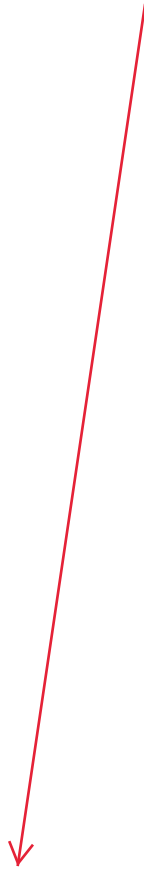
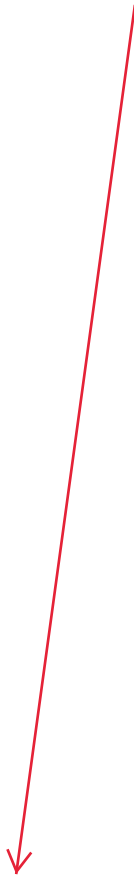
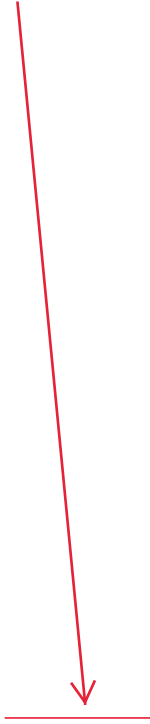


Inquiries regarding the preparation and filing of applications should be directed to the Reserve Bank responsible for supervising the applicant. For applicants not currently supervised by a Reserve Bank, inquiries should be directed to the Reserve Bank of the Federal Reserve district in which the company's 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").



personnel and medical and similar files

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



261.17

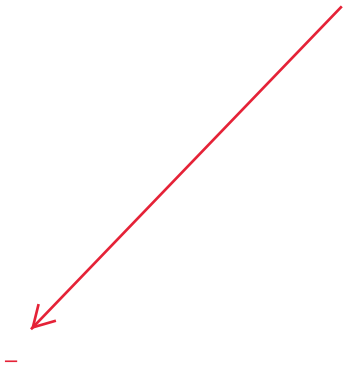
and 6



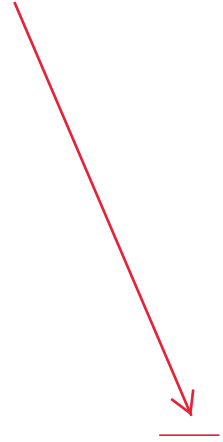
its



a



its



(3)(a)



b

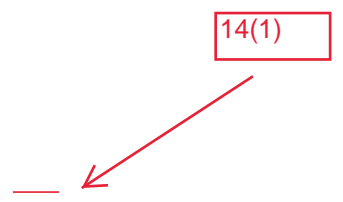
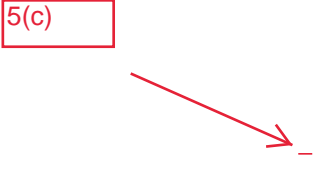
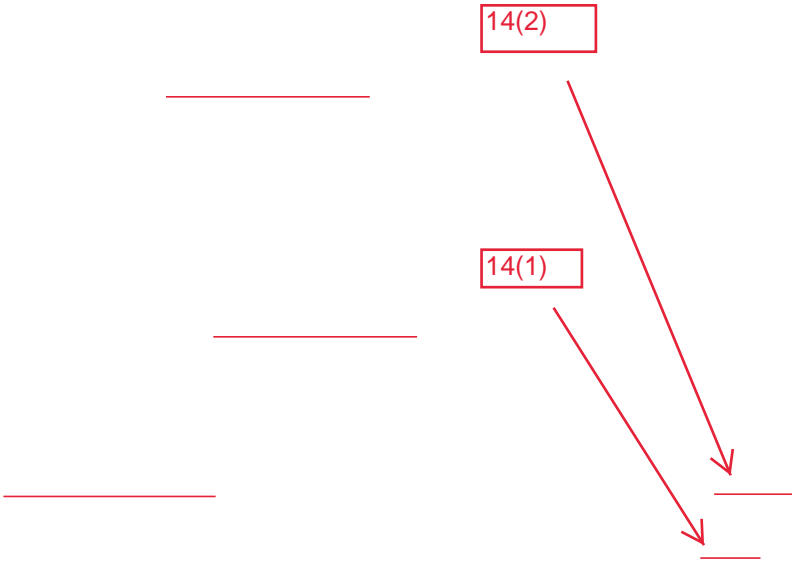


a



2





13

—

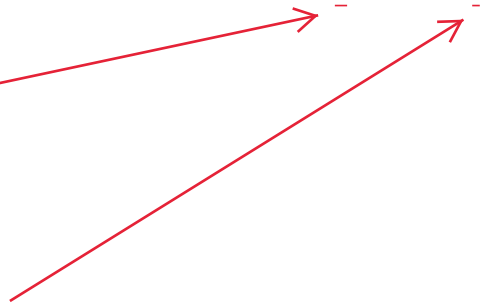
14(1)



3



11



— ← 14(2)

←
14(1)

7(5)(c)(i)(D)

→ —

7(5)(c)(ii)(A)

→ —



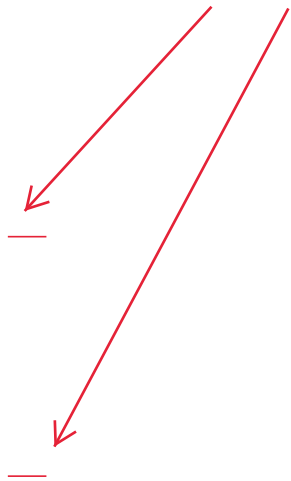
(a), (b), and (c) of paragraph (10).

knows

14(1)



1(a)



General Instructions

the statements required by this item, or to substitute appropriate statements of comparable character. The Board may permit the Applicant to omit or substitute statements where it is consistent with the protection of account holders. The Board may also require the Applicant to include other additional or substitute statements, if the statements are necessary or appropriate to adequately present the financial condition of any person whose financial statements are required, or whose statements are otherwise necessary for the protection of account holders and others.

Instructions.

- (a) If the Applicant previously used an audit period for its certified financial statements and this audit period does not coincide with its fiscal year, it may use the audit period instead of any required fiscal year. The Applicant may use this audit period, however, only if it covers a full twelve months' operations and it has used this period consistently.
- (b) Interim financial statements must be comparative and reported in the same format as the audited financial statements.

DRAFT