

Inquiries regarding the preparation and filing of applications should be directed to the Reserve Bank responsible for supervising the applicant. For applicants not currently supervised by a Reserve Bank, inquiries should be directed to the Reserve Bank of the Federal Reserve district in which the company's banking operations would be principally conducted, as measured by total domestic deposits in its subsidiary savings association(s) on the date it will become a mutual holding company (the "appropriate Reserve Bank").



of the largest subsidiary savings association, of an applicant and of each savings association, shares of which are to be directly or indirectly acquired, are located.



personnel and medical and similar files

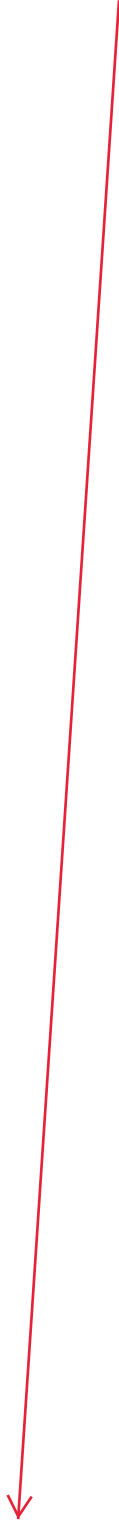




information is nonpublic commercial or financial information, which is both customarily and actually treated as private,

261.17

Add: Where the subsidiary or target savings associations have elected to utilize the Community Bank Leverage Ratio framework, applicants are not required to identify risk-weighted assets or provide risk-weighted capital ratios where requested.



General Instructions

version stating that they are acting independently.

- (8) Any documents referred to in the answer to item Indemnification above.
- (9) Any trustee agreements or indentures.
- (10) Any agreements for the making of markets or the listing on exchanges of your conversion stock.

(11) Proposed marketing materials.

If you provide any document, contract, or agreement in draft form under this exhibit, the Applicant must provide the final form immediately after the meeting of your members to consider the plan of conversion. The Applicant may provide documents required by subsection (f) above, that by their nature cannot be practically expected until a later time, in substantially final form.

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