
<td>$179,112</td>
<td>$175,904</td>
<td>$285,623</td>
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<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$41,869,062</td>
<td>$48,472,710</td>
<td>$50,358,329</td>
<td>$51,190,978</td>
<td>$37,402,177</td>
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<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$41,870,028</td>
<td>$48,670,468</td>
<td>$50,537,441</td>
<td>$51,366,882</td>
<td>$37,687,800</td>
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<tr>
<td>100% Risk-Weight Total for R/B Capital (CCR510x100%)</td>
<td>CCR55</td>
<td>$41,870,028</td>
<td>$48,670,468</td>
<td>$50,537,441</td>
<td>$51,366,882</td>
<td>$37,687,800</td>
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</table>

### Excess Allowances for Loan and Lease Losses

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Item</th>
<th>Sep 2008 Value</th>
<th>Jun 2008 Value</th>
<th>Mar 2008 Value</th>
<th>Dec 2008 Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>CCR605</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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<td>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</td>
<td>CCR62</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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### Assets to Risk-Weight

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Item</th>
<th>Sep 2008 Value</th>
<th>Jun 2008 Value</th>
<th>Mar 2008 Value</th>
<th>Dec 2008 Value</th>
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<tbody>
<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>CCR75</td>
<td>$42,959,777</td>
<td>$58,793,450</td>
<td>$60,225,330</td>
<td>$60,778,484</td>
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</table>

### Excess Allowances for Loan and Lease Losses

<table>
<thead>
<tr>
<th>Description</th>
<th>Line Item</th>
<th>Sep 2008 Value</th>
<th>Jun 2008 Value</th>
<th>Mar 2008 Value</th>
<th>Dec 2008 Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Risk-Weighted Assets</td>
<td>CCR78</td>
<td>$41,954,116</td>
<td>$57,524,870</td>
<td>$59,353,063</td>
<td>$59,990,932</td>
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### Total Risk-Based Capital Requirement (CCR78 x 8%)

<table>
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<tr>
<th>Description</th>
<th>Line Item</th>
<th>Sep 2008 Value</th>
<th>Jun 2008 Value</th>
<th>Mar 2008 Value</th>
<th>Dec 2008 Value</th>
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</thead>
<tbody>
<tr>
<td>Tier 1 (Core) Capital Ratio</td>
<td>CCR810</td>
<td>15.19%</td>
<td>40.87%</td>
<td>44.99%</td>
<td>44.17%</td>
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<tr>
<td>Tier 1 Risk-Based Capital Ratio</td>
<td>CCR830</td>
<td>13.90%</td>
<td>62.00%</td>
<td>64.87%</td>
<td>60.59%</td>
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<tr>
<td>Tangible Equity Ratio</td>
<td>CCR840</td>
<td>15.15%</td>
<td>40.85%</td>
<td>44.98%</td>
<td>44.17%</td>
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</table>