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<td><strong>Number of Regulated Institutions</strong></td>
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<td><strong>Schedule NS --- Optional Narrative Statement</strong></td>
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<td>Have you included a narrative statement?</td>
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<td>Narrative Statement Made by Savings Association Management</td>
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<td><strong>ASSETS</strong></td>
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<td>Cash, Deposits and Investment Securities - Total</td>
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<td>Cash and Non-Interest-Earning Deposits</td>
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<td>Interest-Earning Deposits in FHLBs</td>
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<td>Fed Funds Sold/Secs Purchased Under Agreements to Resell</td>
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<td>U.S. Government, Agency and Sponsored Enterprise Securities</td>
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<td>Equity Securities Subject to FASB Statement No. 115</td>
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<td>Securities Backed by Nonmortgage Loans</td>
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<td>Other Investment Securities</td>
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<td>Accrued Interest Receivable</td>
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<td>$2,398</td>
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<td><strong>Mortgage-Backed Securities - Gross</strong></td>
<td>SUB0072</td>
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<td>Pass-Through - Total</td>
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<td>Insured/Guaranteed by U.S. Agency/Sponsored Enterprise</td>
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<td>Other Pass-Through</td>
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<td>Other Mortgage-Backed Securities (Excluding Bonds) - Total</td>
<td>SUB0074</td>
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<td>Issued or Guaranteed by FNMA, FHLMC, or GNMA</td>
<td>SC217</td>
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<td>Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA</td>
<td>SC219</td>
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<td>$80,270</td>
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<td>Other</td>
<td>SC222</td>
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<td>$405,869</td>
<td>$435,963</td>
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<td>Accrued Interest Receivable</td>
<td>SC228</td>
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<td>$15,855</td>
<td>$15,033</td>
<td>$14,528</td>
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<td>General Valuation Allowances</td>
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<td>Mortgage Loans - Gross</td>
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<td>Mortgage Loans - Total</td>
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<td>Residential - Total</td>
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<td>1-4 Dwelling Units</td>
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<td>$214,823</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
<td>SC235</td>
<td>$6,155</td>
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<td>Nonresidential Property</td>
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<td>Permanent Loans - Total</td>
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<td>SUB0131</td>
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<td>1-4 Dwelling Units - Total</td>
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<td>Revolving Open-End Loans</td>
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<td>All Other - First Liens</td>
<td>SC254</td>
<td>$6,014,261</td>
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<td>All Other - Junior Liens</td>
<td>SC255</td>
<td>$201,651</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
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<td>Nonresidential Property (Except Land)</td>
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<td>Net Change in Mortgage Loan Portfolio - Stock</td>
<td>SUB0228</td>
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<td>Advances for Taxes and Insurance</td>
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<td>Allowance for Loan and Lease Losses</td>
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<td>Nonmortgage Loans - Gross</td>
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<td>Nonmortgage Loans - Total</td>
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<td>Commercial Loans - Total</td>
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<td>Secured</td>
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<td>Lease Receivables</td>
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<td>Consumer Loans - Total</td>
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<td>Loans on Deposits</td>
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<td>Home Improvement Loans (Not secured by real estate)</td>
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<td>Education Loans</td>
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<td>Auto Loans</td>
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<td>Mobile Home Loans</td>
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<td>Other, Including Lease Receivables</td>
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<td>$12,479</td>
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<td>Accrued Interest Receivable</td>
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<td>Repossessed Assets - Gross</td>
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<td>Nonresidential (Except Land)</td>
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<td>Other Repossessed Assets</td>
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<td>Real Estate Held for Investment</td>
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<td>Office Premises and Equipment</td>
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<td>Other Assets - Gross</td>
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<td>Nonmortgage Loans</td>
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<td>Goodwill &amp; Other Intangible Assets</td>
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<td>Interest-Only Strip Receivables &amp; Certain Other Instruments</td>
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<td>Total Assets - Gross</td>
<td>SUB0283</td>
<td>$ 12,262,593</td>
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<td>Total Assets</td>
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<td>LIABILITIES</td>
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<td>Deposits and Escrows - Total</td>
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<td>$ 6,673,490</td>
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<td>Deposits</td>
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<td>$ 6,724,157</td>
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<td>Escrows</td>
<td>SC712</td>
<td>$ 54,260</td>
<td>$ 106,961</td>
<td>$ 80,650</td>
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<td>Unamortized Yield Adjustments on Deposits &amp; Escrows</td>
<td>SC715</td>
<td>$- 470</td>
<td>$- 982</td>
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<td>Borrowings - Total</td>
<td>SC72</td>
<td>$ 4,216,453</td>
<td>$ 4,203,460</td>
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<td>Advances from FHLBank</td>
<td>SC720</td>
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<td>$ 3,480,322</td>
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<td>Fed Funds Purchased/Secs Sold Under Agreements to Repurchase</td>
<td>SC730</td>
<td>$ 48,482</td>
<td>$ 49,805</td>
<td>$ 50,083</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>$ 674,233</td>
<td>$ 416,656</td>
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<td>Other Liabilities - Total</td>
<td>SC75</td>
<td>$ 97,389</td>
<td>$ 79,782</td>
<td>$ 103,421</td>
<td>$ 140,503</td>
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<td>Accrued Interest Payable - Deposits</td>
<td>SC763</td>
<td>$ 6,569</td>
<td>$ 9,473</td>
<td>$ 9,196</td>
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<td>Accrued Interest Payable - Other</td>
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<td>$ 14,827</td>
<td>$ 13,275</td>
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<td>Accrued Taxes</td>
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<td>$ 9,831</td>
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<td>Accounts Payable</td>
<td>SC780</td>
<td>$ 16,642</td>
<td>$ 16,885</td>
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<td>Deferred Income Taxes</td>
<td>SC790</td>
<td>$ 18,056</td>
<td>$ 5,030</td>
<td>$ 2,330</td>
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<td>Other Liabilities and Deferred Income</td>
<td>SC796</td>
<td>$ 26,543</td>
<td>$ 23,736</td>
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<td>Other Liabilities Detail - Code #1</td>
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<td>Other Liabilities Detail - Amount #1</td>
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<td>Other Liabilities Detail - Code #2</td>
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<td>Other Liabilities Detail - Amount #2</td>
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### Schedule SC --- Consolidated Statement of Condition

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<td>Other Liabilities Detail - Code #3</td>
<td>SC797</td>
<td>N/A</td>
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<td>Other Liabilities Detail - Amount #3</td>
<td>SC798</td>
<td>N/A</td>
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<tr>
<td>Total Liabilities</td>
<td>SC70</td>
<td>$ 10,987,332</td>
<td>$ 10,976,644</td>
<td>$ 10,963,823</td>
<td>$ 11,007,579</td>
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<td>Minority Interest</td>
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### EQUITY CAPITAL

#### Perpetual Preferred Stock:

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<td>Stock - Total</td>
<td>SUB0311</td>
<td>$ 566,405</td>
<td>$ 527,852</td>
<td>$ 518,089</td>
<td>$ 516,018</td>
<td>$ 509,711</td>
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<td>Cumulative</td>
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<td>Noncumulative</td>
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<td>$ 0</td>
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#### Common Stock:

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<td>Par Value</td>
<td>SC820</td>
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<td>Paid in Excess of Par</td>
<td>SC830</td>
<td>$ 544,285</td>
<td>$ 505,878</td>
<td>$ 496,115</td>
<td>$ 494,044</td>
<td>$ 487,737</td>
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#### Accumulated Other Comprehensive Income - Total

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<td>Unrealized Gains (Losses) on Available-for-Sale Securities</td>
<td>SC860</td>
<td>$- 28,946</td>
<td>$- 46,324</td>
<td>$- 31,986</td>
<td>$- 15,084</td>
<td>$- 6,898</td>
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<td>Gains (Losses) on Cash Flow Hedges</td>
<td>SC865</td>
<td>$- 2,442</td>
<td>$ 146</td>
<td>$ 451</td>
<td>$- 604</td>
<td>$ 33</td>
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<tr>
<td>Other</td>
<td>SC870</td>
<td>$- 630</td>
<td>$- 650</td>
<td>$- 650</td>
<td>$- 650</td>
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<td>Retained Earnings</td>
<td>SC880</td>
<td>$ 723,109</td>
<td>$ 723,815</td>
<td>$ 714,133</td>
<td>$ 713,963</td>
<td>$ 710,369</td>
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<td>Other Components of Equity Capital</td>
<td>SC891</td>
<td>$- 10,121</td>
<td>$- 10,722</td>
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<td>$- 11,925</td>
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<td>Total Equity Capital</td>
<td>SC80</td>
<td>$ 1,247,355</td>
<td>$ 1,194,117</td>
<td>$ 1,188,713</td>
<td>$ 1,201,718</td>
<td>$ 1,200,885</td>
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<tr>
<td>Total Liabilities, Minority Interest and Equity Capital</td>
<td>SC90</td>
<td>$ 12,234,687</td>
<td>$ 12,170,761</td>
<td>$ 12,152,536</td>
<td>$ 12,209,297</td>
<td>$ 12,038,510</td>
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Other Codes As of Dec 2008

### Other Asset Codes

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<th>Code</th>
<th>Description</th>
<th>Count</th>
<th>Amount</th>
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<tr>
<td>3</td>
<td>Federal, State, or other taxes receivable</td>
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<td>$1,289</td>
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<tr>
<td>4</td>
<td>Net deferred tax assets</td>
<td>6</td>
<td>$31,099</td>
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<tr>
<td>6</td>
<td>Prepaid deposit insurance premiums</td>
<td>4</td>
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<tr>
<td>7</td>
<td>Prepaid expenses</td>
<td>16</td>
<td>$3,153</td>
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<td>9</td>
<td>Advances for loans serviced for others</td>
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<td>$2,146</td>
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<td>13</td>
<td>Noninterest-bearing accts rcv from Hold Co/Affl</td>
<td>1</td>
<td>$45</td>
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<tr>
<td>14</td>
<td>Other noninterest-bearing short-term accounts rcv</td>
<td>10</td>
<td>$4,567</td>
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<tr>
<td>99</td>
<td>Other</td>
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<td>$1,785</td>
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### Other Liability Codes

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<th>Description</th>
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<td>4</td>
<td>Nonrefundable loan fees received prior to closing</td>
<td>1</td>
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<td>11</td>
<td>The liability recorded for post-retirement benefit</td>
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<td>$13,378</td>
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<td>14</td>
<td>Unapplied loan payments received</td>
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<td>20</td>
<td>F/V of all derivative instru. reportable as liab.</td>
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<td>21</td>
<td>Liabilities for credit losses on OBS credit exposures</td>
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<td>99</td>
<td>Other</td>
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## Schedule SO --- Consolidated Statement of Operations

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<tr>
<td><strong>QUARTERLY INCOME &amp; EXPENSES</strong></td>
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<tr>
<td>Interest Income - Total</td>
<td>SO11</td>
<td>$159,296</td>
<td>$160,544</td>
<td>$158,392</td>
<td>$159,409</td>
<td>$160,364</td>
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<td>Deposits and Investment Securities</td>
<td>SO115</td>
<td>$3,144</td>
<td>$3,857</td>
<td>$4,174</td>
<td>$8,111</td>
<td>$9,503</td>
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<td>Mortgage-Backed Securities</td>
<td>SO125</td>
<td>$42,368</td>
<td>$42,597</td>
<td>$41,530</td>
<td>$36,590</td>
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<td>Mortgage Loans</td>
<td>SO141</td>
<td>$107,011</td>
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<td>$108,630</td>
<td>$111,312</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</td>
<td>SO142</td>
<td>$455</td>
<td>$436</td>
<td>$421</td>
<td>$484</td>
<td>$509</td>
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<td>Nonmortgage Loans - Total</td>
<td>SO160</td>
<td>$2,143</td>
<td>$2,198</td>
<td>$2,032</td>
<td>$2,133</td>
<td>$2,274</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Nonmortgage Loans</td>
<td>SO162</td>
<td>$23</td>
<td>$20</td>
<td>$20</td>
<td>$24</td>
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<tr>
<td>Consumer Loans and Leases</td>
<td>SO171</td>
<td>$3,321</td>
<td>$3,293</td>
<td>$3,240</td>
<td>$3,407</td>
<td>$3,272</td>
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<td>Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</td>
<td>SO172</td>
<td>$31</td>
<td>$72</td>
<td>$29</td>
<td>$30</td>
<td>$28</td>
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<td>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</td>
<td>SO18</td>
<td>$1,110</td>
<td>$2,105</td>
<td>$2,153</td>
<td>$2,614</td>
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<td>Federal Home Loan Bank Stock</td>
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<td>Interest Expense - Total</td>
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<td>$95,911</td>
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<td>Deposits</td>
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<td>SO225</td>
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<td>Advances from FHLBank</td>
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<td>Subordinated Debentures (Incl Mandatory Convertible Secs)</td>
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<td>Mortgage Collateralized Securities Issued</td>
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<td>Other Borrowed Money</td>
<td>SO260</td>
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<td>Capitalized Interest</td>
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<td>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</td>
<td>SO312</td>
<td>$70,579</td>
<td>$68,915</td>
<td>$64,634</td>
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<td>Net Provision for Losses on Interest-Bearing Assets</td>
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<td>$5,124</td>
<td>$9,116</td>
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<td>$852</td>
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<td>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</td>
<td>SO332</td>
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<td>$57,522</td>
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<td>Noninterest Income - Total</td>
<td>SO42</td>
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<td>$15,181</td>
<td>$14,032</td>
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<td>Mortgage Loan Servicing Fees</td>
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<td>$1,991</td>
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<td>$2,103</td>
<td>$2,230</td>
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<td>Amort &amp; Fair Value Adjusts to Loan Servicing Assts &amp; Liabilities</td>
<td>SO411</td>
<td>$-1,589</td>
<td>$-1,227</td>
<td>$-870</td>
<td>$-2,131</td>
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### Schedule SO --- Consolidated Statement of Operations

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<td>Other Fees and Charges</td>
<td>SO420</td>
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<td>Net Income (Loss) from Other - Total</td>
<td>SUB0451</td>
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<td>$6,891</td>
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<td>Sale of Assets Held for Sale and Avail-for-Sale Secs</td>
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<td>$423</td>
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<td>$1,393</td>
<td>$1,773</td>
<td>$950</td>
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<td>Operations &amp; Sale of Repossessed Assets</td>
<td>SO461</td>
<td>-$535</td>
<td>$398</td>
<td>-$489</td>
<td>-$201</td>
<td>-$306</td>
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<td>LOCOM Adjustments Made to Assets Held for Sale</td>
<td>SO465</td>
<td>$0</td>
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<td>-$51</td>
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<td>Sale of Securities Held-to-Maturity</td>
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<td>Sale of Other Assets Held for Investment</td>
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<td>$5,174</td>
<td>$26</td>
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<td>Gains &amp; Losses on Financial Assets &amp; Liabilities Carried at Fair Value</td>
<td>SO485</td>
<td>-$2,793</td>
<td>-$799</td>
<td>-$1,594</td>
<td>-$71</td>
<td>-$1,787</td>
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<td>Other Noninterest Income</td>
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<td>Marketing and Other Professional Services</td>
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<td>Loan Servicing Fees</td>
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<td>Goodwill and Other Intangibles Expense</td>
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<td>Net Provision for Losses on Non-Interest-Bearing Assets</td>
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<td>Inc/Loss Before Extraord Items/Effects of Accounting Changes</td>
<td>SO81</td>
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<td>$18,095</td>
<td>$15,824</td>
<td>$16,664</td>
<td>$20,970</td>
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<td>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</td>
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### Other Codes As of Dec 2008
#### Other Noninterest Income Codes

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<th>Code</th>
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<td>4</td>
<td>Net income(loss) from leasing or subleasing space</td>
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<td>5</td>
<td>Net income(loss) from real estate held for invest</td>
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<td>6</td>
<td>Net income(loss)-equity invest in uncons sub org</td>
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<td>Net income(loss) from leased property</td>
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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>Supervisory examination fees</td>
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<td>Office supplies, printing, and postage</td>
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<td>YTD - Interest Income - Total</td>
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<td>YTD - Deposits and Investment Securities</td>
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<td>YTD - Mortgage-Backed Securities</td>
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<td>YTD - Mortgage Loans</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans</td>
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<td>YTD - Nonmortgage Loans - Consumer Loans &amp; Leases</td>
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<td>YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans</td>
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<td>$162</td>
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<td>YTD - Federal Home Loan Bank Stock</td>
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<td>YTD - Escrows</td>
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<td>YTD - Advances from FHLBank</td>
<td>Y_SO230</td>
<td>$156,754</td>
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<td>YTD - Subordinated Debentures (Incl Mandatory Convert Secs)</td>
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<td>YTD - Mortgage Collateralized Securities Issued</td>
<td>Y_SO250</td>
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<td>YTD - Other Borrowed Money</td>
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<td>YTD - Sale of Assets Held for Sale and AFS Secs</td>
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<td>YTD - Sale of Securities Held-to-Maturity</td>
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<td>YTD - Sale of Loans Held for Investment</td>
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<td>YTD - Sale of Other Assets Held for Investment</td>
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<td>YTD - Other Noninterest Income</td>
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<td>YTD - Gains &amp; Losses on Financial Assets &amp; Liabilities Carried at Fair Value</td>
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<td>YTD - All Personnel Compensation &amp; Expense</td>
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<td>YTD - Marketing and Other Professional Services</td>
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<td>$ 9,901</td>
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<td>YTD - Loan Servicing Fees</td>
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<td>YTD - Net Provision for Losses on Non-Interest-Bear Assets</td>
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### Schedule VA --- Consolidated Valuation Allowances and Related Data

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

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

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#### Troubled Debt Restructured

| Amount this Quarter                              | VA940  | $ 11,482 | $ 11,393 | $ 5,890 | $ 9,811 | $ 6,512 |
| Amount in Schedule SC Complying with Modified Terms | VA942  | $ 51,748 | $ 44,957 | $ 43,132 | $ 43,470 | $ 32,952 |

#### Mortgage Loans Foreclosed in Quarter

| Mortgage Loans Foreclosed During Quarter - Total | VA95   | $ 5,023  | $ 7,200  | $ 5,631  | $ 4,577  | $ 6,763  |
| Construction                                     | VA951  | $ 972    | $ 277    | $ 2,307  | $ 1,283  | $ 1,694  |
| Permanent - 1-4 Dwelling Units                   | VA952  | $ 3,891  | $ 6,288  | $ 3,313  | $ 3,294  | $ 2,620  |
| Permanent - Multifamily (5 or more) Dwelling Units | VA953  | $ 0      | $ 136    | $ 11     | $ 0      | $ 0      |
| Permanent - Nonresidential (Except Land)         | VA954  | $ 160    | $ 499    | $ 0      | $ 0      | $ 2,449  |
| Permanent - Land                                 | VA955  | $ 0      | $ 0      | $ 0      | $ 0      | $ 0      |

#### Classification of Assets

| Quarter End Balance - Special Mention            | VA960  | $ 91,804 | $ 86,782 | $ 71,460 | $ 31,086 | $ 18,939 |
| Classified Assets - Quarter End Balance - Total  | SUB2811| $ 121,195| $ 107,281| $ 80,419 | $ 66,506 | $ 68,146 |
| Substandard                                      | VA965  | $ 116,098| $ 103,972| $ 78,183 | $ 65,113 | $ 65,643 |
| Doubtful                                         | VA970  | $ 5,097  | $ 3,097  | $ 2,236  | $ 1,393  | $ 2,503  |
| 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 - Total

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### Past Due & Still Accruing - Total

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### Past Due & Still Accruing - 30-89 Days - Total

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### Memoranda:

- Troubled Debt Restructured Included in PD115:PD180
  - PD190: $650
  - PD192: $0
- Held for Sale Included in PD115:PD180
  - PD190: $650
  - PD192: $0
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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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### Supplemental Loan Data for All Loans

- 1-4 Dwelling Units Construction-to-Permanent Loans
  - LD510: $46,449, $45,718, $47,911, $47,192, $45,361
- Owner-Occupied Multifamily Permanent Loans
  - LD520: $5,283, $5,345, $5,543, $5,806, $7,093
- Owner-Occupied Nonresidential Property (Except Land) Permanent Loans
  - LD530: $148,545, $145,388, $132,563, $132,931, $134,614
- 1-4 Dwelling Units Option ARM Loans
  - LD610: $0, $0, $0, $0, $0
- 1-4 Dwelling Units ARM Loans with Negative Amortization
  - LD620: $0, $0, $0, $0, $0
- Total Capitalized Negative Amortization
  - LD650: $0, $0, $0, $0, $0
### Schedule CC --- Consolidated Commitments and Contingencies

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<td><strong>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</strong></td>
<td>SUB3380</td>
<td>$ 205,897</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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<td>$ 1,736</td>
<td>$ 1,829</td>
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<tr>
<td>Multifamily (5 or more) Dwelling Units</td>
<td>CF260</td>
<td>$ 24,071</td>
<td>$ 25,905</td>
<td>$ 37,362</td>
<td>$ 13,509</td>
<td>$ 10,573</td>
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<tr>
<td>Nonresidential (Except Land)</td>
<td>CF270</td>
<td>$ 9,066</td>
<td>$ 7,760</td>
<td>$ 6,361</td>
<td>$ 4,789</td>
<td>$ 15,482</td>
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<td><strong>Loans and Participations Purchased, Secured By - Total:</strong></td>
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<tr>
<td>1-4 Dwelling Units</td>
<td>SUB3880</td>
<td>$ 178,556</td>
<td>$ 49,328</td>
<td>$ 53,136</td>
<td>$ 40,976</td>
<td>$ 52,514</td>
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<tr>
<td>Purchased from Entities Other than Fed Insured Depository or Subsidiaries</td>
<td>CF280</td>
<td>$ 151,564</td>
<td>$ 33,551</td>
<td>$ 21,303</td>
<td>$ 10,437</td>
<td>$ 13,967</td>
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<tr>
<td>Home Equity and Junior Liens</td>
<td>CF281</td>
<td>$ 5,615</td>
<td>$ 0</td>
<td>$ 315</td>
<td>$ 231</td>
<td>$ 154</td>
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<td>Multifamily (5 or more) Dwelling Units</td>
<td>CF282</td>
<td>$ 821</td>
<td>$ 5,346</td>
<td>$ 7,970</td>
<td>$ 5,113</td>
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<td>Nonresidential</td>
<td>CF290</td>
<td>$ 257</td>
<td>$ 0</td>
<td>$ 4,471</td>
<td>$ 8,143</td>
<td>$ 4,685</td>
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<td><strong>Loans and Participations Sold, Secured By - Total:</strong></td>
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<td>1-4 Dwelling Units</td>
<td>SUB3890</td>
<td>$ 93,011</td>
<td>$ 89,811</td>
<td>$ 116,134</td>
<td>$ 95,099</td>
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<td>Home Equity and Junior Liens</td>
<td>CF310</td>
<td>$ 79,405</td>
<td>$ 87,650</td>
<td>$ 98,539</td>
<td>$ 84,768</td>
<td>$ 68,534</td>
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### Schedule CF --- Consolidated Cash Flow Information

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<tbody>
<tr>
<td>Multifamily (5 or more) Dwelling Units</td>
<td>CF320</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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<td>Nonresidential</td>
<td>CF330</td>
<td>$ 13,606</td>
<td>$ 2,161</td>
<td>$ 17,595</td>
<td>$ 10,331</td>
<td>$ 17,201</td>
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<td>Net Purchases (Sales) of Loans and Participations - Total</td>
<td>SUB3885</td>
<td>$ 85,545</td>
<td>$ 40,483</td>
<td>$ 62,998</td>
<td>$ 54,123</td>
<td>$ 35,546</td>
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<td>Memo - Refinancing Loans</td>
<td>CF361</td>
<td>$ 266,942</td>
<td>$ 212,278</td>
<td>$ 318,852</td>
<td>$ 375,995</td>
<td>$ 219,214</td>
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<td><strong>Nonmortgage Loans:</strong></td>
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<td><strong>Commercial:</strong></td>
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<td>Closed or Purchased</td>
<td>CF390</td>
<td>$ 29,018</td>
<td>$ 48,209</td>
<td>$ 53,922</td>
<td>$ 47,222</td>
<td>$ 57,758</td>
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<td>Sales</td>
<td>CF395</td>
<td>$ 4,099</td>
<td>$ 8,608</td>
<td>$ 7,060</td>
<td>$ 8,740</td>
<td>$ 19,436</td>
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<td>Consumer</td>
<td>CF400</td>
<td>$ 14,182</td>
<td>$ 19,666</td>
<td>$ 19,357</td>
<td>$ 34,756</td>
<td>$ 15,168</td>
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<td>Closed or Purchased</td>
<td>CF405</td>
<td>$ 71</td>
<td>$ 273</td>
<td>$ 191</td>
<td>$ 5,421</td>
<td>$ 214</td>
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<td><strong>Nonmortgage Loans Closed or Purchased - Total</strong></td>
<td>SUB3910</td>
<td>$ 43,200</td>
<td>$ 67,875</td>
<td>$ 73,279</td>
<td>$ 81,978</td>
<td>$ 72,926</td>
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<tr>
<td><strong>Nonmortgage Loans - Sales - Total</strong></td>
<td>SUB3915</td>
<td>$ 4,170</td>
<td>$ 8,881</td>
<td>$ 7,251</td>
<td>$ 14,161</td>
<td>$ 19,650</td>
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<td>Net Purchases (Sales) of Nonmortgage Loans - Total</td>
<td>SUB3919</td>
<td>$ 39,030</td>
<td>$ 58,994</td>
<td>$ 66,028</td>
<td>$ 67,817</td>
<td>$ 53,276</td>
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<td><strong>Deposits:</strong></td>
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<tr>
<td>Interest Credited to Deposits</td>
<td>CF430</td>
<td>$ 42,702</td>
<td>$ 46,677</td>
<td>$ 49,425</td>
<td>$ 55,660</td>
<td>$ 61,623</td>
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### Schedule DI --- Consolidated Deposit Information

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<tr>
<td>Total Broker - Originated Deposits</td>
<td>SUB4061</td>
<td>$ 410,497</td>
<td>$ 340,388</td>
<td>$ 338,011</td>
<td>$ 352,172</td>
<td>$ 430,573</td>
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<tr>
<td>Fully Insured</td>
<td>DI100</td>
<td>$ 295,720</td>
<td>$ 159,911</td>
<td>$ 157,534</td>
<td>$ 171,694</td>
<td>$ 249,948</td>
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<tr>
<td>Other</td>
<td>DI110</td>
<td>$ 114,777</td>
<td>$ 180,477</td>
<td>$ 180,477</td>
<td>$ 180,478</td>
<td>$ 180,625</td>
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<tr>
<td>Deposits (Excluding Retirement Accounts) with Balances</td>
<td>DI120</td>
<td>$ 4,100,820</td>
<td>$ 4,155,962</td>
<td>$ 4,162,459</td>
<td>$ 4,180,838</td>
<td>$ 4,103,174</td>
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<tr>
<td>$100,000 or Less</td>
<td>DI130</td>
<td>$ 1,731,088</td>
<td>$ 1,703,610</td>
<td>$ 1,804,985</td>
<td>$ 1,853,346</td>
<td>$ 1,803,934</td>
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<tr>
<td>Greater than $100,000</td>
<td>DI140</td>
<td>$ 1,731,088</td>
<td>$ 1,703,610</td>
<td>$ 1,804,985</td>
<td>$ 1,853,346</td>
<td>$ 1,803,934</td>
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<tr>
<td>Number of Deposits (Excluding Retirement Accounts) with Balances</td>
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<tr>
<td>$100,000 or Less</td>
<td>DI150</td>
<td>457,595</td>
<td>453,431</td>
<td>465,209</td>
<td>470,269</td>
<td>468,972</td>
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<tr>
<td>Greater than $100,000</td>
<td>DI160</td>
<td>8,256</td>
<td>7,605</td>
<td>7,589</td>
<td>7,477</td>
<td>7,286</td>
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<tr>
<td>Retirement Deposits with Balances</td>
<td>DI170</td>
<td>$ 824,021</td>
<td>$ 818,413</td>
<td>$ 812,221</td>
<td>$ 815,972</td>
<td>$ 809,264</td>
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<tr>
<td>$250,000 or Less</td>
<td>DI175</td>
<td>$ 24,765</td>
<td>$ 25,979</td>
<td>$ 25,142</td>
<td>$ 24,506</td>
<td>$ 26,115</td>
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<tr>
<td>Greater than $250,000</td>
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<tr>
<td>Number of Retirement Deposits with Balances</td>
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<tr>
<td>$250,000 or Less</td>
<td>DI180</td>
<td>48,879</td>
<td>49,082</td>
<td>49,774</td>
<td>50,251</td>
<td>49,908</td>
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<tr>
<td>Greater than $250,000</td>
<td>DI185</td>
<td>71</td>
<td>73</td>
<td>69</td>
<td>66</td>
<td>70</td>
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### Schedule DI --- Consolidated Deposit Information

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</thead>
<tbody>
<tr>
<td>Number of Deposit Accounts - Total</td>
<td>SUB4062</td>
<td>514,801</td>
<td>510,191</td>
<td>522,641</td>
<td>528,063</td>
<td>526,236</td>
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<tr>
<td>IRA/Keogh Accounts</td>
<td>DI200</td>
<td>$ 848,660</td>
<td>$ 844,370</td>
<td>$ 840,501</td>
<td>$ 840,673</td>
<td>$ 835,629</td>
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<tr>
<td>Uninsured Deposits</td>
<td>DI210</td>
<td>$ 838,580</td>
<td>$ 899,682</td>
<td>$ 993,408</td>
<td>$ 1,060,266</td>
<td>$ 1,026,395</td>
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<tr>
<td>Preferred Deposits</td>
<td>DI220</td>
<td>$ 171,063</td>
<td>$ 186,682</td>
<td>$ 226,647</td>
<td>$ 248,462</td>
<td>$ 203,930</td>
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<tr>
<td>Components of Deposits and Escrows</td>
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<tr>
<td>Transaction Accounts (Including Demand Deposits)</td>
<td>DI310</td>
<td>$ 345,844</td>
<td>$ 383,553</td>
<td>$ 398,797</td>
<td>$ 683,311</td>
<td>$ 653,780</td>
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<tr>
<td>Money Market Deposit Accounts</td>
<td>DI320</td>
<td>$ 1,531,029</td>
<td>$ 1,481,504</td>
<td>$ 1,569,067</td>
<td>$ 1,326,019</td>
<td>$ 1,296,632</td>
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<tr>
<td>Passbook Accounts (Including Nondemand Escrows)</td>
<td>DI330</td>
<td>$ 537,760</td>
<td>$ 584,329</td>
<td>$ 571,841</td>
<td>$ 570,332</td>
<td>$ 542,115</td>
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<tr>
<td>Time Deposits</td>
<td>DI340</td>
<td>$ 4,259,328</td>
<td>$ 4,244,995</td>
<td>$ 4,265,100</td>
<td>$ 4,295,001</td>
<td>$ 4,249,960</td>
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<tr>
<td>Time Deposits of $100,000 or Greater Excluding Brokered Time Deposits</td>
<td>DI350</td>
<td>$ 1,304,873</td>
<td>$ 1,293,273</td>
<td>$ 1,339,682</td>
<td>$ 1,325,630</td>
<td>$ 1,249,712</td>
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<tr>
<td>IRA/Keogh Accounts of $100,000 or Greater in Time Deposits</td>
<td>DI360</td>
<td>$ 176,034</td>
<td>$ 166,895</td>
<td>$ 164,183</td>
<td>$ 164,721</td>
<td>$ 160,560</td>
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<tr>
<td>Non-Interest-Bearing Demand Deposits</td>
<td>DI610</td>
<td>$ 171,473</td>
<td>$ 192,365</td>
<td>$ 198,920</td>
<td>$ 214,233</td>
<td>$ 240,427</td>
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### Deposits Data for Deposit Insurance Premium Assessments

#### Quarter-End Deposit Totals:

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<tbody>
<tr>
<td>Total Deposit Liabilities Before Exclusions (Gross)</td>
<td>DI510</td>
<td>$ 6,680,693</td>
<td>$ 6,704,079</td>
<td>$ 6,814,229</td>
<td>$ 6,886,244</td>
<td>$ 335,731</td>
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<tr>
<td>Total Allowable Exclusions (Including Foreign Deposits)</td>
<td>DI520</td>
<td>$ 0</td>
<td>$ 113</td>
<td>$ 0</td>
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<td>$ 0</td>
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<td>Total Foreign Deposits (Included in Total Allowable Exclusion)</td>
<td>DI530</td>
<td>$ 0</td>
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#### Average Daily Deposit Totals:

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<tr>
<td>Total Daily Average Deposit Liabilities Before Exclusions (Gross)</td>
<td>DI540</td>
<td>$ 5,273,669</td>
<td>$ 5,277,326</td>
<td>$ 5,294,044</td>
<td>$ 5,299,488</td>
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<tr>
<td>Total Daily Average Allowable Exclusion (Including Foreign Deposits)</td>
<td>DI550</td>
<td>$ 0</td>
<td>$ 0</td>
<td>$ 0</td>
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#### Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program:

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<td>Amount of Noninterest-bearing Transaction Accounts of More than $250,000</td>
<td>DI570</td>
<td>$ 45,999</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<tr>
<td>Number of Noninterest-bearing Transaction Accounts of More than $250,000</td>
<td>DI575</td>
<td>$ 83</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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### Schedule SI --- Consolidated Supplemental Information

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<td><strong>Miscellaneous</strong></td>
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<tr>
<td>Number of Full-time Equivalent Employees</td>
<td>SI370</td>
<td>1,548</td>
<td>1,554</td>
<td>1,559</td>
<td>1,568</td>
<td>1,576</td>
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<td>Financial Assets Held for Trading Purposes</td>
<td>SI375</td>
<td>3,169</td>
<td>933</td>
<td>553</td>
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<td>84</td>
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<td>Financial Assets Carried at Fair Value Through Earnings</td>
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<td>Financial Liabilities Carried at Fair Value Through Earnings</td>
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<td>Available-for-Sale Securities</td>
<td>SI385</td>
<td>2,101,906</td>
<td>2,138,216</td>
<td>1,970,556</td>
<td>1,806,103</td>
<td>1,408,149</td>
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<tr>
<td>Assets Held for Sale</td>
<td>SI386</td>
<td>4,035</td>
<td>7,371</td>
<td>9,158</td>
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<td>Loans Serviced for Others</td>
<td>SI390</td>
<td>2,984,733</td>
<td>3,007,112</td>
<td>3,051,700</td>
<td>3,121,942</td>
<td>3,206,507</td>
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<td><strong>Residual Interests</strong></td>
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<td>Residual Interests in the Form of Interest-Only Strips</td>
<td>SI402</td>
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<td>Other Residual Interests</td>
<td>SI404</td>
<td>630</td>
<td>599</td>
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<td><strong>Qualified Thrift Lender Test</strong></td>
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<td>Actual Thrift Investment Percentage at Month-end</td>
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<td>First month of Qtr</td>
<td>SI581</td>
<td>88.40%</td>
<td>88.10%</td>
<td>88.08%</td>
<td>85.70%</td>
<td>87.41%</td>
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<tr>
<td>Second month of Qtr</td>
<td>SI582</td>
<td>88.76%</td>
<td>88.52%</td>
<td>88.99%</td>
<td>87.68%</td>
<td>87.21%</td>
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<tr>
<td>Third month of Qtr</td>
<td>SI583</td>
<td>89.24%</td>
<td>88.30%</td>
<td>88.24%</td>
<td>88.46%</td>
<td>87.46%</td>
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<td><strong>IRS Domestic Building and Loan Test</strong></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>
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<td>Do you meet the DBLA business operations test?</td>
<td>SI586</td>
<td>0 [Yes]</td>
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<td>0 [Yes]</td>
<td>0 [Yes]</td>
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<td><strong>Aggregate Investment in Service Corporations</strong></td>
<td>SI588</td>
<td>$2,431</td>
<td>$1,981</td>
<td>$1,980</td>
<td>$2,257</td>
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<td>Credit extended to assn exec officers, prin shareholders &amp; related interest</td>
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<tr>
<td>Aggregate amount of all extensions of credit</td>
<td>SI590</td>
<td>35,982</td>
<td>35,607</td>
<td>35,566</td>
<td>35,354</td>
<td>34,383</td>
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<tr>
<td>No. of exec officers.. with credit &gt; $500K/5% unimpaird cap</td>
<td>SI595</td>
<td>20</td>
<td>20</td>
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<td>20</td>
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<tr>
<td><strong>Summary of Changes in Equity Capital</strong></td>
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<tr>
<td>Beginning Equity Capital</td>
<td>SI600</td>
<td>$1,194,115</td>
<td>$1,188,713</td>
<td>$1,201,717</td>
<td>$1,200,884</td>
<td>$1,200,195</td>
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<tr>
<td>Net Income (Loss) (SO91)</td>
<td>SI610</td>
<td>18,095</td>
<td>15,824</td>
<td>16,664</td>
<td>20,970</td>
<td>13,083</td>
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<tr>
<td>Dividends Declared</td>
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<td>Preferred Stock</td>
<td>SI620</td>
<td>0</td>
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<td>Common Stock</td>
<td>SI630</td>
<td>18,800</td>
<td>16,143</td>
<td>15,972</td>
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<td>Stock Issued</td>
<td>SI640</td>
<td>0</td>
<td>0</td>
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<td>Stock Retired</td>
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<td>0</td>
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<td>Capital Contributions (Where No Stock is Issued)</td>
<td>SI655</td>
<td>$38,553</td>
<td>$9,763</td>
<td>$2,071</td>
<td>$6,307</td>
<td>$1,273</td>
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## Schedule SI --- Consolidated Supplemental Information

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<td>New Basis Accounting Adjustments</td>
<td>SI660 $ 0</td>
<td>$ 0</td>
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<td>Other Comprehensive Income</td>
<td>SI662 $ 14,791</td>
<td>$- 14,643</td>
<td>$- 15,847</td>
<td>$- 9,474</td>
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<td>Prior Period Adjustments</td>
<td>SI668 $ 0</td>
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<td>Other Adjustments</td>
<td>SI671 $ 601</td>
<td>$ 601</td>
<td>$ 602</td>
<td>$ 406</td>
<td>$ 202</td>
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<td>Ending Equity Capital (SC80)</td>
<td>SI680 $ 1,247,355</td>
<td>$ 1,194,115</td>
<td>$ 1,188,713</td>
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## Transactions With Affiliations

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<td>Qtr Activity of Covered Transacts w/Affil Subj to Limits</td>
<td>SI750 $ 1,135</td>
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<td>$ 125</td>
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<td>Qtr Activity of Covered Transacts w/Affil Not Subj to Limits</td>
<td>SI760 $ 716</td>
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<td>$ 635</td>
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## Mutual Fund and Annuity Sales

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<td>Total Assets Managed of Proprietary Mutual Funds/Annuities</td>
<td>SI815 $ 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 $ 90</td>
<td>$ 127</td>
<td>$ 143</td>
<td>$ 127</td>
<td>$ 113</td>
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## Average Balance Sheet Data

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<tr>
<td>Total Assets</td>
<td>SI870 $ 12,191,018</td>
<td>$ 12,155,422</td>
<td>$ 12,158,573</td>
<td>$ 12,009,074</td>
<td>$ 11,761,660</td>
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<tr>
<td>Deposits &amp; Investments Excluding Non-Interest-Earning Items</td>
<td>SI875 $ 342,805</td>
<td>$ 425,433</td>
<td>$ 495,905</td>
<td>$ 737,196</td>
<td>$ 882,158</td>
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<tr>
<td>Mortgage Loans and Mortgage-Backed Securities</td>
<td>SI880 $ 10,902,461</td>
<td>$ 10,821,498</td>
<td>$ 10,711,615</td>
<td>$ 10,312,259</td>
<td>$ 9,957,493</td>
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<td>Nonmortgage Loans</td>
<td>SI885 $ 320,916</td>
<td>$ 327,069</td>
<td>$ 309,091</td>
<td>$ 301,198</td>
<td>$ 289,046</td>
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<td>Deposits and Excrows</td>
<td>SI890 $ 6,559,068</td>
<td>$ 6,566,249</td>
<td>$ 6,620,771</td>
<td>$ 6,673,409</td>
<td>$ 6,510,245</td>
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<td>Total Borrowings</td>
<td>SI895 $ 4,167,429</td>
<td>$ 4,145,471</td>
<td>$ 4,055,062</td>
<td>$ 3,853,503</td>
<td>$ 3,715,616</td>
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## Schedule SQ --- Consolidated Supplemental Questions

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<td>Fiscal Year-End</td>
<td>SQ270</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
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<td>Nature of Work Code performed by CPA this fiscal year</td>
<td>SQ280</td>
<td>N/A</td>
<td>N/A</td>
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<td>Independent CPA Changed During Quarter?</td>
<td>SQ300</td>
<td>1</td>
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<td>Any Outstanding Futures or Options Positions?</td>
<td>SQ310</td>
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<td>Does Association Have Subchapter S in effect this year?</td>
<td>SQ320</td>
<td>3</td>
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<td>3</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>
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<td>If consol in Call Report, FDIC Cert # of Parent Bank</td>
<td>SQ420</td>
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<tr>
<td>If Internet web page, Main Internet Page Address</td>
<td>SQ530</td>
<td>N/A</td>
<td>N/A</td>
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<td>Provide transactional Internet banking to customers?</td>
<td>SQ540</td>
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### FIDUCIARY AND RELATED SERVICES

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<tbody>
<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>
<td>1 [Yes]</td>
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<tr>
<td>Do you have any activity to report on this schedule?</td>
<td>FS130</td>
<td>1 [Yes]</td>
<td>1 [Yes]</td>
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### FIDUCIARY AND RELATED ASSETS

#### Total Assets ($) - Fiduciary, Custody & Safekeeping Accounts

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<tbody>
<tr>
<td>Managed Assets ($) - Total Fiduciary Accounts</td>
<td>SUB6150</td>
<td>$3,932,076</td>
<td>$4,525,963</td>
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<td>Retirement-related Trust and Agency Accounts - Total</td>
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<td>$0</td>
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<td>Employee Benefit - Defined Contribution</td>
<td>FS220</td>
<td>$0</td>
<td>$0</td>
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<td>$0</td>
<td>$0</td>
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<tr>
<td>Employee Benefit - Defined Benefit</td>
<td>FS230</td>
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<td>Other Retirement Accounts</td>
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#### Managed Assets ($) - Assets Excl in OTS Assess Complex Comp

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<td>$96,969</td>
<td>$103,892</td>
<td>$106,085</td>
<td>$112,394</td>
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<tr>
<td>Employee Benefit - Defined Contribution</td>
<td>FS221</td>
<td>$10,524</td>
<td>$11,867</td>
<td>$7,452</td>
<td>$7,866</td>
<td>$7,986</td>
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<tr>
<td>Employee Benefit - Defined Benefit</td>
<td>FS231</td>
<td>$54,315</td>
<td>$62,203</td>
<td>$78,823</td>
<td>$80,929</td>
<td>$85,892</td>
</tr>
<tr>
<td>Other Retirement Accounts</td>
<td>FS241</td>
<td>$21,693</td>
<td>$22,899</td>
<td>$17,617</td>
<td>$17,290</td>
<td>$18,516</td>
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#### Nonmanaged Assets ($) - Custody and Safekeeping Accounts

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<tr>
<td>Personal Trust and Agency Accounts</td>
<td>FS221</td>
<td>$110,927</td>
<td>$119,301</td>
<td>$126,366</td>
<td>$126,694</td>
<td>$126,389</td>
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#### Nonmanaged Assets ($) - Custody and Safekeeping Accounts

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

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<tr>
<td><strong>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</strong></td>
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<td>11,081</td>
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<td>YTD - Income - Total Gross Fiduciary &amp; Related Services</td>
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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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### Schedule CCR --- Consolidated Capital Requirement

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<td>TIER 1 (CORE) CAPITAL REQUIREMENT</td>
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<td>$2,877</td>
<td>$1,787</td>
<td>$1,631</td>
</tr>
<tr>
<td>Total Risk-Based Capital</td>
<td>CCR39</td>
<td>$1,278,268</td>
<td>$1,239,240</td>
<td>$1,212,076</td>
<td>$1,207,759</td>
<td>$1,201,125</td>
</tr>
<tr>
<td>0% R/W Category - Cash</td>
<td>CCR400</td>
<td>$58,688</td>
<td>$44,052</td>
<td>$50,628</td>
<td>$40,411</td>
<td>$30,813</td>
</tr>
<tr>
<td>0% R/W Category - Securities Backed by U.S. Government</td>
<td>CCR405</td>
<td>$292,080</td>
<td>$293,773</td>
<td>$295,683</td>
<td>$291,865</td>
<td>$342,602</td>
</tr>
<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>$128,226</td>
<td>$9,794</td>
<td>$9,243</td>
<td>$37,429</td>
<td>$29,292</td>
</tr>
<tr>
<td>0% R/W Category - Assets Total</td>
<td>CCR420</td>
<td>$479,722</td>
<td>$347,619</td>
<td>$355,554</td>
<td>$369,705</td>
<td>$402,507</td>
</tr>
<tr>
<td>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</td>
<td>CCR40</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>-----------------------------------------------------------------------------</td>
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<td>----------------</td>
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</tr>
<tr>
<td>20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W</td>
<td>CCR430</td>
<td>$2,940,004</td>
<td>$3,090,511</td>
<td>$2,965,247</td>
<td>$3,006,521</td>
<td>$2,445,560</td>
</tr>
<tr>
<td>20% R/W Category - Claims on FHLBs</td>
<td>CCR435</td>
<td>$268,674</td>
<td>$350,298</td>
<td>$374,452</td>
<td>$531,866</td>
<td>$712,531</td>
</tr>
<tr>
<td>20% R/W Category - General Obligations of State/Local Govts</td>
<td>CCR440</td>
<td>$69,767</td>
<td>$68,450</td>
<td>$69,189</td>
<td>$58,357</td>
<td>$78,282</td>
</tr>
<tr>
<td>20% R/W Category - Claims on Domestic Depository Inst</td>
<td>CCR445</td>
<td>$51,151</td>
<td>$62,987</td>
<td>$144,726</td>
<td>$75,479</td>
<td>$61,304</td>
</tr>
<tr>
<td>20% R/W Category - Other</td>
<td>CCR450</td>
<td>$184,158</td>
<td>$240,658</td>
<td>$247,015</td>
<td>$233,504</td>
<td>$436,433</td>
</tr>
<tr>
<td>20% R/W Category - Assets Total</td>
<td>CCR455</td>
<td>$3,513,754</td>
<td>$3,812,904</td>
<td>$3,800,629</td>
<td>$3,905,727</td>
<td>$3,734,110</td>
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<tr>
<td>20% Risk-Weight Total for R/B Capital (CCR455x20%)</td>
<td>CCR45</td>
<td>$702,752</td>
<td>$762,580</td>
<td>$760,125</td>
<td>$781,145</td>
<td>$746,824</td>
</tr>
<tr>
<td>50% R/W Category - Qualifying Single-Fam Residential Mtges</td>
<td>CCR460</td>
<td>$6,412,079</td>
<td>$6,364,574</td>
<td>$6,252,834</td>
<td>$6,232,393</td>
<td>$6,250,839</td>
</tr>
<tr>
<td>50% R/W Category - Qualifying Multifamily Residential Mtges</td>
<td>CCR465</td>
<td>$19,241</td>
<td>$18,766</td>
<td>$24,534</td>
<td>$25,524</td>
<td>$23,546</td>
</tr>
<tr>
<td>50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W</td>
<td>CCR470</td>
<td>$99,875</td>
<td>$87,543</td>
<td>$92,810</td>
<td>$87,408</td>
<td>$70,203</td>
</tr>
<tr>
<td>50% R/W Category - State &amp; Local Revenue Bonds</td>
<td>CCR475</td>
<td>$5,480</td>
<td>$475</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>50% R/W Category - Other</td>
<td>CCR480</td>
<td>$492</td>
<td>$648</td>
<td>$1,363</td>
<td>$536</td>
<td>$5,914</td>
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<tr>
<td>50% R/W Category - Assets Total</td>
<td>CCR485</td>
<td>$6,537,167</td>
<td>$6,472,006</td>
<td>$6,371,541</td>
<td>$6,345,861</td>
<td>$6,350,392</td>
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<tr>
<td>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</td>
<td>CCR50</td>
<td>$3,268,588</td>
<td>$3,236,005</td>
<td>$3,185,774</td>
<td>$3,172,935</td>
<td>$3,175,201</td>
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<tr>
<td>100% R/W Category - Secs at 100% w/Ratings-Based Approach</td>
<td>CCR501</td>
<td>$83,193</td>
<td>$55,258</td>
<td>$38,335</td>
<td>$12,558</td>
<td>$0</td>
</tr>
<tr>
<td>100% R/W Category - All Other Assets</td>
<td>CCR506</td>
<td>$2,007,000</td>
<td>$1,937,413</td>
<td>$1,895,626</td>
<td>$1,877,461</td>
<td>$1,825,975</td>
</tr>
<tr>
<td>100% R/W Category - Assets Total</td>
<td>CCR510</td>
<td>$2,090,193</td>
<td>$1,992,671</td>
<td>$1,933,961</td>
<td>$1,890,019</td>
<td>$1,825,975</td>
</tr>
<tr>
<td>100% Risk-Weight Total for R/B Capital (CCR510x100%)</td>
<td>CCR55</td>
<td>$2,090,193</td>
<td>$1,992,671</td>
<td>$1,933,961</td>
<td>$1,890,019</td>
<td>$1,825,975</td>
</tr>
<tr>
<td>Amt of Low-Level Recourse &amp; Resid Ints Bef Risk-Weighting</td>
<td>CCR605</td>
<td>$1,261</td>
<td>$1,230</td>
<td>$824</td>
<td>$601</td>
<td>$602</td>
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<tr>
<td>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</td>
<td>CCR62</td>
<td>$15,763</td>
<td>$15,376</td>
<td>$10,300</td>
<td>$7,513</td>
<td>$7,525</td>
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<tr>
<td>Assets to Risk-Weight</td>
<td>CCR64</td>
<td>$12,622,097</td>
<td>$12,626,430</td>
<td>$12,462,509</td>
<td>$12,511,913</td>
<td>$12,313,586</td>
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<tr>
<td>Subtotal Risk-Weighted Assets</td>
<td>CCR75</td>
<td>$6,077,291</td>
<td>$6,006,630</td>
<td>$5,890,156</td>
<td>$5,851,608</td>
<td>$5,755,519</td>
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<tr>
<td>Excess Allowances for Loan and Lease Losses</td>
<td>CCR530</td>
<td>$721</td>
<td>$717</td>
<td>$0</td>
<td>$90</td>
<td>$0</td>
</tr>
<tr>
<td>Total Risk-Weighted Assets</td>
<td>CCR78</td>
<td>$6,076,570</td>
<td>$6,005,913</td>
<td>$5,890,156</td>
<td>$5,851,518</td>
<td>$5,755,519</td>
</tr>
<tr>
<td>Total Risk-Based Capital Requirement (CCR78 x 8%)</td>
<td>CCR80</td>
<td>$486,127</td>
<td>$480,472</td>
<td>$471,213</td>
<td>$468,122</td>
<td>$460,440</td>
</tr>
</tbody>
</table>

**CAPITAL & PROMPT CORRECTIVE ACTION RATIOS**

<p>| Tier 1 (Core) Capital Ratio                                               | CCR810    | 10.32%         | 10.03%         | 9.86%          | 9.81%          | 9.90%          |
| Total Risk-Based Capital Ratio                                            | CCR820    | 21.04%         | 20.63%         | 20.58%         | 20.64%         | 20.87%         |</p>
<table>
<thead>
<tr>
<th>Tier 1 Risk-Based Capital Ratio</th>
<th>CCR830</th>
<th>20.76%</th>
<th>20.36%</th>
<th>20.35%</th>
<th>20.46%</th>
<th>20.67%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tangible Equity Ratio</td>
<td>CCR840</td>
<td>10.32%</td>
<td>10.03%</td>
<td>9.86%</td>
<td>9.81%</td>
<td>9.90%</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.