Interest Rate Risk Exposure Report

Office of Thrift Supervision

Risk Modeling and Analysis Division
Washington, DC 20552

Area: Assets < $100 Mil

All Reporting CMR **Reporting Dockets: 251** **March 2007**

Interest Rate Sensitivity of Net Portfolio Value (NPV)

	Net Portfolio Value (Dollars are in Millions)			NPV as % of PV of Assets	
Change in Rates	$Amount	$Change	%Change	NPV Ratio	Change
+300 bp	1,901	-547	-22 %	14.61 %	-320 bp
+200 bp	2,105	-343	-14 %	15.85 %	-195 bp
+100 bp	2,291	-157	-6 %	16.94 %	-87 bp
0 bp	2,448			17.81 %	
-100 bp	2,543	95	+4 %	18.28 %	+47 bp
-200 bp	2,592	144	+6 %	18.47 %	+66 bp

Risk Measure for a Given Rate Shock

	3/31/2007	12/31/2006	3/31/2006
Pre-shock NPV Ratio: NPV as % of PV Assets	17.81 %	17.80 %	17.30 %
Post-shock NPV Ratio	15.85 %	15.93 %	15.34 %
Sensitivity Measure: Decline in NPV Ratio	195 bp	187 bp	196 bp
TB 13a Level of Risk	Minimal	Minimal	Minimal

The reports issued since the September 2006 cycle were generated with the Enhanced NPV Model. As a result, the results from this quarter are not directly comparable to those from previous quarters.

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	-200 bp	-100 bp	Base Case 0 bp	+100 bp	+200 bp	+300 bp	FaceValue	BC/FV	Eff.Dur.
ASSETS									
MORTGAGE LOANS AND SECURITIES									
Fixed-Rate Single-Family First-Mortgage Loans and MBS									
30-Year Mortgage Loans	1,524	1,504	1,470	1,414	1,350	1,283	1,458	100.79	3.06
30-Year Mortgage Securities	113	111	107	103	98	93	108	98.76	3.75
15-Year Mortgages and MBS	2,273	2,226	2,163	2,089	2,011	1,933	2,150	100.59	3.18
Balloon Mortgages and MBS	881	867	850	832	811	788	850	99.99	2.06
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Current Market Index ARMs									
6 Month or Less Reset Frequency	173	172	172	171	170	168	169	101.54	0.51
7 Month to 2 Year Reset Frequency	843	836	830	823	812	797	823	100.81	0.79
2+ to 5 Year Reset Frequency	783	773	764	749	728	701	760	100.56	1.57
Adjustable-Rate Single-Family First-Mortgage Loans and MBS: Lagging Market Index ARMs									
1 Month Reset Frequency	22	22	22	21	21	21	21	100.56	0.83
2 Month to 5 Year Reset Frequency	336	332	327	321	314	306	336	97.07	1.72
Multifamily and Nonresidential Mortgage Loans and Securities									
Adjustable-Rate, Balloons	99	98	97	96	95	94	98	99.27	1.02
Adjustable-Rate, Fully Amortizing	439	434	429	425	420	415	432	99.28	1.09
Fixed-Rate, Balloon	265	257	249	242	234	228	243	102.56	3.07
Fixed-Rate, Fully Amortizing	485	461	440	420	402	385	425	103.42	4.69
Construction and Land Loans									
Adjustable-Rate	251	250	249	248	247	246	249	99.90	0.41
Fixed-Rate	317	310	303	296	290	284	305	99.35	2.24
Second-Mortgage Loans and Securities									
Adjustable-Rate	277	276	275	274	273	272	275	99.93	0.32
Fixed-Rate	278	273	267	262	257	252	268	99.77	2.00
Other Assets Related to Mortgage Loans and Securities									
Net Nonperforming Mortgage Loans	27	27	26	26	25	24	26	100.00	2.23
Accrued Interest Receivable	44	44	44	44	44	44	44	100.00	0.00
Advance for Taxes/Insurance	2	2	2	2	2	2	2	100.00	0.00
Float on Escrows on Owned Mortgages	2	4	5	7	9	10			-32.52
LESS: Value of Servicing on Mortgages Serviced by Others	0	0	1	1	1	1			-22.55
TOTAL MORTGAGE LOANS AND SECURITIES	**9,435**	**9,277**	**9,090**	**8,863**	**8,611**	**8,346**	**9,044**	**100.50**	**2.28**

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ASSETS (cont.)									
NONMORTGAGE LOANS									
Commercial Loans									
Adjustable-Rate	185	184	183	182	181	180	183	99.80	0.60
Fixed-Rate	233	227	221	215	210	205	223	99.27	2.62
Consumer Loans									
Adjustable-Rate	32	32	32	32	32	32	32	99.84	0.20
Fixed-Rate	412	407	401	395	390	384	402	99.67	1.42
Other Assets Related to Nonmortgage Loans and Securities									
Net Nonperforming Nonmortgage Loans	-7	-7	-7	-7	-7	-7	-7	0.00	1.41
Accrued Interest Receivable	9	9	9	9	9	9	9	100.00	0.00
TOTAL NONMORTGAGE LOANS	**865**	**851**	**838**	**826**	**814**	**803**	**842**	**99.60**	**1.50**
CASH, DEPOSITS, AND SECURITIES									
Cash, Non-Int-Earning Deposits, Overnight Fed Funds & Repos	495	495	495	495	495	495	495	100.00	0.00
Equities and All Mutual Funds	252	247	241	234	227	220	241	100.00	2.66
Zero-Coupon Securities	16	15	15	14	14	13	14	102.45	3.34
Government and Agency Securities	388	379	371	363	355	348	369	100.53	2.21
Term Fed Funds, Term Repos	835	833	831	829	826	824	831	99.95	0.25
Munis, Mtg-Backed Bonds, Corporates, Commercial Paper	110	106	101	98	94	91	102	99.96	3.98
Mortgage-Derivative and Structured Securities									
Valued by OTS	0	0	0	0	0	0	0	0.00	0.00
Valued by Institution	214	212	210	203	197	190	210	99.90	2.27
Structured Securities (Complex)	635	631	621	599	576	552	628	98.92	2.52
LESS: Valuation Allowances for Investment Securities	0	0	0	0	0	0	0	0.00	2.27
TOTAL CASH, DEPOSITS, AND SECURITIES	**2,944**	**2,917**	**2,883**	**2,834**	**2,784**	**2,733**	**2,889**	**99.82**	**1.44**

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ASSETS (cont.)									
REAL ASSETS, INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES, ETC.									
Repossessed Assets	17	17	17	17	17	17	17	100.00	0.00
Real Estate Held for Investment	7	7	7	7	7	7	7	100.00	0.00
Investment in Unconsolidated Subsidiaries	3	3	3	3	3	2	3	100.00	6.80
Office Premises and Equipment	251	251	251	251	251	251	251	100.00	0.00
TOTAL REAL ASSETS, ETC.	**278**	**278**	**278**	**278**	**278**	**277**	**278**	**100.00**	**0.07**
MORTGAGE LOANS SERVICED FOR OTHERS									
Fixed-Rate Servicing	3	4	5	6	6	6			-13.89
Adjustable-Rate Servicing	0	0	0	0	0	0			-7.64
Float on Mortgages Serviced for Others	2	3	4	4	5	5			-15.74
TOTAL MORTGAGE LOANS SERVICED FOR OTHERS	**6**	**7**	**9**	**10**	**10**	**11**			**-14.59**
OTHER ASSETS									
Purchased and Excess Servicing							9		
Margin Account	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	258	258	258	258	258	258	258	100.00	0.00
Miscellaneous II							44		
Deposit Intangibles									
Retail CD Intangible	11	13	14	15	17	18			-9.55
Transaction Account Intangible	67	89	111	129	146	163			-17.87
MMDA Intangible	44	52	60	70	80	91			-14.60
Passbook Account Intangible	105	136	161	187	212	238			-15.84
Non-Interest-Bearing Account Intangible	24	35	46	56	66	75			-22.67
TOTAL OTHER ASSETS	**509**	**583**	**650**	**715**	**779**	**843**	**311**		
Miscellaneous Assets									
Unrealized Gains Less Unamortized Yield Adjustments							-18		
TOTAL ASSETS	**14,037**	**13,914**	**13,748**	**13,525**	**13,276**	**13,013**	**13,346**	**103/100***	**1.41/1.95***

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LIABILITIES									
DEPOSITS									
Fixed-Maturity									
Fixed-Rate Maturing in 12 Months or Less	4,931	4,914	4,898	4,881	4,865	4,850	4,906	99.84	0.34
Fixed-Rate Maturing in 13 Months or More	1,600	1,561	1,524	1,489	1,455	1,423	1,523	100.08	2.37
Variable-Rate	94	93	93	93	93	92	93	100.04	0.24
Demand									
Transaction Accounts	946	946	946	946	946	946	946	100/88*	0.00/2.38*
MMDAs	863	863	863	863	863	863	863	100/93*	0.00/1.10*
Passbook Accounts	1,382	1,382	1,382	1,382	1,382	1,382	1,382	100/88*	0.00/2.09*
Non-Interest-Bearing Accounts	497	497	497	497	497	497	497	100/91*	0.00/2.32*
TOTAL DEPOSITS	**10,312**	**10,256**	**10,203**	**10,151**	**10,101**	**10,053**	**10,209**	**100/96***	**0.52/1.21***
BORROWINGS									
Fixed-Maturity									
Fixed-Rate Maturing in 36 Months or Less	517	512	508	503	498	494	510	99.57	0.93
Fixed-Rate Maturing in 37 Months or More	190	180	171	162	154	147	172	98.99	5.17
Variable-Rate	77	77	76	76	76	76	76	100.06	0.01
TOTAL BORROWINGS	**783**	**769**	**755**	**742**	**729**	**717**	**759**	**99.48**	**1.80**
OTHER LIABILITIES									
Escrow Accounts									
For Mortgages	33	33	33	33	33	33	33	100.00	0.00
Other Escrow Accounts	17	16	16	15	15	15	19	85.01	2.92
Miscellaneous Other Liabilities									
Collateralized Mortgage Securities Issued	0	0	0	0	0	0	0	0.00	0.00
Miscellaneous I	104	104	104	104	104	104	104	100.00	0.00
Miscellaneous II	0	0	0	0	0	0	19		
TOTAL OTHER LIABILITIES	**154**	**154**	**153**	**153**	**152**	**152**	**175**	**87.66**	**0.30**
Other Liabilities not Included Above									
Self-Valued	204	199	195	192	190	189	193	100.83	1.74
Unamortized Yield Adjustments							1		
TOTAL LIABILITIES	**11,454**	**11,377**	**11,305**	**11,237**	**11,172**	**11,111**	**11,337**	**100/96****	**0.62/1.25****

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FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS									
OPTIONAL COMMITMENTS TO ORIGINATE									
FRMs and Balloon/2-Step Mortgages	2	2	1	-1	-4	-6			
ARMs	0	0	0	0	-1	-1			
Other Mortgages	1	0	0	0	-1	-1			
FIRM COMMITMENTS									
Purchase/Originate Mortgages and MBS	3	2	1	-1	-3	-5			
Sell Mortgages and MBS	-3	-2	0	4	8	12			
Purchase Non-Mortgage Items	0	0	0	0	-1	-1			
Sell Non-Mortgage Items	-1	0	0	0	1	1			
INTEREST-RATE SWAPS, SWAPTIONS									
Pay Fixed, Receive Floating Swaps	0	0	0	0	0	0			
Pay Floating, Receive Fixed Swaps	0	0	0	0	0	0			
Basis Swaps	0	0	0	0	0	0			
Swaptions	0	0	0	0	0	0			
OTHER									
Options on Mortgages and MBS	0	0	0	0	0	0			
Interest-Rate Caps	0	0	0	0	0	0			
Interest-Rate Floors	0	0	0	0	0	0			
Futures	0	0	0	0	0	0			
Options on Futures	0	0	0	0	0	0			
Construction LIP	2	1	0	-1	-2	-3			
Self-Valued	4	4	4	4	4	4			
TOTAL OFF-BALANCE-SHEET POSITIONS	**9**	**7**	**5**	**3**	**1**	**-1**			

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NET PORTFOLIO VALUE									
TOTAL ASSETS	14,037	13,914	13,748	13,525	13,276	13,013	13,346	103/100***	1.41/1.95***
MINUS TOTAL LIABILITIES	11,454	11,377	11,305	11,237	11,172	11,111	11,337	100/96**	0.62/1.25**
PLUS OFF-BALANCE-SHEET POSITIONS	9	7	5	3	1	-1			
TOTAL NET PORTFOLIO VALUE #	2,592	2,543	2,448	2,291	2,105	1,901	2,008	121.89	5.15

* Excl./Incl. deposit intangible values listed on asset side of report.
** Excl./Incl. deposit intangible values.
*** Incl./Excl. deposit intangible values.
# NPV includes the reported amount of Minority Interest in Consolidated Subsidaries
Note: Base Case Value is expressed as a Percent of Face Value

AGGREGATE SCHEDULE CMR REPORT

ASSETS

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FIXED-RATE, SINGLE FAMILY, FIRST MORTGAGE LOANS, AND MORTGAGE-BACKED SECURITIES

	Coupon				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
30-YEAR MORTGAGES AND MBS					
Mortgage Loans	$11	$387	$745	$218	$97
WARM	267 mo	314 mo	324 mo	297 mo	256 mo
WAC	4.49%	5.65%	6.38%	7.34%	8.95%
Amount of these that is FHA or VA Guaranteed	$0	$1	$6	$2	$1
Securities Backed by Conventional Mortgages	$23	$40	$11	$3	$1
WARM	272 mo	264 mo	287 mo	219 mo	145 mo
Weighted Average Pass-Through Rate	4.37%	5.23%	6.21%	7.16%	9.11%
Securities Backed by FHA or VA Mortgages	$1	$18	$6	$3	$1
WARM	194 mo	285 mo	266 mo	233 mo	156 mo
Weighted Average Pass-Through Rate	4.51%	5.11%	6.16%	7.15%	15.34%
15-YEAR MORTGAGES AND MBS					
Mortgage Loans	$123	$644	$663	$298	$145
WAC	4.69%	5.49%	6.39%	7.32%	8.79%
Mortgage Securities	$134	$121	$19	$3	$1
Weighted Average Pass-Through Rate	4.26%	5.25%	6.15%	7.20%	8.53%
WARM (of 15-Year Loans and Securities)	117 mo	142 mo	156 mo	136 mo	111 mo
BALLOON MORTGAGES AND MBS					
Mortgage Loans	$24	$207	$265	$154	$91
WAC	4.67%	5.55%	6.40%	7.33%	8.83%
Mortgage Securities	$79	$27	$3	$0	$0
Weighted Average Pass-Through Rate	4.16%	5.16%	6.28%	7.46%	9.68%
WARM (of Balloon Loans and Securities)	45 mo	85 mo	80 mo	53 mo	40 mo

Total Fixed-Rate, Single-Family, First Mortgage Loans, and Mortgage-Backed Securities	**$4,567**

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ASSETS (continued)

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ADJUSTABLE-RATE, SINGLE-FAMILY, FIRST MORTGAGE LOANS AND MORTGAGE-BACKED SECURITIES	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
Teaser ARMs					
Balances Currently Subject to Introductory Rates	$0	$7	$14	$1	$6
WAC	6.12%	5.78%	5.93%	1.80%	6.59%
Non-Teaser ARMs					
Balances of All Non-Teaser ARMs	$169	$816	$746	$21	$330
Weighted Average Margin	195 bp	239 bp	266 bp	130 bp	221 bp
WAC	6.99%	6.17%	6.08%	5.56%	6.18%
WARM	157 mo	262 mo	296 mo	179 mo	249 mo
Weighted Average Time Until Next Payment Reset	2 mo	10 mo	35 mo	1 mo	13 mo

Total Adjustable-Rate, Single-Family, First Mortgage Loans & Mortgage-Backed Securities **$2,110**

MEMO ITEMS FOR ALL ARMS (Reported at CMR 185)	Current Market Index ARMs by Coupon Reset Frequency			Lagging Market Index ARMs by Coupon Reset Frequency	
	6 Months or Less	7 Months to 2 Years	2+ Years to 5 Years	1 Month	2 Months to 5 Years
ARM Balances by Distance from Lifetime Cap					
Balances With Coupon Within 200 bp of Lifetime Cap	$4	$29	$4	$0	$4
Weighted Average Distance from Lifetime Cap	146 bp	145 bp	166 bp	161 bp	192 bp
Balances With Coupon 201-400 bp from Lifetime Cap	$23	$179	$45	$0	$21
Weighted Average Distance from Lifetime Cap	325 bp	340 bp	344 bp	315 bp	345 bp
Balances With Coupon Over 400 bp from Lifetime Cap	$111	$589	$670	$20	$275
Weighted Average Distance from Lifetime Cap	728 bp	566 bp	605 bp	717 bp	582 bp
Balances Without Lifetime Cap	$31	$26	$41	$0	$36
ARM Cap and Floor Detail					
Balances Subject to Periodic Rate Caps	$64	$721	$695	$2	$282
Weighted Average Periodic Rate Cap	152 bp	161 bp	220 bp	193 bp	178 bp
Balances Subject to Periodic Rate Floors	$51	$642	$616	$2	$231
MBS Included in ARM Balances	$61	$277	$42	$19	$31

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MULTIFAMILY AND NONRESIDENTIAL MORTGAGE LOANS AND SECURITIES	Balloons	Fully Amortizing
Adjustable-Rate:		
Balances	$98	$432
WARM	60 mo	193 mo
Remaining Term to Full Amortization	256 mo	
Rate Index Code	0	0
Margin	627 bp	372 bp
Reset Frequency	25 mo	27 mo
MEMO: ARMs within 300 bp of Lifetime Cap		
Balances	$3	$26
Wghted Average Distance to Lifetime Cap	1 bp	69 bp
Fixed-Rate:		
Balances	$243	$425
WARM	48 mo	132 mo
Remaining Term to Full Amortization	252 mo	
WAC	7.21%	7.01%

CONSTRUCTION AND LAND LOANS	Adjustable Rate	Fixed Rate
Balances	$249	$305
WARM	33 mo	34 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	144 bp	7.48%
Reset Frequency	7 mo	

SECOND MORTGAGE LOANS AND SECURITIES	Adjustable Rate	Fixed Rate
Balances	$275	$268
WARM	138 mo	121 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	166 bp	7.03%
Reset Frequency	4 mo	

COMMERCIAL LOANS	Adjustable Rate	Fixed Rate
Balances	$183	$223
WARM	48 mo	40 mo
Margin in Column 1; WAC in Column 2	498 bp	7.93%
Reset Frequency	11 mo	
Rate Index Code	0	

CONSUMER LOANS	Adjustable Rate	Fixed Rate
Balances	$32	$402
WARM	22 mo	51 mo
Rate Index Code	0	
Margin in Column 1; WAC in Column 2	115 bp	8.05%
Reset Frequency	2 mo	

MORTGAGE-DERIVATIVE SECURITIES -- BOOK VALUE	High Risk	Low Risk
Collateralized Mortgage Obligations:		
Floating Rate	$6	$33
Fixed Rate		
Remaining WAL <= 5 Years	$16	$103
Remaining WAL 5-10 Years	$8	$9
Remaining WAL Over 10 Years	$6	
Superfloaters	$0	
Inverse Floaters & Super POs	$0	
Other	$0	$28
CMO Residuals:		
Fixed Rate	$0	$0
Floating Rate	$0	$0
Stripped Mortgage-Backed Securities:		
Interest-Only MBS	$0	$0
WAC	0.00%	0.00%
Principal-Only MBS	$0	$0
WAC	0.00%	11.50%
Total Mortgage-Derivative Securities - Book Value	$36	$173

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MORTGAGE LOANS SERVICED FOR OTHERS

	Coupon of Fixed-Rate Mortgages Serviced for Others				
	Less Than 5.00%	5.00 to 5.99%	6.00 to 6.99%	7.00 to 7.99%	8.00% & Above
Fixed-Rate Mortgage Loan Servicing					
Balances Serviced	$85	$376	$294	$65	$31
WARM	176 mo	226 mo	278 mo	246 mo	121 mo
Weighted Average Servicing Fee	28 bp	27 bp	27 bp	25 bp	34 bp
Total Number of Fixed Rate Loans Serviced that are:					
Conventional	10 loans				
FHA/VA	0 loans				
Subserviced by Others	0 loans				

	Index on Serviced Loan			
	Current Market	Lagging Market		
Adjustable-Rate Mortgage Loan Servicing				
Balances Serviced	$27	$3	Total # of Adjustable-Rate Loans Serviced	0 loans
WARM (in months)	146 mo	329 mo	Number of These Subserviced by Others	0 loans
Weighted Average Servicing Fee	36 bp	28 bp		

Total Balances of Mortgage Loans Serviced for Others **$882**

CASH, DEPOSITS, AND SECURITIES

	Balances	WAC	WARM
Cash, Non-Interest-Earning Demand Deposits, Overnight Fed Funds, Overnight Repos	$495		
Equity Securities (including Mutual Funds) Subject to SFAS No. 115	$241		
Zero-Coupon Securities	$14	5.49%	41 mo
Government & Agency Securities	$369	4.44%	30 mo
Term Fed Funds, Term Repos, and Interest-Earning Deposits	$831	5.03%	3 mo
Other (Munis, Mortgage-Backed Bonds, Corporate Securities, Commercial Paper, etc.)	$102	5.04%	60 mo
Memo: Complex Securities (from supplemental reporting)	$628		

Total Cash, Deposits, and Securities **$2,679**

AGGREGATE SCHEDULE CMR REPORT

ASSETS (continued)

Area: Assets < $100 Mil
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ITEMS RELATED TO MORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$75
Accrued Interest Receivable	$44
Advances for Taxes and Insurance	$2
Less: Unamortized Yield Adjustments	$7
Valuation Allowances	$48
Unrealized Gains (Losses)	$-5

ITEMS RELATED TO NONMORTAGE LOANS AND SECURITIES	
Nonperforming Loans	$8
Accrued Interest Receivable	$9
Less: Unamortized Yield Adjustments	$1
Valuation Allowances	$15
Unrealized Gains (Losses)	$-1

OTHER ITEMS	
Real Estate Held for Investment	$7
Repossessed Assets	$17
Equity Assets Not Subject to SFAS No. 115 (Excluding FHLB Stock)	$3
Office Premises and Equipment	$251
Items Related to Certain Investment Securities	
Unrealized Gains (Losses)	$-3
Less: Unamortized Yield Adjustments	$0
Valuation Allowances	$0
Other Assets	
Servicing Assets, Interest-Only Strip Receivables, and Certain Other Instruments	$9
Miscellaneous I	$258
Miscellaneous II	$44
TOTAL ASSETS	**$13,345**

MEMORANDUM ITEMS	
Mortgage "Warehouse" Loans Reported as Mortgage Loans at SC26	$7
Loans Secured by Real Estate Reported as NonMortgage Loans at SC31	$6
Market Vaue of Equity Securities and Mutual Funds Reported at CMR464:	
Equity Securities and Non-Mortgage-Related Mutual Funds	$84
Mortgage-Related Mututal Funds	$157
Mortgage Loans Serviced by Others:	
Fixed-Rate Mortgage Loans Serviced	$76
Weighted Average Servicing Fee	25 bp
Adjustable-Rate Mortgage Loans Serviced	$78
Weighted Average Servicing Fee	29 bp
Credit-Card Balances Expected to Pay Off in Grace Period	$1

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LIABILITIES

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FIXED-RATE, FIXED-MATURITY DEPOSITS

Balances by Remaining Maturity:	Original Maturity in Months			Early Withdrawals During Quarter (Optional)
	12 or Less	13 to 36	37 or More	
Balances Maturing in 3 Months or Less	$1,209	$370	$67	$5
WAC	4.70%	4.10%	4.62%	
WARM	2 mo	2 mo	2 mo	
Balances Maturing in 4 to 12 Months	$2,035	$1,005	$220	$9
WAC	4.91%	4.59%	4.36%	
WARM	7 mo	8 mo	8 mo	
Balances Maturing in 13 to 36 Months		$764	$405	$2
WAC		4.73%	4.16%	
WARM		19 mo	25 mo	
Balances Maturing in 37 or More Months			$355	$1
WAC			4.82%	
WARM			52 mo	
Total Fixed-Rate, Fixed Maturity Deposits:			**$6,429**	

MEMO: FIXED-RATE, FIXED-MATURITY DEPOSITS DETAIL

	Original Maturity in Months		
	12 or Less	13 to 36	37 or More
Balances in Brokered Deposits	$90	$47	$22
Deposits with Early-Withdrawal Penalties Stated in Terms of Months of Forgone Interest:			
Balances Subject to Penalty	$2,551	$1,808	$832
Penalty in Months of Forgone Interest	3.05 mo	5.20 mo	4.88 mo
Balances in New Accounts	$281	$94	$20

AGGREGATE SCHEDULE CMR REPORT

LIABILITIES (continued)

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FIXED-RATE, FIXED-MATURITY BORROWINGS

FHLB ADVANCES, OTHER BORROWINGS, REDEEMABLE PREFERRED STOCK, AND SUBORDINATED DEBT	Remaining Maturity			
	0 to 3 Months	4 to 36 Months	Over 36 Months	WAC
Balances by Coupon Class:				
Under 3.00%	$6	$10	$2	2.56%
3.00 to 3.99%	$7	$80	$13	3.58%
4.00 to 4.99%	$11	$89	$88	4.55%
5.00 to 5.99%	$149	$149	$58	5.35%
6.00 to 6.99%	$1	$6	$8	6.37%
7.00 to 7.99%	$0	$2	$3	7.24%
8.00 to 8.99%	$0	$0	$1	8.32%
9.00 and Above	$0	$0	$0	0.00%
WARM	1 mo	17 mo	78 mo	
Total Fixed-Rate, Fixed-Maturity Borrowings			**$682**	

MEMOS

Variable-Rate Borrowings and Structured Advances (from Supplemental Reporting)	$363
Book Value of Redeemable Preferred Stock	$0

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LIABILITIES (continued)

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NON-MATURITY DEPOSITS AND OTHER LIABILITIES

	Total Balances	WAC	Balances in New Accounts
NON-MATURITY DEPOSITS			
Transaction Accounts	$946	1.13%	$36
Money Market Deposit Accounts (MMDAs)	$863	2.92%	$33
Passbook Accounts	$1,382	1.34%	$22
Non-Interest-Bearing Non-Maturity Deposits	$497		$9
ESCROW ACCOUNTS			
Escrow for Mortgages Held in Portfolio	$27	0.10%	
Escrow for Mortgages Serviced for Others	$6	0.16%	
Other Escrows	$19	0.00%	
TOTAL NON-MATURITY DEPOSITS & ESCROW ACCOUNTS	$3,739		
UNAMORTIZED YIELD ADJUSTMENTS ON DEPOSITS	$0		
UNAMORTIZED YIELD ADJUSTMENTS ON BORROWINGS	$1		
OTHER LIABILITIES			
Collateralized Mortgage Securities Issued	$0		
Miscellaneous I	$104		
Miscellaneous II	$19		
TOTAL LIABILITIES	**$11,337**		

MINORITY INTEREST AND CAPITAL

MINORITY INTEREST IN CONSOLIDATED SUBSIDIARIES	$0
EQUITY CAPITAL	$2,007
TOTAL LIABILITIES, MINORITY INTEREST, AND CAPITAL	**$13,345**

AGGREGATE SCHEDULE CMR REPORT

SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
1002	Opt commitment to orig 1-month COFI ARMs		$1
1004	Opt commitment to orig 6-mo or 1-yr COFI ARMs		$4
1006	Opt commitment to orig 6-mo or 1-yr Treasury/LIBOR ARMs	15	$14
1008	Opt commitment to orig 3- or 5-yr Treasury ARMs	8	$9
1010	Opt commitment to orig 5- or 7-yr Balloon or 2-step mtgs	7	$2
1012	Opt commitment to orig 10-, 15-, or 20-year FRMs	60	$28
1014	Opt commitment to orig 25- or 30-year FRMs	44	$40
1016	Opt commitment to orig "other" Mortgages	43	$27
2002	Commit/purchase 1-mo COFI ARM loans, svc retained		$3
2004	Commit/purchase 6-mo or 1-yr COFI ARM loans, svc retained		$0
2006	Commit/purchase 6-mo/1-yr Treas/LIBOR ARM lns, svc retained		$1
2012	Commit/purchase 10-, 15-, or 20-yr FRM loans, svc retained		$1
2032	Commit/sell 10-, 15-, or 20-yr FRM loans, svc retained		$0
2034	Commit/sell 25- to 30-yr FRM loans, svc retained	7	$6
2074	Commit/sell 25- or 30-yr FRM MBS		$21
2124	Commit/sell 6-mo or 1-yr COFI ARM loans, svc released		$0
2126	Commit/sell 6-mo or 1-yr Treas/LIBOR ARM lns, svc released		$0
2128	Commit/sell 3- or 5-yr Treasury ARM loans, svc released		$12
2132	Commit/sell 10-, 15-, or 20-yr FRM loans, svc released	6	$5
2134	Commit/sell 25- or 30-yr FRM loans, svc released	15	$52
2136	Commit/sell "other" Mortgage loans, svc released		$1
2204	Firm commit/originate 6-month or 1-yr COFI ARM loans		$1
2206	Firm commit/originate 6-mo or 1-yr Treas or LIBOR ARM lns		$2
2208	Firm commit/originate 3- or 5-yr Treasury ARM loans		$3
2210	Firm commit/orig 5- or 7-yr Balloon or 2-step mtg lns		$2
2212	Firm commit/originate 10-, 15-, or 20-year FRM loans	15	$9
2214	Firm commit/originate 25- or 30-year FRM loans	13	$22
2216	Firm commit/originate "other" Mortgage loans	12	$17

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR FINANCIAL DERIVATIVES AND OFF-BALANCE-SHEET POSITIONS

Contract Code	Off-Balance-Sheet Contract Positions	# Frms if # > 5	Notional Amount
3032	Option to sell 10-, 15-, or 20-year FRMs		$0
3034	Option to sell 25- or 30-year FRMs		$9
3072	Short option to sell 10-, 15-, or 20-yr FRMs		$1
3074	Short option to sell 25- or 30-yr FRMs		$11
4002	Commit/purchase non-Mortgage financial assets	12	$22
4022	Commit/sell non-Mortgage financial assets		$6
6004	Interest rate Cap based on 3-month LIBOR		$5
7004	Interest rate floor based on 3-month LIBOR		$5
9502	Fixed-rate construction loans in process	91	$115
9512	Adjustable-rate construction loans in process	41	$35

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING FOR ASSETS AND LIABILITIES

Asset/ Liability Code	Supplemental Asset/Liability Items	#Firms if # > 5	Balance
120	Other investment securities, fixed-coupon securities		$5
125	Multi/nonres mtg loans; fixed-rate, Balloon		$5
127	Multi/nonres mtg loans; fixed-rate, fully amortizing		$6
180	Consumer loans; loans on deposits		$0
183	Consumer loans; auto loans and leases		$1
184	Consumer loans; mobile home loans		$0
189	Consumer loans; other		$0
200	Variable-rate, fixed-maturity CDs	44	$93
220	Variable-rate FHLB advances	21	$62
299	Other variable-rate	10	$15
300	Govt. & agency securities, fixed-coupon securities		$6
302	Govt. & agency securities, floating-rate securities		$0

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SUPPLEMENTAL REPORTING

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SUPPLEMENTAL REPORTING OF MARKET VALUE ESTIMATES

			Estimated Market Value After Specified Rate Shock					
Asset/ Liability Code	**#Firms if # >**	**Balance**	**-200 bp**	**-100 bp**	**0 bp**	**+100 bp**	**+200 bp**	**+300 bp**
121 - Complex Securities - M/V estimate	111	$628	$635	$631	$621	$599	$576	$552
123 - Mortgage Derivatives - M/V estimate	56	$210	$214	$212	$210	$203	$197	$190
129 - Mortgage-Related Mutual Funds - M/V estimate	18	$89	$90	$90	$89	$87	$85	$83
280 - FHLB putable advance-M/V estimate	18	$63	$67	$65	$63	$63	$62	$62
281 - FHLB convertible advance-M/V estimate	18	$70	$74	$72	$71	$70	$70	$70
282 - FHLB callable advance-M/V estimate		$3	$3	$3	$3	$3	$3	$3
283 - FHLB periodic floor floating rate advance-M/V Estimates		$1	$1	$1	$1	$1	$1	$1
289 - Other FHLB structured advances - M/V estimate	7	$50	$53	$51	$50	$49	$48	$47
290 - Other structured borrowings - M/V estimate		$6	$6	$6	$6	$6	$6	$6
500 - Other OBS Positions w/o contract code or exceeds 16 positions		$4	$4	$4	$4	$4	$4	$4