

THRIFT FINANCIAL REPORT (OTS FORM 1313)

LIST OF SCHEDULES AND THEIR PUBLIC AVAILABILITY – 2003

<u>Schedule</u>	<u>Name and Description</u>
SC	Consolidated Statement of Condition: Assets, liabilities and equity capital
SO	Consolidated Statement of Operations: Income and expense
VA	Consolidated Valuation Allowances and Related Data: Reconciliation of valuation allowances, charge-offs and recoveries, and other data on troubled assets.
PD	Consolidated Past Due and Nonaccrual: Information on delinquent and nonaccrual loans.
LD	Loan Data: Information on high loan-to-value loans secured by 1-4 family residential properties without PMI or government guarantees.
CC	Consolidated Commitments and Contingencies: Information on commitments and contingencies.
CF	Consolidated Cash Flow Information: Information on mortgage, deposit, and other activity affecting cash flow during the quarter.
SI	Consolidated Supplemental Information: Information on deposits, QTL, loans to insiders, reconciliation of equity capital, mutual fund sales, and other data.
SQ	Consolidated Supplemental Questions: Questions concerning structural and other activity during the quarter.
SB	Consolidated Small Business Loans: Data completed annually as of June 30 to comply with Section 122 of the FDIC Improvement Act.
FS	Fiduciary and Related Services: Fiduciary assets completed quarterly by all institutions with fiduciary accounts. Institutions with fiduciary assets greater than \$250 million or fiduciary services income greater than 10 percent of total revenue report income quarterly; all other institutions with fiduciary accounts report income annually.
HC	Thrift Holding Company: Information on the top tier holding company.

- CSS Subordinate Organization Schedule:
Listing of information on all subordinate organizations and joint ventures completed annually at December 31.
- CCR Consolidated Capital Requirement:
Balances necessary to compute the minimum capital requirement.
- CMR Consolidated Maturity and Rate:
Information on interest rate and repricing/maturity characteristics of selected balance sheet and off-balance sheet items.

PUBLIC AVAILABILITY

All data items reported by individual OTS-regulated institutions are publicly available **except** for the following line items:

Schedule VA, Valuation Allowances and Related Data:

Classification of Assets:

VA960 – Special Mention

VA965 – Substandard

VA970 – Doubtful

VA975 – Loss

Schedule LD, Loan Data – All lines.

Schedule FS – Fiduciary and Related Services

Income:

Lines FS310 through FS393, FS30, FS35,

Fiduciary Settlements, Surcharges, and Other:

FS710 through FS742, FS70 through FS72.

Schedule HC, Thrift Holding Company – All lines.

Schedule CMR, Consolidated Maturity/Rate – All lines.